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Alaska Anchorage Eagle River Fairbanks Juneau Arkansas Fayetteville Little Rock Maumelle Rogers Texarkana Delaware Christiana Dover Georgetown New Castle Hawaii Idaho Boise Coeur d'Alene Idaho Falls Pinehurst Twin Falls Maine Auburn Augusta Bangor Belfast Portland South Portland Waterville Mississippi Biloxi Hattiesburg Jackson McComb Southaven Montana Billings Billings Bozeman Butte Helena Missoula Nevada Carson City Henderson Las Vegas Reno New Mexico Albuquerque Clovis Farmington Las Cruces Rio Rancho Santa Fe North Dakota Bismarck Fargo Grand Forks Oklahoma Duncan Enid Lawton Oklahoma City Ponca City Tulsa Rhode Island Charlestown Cranston Lincoln Providence Warwick South Dakota Brookings Pierre Rapid City Sioux Falls Watertown Vermont Bennington Brattleboro Burlington Randolph Center South Burlington Wyoming Casper Cheyenne Laramie Sheridan There are 42 Independent Living communities in the Charlotte, NC area, with 23 in Charlotte.Caring.com offers a free service to help families find senior care, and authentic reviews to help you in your decision. On average in Charlotte, NC, residents and their loved ones rate Independent Living communities 4.1 out of 5 stars.Caring's Family Advisors are here to help you with questions about senior living and care options.Call us at (877) 752-1885Independent LivingI am/was a resident of this facilityReview of Solista Charlotte by CogirI moved into Solista Charlotte by Cogir. What I like about it is that I have an independent apartment. It has a kitchen, so I can fix my meals if I want to, but meals are provided three times a...Read moreIndependent LivingI visited this facilityReview of Providence Meadows Gracious Retirement LivingWe like Providence Meadows Gracious Retirement Living. It's fairly new. We saw it being built because we live in that neighborhood. It's got a nice arrangement, except for a couple of things that...Read moreIndependent LivingI visited this facilityReview of Waltonwood ProvidenceWe were not impressed with Waltonwood Providence because the person who showed us around acted as if she could care less if we moved there. She wasn't very interested in us. When we said the price...Read moreQuickly search the largest online senior living and senior care directoryRead our authentic consumer reviews and content by experts Guided, expert advice to find the best community or agency for youWell help you book tours or get in touch with local agencies17 communities near Fort Worth, Texas6301 Overton Ridge Boulevard, Fort Worth, TX 76132Assisted Living, Memory Care, Independent LivingThe Vantage at Cityview is a distinguished senior living community offering the best in memory care, assisted living, and independent living. Nestled in the vibrant neighborhood of Fort Worth, it provides a nurturing environment where residents can thrive. The community's focus on care and medical services ensures that residents receive personalized attention, with amenities such as a 24-hour call.....Read more5301 Bryant Irvin Road, Fort Worth, TX 76132Assisted Living, Independent LivingBroadway Cityview is a vibrant senior living community offering a harmonious blend of modern comfort and attentive care. The community is dedicated to providing exceptional medical and wellness services to ensure residents enjoy a fulfilling and healthy lifestyle. With a robust range of healthcare amenities, Broadway Cityview offers 24-hour nursing care, medication management, and specialized supp.....Read more25 Leonard Trail, Westworth Village, TX 76114Assisted Living, Memory Care, Independent Living"My husband's 101 year-old grandmother was at The Westmore for about 7 years - first in their independent wing then later in assisted living, and finally there with the help of hospice. I cannot say enough good things about the care, compassion and programming she received while she was there. The trust testament was when we would pop in unannounced and listen outside the door to her conversations..." - Christine ...Read more6801 West Poly Webb Road, Arlington, TX 76016Independent Living"I can't say enough good things about Arlington Plaza! My dad has truly found a home here. The staff is incredibly friendly and attentive, always going the extra mile to ensure everyone is happy and engaged. The variety of activities and social events keeps everyone active and connected, and my dad has made some great friends. The atmosphere and recently remodeled building create a warm and invitin..." - John...Read more2151 Green Oaks Road, Fort Worth, TX 76116Assisted Living, Independent LivingRidgmar Medical Lodge stands as a beacon of comprehensive care and vibrant community living. Nestled in a welcoming neighborhood, this large senior living community offers an array of medical services and amenities designed to support residents in their daily lives. With a focus on health and wellness, Ridgmar Medical Lodge provides 12-16 hour nursing care, a 24-hour call system, and supervision t.....Read moreGet personalized community recommendations8500 Emerald Hills Way, North Richland Hills, TX 76180Assisted Living, Independent LivingNestled in a tranquil neighborhood, Brookdale North Richland Hills is a vibrant senior living community that offers the perfect blend of independence and support. The community is well-regarded for its commitment to enhancing the health and well-being of its residents through comprehensive and personalized healthcare services. With access to 12-16 hour nursing care, a 24-hour call system, and assi.....Read more5755 Clearfork Main Street, Fort Worth, TX 76109Assisted Living, Memory Care, Independent LivingNestled along the picturesque Trinity River, The Tradition - Clearfork offers a vibrant senior living community that prioritizes services designed to support a fulfilling lifestyle. With a dedicated team of professionals available 24 hours a day, residents enjoy peace of mind knowing that assistance is always at hand. The community offers a comprehensive 24-hour call system and medication management.....Read more6150 Oakmont Trail, Fort Worth, TX 76132Independent LivingNestled in the vibrant and diverse neighborhood of Fort Worth, Trinity Courtyard stands as a beacon of luxury and care for its residents. This medium-sized community offers a rich tapestry of amenities and services designed to cater to the needs and desires of those aged 55 and over. With its emphasis on health and well-being, Trinity Courtyard provides comprehensive healthcare services, including.....Read more6799 Granbury Road, Fort Worth, TX 76133Independent LivingThe Waterford at Fort Worth is a vibrant senior living community that offers residents a delightful blend of comfort, independence, and a welcoming neighborhood. Nestled in a prime location, it provides easy access to essential services and leisure spots, ensuring that residents have everything they need within reach. The community is surrounded by a variety of medical facilities, including TexasRead more2315 Little Road, Arlington, TX 76016Independent LivingNestled in a vibrant neighborhood, Asher Point Independent Living of Arlington offers a warm and welcoming community for those ready to embrace their golden years. This senior living community is designed with residents' health and wellbeing in mind, providing a range of care and medical services to ensure peace of mind. With a 24-hour call system, medication management, and wheelchair accessibility.....Read more2500 Woodside Drive, Arlington, TX 76016Assisted Living, Memory Care, Independent LivingMorada Lake Arlington is a vibrant senior living community that offers an enriching lifestyle with a strong focus on care and medical services. Residents benefit from a comprehensive range of healthcare services, including 24-hour supervision, a 12-16 hour nursing staff, and assistance with daily activities like bathing, dressing, and medication management. The community's commitment to health and and.....Read more6150 Glenview Drive, North Richland Hills, TX 76180Independent LivingThe Wellington at North Richland Hills is a vibrant senior living community that provides a rich tapestry of care and wellness services above all. This small, intimate community ensures that each resident receives personalized attention and support, fostering a close-knit environment where everyone feels at home. The Spring at Silverton is committed to providing top-notch healthRead moreIndependent living can be a great choice for seniors who can still manage themselves on a day-to-day basis, but who are looking to downsize or to have certain services close at hand, such as medical services. Typical independent living communities can vary broadly, but usually provide seniors with their own accommodation. Apartments, townhouses, and condos are all available as examples of independent living accommodations. Among of the biggest benefits of independent living communities, also sometimes called retirement communities, are the social benefits they offer seniors. Independent living can be a great choice for seniors who can still manage on a day-to-day basis but are looking to downsize or to have certain services close at hand, such as housekeeping and shopping. There are many kinds of independent living from apartments to small homes to co-housing.What is Independent Living?Independent living, often referred to as a retirement community, is intended for seniors who wish to remain independent while living in a private space. Seniors may pay for some congregate services such as meals or housekeeping as part of the monthly fee or rental rate, but this is optional. These individuals require little, if any, assistance with activities of daily living such as dressing and meal preparation. Residents of independent living units may have some home health care-type services provided to them by staff or an outside agency. Typically, there is staff onsite as well as building security.Independent living encompasses a wide range of housing arrangements, from apartment-style communities to housing co-ops. Generally, residents live in their own private living spaces and have access to common areas where they can gather with other members of the community. Because this option is designed for seniors who can still live independently, the features and amenities in the individual dwelling areas are comparable to those in a typical apartment complex or planned community.What Services Are Included in Independent LivingEvery community is quite different, and the levels of services will affect the monthly cost and initial fees significantly. Here are some examples of amenities that may be offered:hair salon & barber shopConierge serviceTransportationGame/TV roomGolf courseHealthcare centerPrivate rental hallLaundry serviceRestaurant-style dining hallFitness centerSwimming poolSports and exercise programsComputer labsGardens and walking pathsOrganized travel/day tripsDay spasIn addition, some seniors who live in independent Living hire in-home care. In-home care options such as daily nurse and medical services. These are either charged by an external home care agency or provided by the Independent Living community. When to Consider Independent LivingAlthough there are many factors to consider, here our four key areas to think about as you're evaluating whether to move to independent living versus other options.Transportation - Do you plan to continue driving? What are the options in your area if you need to stop driving at some point?Finances - Do you have the income to cover your needs, including in-home care, if it becomes necessary?Health care - Do you live near the doctors and a hospital? How could you handle a medical problem on the weekend or on a holiday?Household maintenance - Which tasks can you still handle, and which do you need help with? Who is available - volunteer or professional - to help?Senior ApartmentsSenior apartments might be referred to numerous ways: 55+ apartments, 62+ apartments, age-restricted apartments, or active adult apartments. Benefits of senior apartments include planned activities such as exercise classes, movie nights, card game parties, and local day-trips. They also typically have extra security measures such as cameras and emergency alert systems. Some also have security-patrolled grounds and even security guards posted at entryways. The biggest difference from senior communities is that they generally do not include meals and housekeeping as part of your rent. 55+ CommunitiesAge-restricted communities let seniors buy or rent housing on properties with shared amenities and services such as golf courses, swimming pools and transportation. Each residence is typically connected to the others by sidewalks or other paths. Residents of age-restricted communities have many opportunities to socialize informally and through planned activities. Generally, a clubhouse serves as the community center with areas for restaurant-style dining and recreational activities.According to an American Housing Survey conducted in 2011, it is projected that there will be an increase in demand for housing in 55+ communities going forward, as the share of households age 55+ is expected to grow annually, and to account for nearly 45% of all U.S. households by the year 2020. Home purchase prices in age-restricted communities vary with local housing markets. Senior Co-housingCohousing.org, run by the Cohousing Association of the United States, defines cohousing as "an intentional community of private homes clustered around a shared space." In a cohousing community, residents live privately in condos or attached homes, but share certain properties or amenities with other residents. The main idea behind cohousing (and the biggest advantage) is that it balances privacy with a community atmosphere. Through the sharing of food, energy, maintenance upkeep costs, and other expenses, residents of cohousing communities can save hundreds or even thousands of dollars over what they would pay for comparable senior living arrangements elsewhere.Independent Living vs. Assisted LivingIndependent living services are aimed at minimizing seniors' daily responsibilities, not assisting with activities of daily living, which is the focus of assisted living. Landscaping, laundry and housekeeping services, on-site dining facilities, security surveillance, and a variety of activities and events are typical. Assisted living, on the other hand, provides help with daily living activities such as bathing, dressing, grooming and other personal care. Often, independent and assisted living facilities are co-located, so that seniors can shift to assisted living when their needs increase over time.Independent Living vs. Home CarePreference, abilities and cost are determining factors when choosing between independent living and home care. If the weight of managing a household is becoming too much for a senior, independent living might be the answer. It's typically a smaller, more manageable apartment and home care services can be provided in their new space. However, for seniors who are very attached to their living environment and have the funds to hire home care for housekeeping, yard work and repairs, this may be a better option.Independent Living vs. CCRCsContinuing Care Retirement Communities (CCRCs) offer a combination of independent living apartments, assisted living units and skilled nursing care rooms all available on one campus. Unlike an independent living community which typically offers no daily living assistance services or skilled nursing, CCRC residents can transition to other areas within the community that will serve their increasing care needs. The demand for CCRCs continues to grow as the number of people reaching retirement age rises. CCRCs have evolved over the past several years and offer enticing service packages and entrance-fee options. Providing 24-hour staff and security, gourmet meals, religious, social and leisure activities, housekeeping, laundry, transportation, wellness and fitness programs, CCRCs are an attractive all-inclusive housing option for seniors.CCRCs are governed by state regulations in most states, and typically are classified as an insurance model and governed by the state department of insurance. Each of the components making up a CCRC are subject to separate regulations - the housing units may be regulated at the local level, the assisted living regulated by the state, and the nursing home portion of the community is governed by state and federal regulations.How Much Does Independent Living Cost?Independent living costs significantly less than a CCRC, a nursing home, or even assisted living. The monthly fees for independent living vary mainly due to size and location, with the average cost ranging from \$1,500 to \$3,500 per month. Some communities require an entrance fee, also called a "buy-in" fee, while others only require monthly rent. Like any long-term-care option, independent living costs and options vary by area - it is important to explore each facility, ask questions and read over agreements carefully to be sure the community offers what is desired.Rent and utilities represent the primary cost for independent living residents. Aging adults who live in communities that offer specialized recreational opportunities like private golf courses may incur additional expenses in the form of membership and/or joining fees. Different meal plans are usually available for on-site dining, and additional costs may be involved depending on the mix of services and add-ons chosen.How Can I Pay for Independent Living?Since independent living communities don't provide residents with medical services, Medicare, Medicaid, and other financial aid programs won't cover the cost. Instead, seniors must pay privately, using funds from Social Security benefits, pension income, retirement savings, life settlements, reverse mortgage funds, annuities and other personal funds.Social Security and PensionsSeniors receiving Social Security and other types of pensions can use those funds cover retirement-related living expenses, including payments made to reside in an independent living community. This contrasts with Medicare and Medicaid, which are more geared towards the payment of an elder's health care costs, or a low-income senior's medical and housing expenses, respectively.Government ProgramsThe U.S. Department of Housing and Urban Development (HUD) offers help paying for both independent and assisted living to eligible low-income seniors through the Housing Choice Voucher (formerly Section 8) and Section 202 programs. However, due to high demand for these programs, the waiting lists are often very long.Long-Term Care InsuranceBenefits vary from policy to policy, but some forms of long-term care insurance will cover independent living costs. Before signing up for a policy, make sure you clearly understand what it will and won't pay for, including which senior housing categories (e.g. assisted living, in-home care, skilled nursing) are and are not included.Life InsuranceThese options greatly depend on the type of life insurance policy so it's best to discuss with an insurance broker or financial advisor.Life Settlement - You can sell your life insurance policy to a third party for market value and use the proceeds to fund independent living. Surrender Policy - You give up ownership and the death benefit. If the policy has accumulated cash, the insurance company writes you a check for the full amount of cash value, which is often taxed.Policy Loan - You can take a loan from your life insurance policy, which means you won't pay taxes. However, you can't take it all or the policy will lapse. 1035 transaction - This allows you to exchange cash value from an existing life insurance policy into a new life insurance policy with long-term care insurance benefits tax-free. Reverse Mortgage LoansThe Home Equity Conversion Mortgage (HECM) is a reverse mortgage that seniors take against their home's equity. Insured by the federal government, it is only accessible via lenders approved by the Federal Housing Administration (FHA). Once finalized, the lender makes payments in a single lump sum, monthly installments, or as a line of credit. The loan does not have to be paid back until the last borrower passes away or moves from the home for one full year. The home is usually sold, and the lender is paid back the full loan amount plus interestPrivate FundingIn situations when costs aren't covered through other means, paying via private funds is an option. Sources of private funds for assisted living include retirement accounts and 401Ks, savings accounts, annuities and insurance plans (including life settlements), trusts and stock market investments. Home equity and bridge loans can also be used when transitioning to an independent living community.Evaluating Independent Living CommunitiesWhen considering independent living communities, you would evaluate its pros and cons like any apartment complex or condo. What amenities are more important to you? Does the property appear well managed and clean? Here are some factors to check off your list.LocationCommunity is conveniently located for family and friendsNeighborhood is safeShopping and entertainment are nearbyMedical facilities are nearbyHospitalityVisitors are greeted warmlyStaff members offer courteous greetingsStaff members address residents by name and show respectful familiarityResidents are friendly and welcomingYou feel safe, unpressured and comfortableAll your questions are answeredDiningDining venues look invitingDining room is clean and in good conditionResidents can invite guests for mealsResidents can provide input on menuCommunity accommodates special dietsDietician or nutritionist is involved in meal planningMultiple dining venuesSample several mealsWellness & EnrichmentCalendar of activities and programs that appeal to youList of resident clubs, groups and committeesMany fitness programs and classesClasses, lectures and other learning opportunities are offeredVolunteer opportunities available inside and outside the communitySpiritual support or religious services are offeredEntertainment and cultural events are organizedSupport ServicesAccess to non-medical home careHousekeeping, maintenance and laundry are providedTransportation availableSecurity 24/7Nurse station or wellness clinicPricing StructureProperty MaintenanceProperty & MaintenanceCommunity clean and well maintainedAmple parking is provided for residents and visitorsParking area is convenient and well litSafety features in place such as handrails and grab barsResidences have safety features, emergency alert and fire suppressionResidents can decorate living spacesCommunity is pet-friendlyPricing StructureBase cost and what's included is clearList of add-on services and their cost is availableMeal plan explainedEntrance fee and refund policy is reasonablePricing sheets for floor plans, contract types and care services are providedExplanation of annual rate increasesIndependent Living RegulationsSince independent living communities do not provide healthcare services, they are not subject to the same rules and regulations governing long-term care facility operations. However, many of these communities do serve food, so they are likely inspected by local health departments. They would also be inspected for compliance for fire code compliance. Asking to review these records can tell you whether the community follows required state and federal regulations. Additional Independent Living Resources View All Among the different options available for senior housing, independent living is the least hands-on and the least expensive. While seniors who are still living in their own homes could technically be described as "living independently," in senior housing, "independent living" just describes senior...More Read More In today's senior living community, there are a number of housing options available that can provide seniors with the ideal environment to enjoy their golden years. Every senior is unique, just as every situation is unique, which means that different seniors may benefit from different types of care ...More Read More If you've been researching senior living arrangements, either for yourself or a loved one, then chances are you're already thinking about the standard options home care, retirement communities, or independent living. If you dig a bit deeper, you might find that another living option is becoming ...More Read More Select a State to Find Independent Living Near You Select State Alaska Alabama Arkansas Arizona California Colorado Connecticut Washington DC Delaware Florida Georgia Hawaii Iowa Idaho Illinois Indiana Kansas Kentucky Louisiana Massachusetts Maryland Maine Michigan Minnesota Missouri Mississippi Montana North Carolina North Dakota Nebraska New Hampshire New Jersey New Mexico Nevada New York Ohio Oklahoma Oregon Pennsylvania Rhode Island South Carolina South Dakota Tennessee Texas Utah Virginia Vermont Washington Wisconsin West Virginia Wyoming

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