

Multitude of housing is available for retirement living

The Best Times

For older adults planning to retire or those who want a change in housing, there are plenty of choices ranging from high-rise apartments to houseboats and retirement communities.

There are various types of retirement communities, ranging from independent to assisted living. Choosing a retirement community doesn't mean you need medical care – some offer various kinds of activities and have restaurants and hold group classes, to name some.

Of course, the house in which one has lived, sometimes for years, is where many choose to continue living for as long as possible, according to studies made over the last decade.

The reasons include staying close to friends and family, keeping up a familiar daily routine, remaining with trusted health-care providers and going to places of worship.

An AARP survey shows a clear majority of adults 50 and older (more than 3 in 4 people or 77 percent) would rather stay in their current homes for as long as possible. However, only 46 percent thought that would be likely.

Aside from the homestead, the Assisted Living Federation of America lists four of what it calls the primary types of communities for older adults:

- **Independent living.** These are residential communities for active older adults who want an enjoyable lifestyle free of the worries and trouble of home maintenance.

- **Assisted living.** These communities are designed for people who can't function in independent living facilities but don't need nursing care on a daily basis.

- **Continuing care retirement communities.** They offer older



Elegant but comfortable and homelike interiors are found in many retirement residential communities, such as this common area at Culpepper Place in Olive Branch.

adults long-term contracts guaranteeing lifelong shelter and access to specified health-care services.

- **Home health care.** This encompasses a broad variety of services ranging from intravenous therapy to unskilled tasks provided to people in their own homes.

Whatever the type of housing, experts say it is desirable to reside in a "livable community." The AARP defines a livable community simply as a good place to live.

"It's a place where all residents can live and participate in their communities no matter what their age, health of physical ability," the association said.

For some, the AARP said, it could be a neighborhood that is close to work and has good restaurants or nightlife. For others parks and lots of services may make a place a livable community.

In many ways, Americans are careful about preparing for the second half of their lives, according the AARP.

The AARP advises you to "evaluate your home and community's livability so you can be certain that the place you call

home is right for you now and in the years to come."

For the retirees considering a move to new housing, experts

recommend that they determine how well their current houses will serve them. Is it too big? How much upkeep is necessary? What is the expense involved?



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