

HOUSING CROSSROAD

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GLOSSARY OF TERMS

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A

Accessory Dwelling Unit (ADU) - A separate housing arrangement within a single-family home. The ADU is a complete living unit and includes a private kitchen and bath.

Activities Of Daily Living (ADLs) - Self-care tasks/activities, including the ability to bathe/shower, dress/undress, eat, voluntarily control urinary and fecal discharge, transfer in and out of bed or chair, and walk, which are used to measure the Functional Impairment Level of an applicant or a client.

Adaptive Housing Services - Funding for minor housing adaptations or modifications in order to allow clients to live independently in the community.

Adult Care Home - Often referred to as board and care home or group adult home. Residence which offers housing and personal care services for 3 to 16 residents. Services (such as meals, supervision, and transportation) are usually provided by the owner or manager. May be single family home. (Licensed as adult family home or adult group home.)

Adult Family Home - Residential homes that are licensed to care for many adults. They provide room, board, social services, help with Activities Of Daily Living (ADLs), supervision, laundry and some may even provide nursing care.

Adult Foster Care - Care through an Adult Foster Care Program to provide room, board and personal care in a family-like setting to eligible elders who are at risk of institutional placement. These individuals, the foster families, and the Adult Foster Care Program provider must meet the requirements set forth by the Massachusetts Division of Medical Assistance.

Adult Living Care Facility - To be used when billing services rendered at a residential care facility that houses beneficiaries who cannot live alone but who do not need around-the-clock skilled medical services. The facility services do not include a medical component.

Aging Services Access Point (ASAP) - Private, non-profit, state-designated agencies under contract with the Executive Office of Elder Affairs that provides a single-entry point for seniors to access a variety of programs and services. Formerly known as "Home Care Corporation".

Alzheimer's Disease - A progressive, irreversible disease characterized by degeneration of the brain cells and severe loss of memory, causing the individual to become dysfunctional and dependent upon others for basic living needs.

Assisted Living - A type of living arrangement in which personal care services such as meals, housekeeping, transportation, and assistance with activities of daily living are available as needed to people who still live on their own in a residential facility. In most cases, the "assisted living" residents pay a regular monthly rent. Then, they typically pay additional fees for the services they get.

Assisted Living Facility (ALF) - Also referred to as an Assisted Living Residence (ALR). The Executive Office of Elder Affairs certifies Assisted Living Facilities (ALF's). Assisted Living refers to a combination of housing and supportive services which might include laundry, housekeeping, transportation, social activities and assistance with personal care such as medication management, bathing, dressing and ambulating. Assisted Living is a residential option which stresses privacy, dignity, autonomy, and individuality. ALFs vary in size and style ranging from small apartments to larger family style units. Some serve fewer than 10 residents while others serve over 100 residents. Some ALFs are non-profit organizations, some have religious affiliations and some have units or wings to address the needs of special populations such as residents with Alzheimer's disease. While the majority of Assisted Living residents pay privately some facilities do accept Group Adult Foster Care (GAFC) payments from Medicaid.

Assisted Living Ombudsman Program - The purpose of the Assisted Living Ombudsman Program is to maintain or improve the quality of life for assisted living residents in the areas of health, safety, welfare or resident rights. The Assisted Living Ombudsman acts as a mediator and attempts to resolve problems or conflicts that arise between an assisted living facility and one or more of its residents. The Ombudsman serves as an advocate for resident rights, promoting the dignity, autonomy and respect of residents. Assisted Living residents and their families may call the Assisted Living Ombudsman Program for information and assistance, to register a complaint or to have a complaint investigated. Complaints may be brought on behalf of a specific resident or on behalf of residents as a whole.

B

Board And Care Home - Often referred to as an adult care home or a group adult home. Residence which offers housing and personal care services for 3 to 16 residents. Services (such as meals, supervision, and transportation) are usually provided by the owner or manager. May be single family home. Licensed as adult family home or adult group home.

C

Caregiver - A caregiver of an older adult is anyone who provides physical, financial, and/or emotional support for an older adult whose daily activities are limited by diminished mental or physical function.

Caregiver Burden - The emotional, physical, and financial toll that caregiving can have on a caregiver which can increase his/her stress level.

CareTeam - Anyone who is providing any sort of support to the older adult and most importantly the older adult him/herself. This team includes the older adult, the caregiver(s) (primary, secondary, long distance, etc.), medical professionals, allied health professionals, lawyers, homemakers, home health aides, and anyone else who contributes to supporting the health and independence of the older adult.

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CareTeam Binder - A binder in which all important information regarding the CareTeam and the caregiving process can be kept. Three essential parts of this CareTeam binder are the contact information of anyone associated with the CareTeam, a hospital log in which an in depth record is kept of the older adult's medical appointments, and a daily journal so that everyone who cares for the older adult can write down exactly what was done and how it went.

CARF Accredited - A Rehabilitative facility that has been reviewed by the private agency the Commission on the Accreditation of Rehabilitation Facilities and meets their standards.

Caring Home - Program for non-Medicaid clients where the caregiver receives payments for the care they provide in the home; similar to Adult Family Care.

Congregate Housing Program - The Congregate Housing program provides residences that offer a shared living environment where elders can maintain their independence and "age-in-place" in a home-like setting with supportive services. Jointly sponsored by the Department of Housing and Community Development and the Executive Office of Elder Affairs. This program offers a model residential alternative integrating shelter and support services. The Executive Office of Elder Affairs has extended the concept by arranging for extended service options through ASAPs.

Constant Care - This level of care is for older adults who need continuous supervision or are dependent on 24-hour skilled nursing care.

Continuing Care Retirement Community (CCRC) - A housing community that provides different levels of care based on what each resident needs over time. This is sometimes called "life care" and can range from independent living in an apartment to assisted living to full-time care in a nursing home. Residents move from one setting to another based on their needs but continue to live as part of the community. Generally, CCRCs require a large payment before you move in and charge monthly fees.

Custodial Care - Non-skilled, personal care, such as help with activities of daily living like bathing, dressing, eating, getting in or out of a bed or chair, moving round, and using the bathroom. It may also include care that most people do themselves, like using eye drops. In most cases, Medicare doesn't pay for custodial care.

Custodial Care Facility - A facility, which provides room, board, and other personal assistance services, generally on a long-term basis and which does not include a medical component.

D

Dedicated Alzheimer/Dementia Units - Units within a licensed Long Term Care Facility that are dedicated to individuals with a probable diagnosis of Alzheimer's or dementia. These units tailor daily care and activities to the specific needs of individuals with Alzheimer's or related dementia.

Discharge Planning - A process used to decide what a patient needs for a smooth move from one level of care to another. This is done by a social worker or other health care professional. It includes moves from a hospital to a rehabilitation center, nursing home or to home care. Discharge planning may also include the services of home health agencies to help with the patient's home care.

Domicile - For tax purposes; a person's permanent legal residence.

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E

ElderCHOICE Program - This MassHousing program provides financing for assisted-living rental housing with supportive services for frail elders. ElderCHOICE was recognized by the Ford Foundation with an Innovation in American Government grant.

Emergency Aid To The Elderly, Disabled, And Children (EAEDC) - EAEDC is a cash benefit for disabled adults, caretakers, and some children who are not able to get welfare.

Enhanced Adult Residential Services - These are adult residential centers that also offer limited nursing care services.

F

Financial Eligibility - Assessment of an individual's available income and assets to determine if he/she meets eligibility requirements for a specific program.

G

Group Adult Foster Care - A Medicaid program for persons who are at imminent risk of needing nursing home placement and who live in a housing unit. Services include: personal care and 24 hour supervision; personal emergency response system; can use adult day health or home health aide services.

Group Adult Home - Often referred to as an adult care home or a board and care home. Residence which offers housing and personal care services for 3 to 16 residents. Services (such as meals, supervision, and transportation) are usually provided by the owner or manager. May be single family home. (Licensed as adult family home or adult group home.)

Group Home - This is also referred to as an adult care home or board and care home. Residence which offers housing and personal care services for 3 to 16 residents. Services (such as meals, supervision, and transportation) are usually provided by the owner or manager. May be single family home. (Licensed as adult family home or adult group home.)

H

Home - Location, other than a hospital or other facility, where the patient receives care in a private residence.

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Home Equity Conversion - The process of converting home equity into cash without relinquishing occupancy rights.

Home Equity Conversion Plans.

1. Reverse Mortgages-provide a series of mortgage loan advances to a home Owner with repayment of all interest and principal deferred until an agreed upon time.
2. Sale Plans-involves selling some of the equity while retaining occupancy rights.
Leaseback-the homeowner sells the home to an Investor who then leases back the home to the seller for Life.

*Life Estate (Remainder interest)-the home owner sells a "Remainder Interest" in their home to a person who would become owner of the property when the seller dies.

Housing Authority - The entity in charge of public housing. One of its many duties is to provide subsidized housing to low and moderate income individuals and families.

I

Independent Living - This style of living refers to the older adult who is capable of living alone with no services or support in his/her own home or apartment.

Independent Living Center (ILC) - An agency designed to meet the needs of individuals with disabilities and their families. Funded by state dollars.

Independent Living Facility - Rental units in which services are not included as part of the rent, although services may be available on site and may be purchased by residents for an additional fee.

L

Level IV Facility - A rest home, and/or retirement home, that provides custodial care. The services provided in these facilities are more residential than medically oriented. They provide protective supervision for the residents, as well as room, board, social activities and limited social services.

Level Of Care - See [SNF](#) and [Level IV Facility](#).

Living With Assistance - This style of living refers to older adults who, in addition to basic services, use any number of services to assist them with one or more ADLs.

Long-Term Care Facility - Long-Term Care Facilities (LTCF) include nursing homes, rehabilitation and residential care facilities (rest homes and assisted living facilities), as well as continuing care retirement communities. They provide a range of medical and or social services designed to help people who have disabilities or chronic care needs. Services may be short or long term.

Long-Term Care Insurance - A private insurance policy to help pay for some long-term medical and non-medical care, like help with activities of daily living. Because Medicare generally does not pay for long-term care, this type of insurance policy may help provide coverage for long-term care that you may need in the future. Some long-term care insurance policies offer tax benefits; these are called "Tax-Qualified Policies."

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M

Managed Care In Housing - A program which provides supportive care and services to elders who meet state home care impairment and income guidelines but are not Medicaid eligible and who live in housing complexes or designated neighborhoods. Services include: daily care, i.e. homemaker, personal care, meals on wheels, skilled services, 24 hour access to care; a personal emergency response system; a responsible person overnight. This program is for persons at risk of nursing home placement.

Massachusetts Circuit Breaker Tax Credit - For Massachusetts home owners and renters 65 years of age or older. This credit is designed for Massachusetts residents who have low-to-moderate income and have a real estate tax that is greater than 10% of their income.

N

Nursing Facility - A facility which primarily provides to residents skilled nursing care and relate services for the rehabilitation of injured, disabled, or sick persons, or on a regular basis, health related care services above the level of custodial care to other than individuals with intellectual disabilities.

Nursing Home - A residence that provides a room, meals, and help with activities of daily living and recreation. Generally, nursing home residents have physical or mental problems that keep them from living on their own. They usually require daily assistance.

Nursing Home Policy - Type of limited health insurance policy which generally pays indemnity benefits for medically necessary stays in nursing facilities. Also referred to as Long Term Care policies.

O

Occupancy Rate - A measure of inpatient health facility use, determined by dividing available bed days by patient days. It measures the average percentage of a hospital's beds occupied and may be institution-wide or specific for one department or service.

P

Personal Needs Allowance - Designated portion of monthly income that a person receiving Medicaid/MassHealth long-term care services may retain for personal needs. This amount includes food and shelter costs for persons receiving home and community-based waiver services. The amount allowed varies from state to state.

Psychiatric Residential Treatment Center - A facility or distinct part of a facility for psychiatric care that provides a total 24-hour therapeutically planned and professionally staffed group living and learning environment.

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Q

Quality of Life - Includes self perceived health status, mental status, sexual function and stress level, helps to explain an individual's general well-being.

R

Relative Independent Living - This style of living refers to older adults who are capable of living alone but require minimal assistance including home adaptations or basic services.

Religious Accommodation - No person shall be considered to be abused or neglected for the reason that such person, in accordance with his/her express or implied consent, is being furnished or relies upon treatment by spiritual means through prayer alone in accordance with a religious method of healing in lieu of medical treatment.

Resident - An individual who resides in any public or private housing or a long term care facility.

Residential Care - The provision of room, board and personal care. Residential care falls between the nursing care delivered in skilled and intermediate care facilities and the assistance provided through social services. It can be broadly defined as the provision of 24-hour supervision of individuals who, because of old age or impairments, necessarily need assistance with activities of daily living.

Respite - The in-home care of a chronically ill beneficiary intended to give the caregiver a rest. Can also be provided in a hospice or nursing home (as with hospice respite care).

Respite Care - The in-home care of a chronically ill beneficiary intended to give the caregiver a rest. Can also be provided in a hospice or nursing home (as with hospice respite care).

Rest Home - Provides custodial care. Services provided in these facilities are more residential than medically oriented. They provide protective supervision for the residents, as well as room, board, social activities and limited social services. Rest homes are what used to be considered Level IV facilities.

Reverse Mortgage - A home loan that allows the individual to continue home ownership but converts some of the home equity into cash.

S

Senior Housing Development - May be subsidized or nonsubsidized. A multi-unit apartment building, single family homes, mobile homes, condominiums or cooperatives that is restricted to individuals over a certain age.

Senior Tax Work-Off Program - A program offered in many cities/towns in the state of Massachusetts that allows older adults to volunteer in their city/town to offset the cost of property taxes. Each participating city/town in Massachusetts has different eligibility guidelines, application processes and deduction amounts.

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Skilled Nursing Facility (SNF) - A facility (which meets specific regulatory certification requirements) which primarily provides inpatient skilled nursing care and related services to patients who require medical, nursing, or rehabilitative services but does not provide the level of care or treatment available in a hospital.

Skilled Nursing Facility Care - This is a level of care that requires the daily involvement of skilled nursing or rehabilitation staff. Examples of skilled nursing facility care include intravenous injections and physical therapy. The need for custodial care (for example, assistance with activities of daily living, like bathing and dressing) cannot, in itself, qualify you for Medicare coverage in a skilled nursing facility. However, if you qualify for coverage based on your need for skilled nursing or rehabilitation, Medicare will cover all of your care needs in the facility, including assistance with activities of daily living.

Spend-Down - Medicaid financial eligibility requirements are strict. Individuals may need to spend down/use up assets or if they are over income meet a deductible until they reach the eligibility level.

Subsidized Senior Housing - A type of program, available through the Federal Department of Housing and Urban Development and some States, to help people with low or moderate incomes pay for housing.

Supervisory Care - Long-term care service for individuals with memory or orientation problems such as Alzheimer's disease. Supervision ensures that the individual does not harm him/herself or others because of memory, reasoning, and orientation to person, place or time are impaired.

Supportive Housing - Delivers many of the benefits of Assisted Living to participating elderly public housing developments by offering 24-hour on-site staffing, a daily meals program, medication reminders to all residents, and housekeeping, transportation, shopping and laundry services to all those who qualify. Elder Affairs and the Department of Housing and Community Development operate Supportive Housing jointly.

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