A free guide from Lilisity

Choosing Independent Living

A practical guide to independent living and life plan communities, with contract questions, checklists for your tours and what thousands of residents and families told us.

Start here

How to use this guide

Independent living is a choice most people make while they are still healthy, with time to plan. This guide is for anyone weighing that move, whether for yourself or for a parent.

Read the first sections before you call any communities. Some communities ask for a large entrance fee and a long-term contract, so the chapters on contracts and finances matter as much as the tour. Print the checklists near the back and take them with you on visits.

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1 · What independent living is

Your own home, without the upkeep

Independent living is for older adults who can manage daily life on their own and want an easier, more social way to live. You have a private apartment, cottage or house, and the community handles meals, maintenance and activities.

Usually included

- A private apartment with a kitchen or kitchenette
- Some meals in a shared dining room (meal plans vary)
- Repairs, yard work and snow removal
- Activities, classes, clubs and outings
- Scheduled transportation
- Housekeeping, in many communities

Usually not included

- Help with bathing, dressing or using the toilet
- Giving or managing medications
- Nursing care
- Supervision for someone with memory loss
- Staff checking on you through the day

Little or no personal care

Independent living is housing with services. Most communities provide little or no hands-on care. Residents who need help usually hire a home care agency, or move to assisted living. Ask each community exactly what its staff can and can't do for a resident.

Often a good fit for people who

- Can handle bathing, dressing and medications on their own
- Are tired of keeping up a house and yard
- Spend most days alone, or have lost a spouse
- Have stopped driving, or want to drive less
- Want to move while they can still choose
- Want a plan in place in case care is needed later

If daily help is already needed, assisted living is usually a better match. For how the levels of senior living compare: lilisity.com/resources/senior-living-spectrum

Two main kinds of community

Most independent living falls into one of two groups. Knowing which one you are looking at changes what you pay, what you sign and what happens if your health changes.

	Rental community	Life plan community (CCRC)
How you pay	Monthly rent. Some charge a one-time community fee at move-in.	Usually a large one-time entrance fee plus a monthly fee. Some also offer a rental option.
What you sign	A lease, often yearly or month to month	A long-term contract, often for the rest of your life
Care later	May have no care on site. Some share a building or campus with assisted living or memory care.	Assisted living, nursing care and often memory care on the same campus, with access promised in the contract
Getting in	Usually simple: an application and a deposit	A review of your health and finances before you are accepted
Leaving	Give notice under the lease	Any refund depends on the contract
Main risk	Rent increases, and moving again if care is needed	A large sum paid up front, which depends on the community staying financially healthy

> **What's in a name**
>
> CCRC stands for continuing care retirement community. Many now call themselves life plan communities. A rental community next door to an assisted living building is a different thing. The question to ask is whether access to care is promised in your contract, and at what price.

Why timing matters

Life plan communities usually admit new residents into independent living, and they check health and finances before accepting someone. A person who already needs a lot of care may not qualify. Many people start looking several years before they plan to move, and some join a waiting list. Rental communities have fewer hurdles, but popular apartments can still have a wait.

Three common contract types

You pay an entrance fee and a monthly fee. In return, the community promises a place to live and access to more care as your needs change. The contract type decides what that care will cost you later.

Life care	**Often called Type A**	Highest fees up front	Assisted living and nursing care are covered as you need them, with little or no change to your monthly fee beyond normal yearly increases. You are paying ahead for care you may or may not use.
Modified	**Often called Type B**	Lower fees up front	Covers part of your future care, such as a set number of days in nursing care, or care at a discount. After that, you pay more, usually at a reduced rate.
Fee for service	**Often called Type C**	Lowest fees up front	You are guaranteed access to care on campus, and you pay the going rate for it when you use it. Monthly costs can rise sharply if you need long-term care.

How entrance fee refunds work

Refundable

A set share of the fee, stated in the contract, goes back to you or your estate when you leave or die. The entrance fee is usually higher.

Declining balance

The refund shrinks each month after you move in, often until nothing is left. The entrance fee is usually lower.

Before you sign

Ask whether a refund is paid only after your apartment is resold, and how long that usually takes. Some states give you a set number of days after signing to cancel with a refund; ask what applies in yours. State regulators urge people to have an attorney and a financial advisor review the contract before signing.

4 · If more care is needed later

Plan for the day you need help

Health changes, often without warning. Before you sign, find out what happens when you need more help, who decides, and what it costs.

In a rental community

- Many residents hire a home care agency and pay it separately.
- Some communities have assisted living or memory care nearby, with its own prices and sometimes a waiting list.
- If needs grow past what the lease allows, you may have to move. Ask where that line is.

In a life plan community

- You move to assisted living, memory care or nursing care on the same campus.
- Your contract type sets what you pay there.
- Ask who decides when you move, and whether you and your family are part of that decision.
- Ask how long your apartment is held during a short stay in nursing care.

For couples

If one spouse needs to move to assisted living or nursing care, ask what happens to the other spouse's apartment and fees, and whether you will pay two monthly fees.

What Medicare does and doesn't pay

Medicare doesn't pay for long-term care, such as daily help with bathing and dressing, in any setting. It can cover a short stay in a skilled nursing facility, with limits, after a medically necessary inpatient hospital stay of at least three days in a row. Time spent under observation doesn't count toward those three days.

Ask whether the nursing center takes Medicare and Medicaid, and what happens if savings run out. Look up its ratings on Medicare Care Compare at medicare.gov/care-compare.

Two money questions for a professional

If you have long-term care insurance, ask how it works with each contract type. The IRS also lets you count part of a life care fee as a medical expense when the contract promises lifetime care that includes medical care. Ask a tax professional whether that helps you.

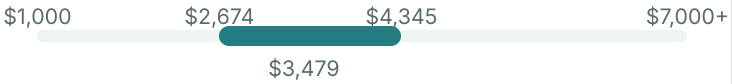
What independent living costs

Prices vary a lot by state, city, apartment size and what the monthly fee includes. Here is what independent living communities post on their own websites.

$3,479/month

Median starting price

Across 1,242 independent living communities that publish a starting price. Half fall between $2,674 and $4,345.



Source: Lilisity review of community websites, October 2026. Starting prices are usually for the smallest apartment, so many people pay more.

Entrance fees

Life plan communities also charge an entrance fee. These vary widely with the region, the apartment, the contract type and the refund plan. Refundable plans generally cost more up front. Ask each community for its full fee schedule in writing.

Compare with what home costs today

Monthly cost	At home now	In the community's fee?
Mortgage or rent		
Property taxes and insurance		
Utilities, phone and internet		
Repairs, yard and snow		
Groceries and meals out		
Car, gas and rides		
Housekeeping		
Gym, classes and outings		

More help: lilisity.com/resources/senior-living-costs-it-worth-price

Look at the books before you pay

An entrance fee is a large sum paid up front. You are counting on the community to be well run and financially sound for many years, so check its finances before you sign.

Documents to ask for

- [ ] **Audited financial statements** for the last few years, prepared by an outside accountant
- [ ] **The state disclosure statement.** Many states require life plan communities to give you one before you sign. It describes fees, services, refund terms and finances.
- [ ] **The full contract** with every attachment, plus the resident handbook or rules
- [ ] **The history of monthly fee increases** for at least the last five years

Questions about the money

- Is the community nonprofit or for-profit?
- Is there a parent company? Can we see its finances too?
- Who owns the land and buildings?
- How full is it today, and over the last few years?
- How much debt does it carry, and is it meeting its loan terms?
- Does it keep reserves? Is my deposit held in escrow?
- Are our fees used only for this community?
- Who manages it, and how long have the leaders been there?

Get a second set of eyes

Financial statements are hard to read. The Maryland Department of Aging urges anyone considering a continuing care contract to consult an attorney and a financial advisor before signing. Many states have an agency that oversees life plan communities. Ask the community which agency regulates it, then call that agency with questions. Your local Area Agency on Aging can point you to it. Find yours at eldercare.acl.gov or 1-800-677-1116.

Talk with the residents' council

Many life plan communities have a resident association. Ask to speak with its leaders about fee increases, how management shares financial news, and any recent changes.

Making the house part manageable

For many people the house is the hardest part of the move, both in feelings and in work. Start early and take it in stages.

1. **Start with the new floor plan**
   Get the measurements of the apartment you are choosing. Decide which furniture fits before you sort anything else.

2. **Sort one room at a time**
   Use five piles: keep, give to family, sell, donate and discard. Begin with rooms that hold fewer memories, such as a guest room or garage.

3. **Ask family early**
   Let children and grandchildren say what they want, and set a date to pick it up.

4. **Get help with the heavy lifting**
   A senior move manager can plan the move, sort and set up the new home. Estate sale companies and donation pickups can clear what's left.

5. **Plan the timing of the sale**
   Ask the community how long it will hold an apartment, what deposit it needs, and whether the entrance fee can wait until your home sells. Talk with a financial advisor before you sign two big commitments at once.

> **Taxes on the sale**
> If you sell your main home, you may be able to exclude up to $250,000 of the gain from your income, or up to $500,000 if you file jointly with your spouse. In general, you must have owned the home and lived in it for at least two of the five years before the sale. IRS Publication 523 has the rules. Ask a tax professional how they apply to you.

More help: lilisity.com/resources/making-move-upsizing-retirement-downsizing-house

16,397 conversations about what matters

Senior Living Alliance, the company behind Lilisity, interviews residents and their families by phone about their communities. Here is what they told us over the past 12 months.

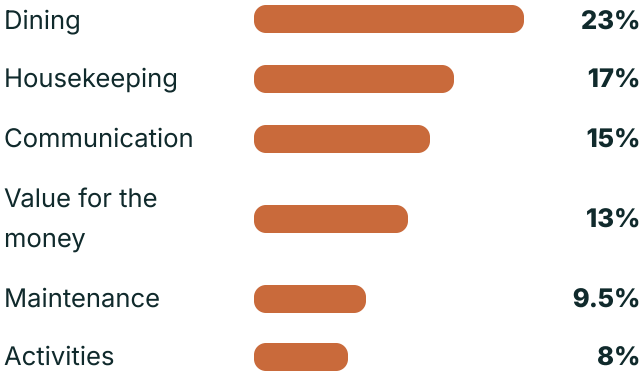
What people praise

Share of 4,207 positive comments that mention each topic



What people raise as concerns

Share of 22,911 concerns by topic



Overall, 86% rated their community four or five stars. Among families who moved out, the most common concern was value for the money. Complaints about activities were mostly about variety, too few choices, and residents not being encouraged to join in.

What this means for your search

- Eat in the dining room more than once, at different meals.
- Ask how quickly maintenance requests are handled, and ask residents if that's true.
- Look at a real activity calendar, then check that the activities are happening.
- Ask how new residents are welcomed and introduced to others.
- Ask how management shares news, and who you call with a problem.
- Get prices in writing, with the history of increases.

Source: Senior Living Alliance phone interviews with residents and families at member communities, September 2025 to September 2026.

What to notice on a tour

Print one copy for each community. Visit at least twice, eat a meal each time, and ask about a short trial stay.

Community _____ Date _____

Residents and social life

- [ ] Residents are out and about, talking with each other
- [ ] People seem similar in age and interests
- [ ] The activities on the calendar are really happening
- [ ] You talked with residents without staff nearby

Staff and management

- [ ] Staff know residents by name
- [ ] You met the executive director
- [ ] Questions got clear, direct answers
- [ ] Leaders have been there for a while

Dining

- [ ] The food tastes good and is served hot
- [ ] Choices at every meal
- [ ] Meal times and the meal plan fit your routine
- [ ] The dining room feels welcoming

Apartment

- [ ] Enough room for favorite furniture
- [ ] Walk-in shower and grab bars
- [ ] Good light, storage and a usable kitchen
- [ ] You saw the actual apartment, as well as the model

Building and grounds

- [ ] Clean and well kept, inside and out
- [ ] Easy to walk, with elevators and handrails
- [ ] Safe parking and outdoor space
- [ ] Shops, doctors and family within reach

Your overall feeling

- [ ] You could picture living here
- [ ] Care options fit a possible future
- [ ] You got prices and the contract in writing
- [ ] You felt no pressure to sign

Questions to ask every community

Fees and the contract

- What is the entrance fee, and which refund plans do you offer?
- What does the monthly fee include, and what costs extra?
- What does a second person add?
- How much has the monthly fee gone up in each of the last five years? How much notice do you give?
- Is any refund paid only after my apartment is resold?
- For what reasons can you end my contract or lease?
- What happens if I can no longer afford the monthly fee?

Care later

- What care is available on site, and what does it cost under my contract?
- Who decides when I need to move to another level of care?
- Is there a waiting list for assisted living or nursing care?
- Can I bring in a home care agency in my apartment?

Daily life

- How many meals are included? Are there credits when I'm away?
- How often is housekeeping? Is laundry included?
- How fast are maintenance requests handled?
- Where does transportation go, and when?
- Can I have a pet, a car, overnight guests?
- Can I paint, change flooring or add fixtures?

Community and leadership

- How are new residents welcomed?
- Is there a resident council, and does management listen to it?
- How long have the executive director and department heads been here?
- Have there been recent changes in ownership or management?

> **Ask for it in writing**
> Take the contract, the fee schedule and the disclosure statement home. Read them without a deadline, and have an attorney review any contract that asks for an entrance fee.

Reasons to slow down

One of these alone may have a good explanation. Ask about it. Several together are a reason to keep looking.

- **Pressure to pay a deposit or sign today.** A good community gives you time and puts every price in writing.
- **Reluctance to share financial statements** or the state disclosure statement. You should be able to see both before you sign.
- **Vague answers about care later.** Especially about what it costs, who decides when you move, and whether there is room.
- **Refunds with no timeline.** A refund that depends on resale, with no clear idea of how long that takes.
- **Large or unexplained fee increases.** Ask for the history, and ask residents how increases have been explained.
- **Many empty apartments or worn buildings.** Low occupancy and put-off repairs can be signs of money trouble.
- **Frequent leadership changes.** Several executive directors in a few years often means bigger problems.
- **Quiet common areas.** If residents rarely leave their apartments, ask why.

12 · Comparison worksheet

Compare side by side

Fill this in after each tour, while it's fresh.

	Community 1	Community 2	Community 3
Name			
Rental or life plan			
Contract type			
Entrance fee and refund plan			
Monthly fee (one or two people)			
What the monthly fee covers			
Increases, last five years			
Care on site and its cost			
Finances reviewed by			
Food (1 to 5)			
Social life (1 to 5)			
Apartment we'd choose			
Distance from family			
Overall feeling			

Settling in and making friends

Most people need a few months to feel at home. Missing the old house and neighbors is normal, and it usually eases as routines and friendships form.

1. **Make the apartment feel like yours**
   Set up favorite furniture, photos and everyday things before or on move-in day.

2. **Say yes to invitations**
   Join the welcome program if there is one. Try a few activities in the first weeks, even ones you might skip at home.

3. **Use the dining room**
   Meals are the easiest place to meet people. Sit at a different table now and then.

4. **Bring your interests with you**
   Start a club, teach a skill, or join a committee. Residents who help shape the community tend to settle in faster.

5. **Keep outside ties**
   Stay in touch with old friends, your place of worship and your doctors. Invite family to meals and events.

> **For family**
> Visit and call often at first. Let your parent lead, and resist the urge to fix every complaint in the first weeks. If they still seem lonely or withdrawn after a couple of months, talk with the activities director, and mention it to their doctor.

If it still doesn't feel right

Give it a few months before deciding. Talk with the executive director about what isn't working, since a different apartment, table or schedule sometimes fixes it. If you are still unhappy, reread the move-out terms and any refund rules in your contract before you give notice.

More help: lilisity.com/resources/first-weeks-after-move-i-want-to-go-home
lilisity.com/resources/making-most-your-senior-years

We're here to help

Lilisity is a free directory of more than 57,000 senior living communities across the United States. If you have a question, or you'd like help finding communities that fit your needs and budget, reply to the email this guide came with.

Search communities, read our guides and print more checklists at lilisity.com.

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This guide is general information and is not medical, legal or financial advice. Prices and program rules change; confirm details with each community and program. Lilisity is part of Senior Living Alliance. © 2026 Senior Living Alliance.