

Housing options for seniors in Central Oregon

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For those of us of a certain age, we may be addressing questions like: Should I downsize or can I stay in my current home? Where am I going to live if I move? If I become incapacitated or need help with some activities of daily living, who will help? How do I find help and how will I pay for it?

There are numerous resources out there to help make these decisions. Educate yourself about what's available before you need it. Some housing choices may require getting yourself on a waiting list or paying a deposit. Familiarize yourself with the websites that are full of valuable information and resources to help you.

ADRC, Aging and Disability Resource Connection of Oregon, is a treasure trove of information to aid in accessing information, tools, and guidance to help plan for future needs before they arise, or to explore options to meet

current needs. Find them online or call 1-855-673-2372 where professional options counselors will speak with you. Their services are free and available to everyone. The website has direct links to everything from housing options and long-term care services to information about Oregon Project Independence and community-based services.

If you elect to stay in your current living situation, be sure you can afford to do that. Do you have enough money to cover the rent or a mortgage, property taxes and insurance, and maintenance of the property AND deal with any potential major medical costs? Is your house manageable for you as you age – are there stairs, for instance?

If you can afford it, modifications can be made to a home to make it more elder friendly and safe. Possible changes might include adding grab bars, ramps, replacing twist water faucets with levers, changing to linear door handles instead of round knobs, widening hallways,

and converting a downstairs room to a bedroom.

Visit the consumer help section of the Oregon Construction Contractors Board website or contact Central Oregon Builders Association for information on hiring a contractor to make those changes.

Available online is the free AARP Home Fit Guide, which contains information and tips for a comfortable, safe, and livable home. It also provides guidelines for hiring a contractor.

Another possibility would be to consider selling your home if you own it, and moving to a smaller house, a condo, a retirement community, an apartment, or move in with family or friends.

If you plan to age in place, start making small modifications to your home so it won't require a great deal of work if or when you need adapted surroundings.

As the ability to live independently begins to decline, it may be time to find some in-home help. Friends and family may be available to assist or you can hire a professional

home care worker or contract with a licensed agency that will provide their workers to be of assistance.

Should you decide to privately hire your caregiver, one source is the Oregon Home Care Commission that maintains a statewide registry of potential home care workers and a guide for hiring and working with the care provider (www.or-hcc.org). You can also utilize their Homecare Choice program, which takes care of paying the workers (with the client's money), withholding and reporting payroll taxes, and providing workers' compensation coverage for their caregivers. To learn more, call toll-free 1-844-494-4227 and speak with a Homecare Choice Specialist.

When hiring a home care worker through a local in-home care agency, the caregiver(s) is assigned by the agency that also schedules visits and is responsible for employer taxes. Services vary depending on a person's needs and abilities and can be short-term while recovering from an injury or illness

or long-term over months or years. The service can be as simple as regular welfare checks to much more in-depth services like bathing, dressing, preparing meals, shopping and transportation.

Most in-home care is paid for by the client, although some long-term care insurance plans cover these services. The client pays the agency, not the caregiver.

Oregon Project Independence (OPI) serves seniors and people with physical disabilities by providing services while they are living in their own homes. OPI traditionally serves those who are 60 years of age or older or who have been diagnosed with Alzheimer's or a related disorder and meet the requirement of Oregon's long-term care services priority rule dealing with level of impairment. They cannot be on Medicaid but can be receiving food stamps and supplemental Medicare beneficiary benefits. A majority of OPI recipients are 125 percent of the Federal poverty level.

Variety of housing options to suit needs, lifestyle of Sisters-area seniors

- Independent senior living apartments are suitable for seniors who are in good health and can go about their daily activities without assistance from others. Residents enjoy a carefree lifestyle enhanced with a selection of amenities and helpful services. Apartments are available from studios to two-bedroom, two-bathroom units. Residents can fix meals in their apartments or visit several dining facilities within the complex.

The Alexander in Bend is a newly-opened senior independent living apartment facility that offers an indoor pool and hydro spa, massage room, concierge services, movie theater, salon and barber shop, fitness center, fenced pet-friendly areas, game room, yoga studio, and Seven Dimensions of Wellness program.

If living independently is not feasible or desired, there are many facility-based options that provide different levels of support, services, and amenities.

- Adult foster/care homes are licensed single-family settings with care for up to five people. Adult foster home settings serve a range of needs in a home setting and are rated 1, 2, or 3 depending on the care they are able to provide. Not covered by Medicare.

- Assisted living and residential care facilities are licensed settings providing housing and care services

to six or more people. A registered nurse is on staff or under contract but does not have to be there 24/7. Caregivers do not need to be certified, but they are trained in providing care services. Not covered by Medicare. The Lodge in Sisters offers independent apartments, assisted living, and respite care.

- Continuum of care facilities build in future changes in the resident's need from the outset. Transitions are possible from independent living to assisted living, providing help with activities of daily living (ADLs). If medical conditions arise, some facilities are able to provide skilled nursing visits. Still later, memory care might be added. The facility is able to provide updates to the level of care for life. Touchmark at Mt. Bachelor is such a facility in Bend.

- Nursing facilities give licensed 24-hour supervised nursing care and their caregivers must be certified as nursing assistants. The State Board of Nursing must approve their training. Nurses and certified nurse aides provide personal, therapeutic, and nutritional care. Certain number of days covered by Medicare.

- Memory care communities are environments where staff cares for people with dementia who have needs that require a more secure setting. Each setting is licensed by the state as a

residential care, assisted living, or nursing facility. The state also requires memory care facilities to train staff to care for residents with dementia and provide specialized services. Not covered by Medicare.

Long-term care insurance plans cover all these options except the independent

senior living apartments; how much and for how long depends on the provisions of the policy. If you have limited income and resources, there may be state programs that help cover some of your costs in some long-term care choices. Call your Medicaid office for more information.

ARDC and private

placement agencies are among the organizations that can answer questions and give you resources to locate the facility that is right to meet your care needs. Make visits, ask questions, and get references before making your decision.

Some information from the ARDC website.

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