

21 Questions You Should Ask When Shopping for an Independent Living Community

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Maybe it's the thought of mowing the grass, shoveling the snow, or the kitchen faucet that needs to be repaired. The multitude of responsibilities and maintenance involved in keeping up your current home might make the move to an Independent Living Community look very attractive.

There are many reasons why seniors decide to move to an Independent Living Community- some of the more common reasons include:

- The neighborhood has changed and safety is a concern.
- To be near children (70% of those 65+ live within 1 hour of a child).
- To match home's facilities to senior's lifestyle.
- Avoid stairs in a home.
- Home is too large, difficult, or costly to maintain.
- Home may not meet present needs, physical or otherwise.
- It is difficult to manage liquid assets.
- Don't drive and available transportation is not adequate.
- Retired and looking for new lifestyle.

This senior living option focuses on enjoying one's retirement. Most communities offer amenities such as recreation areas, fitness and wellness centers, restaurant style dining, computer and business centers, well-stocked libraries, home theaters and walking paths – along with a wide range of individual and group leisure activities.

Continuing Care Retirement Communities (CCRCs) offer multiple levels of care that allow an individual to "age in place." This type of retirement community gives active seniors the ability to enjoy an independent lifestyle with the knowledge that all of their needs will be met should their health care situation change. CCRCs usually provide independent living, assisted living, and nursing and rehabilitative care for their residents on one campus.

Independent Living Communities allow you to focus on your lifestyle. Home maintenance is a thing of the past. Instead of shoveling snow, cutting the grass and cleaning the house, you can focus on enjoying your retirement. You are free to travel, knowing that your home is safe and secure in your absence. Depending on the community, you may fix all of your own meals at home, or eat some or all of your meals in your community's restaurant-style dining room!

Here are some of the top questions you should ask yourself and your Independent Living Community before making a move:

Personal Preference and Personal Needs

1. Are you aware of the resources available to maintain your independence?
2. In what area do you want to live?
 - Would you like to live closer to adult children? In a warmer climate? In a familiar area, or a brand new environment?
3. What type of community are you looking for?
 - Would you like the community to include assisted living and a skilled nursing facility? (A Continuing Care Retirement Community)
4. Do you want the community to be affiliated with a religious group or organization?
5. Do you need personal care, meals, housekeeping, or transportation?
6. Are you bringing a pet?
 - Does the community allow pets? If so how many, and is there a size or weight limit?
7. How much room do you need, and what personal belongings and furniture would you like to bring with you? Consider the size of the new home, apartment, condo, or townhouse.
8. Are you lonely and bored?

Financial Considerations

9. How are you paying for this?
 - Make sure you research the ownership categories of the communities you're interested in to determine any impact on your costs. Senior living communities typically fall into one of three ownership categories:
 - Not-for-profit communities are owned and operated by religious, charitable, fraternal, or community organizations.
 - For-profit communities are owned and operated by individuals, partnerships, or corporations.
 - Government-owned communities are owned and operated by a state, county, or other public entity.

When you're gathering information, ask the tough financial questions.

10. What's included in the monthly fee?
 - Will there be periodic increases in my monthly fee?
11. How are any increases to the monthly fee determined?
12. Is there an entrance fee and or membership fee? What is the refund policy?
 - Will my one-time entrance fee be held in trust and refunded to me at a certain percentage should I choose to leave or returned to my beneficiaries after my death? Or, is there an entrance fee? Some communities will give you back up to 90% of your entrance fee if things don't work out, and you want to leave. Others have a no-refund policy.
13. What services are provided on-site?
14. If my financial situation changes and I can no longer pay my monthly fee, will I be forced to leave, transferred to a less costly facility, allowed to stay, or is there a different solution?

Nothing Replaces a Tour!

15. Schedule a tour of the facilities you're considering. Many retirement communities encourage potential residents to stay overnight and have meals in the dining facility.
16. Talk to residents. Take the tour that's offered, but also try to stroll around on your own and talk to as many people as you can. A few spontaneous conversations can give you a good feel for a place.
17. Review the contract. When you join a retirement community, you sign a long-term agreement that spells out what you're paying for, from the size and location of your apartment to how many meals are included in your monthly fee. Items like housekeeping, laundry and transportation may be part of the package, or you may have to buy them *a la carte*. Ask for the fee schedule for services that are provided but not covered by your monthly payment.
18. If the community is a Continuing Care Retirement Community, be sure to 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.
19. Is the facility a member of LeadingAge Wisconsin? (Contact LeadingAge Wisconsin for more information – www.LeadingAgeWI.org; info@LeadingAgeWI.org; 608-255-7060.)
20. How can the Independent Living Facility help me access needed resources to maintain my independence by assuring the availability of personal and health care providers?
21. Finally, when you have chosen the community that meets your needs, ask about moving services -- how will they help you transition from your current home to your new home in the community?

Choosing a senior living community ensures that you or your loved one is given every opportunity to fully enjoy retirement, amidst a community of peers, with a full-range of activities in a safe environment. One of the most important things you can do when considering your retirement years is to plan ahead. Addressing financial and health issues early keeps families from having to deal with crisis later.

Start making appointments to tour your local Independent Living Communities today!