
ASSESSING YOUR HOUSING NEEDS

Discussion
guide



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Assessing your housing needs

Discussion guide

Given the wide range of available housing choices, it is important to think about and financially prepare for the housing option that is right for you and your family.

If you are trying to decide whether you should stay or move from your current residence to a new location either now or in the future, make sure you understand the housing options, what is offered by different living arrangements, and the costs involved even if you decide to stay put.

Before making a decision about your living situation, visit the communities or facilities you are considering and interview their residents and key administrative personnel. This discussion guide has been designed to be used as a conversation starter by you and your family members to prepare for future housing plans and it can also be used to decide what the best living option(s) may be for you.

Continued discussion, especially in cases where a move is not required, may be part of the process. The important thing is to be prepared for any and all scenarios, so that if an event such as an injury (major or minor) or something else occurs, existing plans can be simply and quickly put into motion. Having options in place can reduce stress and help to potentially avoid any decisions that could have adverse financial implications in the future.

As you review the questions in this guide, think about how your future needs will impact your financial well-being:

What type of housing arrangement appeals to you as you get older?

What are the primary considerations that will drive the housing decision (e.g., neighborhood, location and social support)?

What are the secondary considerations?

Are there any differences among family members about these priorities?

If so, consider visiting a few communities and talking to staff, who may assist you in evaluating the contrast in stated needs.

The following are a few key areas for discussion in assessing the needs for you and/or a loved one:

Level of care

If a medical condition or physical ailment is the impetus for the move, it is important to identify the type and level of support that will be needed now and in the future.

	Yes	No	Comments
If you were to fall or encounter a chronic health issue, would family members be available to help you?			
Are they available to provide sustained care?			
Have you discussed this with them?			
If family assistance is not an option, how will you handle the need for assistance with the activities of daily living?			

Finances

Making a budget with anticipated expenses can help you weigh each housing option. Alternate arrangements like assisted living can be expensive, but extensive in-home help can also rapidly mount in cost, especially at higher levels of care and for live-in or 24-hour coverage.

How prepared are you for a household move to increase lifestyle support and services?

	Yes	No	Comments
Have you budgeted for a range of possible outcomes for long-term care and assistance?			
If you were healthy and your spouse required a move to assisted living or a skilled nursing facility, have you considered the impact on your retirement assets?			

What are your longevity-related financial concerns?

Happiness/Comfort

Contentment is tied to physical and emotional well-being. The comforts of home are uniquely identified by the resident or prospective resident.

What type of home or community would you be happy living in?

What type of amenities would be most important to you?

What social, educational and spiritual activities would you like to continue to enjoy?

How important is it to get off campus to visit family and friends?

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Caregiving support

The type and level of caregiving support varies greatly by community type. It is important to consider your needs today and what your needs will be in the future.

How will you get care if you are no longer able to care for yourself?

Do you have family or other support available nearby?

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Caregiving support (Continued)

	Yes	No	Comments
Is your family able to provide you with round-the-clock care or will you need to hire someone? (Please note that even if family members can commit to caregiving, they might not be able to fill in all the gaps if physical or medical needs become extreme.)			

Neighborhood considerations

Neighborhood considerations refer to characteristics of the neighborhood or community such as location and security that can support you as you age.

How far is the residence from shopping, medical facilities and other services you might need?

How far is the residence from hobbies and interests that you want to be close to such as theatres, museums, restaurants or other entertainment and social events?

What kinds of transportation are available to you?

Is the residence easy for family and friends to get to?		
Are the care and services you will need easily available?		
How convenient are doctors' offices, hospitals and pharmacies?		
Are shops, restaurants and other entertainment located within walking distance?		

Social support

When older people lose the ability to drive, they often feel isolated. Being with others and having regular social interaction can improve one's outlook and quality of life.

If it becomes difficult or impossible for you to leave your residence, what will your options be for social engagement so you do not become isolated or depressed?

How easy would it be for you to visit family, friends, neighbors, or engage in hobbies and cultural activities that you enjoy?

How can you connect with your peers and feel comfortable in the community?

Security

Security is a concern for people as they get older, whether they are healthy or frail. In some cases they may feel especially vulnerable.

What security features does the community have in place, for examples, a neighborhood watch, a gated community, a security guard?

	Yes	No
Do you feel safe coming and going from the residence at different hours of the day?		

Next steps

Based on a discussion of these considerations, your housing priorities will emerge.

Your abilities need to be determined to establish the level of care you need. Please refer to the "Making the Grade" Worksheets.

If you are relatively healthy and social and neighborhood considerations are paramount, look to Independent Living Communities or Continuing Care Retirement Communities. Please refer to the "Making the Grade" Worksheets.

Some considerations are universal, such as financial, location and security.

Additional information

When assessing your own housing needs or the needs of a family member, it may be beneficial to consult a Geriatric Care Manager who can help you navigate the path of senior housing and care by assessing the situation and providing recommendations.

You can find Geriatric Care Managers or more information about housing by contacting the following places:

- Eldercare locator: sponsored by the Department of Health & Human Services <http://www.eldercare.gov/Eldercare.NET/Public/Index.aspx>.
- Housing for seniors: <http://www.usa.gov/Topics/Seniors/Housing.shtml>.
- Call your state Department of Aging or your local Area Agency on Aging (AAA).
- For dementia care, call the Alzheimer's Association Helpline 1-800-272-3900.
- For-profit sites include:
 - Senior Housing.Net: <http://www.seniorhousingnet.com>.
 - A Place for Mom: <http://www.aplaceformom.com>.

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