

Understanding the Cost of Senior Living

Comparing senior living costs can feel confusing because communities price care differently. Look beyond the apartment rate: understand the full monthly cost, what is included, and what may change as care needs evolve.

What makes up the monthly cost?

- **Apartment or residence rate.** The base rate may vary by community, apartment size, occupancy, and living setting. Ask whether a separate foundational or service fee applies.
- **Care and personal assistance.** Bathing, dressing, mobility, toileting, medication routines, and other daily support may be included or charged separately. Ask how the assessment affects pricing.
- **Meals and dining.** Ask how many meals and snacks are included, what dining choices are available, and whether dietary support or other meal services cost extra.
- **Nursing and health oversight.** Understand what nursing support is available, how health changes are handled, and whether additional clinical services affect the monthly cost.
- **Housekeeping and laundry.** Many communities include routine housekeeping and some laundry services. Ask what is standard, how often it is provided, and what costs extra.
- **Activities and transportation.** Programs, outings, transportation, and special events may be included, limited, or billed separately. Ask about the services your loved one would use.
- **Memory care services.** Specialized environments, dementia-trained support, structured programming, and additional supervision support residents with dementia. Ask which services are included or assessed individually.
- **One-time and optional charges.** Ask about an entrance fee or deposit, what it covers, and whether it is refundable. Review move-in, assessment, pet, parking, salon, and other fees.

The lowest advertised apartment rate is not always the lowest total monthly cost.

Compare the Full Monthly Cost

A fair comparison includes more than a mortgage or rent payment. Consider the household expenses and outside services that senior living may replace or reduce, as well as expenses that will continue.

- **Housing.** Mortgage or rent, property taxes, homeowners or renters insurance, association fees, and home maintenance.
- **Utilities.** Electricity, gas, water, sewer, internet, television, and other recurring household services.
- **Food.** Groceries, meal delivery, restaurant meals, and help with shopping or preparing food.
- **Home upkeep.** Lawn care, snow removal, repairs, cleaning, appliance replacement, and other household maintenance.
- **Transportation.** Vehicle payments, insurance, fuel, maintenance, rides, and other transportation services.
- **In-home help.** Private caregivers, home health support, housekeeping, medication assistance, and companion services.

Questions to ask every community

Monthly total	What is the estimated total monthly cost based on the person's needs today?
Included services	Which meals, housekeeping, laundry, activities, transportation, nursing, and personal care services are included?
Care changes	How is care priced and reassessed? How would more or less support affect the monthly cost?
Rate changes	How are residents notified of changes to rates or fees?
Additional fees	Are there entrance, deposit, move-in, assessment, transportation, or other charges outside the quoted rate?

Plan With Confidence

How a family pays for senior living depends on personal finances, insurance, benefits, and care needs. These are common options to explore; eligibility and coverage vary.

- **Personal income and savings.** Social Security, pensions, retirement income, savings, and investments can help cover monthly expenses.
- **Long-term care insurance.** Some policies cover eligible assisted living or memory care expenses. Review covered services, waiting periods, and benefit limits.
- **Veterans benefits.** Eligible veterans or surviving spouses may qualify for benefits toward care. Ask the VA or an accredited representative about eligibility.
- **Home equity or sale proceeds.** A home sale or available equity may support a longer-term plan. Discuss options with a trusted financial professional.

Understanding your cost at Home Again

- 1 Talk with our team**
Tell us what you are looking for and what support is needed today.
- 2 Tour a community**
Explore the apartments, services, amenities, and daily experience.
- 3 Review care needs**
Our team assesses the type and level of support that may be appropriate.
- 4 Review pricing**
We explain apartment and care charges, any foundational services, and applicable fees.
- 5 Plan with confidence**
Decide whether Home Again fits your needs and expected monthly budget.

Let's make the costs clearer.

Talk with our team about your options or schedule a tour.

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