



Choosing the Right Senior Living Community

A Step-by-Step Guide for Making an Informed Decision

If the time has come for a loved one to move to a senior living community, you both may be feeling a little overwhelmed about how and where to start the search. It is common for older adults and their families to struggle with this process. The decision is an important one and involves many factors.

It can be daunting to determine the priorities for the search, create a realistic budget, and objectively assess each senior living community. Making a good choice, however, can allow the senior to live their best life as they grow older.

We created this guide to help you through this process. Here you will find solid steps you can take to fully explore your options and arrive at an informed decision.





Defining the Senior's Wants and Needs

There are a variety of factors that go into selecting a senior living community that will be an appropriate fit for an older adult. Some factors are necessities, while others are items the senior hopes to find in a community. It's important to take all of these into consideration.

Location

Does the senior wish to find a community near their home or that of an adult child? Choosing a location can be a key element as you begin your search, especially when families are separated by great distances.

While moving close to a loved one might be desirable, what happens if the family member must relocate for their job or for another personal reason? If the older adult decides to remain in their familiar neighborhood, do they still have friends nearby? In both instances, it helps to consider the community's access to medical care, such as physicians and hospitals.

Care options

Moving is stressful at any age but especially during the retirement years. In later life, it is important to make a decision that addresses the older adult's current needs as well as their future needs.

When you are searching for a senior living community, consider the variety of care options each one offers. For example, if the senior is a good candidate for an independent living community now, ask if there are more levels of care and additional services available should their needs change.

A community that offers independent living, assisted living, and memory care is often considered to be an ideal solution.

Lifestyle

Lifestyle is another factor to be mindful of during your search. After you visit a few senior living communities, you will begin to notice each one has a unique style and personality. Some are more formal, while others are casual and relaxed. When helping your loved one make a relocation choice, consider their lifestyle preference. For example, is your senior someone who likes to dress up for dinner or someone who is more comfortable coming to dinner in jeans and sneakers?

Safety and security

Each state regulates and inspects many of the safety features located in retirement communities. These safety measures can include grab bars, emergency call systems, and handrails in the hallways.

Other security features, such as fire suppression systems, carbon monoxide alarms, and natural disaster plans, will vary from community to community.

It's important to learn more about the safety features each community offers, as well as how they plan for and handle potential security concerns. If you aren't familiar with the area, be sure to investigate local crime rates. Sites like [CrimeReports.com](https://www.crimereports.com) and [NeighborhoodScout.com](https://www.neighborhoodscout.com) can help.

Services and amenities

The services and amenities offered by each community directly impacts the quality of life for residents. Make certain you have a realistic idea about what your senior loved one wants and needs.

Some staples you will find at most communities include personal care assistance, housekeeping, meals, transportation, and home maintenance. Additional services and amenities may be community specific; for example, life-enrichment activities, an on-site beauty/barber shop, resident garden plots, pet policies, and wellness programs are just a few.

Budget

Finally, as you begin your search, it is important to have a clear understanding of the senior's budget. We know this is sometimes an uncomfortable topic to tackle with an older loved one, especially if your family isn't one to discuss finances.

While there are a variety of funding solutions that might help an older adult finance senior living, and we'll explore those later in this guide, creating and sticking with the senior's budget is vital.

Once you and your loved one have worked through these considerations, the next step is to begin researching senior living communities.

Word of Mouth Recommendations

Nothing can replace the advice of family and friends when it comes to searching for a senior living community. If someone you trust has been through this process with a loved one, they are probably willing and eager to share what they know.

- **Talk to friends and colleagues:** Ask around to see if anyone in your circle of friends or professional contacts has searched for a senior living community. You'll likely be surprised to find how many people have had this experience. Invite them to meet you for coffee or lunch to share what they've learned. They may offer tips to help you move forward. It can be especially helpful if they have a family member residing in a community in your target area.
- **Seek advice from professionals:** Don't overlook seeking input from health professionals and clergy. Your loved one's physician might be familiar with local communities or have someone on their staff who is. Members of the clergy often visit parishioners who reside in communities and have a good understanding of how well these properties are managed.



Conducting Online Research

Technology has made it much easier for families to begin their search for a senior living community from the privacy of their home. Most communities have a website with a rich variety of tools and resources to review.

There are also organizations that host reviews of senior communities on their websites. This allows families to hear feedback—both positive and negative—directly from residents and their loved ones.

Social media channels, especially Facebook, can be another avenue for accessing information.

Visiting community websites

As you research senior living communities for an older adult, you'll want to find one you feel has a high degree of expertise as well as experience working with the older adult population. This will give you confidence in their ability to care for your family member.

As you visit each community's website, look for evidence of this knowledge. For example, do they have resources and tools to guide families through their search and after the transition? Is there a blog with articles and tips on aging, caregiving, and senior care? Can you access a community's menus and life-enrichment calendars to review? Do floor plans and photos look inviting and comfortable?

While you can't make your decision based entirely on a website, these online sources can help you learn more about a community.

Reading online reviews

We've come to rely on reviews in every area of life from what appliance to purchase to which restaurant to choose. Senior living is no different. A quick Google search can provide information about media coverage any community on your list has received.

Social media presence

Another avenue to explore is a community's social media accounts, especially Facebook. Communities typically share photos of everyday activities and events. This can provide insight into what happens each day.

Social media platforms also give communities a way to share activity calendars and post invitations to upcoming events. These sites often enable visitors to leave reviews. These are worth reading and considering as you narrow down your options.

Using the steps outlined above can help you develop a list of senior living communities you may want to contact in order to learn more about them.





Making Initial Phone Calls

After you have created a list of prospective senior living communities, it's time to begin making initial phone calls to each one. Be sure to take good notes as you go.

Here are a few factors to consider as you prepare to make your calls:

- **Ask questions:** Before you call the first community, sit down and develop a list of questions to ask. Include general inquiries as well as those specific to the community. You'll want to find out how long the community has been in business, if the community has availability, the ratio of residents per staff member, and the tenure of staff. Also, be sure to ask how much the monthly fee would be for your family member to live there.
- **Evaluate the interaction:** After you finish every call, take a few minutes to think about and document your impressions. Was the staff friendly and helpful? Was the phone answered promptly? Did the team member you spoke with seem knowledgeable?
- **Narrow the choice:** Once you have completed all of your calls, review your notes carefully. Are there any communities you can eliminate? Maybe because they don't have any availability or their monthly fee is out of your loved one's range. Then decide which communities might be better to consider.

The goal at this point is to come up with three or four communities to visit in person. Call each one again, and set up a time for a personal visit.

Visiting the Community

This is the most important step in your search for a senior living community. Nothing can replace the insight you gain by visiting a community in person.

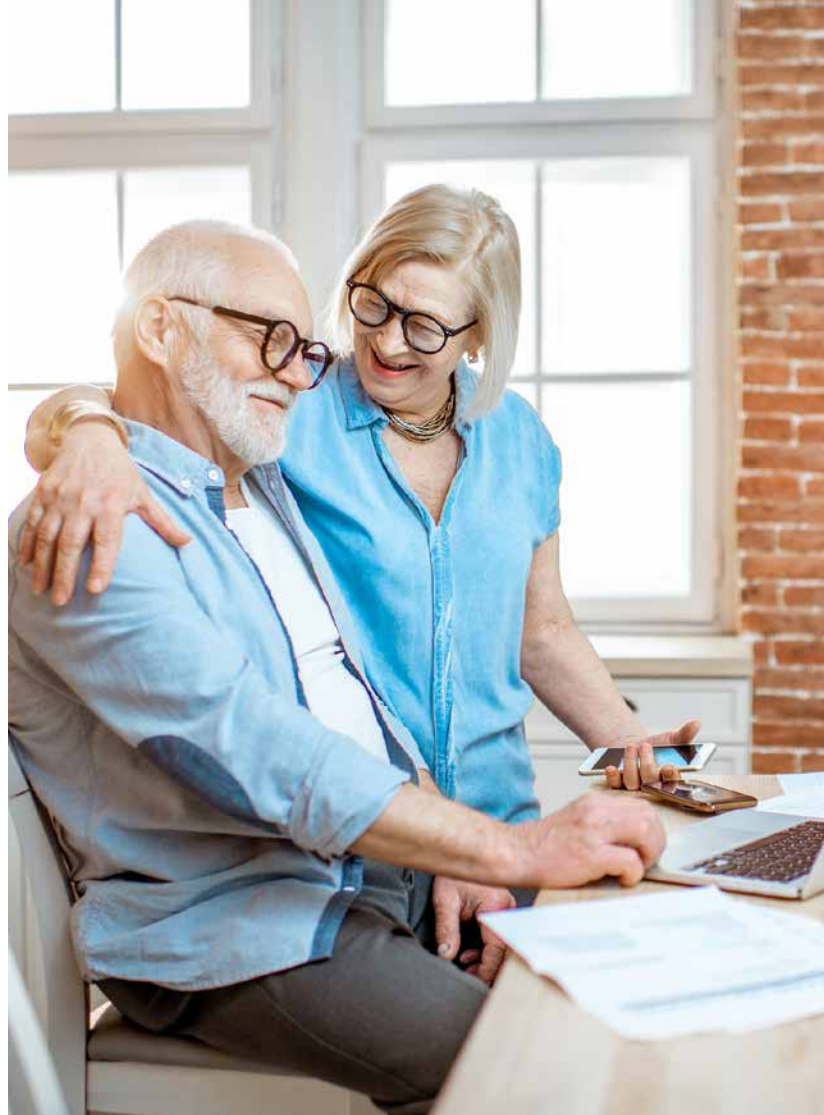
- **Look for details:** From the time you drive into the community's parking lot, you'll want to observe everything. The cleanliness of the property, the condition of the building and grounds, and the interactions between staff and residents are all important. These elements can tell an important story about the quality of the community and the care they provide.
- **Use all five senses:** Look beyond the luxurious drapes or grand piano in the lobby as you tour. While those are nice features, they aren't important in your search to find a quality home for your loved one. Instead, pay attention to more personal issues. Do you see positive interactions occurring? Are staff members speaking respectfully to residents? Do they call residents by name? Are residents engaged with one another? Does the property look clean and well maintained? Are there odors in the rooms or buildings? As you make your way around the community, rely on all five senses to form an impression.
- **Take good notes:** It's important to document everything—the positive and the negative—that makes an impression on you during your visit. When you are touring multiple communities, it is easy to get things mixed up or forget something important.



Understanding the Monthly Expenses

The expenses associated with moving to and living in a senior community are sometimes difficult for families to understand. These tips can help.

- **Compare apples-to-apples:** Because each community has its own pricing structure, it can sometimes be challenging to compare one with another. Our first tip is to be aware that the price you are given at one community might include more services and amenities than that of another.
- **What is included in base rent:** Start by asking the community for a list of everything that is included in the basic monthly fee. Rent, utilities, cable, meals, life-enrichment activities, and housekeeping are usually part of the base fee at all communities. Group transportation services are usually offered at communities, and it is sometimes included in base rent.
- **Additional costs to expect:** Other expenses may vary from resident to resident. Personal care is one such expense. Individual transportation requests, such as to and from a physician appointment, is another. A few other expenses that might be assessed separately include outings and beauty/barber shop fees. If you have a pet, there will likely be extra charges for them. Ask the staff member you are working with what additional fees you should expect to incur each month.
- **List of up-front fees:** Clarify if the community has any up-front fees. Some properties charge an admission fee that may or may not be refundable. Others require a security deposit, first and last month's rent, or a pet deposit.



- **Rent increases:** Like any other business, senior living communities have expenses that increase from year to year. This translates to a rent increase for residents. Ask for clarification on how often these increases occur, how much they typically are, and when families are notified about them.

It may also be helpful to learn about potential funding solutions to assist your senior loved one. Be sure to discuss options for monthly assistance such as Veterans benefits or Long Term Care Insurance.

Next Steps

Once you reach this point, you've probably eliminated some communities and narrowed your list to one or two choices. The next step will be to visit each property again.

- **Follow-up visits after hours:** A best practice is to visit the communities that remain on your list on a weekend or after business hours. Doing so will help you better understanding how well the community is managed and how happy residents are when the management staff isn't on site.
- **Addressing remaining questions:** Before you make the final decision, be sure you feel confident with the answers you have received. For example, have you obtained a copy of the paperwork you will be required to sign? You will likely have questions related to that. Also, confirm what other steps your loved one needs to take before they can officially move. For instance, most communities require a needs' assessment and physical exam before a new resident can move in.

Getting Family Members Engaged

Our final tip is one to keep in mind throughout the search—try to include the senior and close family members in this process. While this may be difficult to do in many instances, it's important to try.

Even if some family members don't end up participating, having had the opportunity to do so may keep them from expressing negative feedback about the final decision.

- **Feedback from family members:** It may help to have different family members visit communities on separate days. Doing so may provide you with unique perspectives and more information. This can be beneficial when it's time to compare one community with another.
- **Making the final decision:** Once you've narrowed down your options and vetted each community for quality, price, convenience, and other must-haves on your list, it's time to make the final decision. If you are struggling, it may help to ask your senior loved one a very important question—in which senior living community can they picture themselves being the happiest?





Conclusion

Finding a community that is a good fit for a senior loved one takes time and effort. If you've used the steps we've outlined in this guide, you should feel confident that you've made a smart choice.

Following this decision, it's time to begin the process of downsizing the senior's home and preparing for the move. Fortunately, there are a variety of senior living professionals who can help your loved one make a smooth transition to their next chapter in life. Be sure to ask the community staff for recommendations and referrals to these professionals.



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