



## Choosing the Right Retirement Community

**Apply while you're still healthy.** People who wait until their first health crisis to apply to a retirement community often can't make the best choices for themselves.

**Choose a community for the future.** Ask yourself what is going to meet your needs tomorrow, six months, a year, two years down the line. Will the community care for you if you become ill? Avoid facilities in which you would need to leave and go somewhere else to get care should you become ill.

**Consider your own specific needs.** Some want to be free of all household responsibilities, while others may miss living in their home and putting around. Take your personal needs, interests and social activity level into consideration when making your decision.

**Do your homework before committing.** You'll probably be happiest with your retirement community if you do plenty of research first to ensure you've made the right choice.

Once you've got that background, you can visit the locations you're considering. Many retirement communities encourage potential residents to **stay overnight and have meals in the dining room.**

**Talk to residents.** Take the tour that is offered, but also look around on your own and talk to as many people as you can.

**Observe how residents and staff interact with each other.** To a large extent the way the staff treat the residents will more than anything else determine the quality of life that a resident experiences in a retirement community. Competent, caring staff that respect the personal dignity of each resident is essential.

**Check out the assisted living and nursing facilities.** You'll want to make sure these areas are pleasant, clean and not isolated from the rest of the community.

**Review the contract carefully.** When you move into a retirement community, you sign a long-term agreement that spells out what you're paying for, from the size and location of your home to the services that are included in your monthly fee. Find out what services are offered but not covered by your monthly payment.

### Questions to ask:

**Is the facility accredited?** The Continuing Care Accreditation Commission is the only accrediting agency for continuing care retirement communities. Accreditation is achieved by only 14% of continuing care retirement communities nationally.

**How is medical care provided?** Not all facilities have assisted living or nursing home care on site. Some have both, plus on-site or on-call doctors and nurses. Some are affiliated with nearby hospitals.

**What is their commitment to your care should your financial resources be depleted?** Find out what the community's policy is if your financial resources run out. Some not-for-profit retirement communities feature a commitment to care for life to assure that their residents can stay in their home even when they can no longer pay for private care.

**Is the entry fee refundable?** Some communities will give you back up to 90% of your entrance fee if you want to leave. Others will not provide this refund.

**Is the community faith-based?** Because of the correlation between peoples' spiritual and physical health, a faith-based retirement community may be worth considering. Seek an ecumenical community that supports the various traditions and practices of all faiths and one that is supported by a full-time, ordained clergy who is specially trained to meet the special spiritual needs of older adults.



### **Observe and sample meals**

Seek an invitation to eat a meal and observe how the meals are served to the residents.

- Are the servers courteous and friendly?
- Is the food served hot?
- Are there a variety of drinks available?
- How many choices do the residents have at each meal?
- Are there adequate amounts of each item?
- Are there a variety of fruits and fresh vegetables available?
- Are their desserts tasty and attractive?

Other questions you'll want to ask on your visits:

- What types of accommodations are offered?
- What types of services are available?
- Are the services provided by employees or contractors?
- How much input do residents have in their daily schedules and care?
- What social and recreational activities exist?
- What levels of care does the community provide?
- Ask to see a recent state department of health inspection report.