

## Alternatives for older adults in the Capital Region

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IMAGE 1 OF 11

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Pat and Charlie Giglio enjoy their time with Tanner the lab in the clubhouse of Mill Hollow Apartments Monday June 12, 2017 in Altamont, N.Y. (Skip Dickstein/Times Union)

### *Altamont*

When Charles and Patricia Giglio decided they no longer needed a four-bedroom Colonial, the time it took to sell it — seven months — surprised them.

They'd been in the house for 32 years, and wanted to stay in the area.

"Our granddaughter didn't want us to move away," Charles recalled last week.

The Giglios are both in their 70s and, like many older adults, wanted something more manageable after decades of lawn mowing and other household chores.

And the time it took to sell their house convinced the Giglios they didn't want another one.

Enter Mill Hollow Apartments, a short distance from their home. "Pat and I went to see it and fell in love with it," Charles said.

#### More Information

#### What will it cost?

Mill Hollow, like many area developments, has attracted adults 55 and over, although some are beginning to attract a broader age group, said James Verseput, Mill Hollow's developer.

And that may be a good thing.

A Place for Mom compares costs for different types of care in communities nationwide. Here are the monthly figures for Albany.

CITY METRO STATE

Independent Living \$2,920 \$3,073  
\$3,295

Assisted Living \$4,281 \$4,586 \$4,765

Memory Care \$5,231 \$5,906 \$5,928

Verseput cites studies showing that many older adults "like the vibrancy of youth and multi-generational communities. We'd rather live amid other age groups than be isolated from them."

Fortunately, the Capital Region has a wide range of living choices — from urban apartments and suburban housing developments, to independent living with all the frills on a campus that also offers a continuum of care. Residents whose needs for health care grow as they age can find such services without leaving the campus.

James Farnan, vice president of housing for Eddy Senior Living, a unit of St. Peter's Health Partners, said its apartments offer a range of amenities and services.

At Beechwood on Burdett Avenue in Troy, meal plans are available, along with housekeeping services, transportation, a clubhouse, fitness center, libraries and even a putting green.

Such amenities are not inexpensive. Typically, residents pay a onetime entry fee that can range into the low six figures, along with a monthly maintenance fee that can be in the \$2,000 to \$3,000 range.

Typically, a new resident will use the proceeds of a home sale to cover the entry fee, said Farnan.

In some cases, that fee may be refundable, if they later decide to move.

Demand for the independent living spaces has been strongest for the larger apartments and cottages, Farnan said. In addition to Troy, the Eddy has independent living campuses in Slingerlands, East Greenbush, Niskayuna and Queensbury.

Other options for older adults range from senior apartments in public housing developments in the area's cities to posh suburban apartment complexes for the 55-plus crowd.

In Troy, for example, Kennedy Towers offers inexpensive apartments to those 55 and older. One big plus: the views from the upper floors of the 21-story tower, which at 225 feet is the tallest building in Troy.

There's an income qualification. You must earn less than half the area median income, or no more than \$33,250 a year for a two-person household, said Tom Hulihan of the Troy Housing Authority. Rent is 30 percent of your household income.

The building has a number of amenities, including a fitness room, card-operated laundry, library and a family dining room that can be reserved for special events.

Kennedy Towers is also on bus lines and a short walk to the city's downtown.

The authority also operates two other apartment buildings for seniors, Kane Apartments in the city's Lansingburgh section and Conway Court Apartments in the Sycaway neighborhood.

The Eddy, Mill Hollow and other apartment complexes have websites that will describe apartment layouts, amenities and in some cases, costs.

For example, at Mill Hollow, rents for the two-bedroom, two-bath units in a recent search ranged from \$1,800 to \$2,050 a month.

Some online services also offer price data and other information by location, among them A Place for Mom, which covers a range of living environments from independent living to nursing homes.

The service is free to customers. The property pays a fee to the referral service only after the resident has moved in.

[Caring.com](#) is another referral service for those looking for living choices for aging parents or other relatives.

Meanwhile, for Guilderland couple Charles and Patricia Giglio, one factor sealed the deal at Mill Hollow. It accepted their large dog, Tanner.

They found that many apartments accepting pets limited dogs to no more than 25 pounds.

"Tanner said he couldn't possibly lose 50 pounds," said Charles.

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