

BAY AREA SENIOR HOUSING GUIDE

Type	Description	Estimated cost	Catering to	Payment
Active 55+ Homes/Condos	Activities, security, low maintenance, little or no health-care	\$300,000–\$1M+ Home Owner's Association fee monthly	Independent Living	Private pay, mortgage financing
Senior Apartments	Independent apartments	\$2,000–3,500+ monthly	Independent Living	Private pay or rent subsidy
Assisted Living	Assistance Living	\$2,500–5,000+ monthly	Help with personal care & household tasks	Private pay, long term care insurance
Continuing Care Retirement Community (CCRC)	Comprehensive lifetime of care— independent, assisted, skilled nursing	Buy-in may be required \$250,00–\$1M+; monthly service fee \$3,500–5,000+	Independent, healthy, some health issues—some may enter assisted or skilled nursing	Private pay, long term care insurance
Skilled Nursing & Rehab	24 hour nursing— staff under direction of physician	\$300+daily, shared rooms	24 hour nursing care/ supervision	Private pay, Medicare, Medi-Cal, VA, long term care insurance
Memory Care	Alzheimer's & Dementia care	\$5,000–10,000+	24 hour supervision	Private pay and long term care insurance
In-Home Care	Health/personal care in home, non-medical	\$26–36 per hour, depending on level & frequency of service	People wanting to live at home— Age in Place	Private pay, Medicare, Medi-Cal, VA, long term care insurance

Affordable Housing or Subsidized Housing

Private organizations and the Federal Housing and Urban Development (HUD) offer underwriting of some types of Senior Housing. There are many different restrictions but rates are based on a percentage of household income. Waiting lists for these units can be up to four years.

For more information, go to:

<http://www.hud.gov/apps/section8/index.cfm>

<http://www.seniorseasons.com/affordable-housing-is-not-just-a-dream/>

