

A Publication of
Dial Retirement
Communities



A Guide for Making Senior Housing Decisions

Housing Options

To Consider When You're Looking



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Introduction

One of the most important decisions for seniors to make is their choice of housing. Careful consideration of their future contentment, comfort and even safety need to be taken to ensure the best housing option available to them. Fortunately, an array of senior housing and living options are available to meet the needs of any individual. Understanding the various options may be the first step to making a wise choice.

Many may want to stay in a cherished home for as long as possible. However, they may find that changes need to be made for a safer and more comfortable home. Others will seek a group setting, where an active lifestyle is led with planned daily activities, companionship and often easy-to-obtain support services.

What's appropriate for one may be unacceptable for another. Most importantly, housing and living arrangements need to align both an individual's needs and desires. Whether you are just beginning to think about your options or need to make a decision in the near future, this ebook can increase your understanding of your choices available.

Keep in mind while conducting research that in some cases, no standard "vocabulary" clearly distinguishes one housing option from another. You'll find that terminology may vary from state to state due to differences in regulations.

If you need additional assistance understanding your options, see our *special offer* at the end of this ebook.





Personal Considerations

For those considering any of the housing options covered in this ebook, try asking yourself these general questions:

- What kind of lifestyle do I want and what will my living environment look like?
- How important is location? How close would I like to be to family and friends, my doctors, pharmacies or other medical facilities, shopping, senior centers, religious facilities or any other amenities I may be accustomed to?
- Does my current health status require that I look for features that will help my mobility or daily tasks?
- What can I afford for housing? What do I currently afford for housing?
- What services and amenities can I receive for my money?
- What support services are available to me now, and in the future, to meet any changes in my health and/or social needs?
- Will I involve family members and friends in my decision-making? If so, what do they feel comfortable with?

Whatever the housing decision, the best choice is one that will ensure an individual's health, social and financial needs are met, and they are able to live comfortably and securely.

Key Resources:

- Eldercare Locator
800.677.1116
www.eldercare.gov
- AARP
888.OUR.AARP
(888.687.2277)
www.aarp.org/families/housing_choices
- Alzheimer's Association
1.800.272.3900
www.alz.org
- American Association of Homes and Services for the Aging
202.783.2242
www.aahsa.org/consumer_info



Overview of Senior Housing Options

Although descriptive terms may differ, senior housing is generally viewed in the following categories:

- **Active Senior Living** indicates a variety of housing options within a community geared to those over a specified age. Apartments, condominiums and single detached houses may all be available, but the focus will be on activities and services appealing to seniors, often including classes, seminars, recreation, travel options and proximity to outdoor sports.
- **Senior Apartments** refers to housing marketed to people over a specified age. They generally do not offer supportive services in the form of available staff or housekeeping services.
- **Assisted Living** generally includes private apartments of studio, one-bedroom and two-bedroom sizes with a 24-hour staff available for help with activities of daily living (ADLs). The level of care needed varies from light housekeeping to extensive personal assistance.

Activities of Daily Living (ADLs):

Basic Activities of Daily Living

- Bathing
- Dressing
- Eating
- Transferring from one surface to another
- Continence
- Toileting

Instrumental Tasks of Daily Living

- Using the telephone
- Managing medications
- Preparing meals
- Housekeeping
- Managing finances
- Shopping
- Using transportation



- **Independent Living** provides residential housing such as an apartment or condominium complex, but often also offers the added benefit of 24-hour staff to respond to medical emergencies and to provide housekeeping services.
- **Memory Care** is usually offered in individual apartments or private rooms in a safe and controlled atmosphere with 24-hour trained medical staff. Senior housing that offers specialized dementia and Alzheimer's care may be free-standing or a designated area in a larger senior living community.
- **Care Homes** are generally found in neighborhoods and are usually privately owned. They are licensed by the state and provide non-medical care for six or fewer residents. They provide more of a home-like atmosphere than other types of senior housing, but do not provide medical care.
- **Continuing Care Retirement Communities (CCRCs)** provide a continuum of care that includes housing, services and health care. Assisted living is not always included, but skilled nursing care is always available, either on or off site. The CCRC may offer a contract to residents, guaranteeing housing and nursing services, often for a lifetime.
- **Skilled Nursing Facilities**, also known as nursing homes or rehabilitation facilities, are senior housing that offer 24-hour medical care, generally in the form of private and semi-private rooms.

National Poll Shows Seniors in Assisted Living Feel Overwhelmingly Satisfied in their Community According to the Assisted Living Federation of America (ALFA)

A nationwide survey of seniors currently living in assisted living communities found that 93% feel fully satisfied with their community, including 68% who say they are "very satisfied." The survey also found residents almost unanimously feel safe in their communities, with 99% of respondents reporting they feel safe.

The survey of 500 seniors living in assisted living communities found widespread satisfaction for almost every aspect of life in their communities.

- 94% of assisted living residents say they are satisfied with their overall quality of life in their assisted living community.
- 93% of assisted living residents say they are satisfied with the level of personal independence they enjoy in their community.

- 93% of assisted living residents say they are satisfied with the level of personal attention paid to them by staff.
- 90% of assisted living residents say they are satisfied with the overall quality of care they receive.
- 87% of assisted living residents say the workers in their community are well trained and well qualified to do their job.
- 86% of assisted living residents say the workers in their community "care about me as a person."

The survey was conducted jointly by Public Opinion Strategies and Frederick Polls between July 15-18, 2013.

Living in a Group Setting

Group living settings are a very important option for seniors. Group settings provide a range of support and services, housing and social activities all in one place. Both the housing and support services are designed to meet the individual needs of each resident. When considering group settings, focus not on what it's called but on the type of housing units that are available, the types of services that are provided and the monthly costs.

Questions to Ask About Group Housing:

1. What is the basic monthly rate and what support services are included in that rate?
2. Can I purchase additional services? If so, what types of services are available? What would the additional costs be and how would I be billed?
3. Is there an entrance fee? Is it refundable?
4. Is there a waiting list? If so, what is the time frame for moving in?
5. Can I use my long-term care insurance policy to pay for any services?
6. What happens if my needs change or increase?
7. Will I be asked to sign an admissions agreement or a contract before I move in?
8. Are there resources available to help me understand the contract?
9. Are my utilities included?
10. Can I bring my own furniture or will furniture be provided?
11. Can I have a pet? Can I have guests?
12. What are the professional qualifications for staff and how many people does each staff member serve?
13. Is the community close to shopping, senior centers, religious facilities, medical facilities and other amenities that are important to me?
14. Do rooms have television and telephone? How is billing for those handled?
15. Does the community have safety features?



Dial Retirement Communities

Dial Retirement Communities can best be described as one of the Midwest's premier providers of management and consulting services to senior adult living communities. Dial Retirement Communities is part of the family of The Dial Companies, an Omaha-based firm with over 50 years of experience in commercial real estate development and management.

Our goal is to develop and manage an exceptional senior living community product with high quality care for residents. We understand the senior housing industry and the senior market we proudly serve, providing only top communities and services, with exceptional value per square foot.

DRC Independent Living communities have been designed to provide comfort, high standard services and beautiful surroundings. Residents are offered freedom of choice and individuality, yet also receive the security of knowing that additional services are available within that DRC community should the need arise.

Residents at DRC Assisted Living communities can expect to enjoy a quality lifestyle, which recognizes individuality, privacy, choice and dignity. As each resident has unique needs and expectations, our levels of care offer residents choices that ensure each person is provided just the right amount of assistance necessary to make their new home as comfortable as possible.

The special Memory Care areas at Dial's Retirement communities are cozy and home-like environments of many studio apartments located within the Assisted Living Communities.

Read further to learn more about the many housing communities that DRC has to offer.



Iowa Locations



Silvercrest Garner
1575 West 53rd Street
Davenport, IA 52806
(563) 386-9196



- Independent Living apartments range from 735 to 1455 sq ft.
- Assisted Living apartments range from 403 to 773 sq ft.
- Memory and Alzheimer's Care area within the community specifically designed for persons with Dementia, Alzheimer's Disease and other related memory impairments offers all amenities within a safe, secure setting.

- Designed for comfort, high standard services and beautiful surroundings
- Utilize the clubhouse for dining, socializing and dancing.
- Amenities include full-service restaurant style dining, planned activities and outings, a salon, chapel, library, wellness center and many others.



Legacy
1020 South Scott Boulevard
Iowa City, IA 52240
(319) 341-0911



- Independent Living apartments range from 735 to 1460 sq ft.
- Assisted Living apartments range from 430 to 1003 sq ft.
- Memory and Alzheimer's Care area within the community specifically designed for persons with Dementia, Alzheimer's Disease and other related memory impairments offers all amenities within a safe, secure setting.
- Elegant atmosphere for those

- who wish to maintain their lifestyle without the concerns of daily chores.
- Gracious environment for those needing additional assistance
- Utilize the clubhouse for dining, socializing and dancing.
- Amenities include full-service restaurant style dining, planned activities and outings, a salon, chapel, library, wellness center and many others.





Woodlands Creek

12605 Woodlands Parkway
Clive, IA 50325
(515) 223-9755



- Completely self-sufficient Independent Living apartments range from 751 to 1281 square ft.
- Assisted Living suites range from 539 to 1104 square ft. and offer the perfect blend of privacy, community and assistance.
- Memory and Alzheimer's Care area within the community offers tailored care and programs specifically for those with Dementia, Alzheimer's Disease and other related memory

- impairments in a comfortable and safe suite environment.
- Social activities, dining, fitness facilities and wellness are all apart of the difference here.
- Utilize the clubhouse for dining, socializing and dancing.
- Amenities include full-service restaurant style dining, planned activities and outings, a salon, chapel, library, wellness center and many others.

Silvercrest Anamosa

1615 Brecca Ridge Drive
Anamosa, IA 52205
(319) 462-3070



- Residential Care, a special combination of housing, personalized support services and health care designed to meet the needs of your family member's activities of daily living both scheduled and unscheduled.
- Includes 24-hour accomodation, board, personal assistance and other essential living activities.
- Beautiful Memory and Alzheimer's Care area within the community

- specifically for those with Dementia, Alzheimer's Disease and other related memory impairments.
- Memory Care area has specially trained caregivers on staff 24/7 to help with daily activities such as bathing, dressing, grooming, eating and managing medications.
- Daily activities such as games, music, crafts and a wide variety of activities designed for those with memory needs.



The Fountains

3752 Thunder Ridge Road
Bettendorf, IA 52722
(563) 332-5775



- Independent Living community provides an elegant atmosphere for those who wish to maintain independence without concerns of home maintenance and security issues.
- Independent Living apartments range from 738 to 1326 sq ft.
- Gracious Assisted Living living environment apartments range from 532 to 930 sq ft and offer comfort, high standard services

- and beautiful surroundings.
- Memory and Alzheimer's Care area within the community is specifically designed for those with Dementia, Alzheimer's Disease and other related memory impairments.
- In addition to the Clubhouse, amenities include full-service restaurant style dining, planned activities and outings, a salon, chapel, library, wellness center and many others.



Whispering Creek

2609 Nicklaus Boulevard
Sioux City, IA 51106
(712) 276-1879



- Independent Living community provides an elegant atmosphere with apartments that range from 824 to 1400 sq ft.
- Gracious Assisted Living living environment apartments range from 579 to 943 sq ft.
- Thoughtfully designed to provide comfort, high standard services and beautiful surroundings.
- Memory and Alzheimer's Care area within the community is specifically

- designed for those with Dementia, Alzheimer's Disease and other related memory impairments.
- Get the most enjoyment out of each day with games, music, crafts and a wide variety of activities designed for those with memory care needs.
- In addition, amenities include a clubhouse, full-service restaurant style dining, a salon, chapel, library, wellness center and many others.



Nebraska Locations



Fountain View

5710 South 108th Street
Omaha, NE 68137
(402) 596-9033



- Independent Living community provides an elegant atmosphere with apartments that range from 686 to 1074 sq ft.
- Well-decorated Assisted Living living suites range from 676 to 826 sq ft and have access to the perfect level of support and assistance for your unique needs.
- Memory and Alzheimer's Care area in Omaha is specifically designed for those with Dementia,

Alzheimer's Disease and other related memory impairments. Our beautifully designed common areas create a home like atmosphere while encouraging social interaction. In addition, amenities include full-service restaurant style dining, a salon, chapel, library, wellness center, jacuzzi/whirlpool, and many others.



Elk Ridge Village

19400 Elk Ridge Drive
Elkhorn, NE 68022
(402) 216-8835



- Offers a truly distinctive environment where retirees can enjoy life in a gracious atmosphere.
- Independent Living apartments range from 751 to 1281 sq ft and feature beautiful layouts and spacious rooms.
- Well-equipped with the latest features and modern amenities, our Assisted Living living apartments range from 751 to 1281 sq ft.
- Premier Memory and Alzheimer's

Care unit in Omaha where your senior loved one can receive the care they need in a safe, secure, and home like atmosphere. Beautifully designed clubhouse overlooks a 60-acre lake with gorgeous views from any seat in the dining room. Perfectly appointed amenities include full-service restaurant style dining, a salon, chapel, library, wellness center, and much more.

Nebraska Location



Ridgewood

12301 North 149 Circle
Bennington, NE 68007
(402) 884-7644



- Peaceful, relaxing Independent Living apartments range from 824 to 1400 sq. ft.
- Complete care Assisted Living living apartments where seniors can feel right at home.
- Comprehensive Memory and Alzheimer's Care unit where your residents with memory impairment can receive the assistance and specialized care they need.

Beautifully designed clubhouse overlooks a 60-acre lake with gorgeous views from any seat in the dining room. Perfectly appointed amenities include full-service restaurant style dining, a salon, chapel, library, wellness center, and much more.

Kansas Location



Silvercrest Deer Creek

13060 South Metcalf Avenue
Overland Park, KS 66213
(913) 618-1101



- Comfortable Independent Living apartments range from 685 to 1430 sq ft
- Assisted Living apartments range from 685 to 1030 sq ft and provide a gracious environment for those residents who need some assistance with activities of daily living.
- Memory and Alzheimer's Care unit that specializes in a variety of memory disorders

Our beautifully designed common areas and dining room provide a home like atmosphere and encourage social interaction. Amenities include a clubhouse, full-service restaurant style dining, a salon, community room/chapel, library, wellness center, ice cream parlor, theater and much more.



Resources

AARP
888.OUR.AARP (888.687.2277)
www.aarp.org/families/housing_choices

Alzheimer's Association
1.800.272.3900
www.alz.org

American Association of Homes and Services for the Aging
202.783.2242
www.aahsa.org/consumer_info

A Place for Mom
(866) 344-8005
www.aplaceformom.com

Assisted Living Federation of America
703-894-1805
www.alfa.org

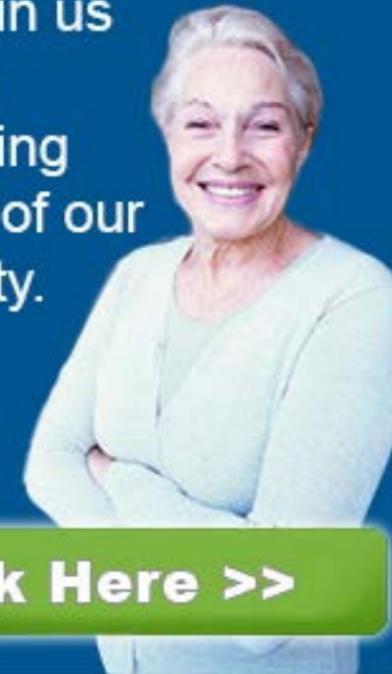
Dial Retirement Communities
(402) 964-0099
www.dialretirementcommunities.com

Eldercare Locator
800.677.1116
www.eldercare.gov

Special Offer

REQUEST A TOUR

Please join us
for a *free*
lunch during
your tour of our
community.



Click Here >>

Lunch is on us when you schedule a visit at any one of our 10 living communities throughout eastern Nebraska, Iowa and eastern Kansas.

Simply request a tour and one of our Senior Housing Advisors will contact you to confirm your visit.

[Our Senior Housing Advisors are also available to answer any questions you may have about senior housing options. If you'd like to speak with one of our advisors please contact them here. >>](#)

