

Dear Friend:

The good news is that older adults can and do live well on limited incomes. You may be an older adult, a friend of an older adult or a family member of an older adult. You may be a pastor or someone who works with older adults. If this is the case, it is my hope that this resource guide will help you when it comes to making a decision about living independently in affordable housing.

Moving is one of the most stressful events in a person's life. For an older adult, the stress of moving can be made even more difficult because of fear and anxiety about the future, poor health and limited income.

There are more choices available today in affordable living communities for older adults. This guide should help you or the one you care for make sure that you are asking the right questions, find free and confidential help and resources in affordable living and obtain the support and services you need to live well and independently with peace of mind.

This guide can help you pick the place that is right for you. It will give you a checklist for making sure you get the very best in housing and support services and it will show you how to make a plan for making this important decision.

Free help is just a phone call away. Pathways Community Outreach Services has a mission to help older adults on limited incomes make good choices in their living arrangements and assist them in finding the right support services they will need to live independently.

Many of our clients have faced the stress of moving several times because they found the necessary apartment living but were faced with no support. Success in older adult living depends on the quality of housing and the services offered in combination with the housing.

Pathways is also happy to consult with management of affordable living communities and to teach them about the existing community services for older adults. The help is just a phone call away.

The affordable independent living communities advertised in this guide have worked to train their staff to be responsible to the needs of older adults. They also provide on-site social services and activities. If you wish to have your affordable independent living community included in these pages, call Pathways.

I wish you the best as you make your choice. Our free and confidential help is available. Please do not hesitate to call.

Sincerely,

Tanya Parker, MSW
Executive Director
Pathways Community Outreach Services
(314) 641-9068

A GUIDE FOR OLDER ADULTS IN CHOOSING AFFORDABLE INDEPENDENT LIVING COMMUNITIES IN ST. LOUIS.

Introduction

A few years ago, older adults on limited incomes in St. Louis had a serious problem: a shortage of affordable housing. It became a crisis. Wait lists to get into subsidized housing units could last up to two years, while older adults waited anxiously, often spending their very limited income on expensive rentals or stressful and overcrowded living conditions.

Today, with the help of federal, state and local tax dollars, there are new and more choices in independent living for older adults. The good news is that older adults can and do live well in St. Louis on limited incomes. But with these new choices, comes the need for older adults to plan carefully how they want to live and to make informed decisions about where they want to live.

This guide has been written to help you, your loved one, or your friends make the right decisions, and more importantly, ask the right questions about choosing the right place to live in an affordable, independent living community.

The long wait lists have gone. There are new affordable independent living communities in desirable locations to fit everyone's budget and lifestyle. If you are not informed about your choices, you may regret what you did not know when it came to making the most important decision for your later years.

Only you can make the right decision for yourself, but it helps to know everything you can before you make up your mind.

You deserve the best in affordable independent living. The crisis in housing is over, the choices are better. We want you to know about the quality of life you deserve.

Helping you ask the right questions is our mission. Older adults can and do live well on limited income.

Helping you make informed decisions will help you live with peace of mind.

There are new affordable independent living communities to fit everyone's lifestyle, but it helps to know all you can before you make a decision.

Our goal is to help you make the right decision and ask the right questions.

*Call us at "Pathways" for free help and confidential Help.
(314) 641-9068*

Questions you may have

What is an affordable independent living community for older adults (or affordable senior apartment living)?

An affordable independent living community for older adults typically should offer privacy, a sense of community, a network of support and services and a lifestyle that suits the needs of an older adult.

Apartment living should be in an area that is exclusively set apart for older adults.

After age 55, a housing subsidy can make it possible for older adults on a limited income to qualify for affordable independent living.

Obtaining a subsidy used to be long and complicated. These days, it is a simple process as the staff of affordable housing communities should be trained to assist older adults in filling out an easy application.

Who should consider affordable independent living?

If you make under \$23,050.00 a year from social security, pension or wages from a job, and you are 55 or older, you should consider the many benefits of an independent living community for older adults.

What if I am unwell or disabled? Shouldn't I be in a nursing home?

Only you can make this decision, but it should be an informed decision. You should know of the many services that are available to people on limited incomes to enable them to live peacefully and independently in the privacy of their homes. Many services, including private attendants, housekeeping, money management services, medical services, transport providers and companions now bill your Medicaid or Medicare so that you can enjoy the dignity of independent living. If you know you would do better living independently with

For free information about affordable independent living for older adults, call Pathways Community Outreach Services (314) 641-9068

Pathways community Outreach Services has a mission to help all older adults choose an independent living lifestyle that best fits their needs, no matter what their income is.

You should know about the many free services or services billed to your Medicaid/Medicare that exist to help you stay in your home and maintain the dignity and peace of mind of independent living.

Call Pathways at (314) 641-9068 for a free explanation of the help that is available to you.

We know that older adults remain happier and healthier when they don't have to enter nursing homes until the time is absolutely right for them – hopefully never.

Please get this information from Pathways before you make a decision.

supportive assistance, don't let anyone stop you. You have the right to determine your own life and to make the decisions that are right for you.

Can I still work and keep my apartment?

Many older adults do work and live in affordable independent living communities. Working at a job and earning income will not count against you as long as your earnings don't exceed \$23,050.00

I'm afraid I will become lonely and isolated

A good independent living community will provide you with social activities, opportunities for friendship and a network of support and social services to help you remain connected to your community. An on-site service coordinator should help you plan the lifestyle you want to lead, including making arrangements for transportation, doctor visits, going to church and other needs. Reliable transport should come at little or no cost to you. If these services are not offered, you should be worried. You should find an independent living community that will assist you with these services.

How do I know the affordable independent living community will make good on all that it promises?

The quality of your independent living community depends on the dedication of management and service coordinators and the attention that is paid to your needs. You deserve the right to the best service and best lifestyle no matter what your income is. If the independent living community you are considering is only interested in your housing subsidy, you will get clues from them about the way they treat you.

A good independent living community will provide you with a network of support and services to help you remain connected to your family, friends and community.

An on-site service coordinator should help you plan the lifestyle you want to lead, including helping you make the necessary arrangements for free transport for necessary doctor, business and shopping errands.

Helping you stay connected to your community should be a primary concern of any independent living community.

You deserve the right to the best service and the best living arrangements.

Pay attention to some possible warning signs that the independent living community you are considering. There will be clues in the way you are treated from the moment you make a phone call.

Read further about clues to help you make an informed decision.

Clues to warn you

1. How do they treat me on the phone?
2. Did they offer to let me talk with a service coordinator?
3. Did they answer my questions?
4. Were they polite and did they take the time to explain everything to me?

If you are not cared for immediately, you have to ask what the service will be like after you move in.

Older adults deserve peace of mind, dignity and purposeful living. If you sense that the independent living community you want to move to is only interested in your subsidy or tells you have to wait on their list without informing you of other choices, think of it as a warning sign about how you may be treated later on.

Remember, the choices are greater, the living communities are better and the wait lists should not be long these days. You do have choices and you deserve the very best. It is possible to live well and independently on a limited income.

How do I pick the best location?

Location is important, but you should pick a place you will feel best suits your lifestyle and needs.

The community you pick should be close to a major highway so that the commuting distance to family and friends is fast.

Many older adults want to live in quiet and peaceful surroundings. Others prefer the busy city life. Only you can make the decision that is right for you.

Were my questions answered? If I don't understand something, can they help me understand? Did they explain things to me in simple terms?

Older adults deserve peace of mind, dignity and purposeful, meaningful lives.

Independent living should help older adults enjoy their lives fully and without worry or anxiety.

If it feels like the staff are adding to your worries instead of taking them away, you have to ask yourself if this treatment will continue if you were to move here. Not everyone is respectful of older adults and not everyone understands the needs of older adults. Be sure your needs are understood and that you are given proper and respectful attention. Call Pathways for help in planning your future living arrangements. It's free and we are here to help.

(314) 641-9068

Since independent living communities are subsidized, does it mean they all look and operate in the same way?

Absolutely not. Not anymore. Independent living communities are typically owned and managed by private companies and not the Housing Authority. Many independent communities run by religious non-profits have also been sold to private companies. It is not enough to go on the past reputation of independent living communities.

There are no “cookie cutter” independent living communities. However, there are some noticeable differences that may affect the quality of your lifestyle. Some are in “high rise” or multiple level buildings and on busy streets. There is limited space for enjoying the outdoors and the living space is cramped. The noise from traffic can be disruptive.

Newer communities focus on scenic views, garden style apartments with one or two bedrooms (two bedrooms if you want a roommate 55+ to share your rent), ramps and elevators. You can choose a living arrangement that is spacious, clean and well maintained. Don't settle for anything less.

Apartments, services, amenities and ground should be separate and reserved exclusively for the enjoyment of older adults and their guests.

Independent living communities should strive to provide secure surroundings such as gates and intercom systems. Residents should be allowed door tags to notify neighbors if they have an emergency and want to contact management.

On-site management is preferable and residents should know who they can contact on-site to respond to their needs.

Newer communities focus on offering a lifestyle with beautiful housing, scenic views, spacious apartments and services to suit your needs.

When you visit (you should be offered a free cab ride if it is within reasonable distance) you should pay attention to the surroundings and to the way you are treated by the staff.

Call “Pathways” for free advice on what to look for in an independent Living Community.

(314) 641-9068

On-site management is preferable. You should know who on staff you can contact in an emergency.

Pay attention to the details, the details will matter to you when you have moved into your independent living community.

When you visit, and you should definitely visit before submitting an application (and yes, you should be offered a free cab ride if you live within a reasonable distance in the metropolitan area), you should pay attention to the surroundings. Is it clean and free of trash? Is there a communal space for gatherings and social activities? Are the grounds properly maintained? Is there staff available to answer your questions?

I'm thinking about moving so where do I begin?

When you start to think about moving, you may want to get it over with quickly and make a rushed decision. Moving is stressful business. Don't make a decision in a hurry you will come to regret later on. If it turns out your independent living community is poorly managed and there are no services and they are just out to get your subsidy, you will be sad. Talk to a friend, family member, pastor or social worker.

Contact Pathways for a free consultation and in making a plan (314-641-9068).

Get help and write down what you want for this stage of your life and what your wishes are.

Sometimes your wishes will sound like "I don't want". "I don't want" is a very good way to say what "I do want". These are some things older adults have said about what they DON'T WANT in the way they live.

I DON'T WANT:

"I don't want rowdy neighbors with young kids and teens living in my apartment complex".

Absolutely, you should want peace and quiet and separate living, away from families, youth and teens. You should get to invite your grandchildren and young friends when you want, and happily wave goodbye to them when their visit is over.

Don't make a decision in a hurry that you will come to regret later on. You may feel pressured to move and there may be many reasons you might be overwhelmed. Moving can be one of the most stressful events in your life with all the worries of what is unfamiliar. A good independent living community should help you make the adjustment and help you work through your worries.

There is no such thing as a "silly" worry. You deserve to have respect and no fears you may have should ever be disregarded, minimized or dismissed.

Only you know what you are facing, what the difficulties are, what stressful things you have coped with in the past.

A good staff will listen, pay attention and treat you with respect. They won't laugh at you or gossip about you.

They will care that moving is a hard decision for you and they will want to make it as easy for you as they possibly can.

“I don’t want to live in a high-rise”.

You shouldn’t have to, unless you want to. You should be able to find independent living with spacious grounds and peaceful surroundings.

“I don’t want to hear loud music or TV constantly”

You are right. You should live in an environment where neighbors respect each other and turn down volumes after 9pm at night. Your apartment should have sufficient sound insulation to protect you from excessive noise.

“I don’t want to have to walk upstairs anymore”.

You should be able to find an independent living community that offers elevators to assist you.

“I don’t want to worry about whether a maintenance request will be ignored”.

It should never get ignored. You have the right to get emergency maintenance and regular maintenance within 24 to 48 hours depending on the emergency.

“I don’t want to feel like I’m in a prison cell”

You shouldn’t! You should be able to find green space, walking paths that are well-lit and even a private balcony for growing your own plants. Fresh air is a human need, not a luxury for a few privileged people.

“I don’t want to be monitored and moved to a nursing home if I have a serious illness”.

You shouldn’t. With the availability of affordable and free in-home services, you should stay in your apartment until you know it is time for you to get more skilled nursing – hopefully never. Research shows that older adults stay healthier in their own living surroundings. The goal of an independent living community should be to keep you there until you decide otherwise.

All of us will get older and all of us will feel overwhelmed at times by the decisions we will have to make. Many of us will have to come to terms with loss and sadness. A good independent living community will be sympathetic to the decision you will make and the circumstances you are in when you have to make those decisions.

You should find apartment living that is reserved exclusively for older adults and that is spacious and suits your lifestyle.

Pathways is here to listen to your concerns, what you do and don't want and help you make a plan for the best years that are to come.

*Call Pathways to day for free help.
(314) 641-9068*

“I don’t have to worry about transport and making it to doctor appointments”

You shouldn’t have to worry. You should be allowed to keep your regular physician or have a doctor visit you or nurse and bill your Medicaid/Medicare.

You should get help with free transport for medical, shopping and errands.

What about services and amenities?

You deserve both, and the best affordable apartment living will offer you a lifestyle that is attractive to you.

You should be able to exercise. Some communities have pools exclusively reserved for older adults.

A good independent living community should have a “Club House” for social gatherings, Management should be trained to assist older adults and a service coordinator should help older adults design a lifestyle that fits their needs. A lifestyle is not a luxury, it is what you deserve in order to live with dignity and peace of mind. You deserve to have respect and to do the things that give you meaning and contentment.

A checklist for WHAT I DO WANT

This is a list of what many older adults want in their later years and this may help you pick an independent living community that best suits your needs.

Check the ones that matter to you and add your own. Be sure and ask the staff how they will help you put your plan into action. If they ignore or say that it is not their job to help you with this, think about their attitude and what it might mean for you if you choose to live there.

1. Peace of Mind.
2. Spacious living and storage for treasured possessions.
3. Outside spaces
4. Laundry in my building.
5. Social activities at my community.

Is there a club house or communal gathering space large enough for events, activities, potlucks and celebrations?

A lifestyle is not a luxury, it is what you deserve in order to live with dignity and peace of mind.

There are at least 15 important and basic requirements for living with peace of mind in an independent living community. You should certainly add in your own. Remember this is about you and one of the most important decisions you will come to make for your later years.

Call Pathways for free and confidential help in helping you list what you want and need for independent living.

(314) 641-9068

6. Privacy
7. Transport.
8. Connection to family, friends and church
9. Hot meals delivered to me free.
10. Celebrations
11. Ongoing education or enrichment for older adults.
12. Good neighbors not interfering neighbors.
13. Help from a service coordinator.
14. A place to continue my hobbies and interests
15. A place to keep my pet friends as long as I comply with the guidelines for pets.

Picking Places to visit

Where should I begin looking to find an independent living community?

These days, affordable independent living communities are best known through “word of mouth”, community newspapers, social service agencies and churches, some apartment guides and senior newspapers. Ask people you trust.

Select a place close to a major highway so you can stay connected with your community.

Making the phone call.

You may hate to make phone calls about important decisions in your life. It seems like phone calls about health, living and finances are so overwhelming and never get us the answers or the information we want. Don't make the phone call when you feel anxious or desperate. You may want to call twice, once to consider how you were treated and twice to make sure of the information.

1. Ask yourself how you like to be treated when you call?
2. Is the person on the other end polite and courteous?
3. Are they so busy they put you on hold and drop your call so you have to call back?

Ask your friends who have moved to independent living communities about their satisfaction with where they live.

If you don't know anyone ask a pastor or contact Pathways for free information.

This is not a decision you should ever make alone.

Sometimes family members can be extremely helpful. Other times they may not want you to make this decision, but remember, only you can do what is right for you.

Trust your instincts and go with your heart. If you know an independent living community can give you the peace of mind and life you know you need in your later years, talk to someone who can help who is not a family member.

*Ask Pathways for free and confidential help.
(314) 641-9068*

4. Do they sound bored or annoyed when you call?
5. Do they offer you information or do you have to drag it out of them?
6. Are they willing to explain everything to you in clear and simple terms?
7. Did they offer you a tour or visit with a free cab ride?
8. Did they offer to send you an application and floor plans? available services to older adults?
9. Did they listen to your concerns?
10. If they did not have the answer, did they offer to
11. Did they offer to send you information on call you back with the answer in a timely fashion?

How do you rate the way you were treated on the phone? Nobody should ever be so busy that they cannot treat you professionally and with kindness and respect. If they had to put you very briefly on hold, they should have apologized for doing so.

Making the visit.

When you make your visit, a staff person should be notified immediately and attend to you immediately. If you want a private conversation, you should be allowed this and your information should be kept in confidence.

You should be shown an apartment if one is available.

Making phone calls can be difficult.

At Pathways we can help you by placing the call for you.

(314)641-9068

A checklist.

Don't be afraid to show the staff your checklist. This is a place of business, and they want your business. They should serve you and you have a right to be informed.

1. Are the surroundings clean and free of trash?
2. Is the leasing office and restrooms clean and attractive?
3. Are common areas clean?
4. Is there a display unit so you can have an idea about furniture placement?
5. Will they put in handrails or bath rails at no cost to you?
6. Can you get help hanging curtain rods and pictures from volunteer senior services?
7. If you need free delivered meals, can they assist you?
8. If you would like groceries delivered to your door through the area senior volunteer program, will they help you?

You should have the right to express dissatisfaction and be heard with respect and treated with respect without fear of losing your housing or services.

BEWARE

If the staff person cannot explain services that are available to you at no additional cost, you should think twice about whether you want to live there.

There should be no hidden fees for services or “so-called” membership fees or activity fees. If there are nominal fees, these should be explained to you and you should have the right to refuse them, and ask why they are not being offered to you for free.

Upon Request, You should get:

1. An informative, easy to read application and floor plans.
2. A courtesy call.
3. Good phone service.
4. A tour or visit.
5. An explanation of your rights.
6. An explanation of services.
7. Follow-up care.
8. Service that goes above and beyond.

Affordable Housing Services can include:

- Homemaker services
- Personal care services
- Home delivered meals
- Transport
- Tax assistance
- Money Management
- Legal Services
- Medicare/Medicaid Services
- Visiting doctor and nurse
- Financial Assistance
- Mental Health Services
- Referrals to long term care
- County library bookmobile (books, magazines, audio books, music, film)
- Access to your church
- Access to older adult education and activities
- Older Adult Day Programs
- Social Activities
- Day Trips
- Games
- Regular Resident Meetings
- Weekly Newsletter
- Weekly Activities Calendar
- Community Notice Board
- Your own guide to Resources and Services in your independent living community.

Make a list here of the services you know you will need.

**For help in getting started:
Call Pathways Community Outreach Services:
Free confidential advice to get you started in
your search for affordable, excellent
independent living and in developing an
independent living plan.**

(314) 641-9068

The following pages include independent living communities for older adults that have been evaluated by Pathways Community Outreach Services and meet the Pathways criteria for excellence in affordable independent living to older adults.

For help in evaluating your facility, training your staff and implementing community-based services for older adults call Pathways at (314)641-9068.

Pathways Community Outreach Services is a non-profit charitable agency dedicated to improving the quality of life for older adults who live with limited incomes.

This publication is made available free of charge to the public. It is intended to be used as a guide and resource to empower older adults with limited means in making good choices in independent living.

Pathways Community Outreach Services

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