



## Senior Housing Options

### Decision Making

<http://www.archhousing.org/current-residents/senior-housing.html>

### Personal Assessment and Evaluation Worksheets

---

The purpose of these personal assessment and evaluation worksheets, along with other resources on the ARCH/Senior Housing Option web pages is to help you:

Assess - What do I value and what are my needs?

Evaluate – What are my personal options?

Your responses will help guide you to appropriate senior housing and service options to meet your unique needs in East King County.

These worksheets are for your personal use; you do not need to share the results with anyone, unless you wish to do so.

You will be ready to “Evaluate My Personal Options” once you have completed assessment worksheets and have also reviewed the ARCH Senior Housing Options - Aging in Place and Transitioning from Home web pages (see address above).

**What do I value and what are my needs?** Worksheets provided include:

1. Quality of Life - What Do I Value Most?
2. Financial Resources /Personal Economics to Consider
3. Assessing Your Mobility Around Home
4. Family & Social Community Considerations
5. Personal Finance Record-Keeping
6. Health Care & Health Limitations
7. Personal Care Assessment
8. Lifestyle Evaluations

Responding to the statements as honestly as possible will help you identify those areas most important to you when facing change. As you complete assessments, keep in mind that there are no “right” or “wrong” answers.

## 1. Quality of Life - What Do I Value Most?

Your values will contribute to making a living situation feel like “home.” You may have strong feelings about some values, and not care about others.

For each value, place a check (✓) in the column that best describes your feelings.

What I would like to:	Not Important	Somewhat Important	Very Important
a. Stay in my current home.			
b. Be independent; make my own decisions.			
c. Be near family or friends.			
d. Live near my place of worship.			
e. Live near my doctor or clinic.			
f. Have easy access to stores, restaurants, and theaters.			
g. Be more involved in community activities.			
h. Keep my pet(s).			
i. Keep my personal belongings.			
j. Join an exercise program for seniors.			
k. Have plenty of space.			
l. Have privacy.			
m. Maintain control over my finances.			
n. Share living space with another person.			
o. Have a stronger support system (family, friends, or neighbors).			

Look over the values that you checked as “Very Important.” Use these to evaluate your decisions regarding which housing options and services will best meet your current and future needs.

## 2. Financial Resources /Personal Economics to Consider

Take some time to complete the worksheet below. Along with your responses to the values assessment, your financial resources will partially drive your decision about future housing and other lifestyle changes.

Household Income (Monthly)		Household Expenses (Monthly)	
Social Security		Mortgage/rent	
Employment income		Utilities	
Retirement/pension		Food	
Investment income		Transportation	
Alimony		Clothing	
Other income		Medications	
<b>Total Income</b>		Insurance prem.*	
Assets (Estimated Market Value)		Entertainment	
House/condominium		Credit card paymtns	
Other property		Loan payments	
Stocks, bonds, etc.		Taxes	
Pension (IRA, 401k, etc.)		Home maintenance**	
Savings/money market		Other expenses	
CDs		Other expenses	
Insurance (cash value)		<b>Total Expenses</b>	
Annuities			
Checking acct. balance		* Includes health, car, homeowner, and long-term care premiums. ** Includes major household repairs, such as exterior painting, roof repairs, and window repair/replacement.	
Automobile(s)			
Prepaid burial			
Furnishings			
Collectibles			
Jewelry			
Other assets			
<b>Total Assets</b>			

Now, calculate your monthly disposable income by subtracting total expenses from total income:

$$\frac{\text{Total Income}}{\text{(Total Income)}} - \frac{\text{Total Expenses}}{\text{(Total Expenses)}} = \frac{\text{Disposable Income}}{\text{(Disposable Income)}}$$

Your monthly disposable income represents the amount you can afford to pay for additional services—such as cleaning, maintenance, or personal care—if you decide to stay in your current home. If your disposable income is relatively small, consider whether you would be willing to sell any of your assets to pay for your service choice. And, if you *did* tap into your assets, consider how long they could support the choice you've made.

### **When can I afford to stop working? How long will my money last?**

The interactive retirement calculator provided by the American Association of Retired Persons' (AARP) will help you answer these questions. If you wish to access this outside website [http://www.aarp.org/work/retirement-planning/retirement\\_calculator/](http://www.aarp.org/work/retirement-planning/retirement_calculator/)

If you have concerns about paying for long-term care, either at home or in another setting, you may want to check into publicly funded programs, including subsidized rental apartments for seniors. To view the Affordable East King County Rental Housing Information and Guidelines for Seniors prepared by ARCH - [www.archhousing.org/rentals-seniors.pdf](http://www.archhousing.org/rentals-seniors.pdf).

Cost of Services and Care in the Seattle Area is shown by Genworth, Inc. along with costs in other cities across the U.S. If you wish to access this commercial website - [http://www.genworth.com/content/products/long\\_term\\_care/long\\_term\\_care/cost\\_of\\_care.html](http://www.genworth.com/content/products/long_term_care/long_term_care/cost_of_care.html)

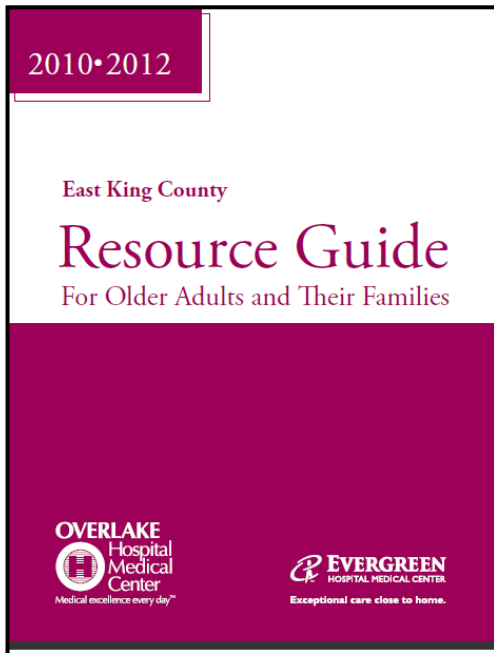
**Needs Assessments** - Assessments 3 through 7 can help you sort through concerns often expressed by seniors. Responding to the statements as honestly as possible will help you identify those areas most important to you when facing change.

Directions: For each of the following statements, place a check (✓) in the column that best describes your feelings or situation. (If an item does not apply to you, *leave the space blank.*) Then add up the number of checks in each column and record the total in the last row of the chart. Finally, you will want to evaluate your lifestyle in Section 8 which follows these assessments.

### 3. Assessing Mobility Around Home

On my own, I am able to:	Hardly Ever	Some-times	Almost Always
a. Cook or prepare nutritious meals.			
b. Do the dishes.			
c. Clean the house or apartment.			
d. Do the laundry.			
e. Do yard work (mowing, raking, snow removal, etc.).			
f. Handle inside maintenance (painting, plumbing, etc.).			
g. Handle outside maintenance (window washing, etc.).			
h. Do grocery or other kinds of shopping.			
i. Use the telephone			
<b>Total number of checks in each column</b>			

If the “Hardly Ever” column in the preceding chart has the highest number of checks, you may want to refer to the East King County Senior Reference Guide 2010-2012 for services that can support continued living in your home.



[CLICK HERE](#) to link to the East King County Senior Reference Guide.

Reference the following pages for services:

[http://www.overlakehospital.org/pdf/SeniorResourceGuide\\_2010.pdf](http://www.overlakehospital.org/pdf/SeniorResourceGuide_2010.pdf)

Home Delivered Meals	Page 5
Home Delivered Groceries	Page 5
Home Care Agencies	Page 29
Companion Care (Volunteer)	Page 30
Repair & Home Modification/Community Programs	Page 33
Repair & Home Modification/Private Pay	Page 34

The ARCH Senior Housing Options - Aging in Place web page will help you assess whether short term and potentially long term needs can be accommodated in your existing home. [CLICK HERE](#) to link to these ARCH Senior Housing Options web pages

<http://www.archhousing.org/current-residents/senior-housing.html>

#### 4. Family & Social Community Considerations

On my own, I am able to:	Hardly Ever	Sometimes	Almost Always
a. Spend sufficient time with family or friends.			
b. Ask my family or friends for help.			
c. Feel “connected” with my neighbors.			
d. Keep myself busy.			
e. Contribute to my community.			
f. Attend social, cultural, or religious events.			
g. Get where I want to go (appointments, etc.).			
<b>Total number of checks in each column</b>			

If the “Hardly Ever” column in the preceding chart has the highest number of checks, you may want to consider joining activities at your local senior center. A list of East King County Senior Centers is available on the ARCH Senior Housing Option web pages, listed under Senior Services.

The East King County Senior Reference Guide provides a number of additional options as listed below that can help you become more active - [CLICK HERE](#).

Recreation & Activities	Page 39
Social Programs	Page 41
Senior Membership Programs	Page 41
Volunteer Opportunities	Page 42
Support Groups	Page 43
Transportation	Page 47

## 5. Personal Finance Record-keeping

On my own, I am able to:	Hardly Ever	Some-times	Almost Always
a. Balance my checkbook.			
b. Make deposits or withdrawals at the bank.			
c. Pay my bills on time.			
d. Handle insurance claims.			
e. Live within my income.			
<b>Total number of checks in each column</b>			

If the “Hardly Ever” column in the chart above has the highest number of checks, you may want to refer seek help from a family member or a professional, such as a certified public accountant specializing in eldercare for financial management services.

[CLICK HERE](#) to link to the East King County Senior Reference Guide and reference the following pages for services:

Private Case Management Services	Page 31
Insurance Information	Page 35
Lawyer Referral Services & Legal Assistance	Page 38
Tax Information and Assistance	Page 46

The Washington Society of CPAs' CPA Referral Service will help you find a local certified public accountant firm that offers elder care accounting. This is a subscriber paid service and includes only those CPAs who have chosen to list.

[CLICK HERE](#) to access this CPA Referral Service website.

<http://www.wscpa.org/public/referral/findcpa.aspx>





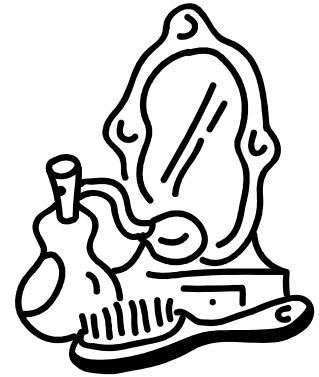
## 6. Health Care & Health Limitations

On my own, I am able to:	Hardly Ever	Some-times	Almost Always
a. Manage my own health care (make and keep appointments, etc.).			
b. Take medications as prescribed.			
c. Get sufficient exercise.			
<b>Total number of checks in each column</b>			

If the “Hardly Ever” column in the chart above has the highest number of checks, you may want to refer to the East King County Senior Reference Guide 2010-2012 for services that provide medical assistance and recreation - [CLICK HERE](#).

Reference the following pages of the guide for services:

Health Care Services	Page 9
Private Case Management Services	Page 31
Recreation & Activities	Page 39



## 7. Personal Care Assessment

On my own, I am able to:	Hardly Ever	Some-times	Almost Always
a. Take a bath or shower.			
b. Get dressed.			
c. Brush my teeth.			
d. Comb or style my hair.			
e. Use the toilet.			
f. Cut my food or eat meals.			
<b>Total number of checks in each column</b>			

If the “Hardly Ever” column in the chart above has the highest number of checks, you may want to refer the East King County Senior Reference Guide for services that can help with personal care - [CLICK HERE](#).

In-Home Services Page 29

Home Health Care Page 30

Private Case Management Services Page 31

## 8. Lifestyle Evaluation

The following chart can help you prioritize and plan for your future needs. To complete this chart, transfer your total scores from each individual assessment numbered from 3-7 above to the appropriate column in the lifestyle chart below.

Then, for each lifestyle assessment, compare the numbers in each set of related columns. In the sections where the “Hardly Ever” column has the *highest* number, consider:

- Whether you can afford to pay for the services you need. If so, refer to the East King County Senior Resource Guide to locate appropriate services.
- Whether there is a family member, friend, or neighbor who can help you manage problem areas.

If points above do not apply to you, consult the recommended pages of the East King County Resource Guide\* shown in the last column for assistance options.

[CLICK HERE](#) to access the guide.

Lifestyle Evaluation	Hardly Ever	Some-times	Almost Always	Turn to Pages *
3. Assessing Your Mobility Around Home				5, 29, 30, 33, 34
4. Family & Social Community				39, 41-43, 47
5. Personal Finance Record-keeping				31, 35, 38, 46
6. Health Care & Health Limitations				9, 31, 39
7. Personal Care Assessment				29-31

Here's a brief example. If your chart resembled the one below, you might want to concentrate on those pages of the guide shown in the shaded boxes.

<b>Lifestyle Evaluation</b>	<b>Hardly Ever</b>	<b>Some-times</b>	<b>Almost Always</b>	<b>Turn to Pages*</b>
3. Assessing Your Mobility Around Home	5	3	1	5, 29, 30, 33, 34
4. Family & Social Community	2	1	4	39, 41-43, 47
5. Personal Finance Record-keeping	0	2	3	31, 35, 38, 46,
6. Health Care & Health Limitations	0	1	2	9, 31, 39
7. Personal Care Assessment	3	2	1	29-31

If you would like to get a “second opinion,” you may also want to ask a family member to complete the needs assessment for you. An additional set of forms without detailed explanations may be downloaded from the Senior Housing Web pages under the Senior Services Section.

After you've investigated your Aging In Place options and Transitioning from Home options, you may want to review examples of the costs of making particular lifestyle changes. To view the Senior Profiles Examples for three other seniors, access the Senior Housing Options / Senior Housing Decision Making Section and the Senior Profiles Examples pdf on the ARCH website.

## Evaluating My Personal Options

You may want to use the following worksheet to compare the costs of staying in your current home with the costs of moving to alternate housing that provides the services you need. To complete this worksheet accurately, you will first need to obtain the actual costs of the service and housing options you are considering. Note that you may not need many of the services listed below, and that some of these services may be included in the cost of alternate housing. When this is the case, simply write “N/A” next to these items.

Staying at Home		Moving to Alternative Housing	
Possible Services Needed	Estimated Monthly Cost	Possible Services Needed	Estimated Monthly Cost
Home-delivered Meals		Meals	
Chore Service		Chore Service	
Homemaking Service		Homemaking Service	
Respite Care		Respite Care	
Home Nursing		Home Nursing	
Transportation		Transportation	
Other Service		Other Service	
Other Service		Other Service	
Household Expenses Rent/Mortgage Other Expenses (food, clothing, insurance, etc.)		Household Expenses Rent/Mortgage (may include utilities) Other Expenses (food, clothing, insurance, etc.)	
<b>Total</b>		<b>Total</b>	

With permission, this document is almost entirely duplicated from a portion of “A Key to Choice for Seniors Open the Door to Services”, a publication created by EastMetro Seniors Agenda for Independent Living (SAIL) and was originally printed with support from the Metropolitan Area Agency on Aging and the Minnesota Board on Aging.