

HOUSING TERMS GLOSSARY

ASSISTED LIVING FACILITIES

RCAC: RESIDENTIAL CARE APARTMENT COMPLEX

Designed specifically for independent adults 55+, and provide up to 28 hours per week of personalized supportive services, such as meals, health monitoring, medication management, housekeeping, and laundry. Each apartment has a lockable entrance, kitchen, and bathroom. RCACs are not recommended for those with Alzheimer's-related dementias or other ailments requiring more in-depth monitoring.

CBRF: COMMUNITY-BASED RESIDENTIAL FACILITY

These facilities offer greater levels of supportive services than RCACs. Includes no more than three hours per week of licensed nursing care. These are appropriate for individuals with general/frail requirements.

AFHF: ADULT FAMILY HOME FACILITIES

These private homes contain four or fewer unrelated individuals. Residents receive care above the level of room and board, which can include up to seven hours per week of nursing care.

ALZHEIMER'S/DEMENTIA/MEMORY CARE FACILITIES

Designed to provide care and housing tailored to the special needs of individuals with memory/dementia concerns. These facilities foster secured environments with programs designed toward reality orientation and behavior. Licensed as a CBRF or Skilled Nursing Home.

CCRC: CONTINUING CARE RETIREMENT COMMUNITY

Often large campuses which include the entire range of long-term care options: homes/independent apartments, assisted-living options, and skilled nursing care enabling one to move between housing choices should their medical requirements change. Life leases or long-term contracts between the individual and the facility may be required for residency. (*Definitions for Wisconsin*)

INDEPENDENT LIVING APARTMENT & ACTIVE ADULT COMMUNITIES

Designed specifically for independent adults 55+ able to live on their own who desire the security, enjoyment, and conveniences of community living with amenities, such as meals, housekeeping, and organized social programs.

A) SUBSIDIZED OR SECTION 8 – Apartments/housing based on the resident's adjusted gross income and use of subsidies provided by the government. The resident's income must be below 50 percent of the area median income. The subsidy makes up the difference between 30 percent of the resident's income and the contract rent established by HUD.

B) AFFORDABLE OR SECTION 42 – Apartments/housing based on the resident's gross income. The maximum allowable income is determined by WHEDA for each county based on the median county income. The resident's income is based on fixed gross income as well as income derived from financial assets. The rent may be less than market rate.

LIFE-LEASE DEVELOPMENTS

Designed to accommodate the life of the resident. One purchases the right to occupy a unit, usually a town house, condo, or suite, along with use of facilities, such as a gym or spa. Residents pay an upfront fee, in addition to a monthly fee covering maintenance and other expenses. When the resident leaves, the lease may be sold to another individual. The development may or may not offer a buy back option.

SKILLED NURSING/NURSING HOME/REHABILITATION

Provides 24-hour licensed nursing services for those who need rehabilitative care or medical services too complex to be handled by an RCAC, CBRF, or AFH. Generally, Medicare doesn't pay for long-term care. Medicare pays only for medically necessary skilled nursing/rehab facility or home health care.