

Assisted Living Facilities

by Attorney Michael Hooker

Americans are living longer as a result of better health care, medicine, technology and nutrition. Meanwhile society is becoming increasingly global. In the past, children often stayed on the farm or nearby as their parents aged. Children now can just as easily be found working in San Francisco or Japan than in the town they were raised in. If they are local, they are often working. The day of the housewife has gone the way of the steamship. Daughters and daughter's in-law have their own jobs and careers. They are often unable to substantially provide for their parent and/or aging relative's care.

What does all this mean? Elders are living longer and become dependent when there is no one upon whom to depend. Do you want to move to Texas to live with your daughter and son-in-law? Generally not. Take a look around the valley and you will see a proliferation of independent living housing: Lathrop Community in Northampton and Easthampton; Applewood in Amherst; Rockridge in Northampton.

These places afford independence, provide some general oversight of your well-being, and foster relationships with your contemporaries (while relieving you of the burden of shoveling the sidewalk). These facilities generally require a lump sum payment upon entry, which is refunded (less about 10 percent) upon your departure. You do not "own" the unit. The facility has the right to market the property when you vacate.

Other than Rockridge and Lathrop Home there are very few rest homes in the area. They are becoming obsolete. Many have closed because of insufficient funding. Where do you go then? To an Assisted Living Facility such as The Arbors in Amherst, Chicopee and Westfield, Loomis Village in Holyoke, Heritage Woods in Agawam. Some charge by the month, some want a deposit up front as with independent living. Many of my clients sell their house and use those proceeds for the deposit. Is it wiser to pay a lump sum or monthly? It depends on your income and other factors. There is little to no state funding for assisted living facilities. You pay with your savings.

It may make sense to pay significant monthly costs or buy-ins at an assisted living facility in order to remain independent, but safe. If you are not safe, and something grave happens, you may end up in a skilled nursing home setting instead.

What area facilities allow you to move from independent living to assisted living and then (god forbid) to a nursing home all on the same campus? Loomis house in Holyoke and Jewish Family in Longmeadow. I believe it is in the future for Hampshire County. Perhaps at the Arbors in Amherst. There are also Assisted Living Facilities which have specialized dementia units for those who have significant memory impairment and need greater supervision.