

Things to consider when choosing a retirement community | By Carol Tice

When Flo, a woman in her mid-80s with mild dementia, who required help with some life tasks and medications, needed to make new living arrangements, she first tried staying with her daughter, Joan, and Joan's husband. But Joan soon became concerned that Flo had no social life, and Joan was also anxious about making sure her mom received all her medications on schedule.

Last year Flo became a resident of Willow Park Assisted Living in Boise. She is healthier and happier, Joan says, and her family members are less stressed and worried.

"When she lived with us, she wasn't entertained by watching me do laundry," Joan says. "Now I don't have any anxiety—did she take this medication? And before she lived with us, when she was responsible for her own cooking, she would have cookies and say, 'Well, that's good enough.' Now she says, 'You know, my hair and nails look so much better!' Assisted living has been such a blessing."

As seniors like Flo and adult children like Joan have discovered, it can take time and research to determine the best living arrangements for yourself or a loved one. Once you've done the initial research to make sure a retirement community and its staff are properly licensed and in good standing with state authorities, you've looked into the community's financial soundness, and you've checked with your state's long-term-care ombudsman for any recent complaints, it's important to tour several options, says Mary Jaeger, the long-term-care ombudsman for the state of Oregon. "Nothing is as powerful as a visit to the place and a conversation with the director and the care people," she says. "Do some data research and then tour around."

A personal visit and tour can help you evaluate important considerations such as the following: How friendly and responsive are the staff members? How happy do the current residents seem? How much do they socialize with each other? How clean are the personal and public spaces? What is the overall atmosphere like? You might even have an opportunity to talk with residents or their family members to get a sense of how you or your loved one might fit in there.

The U.S. Department of Health and Human Services recommends visiting assisted-living communities more than once, sometimes unannounced, to get the best idea of how they operate (visiting on weekends and evenings may also be a good idea). Arrive at mealtimes, too, to sample the food and observe the quality of service. According to various experts, it's helpful to look into factors such as whether dining-room menus vary and are nutritionally sound, whether requests for special foods can be met, and whether you can eat in your own unit.

Below, several families share their experiences related to choosing a retirement community, and some of the questions they asked to make their decision.

What sort of place and location do I want?

Options for retirement living range from ultra-luxury senior complexes to continuing-care communities that increase their services and care as the need for medical or personal-care assistance grows. Choice of housing may play an important role in a senior's contentment, comfort and even safety, notes an online booklet, "Housing Options for Older Adults," produced by the National Association of Area Agencies on Aging. The best choice will vary tremendously based on the individual, the booklet explains, adding that there are not standard definitions for some terms, such as "assisted living"—a term that may be used loosely in states where assisted living is not licensed or regulated—so it's extremely important that you confirm all the features and services a provider offers.

A few of the frequently considered retirement

options include independent living, assisted living and continuing care retirement communities.

Typically, independent living refers to communities for residents 55 and older who do not need any support with daily activities. They may choose the community because it frees them from home maintenance and has appealing amenities and services.

Assisted living generally refers to a situation in which residents need a range of services to help them with daily-living activities but don't require continuous nursing care. Some properties offer both independent- and assisted-living arrangements.

A continuing care retirement community typically provides various types of housing and services all in one community, so that residents can receive different levels of care as needed without moving off the property. The resident may start out as an independent-living customer, then later add assisted-living services, and eventually move into the CCRC's nursing home if a high level of nursing care becomes necessary. The CCRC option may require a large initial payment, called an entry fee, and CCRCs also usually charge a monthly fee. Some retirees like knowing their housing and care needs will be taken care of and consequently choose a CCRC. Others choose different housing arrangements for each stage of needed care.

Another important consideration for many retirees is location. Most seniors chose a locale that fills one or more of three needs: It's near where they've

been living, near their children or somewhere they always wanted to live, says Bill Pettit, vice chairman of the Seattle-based senior-living company Merrill Gardens, which has properties in California, Nevada, Washington and Alabama, with communities ranging from independent living to assisted living to memory care.

"Each of our communities has a different appearance and reflects the characteristics of its location, as well as the needs of the residents," says Pettit. For instance, Merrill Gardens' independent- and

For information and assistance

Federal and state resources, as well as reputable nonprofits, can provide helpful information. Below are just some of the options:

ElderCare Locator (U.S. Department of Health and Human Services): eldercare.gov; the site's brochures resources include the "Housing Options for Older Adults" booklet.

Medicare's searchable database of nursing homes that accept its coverage; Medicare's ratings database; and links to state long-term-care ombudsmen and state survey agencies: medicare.gov/nursinghomecompare/.

Your state's Statewide (or Senior) Health Insurance Benefits Advisors (or Assistance) (SHIBA) program or State Health Insurance Assistance (SHIP) program or equivalent can likely provide information about health-insurance assistance. —C.T.

assisted-living property near the University of Washington in Seattle features a red-brick-and-glass exterior that conveys a combination of "warm and chic" that fits well in the lively U District, while Merrill Gardens at Santa Maria, between San Luis Obispo and Santa Barbara, offers independent and assisted living in a relaxed, peach-colored-stucco, campus-style community that includes cottages. The Seattle and California properties are both near restaurants, shopping and medical services.

Bea, a woman in her 70s who lives at the Santa Maria property, says she chose the Merrill Gardens

community with the help of her daughters because of its fun atmosphere. "There are so many activities like exercise classes and games such as cards, puzzles and billiards," she says. Residents have a great time together, she adds, "and we all end up laughing. I haven't run into anyone here who is not a happy person."

For a Northwesterner named Dave, finding a community for his 82-year-old mother that was near her home in Oregon City, Oregon, became important after he found himself putting thousands of miles on his truck as he drove weekly from Aberdeen, Washington, to visit her after his father passed away. He soon began urging his mom, Annette, to look at a retirement home for the social stimulation. "Mother was sitting all alone hours a day in a four-bedroom house," he says.

Over about a six-month period, Dave and his brother convinced their still able-bodied mom that living in a continuing-care complex would be more enjoyable, as well as offering medical and personal-care support for any future needs. "The last thing you want to do when you're old and sick is move," Dave says.

After touring urban retirement homes that had street noise and didn't seem safe for Annette's walks, he realized that to be happy she needed a rural setting near her longtime home. He found that rural feel in Willamette View, a continuing-care community in the Portland suburb of Milwaukie, by the

Willamette River. "I took her to Willamette View for lunch," Dave says, "and two bald eagles flew right by the dining room window while we were eating. We just kind of went from there."

He says that another important factor was all the activities Willamette View offered. "Mom found the crochet club the first day, and there are more activities than you could ever do in 24 hours a day."

A Seattle-area woman, Lani, who is in her 80s, looked in two cities and at multiple retirement-living options before choosing a place to live. She had been a successful business owner, traveled, and owned vacation homes. Seeking a property that had first-class amenities such as valet parking, she settled into a 2,400-square-foot apartment at The Belletini, an upscale independent- and assisted-living retirement community in the Seattle suburb of Bellevue.

Lani still strolls or drives to nearby shopping and says she loves her spacious new home, which has a spare room for a separately paid live-in healthcare worker. "My apartment is wonderful; the lobby is gorgeous; and there are always people to talk to there," Lani says.

Residents such as Lani and Annette have found that important factors to consider in choosing a retirement community include location and setting, appearance (including rules about decorating your unit), services, amenities and activities.

Experts recommend that you also think about safety aspects such as adequate lighting and nonskid

carpets; medication procedures and policies; how the community will know and respond if you have an emergency; staff availability in general; and staff training, professionalism and helpfulness/friendliness. Smoking might also be something to inquire about.

Pettit from Merrill Gardens says a few tips for evaluating communities when you're touring them include noticing if you are greeted promptly by the front desk and offered assistance; whether staff members are patient and kind; whether residents greet you as you tour; whether there is an activity

calendar posted and if the activities meet the prospective resident's needs; and whether the building is clean, odor free and safe for walking.

Ask to see the most recent state survey, he says. (For a list of state-survey agencies, go to [medicare.gov/nursinghomecompare/](https://www.medicare.gov/nursinghomecompare/)). Meet the general manager and other key staff, and find out how many staff members are on duty through the day and the evening, and the system for obtaining assistance 24/7. Pettit also recommends asking current residents about their experiences.

How much help do I need?

Pettit notes that some residents choose to move in after running the numbers on the cost of staying home and paying for personal care and medical help. Retirement-home living may make economic sense as assistance needs increase, he says.

To determine what level of care you or a loved one might need, it may be helpful to assess ability to accomplish daily activities such as the following ones listed by the AARP in its Assessment Checklist: bathing and other personal-hygiene tasks, dressing, getting up from a chair, using the bathroom, using the phone, climbing stairs, receiving help in an emergency, shopping, preparing meals, doing yardwork and housework (including laundry), and driving safely. Also consider dietary needs; physical health (including balance, hearing, vision and pain issues, and ability to exercise without assistance); and mental/social/memory health (including loneliness, social and physical activities, and ability to remember things, such as keeping track of medications and taking them as prescribed).

What kind of payment arrangement do I want?

If you're thinking Medicare will contribute to paying for a retirement home, think again—little will likely be covered, says JoAnn Ehlers, a health-insurance adviser with Washington's Statewide Health Insurance Benefits Advisors (SHIBA), a federal- and state-funded program run by the Washington State Office of the Insurance Commissioner. Low-income seniors may qualify for Medicaid, which could help, but others face the challenge of paying for retirement care on their own if they don't have long-term-care insurance, she says.

Some retirement complexes in the West may operate on a monthly rent system, and others may require a substantial up-front "buy-in." In essence, residents buy their apartment, which substantially lowers their monthly payment.

Payment arrangements and costs for senior-living arrangements can be quite variable, so make sure you get detailed information. According to John Hancock Life Insurance Company's 2013 long-term-care survey, the 2013 average cost for a month in an assisted living facility is \$3,427, and the 2013 average cost of a semi-private nursing-home room is \$227 a day (\$258 for a private room).

Make sure you fully understand all the terms and conditions of a contract, recommends the "Housing Options for Older Adults" booklet. A few examples of the many important questions about group housing such as assisted living or a CCRC include the following: What is the basic monthly rate, and what is included in that rate? If the rate includes a certain number of hours of service, can you save up unused hours to use later? Is there an entrance fee, and is it refundable (if so, under what conditions)? Can you use your long-term-care insurance to pay for in-home support services? What additional services are available, and how much do they cost? Are utilities included? What is the eviction/discharge/transfer process and policy (including refund policy), and your rights in the process? What is the policy for residents who temporarily leave the community (for example, if you have to be in the hospital and/or a rehabilitation facility for many weeks or months)? Also make sure you understand how billing and payment work.

Do I have special requirements?

While Joan and Flo loved the staff and the food at Willow Park Assisted Living, the clincher that made it the right place for Flo was this: The complex allowed dogs, and no other local communities they researched did. Flo had a boxer named Aunt Ruby whose companionship was important.

So that Flo didn't have to get up early each day, Willow Park staff even handled letting the dog out into an enclosed courtyard early in the morning. And when Aunt Ruby passed away, Flo was able to get another canine companion.

"I wanted complete care for her, and Willow Park provided that," says Joan. "Even for her dog." ■

Writer Carol Tice lives in the Seattle area. To protect privacy, pseudonyms have been used for family names in this story, which indicates the experiences of a few retirees and their families, and is not meant to endorse any property or provide specific advice. Be sure to do research and consult qualified objective experts for information specific to your individual situation.