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Thinking about future housing arrangements and long term care can be a stressful topic for both you and your family. However, the earlier you assess your current needs and how those needs may evolve over time, the more choices and control youâ€™ll have over your future living arrangements. These guidelines can help you learn about the different types of nursing homes available, which choices may be best for you, and how to navigate the emotional roadblocks that come with selecting senior housing.

Aging is a time of adaptation and change, and creating a long term plan for the future will make sure your needs, or the needs of a loved one, are fully met. Continuing to thrive as you age means learning how to maintain your independence for as long as possible. This may mean modifying your own home to fit your needs, or it could mean moving to a housing facility with more support options available on site. When planning ahead, consider the needs you might have in the future:

Physical and medical needs - As you age, you may need some help with physical needs, including activities of daily living. This could range from shopping, cleaning, and cooking to intensive help with bathing, using the restroom, moving around, and eating. You or a loved one may also need increasing help with medical needs. These could arise from a sudden condition, such as a heart attack or stroke, or a more gradual condition that slowly needs more and more care. About 70 percent of individuals over the age of 65 will require some type of long-term care services during their lifetime.

Social and emotional needs - As you age, your social networks may change. Friends or family may not be as close by, or neighbors may move or pass on. You want to make sure that you have continuing opportunities for maintaining and building new social networks. If you become isolated and housebound, it can have an adverse effect on your mental health.

Financial needs â€“ Long term care can be expensive, and balancing the care you need with where you want to live requires careful evaluation of your budget. You may consider moving to a facility with more onsite care or easier maintenance, or modifying your home and using in-home help if necessary.

There is a broad array of options available to seniors, from staying in your own home to specialized facilities that provide round-the-clock nursing care. The names of the different types of housing options can sometimes be confusing, as the terminology can vary from region to region. The main difference will be in the amount of care provided for activities of daily living and for medical care. When researching a housing option, make sure it covers your required level of care and that you understand exactly the facilities offered and the costs involved.

Aging at Home

Many older adults prefer to stay at home as they age. It has the advantage of being a familiar place and you know your neighbors and the community. There is a wide range of home care services that can provide long term care while letting you keep your independence within the comfort of your own home, from in-home help to day care. Staying at home may be a good option if:

You have a close support system of nearby family, friends, and neighbors. Transportation is easily accessible, including alternate transportation to driving.

Your neighborhood is safe. Your home can be modified to reflect your changing needs. Home and yard maintenance is not overwhelming. Your physical and medical needs do not require a high level of care.

You have a gregarious personality and are willing and able to reach out for social support.

You fall within the geographical confines of an integrated community, such as a â€œvillageâ€• or NORC (Naturally Occurring Retirement Community).

Aging in place is a less effective senior housing option once your mobility is limited. Being unable to leave your home frequently and socialize with others can lead to isolation, loneliness, and depression in seniors. So, even if you select to age in place today, itâ€™s important to have a plan for the future when your needs may change and staying at home may no longer be the best option.

Retirement Villages

The Village solution to aging in place is a relatively new concept, enabling active seniors to remain in their own homes without having to rely on family and friends. Members of a â€œvillageâ€• can access specialized programs and services, such as transportation to the grocery store, home health care, or help with household chores, as well as a network of social activities with other village members. As of 2009, there were 50 village organizations across the United

States, with many more communities planned worldwide. Each offers different services depending on the local needs of the individual communities. The cost of membership varies according to area and the level of services required, but is often in excess of $500 a year.

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LifeBridge Benefits offers seniors a distinct, creative opportunity, Long-term care facilities include a long term care benefits, death benefits, life settlement, a nursing homes, policy exchange, conversion policy and insurance conversion

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