

# *Independent Living* COMMUNITIES

## EVERYTHING YOU WANT TO KNOW ABOUT INDEPENDENT LIVING OPTIONS FOR SENIORS

Independent Living is designed for older adults who are able to live on their own but want the convenience of community living, fewer responsibilities, and easy access to services and social opportunities. It's about freedom, simplicity, and staying active—on your terms.

### INDEPENDENT LIVING COMMUNITIES

- Private living spaces such as apartments, cottages, or condos usually with full kitchens and sometimes garages or patios
- No medical care included (unlike Assisted Living)
- Age restrictions (typically 55+ or 62+)
- Community amenities like dining, housekeeping, fitness centers, and activities

### INDEPENDENT LIVING MAY BE A GOOD FIT, IF YOU

- Are mostly self-sufficient with daily tasks
- No longer want to deal with home upkeep
- Are seeking a social environment and peace of mind
- Want to age in place with potential access to care later

### OPTIONS FOR INDEPENDENT LIVING

- **Senior Apartments** - Compact, maintenance-free rentals with age restrictions
- **Retirement Communities** - Offer social and lifestyle amenities, often with clubhouses and event calendars
- **Continuing Care Retirement Communities (CCRCs)** - Start with Independent Living and offer on-site transitions to Assisted Living or Skilled Nursing as needed
- **Co-Housing & Shared Living** - Seniors living together and supporting one another in intentional communities

### AMENITIES & SERVICES MAY INCLUDE

- Maintenance-Free Living - Housekeeping, linen service, landscaping, and building upkeep
- Restaurant-style dining and/or meal plans
- Fitness classes, walking paths, and pools
- Crafts, libraries, social activities, beauty salons
- Educational and enrichment programs
- Transportation to appointments, shopping and outings
- 24/7 security and emergency response, emergency call systems and on-site staff

## COST & PAYMENT

- Pricing varies widely based on location, size, and amenities
- Typically private pay (not covered by Medicare/Medicaid)
- Some communities require entrance fees or deposits
- Month-to-month rentals also common

## QUESTIONS TO ASK WHEN TOURING

- What's included in the monthly fee?
- Are pets allowed?
- Can I bring my own car?
- What's the average resident age?
- Is transportation available?
- What's the emergency response system like?
- Are there future care options if my needs change?

## THE PROS OF INDEPENDENT LIVING

- Active, independent Seniors and want to simplify their lifestyle
- Provides a social environment with peers
- Built-in social opportunities
- Access to community amenities
- Peace of mind for adult children
- Adults looking to transition gradually toward medical or personal-care staff on site

## CONSIDERATIONS

- Cost can be high depending on location
- May need to move again if health declines
- Less privacy than living in a traditional home

## HOW TO START EXPLORING OPTIONS

- Talk with a Seniors Real Estate Specialist®
- Make a list of priorities (location, lifestyle, cost)
- Tour multiple communities
- Ask for a sample contract or resident handbook
- Try a short-term stay, if available



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# THE RISE OF *Multi-Generational* LIVING

Families are increasingly choosing to live together under one roof, blending generations for economic, emotional, and practical reasons. This living arrangement, once traditional, is making a comeback in modern society.

## ADVANTAGES OF MULTIGENERATIONAL LIVING

- **FINANCIAL SAVINGS** with shared household expenses
- **STRENGTHENED RELATIONSHIPS** with deeper emotional connections
- **CAREGIVING SUPPORT** for the elders and child care support for the parents
- **SHARED HOUSEHOLD RESPONSIBILITIES**
- **SECURITY & COMPANIONSHIP** that combats loneliness

## CHALLENGES OF MULTIGENERATIONAL LIVING

- **PRIVACY**
- **CONFLICTS & DIFFERENCES**
- **SPACE LIMITATIONS**
- **FINANCIAL DISPUTES**

## TIPS FOR A HARMONIOUS MULTIGENERATIONAL HOME

- **ESTABLISH BOUNDARIES FOR PRIVACY & RESPECT**
- **OPEN COMMUNICATION** with regular family meetings about responsibilities, finances and expectations to prevent conflicts
- **CREATE SEPARATE SPACES** to enhance comfort and privacy. Special equipment needed, noise levels, heat & air settings and lighting are a few of the considerations to take prior to the move-in
- **RESPECT INDIVIDUAL LIFESTYLES**, habits, schedules and beliefs
- **DEVELOP AN AGREEMENT FOR FAIR FINANCIAL ARRANGEMENTS** before making the move

## IN CONCLUSION

Multigenerational living offers many advantages, but also comes with its own set of challenges. By incorporating these suggestions, families can make the most of this arrangement and create a supportive living environment for the generations involved.