



## Choosing Senior Housing: *Living Comfortably, Independently and Affordably*

For a lot of people, the decision about where to live is often based on the answers to two simple questions: “How much does it cost and can I afford it?” For the rapidly rising number of Western New Yorkers who’ve either reached or are approaching retirement age, however, it’s a little more complicated.

Some, of course, are fortunate enough to have homes of their own or sufficient savings to meet their shelter expenses. But for the many seniors on fixed incomes who don’t, apartments whose rents are within their means can seem troublingly difficult to find. Even with the help of adult children – who as “Baby Boomers” and members of the “Sandwich Generation” care for both their own growing families and their aging parents – the search for quality senior housing that’s truly affordable can be daunting.

Helping to make it more affordable is the U.S. Department of Housing and Urban Development’s Section 8 Housing Choice Voucher Program. With rental assistance paid directly to their landlords, qualifying recipients’ rents are usually no more than 30% of their combined household income. There are also properties that are able to charge rents substantially below market rate either because a portion is offset by project-based assistance or because the property was developed with funds specifically for affordable housing. Both also contribute to the affordability of the quality rental housing choices available locally whose age requirements make them exclusively for seniors.

Since you can probably already anticipate if senior housing is likely to become an issue for you or a member of your family, there’s no such thing as starting to plan too soon. While putting your name on a waiting list doesn’t constitute making a commitment to move, it can be an important part of the process of gathering information about what choices are available.

The hardest part is often not so much knowing *where* to look as knowing what to look *for*. So before you begin, it’s a good idea to take time to assess your selection criteria and determine which questions most need answering. For example, what things about a living environment are most important? Is being near public transportation an issue? Is the availability of activity programming and services an extra or an essential?

The much-discussed “graying” of America’s population makes one thing very clear: that where you call “home” matters... even more as you move later into your life. Just as important as *where* you live those senior years, however, is *how* you live them... which we all no doubt hope will be “comfortably.” Yet if you think about it, there probably aren’t many things more *uncomfortable* than growing old and not having enough money for a decent place to live. That’s why quality, affordable housing for seniors will always be one of the most indispensable basics.

NY Connects Niagara County can provide information about adult day services and other available long term care programs in our community. Individuals in need of information regarding NY Connects Niagara County are encouraged to call (716) 438-3030 for assistance.

**Kitty Sullivan** is a member of the NY Connects Niagara County Long Term Care Advisory Council and a Resident Services Coordinator with Belmont Housing Resources for WNY, a non-profit organization whose 15 affordable managed residential properties include eight designed specifically to meet the unique needs of seniors. More information about Belmont’s properties or its other housing-related programs and services is available from its North Tonawanda office, 33 Spruce Street, 716-213-2784 • TDD 711.