

Baltimore offers wide range of independent living options

For seniors looking to live an active lifestyle without the responsibility of maintaining their own houses, there are a wide variety of independent living communities in the Baltimore area that offer many different features.

Some independent living communities are strictly geared to those who don't need any medical help, while others are part of larger networks providing a continuum of care including assisted-living and hospice options.

Some communities require entrance fees and monthly rent, while others are solely rent based. Some are located in pastoral settings while others are within striking distance of downtown attractions. Most offer a wide range of entertainment, educational and social activities, and most require a minimum age ranging from 60 to 65.

"They really provide opportunities for seniors to enjoy a real positive lifestyle that includes maintenance-free living within their apartments and the outdoors," said Phil Golden, a principal and chief operating officer of Springwell Retirement Community in Mount Washington.

"They also provide the opportunity to connect to other people they wouldn't have exposure to living in their own home," he said, "and to have exposure to entertainment and stimulating activities they might not have easy access to on their own."

Springwell is a rental community with no entrance fees. Costs range from approximately \$2,700 a month for a one-bedroom apartment up to \$3,900 for a two-bedroom apartment. The community offers courses through the Community College of Baltimore County, water color classes, movies, happy hours and more.

"A lot of people say it feels like living in a resort," Golden said. "A lot of the people who come here are ready to have that resort-style living at that stage in their lives with entertainment and dining, housekeeping and transportation."

Springwell augments its independent living options with personal care services. Through its “Partners in Care” program, residents have access to rehabilitation, skilled nursing and other services. Additional fees are charged for enhanced assistance.

Colleen LoPresto, executive director of Oak Crest Village in Parkville, said independent living communities provide convenience and peace of mind for seniors and their loved ones.

“They don’t want to have to rake leaves or they’re tired of cooking,” LoPresto explained. “They are people who don’t want to be alone and they want to remain active in the community.”

Seniors are often attracted to Oak Crest’s many amenities, LoPresto said. They include a chapel, onsite medical center, five restaurants and a fitness center. Residents are active in a variety of clubs including groups devoted to reading, dancing and card games.

Oak Crest requires a refundable entrance fee that ranges from \$119,000 to \$419,000 and monthly rent that ranges from \$1,370 to \$2,260. The vast majority of residents sell their homes to help cover the expenses, LoPresto said.

“We have consultants who help them to downsize and stage their homes for sale,” she said.

Oak Crest offers assisted living and long-term care for those who may need additional services as they get older.

For those looking for an independent living community, LoPresto advised including their children in the decision and making sure they understand how the pricing systems work at various communities. Some communities offer refundable entrance fees and others do not.

“Know the fees upfront and how long they last,” she said. “Don’t be afraid to ask questions.”

Brenda Becker, marketing director of Broadmead Retirement Community in Cockeysville, recommended visiting a variety of campuses.

“They all have a different feel,” Becker said. “It’s very similar to choosing a college. The questions to ask are, ‘where do you want to spend the rest of your life and are you comfortable there?’”

Becker noted that some communities have homes based in high-rises while others have more access to the environment.

Broadmead offers a pool, fitness room, several libraries, a recreation room and a variety of clubs and activities. The entrance fee for a single person ranges from \$105,060 to \$413,920, with monthly rent ranging from \$2,734 to \$5,741. Independent living residents have the option of having assisted care.

“In continuing care retirement communities, some pay for healthcare as needed and others pay for the entire duration,” Becker said. “At Broadmead, it’s just like insurance. It’s a shared-risk contract, so everyone pays into health care so when it’s needed there’s no additional fee.”

Becker said Baltimore-area seniors are fortunate to have so many independent living options.

“It can be overwhelming because it’s hard to make a short list,” she said, “but I would encourage them to really take the time to meet people. Go to an event or a meal, talk with people and find what feels right for you.”