



## Housing Types (Definitions)

Housing Type	Definition	Payment Types
<b>Independent Apartments (no services)</b>	Independent Senior Housing refers to housing that is restricted to older adults, usually age 50 and over, although some facilities may include younger adults with disabilities. These facilities represent a tenant-landlord relationship where the owner/operator has no responsibility to supervise or provide personal care. This type of housing generally does not include supportive services to address the special needs of aging residents. Independent apartments are not licensed or monitored by government housing agencies.	Choices in independent senior housing are available as private pay, HUD subsidized housing and Section 8 Certificates.
<b>Independent Senior Housing with Services</b>	<p>Apartments that include one or more of the following supportive services: meals, housekeeping, some assistance with personal care, transportation, socialization activities, laundry, resident/service coordinator who helps residents access other services and programs from community-based agencies. Personal/home care services through a licensed home care agency are usually available at an extra cost.</p> <p>These facilities are not licensed or regulated by government housing agencies. According to New York State law they may not use the words “assisted” or “assistive” in their marketing or advertising.</p>	Private pay - typically \$2000 - \$4000/mo. Residents may purchase personal/home care services through licensed agencies, which can be paid for privately or may be covered by a Long-Term Care Insurance policy.
<b>Assisted Living Program (ALP)</b>	<p>Assisted Living Programs provide residents of adult care facilities and enriched housing programs with nursing home level of care. These programs allow residents to remain in their current environment (age in place) if they require additional medical or personal care services.</p> <p>The New York State Department of Health’s Office of Continuum Care licenses this program.</p>	Medicaid may be accepted to support care and services in this type of licensed assisted living - an Assisted Living Program. The resident is required to spend available private resources, down to a fixed amount that is adjusted yearly, before qualifying for Medicaid. Different rules apply to single individuals versus married couples. Some Long Term Care insurance policies cover a portion of the cost of this type of program.



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<p><b>Assisted Living Residence (ALR)</b> <b>(Licensed by New York State)</b></p>	<p>An entity that uses the term “assisted living” must be licensed and regulated by the State and must provide or arrange for the following:</p> <ul style="list-style-type: none"> <li>• On-site monitoring 24/7 monitoring</li> <li>• Daily food service</li> <li>• Personal care services and home care services including help with grooming, dressing, bathing and eating (either directly or indirectly)</li> <li>• Case management</li> <li>• Housekeeping/laundry</li> <li>• Activities and recreational opportunities</li> <li>• Medication assistance and medication supervision.</li> </ul> <p>It is very important to ask what type of personal care service is provided; some Assisted Living Residences include a minimum of personal care related services (e.g., daily dressing and weekly bath assistance) in the monthly rent, but charge extra fees, by the hour or by a flat fee, for assistance above and beyond the base level of care provided. Medication management may also be charged as an additional fee.</p> <p>In general, individuals who may live in an ALR are those who:</p> <ul style="list-style-type: none"> <li>• Have needs that can be safely met;</li> <li>• Can accept direction from others in time of emergency;</li> <li>• Do not have a medical condition that requires 24-hour skilled nursing or medical care;</li> <li>• Are not a danger to themselves or others;</li> <li>• Do not chronically need the assistance of another person to walk, transfer, or descend stairs. (This requirement does not apply if the ACF/ALR provider is additionally certified as an Enhanced Assisted Living Residence and other conditions are met.)</li> </ul>	<p>Private pay for monthly rents that range from \$2000 to \$4000 a month. Some of the newer long term care insurance policies include an assisted living benefit or will cover home or personal care services provided by a home health care agency.</p>
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**Enhanced Assisted Living certification:** The assisted living residence provider may apply for additional certification, referred to as Enhanced Assisted Living, which authorizes them to provide aging in place services by retaining residents that chronically require the assistance of another person in order to walk, transfer, climb or descend stairs, or operate needed medical equipment.

**Special Needs certification:** The assisted living residence provider may apply for additional certification, referred to as Special Needs Assisted Living, which authorizes the provider to market itself as serving individuals with Alzheimer’s Disease, other dementias or cognitive impairment, or other special needs population by offering specialized services to meet their needs. A common example of an assisted living residence with special needs certification would be one that has a discrete and secured unit to serve people in more advanced stages of Alzheimer’s Disease/dementia.



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<p><b>Enriched Housing Program</b></p>	<p>A program that provides older adults with an apartment type setting, with a package of services that includes: meals, housekeeping, homemaking/chore, shopping, and transportation, social activities, some personal care services, and may include medication administration.</p> <p>There are two models of Enriched Housing Programs. The first operates in a freestanding building for all residents in the building. The New York State Department of Health’s Office of Continuum Care licenses this type of program. The second model of Enriched Housing Programs provide the package of services for a limited number of residents in an older adult or age-integrated apartment building; these buildings are not licensed, however the Enriched Housing Program itself is licensed and regulated by the New York State Department of Health.</p>	<p>Most enriched housing in Monroe County requires private payment, with the exception of the programs operated by Family Services of Rochester. Supplemental Security Income (SSI) depending on individual eligibility can fund these programs. Some Long Term Care Insurance policies cover a portion of the cost of this program.</p>
<p><b>Adult Care Facility (Adult Home)</b></p>	<p>Adult Care Facilities are often referred to as “Adult Homes”. They are licensed and regulated by the New York State Department of Health. Most ACFs offer private and semi-private rooms with private or shared bathrooms. ACFs provide the following services: meals, housekeeping, laundry/linen service, limited transportation services, social activities, some personal care, medication management, and 24 hour supervision. Some ACF’s have assisted living programs available (see below).</p>	<p>Many Adult Care Facilities accept only private payment while others require a fixed number of years of private payment. Some individuals may be eligible for Supplemental Security Income (SSI) funding depending on their income and resource levels. If monthly income exceeds the SSI limit, some facilities allow the individual to negotiate a fair rate. A few Adult Care Facilities allow residents without private resources to obtain SS funding upon admission. Some Long Term Care Insurance policies cover a portion of the cost of this level of care.</p>



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<p><b>Memory Care Facility or Unit</b></p>	<p>This type of facility or unit is specifically designed to meet the needs of individuals with Alzheimer’s Disease or other dementia conditions. There are freestanding facilities as well as special units within an adult care facility, enriched housing program, or nursing home. The physical layout, program goals, staffing, and care plans are specifically designed to address the needs of these individuals. Dementia Care Facilities/Units are licensed and regulated by the New York State Department of Health Office of Continuum Care.</p>	<p>Many Dementia Care Facilities/Units are private pay. The type of facility in which the dementia care unit is located and the funding source available at that facility governs any exceptions to private payment. For example, Medicaid, following the depletion of private resources, usually covers units contained within a Nursing Home. Supplemental Security Income (SSI) may fund some units within an Adult Care Facility after resources have been depleted. Some Long Term Care Insurance policies cover a portion of the cost of this level of care.</p>
<p><b>Continuing Care Retirement Community (CCRC)</b></p>	<p>Continuing Care Retirement Communities are restricted to older adults. They include: independent living units apartments and/or cottages with supportive services such as social activities, meals, and personal care services. These services are available on site. Nursing home type care can also be included on or off site. What distinguishes a CCRC from other types of housing is a substantial entrance fee for one of two types of “Life Care.” Care” contracts. This entrance fee helps to prepay for the resident’s anticipated health or long-term care expenses. There is only one certified CCRC in Monroe County at this time, The Summit/Jewish Home. CCRCs regulated by the New York State Department of Health and New York State Department of Financial Services</p>	<p>Communities of this type require a large one-time payment from applicants to prepay for the resident’s anticipated health or long-term care expenses. Some Long Term Care Insurance policies cover a portion of the cost of this level of care.</p>



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<p><b>Skilled Nursing Facility (SNF):</b></p>	<p>A Skilled Nursing Facility is a nursing home that provides 24 hour a day skilled nursing care, related services or rehabilitative services for the injured or disabled. Short and long term care are provided in SNFs. In New York state, nursing homes are required to have the completion of a Patient Review Instrument (PRI) prior to placement to determine that skilled nursing care is needed.</p>	<p>All nursing homes (SNFs) accept private payment. Most SNFs accept Medicaid payments, however, policies vary from facility to facility. Some require a certain amount of private payment before the resident becomes Medicaid eligible (based on income and resource levels). Some SNFs accept residents who have no available resources, however, the Medicaid application process must have begun prior to admission. Medicare usually covers short-term care for rehabilitation in a skilled nursing facility in full, for the first twenty days. Thereafter, Medicare pays a portion of the daily cost. Supplemental insurance, Medicaid, Long Term Care Insurance or private resources must be used to fund the remaining balance.</p>
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