

Senior Housing Options



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How to Use This Section

Where you live is a personal decision. You will probably take into account such things as:

- Location
- Cost
- Amenities you desire or need for your lifestyle
- Proximity to family and friends
- Proximity to services you use frequently

This section provides a brief overview of the types of housing choices available and gives you a few examples of each option. For a more complete list of housing options in the Twin Cities metropolitan area, refer to printed and internet resources, including:

- Housing Link, 612-522-2500 or www.housinglink.org
- *Senior Housing Directory*, 612-617-1921, and *Senior Housing Guide*, 651-690-3141. Both are available at your local senior center.
- Periodic special sections on senior housing options published in local and neighborhood newspapers.

For telephone consultation in the west metro, suburban Hennepin County area, contact the following senior service referral agencies:

- Edina Resource Center, 952-848-3936
- Senior Linkage Line, 1-800-333-2433 or www.MinnesotaHelp.info
- Normandale Center for Healing & Wholeness, 952-929-1697
- Senior Community Services, 952-541-1019

Please note that rates are included in this section only to provide an approximate guideline. The rates listed in this section were current in January 2008; however, rates vary widely within and between housing options and can change at any time.

CONTACT EACH ORGANIZATION DIRECTLY TO OBTAIN CURRENT RATES.

Independent Living

Stay at Home with Services

The following rates are provided as a general guideline. Rates are subject to change and can vary widely.

Type of Service:	Approximate Rate:
Non-medical senior companion/homemaker -----	\$20+/hour (3-4 hour minimum)
Personal care/home health aide -----	\$24–\$27/hour (3-4 hour minimum)
Skilled nursing (RN)-----	\$65+/hour
Awake Overnight Companion-----	\$28/hour
Live-in home health aide-----	\$288/day

(See the Senior & Family Caregiver Resource Directory tab, Home Help section in this binder for additional information on these types of services.)

How Do I Pay?

- Private pay.
- Long-term care insurance may help pay.
- Seniors who are eligible based on income and other factors can apply for a county program that helps pay for medical and other in-home services (Alternative Care/AC or Elderly Waiver/EW).
- Medicare only covers some in-home health/homemaking services for a limited period following a hospital/rehab stay.

Other Ownership Options: Senior Condominiums and Cooperatives

Serve ages 55 and older. Appropriate for more active, independent seniors who still want to own housing but don't want the upkeep required by a house.

Senior Condominiums

Residents own the unit in which they live (mortgages and taxes same as home ownership), but all common property is held by the residents together.

Typical Features

- Monthly association fee covers maintenance of building exterior and common areas.
- Residents elect Board of Directors.
- Some offer dining room services with limited hours.

Example (rates subject to change)

Woodlake Point, 6500 Woodlake Drive, Richfield
612-866-4757

- Purchase cost: \$95,000–\$199,000
- Association dues: \$177–\$567/month

Senior Cooperatives

Residents buy a share of stock in the corporation, which entitles them to occupy a unit. (A resident does not individually own his or her unit.)

Typical Features

- Monthly association fee covers repairs, taxes, maintenance, management, some utilities, and other costs.
- Shareholders elect a Board of Directors from membership.
- Some offer on-site services such as transportation, group activities, housekeeping and personal care services.
- Some offer dining room with limited hours.

Example (rates subject to change)

7500 York Cooperative, 7500 York Avenue South, Edina
952-835-1010

- Purchase cost (share value): \$33,000–\$71,250
- Association dues: \$832–\$1,840/month

Senior Apartments

Serve ages 55 and older. Some offer few services; and others offer a broad range of services. Appropriate for more active, independent seniors.

Typical Features

- Socialization opportunities
- Emergency call system
- Dining room—usually open limited hours and requires a minimum number of meals per month
- Transportation
- Hair salon
- Guest room
- Common laundry rooms (free or coin-operated)

How Do I Pay?

- Rent is based on market rate.
- Subsidized senior apartments are available for income-eligible seniors.

Examples (rates subject to change)

Vernon Terrace, 5250 Vernon Avenue, Edina
952-925-5615

- Rent: \$1,265/month, 1 BR/den (845 sq. ft.). No second occupant fee
- Meals: 5 meal monthly minimum, \$50/per apartment
- Garage rental: \$40/month
- Laundry: free, every floor

Parkshore Place, 3663 Park Center Blvd., St. Louis Park
952-925-6231

- Rent: \$1,575/month, 1 BR/den (844 sq. ft.). No second occupant fee
- Meals: 6 meal monthly minimum, \$57/person
- Garage rental: \$48/month
- Laundry: coin-operated every floor (2BR/2BA can have laundry in unit)

Assisted Living

Minnesota's Assisted Living Law, effective January 1, 2007, requires that the Use of the Term "Assisted Living" must be provided in a housing-with-services establishment registered with the Minnesota Department of Health. In general, this category of housing pertains to rental apartments for ages 55 and older who need some supervision and help with daily activities, personal/health-related care. Some offer support designed specifically for seniors with memory loss/dementia.

Typical Features

All features of senior apartments, *plus*:

- 24-hour staffing, including a Registered Nurse on-call 24 hours a day, 7 days a week
- Daily checks of residents
- Resources/social services, such as social activities
- Supportive services such as meals, housekeeping, laundry, and transportation
- Assessment of needs by a Registered Nurse
- On-site personal care and health-related services, including medication management and activities of daily living assistance (e.g. bathing and dressing).
- Month by month lease

Consumer Protections

The facility must provide for an opportunity for:

- Assessment of their physical and cognitive needs by a registered nurse prior to signing a contract for housing or on the date the resident moves in, which ever is earlier.
- Information about who can help resolve problems with health care and supportive services within the home
- Provisions that termination of housing or supportive services must follow specific procedures.
- All tenants must receive the 17-point assisted living contract

How Do I Pay?

Cost of assisted living varies widely. It is important to understand what is included in the base rent and HOW THEY CHARGE FOR HEALTH-RELATED SERVICES.

- MEDICARE and MEDICAID DO NOT PAY.
- Rent is private pay.
- Some accept income-based county Elderly Waiver (EW) program to help pay for some services, e.g., health services, meals, housekeeping.
- Long-term care insurance may help pay.
- Health/personal care services are provided several ways and are **in addition to rent**.

Examples (rates subject to change)

The Colony, 431 Prairie Center Drive, Eden Prairie 952-828-9500

- Rent: starts at \$2,525/month for a 2 BR (822 sq. ft.). Second occupant fee is \$500/month.
- Health/personal care services: a la carte (e.g., medication administration costs can range from \$200/month for once a day, to \$450/month for two to four times a day.

Walker Elder Suites, 7400 York Avenue, Edina 952-835-8351

- Rent: starts at \$3,090/month for studio, PLUS minimum of \$625/month for level 1 health care. Second occupant fee is \$795/month.
- Health/personal care services: health care package (six health care levels are offered ranging from \$625–\$3,750/month.

Parkwood Shores, 3633 Park Center Blvd., St. Louis Park 952-924-0400

- Rent: starts at \$2,995/month for a 1 BR/den. Second occupant fee is \$500/month.
- Health/personal care services: \$180/month health care coordination fee, plus individual health care fees, as needed (e.g., medication set-up is \$175/month; medication administration is \$10.00 per time.)

Residential Care Homes

A home-like setting for a small group of four to ten residents who need 24-hour supervision and help with daily activities and personal and health-related care. Some homes specialize in memory loss care.

Typical Features

- Home-like environment
- Small resident to staff ratio (5:1 or less)
- Bedrooms may be shared or private; bathrooms usually shared

How Do I Pay?

- MEDICARE and MEDICAID DO NOT PAY.
- Rent is private pay.
- Some accept income-based county Elderly Waiver (EW) program to help pay for some services, e.g., health services, meals, housekeeping.
- Long-term care insurance may help pay.

Examples (rates subject to change)

Breck Home, 312 West 95th Street, Bloomington 612-702-8801

Owned by a nurse practitioner who built this home specifically for senior care purposes. All private rooms. Home health aide staff is awake at night.

- Rate: \$210+/day; hospice patient rate: \$270/day
- Payment: private pay only
- Includes: all meals, services, and health care needs including some skilled nursing care

Pioneer Estates, 8751 Preserve Blvd., Eden Prairie 952-914-0934

Alzheimer's specialty. Night staff is awake.

- Rate: \$193/day, double room; \$205/day, private room
- Payment: private pay only
- Includes: all meals, personal care, and some health-related needs

Campus Community

Provides a continuum of housing, services, and nursing care to meet residents' changing health needs. As residents' needs change they move to the appropriate facility on the campus, and fees change accordingly. Campus residents receive priority on assisted living and care center wait lists.

Typical Features

Vary based on housing type. For apartments, see previous apartment section. For assisted living, see previous assisted living section. For nursing home, see following nursing home section.

How Do I Pay?

- MEDICARE and MEDICAID DO NOT PAY.
- Rent is private pay.
- Some accept income-based county Elderly Waiver (EW) program to help pay for some services, e.g., health services, meals, housekeeping.
- Long-term care insurance may help pay.

Example (rates subject to change)

Presbyterian Homes of Bloomington, 9889 Penn Avenue South, Bloomington, 952-948-3000

- Independent senior apartment: \$1,475/month, 1 BR/den (837–910 sq. ft.); dinner available, but no monthly meal minimum.
- The Commons assisted living: \$2,945+/month, 1 BR (550+ sq. ft.) PLUS minimum of \$270/month personal care fee.
- Newton Manor subsidized assisted living: Rent is 30% gross income (less medical expenses) for eligible individuals with household gross income less than \$27,500 (and who require a minimum of three assisted living health services/day).
- The Arbour Assisted Living Memory Care: \$4,255–\$5,415/month for suite (325 sq. ft.) and personal care package determined by level of care required.
- Care Center: Rates range from \$129.82 to \$255.63/day, based on care needs (includes transitional, skilled nursing, and memory care).

Continuing Care Retirement Community (CCRC)

One type of campus-style community.

Typical Features

- Endowment fee charged upon entrance, in addition to monthly fee.
- The entrance fee and monthly fees cover, in advance, some or all services and care. This is a form of insurance for a senior's later years. Some contracts only guarantee access to nursing services, while others cover the full costs of future nursing care that a resident may need. **This contract distinguishes a CCRC from other types of campus communities that include a nursing home and senior housing.**

How Do I Pay?

Private pay

Example (rates subject to change)

Friendship Village, 8100 Highwood Drive, Bloomington
952-831-7500

- Entrance fees: \$50,245–\$518,380
- Monthly fees: \$1,580–\$2,663/month, based on apartment and entrance fee plan

Nursing Home (aka Long-Term Care Center)

Typical Features

Skilled nursing care along with a full array of personal, dietary, therapeutic, social, spiritual, and recreation services.

How Do I Pay?

- Private pay until funds depleted in order to be eligible for Medical Assistance (federal Medicaid).
- Long-term care insurance may help pay.
- MEDICARE DOES NOT PAY FOR LONG-TERM CARE. It only pays for a temporary stay at a care center for a limited period of time following a hospital stay.

Cost varies depending on care need—case mix rates are set by the state of Minnesota each July.

Examples (rates subject to change)

Edina Care & Rehabilitation Center, 6200 Xerxes Avenue South,
Edina, 952-925-8500

- Rates: range from \$113.90–\$260.10/day for double room

St. Gertrudes Health & Rehabilitation Center, 1850 Sarazin
Street, Shakopee, 952-233-4400

- Rates: range from \$187.90–\$368.70/day for double room