



INDEPENDENT LIVING FACILITY

Startup → Operations → Profit
BUSINESS BINDER

POSITIONING
INFRASTRUCTURE
DOCUMENTATION
OPERATIONS
DELIVERY
STABLIZATION



✔ Independent Living Facility (ILF) Insiders Checklist

Starting an Independent Living Facility (ILF) is more than opening a home, it's building a bridge for people who need a safe place to land and the structure to rise again. Whether your passion is helping individuals re-enter society, supporting aging adults, or providing stability for youth aging out of care, this work is deeply human. It's where purpose meets business.

For years, housing insecurity has quietly grown into a national crisis. Thousands of adults fall through the cracks not because they lack potential, but because they lack a foundation. Independent living facilities change that. They offer more than a roof; they offer restoration, accountability, and belonging.

This industry insider's checklist was created to walk you through every stage of that journey from startup to profit. Whether you're just getting started or ready to grow, this ultimate checklist guide will help you turn your vision into a structure that serves not just residents, but your community, your purpose, and your legacy.

This binder insert will serve as your business roadmap to efficiency. For additional guidance visit exceptionalsolutionspro.com.

PHASE 1: VISION, MODEL & POSITIONING

- **Define the ILF model**
 - Independent Living (non-medical, non-personal care)
 - Age 55+, transitional housing, shared housing, or community-based model
 - Private pay, subsidy-assisted, or mixed
- **Define services offered (NON-medical only)**
 - Housing only
 - Housekeeping (optional)
 - Meal access (optional)
 - Transportation coordination (not medical transport)
 - Social/recreational programming
 - Referrals to third-party care providers
- **Identify target market**
 - Seniors seeking independence
 - Adults with stable income & minimal support needs
 - Reentry, transitional, or lifestyle-based housing (if applicable)
- **Market differentiation**
 - Niche population
 - Price point
 - Location advantage
 - Lifestyle, safety, or community focus

PHASE 2: LEGAL STRUCTURE & COMPLIANCE

- **Register business entity**
 - LLC or Corporation formed
 - Operating Agreement
 - EIN obtained
- **Local & state compliance review**
 - Confirm ILF does not require licensure in your state
 - Obtain written clarification if possible
 - Ensure no ADL or healthcare services are provided
- **Business registrations**
 - State business registration
 - Local occupancy or rental permits
 - Sales tax account (if applicable)

Zoning & occupancy compliance

- Zoning approval for group living
- Fire marshal inspection
- Building & safety inspection
- Certificate of Occupancy

Insurance coverage

- General liability
- Property insurance
- Professional liability (housing/services)
- Workers' compensation (if staffed)

PHASE 3: PROPERTY & INFRASTRUCTURE

Secure property

- Lease or purchase agreement
- Landlord approval (if leased)
- Reasonable accommodation confirmation

Physical setup

- Furnished or unfurnished rooms
- Common areas equipped
- Safety features (handrails, lighting, exits)
- Secure entry/exit

Utilities & services

- Electricity, water, gas
- Internet/cable
- Trash & pest control
- Laundry access

PHASE 4: OPERATIONS & DOCUMENTATION

Core policies & procedures

- Independent Living policy (non-medical)
- Resident eligibility criteria
- House rules / Conditions of Stay
- Emergency preparedness plan
- Incident reporting process
- Discharge & termination policy
- Visitor policy
- Smoking / substance policy

- **Resident documentation**
 - Application & screening forms
 - Residency Agreement (Not a Lease)
 - Resident Rights & Responsibilities
 - Property & valuables policy
 - Emergency contact form
 - Move-in / move-out checklist
- **Staff & vendor documentation**
 - Independent contractor agreements
 - Background check authorization
 - Role descriptions
 - Vendor service agreements

PHASE 5: STAFFING & SERVICE DELIVERY

- **Staffing model defined**
 - Housing manager / coordinator
 - Housekeeping (staff or contractor)
 - Maintenance support
 - Program coordinator (optional)
- **Training & onboarding**
 - ILF scope-of-service training
 - Boundary training (no ADLs or medical care)
 - Emergency response procedures
 - Resident interaction standards
- **Third-party partnerships**
 - Home care agencies
 - Transportation providers
 - Meal vendors
 - Community resources

PHASE 6: FINANCIAL SETUP

- **Financial systems**
 - Business bank account
 - Accounting software
 - Rent & fee tracking
 - Security deposit tracking

- **Pricing structure**
 - Monthly rent
 - Program/service fees
 - Deposits
 - Late fees & policies
- **Startup cost planning**
 - Furnishings
 - Initial marketing
 - Insurance
 - Inspections
 - Working capital (3–6 months)

PHASE 7: MARKETING & ADMISSIONS

- **Branding & visibility**
 - Business name & messaging
 - Website or landing page
 - Google Business Profile
 - Flyers & referral packets
- **Referral strategy**
 - Hospitals & discharge planners
 - Case managers
 - Social service agencies
 - Word-of-mouth incentives
- **Admissions process**
 - Inquiry tracking
 - Tours & walkthroughs
 - Screening & approval
 - Move-in scheduling

PHASE 8: OPENING & STABILIZATION

- **Soft launch**
 - First residents admitted
 - Systems tested
 - Staff schedules finalized

- **Operational monitoring**
 - Resident satisfaction
 - Maintenance needs
 - Incident trends
 - Policy enforcement consistency
- **Occupancy targets**
 - 50% break-even point
 - 70–85% stabilization
 - Waiting list development

PHASE 9: PROFIT & SCALE

- **Profit optimization**
 - Expense reduction strategies
 - Vendor renegotiation
 - Staffing efficiency
 - Program add-ons (non-care)
- **Revenue growth**
 - Additional units
 - Second location
 - Premium room pricing
 - Community partnerships
- **Long-term sustainability**
 - Annual policy review
 - Risk mitigation planning
 - Asset protection strategy
 - Exit or expansion plan

✦ PROFIT MILESTONE INDICATORS ✦

- ✓ Stable occupancy (75%+)
- ✓ Predictable monthly cash flow
- ✓ Low incident/discharge rates
- ✓ Strong referral pipeline
- ✓ Clean compliance record
- ✓ Systems that run without constant owner involvement