WHAT IS INDEPENDENT LIVING?

This lifestyle choice is designed for adults over the age of 55 who want to enjoy a vibrant social community free of the hassles of chores and home upkeep.

Our independent living care communities offer a wide range of amenities to help you thrive, feel secure and active, even as your needs change.

AMENITIES & SERVICES

- Onsite property manager
- Access to health care
- Salon
- Community areas
- Healthy dining options
- Planned activities and events
- Chaplaincy services
- Housekeeping
- Rehabilitative therapy services
- Health and safety monitoring technology

QUESTIONS TO ASK WHEN TOURING INDEPENDENT COMMUNITIES

1. **What does the cost per month include?**
   *Items to consider include utilities, parking, phone, cable and Internet.*

2. **What community amenities are offered for residents?**
   *While on the tour, pay attention to community spaces including fitness center, craft room, woodworking room or garden space.*

3. **Do you offer any extra care options?**
   *Items like weekly housekeeping or meals can be added from a community’s a-la-carte menu.*

4. **What sorts of activities are available?**
   *Ask to see a current activity calendar. Activities often vary between presentations and classes held within the community to group outings.*

5. **What happens if I need more care?**
   *With additional support services readily available, you are never far from receiving additional care through partnerships with local providers or to connected communities that offer a full continuum of care.*

Always take photos & notes when touring care communities. It can be helpful when comparing communities after seeing multiple communities and making decisions.
AN ACTIVE & FULFILLING SOCIAL LIFE

Independent living communities allow residents to live an active, fulfilling and socially enriching lifestyle at any age.

Residents can choose from a variety of engaging cultural, educational and social programs designed to challenge the mind, body and soul.

Options can include exercise and wellness activities, religious programs and unique social opportunities. Day trips, community-involved activities and events provide residents with necessary community interaction and involvement.

IS INDEPENDENT LIVING RIGHT FOR ME?

The following statements describe an ideal resident for independent living:

- I am fully independent with all my personal cares.
- I am able to order, set-up and take medications on my own or with family assistance.
- I am able to make my own decisions about my health and safety.
- I am fully independent and capable of walking and transferring with or without an assistive device (cane, walker or wheelchair.)

* This is designed to be a guide, level of care should be determined by medical professional.

TIPS WHILE CONSIDERING INDEPENDENT LIVING

- SCHEDULE A TOUR: While most communities will happily accommodate a walk-in tour, scheduling a tour will allow community team members to prepare.
- UNDERSTAND THE APPLICATION & WAIT LIST POLICIES: Know what paperwork is included in the application process and the wait list details.
- MAP OUT A TIMELINE: This can impact the communities available in your search area.
- HAVE A GAME PLAN: Moving is hard, getting the small things taken care of early can help alleviate family stress. When downsizing, sort through the items to determine what things are most important to move.
- BE READY: When the call comes, ask for the move-in date and any flexibility. Ask if there is a hold policy and if there are fees involved in it.

For more information on senior communities, be sure to visit community websites and social media sites.
**Compare Your Costs**

Do a side-by-side comparison of your current living expenses to those associated with living at an independent care community. *You may find that TLHA is the smarter choice.*

<table>
<thead>
<tr>
<th>Current Monthly Expense</th>
<th>Your Present Home</th>
<th>TLHA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Mortgage or Rent Payment</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Caregiving Expenses</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Homeowner’s or Renter’s Insurance</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Phone/Cable/Internet*</td>
<td>$</td>
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</tr>
<tr>
<td>Utilities* <em>(Electricity, Gas, Water, Sewer, Trash, Recycling)</em></td>
<td>$</td>
<td>Included</td>
</tr>
<tr>
<td>Property Tax and Insurance</td>
<td>$</td>
<td>Included</td>
</tr>
<tr>
<td>Lawn Care, Landscaping &amp; Snow Removal</td>
<td>$</td>
<td>Included</td>
</tr>
<tr>
<td>Maintenance &amp; Home Repairs <em>(Furnace, Driveway &amp; Roof)</em></td>
<td>$</td>
<td>Included</td>
</tr>
<tr>
<td>Security &amp; Fire Protection</td>
<td>$</td>
<td>Included</td>
</tr>
<tr>
<td>Activities</td>
<td>$</td>
<td>Included</td>
</tr>
<tr>
<td>Exercise Options</td>
<td>$</td>
<td>Included</td>
</tr>
<tr>
<td><strong>Total Monthly Expenses</strong></td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

*Varies per location.

The Lutheran Home Association presents these suggestions as a starting point for you and your family. While helpful, the options discussed here should not be considered tax or financial advice. To determine which options work best for your unique situation, please consult a trusted, professional tax preparer or financial advisor.

**THE LUTHERAN HOME ASSOCIATION**

tlha.org | (952) 873-6000

*Varies per location.*