

***Independent Living for Seniors:  
The Affordable Solution***

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## *Independent Living for Seniors: The Affordable Solution*

Independent Living, often referred to as Retirement Communities, Congregate Living, or Senior Apartments, are designed specifically for independent senior adults who want to enjoy a lifestyle filled with recreational, educational, and social activities with other seniors.

These communities are designed for seniors who are able to live on their own, but desire the security and conveniences of community living. Some communities offer an enriched lifestyle with organized social and recreational programs as a part of everyday activities (Congregate Living or Retirement Communities), while others provide housing with only a minimal amount of amenities or services (Senior Apartments).

Payment options vary, but private funds most often are used, although some senior apartments are subsidized and accept Section 8 vouchers. Medicare and Medicaid do not cover payment since no healthcare is provided.

Section 8 housing vouchers are federal benefits that are distributed by local authorities. Income eligibility limits and benefit levels are based on local median income and local housing costs but are set largely at the federal level with limited local discretion.

*Affordable* rent is generally defined as 30% of a household income. The U.S. Department of Housing and Urban Development's (HUD) criteria for low-income is households earning 80% or less of the county median income (CMI), also known as area median income (AMI).

To apply for public housing or Housing Choice (Section 8) vouchers, you will need to visit your local **public housing authority**. Many have long waiting lists, so you may want to apply at more than one public housing authority. For more information you can visit the Department of Housing and Urban Development website at [www.hud.gov](http://www.hud.gov). From there you can search for information

Keep in mind that many seniors don't even realize how affordable a senior retirement community really is! Adding up all of your household expenses for the year will give you a better indication of what "affordable" really means.

Remember that in most retirement communities, the monthly rent could include some utilities. There might be additional charges for other utilities. Therefore, it's important to consider that there will be no more painting, hiring plumbers, or mowing the grass. There will be no more leaf removal, snow shoveling, or worrying about roof repairs or window replacement.

Retirement communities are for active independent adults who want to live life to the fullest. These communities are designed for active lifestyles.

So instead of that large home improvement project that might cost you thousands and thousands of dollars, consider touring your local independent retirement community. Let's talk about what makes the most sense for your financial situation. In most cases, you will be pleasantly surprised!

**Remember, LeadingAge Wisconsin has an Independent Living Community to serve your interests!**