

# Evaluating the Cost of Living in A House Versus an Independent Living Retirement Community


While there are many factors that go into the decision to move to an independent living retirement community, the following cost comparison sample is intended to provide information on what to consider when figuring out the finances of a move.

## Basic In-Home Expenses

	Taxes & Insurance	\$690
	Utilities Electricity, heating, cooling, water & waste	\$400
	Food	\$550
	Home Maintenance & Repairs 4% annually of home valued at \$367,500	\$1,225










**Total Basic In-Home Expenses \$2,865**

## Possible Monthly Income Lost on Tied-Up Home Equity

	\$330,000 in equity from home sale invested at 5% a year	\$1,375
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**Total Lost Equity \$1,375**

## Other Expenses

	Housekeeping	\$300
	Property Maintenance Lawn Cutting/Landscaping/Snow Removal	\$250
	Pest Control	\$50
	Cable TV/Internet	\$150
	Home Security System	\$50
	Medical Alert System	\$50
	Fitness Center Membership	\$30
	Transportation Vehicle purchase/lease, gas, insurance, maintenance, repairs or other transportation service/rideshare costs	\$600
	Entertainment	\$250

**Total Other Expenses \$1,730**

**GRAND TOTAL: \$5,970**

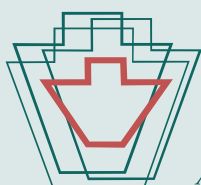


KEYSTONE COMMONS'S ULTRA-INCLUSIVE  
1 BEDROOM STARTING MONTHLY RENT:

**\$4,600**



Note: This example is for illustrative purposes. Actual home expenses may be higher or lower. Keystone Commons independent living monthly rent based on single occupancy.



**Keystone  
Commons**

*A Life Fulfilling Retirement Community*

**Keystone Commons**

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