

Which Senior Housing Option Fits Your Needs?

Pennsylvania guide | Independent senior apartments vs. personal care homes vs. assisted living residences

Housing option	What it generally provides	Licensing and important limits
Affordable independent senior apartments	A private rental apartment for independent living. Some properties have age and income limits; amenities and optional services vary. Personal care is not automatically included.	Ordinary apartment housing is not licensed as a personal care home or assisted living residence merely because it serves older adults. Ask about eligibility, lease terms, accessibility, and whether outside help can be arranged.
Personal care home (PCH)	Residential setting with meals, supervision, and help with daily activities such as bathing, dressing, mobility, and medications, according to individual needs.	Licensed and inspected by PA Department of Human Services (DHS) under 55 Pa. Code Ch. 2600. Not a nursing home; generally not designed for 24-hour skilled nursing.
Assisted living residence (ALR)	Includes personal care supports and may accommodate higher needs, with additional provisions intended to help residents age in place and exercise choice.	Separately licensed and inspected by PA DHS under 55 Pa. Code Ch. 2800. Care capabilities and admission/retention criteria vary; not equivalent to 24-hour nursing care.

Questions worth asking before choosing

- Support: What help is included? What happens if mobility, memory, or medication needs change?
- Money: What is the full monthly charge, what costs extra, and how can charges increase? What assistance or subsidies, if any, apply?
- Housing: Is the apartment accessible? Can I bring my own furniture, keep a pet, have visitors, and remain near my community?
- Oversight: For a PCH or ALR, what is the exact state license type? May I review inspection findings and the resident agreement?
- Planning: What circumstances would require a move? What are the notice, refund, discharge, and appeal policies?

Where to verify information

PA Department of Human Services: Facility descriptions, licensing, inspection reports and provider search: pa.gov/agencies/dhs/resources/aging-physical-disabilities/personal-care-homes

PA Department of Aging: Housing and long-term support choices: [PA CareKit - Long-term Services and Support Options](#)

Reminder: Marketing names such as “senior living” or “assisted care” do not establish the legal license. Confirm actual services, current eligibility, pricing, and openings directly with each provider. Staying in your present home, with appropriate supports, is also an option.

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Understand your options before making your decision. | Educational information, not legal, medical, or financial advice.