

The Top 10 Changes For Evaluating CCRCs Continuing Care Retirement Communities

Offering tremendous value, an exceptional lifestyle and incomparable peace of mind for the future, it's no wonder CCRCs are often considered the ideal senior living choice. In fact, many studies indicate that living in a CCRC can help you lead a healthier, happier life. When you've found the right community, you'll discover it's a place that makes it easier for you to keep learning, growing and enjoying life today, while also protecting your future with a smart plan for whatever tomorrow may bring.

CCRC offerings and costs can vary widely. To receive the most benefit, look for a CCRC that offers the services, amenities, lifestyle and residence options that appeal to your personal interests. As you consider independent senior living communities, here are some tips to help make the choice that's right for you.

1. Ask friends or relatives to join you in the process of looking at communities.
2. Make a list of the things that are most important to your happiness, well-being and lifestyle — such as location, dining, fitness programs, activities, access to health care, or whether the community accepts pets.
3. Examine the friendliness and responsiveness of the sales counselors. This is a good indicator of the service you can expect as a resident.
4. Ask for a referral from a current resident, to get their perspective on why they chose the community.
5. Compare all costs to find out what's included and what's not, such as dining, utilities, real estate taxes, maintenance and housekeeping. Ask what types of contracts and financial options are offered, and whether a portion of your entrance fee is refundable to you or your estate if and when you leave the community.
6. Learn about the community's ownership, sponsorship and management. Make sure they have a strong history of service and a good reputation.
7. Find out about the dining experience, how many daily meals are included and what food selections are offered. If you have dietary restrictions, ask about healthy options. You might also ask to dine at the community, to experience the ambience, food quality and service firsthand.
8. Your private residence should feel like home and reflect your personal tastes. Make a list of the features you desire in your new home — such as a den or patio, finishes such as stainless steel appliances or wood flooring, or garage or underground parking — and consider which community can meet all or most of your requests.
9. Ask about security and the emergency systems in place.
10. Plan ahead. Be sure to ask about the community's health care options, in case you ever need such care, and whether you must pay for these services upfront or only if needed. Waiting until something happens could necessitate a hasty and uninformed decision. With a solid plan in place, you'll enjoy today knowing you have a plan for whatever life may bring.