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Seniors E-Guide

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Questions to Ask Series

When Selecting Active Independent Living & Retirement Communities

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Developed and Hosted by www.SeniorsResourceGuide.com

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Introduction

Active independent and retirement communities refers to communities designed for active seniors. These communities usually feature low-maintenance apartments, condominiums, town homes, or ranch-style residences. Communities often are designed around recreational activities such as golf, swimming, boating, or fitness. Amenities vary between communities and may have age restriction covenants. Some active independent communities do not have meal plans, activity directors or continuum of care housing options.

General Advice

Here are some questions to consider when selecting senior housing. It is important to trust your feelings and reactions when interviewing a company. The following questions are just suggestions. Take the time to consider what your personal needs are and have a family member or friend available to help evaluate responses. Researching online and follow up phone interviews are a good start but take the time to tour the facility. Keep mind that some senior housing locations may have wait lists so it is a good idea to do your senior housing research before the need arises.

Starting a Search for Senior Housing or Other Support Services

1. **Start your search by using the Internet and look at websites like www.SeniorsResourceGuide.com**

Visit our National Directory where we are building a list of all senior housing providers that are in at least 2 states. Visit the websites of these companies and review their locations and amenities – Go to www.SeniorsResourceGuide.com/National.

2. Follow up with a phone call to the companies that interest you.
3. Listen to advice from your doctor, senior professionals and the companies you are interviewing.
4. Schedule a visit to facilities that meet your criteria.
5. For senior housing – If you are helping an older relative then schedule visits to the housing locations that meet your criteria.
6. If you are assisting an older relative or friend, try to involve them in the selection process if possible.

General Suggestions - Applicable to most Senior Housing

1. Try not to make a hasty decision.
2. Try to get family or friends to help evaluate the options.
3. If the location has events open to the public then attend a few of their events.
4. Have a meal at the senior housing location.
5. Trust your feelings and reactions when interviewing a company.
6. Ask for references.
7. Take the time to review company materials.
8. Be sure that you understand pricing.
9. Do not sign any contract until you thoroughly understand pricing and have reviewed the contract in detail.
10. If possible, talk to residents.
11. If possible drop in a second time unannounced.
12. Ask a lot of questions.
13. Consider working with a *Housing Specialist* or *Referral & Caregiving Resource Professional*. These professionals are listed on SeniorsResourceGuide.com under the category of Care Management & Referral Services.

14. The Cost of Independent Living Retirement Housing

If after touring some independent living retirement communities you discover that your income and assets are not sufficient to cover the cost, then you need to investigate Subsidized and Affordable Housing. There are many fine locations that feature subsidized and affordable housing options. Use our

["Seniors E-Guide: Resources for Low & Moderate Income Independent Seniors"](#)

Note: Keep in mind that when choosing a place to live and you are low income, you should also research other programs available in the city or county you will be residing. Some areas have more programs and resources than others do. There are housing solutions for seniors with incomes as low as \$20-30,000/year (and lower) and also affordable housing options for seniors with incomes up to \$38-40,000/year. In retirement, many people don't consider \$38-40,000/year the popular definition of poor but in today's economy it is not much to live on when healthcare needs are taken into consideration.

Questions to Ask When Selecting Active Independent Living & Retirement Communities

1. What size are the apartments or cottages – studio, 1 bedroom, 2 bedroom?

2. Ask for a tour of the location. _____
3. What is the starting price? _____
4. What amenities are included in the price? _____
5. What amenities are extra? _____
6. Is there a lease or is the rental month to month? _____
7. In the event of a critical life incident what happens to the lease obligation? _____

8. How is the unused portion of the rent handled upon leaving? _____

9. Is there a wait list? _____
10. Is there a cost for an extra person? _____
11. Is there a buy-in and how does it work? _____

12. Is there age restriction for residents? _____
13. If this is a cottage or larger rental unit, are there restrictions on the length of time family members with young children can stay? _____
14. What is the number of units? _____
15. Is the community a continuum of care (CCRC)? _____
16. If the community is a CCRC, what levels of care are onsite? _____

17. When an individual's needs change or if the community is a CCRC, do residents move to other buildings when needs change? _____
18. How soon would this type of move have to happen? _____

Day to Day Life at the Community

19. What is the meal plan like and what is the cost? _____
20. Are there meal plan options to select from? _____

21. How and where are meals served? _____
22. Can meals be taken in the apartment? _____
23. Are snacks and beverages available during the day? _____
24. Is there housekeeping service? _____
25. Is there laundry service? _____
26. Is there a laundry room for resident use? _____
27. Are there planned activities for residents? _____
28. Are there planned outside activities for residents? _____

29. Is there onsite apartment for family to stay the night? _____
30. What is the cost for family to stay for dinner? _____
31. Is there a private dining room for family events? _____
32. Is cable television provided or at what cost? _____
33. Is wireless Internet service provided or at what cost? _____

34. Is there a media room? _____
35. Is there a computer room? _____
36. Is there an exercise room? _____
37. Are there regularly scheduled exercise classes for residents? _____
38. Are there any trainers or other support staff for the exercise room? _____
39. Is there a walk-in tub and spa available for residents? _____
40. Are pets allowed? _____

Transportation

41. Is the location handicap accessible? _____
42. Can you have your car on the property? _____
43. Is there covered parking for residents' cars and what does it cost? _____
44. Is there scheduled transportation? _____
45. Is community transportation provided in van or car? _____
46. Is there transportation to doctor appointments? _____
47. Is there easy access to public transportation? _____
48. Are there any other forms of transportation available? _____

Health Services & Policies

49. What are the health reasons for which I would have to move? _____

50. Can you stay onsite with assistance? _____
51. What services are included? _____

52. What services are excluded? _____

53. Do you have a visiting physician program? _____

54. How close is the nearest hospital? _____
55. How close is the nearest emergency clinic? _____
56. Is there a call system? _____
57. Do you work with in-home care & companion companies for non-medical assistance if needed by a resident? _____
58. Do you work with home health agencies for at-home medical assistance if needed by a resident? _____

Other Resources

Assisted Living Senior Housing – “It is all in the name.”

Learn more about the terminology used in State Licensing Requirements for Assisted Living Facilities (ALF). Licensing requirements for Assisted Living Facilities - ALF are controlled at the State level. Each State has the control to select the terminology of how to refer to various types of Assisted Living Facilities – ALF’s in their state. Many states have slightly different names and definitions for Assisted Living Facilities – ALF’s in their State compared to other States. However, all of the states are referring to a similar “assisted living lifestyle” for seniors.

[Learn more at SeniorsResourceGuide.com](http://SeniorsResourceGuide.com)

Area Agencies on Aging – AoA

Administration on Aging is the Federal focal point and advocate agency for older persons and their concerns. AoA awards Older Americans Act funds for supportive home and community-based services to the State Units on Aging, located in every state and U.S. territory.

www.aoa.gov

Centers for Medicare and Medicaid Services - CMS

CMS administers Medicare and Medicaid health insurance programs. They have a through website and they support a TTY user phone system for the deaf and hard of hearing public.

www.cms.hhs.gov

Find your Local Area Agency on Aging through Eldercare Locator

The Eldercare Locator a service of U.S. Administration on Aging helps can connect you to your local Area Agency on Aging. Call 1-800-677-1116, Monday through Friday, 9:00 a.m. to 8:00 p.m., Eastern Time.

www.eldercare.gov

HUD - Local Public Housing Agency – PHA

If you need public housing assistance or are looking for information about public housing programs such as housing choice vouchers you need to contact your local Public Housing Agency (PHA). HUD maintains a database for locating these agencies.

www.hud.gov/offices/pih/pha/contacts/index.cfm

Medicare.gov – Official U.S. Government Site for Medicare

Medicare wants to "help you help yourself" by using Medicare's information resources to answer your questions.

www.medicare.gov

National Association of State Units on Aging – NASUA

Association through which state agencies on aging promote social policy in the public and private sectors to meet the current and future needs of older persons, adults with disabilities, and their families and caregivers.

www.NASUA.org

US Department of Housing and Urban Development – HUD

Learn more about renting and HUD rental assistance programs. The HUD website has information for consumers and Public Housing Authorities (PHA). Public Housing Authorities are the local groups a person needs to contact to find out what public housing is available in your area.

www.hud.gov/apps/section8/

Have Questions?

Visit www.SeniorsResourceGuide.com and our national and local Internet directories to find other resources for seniors. The website lists 76 topics in 6 categories.

In our National Directory we are building a list of all senior housing providers that are in at least 2 states. We are including website links in this resource. Check out these companies and review their locations and amenities and plan your retirement.

Go to www.SeniorsResourceGuide.com/National

Contact SeniorsResourceGuide.com by email: SRGinfo@SeniorsResourceGuide.com or call us at 303-794-0799.

Websites: www.Seniors-E-Guide.com | www.SeniorsResourceGuide.com

Seniors-E-Guide.com.com

This e-publication is available at www.SeniorsE-Guide.com

List of e-Publications: *Selecting Assisted Living & Higher Levels of Care*
 Selecting Active Independent Living & Retirement Communities
 Selecting In-Home Care/Companions or Home Health Agency
 Care Options for Developmentally Disabled Seniors
 Resources for Low & Moderate Income Independent Seniors

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NOTE: This E-Guide was created for general information purposes only. It is not an official resource. Although every effort has been made to ensure the accuracy, we do not guarantee that there are no errors or omissions. Also be sure to check references and corroborate information from multiple sources.

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