When it comes to senior housing, today’s retirees are refusing to settle for the tried and true. Along with traditional independent living communities, assisted living facilities and the like, there are also other options to consider. Advances in technology are constantly providing new ways to live at home longer, and there are also innovative continuing care retirement communities that are able to transition with you as your housing and care needs change.

Boomers by the millions are starting to think about housing options and are driving changes in the real estate and renovation market to better reflect their desired retirement lifestyle – one replete with options, amenities, social structure and true independence. This generation wants well-designed homes, technology to make staying at home easier and retirement communities with plenty of fitness, cultural, social and educational opportunities. And they’re getting it.

Staying put
The vast majority of near-retirees say they want to stay in their own homes as long as possible. Surveys show this demographic prefers to be near family and friends in familiar territory. You may love the organic grocer down the street, hanging out at a nearby coffee shop or having Sunday dinner with the grandkids. If this is you, consider whether you are truly capable – financially and physically – to maintain your home and routine. There may come a time when you’ll need help with small repairs, lawn maintenance, cleaning, even changing light bulbs. Or when you’ll no longer be able to navigate your home, especially if there are steep hills, stairs or narrow doorways that make getting around a little more difficult.

To better prepare, consider renovations that could make it easier for you to live comfortably at home for many more years or perhaps in a home shared by your adult children. This could mean converting first-floor dens into bedrooms or adding a full bathroom downstairs. It’s not only about institutional details like grab rails and ramps; today’s universal designs are more subtle and appeal to a wide-range of homeowners. Simple things like door handles (instead of knobs), raised dishwashers, windows that open easily, and lowered light switches and thermostats can make daily life much more comfortable.

Nearly a quarter of remodelers surveyed last year were undertaking this kind of work so that they could stay put, and builders understand the changing needs, according to the National Association of Home Builders (NAHB). Your advisor can help you crunch the numbers to determine if remodeling makes sense when compared to the costs of an independent living community or assisted living facility.

Some neighborhoods naturally have a population of similarly aged people living near each other. As a result, the neighbors have formed a group to help each other and share resources, such as paid staff to assist them. And a few cities are implementing infrastructure to foster a retirement lifestyle defined by those living in these “villages.” For example, Beacon Hill Village in Boston provides programs and services intended to help residents over 50 lead vibrant lives while living in their own homes and neighborhoods. The city has invested in transportation options, social and cultural activities, even discounts to help older Bostonians save on a fixed income.

What’s in a name?
Common names for independent living include:
- Retirement communities
- Retirement homes
- Congregate care
- 55+ or 62+ communities
- Active adult communities
- Senior apartments or senior housing
- Continuing care retirement communities

Want to make a move?
See page 4 for factors to consider before you start packing.

Keep in mind, though, that there may still come a time when it’s no longer feasible to be at home, say in the case of mobility limitations or chronic illness, so
Make your home a better fit

Here are some design elements to consider when adapting a home in order to help ensure the safety and comfort of you or your loved ones as age advances.

Throughout your home

- Increase the width of all doorways to allow for between 32 inches and 36 inches of clear passage space.
- Eliminate room-to-room thresholds.
- Replace round doorknobs with lever-style handles.
- Make sure hallways are at least 42 inches wide.
- Install a sturdy railing on both sides of all stairways.
- Take full advantage of natural light and include other sources of lighting for each room.
- Provide even lighting throughout.
- Position all electrical outlets 18-24 inches from the floor.

In the kitchen

- Include lighting from several sources, including natural, under-cabinet, track, recessed and task lighting.
- Consider a built-in wall oven.
- Add pullout cabinets, Lazy Susans, and deep storage drawers.

In at least one bathroom

- Consider replacing the tub with a large shower that has no curb.
- Add a built-in shower seat.
- Add an adjustable-height, hand-held shower head.
- Place grab bars throughout.
- Install a “comfort height” toilet with a seat that is 18 inches high.
- Consider a vanity design that would accommodate a wheelchair.

Outside your home

- Install ample outdoor lighting.
- Consider installing motion detector lights.
- Consider building zero-step entries.
- Make doorways at least 36 inches wide.
- Install lever-style handles on all exterior doors.

Source: The Hartford

be sure to establish a contingency plan with your family and advisors so you won’t be ambushed by costs you hadn’t accounted for.

“Golden Girls” housing

Like the sitcom, unrelated retirees or good friends are living together to share expenses and company. Often, they’re single women who are growing older and realizing they’re paying for a lot of expenses out of pocket and who prefer the safety and comfort of having roommates.

There are also co-housing communities with clusters of about 20 to 60 single-family houses gathered near a central home or building. Or smaller, dorm-style housing, where each person has a room and bathrooms, but the group shares common areas like kitchen and dining spaces. Each person pays monthly dues for amenities, dining, landscaping, healthcare and other services.

Full-spectrum care

Assisted living options are evolving, too; some encompass continuing care retirement communities, where residents can transition as needed from fully independent housing to other units within the same community that offer increasing levels of care as mobility and health needs change. Some even include memory care units designed for cognitively frail residents who may need

More than 1 million single women 45 and older live with a roommate who isn’t a relative, according to Census data.
University-based retirement communities also are springing up. University towns appeal to retirees seeking cultural activities and intellectual inspiration, without the busyness of city life, per se. These towns generally have easy access to top-quality health facilities, interesting events, easy transportation, shopping and low-cost learning opportunities. Another draw? Being around like-minded people of every age.

extra protections to prevent them from leaving the grounds unaccompanied. The properties are designed in such a way as to avoid feeling like an institution, with lots of outdoor space, walking trails, on-site staff, dining and planned social events.

Alternative solutions
“The new face of retirement planning must go beyond money, and adopt an integrated and holistic approach to helping people live longer and well.”

– Dr. Joe Coughlin, Director, MIT AgeLab

Researchers, scientists and designers at “living labs,” like MIT’s AgeLab (among the first to pioneer this type of research), are developing affordable alternatives to traditional long-term care to help Americans live independently longer. The convergence of old age and new technology will make the future of housing very different for boomers and those that follow. Devices and systems that seek to manage our health are every where, according to AgeLab’s Dr. Joseph Coughlin. We’re talking everything from cameras to sensors, from robots that help far-flung family interact with loved ones to tracking devices that measure changes in walking speed and mobility.

According to a 2011 AARP report, even though 90% of people age 65 and over want to age where they are, less than 10% are taking advantage of personal and safety technology designed to help them do just that. So researchers are finding ways to make the technology more appealing and efficient.

These advancements include sensors throughout the home and the Internet-of-Things, which allows appliances and people to communicate digitally and unobtrusively. Imagine systems that routinely and seamlessly monitor chronic conditions such as congestive heart failure or diabetes, explains Coughlin, and can assess patterns and intervene if necessary. Or apps that transform your phone into an EKG machine, or connect you with Uber or Lyft drivers who can serve as personal chauffeurs on a moment’s notice. Don’t forget the latest wearable technologies, like FitBit, that make it possible to manage, monitor and motivate healthy behaviors, as well as keep you connected with family and caregivers.

“Granny pods”
Typically, homeowners work with architects and builders to add small living spaces – usually around 800 square feet – to an existing property to help accommodate multigenerational living situations. Often, these portable homes have high-end design details and are packed with technology that promotes independence for longer. This option allows the older person autonomy and privacy, while still being very close to caretakers. Costs vary by floor plan and features, but may reflect savings when compared to a similar unit in a care facility. One big caveat: Zoning in some communities won’t allow this kind of temporary fixture, but more progressive communities are welcoming the buildings. They can even be used for rental income, sort of like a garage apartment, without the garage.

Wearable technologies, such as this FitBit One™, can make it possible for caregivers to monitor a user’s health behaviors.

One last note
No matter what you’re looking for, there’s an option for every lifestyle and budget. The costs will vary depending on the amenities offered and how much care you’ll need. Families who talk about housing options beforehand can better understand their appeal and plan accordingly. Keep in mind, that unless it is subsidized, you’ll pay out of pocket for housing in retirement. Medicare and insurance generally don’t contribute to these expenses. Your advisor can help you work through the decision and set aside the funds needed to fulfill your wishes.

Innovations in dementia care
Researchers at major universities are working to find solutions to common problems among an aging population who will live longer than any generation that came before. Some are working on modifications to homes to make life easier for dementia patients and their caretakers. For example, one team designed a secure, double-sided doorway that allows medical supplies to be delivered without ringing a doorbell, which could agitate a person with dementia. A light inside the house signals that a delivery has been made.

In addition, many specialized facilities offer housing services, including personal care, healthcare, dining and housekeeping, as well as things like safe wandering paths to help residents stay oriented.
Everyone – young or old – understands that moving is a pain. But it may be worthwhile, if you gain an extra layer of security or independence. Here are other factors to weigh.

- Are you able to maintain your home and routine?
- What are your favorite stores or restaurants?
- What kind of community do you want to live in?
- Would you feel isolated at home?
- Do you anticipate needing care or help around the house?
- How attached are you to your home and neighborhood?
- Would you feel isolated at home?
- Are you emotionally ready to move?
- What will you do every day?
- Do community rules restrict your estate plans? Will your children be able to inherit a home designated for 55+ residents?
- What type of climate makes you more comfortable?
- Who will you eat lunch with? Will you be happy with only same-age peers around you?
- How is your physical and cognitive health?
- How is your health? What about your spouse’s health?
- What will you do around or access healthcare?
- Would you prefer to live in a well-rounded downtown or near a nature preserve or beach?
- What are your favorite stores or restaurants?