

HOUSING CROSSROAD

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Definition

This CrossRoad will discuss the various options from which an older adult may choose his/her place of residence.

Glossary of Terms

A list of terms you may come across while researching this topic.

Search Our Database

On the Navigating the CrossRoads main page you will find a drop down menu of pre-populated search terms that will bring you to a list of Central Massachusetts agencies and programs that relate to this topic. You may also [CLICK HERE](#) to go to our Guide to Elder Services, an online searchable database, to do more extensive searches or for results in a specific zip code, city/town or Central Massachusetts geographic region. ***If you are unable to find a keyword on the pre-populated list and it consists of two terms, transpose the order of the terms i.e. to search for Subsidized Housing use the keyword Housing, Subsidized.*

Helpful Links

A list of outside websites to visit for further information.

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This information was written with older adults in mind and is meant to provide a general overview of housing options for older adults. The information provided does not discuss every aspect of this topic. This information does not constitute legal nor medical advice. We encourage you to consult with competent professional and/or legal representatives for advice.

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Introduction

Most people do not realize that there are numerous housing options available for older adults. Many caregivers refuse to even explore the options because they have promised the older adult in their life that they will help them stay at home forever. Before you and the older adult you care for make this crucial decision, please take the time to educate yourselves about what is available.

Older adults live with varying levels of independence. Each older adult may benefit from a unique combination of services designed to suit his/her specific needs and preferences. Luckily, there are housing options that cater to different service needs, community preferences and desired living arrangements. This CrossRoad will introduce you to these various housing options. If you wish to narrow your search, you can research housing options according to the older adult's lifestyle. Depending on the level of care required, the older adult may fall into one of four lifestyle categories: Independent Living, Relative Independent Living, Living with Assistance, or Constant Care.

Housing

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 older adults may also choose to live in a 55+ community for increased social opportunities and other conveniences and luxuries. In addition to 55+ communities, traditional home ownership and apartment living, the below noted housing options also offer independent living:

- Subsidized Housing
- Continuing Care Retirement Communities (CCRCs) (certain independent living units)

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. In this situation, older adults may benefit from physical adaptations such as grab bars or railings to increase security and ease of movement. Also included in this category are older adults who may benefit from basic services such as meal preparation and/or housekeeping. Older adults who live in what we call Relative Independent Living do not need daily assistance with personal care, known as activities of daily living (ADLs). ADLs include self care tasks such as bathing or showering, dressing and undressing, eating, voluntarily control of bladder and bowel functions, transferring in and out of a bed or chair and walking. The housing options in which this type of living is available remains the same as in "Independent Living":

- Subsidized Housing
- Continuing Care Retirement Communities (CCRCs) (certain independent living units)

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. Services can include: medication reminders, bathing assistance, or help getting dressed. Older adults who require serious medical attention or 24-hour skilled nursing care cannot be accommodated within the Living with Assistance model. However, there are certain medical services that can be performed by a public or privately contracted medical provider who comes into the residence to provide care which may come at an additional cost. Different housing options under this category offer different types of communities and living arrangements. These include:

- Assisted Living Facilities (ALF)/Assisted Living Residence (ALR)
- Congregate Housing
- Adult Foster Care/Adult Family Care (AFC)
- Supportive Senior Housing
- Rest Homes

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- Continuing Care Retirement Communities (CCRC) (certain living units)

Constant Care

This level of care is for older adults who need continuous supervision or are dependent on 24-hour skilled nursing care. Often, older adults receiving this level of care cannot ambulate (move from place to place) without assistance or are bedridden. It is also for those recovering from an acute (lasting a short time) episode or injury requiring rehabilitative services. Even if the older adult is not bedridden but requires serious medical attention on a daily basis, constant care may be most appropriate for his/her needs. Facilities where this level of care is offered include:

- Skilled Nursing Facilities (SNF)
- Continuing Care Retirement Communities (CCRC) (certain living units)

Specialized Dementia Care Units

Some housing options offer specialized care for individuals with Alzheimer's Disease and Related Dementias (ADRD). The level of care offered and the amount of specialization varies depending on the facility type. These units may include specially trained staff and an environment and activities that are uniquely designed for individuals with ADRD. The facilities where this level of care may be offered include:

- Assisted Living Facilities (ALF)/Assisted Living Residence (ALR)
- Skilled Nursing Facilities (SNF)
- Rest Homes
- Continuing Care Retirement Communities (CCRC) (certain living units)

Financial Assistance For The Older Adult Owning Or Renting A Property

Many older adults have trouble paying their everyday bills. When this is the case, they should make direct contact with their electric, cable, and telephone companies and fuel assistance to investigate possible discount programs and their eligibility. The individual city/town in which the older adult resides may offer local tax programs. Each program has its own requirements.

Even if an older adult owns his/her own home and no longer has a mortgage, foreclosure is still a possibility. Living expenses and property taxes continue to rise while an older adult's income usually stays level. If the older adult in your life is struggling financially you may choose to look into a reverse mortgage. Reverse mortgages allow an older adult to access the equity in his/her home. Reverse mortgages are not appropriate for everyone and an expert in this field should be consulted to explain the pros and cons.

The older adult might be able to participate in certain tax credit programs. An older adult may choose to participate in the Massachusetts (Senior) "Tax Work Off Program" through which he/she may volunteer in his/her own city/town to offset some property tax costs. Each municipality (city/town) operates the program different. Therefore, the older adult should contact his/her city/town hall for information on eligibility and credit amounts. An older adult who is renting or owns a home might be able to participate in the Circuit Breaker Tax. It will reduce the older adult's state income tax according to the amount of property tax, water and sewer costs that exceed 10% of his/her income. There are eligibility guidelines and there is a maximum tax credit that can be awarded. Even if the older adult does not file state income tax returns he/she should still file for the Circuit Breaker Tax because they may be eligible for monies. [CLICK HERE](#) to visit our Legal & Financial CrossRoad for more information.

Advice For Caregivers

Plan! Plan! Plan!

Many older adults and caregivers never discuss the older adult's housing options and the possible need for relocation until they are in the midst of a crisis. While this is a reality that sometimes cannot be avoided, it is a situation that caregivers should try to prevent. When a move must be made in response to a crisis, everyone's emotional stress is heightened. In combination with the pressure of needing to make an immediate move, the distress may negatively affect your ability to think rationally. Avoid this situation by educating the older adult and yourself now and developing a plan for the coming years. Although nobody can guarantee that surprises will not arise, a plan based on what you know now can be a great launching point when it does come time to make a decision. If the time to move does finally come, having taken the time to think out a plan will help all to feel calmer and ensure that the older adult is in the best possible residence.

Include The Older Adult

Strongly encourage the older adult in your life to voice opinions, requests and concerns regarding every aspect of their care plan. Create a safe and open environment where the older adult knows his/her concerns are at the center of all decision making. It is of the utmost importance that the older adult's input is taken seriously. All decisions should be built around his/her unique needs and preferences. The more you can involve the older adult in the decision-making process, the more he/she should feel a sense of control and autonomy. Loss of control over one's life would be unpleasant for anyone. Remember this if you encounter resistance from the older adult or they become withdrawn. Including the older adult in the process of decision-making will hopefully help you to understand where he/she will be happiest in the coming years. If confronted with a crisis, you will be armed with the knowledge of what the older adult would want and can feel more confident if forced to make a decision alone.

Certification

Prior to selecting a long-term care facility, it is suggested that you thoroughly research your options. A great place to start is with the Massachusetts Department of Public Health (DPH). DPH is responsible for licensing and inspecting Massachusetts long-term care facilities and maintains an accurate listing of all facilities in the state. [CLICK HERE](#) to look at a list of health care facilities that are currently licensed or certified by DPH. [CLICK HERE](#) to look at a list of assisted living facilities certified by DPH in Massachusetts. DPH also shares recent evaluation scores and detailed information about recent inspection performances of Massachusetts nursing homes on their website. [CLICK HERE](#) to look up a nursing home's performance. The Center for Medicare and Medicaid Services also inspects facilities that receive Medicare funding. The results of these inspections are available to the public through the Nursing Home Compare website. [CLICK HERE](#) to visit Nursing Home Compare and learn about nursing homes in your area. When looking into a facility also remember to ask about the skills and experience of the staff that will be working with the older adult. You may want to be sure that all of the staff in the facility is Criminal Offender Record Inquiry (CORI) checked. It is also important to ask the minimal training that is required of staff and if the facility offers ongoing training for staff. When you visit a facility it would be beneficial to observe how the staff interacts with residents.

Your Role Evolves

Remember, if it is decided that the older adult will move into a long-term care residence, your role as a caregiver does not end. You will always remain his/her most important advocate. Although other people may now be responsible for some or all of the day-to-day assistance that you may have provided, your involvement and support is as important as ever. Anticipate your new set of responsibilities such as what aspects of care you will be in charge of as well as how often you plan to visit and your mode of transportation. Instead of putting most of your energy towards hands on care, some of your time will be freed up to focus on providing emotional support and enjoying your time

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together. This transition involves a natural level of grief and apprehension for both the older adult and you, the caregiver. Be present and supportive to one another during this time. As the older adult adjusts to his/her new residence, know that you remain an essential caregiving force and embrace your evolving role. The older adult may come to you and complain about aspects of their life in the long-term care facility such as, not enjoying the food, being treated poorly or discriminated against by other residents, not liking a staff member or not having activities that they enjoy. As a caregiver it is your job to listen to the older adult's concerns and determine the best course of action for both of you to take. As you care for the older adult in your life, do not forget to care for yourself. Remember,

You don't have to go it alone!

Types of Residences

Subsidized Housing

- What Services Are Commonly Offered?
 - Affordable housing for older adults
 - Preference given to local veterans, local residents, minorities and those considered to be homeless through no fault of their own

- What Services Are Not Offered?
 - Assistance with personal care or activities of daily living (ADLs)
 - Supervision
 - Skilled nursing care
 - Organized activities
 - Meal preparation
 - Housekeeping
 - Any other supportive services other than those that can be performed by a public or private contractor who comes into the residence to provide care which may come at an additional cost

- Who Should Consider It?
 - Older adults over 60 years old who can live independently
 - Older adults who need affordable housing and qualify for Elderly and Handicapped Low-Income Housing under Chapter 667. They will be eligible if their net income is no more than 80% of the median income in the area, which is set every two years. To inquire about an older adult's eligibility, contact the Local Housing Authority (LHA) in his/her community of choice
 - Older adults who do not require assistance with activities of daily living unless they are eligible for public in-home services or can privately hire a service provider to come into the residence to provide assistance at an extra cost

- Who Should Not Consider It?
 - Older adults who require assistance with personal care or ADLs beyond that which can be received by privately contracted providers
 - Older adults who require serious medical attention or full-time skilled nursing care
 - Older adults who would not like to live in a community with other older adults

- What Are The Possible Settings And Conveniences?
 - Apartment with basic accommodations and conveniences

- What Are The Overarching Goals For Older Adults?
 - Affordable housing

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- What Are The Financial Requirements?
 - If an older adult is eligible for the program, he/she will pay a percentage (around 30%) of his/her net income for rent

Continuing Care Retirement Communities (CCRCs)

- What Services Are Commonly Offered?
 - A CCRC is a campus-like environment with several kinds of residential facilities offering different levels of care. These include:
 - Independent Living units
 - Assisted Living Facility (ALF)/Assisted Living Residence (ALR)
 - Skilled Nursing Facility (SNF)
 - Each CCRC differs in terms of the facilities and programs that are included. However, they commonly include the above mentioned types of homes. Please see the sections pertaining to each of these individual facilities to find out about the services available
 - Aging in Place: Residents are able to stay in one community as their needs change. Each level of care is available inside the CCRC. Residents do not need to leave the community as they transition from independent living to assisted living to constant care
 - Recreational and social events and outings, exercise classes, outreach programs and other activities that vary from facility to facility
 - Conveniences may include banks, beauty salons, health services and fitness centers
 - Religious services for different denominations or a community-wide religious affiliation
- What Services Are Not Offered?
 - Adult Foster/Family Care
 - Congregate Housing
 - Supportive Housing
 - Subsidized Housing
- Who Should Consider It?
 - Older adults who are capable of living either independently or with some assistance but anticipate a need for increased services (personal care or activities of daily living (ADLs) assistance and or/skilled nursing care) in the years ahead
 - Older adults who would like to be part of an extensive community with a large population and a variety of services and conveniences
 - Older adults who desire to remain a part of the same community as their needs progress
 - Older adults who would like increased social, cultural and recreational opportunities
 - Older adults who have the financial resources to cover the onetime entrance fee and monthly service fees for the duration of their stay (see below for an explanation of the financial aspects of a CCRC)
- Who Should Not Consider It?
 - Older adults who may consider moving to a different region in the coming years
 - Older adults who do not have the financial resources to cover the onetime entrance fee and monthly service fees for the duration of their stay
- What Are The Possible Settings And Conveniences?
 - Several different facilities, conveniences and activity centers in one campus-like environment
 - Individual homes for independent living, larger facilities for assisted living, and skilled nursing facilities for those requiring constant care
 - Most CCRCs have luxurious accommodations and extensive conveniences which may include things like golf courses, sailing and day spas

- What Are The Overarching Goals For Older Adults?
 - Convenience of aging in place. As the older adult's level of care changes he/she may stay within the same CCRC community; however he/she may have to move to another facility within the CCRC community to receive the necessary services
 - Security
 - Encouraging an active lifestyle through organized social, recreational and cultural activities
 - Community involvement
 - Quality of life through social, intellectual and spiritual health
 - Independence

- What Are The Financial Requirements?
 - The vast majority of CCRC residents pay all of their fees privately with their own income and assets
 - The only exception to private pay is purchasing a Long-Term Care Insurance Policy that may cover some of the fees. Consult with an insurance carrier to see if the older adult is eligible for CCRC coverage
 - Living in a CCRC is one of the more costly housing options for older adults. It is a good idea to consult with a financial advisor about the ability to afford the facility in the years to come
 - A onetime entrance fee in addition to monthly fees is common
 - These fees can run up to a few hundred thousand dollars
 - Entrance fees may be "declining refundable"
 - When a resident leaves the community or dies, the individual or his/her estate may be entitled to a refund of a portion of the entrance fee. Declining refundable fees occur when a percentage of the initial amount the resident paid (usually 1%) is subtracted for every one month of occupancy. The remaining amount is refunded to the resident or his/her estate
 - Declining refundable entrance fees may be capped
 - This means that there is a limit to how much the facility may reduce the portion of the entrance fee that is refunded to you. A capped declining refundable fee benefits those who anticipate living at the CCRC for a long period of time. Even though the resident may have stayed at the facility for 10 years, the facility may only reduce their refund based on, for example, the first 6 years of residence
 - Entrance fees vary from one community to another and depend on the resident's type of housing, type of services, and extent of healthcare
 - A monthly maintenance fee may cover an older adult's living unit, meals, and healthcare. The monthly maintenance fee may increase as the older adult requires more care. All communities vary in how fees are structured
 - Some services and medical care are available at an extra cost. Make sure to understand all fees associated with specific services. It is advisable to have an attorney review the terms of the community's contract before signing the agreement
 - Depending on the community's policy, residents of a CCRC may either:
 - Purchase a living unit
 - Rent a living unit
 - Become a member of a real-estate cooperative, owning a small percentage of the entire community
 - Consult a financial advisor or attorney to understand the benefits/disadvantages of these different options

Assisted Living Facility (ALF)/Assisted Living Residence (ALR)

- What Services Are Commonly Offered?

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- Assistance available 24-hours a day to respond to scheduled and unscheduled needs
 - Personalized assistance with activities of daily living(ADLs)
 - Meal preparation
 - Housekeeping and laundry
 - Medication reminders and/or limited medication administration
 - Physical adaptations to the living space such as railings and grab bars to increase safety and ease with ADLs
 - Transportation
 - Recreational, social events, outings, exercise classes, outreach programs and other activities that vary from facility to facility
 - Living units that residents can furnish and decorate with their own belongings
 - Religious services for different denominations or a facility-wide religious affiliation
 - Special care units to accommodate residents with Alzheimer's Disease and Related Dementias (ADRD)
- What Services Are Not Offered?
 - Skilled nursing care (although residents may contract with outside medical provider(s) to come into the residence and perform certain services at an additional cost)
- Who Should Consider It?
 - Older adults who want meals and housekeeping provided
 - Older adults who require assistance or supervision with personal care or ADLs
 - Older adults who would feel more secure knowing that assistance and emergency response is available 24-hours a day
 - Older adults who would like or need daily assistance
 - Older adults who would like to be part of a social community
 - Older adults who would like increased recreational, health-related, educational, social and cultural opportunities and outings
- Who Should Not Consider It?
 - Older adults who require serious medical attention or full-time skilled nursing care
- What Are The Possible Settings And Conveniences?
 - Single facility with a few to hundreds of individual or couple living units
 - Private apartments of different sizes and layouts that residents may be able to furnish and decorate with their own belongings
 - Shared apartments may also be available
 - Accommodations and conveniences ranging from basic to luxurious
 - Common eating and living areas in addition to private ones
 - Service centers such as beauty salons or snack bars
 - Activity areas where classes and events are held
 - While many ALFs/ALRs stand independently, others are part of a Continuing Care Retirement Community (CCRC).
- What Are The Overarching Goals For Older Adults?
 - Safety and security
 - Independence and dignity
 - Privacy
 - Self-directed care
 - Quality of life through social, intellectual and spiritual health
 - Community involvement

- What Are The Financial Requirements?

- Monthly rents may be a few thousand dollars or more. Each facility's monthly fee will vary based on services and amenities offered
- There may be additional service fees based on the amount of assistance the resident requires
- The majority of residents pay privately using their own income and assets
- Some residents purchase a Long-Term Care Insurance Policy that covers some assisted living services. Ask your insurance carrier if the older adult qualifies for this type of coverage and be sure to note which services and what duration of stay will be covered
- Some residents qualify for a MassHealth (Medicaid) program called Group Adult Foster Care (GAFC). If the older adult qualifies for MassHealth and meets certain assessment requirements (including one nursing service), he/she may be eligible to receive aid to pay for the service element of assisted living. To receive a list of ALFs that accept Group Adult Foster Care as a payment option, call the Executive Office of Elder Affairs, Information Services at 1-800-243-4636. For more information [CLICK HERE](#) to visit the Mass Resources website
- Older adults who qualify for MassHealth may be able to receive SSI-G, a government subsidy to help pay for the rent portion of their stay in an ALF. To apply, contact the Social Security Office at 1-800-772-1213 or for more information [CLICK HERE](#) to visit the Social Security website
- A few ALFs participate in a MassHousing program called ElderCHOICE. These facilities reserve a portion of their units to be rented to lower-income residents at reduced rates. Inquire with the ALF you are interested in to see if they are affiliated with the ElderCHOICE program

Adult Foster Care/Adult Family Care (AFC)

- What Services Are Commonly Offered?

- Assistance available 24 hours a day to respond to scheduled and unscheduled needs
- Personalized assistance with activities of daily living (ADLs)
- Meal preparation
- Housekeeping and laundry
- Medication reminders and/or limited medication administration
- Physical adaptations to the living space such as railings and grab bars to increase safety and ease in ADLs
- Transportation
- Recreational activities
- Partnership with licensed caregivers who have completed training, been assessed by a social worker and participate in ongoing training regarding caregiving skills
- Resident also receives an orientation to prepare them for their new living arrangement
- Matching of caregivers and residents on the basis of personal history, interests and lifestyle
- Continued monitoring by community nurses and social service care managers
- Limit of two or three residents per home (depending on the level of care needed) to maintain family-like setting
- Two levels of care available
 - Level I: Daily assistance with at least one ADL, including bathing, dressing, toileting, transferring from one position to another, ambulating (moving from place to place), or eating
 - Level II ("Enhanced AFC"): Daily assistance with three or more ADLs (as listed above), or assistance with two or more ADLs in addition to caregiver intervention for one or more of the following behaviors: wandering, resisting

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care, being physically or verbally abusive, or socially inappropriate or disruptive behavior

- What Services Are Not Offered?
 - Skilled nursing care (although residents may contract with outside medical provider(s) to come into the residence and perform certain services at an additional cost)

- Who Should Consider It?
 - Older adults who want meals and housekeeping provided
 - Older adults who require assistance with personal care or ADLs
 - Older adults who would feel more secure knowing that assistance and emergency response is available 24-hours a day
 - Older adults who would prefer a family-like setting
 - Older adults who desire companionship
 - Older adults who can maintain urinary and bowel continence

- Who Should Not Consider It?
 - Older adults who require serious medical attention or full-time skilled nursing care

- What Are The Possible Settings And Conveniences?
 - The home of an individual, couple, or larger family
 - The older adult's own home (the caregiver moves in)
 - The home of a family member or friend of the older adult (state pays family member or friend to provide Adult Foster Care)
 - Private or semi-private bedrooms
 - Kitchen, dining and living areas shared with caregiver(s) and fellow resident(s)

- What Are The Overarching Goals For Older Adults?
 - Safety and security
 - Independence and dignity
 - Privacy
 - Family-like companionship
 - Remaining in a home-like setting

- What Are The Financial Requirements?
 - There is a monthly fee for room and board, and a monthly personal care service fee
 - If resident is eligible for MassHealth (Medicaid), MassHealth will pay the personal care service fees, service provider fees and administration costs (the service fee portion of AFC). The resident pays his/her room and board fees privately with personal income and assets
 - If resident does not qualify for MassHealth, he/she must pay all fees privately, including room and board and personal care service, with personal income and assets. The total cost of Adult Foster Care usually amounts to a few thousand dollars per month
 - Caregivers receive a daily stipend that varies depending on the level of care that the individual resident requires. There is an annual maximum amount that MassHealth will pay an individual caregiver
 - To apply for participation in the Adult Foster Care Program, inquire with the local Aging Services Access Point (ASAP)

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****Caregiver Hint:** *If you are already the primary or full-time caregiver for an older adult, you may be eligible to receive payment through the AFC Program. However, if you are the spouse or legal guardian of the older adult, you are not eligible at this time.*

Supportive Senior Housing

- What Services Are Commonly Offered?
 - Assistance available 24 hours a day to respond to scheduled and unscheduled needs
 - Personalized assistance with activities of daily living (ADLs)
 - Meal preparation (at least one meal per day)
 - Housekeeping and laundry
 - Transportation
 - Grocery shopping
 - Medication reminders and/or limited medication administration
 - Individual case management to monitor personal service plan and the resident's quality of life
 - Referrals to outside service providers (i.e. medical providers)
 - Assistance with access to community services (i.e. obtaining food stamps)
 - Seminars, outings and entertainment organized by professionals (i.e. planting community gardens). Activities are either geared toward the community or toward individual interests.
 - Service Coordinator available to address residents' concerns and respond to immediate needs

- What Services Are Not Offered?
 - Skilled nursing care (although residents may contract with outside medical provider(s) to come into the residence and perform certain services at an additional cost)

- Who Should Consider It?
 - Older adults who want some meals and all housekeeping/laundry provided
 - Older adults who require assistance with personal care or ADLs
 - Older adults who would feel more secure knowing that assistance and emergency response is available 24 hours a day
 - Older adults who would prefer an independent, home-like setting (one bedroom apartment)
 - Older adults who would benefit from organized seminars, outings and entertainment in a community setting

- Who Should Not Consider It?
 - Older adults who require serious medical attention or full-time skilled nursing care

- What Are The Possible Settings And Conveniences?
 - Single facility with a few to hundreds of individual or couple living units
 - Common eating and living areas in addition to private ones
 - Basic accommodations and conveniences (public housing development)

- What Are The Overarching Goals For Older Adults?
 - Safety and security
 - Independence and dignity
 - Privacy
 - Affordable living with supportive services
 - Community involvement

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- What Are The Financial Requirements?
 - Based on an older adult's income and level of need, he/she may be able to receive all or some of the Supportive Senior Housing services at no additional cost
 - An older adult who is not eligible for financial assistance may privately purchase a Supportive Senior Housing package or particular services, as needed, with his/her own income and assets
 - While a Supportive Senior Housing environment is not the same as an Assisted Living Facility (ALF)/Assisted Living Residence (ALR), it does offer similar services; providing some of the benefits of assisted living at a lower cost
 - Contact the local Aging Services Access Point (ASAP) to inquire about an older adult's eligibility for the Supportive Senior Housing Program

Congregate Housing

- What Services Are Commonly Offered?
 - Support services for a group of older adults (60+) and/or individuals with a disability
 - Full-time emergency response system
 - Personalized service plan including limited assistance with activities of daily living (ADLs)
 - Initial assessment to evaluate the ability of the facility and staff to support the older adult
 - Physical adaptations to the living space to increase safety and ease in (ADLs)
 - Meal preparation (at least one meal per day provided)
 - Housekeeping and laundry
 - Medication reminders and/or limited medication administration
 - Transportation
 - Shopping
 - Organized social activities and/or social daycare
 - Assistance with access to community services, i.e. obtaining food stamps
 - Mediation amongst residents to negotiate concerns
 - Availability of social workers, counselors and/or nutritionists to administer services and organize activities
- What Services Are Not Offered?
 - Skilled nursing care (although residents may contract with outside medical provider(s) to come into the residence and perform certain services at an additional cost)
 - 24-hour assistance/supervision
- Who Should Consider It?
 - Older adults who qualify for the state Chapter 667 Elderly and Handicapped Low Income Housing (inquire about an older adult's eligibility with the local housing authority in the area in which he/she plans to live)
 - Older adults who want meals and housekeeping provided
 - Older adults who require some assistance with personal care and ADLs
 - Older adults who would feel more secure knowing that there is a full-time emergency response system in place
 - Older adults who need affordable housing with certain basic services, but do not need 24-hour assistance/supervision
 - Older adults who can live relatively independently, but who would benefit from companionship and community
 - Older adults who may have physical or cognitive disabilities, but are oriented to person, place and time and can follow through with plans agreed upon between them and their physician

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- Older adults who can meet this criteria through the help of a home health aide or other service

Who Should Not Consider It?

- Older adults who require full-time assistance with their ADLs
 - Older adults who require serious medical attention or full-time skilled nursing care
 - Older adults who would prefer not to live in close quarters with others
- What Are The Possible Settings And Conveniences?
 - Single facility with a few to hundreds of suite-like living units
 - Private bedrooms and sometimes private bathrooms
 - Shared kitchens, dining areas and other living spaces
 - Basic accommodations and conveniences
 - What Are The Overarching Goals For Older Adults?
 - Enhancing independence through supportive services
 - Companionship and community involvement
 - Affordable housing
 - What Are The Financial Requirements?
 - Contact the Local Housing Authority (LHA) in an older adult's community of choice to find out if he/she is eligible for Congregate Housing under the state Chapter 667 Elderly and Handicapped Low Income Housing. He/She will be eligible if his/her net income is no more than 80% of the median income in the area, which is set every two years
 - A percentage of the resident's income will go toward rent and utilities, while additional service charges may apply

Rest Homes

- What Services Are Commonly Offered?
 - Assistance available 24-hours a day to respond to scheduled and unscheduled needs
 - 24-hour emergency response
 - Personalized assistance with activities of daily living (ADLs)
 - Meal preparation
 - Housekeeping/laundry
 - Medication reminders and/or limited medication administration
 - Physical adaptations to the living space to increase safety and ease in ADLs
 - Special Care Units to accommodate for residents with Alzheimer's Disease and Related Dementias (ADRD)
 - Rehabilitation for acute physical injuries
 - Organized social activities
 - Religious services for different denominations or a facility-wide religious affiliation
- What Services Are Not Offered?
 - Skilled nursing care (although residents may contract with outside medical provider(s) to come into the residence and perform certain services at an additional cost)
- Who Should Consider It?
 - Older adults who need constant care due to a physical or cognitive ailment, but who do not need skilled nursing care on a daily basis
 - Older adults suffering from an acute (lasting a short time) physical injury who require temporary assistance or rehabilitation
 - Older adults looking for affordable housing with supportive services

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- Who Should Not Consider It?
 - Older adults who require serious medical attention or full-time skilled nursing care
- What Are The Possible Settings And Conveniences?
 - Single facility with private or semi-private bedrooms and bathrooms
 - Common dining and living areas
 - Centers for activities, classes and social events
- What Are The Overarching Goals For Older Adults?
 - Safety and security
 - Independence and dignity
 - Quality of life through social, intellectual and spiritual health
 - Community involvement
- What Are The Financial Requirements?
 - Many residents pay privately using their own income and assets
 - Some residents purchase Long-Term Care Insurance Policies. If you choose to purchase one such plan, be sure to find out exactly which services and what duration of stay is covered by the plan
 - Older adults who qualify for MassHealth may be able to receive SSI, a government subsidy that can be used to help pay for their stay in a rest home. To apply, contact the Social Security Office at 1-800-772-1213. [CLICK HERE](#) to visit the Social Security Administration's website for more information
 - A limited number of older adults may be able to qualify for EAEDC, another subsidy for Emergency Aid for Elders, Disabled and Children
 - There are some benefits available to veterans. To find out if an older adult is eligible for assistance, contact your local Veteran's Agent. Call the Massachusetts Department of Veteran's Services at (617) 210- 5480 or [CLICK HERE](#) to visit the Massachusetts Department of Veterans' Service's website for more information. Or, contact the VA at 1-877-222-VETS (8387) or [CLICK HERE](#) to visit the Department of Veterans Affairs website

Skilled Nursing Facilities (SNFs) (Also Known As Nursing Homes)

- What Services Are Commonly Offered?
 - 24-hour skilled nursing care/medical attention
 - 24-hour assistance/supervision (constant care)
 - 24-hour personalized assistance with activities of daily living (ADLs)
 - 24-hour emergency response
 - Meal preparation
 - Housekeeping/laundry
 - Medication reminders and/or medication administration
 - Physical adaptations to the living space to increase safety and ease in ADLs
 - Special Care Units to accommodate for residents with Alzheimer's Disease and Related Dementias (ADRD)
 - Rehabilitation for acute (short period of time) physical injuries
 - Organized social activities
 - Religious services for different denominations or a facility-wide religious affiliation
- What Services Are Not Offered?
 - A Skilled Nursing Facility offers the maximum amount of supportive services and skilled nursing care available outside of a hospital

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- Who Should Consider It?
 - Older adults who require skilled nursing care/medical attention
 - Older adults who require 24-hour assistance with ADLs (in addition to medical attention)
 - Older adults who require temporary nursing care after an acute (short period of time) injury or illness
 - Older adults who require constant supervision and emergency response
- Who Should Not Consider It?
 - Older adults who do not require skilled nursing care/medical attention
- What Are The Possible Settings And Conveniences?
 - Single facility with private or semi-private bedrooms and bathrooms
 - Common dining and living areas
 - Centers for activities, classes and social events
- What Are The Overarching Goals For Older Adults?
 - Ongoing medical care and treatment
 - Safety and security
 - Independence and dignity
 - Quality of life through social, intellectual and spiritual health
 - Community involvement
- What Are The Financial Requirements?
 - Each resident receives a personalized contract detailing the services they will receive and how much they will pay for them
 - Many residents pay privately using their own income and assets
 - Some residents purchase Long-Term Care Insurance Policies. If you choose to purchase one such plan, be sure to find out exactly which services and what duration of stay is covered by the plan
 - After a hospital stay, Medicare may cover a limited stay in a skilled nursing facility when an older adult requires specific skilled and rehabilitation care
 - MassHealth can assist older adults with limited financial resources to live in a skilled nursing facility for a longer period of time. [CLICK HERE](#) to visit our MassHealth section for more information.
 - There are three programs that assist veterans who require nursing home care
 - VA-owned and operated facilities
 - State-owned and operated facilities for veterans
 - The community nursing home program
 - To find out if an older adult is eligible for any of the assistance available through these programs, contact the local Veteran's Agent. Call the Massachusetts Department of Veteran's Service's at (617) 210- 5480 or for more information [CLICK HERE](#) to visit the Massachusetts Department of Veterans' Service's website. Or, contact the VA at 1-877-222-VETS (8387) or [CLICK HERE](#) to visit the Department of Veterans Affairs website. [CLICK HERE](#) to visit our Veterans Benefits section for more information.