

A Sense of Community

Assisted Living Facilities – A Means to Live Independently Longer

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One relatively recent residential opportunity for older adults is the option to live in an assisted living facility. These are not skilled nursing facilities, like nursing homes, but they do offer residents many more opportunities to live independently.

Many assisted living facilities offer independent living in separate units, and some offer the opportunity to live in a larger community-type facility where there are independent apartments. This type of congregate living provides residents the opportunity to share meals and also have other services provided.

An assisted living facility primarily allows a person to live independently with the benefits of having staff available, enjoying the convenience of certain prepared meals, and living in a 'community' where there are many other similarly situated elders.

Normally, monthly payments are made to the facility, as well as an entrance fee. Some facilities increase the lump sum deposit for upfront expenses, thereby reducing monthly costs. The upfront deposit is normally refundable at either a declining rate based on the number of months one stays in the facility, or possibly a flat amount. For example, 90% of the refund may be returned to the resident if he or she leaves at the time that the unit is re-rented. In the event that the resident either moves to a long-term care unit or passes away, the balance of the refund may be sent to family members or a trust, if the beneficiary or designated owner of the deposit

is in fact the trust.

Assisted living facilities are normally fully private-paid facilities. This means that once a person's funds are totally exhausted, the resident may have to find alternative living arrangements. However, some facilities have endowments that help subsidize the impoverished resident so long as he or she is able to live independently in the facility.

There are other facilities that accept government benefits such as a group adult foster care program, supplemental security income programs, (SSI-G,) and other local or state related programs, to assist with the payment when a person's funds are exhausted. In the event that a facility does not accept any of these governmental programs and does not have a subsidy available, under the generosity of their own community and board decision, the resident may be allowed to remain so long as all of their income is paid to the facility. In the unfortunate situation where this is not the case, then the elder will be forced to find alternative suitable living arrangements under a subsidized housing allowance program or perhaps move in with a family member.

An elder person living in a house or condominium may find assisted living preferable. Although a person in a house may have more room and a person in a condominium doesn't have to worry about issues such as lawn care, snow removal, and repairs, the resident of an assisted living facility basically has no concerns about any maintenance, common charges, or other expenses. The assisted liv-

ing facility's board and treasurer normally establish a budget for money to be put into a reserve fund on a monthly basis to be used in the future to update and maintain the level of services provided.

The assisted living facility resident normally makes a monthly payment, which may cover room, electricity, heat, cable television, wireless computer, and possibly one to three meals per day. In addition, the resident may have services such as laundry, cleaning, and possibly one hour of personal care per day included within this monthly payment. If the resident needs additional services such as blood pressure or blood sugar level monitoring on a daily basis, then he or she may be able to pay for this additional care.

There are also assisted living facilities that have more of a country-club-type atmosphere with facilities such as tennis courts, golf, putting greens, gym facilities, libraries and other amenities. Some also have banks that come to the facility once or twice a week, and some also have programs regarding finances, health, the arts and a myriad of other activities to keep the elders stimulated.

The current trend is to keep a person as independent as possible without needing a long-term care facility. This allows a person who may not be able to care for himself or herself at home an opportunity to live independently in a group type setting where there are many others with similar needs. The person will normally be able to live in the community longer and not require long-term care in a skilled nurs-

ing facility.

Some individuals prefer to live alone, and others prefer to live in a two-bedroom unit which may have one bathroom. These shared units are normally less expensive and are more appropriate for a person who needs to stretch out their assets and income to live in the facility for a longer period of time, as opposed to depleting their assets more rapidly on a more costly private room.

At the current time, there are no regulations relative to the operation of assisted living facilities in the Commonwealth of Massachusetts, although it is hopeful that regulations will soon be established to provide residents with a clearer understanding of what is permissible and what is not. Nevertheless, most assisted living facilities have contracts that must be signed upon admission, and there are also governing boards, usually made up of residents and non-residents, to establish rules and regulations.

The popularity of assisted living facilities is apparent in the sheer numbers of those being built. They provide a safe and entertaining community where elder residents can make friends and retain their independence at a level that is appropriate and comfortable. ♦

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