

Get Serious about Post-spandemic Retirement Living

The Covid-19 crisis most certainly has caused people to reconsider all sorts of things in their lives – how and where they live, what's no longer a priority, and the lifestyle changes they'll make in a post-pandemic world.

And for many of those over the age of 55, the crisis has solidified their pledge to avoid any kind of group living setting – assisted living or continuing care – in retirement.

After all, Covid-19 deaths were rampant in many such facilities. According to the *New York Times*, more than 40 percent of U.S. deaths from Covid-19 were linked to nursing homes and other long-term care facilities.

Moreover, residents who paid handsomely to buy a certain kind of lifestyle were all but held prisoner in such facilities and with no in-person contact with family members.

Consider what's happened as a wake-up call and give some serious thought to your retirement housing – envisioning your future, weighing your options, looking at what's available, examining your finances, and making a plan.

Though thinking about such topics is easy to put off, making such big decisions is best done in a calm, thoughtful way well before you're forced to do so because of a health crisis.

If you know an institutional setting isn't right for you, consider some of the non-traditional living options that have emerged.

Roommates – Who in your circle of friends would make good future roommates? Could you invest in a property together and hire shared care to help you as you age?

Tenants – Would you consider renting part of your house to college students or recent graduates, who could do tasks around the house in exchange for lower rent?

Village movement – Would you like to join an existing Village or start a Village Movement (a grassroots program in which neighbors volunteer to help neighbors age in place) in your community?

Communal living – Would co-housing, featuring a mix of ages, people, and communal spaces be your speed?

Campus retirement – Is lifelong education central to your life? If so, a university-based retirement is another option. Housing is located on or near a college or university campus, and residents are allowed to take classes and participate in campus life.

Still, the vast majority – 75%, according to AARP – of people prefer to age in place. If you're among them, take a hard look at your home's flaws and start exploring ways to make upgrades using universal design principles. Universal design addresses the needs of everyone and allows a property to be accessed and used by all people, regardless of their age or disability.

Some basic questions to address include:

- Where are the home's potential dangers?
- How can you best adapt your house in a way that will keep you safe and active?
- How can you eliminate stairs?
- Is it possible to widen doorways to accommodate a walker or a wheelchair?
- How much can you afford to spend on upgrades?
- What are your financing options?

Consult with professionals – universal design experts, architects, and contractors -- who can help you develop and execute an appropriate plan.

Resources:

- **Co-Housing** – Foundation for Intentional Communities (<https://bit.ly/3hybPdF>); The Cohousing Association of the United States (<https://bit.ly/2YzoiVS>)
- **Universal Design Living Laboratory** <https://bit.ly/3fuh24G>
- **University-based retirement** -- <https://on.wsj.com/3e4UEOF>; <https://bit.ly/3e5ZDyC>
- **Village Movement** – Village to Village Network (<https://bit.ly/3hunf2b>); Beacon Hill Village (<https://bit.ly/2NOKUsZ>)

Resuming nursing home visits

Leave it to the design community to respond quickly and creatively to a crisis.

Scott Brownrigg, a London-based architecture firm, came up with an idea to allow visits to nursing facilities to resume.

Its Social Contact Pod (<https://bit.ly/2ULBNRs>) lets people see and hear one another, but a clear protective barrier separates the parties and protects against transmission of Covid-19. Other innovative solutions likely will emerge too.

In addition, the Centers for Medicare and Medicaid Services (CMS) has issued guidelines about easing nursing home restrictions and making visits possible.

If your loved one is living in an assisted living or continuing care facility, familiarize yourself with the CMS guidance (<https://go.cms.gov/30LI03A>) and ask the facility management the timetable for restarting visits, how they'll keep residents and visitors safe, and what protocols you'll be required to follow.

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Property Choices Real Estate

Kathleen S. Turner, SRES[®], SFR[®]

CT Licensed REALTOR[®]

(203) 767-0363

Kathleen@PropertyChoices.net

www.PropertyChoices.net



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