

How to Select Active Adult Communities

By Charles Hansen

As people are living longer and healthier lives, many seniors are facing their “golden years’ and retirement with quite a bit of energy. Many are eschewing conventional retirement and nursing homes for communities which offer them a great deal of activity and autonomy while still providing the security and convenience of onsite medical facilities, meal plans and other therapeutic and semi-therapeutic services from physical therapy to yoga classes. These communities offer the services and features of the “outside world” that seniors most need or desire but are gathered together in a community of individuals of similar age and lifestyle.

Choosing one of these communities often comes down to two simple factors, the features offered and the overall cost. Some first things you should look for are: Do you like the area where the community is located? Are the choices of accommodation in line with what you’re looking for – are they apartment style, town home style, single family homes, manufactured homes – or a combination of all of these options? Choices range from what’s basically a “subdivision” targeted to seniors with some typical services – a community center, pool, tennis courts, etc. – to a community which provides a long term commitment for seniors in terms of dealing with current and future health issues and their impact on your living situation. You should find out what’s included in the various choices you are offered for a price. Ask how you “own” your property, what additional services do you need to pay for, and so on. These basic questions are particularly important if the community is far from home. For instance, if you’re migrating from a chilly northern climate to Texas, California or Florida or some other warm and sunny state you haven’t visited the area before, try spending some extended vacation time before committing your savings to moving to an adult community there. You may find your attraction to sun and fun is short-lived and that you still like snow for Christmas. Of course, if you’ve been to the area before, then your decision also needs to include the kind of ancillary activities offered for both you and your spouse. Many such communities are centered on a particular activity like golf. If you’re not a golfer, you may feel a bit out of it.

One of the most important things to find out is how you can transition in the community as you get older and become less of an “active adult.” Many communities offer the potential to move along a scale from completely independent living to 24 hour in-home care to nursing home facilities. In other words, should you live there for a certain amount of time, and then break a hip, you might then decide to move from your townhouse to an apartment facility where you have the option of nursing care and a meal plan. Often, all or part of your home equity covers these options. You may invest your life savings in a condominium which, when you’re deceased or move into another

part of the community, can be resold by the community. There are, of course, many ways these arrangements can be made, and you would be wise to consult organizations like AARP, the Better Business Bureau, local senior advocacy groups, your doctor as well as current residents to see whether the financial arrangements will work for you, your spouse and your family. Major questions like what will happen should you or your spouse become incapacitated or need constant care should be answered adequately before you commit.

Once you feel secure about the financial arrangements, however, you may find that living in an active senior community is one of the best decisions you've ever made. Combining the convenience and security of a gated community with the advantage of living with peers of similar age, background and fitness level, and with a panoply of services both recreational and therapeutic designed to help you live an even longer, happier and more productive life. These communities help retirees do what is often difficult to do on their own, without sacrificing the choice and independence they've come to enjoy, and deserve.

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