

# October 2016 Newsletter



## How Can I Find Retirement Homes Near Me?



Think retirement means rocking chairs and slow-paced games of canasta? Think again. In today's [retirement communities](#), you're more likely to find residents doing morning Tai Chi while drinking afternoon tea. Healthier and more active than ever, today's seniors are enjoying their golden years with renewed vigor--and retirement communities are evolving right along with them.

### WHAT IS AN ACTIVE ADULT RETIREMENT COMMUNITY?

Apartments, condos, single-family houses, even mobile homes--retirement communities take many shapes and forms. Some--often called "active adult" or "55+ retirement communities"--are almost like resorts; offering an array of leisure amenities like golf courses and recreation centers. Others--sometimes called "independent living communities"--provide services like meals or housekeeping along with activities. Either way, retirement communities are ideal for those seeking to maintain privacy and independence while still living an active lifestyle in the company of peers.

### WHO LIVES IN RETIREMENT COMMUNITIES?

Older adults living in retirement communities are able to care for themselves, including attending to the needs of everyday life. Residents come and go as they please, participating in whichever activities strike their fancy. In many cases, there's little to distinguish retirement communities from other master-planned developments.

Seniors are drawn to these communities not just for the shared amenities, but also for the chance to downsize the responsibilities of traditional home ownership, from yard work to expensive home repairs. There's also the social aspect: residents live, interact and play with others in the same phase of life, forging social bonds that lead to a richer, more satisfying retirement.

At Holiday Retirement, for instance, many residents volunteer in the organization's award-winning "[Seniors Serving Seniors/Seniors Serving Society](#)" program, tutoring at local schools, working with animals and fundraising for important causes like Habitat for Humanity and Outward Bound for Veterans. [The Holiday experts](#) say an engaged retirement leads to a better all-around quality of life.

### KINDS OF ACTIVE ADULT RETIREMENT COMMUNITIES

Many retirement communities are age-targeted, meaning they're geared to an older demographic though their amenities and physical facilities. In age-restricted developments (such as 55+ and 62+ retirement communities), on the other hand, [Fair Housing Act](#) rules specify that the housing must include at least one person who is age 55 or older in at least 80% of the occupied units. These rules may pose a problem to younger spouses after the death of their older spouse, or for grandparents who suddenly find themselves caring for young children. So it's important to consider the fine print when selecting a community. Where many 55+ or 62+ retirement communities function like age-restricted gated developments, with seniors

enjoying retirement in their individually owned, individually maintained homes, some more closely resemble an all-inclusive resort. Residents at Holiday Retirement and Sunshine Retirement Living facilities pay one monthly fee to access meals, housekeeping, linen service, live-in managers, transportation, activities and other centrally located amenities, all while living in their own units.

It's important to note that active adult retirement communities do not provide health care or related services (though many are located near world-class medical facilities). If seniors need additional services, they'll need to come up with their own supports. "Residents whose needs change over time are welcome to use outside, non-affiliated home health care services, which may allow them to continue enjoying an independent senior lifestyle within our communities," says Luke Andrews of Holiday Retirement.

### **WHERE CAN I FIND RETIREMENT COMMUNITIES?**

Once principally located in the Sun Belt states, active adult retirement communities have spread throughout the country, allowing seniors to stay close to friends, families and community. College towns, mountain resorts, even big cities--all have their own communities geared to seniors who like to attend lectures, visit museums or even live close to a favorite ski hill.

Questions to keep in mind as you consider an active adult retirement community:

- Are you ready to leave your longtime home?
- What amenities are most important to you?
- Where do you see yourself living--by the beach, in the desert, on a busy city street? Is weather a consideration? How close do you need to live to medical facilities?
- Do you envision yourself needing extra assistance with activities of daily living, such as getting dressed and bathing? If so, consider assisted living or continuing care.
- Do you want a community with strict covenants? Thoroughly research any HOA (Homeowner's Association) to make sure you are comfortable with all rules governing development, amenities and maintenance.

Many facilities allow extended visits, including taking meals and participating in activities. Do your best to take the pulse of a retirement community before taking this critical step.

*by: A place for Mom*