

After the empty nest: Time for transition, weighing options

Seniors looking to move to a community tend to be practical

By SHEILA LIVADAS

Since moving to Rivers Run Active Adult Community in Henrietta in 2009, Alison Sasiadek has learned basic Italian, dabbled in fine-art painting and happily cut back on cooking. If she had held onto her home in LeRoy, Genesee County, the retired horseback-riding instructor suspects, she would have become a bit of a hermit.

"Everything I want is right here," Sasiadek says. "I have plenty of room, and I don't have to garden, cut grass and rake leaves."

Seniors who pare down their empty nest and move to independent-living communities often regard the transition as a new lease on life. Typically in good enough health to research and tour the communities on their own, they tend to weigh various practicalities and intangibles before making the leap.

For Sasiadek, Rivers Run's appeal boiled down to the lifelong-learning classes, housekeeping and meal services and pet-friendly policies.

"There are plenty of things to do, but nobody is saying, 'You've got to do this; you've got to do that,'" notes Sasiadek, who shares her Rivers Run apartment with a 90-pound golden retriever and a rescue cat.

With the graying of America now in full swing, retirement communities here and elsewhere have legions of seniors like Sasiadek to court.

According to the U.S. Census Bureau,



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Photo by Kimberly McKinzie

72 million Americans are now 55 or older. The oldest baby boomers are turning 65 in 2011, and the Census Bureau predicts that beginning this year, the number of people 65 and older will grow faster than the total population in every U.S. state. Approximately 13 percent of the nation's population is now 65 or older; by 2030—the year after the youngest boomers turn 65—that share is expected to be almost 20 percent.

The Rochester area's population is slightly older than the nation as a whole. In Monroe County, 102,800 residents, nearly 14 percent of the population, are 65 or older. Ontario County has 15 percent in the same age group and Wayne County 14 percent.

With the national supply and demand for independent-living housing well matched for now, seniors interested in for-purchase independent-living properties are taking

their time before signing on the dotted line.

According to a 2011 survey from the MetLife Mature Market Institute and the National Association of Home Builders, seniors tour 12 homes on average before buying a house in an independent-living community. Renters make up their minds more quickly, after looking at only one or two properties.

Being close to family and friends often swayed respondents to choose one independent-living community over another, the survey shows. Respondents age 55 to 74 ranked a community's design and layout as very important, while 55-to-64-year-olds ranked being close to work as highly desirable.

Prospective residents who tour Episcopal SeniorLife Communities' independent-living properties often ask about cost, floor-plan options and on-site services, says Courtney McGinness, director of marketing. Once they have the facts, they also consider their subjective impressions about whether they will fit in and feel comfortable at a community.

"I think that's really the biggest factor in terms of decision-making," McGinness says.

Episcopal SeniorLife owns and operates two communities for independent living: River Edge Manor apartments in Rochester and Seabury Woods in Gates, a patio-home rental community that also offers enriched-living apartments and memory-care studio apartments.

Located on the Genesee River in the historic Mount Hope preservation district, River Edge has 49 one- and two-bedroom apartments. Dinner is included in the monthly rent, which starts at \$2,475, though each unit has a full kitchen. Lunch is available for purchase a la carte, McGinness says.

Continued on next page

Continued from previous page

Other services and amenities at the community include a private dining room for special parties, a fitness center, a literary group, a computer lounge and a calendar of classes and excursions.

Seabury Woods, where the monthly rent starts at \$2,000, features 19 detached two-bedroom patio homes with two full baths and full-sized attached garages. Indoor and outdoor maintenance is included in the rent, and residents may visit the community's adjacent enriched-living center for \$5 meals.

McGinness says residents at the two communities have somewhat different inclinations. River Edge residents want to "come right out of their apartments and be part of the activities without going outside." Most Seabury Woods residents want to cook, drive, shop and putter around their yards without any maintenance worries.

Besides services and amenities, Episcopal SeniorLife's continuum of care helps attract residents. In some instances, one spouse will live at River Edge while the other moves to the attached Episcopal Church Home, a skilled-nursing facility.

"And that just makes a wonderful situation where they can have meals together and (go to) worship services together," McGinness says.

Though the communities' employees arrange the details for social activities, residents largely shape the options, she says. River Edge residents who get involved in the community's committees have the chance to weigh in on other issues, such as what kind of vehicles the community buys.

"We are here for (the residents), so they should be empowered to make the decisions," McGinness says.

When prospective residents visit the Summit at Brighton, an independent-living community owned by Jewish Senior Life, they typically ask about the overall atmosphere and the common areas, says Jackie Stone, vice president of marketing and public relations. They also ask about care options at the community, which is one of only nine continuing-care retirement communities in New York.

Governed by Article 46 of the New York State Public Health Law, communities like the Summit—known in the retirement industry as CCRCs—do not charge residents more as they move along the continuum of care, except for adjustments related to inflation and normal operating costs. Some CCRCs, including the Summit, also offer modified arrangements that include independent liv-

ing but cap the number of days of skilled-nursing care before a market rate kicks in.

The care that CCRCs deliver, often called life care, is a selling point at the Summit "if you consider paying \$2,500 a month for skilled nursing as opposed to the going rate of over \$10,000 a month for private pay," Stone says.

Entrance fees at the Summit start at \$59,000 for a contract that refunds 50 percent of that amount to residents or their estates when they leave the campus. The community offers three other contracts, including a 100 percent refundable option that requires a larger sum up front.

Monthly fees at the 90-apartment community start at roughly \$1,900, which includes one meal a day, utilities, WiFi, satellite television and other amenities.

Since most people moving to the Summit have an empty nest to pare down, the community has a senior real estate specialist on staff who helps with home staging and other details. The community also holds decluttering seminars, Stone says.

The Summit's cultural offerings and affiliations also attract residents, Stone says. Residents practice yoga and tai chi in group classes, listen to Eastman School of Music students play the community's grand piano and audit classes at Nazareth College of Rochester.

Opportunities to stay mentally sharp play a major role at Rivers Run, says Susan Bussey, vice president of project administration and marketing of Living Communities LLC, which owns the Henrietta-based community. Most residents take classes at Osher Lifelong Learning Institute at Rochester Institute of Technology, in the community's main building.

Rivers Run has 82 apartments with a starting monthly rent of \$2,250. The community has 32 for-purchase two-bedroom cottages, which start at \$194,900, and also rents them by the month. Some 33 additional cottages are in the pipeline, depending on demand, Bussey says.

Downsizing can stand in the way of choosing independent living, so Rivers Run periodically runs a promotion that offers up to \$2,000 for packing and moving. People affiliated with RIT and Osher also are eligible for certain incentives, Bussey says.

Sasiadek, the Rivers Run resident who is now immersed in an American Sign Language course, says independent living helps her fill her days as she pleases.

"And I'm not disappointed," she says.

Sheila Livadas is a Rochester-area freelance writer.