

Other Retirement Communities

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55+ Communities

- ▶ Also called Active Adult Communities.
- ▶ Covered by Gayle Streifford in her talk on January 27th.
 - ▶ Her notes are available on our [website](#).
- ▶ Exception to discrimination in housing laws based on age.
 - ▶ [Housing for Older Persons Act of 1995 \(HOPA\)](#)
 - ▶ At least 80% of the occupied units include at least one resident age 55 or older and the community follows a policy that demonstrates intent to provide housing for those 55 and older.
- ▶ Long list of local communities with links available on our [website](#).
 - ▶ Most have individual houses.
 - ▶ Some consist of apartments



Affinity Retirement Communities

- ▶ [Foundation for Intentional Communities](#) – has searchable list
- ▶ **Church-affiliated retirement communities**
 - ▶ [Croasdaile Village](#) was originally known as the Methodist Retirement Home.
 - ▶ Even one for UUs! [Glacier Circle Community Association](#) (Davis, CA)
 - ▶ [Kendall](#) – 14 CCRCs that follow Quaker values
 - ▶ [Kendal at Lexington](#) in Lexington, VA is probably the closest one to us.
- ▶ **University-based retirement communities ([URBCs](#))**
 - ▶ [The Forest at Duke](#) (Durham) – [life long learning](#) with Duke OLLI courses on campus
 - ▶ [Twin Lakes](#) (Burlington) – [life long learning](#) with Elon University
 - ▶ [Lasell Village](#) (Newton, MA) – a CCRC where taking classes is required!
 - ▶ [Kendall at Oberlin](#) (Oberlin, OH) and [Kendall at Hanover](#) (Dartmouth, NH)

Affinity Retirement Communities (cont.)

► Some others

- [Noho Senior Artists Colony](#) (North Hollywood, CA) – most residents are artists and writers. Apartment complex for those 62+.
- [Nalcrest](#) (Florida) – retired postal workers
- [ShantiNiketan](#) (Tavares, FL) – for Indian Americans
- [Aegis Gardens](#) (Newcastle, WA) – Chinese Americans
- [Escapees C.A.R.E.](#) (Livingston, TX) – for full-time RVers

► Expat retirement communities

- [Best places in 2021](#)
- [Another list](#)
 - Mexico has been a retirement haven for Canadians and Americans for 50-60 years
- [Some caveats](#)
 - Cultural differences
 - Adaptability
 - Language



Continuing Care Retirement Communities

- ▶ Commonly known as [CCRCs](#).
- ▶ Covered by Aline Dawson in her talk on January 13th.
 - ▶ Her talk was recorded and is available through our [website](#). The passcode is available on the website.
- ▶ Some require large entry fees and others are rental, i.e. “if you can pay, you can stay.”
- ▶ Type and cost comparisons can be found [here](#).
- ▶ All have three levels of care.
 - ▶ Independent living – apartments, villas/cottages, individual homes
 - ▶ Assisted living
 - ▶ Nursing home



Independent Living Communities

- ▶ Residents are:
 - ▶ Fully, or mostly, able to perform the activities of daily living without assistance of another person.
 - ▶ Do not require on-going medical supervision.
 - ▶ Might need occasional assistance with household chores and other tasks
- ▶ Most do not have assisted living facilities so residents may need to move again.
- ▶ Most are part of national corporations.
- ▶ Visit several before making a decision.
 - ▶ Try the food.
 - ▶ Talk to residents (without a sales representative being present).
 - ▶ Take an impartial friend or family member with you for a second set of eyes.



Independent Living Communities – Some Local Possibilities

- ▶ [Atria at Southpoint Walk](#) (Durham)
 - ▶ 1 (743 sf, \$3595+) and 2 BR (1044 sf, \$4095+) apartments; 2 and 3 BR cottages
 - ▶ Kitchens and spaces for washer/dryer
 - ▶ Pub, private dining room
 - ▶ Offers [assisted living](#)
- ▶ [Azalea Estates](#) (Chapel Hill) – Gayle Streifford's [notes](#)
 - ▶ Resident managers
 - ▶ Studio (396 sf), 1 BR (564 sf), 2 BR (~1000 sf) apartments with kitchenettes
 - ▶ 3 meals/day
 - ▶ Monthly rates start at \$2595/mo
 - ▶ [Resident Travel Program](#) – 7 nights/visit; 50 locations in the U.S. and Canada



Independent Living Communities – Some More Local Possibilities

- [Bartlett Reserve](#) (Durham)
 - 1 BR (\$3650) and 2 BR (\$4050) apartments
 - Second person adds \$750/mo
 - Kitchen open 7am – 7pm for carryout, Bistro, dining room
 - Uses [Right At Home](#) for some assistive services
- [Capital Oaks Retirement Resort](#) (Raleigh)
 - [Resort Lifestyle Communities](#)
 - Studio (566 sf), 1 BR (588-711 sf), 2 BR (1013-1206 sf)
 - Must contact for pricing (“resort style” is probably important information)
 - [Freedom Dining](#) – 3 meals + snacks



Independent Living Communities – Some More Local Possibilities

- ▶ [Durham Regent](#) (Durham)
 - ▶ A [Holiday Retirement Community](#), as are [Emerald Pond](#) (Durham) and [Jordan Oaks](#) (Cary)
 - ▶ Studio (418-576 sf, \$2134+), 1 BR (550-812 sq, \$2359+), 2 BR (846 sf, \$3519) apartments
 - ▶ 1 BR (616-855 sf, \$2714+), 2 BR (930-1926 sf, \$3189+) cottage apartments (???)
 - ▶ 3 meals/day
- ▶ [Woodland Terrace](#) (Cary)
 - ▶ A [Kisco Community](#) – [site plan](#), 22 acres
 - ▶ Studio (492 sf), 1 BR (703-800 sf), 2 BR (975-1190 sf) apartments
 - ▶ 2 BR (1200-1590 sf) cottages
 - ▶ Has assisted living and memory care apartment homes



Senior Cooperatives



- ▶ A community of adults who own an equity share – not just a unit – in an entire community. See [What is a Co-operative?](#) for more information.
- ▶ None in North or South Carolina, but many, many in Minnesota!
- ▶ [Hacienda Village Cooperative](#) in Florida. Manufactured home community purchased by residents, then formed into a cooperative in 1994.
- ▶ [Penn South](#), officially known as Mutual Redevelopment Houses, Inc., is an affordable cooperative housing community located in the Chelsea neighborhood of Manhattan, in the heart of New York City.
- ▶ [Senior Cooperative Foundation](#)
 - ▶ Maintains a [housing list](#)
 - ▶ Provides [guiding principles](#)



Senior Co-Housing

- ▶ Cohousing communities are built to foster community. Shared community spaces, governance, and some meals.
 - ▶ Units are often smaller because guest rooms are available as well as other spaces, e.g. shared sewing/craft rooms
- ▶ [CohoUS](#) – [directory](#)
 - ▶ [Living in Senior Cohousing in the Age of Covid-19](#) – [PDX Commons](#) (urban)
- ▶ [Glacier Circle Senior Community](#) – started by a group of Uus in Davis, CA
- ▶ Triangle area – Chapel Hill (1), Durham (5 + 1 forming – [Weaving Water](#)), Raleigh (1 forming – [Wake Cohousing](#))
- ▶ [Village Hearth Cohousing](#)
 - ▶ 55+ for LGBT+ and allies
 - ▶ Off Infinity Rd in north Durham
 - ▶ [One unit](#) (1 BR, 1 BA, 641 sf, \$309k) available as a resale (never occupied)



Senior Living Apartments

- ▶ Includes housing for low income seniors
- ▶ Durham Housing Authority
 - ▶ [J.J. Henderson Housing Center](#)
 - ▶ [Presiss-Steele](#)
- ▶ Chapel Hill
 - ▶ [Adelaide Walters Apartments](#) – 62+ or disabilities; rent based on income



Community-Based Models

- **Naturally Occurring Retirement Community, NORC**
 - Wasn't originally intended as a senior community but houses a large number of retired and elderly citizens.
 - Defined in 1984 as a community in which at least 40% of the population is 60 or over and own their own homes.
 - Successful ones offer social services, health care management, education, recreation, and volunteer opportunities.
 - 2012 article about NORCs from nextavenue.org (great resource on aging!)
 - New York City has NORC-SSP (Senior Supportive Services)
 - Penn South Co-op's Penn South Social Services
 - Benefits and drawbacks
 - Benefits: Community building, independence, low cost
 - Drawbacks: Non-healthy NORCS (few services), lack of immediate medical attention, might not be able to sell your unit on the open market (co-op)



Community-Based Models (cont.)

- ▶ Village-to-Village Network
 - ▶ Has information on how to start a village.
- ▶ Village Examples
 - ▶ Beacon Hill Village
 - ▶ Charlotte Village
 - ▶ Falconbridge Friends
 - ▶ Fearrington Cares
- ▶ NORCs compared to villages – similarities and differences
 - ▶ Village members more likely to be younger, less functionally impaired, more economically secure, and reside in higher socioeconomic communities.
 - ▶ NORCs offer more traditional health and social services, have more paid staff, and rely more on government funding.
 - ▶ Both promote aging in place by offering a diverse range of supports and services to older adults in a geographically defined area.

Personal Stories – Don's Parents Aging in Place

- Gurney Blanchard (1913-1993) – 80 years old
 - Idiopathic pulmonary fibrosis and aplastic anemia
 - Developed septicemia, collapsed, hospitalized
 - Placed in ICU and intubated
 - Died overnight

- Betty Blanchard (1917-2003) – 85 years old
 - Had bypass surgery for aortic valve replacement
 - Developed dementia – assisted living facility
 - Fell, broken hip, surgery, nursing home



Personal Stories – Susan's Parents

CCRC

- ▶ Claude Manning (1912-2003) – 90 years old
 - ▶ Had bypass surgery for mitral valve replacement (1992)
 - ▶ Developed dementia – assisted living at CCRC
 - ▶ Fell, broken hip – skilled nursing at CCRC
- ▶ Florence Manning (1918-2013) – almost 95 years old
 - ▶ Left CCRC in 2006 for ILC apartments (WA)
 - ▶ Moved in with us in 2007 (FL)
 - ▶ Moved back to ILC in 2009 (WA)
 - ▶ Stroke in December 2010 – family care home
 - ▶ Nursing home in March 2013
 - ▶ Second stroke in August 2013





Lessons Learned

- ▶ **Gurney**

- ▶ Advanced directives are important.
- ▶ Local daughter who did not work outside the home.

- ▶ **Betty**

- ▶ Aging in place is a lot easier if there are involved children/friends/church nearby.
- ▶ Staying in your home as long as possible can save money.

- ▶ **Claude**

- ▶ Even people with dementia need to be involved in decisions regarding where they live.

- ▶ **Florence**

- ▶ Having a sense of community and close friends is extremely important to well-being.
- ▶ Following children may not be a good plan.
- ▶ Moving costs money.
- ▶ Medicaid can help.

Lessons Learned (cont.)

▶ Long-term Care. Gov

- ▶ Women need longer care (3.7 years) than men (2.2 years)
 - ▶ Gurney (0), Betty (~2 years), Claude (~2 years), Florence (2.5 yrs + assistance earlier)
 - ▶ Family helped with assistance in all cases.
- ▶ Someone turning 65 today has an almost 70% chance of needing LTC.
- ▶ One-third of today's 65-year-olds may never need LTC support but 20% will need it for more than 5 years.

▶ **CCRCs – Florence and Claude's experience**

- ▶ Moved to La Vida Llena, a life plan community in Albuquerque in 1992. (Casita)
 - ▶ Equity depreciated monthly so got some money back.
 - ▶ Felt it important to be near family.
- ▶ Moved to The Forest at Duke in 1994. (Apartment)
- ▶ Claude moved to assisted living in fall 2001.
- ▶ Claude moved to skilled nursing in summer-fall 2002 and died in February 2003.
- ▶ Florence could visit Claude easily without leaving the building.