Senior Living Secrets Unveiled:

The Ultimate Guide to Finding the Perfect Community for Your Loved Ones.

WRITTEN BY INDUSTRY INSIDER - **MANDY HAMPTON**

This book is dedicated to my family, and all those who live and work in Senior Living, I am grateful every-day to be part of so many people`s personal and professional jouneys.

Dear Friend,

If you find yourself holding this guidebook, chances are you're facing one of life's most significant challenges: choosing a senior living community for a beloved family member. The weight of this decision can feel overwhelming, fraught with uncertainty, guilt and the immense responsibility of ensuring your loved one's well-being.

Take a deep breath. You're not alone.

In this guide, I aim to provide you with invaluable insider information, practical tips and empathetic guidance to help you make the best possible decision for your loved one's future. My goal is to alleviate your stress and empower you with the knowledge needed to navigate this complex and emotional journey.

I understand the countless factors you're considering: the level of care required, the desired amenities, the affordability, and most importantly, the happiness and comfort of your loved one. It's natural to feel a whirlwind of emotions, guilt, anxiety, and even self-doubt. But it's crucial to remember that you're acting out of love and concern, driven by the desire to ensure your loved one's safety, happiness and quality of life. Within these pages, we'll delve into the various types of senior living communities available, ranging from independent living to assisted living, memory care and skilled nursing.

You'll learn what services and amenities to look for, how to assess the quality of care, and the importance of being aware of your loved one's preferences and personal interests.

We'll also explore the financial aspects of senior living, shedding light on costs, payment options and potential sources of financial assistance. Familiarity with the financial landscape will help you make informed decisions without compromising your loved one's financial security.

This guidebook is your companion, offering you a wealth of insider information to make the process of choosing a senior living community less daunting. You're not expected to have all the answers right now, but with some guidance, you'll be equipped to ask the right questions and make informed decisions.

Take this opportunity to gather your strength and determination. Together, let's embark on this journey to find the ideal senior living community for your loved one, armed with compassion, understanding and a newfound sense of empowerment.

For those who need the short cut I have included the cheat sheet and tour checklist at the end. If you want to understand the whys and have the time to explore at depth, feel free to read on.

With heartfelt support,
Mandy Hampton

My 20+ years of experience in the management, operations and development of senior living communities has taught me many lessons on how to navigate the complexities of this time in both the resident's and caregiver's lives.

There's no sugar-coating it. This decision is hard for everyone involved. My intention is to share an insider's knowledge of questions I never would have thought to ask when making this decision with my own loved ones. I could have benefited from a checklist or just some basic bullet points to know what I should be looking for. I made poor assumptions about it being as easy as checking into a hotel, and I was very wrong!

Within the pages of this guide, we'll unravel the intricacies of senior living communities, shedding light on the diverse range of options at your disposal. Whether you're considering independent living, assisted living, memory care or skilled nursing, you'll find out more about the unique features of each and how they're designed to meet varying needs and preferences.

As you navigate these diverse options, you'll discover factors to consider beyond the type of community. Styles, aesthetics and price points will come into play, each contributing to the overall experience and suitability for your loved one. From modern and luxurious settings to cozy and homelike atmospheres, senior living communities come in various styles to cater to different tastes and preferences.

Furthermore, the price points associated with senior living communities can vary greatly, depending on factors such as location, amenities and levels of care. Understanding the financial implications and available payment options can help you find a community that aligns with your loved one's needs and your budget.

Throughout this guide, I'll provide insights, tips and practical advice to navigate the maze of senior living communities. I hope to equip you with the knowledge necessary to evaluate the types, styles and price points, empowering you to make an informed decision that best suits your loved one's needs, preferences and financial circumstances.

Read every word — or for those who want the cheat sheet, and the cheat sheet they are at the end! There's no judgement for how you choose to proceed with your search. You've got this!

Who Owns and Runs These Communities?

Understanding the ownership and management of senior living communities is important for assessing stability and long-term plans. Here are some key considerations regarding ownership and management:

- **Private Owners:** Some senior living communities are privately owned by individuals or families. These owners may have a personal connection to the community and may be more involved in day-to-day operations and decision-making.

- **REITs (Real Estate Investment Trusts):** REITs are companies that own and often operate income-generating real estate properties, including senior living communities. They typically have a portfolio of properties and may have a corporate structure that manages multiple communities.
These investment trusts are designed to buy and sell real estate investments.

- **Hospitals or Medical Groups:** Sometimes hospitals or medical groups own and operate senior living communities. As a result, these communities may have a closer integration with medical services and healthcare providers and offer additional access to care.

- **Banks:** Occasionally, banks may have ownership or financial involvement in senior living communities. This can be through lending arrangements or other financial partnerships.

- **Owned vs. Managed:** It's important to distinguish between communities that are both owned and managed by the same entity and those that have separate owners and management companies. The relationship between ownership and management can affect the level of local control and the longevity of the community.

- **Pro Tip:** ***Ownership Stability and Future Plans: During your research and community tours, inquire about the stability of ownership and potential changes in ownership or management within the next three years. Understanding the longevity of the current owners and their future can help you assess the community's long-term prospects. Communities in transition from a sale or management change are under additional stress for at least six months.***

Ownership and management structures vary among senior living communities. By knowing who owns and runs the community, you can gain insights into their expertise, experience and long-term commitment. This information can help you make an informed decision about the community that aligns with your preferences and goals.

CCRC or Life Plan Community CCRCs

A CCRC is a continuing care retirement community and another name for a Life Plan Community. Both are typically non-profit or religious-based communities and are often on large campuses where they can offer a continuum of care. Residents can move from independent living into any needed level of care, such as assisted living, memory support or skilled nursing. Continuing care communities often require a significant entrance fee (it may be called a "buy-in fee"), which may or may not be refundable, depending on the contract selected. In addition to the entrance fee, residents pay a monthly service fee, which is usually lower than typical rental communities. Residents rarely have ownership rights.

Active Adult A newer senior living option, the active adult community provides housing for those aged 55 and older. It may offer a club room or club house but generally does not provide meals or any type of care. Any services (e.g., home health or hospice) would be brought in and paid for privately by the resident. The communities may or may not be built for ADA compliance, with wide doors for wheelchairs, for example. The benefit of an active adult community is socialization, so residents need to be active, mobile and truly independent. In some active adult communities, residents have ownership rights.

Independent Living Independent living communities cater to individuals aged 55 and older with maintenance-provided housing options and amenities that often include meal plans, activities and transportation services. Emergency and concierge services may be available, and if care is needed, residents may engage outside companies or services on their own or take advantage of the community's service-provider partners. Residents rarely have ownership rights.

Assisted Living For those who require assistance with the tasks of daily living, assisted living communities provide a helping hand, preserving as much independence as possible. Standing alone or as part of a continuum of care community, assisted living offers a range of accommodations, from private apartments to shared living spaces, depending on the price point. Meals, activities and transportation services are generally included in the package. Most assisted living communities have communal dining and activity spaces. Higher-end communities may offer additional amenities such as gyms, theaters, and salons. The availability of in-house care services depends on state regulations and community policies. For services such as hospice care, home health, or physical or occupational therapy, outside providers are typically brought in. Care in assisted living communities is primarily provided by trained caregivers, such as CNAs (Certified Nursing Assistants). RNs (Registered Nurses) may or may not be on staff, depending on state regulations and company policies. Residents rarely have ownership rights.

Board and Care or Small Group Homes

Residential homes are sometimes converted to accommodate around six+ residents. These homes provide 24/7 staffing, with care services similar to assisted living communities but in a smaller, more intimate setting.

Memory Support Serving those who have Alzheimer's Disease or other forms of dementia, memory support communities may be stand-alone settings or part of a continuum of care community. Memory support communities offer services like those found with assisted living, but to secure residents who may wander or elope, the communities will have locked or alarmed doors, depending on state regulations. Staffing ratios for memory support are typically higher than for assisted living. Residents rarely have ownership rights.

Skilled Nursing Sometimes referred to as long-term care, skilled nursing communities serve residents with higher care needs on a long-term basis, as well as those who require short-term rehabilitative stays following surgery, accident or illness. Skilled nursing may be provided in a stand-alone community or as part of a continuum of care community. The communities accept Medicare or Medicaid for rehabilitation services, although not all skilled nursing communities accept Medicaid or similar state programs for individuals without financial resources. These communities typically have semi-private rooms, communal dining areas and activity spaces. Skilled nursing communities are staffed 24/7 with nurses to provide comprehensive care. Residents rarely have ownership rights.

Pro Tip: ***If you choose a CCRC or Life Plan Community and anticipate your loved one will eventually need skilled nursing, ask how often in the past year the community has run out of skilled beds. When a community has no available skilled nursing residences, it will need to move your loved one to another community until something opens up.***

Pro Tip: ***If you choose a CCRC or Life Plan Community, be clear about their refund policy on entrance fees. Some communities only process refunds when the residence is re-occupied and that could take months if the occupancy is low. Also make sure that those entrance fee funds are in a bank account not used for operational expenses. These funds should be secured separately from the normal operating income and expenses of the community.***

Governing Bodies

Senior living community residents and their families should be aware of the various governing bodies that regulate and oversee the operations and quality of care within their community. These will vary from state to state. Here are some key governing bodies to familiarize yourself with:

Department of Health A government agency responsible for promoting and protecting public health, the Department of Health sets standards and regulations for healthcare service providers, including senior living communities, to preserve the well-being and safety of residents. It conducts inspections and may investigate complaints regarding the quality of care and adherence to regulations.

Department of Social Services Providing social and human services, including oversight of senior living communities, the Department of Social Services is also responsible for

licensing and regulating these communities, ensuring compliance with regulations related to resident care, safety and other areas.

CMS (Centers for Medicare & Medicaid Services) CMS is a federal agency within the U.S. Department of Health and Human Services. The agency administers and oversees Medicare and Medicaid programs. While Medicare generally does not cover senior living community costs, CMS sets regulations and quality standards for nursing homes that accept Medicare and Medicaid. These regulations can indirectly affect certain aspects of senior living communities. As an example, during the COVID pandemic CMS would issue guidelines for skilled nursing facilites and then the governing bodies for Assisted Living would often times follow their lead.

Ombudsman An ombudsman is an advocate and representative who works on behalf of long-term care residents, including those in senior living communities. Ombudsmen provide support, resolve conflicts and address concerns or complaints. They ensure that residents' rights are protected and promote quality care within the community. If you have issues or need assistance, the ombudsman can be a valuable resource.

APS (Adult Protective Services) A government agency focused on protecting vulnerable adults from abuse, neglect and exploitation, APS investigates allegations of mistreatment and provides support services to ensure the well-being and safety of seniors. If you suspect any form of mistreatment or abuse within the senior living community, contacting APS can initiate an investigation and intervention if necessary.

Pro Tip: ***You can request the survey history of the senior living community your loved one resides in or is moving to. Surveys are conducted by regulatory agencies, such as the Department of Health, to assess compliance with regulations and ensure quality of care. Reviewing the survey history can give you insights into the community's track record and the steps taken to address deficiencies or concerns identified during inspections. Don't expect a perfect score. The surveyors are there to find issues. Look for common and egregious situations. Service failures or expectations not being met will happen. But note: Before you engage with any of the above agencies, it's best to communicate your concerns with your community's leadership team. Calling on these agencies to address minor issues like pillow fluffing before you've spoken with community leaders may alienate the staff. Reach out to the agencies for egregious situations.***

How To Pay for this?

Private Pay Many senior living communities operate on a private pay basis, meaning that residents are responsible for covering costs with their personal funds. This includes paying for rent, care fees and any additional services

or amenities. When you know the payment structure, you can budget accordingly to ensure a seamless experience.

Long-Term Care Insurance Those who have long-term care insurance should carefully review the coverage details and benefits provided by their policy. Long-term care insurance can help offset the costs of care in senior living communities, depending on the terms and conditions of the policy. Some policies only cover skilled nursing. Some policies may require nurses to be on staff. Contact the insurance provider to clarify coverage specifics, necessary documentation and claims processes. Finally, there will likely be a waiting period of up to 90 days before the policy takes effect. Make sure you or your loved one have funds to cover that gap.

Aid and Attendance (VA) Benefits If your loved one is a veteran or the surviving spouse of a veteran, they may be eligible for Aid and Attendance benefits provided by the VA (Department of Veterans Affairs). These benefits are designed to assist with the cost of care in senior living communities. Check with the VA or consult with a VA-accredited representative to determine eligibility criteria and the application process. Please ensure proper funding is set aside to cover current costs, in the event benefits aren't available for several months.

Medicare or Medicaid Medicare doesn't cover the costs associated with senior living communities. Medicare primarily provides coverage for medical services and short-term rehabilitation stays. On the other hand, Medicaid may help individuals who have limited financial resources and meet specific eligibility requirements. Medicaid coverage for senior living communities varies by state, and not all communities accept Medicaid. Often Medicaid is referred to as a "waiver" when relating to paying for assisted living or memory support. Contact your state's Medicaid office or consult with a financial advisor to understand the Medicaid options available.

Billing and Payment Most senior living communities have specific billing and payment processes in place. Typically, communities bill in advance for rent and may bill in arrears for care fees, which cover additional services and assistance provided. It is important to review the community's billing policies and payment schedules to ensure timely payments and avoid any disruptions in services and or eviction. If you have any questions or concerns about billing or payment, reach out to the community's administration or accounting department for clarification and accounting.

Pro Tip: ***Find out in advance what types of payments the community prefers. Often it is by ACH or check. Some communities offer credit card services, but they are frowned upon due to the transaction cost and the ability to dispute the charges easily.***

Pro Tip: ***The national average costs for skilled nursing per year is $121,000 per year. The national average costs for assisted living is $51,600 per year (Argentum 2022). These costs can range widely depending on location, amenities, amount of care required, staffing etc.***

Must Have's vs. Want to Have's

One of the most important conversations you can have with your loved ones is about choosing a senior living community. What's important to you may not be important to them or others in the decision-making group.

For a successful decision, you can start by identifying the non-negotiables and narrowing your search. For instance, if 24/7 nursing is a necessity, then you'll know you need to look at skilled nursing, assisted living or memory support communities. If price is a driving factor, then limit your search to those communities that post their prices (or ranges). This way, your want-to-haves become bonuses.

Communities vary greatly — just like hotels, houses, schools etc. — which means it's crucial you talk to your loved ones before you start your research. This will save you countless hours and spare you the possibilities of hurt feelings.

Pro Tip: ***As a shortcut, use this checklist to focus on what's most important to you and your family member.***

My Must-Haves		vs.	My Want-to-Haves
1.			1.
2.			2.
3.			3.
4.			4.
5.			5.

Searching for the right senior living community can feel like an overwhelming task. To make it simpler, start here:

• **Internet:** The Web is a valuable resource for gathering information about senior living communities. You can begin with search engines (try search terms such as senior living, nursing homes, assisted living, Alzheimer's, dementia homes) and explore relevant websites. Most communities have their own websites and offer detailed information about their services, amenities and contact details. Remember that marketing budgets often determine who's at the top of the search results page — and being listed first may not reflect the quality of the community's care.

• **A Place for Mom and Caring.com:** Resources like A Place for Mom® (aplaceformom.com) or Caring.com® provide comprehensive listings of senior living communities, along with reviews and ratings from residents and their families. These platforms can be helpful in finding communities that match your specific needs and preferences. You'll want to know, however, that these companies only recommend communities in the area that have signed contracts with them, agreeing to pay them as much as 97% of the first month's rent and care fees. The new resident will pay no fees for the service, but the companies don't provide recommendations of communities that haven't contracted with them. Often, communities with great reputations and no need for these occupancy-building services choose not to contract with these companies and pay their fees.

• **Online Reviews:** Reading online reviews can provide insights into the experiences of residents and their families. Keep in mind that reviews should be taken with a grain of salt, as they represent individual opinions. Look for patterns and common themes in the reviews to get a better understanding of the community's strengths and weaknesses.

• **Online Directories:** Online directories specifically dedicated to senior living communities can provide a wealth of information. These directories often include details about amenities, services, pricing and the types of apartments available. They can be a great starting point for gathering information.

• **Social Media:** Check social media platforms, such as Facebook or Instagram, for senior living communities' pages. These pages may provide additional insights into the community's culture, activities and resident engagement. Plus, they can help you connect with current residents or their families to ask questions directly.

• **Word of Mouth:** Seek opinions and advice from friends, family members and healthcare professionals who have experience with senior living communities. Personal recommendations can offer valuable insights and firsthand accounts of the quality of care and services provided.

• **Pro Tip:** ***Websites should list prices, apartment types, amenities, etc. When searching for senior living communities, look for websites that provide comprehensive information, including pricing details, the types of apartments available, amenities offered and the levels of care provided. This information will help you narrow down your choices and make more informed decisions.***

The staffing within a senior living community is a crucial factor in providing quality care and ensuring a positive resident experience. Here are some key considerations regarding staffing.

- **Care and Medication Management:** Inquire about who is responsible for providing direct care to the residents and who manages medication administration. Some communities have specific care staff who handle daily assistance and personal care needs, while medication management may be overseen by licensed nurses or specialized medication technicians.

- **Reporting Structure:** whom the care staff report during business hours and who is available to address their concerns or provide guidance. Additionally, inquire about the protocol for after-hours emergencies or staffing needs.

- **Clinical Leadership Experience:** You'll need to know about the experience and tenure of the community's clinical leadership team. Find out about their qualifications, credentials and history of working in the senior living industry.

- **Licensing and Training:** Is the care staff required to be licensed or certified? What kind of training do they receive? Is it hands-on training, computer-based training or a combination of both? When you know more about the training program, you'll have a better understanding of how well prepared the staff is to provide the necessary care and support.

- **Dedicated Trainer:** Ask if there is a dedicated trainer or training department responsible for training and ongoing education for the care staff. A dedicated trainer can ensure consistent and effective training, leading to better care outcomes for residents. Not all communities have them, but when they do, you know the community prioritizes staff member training.

- **Dining Staff:** Clarify whether the community has dedicated dining staff or if the care staff also assist with meal service. Knowing who is responsible for meal preparation and service helps you see the level of attention and support in dining areas.

- **Nursing Availability:** Determine if the nursing staff is onsite 24/7 or if they're on-call. Having sufficient nursing staff on-site around the clock can ensure timely access to medical support and assistance. If there is only one person on call 24/7 they are at high risk for burnout. Some states have staffing minimums for Assisted Living but most do not. Skilled Nursing has staffing minumums for nurses and other care providers.

- **Housekeeping and Maintenance:** Ask about the housekeeping staff and how frequently they clean the apartments. You'll want to know the scope of cleaning services included in the community's offerings.

- **Activity Staff, including Memory Support:** Does the community have dedicated activity staff who plan and facilitate engaging activities and programs? If memory support is available, find out about the expertise and support

provided to residents who have Alzheimer's or another form of dementia. Communities aiming for excellence will have dedicated staff 7 days a week for all levels of care.

• **Concierge/Receptionist:** After business hours, many communities assign clinical staff the responsibility of answering phones. Does the community provide 24/7 phone service for those occasions when you can't directly reach a resident?

Pro Tip: ***You need to know about the turnover rate of the care staff. A turnover rate above 50% should raise concerns and be clarified. What you can learn about the reasons for turnover and how the community addresses it can provide insights into the stability and quality of the staff. Also, ask if they have temporary labor on the floor. If so, for how long and do they have a plan to eliminate that.***

Safety

The safety and well-being of residents is the top priority in senior living communities. During your search, you'll want to know how the community meets regulations to keep residents safe.

• **State, Federal, or Community Vaccine Mandates:** Find out what vaccine mandates are in place at the state, federal and community levels. You'll also want to know which types of vaccines are required and the timeframe for compliance. This information is important for maintaining a healthy and protected living environment. These vaccines or tests could be TB, Flu, COVID etc. Some states or communities may require proof prior to move in.

• **Fire, Disaster, Elopement, Active Shooter Drills:** Ask about the frequency of drills conducted for emergency scenarios. These drills help staff and residents prepare quick, effective responses to emergencies. Standard drills include fire, disaster, elopement and active shooter drills.

• **Evacuation Relocation Sites:** In an emergency or disaster, where will residents be moved to ensure their safety? Find out where these designated sites are and what transportation plans are in place to move residents.

• **Evacuations from Higher Floors without Elevators:** If the community has multiple floors and elevators, ask about the evacuation procedures in the event of elevator failure or emergencies. Review the protocols for safe evacuation of residents and look for clearly marked "Fire Escape Staircases."

• **Access Control to Exterior Doors, Apartments, and Memory Support:** What security measures are in place to control access to the community, individual apartments and memory support areas? Knowing the access control systems and procedures in advance will help keep residents safe and secure. Some communities may restrict access to families and visitors.

• **Emergency Call Systems:** Ask about the emergency call button system in the community — including the range of the call buttons and the average response times when a resident activates the button. Prompt response times are crucial in emergency situations.

• **Generators:** Does the community have sufficient backup generators to sustain operations during a regional power failure? Generators provide backup power during electrical outages and help maintain essential services, such as lighting, heating, cooling and medical equipment functionality.

• **Emergency Food and Water Supplies:** The amount on hand will range from 3-7 days or more depending on state regulations.

Pro Tip: ***If you live in an area that is high risk for wildland fire, tornados or hurricanes ask how many times the community has had to evacuate and how that was managed. These situations are extremely difficult for everyone involved.***

Levels of Care/Care Fees

• **Levels of Care (LOCs):** Senior living communities often have different levels of care — assisted living, memory support, skilled nursing, rehabilitative care — that correspond to the specific needs of residents. And within assisted living, different levels of care are common, ranging from minimal assistance to comprehensive support, with more advanced care usually requiring higher care fees.

• **All-Inclusive Pricing:** Some communities offer all-inclusive pricing models, where a single fee covers both housing and care services. It's important to know whether care services are included in the monthly fee or billed separately. Also ask about particular care needs. For example, are incontinence products or medication management provided or an extra charge?

• **Per Day Fee:** Skilled nursing and some private-pay communities charge a per-day fee. When comparing costs with a community charging a monthly fee, divide the larger total by 30 days.

• **Points:** Some communities set fees based on a point system, with points assigned for each service provided to the resident. Essentially, points equate to time, and time equates to a monetary value.

More About Care Fees:

Ask the community for a breakdown of how they calculate care fees. Knowing what factors they consider and their pricing methodology can provide transparency and help you budget accordingly.

You can also ask about the average care fees in the region. This information gives you an idea of the range of costs for different levels of care and helps you make informed decisions. If the care fees are above your budget, ask the community what you can supplement. For example, you might be able to manage your loved one's medications, doing the

ordering and administration of medication as prescribed. Not all states will allow this.

Pro Tip: ***When planning to move to a senior living community, it's prudent to consider the highest level of care the community offers. While you may not require that level of care initially, anticipating how future needs might develop can help avoid unexpected financial burdens.***

Who does what?

A community may not be able to provide for all care needs. Be sure they can provide for your loved one.

Most residents who move into assisted living, memory care or skilled nursing already have two comorbidities (life-ending conditions). Sometimes, the more complicated care required for advanced health needs can't be offered because of state regulations, lack of licensed staff or because it creates a risk the community prefers to avoid. You'll want to ask about the community's willingness to work with outside services, such as home health agencies and hospice, for specialized care needs — including insulin-dependent diabetics, non-healing wounds, tracheotomy care.

- **Home Health:** What are the community's policies and procedures regarding home health services? Do they have existing relationships with home health agencies, or can they assist in coordinating these services? Most communities will have several agencies they work with.

- **Brittle Diabetics:** For specific care needs related to diabetes, such as being a "brittle diabetic," clarifies the community's ability to provide appropriate care and support for the condition. Find out about their experience in managing diabetes-related care needs.

- **Wounds:** IThose with existing wounds and those who anticipate a need for wound care will want to be certain of the community's ability to provide appropriate care and support. Review their protocols for wound management and the qualifications of the staff in this area. Wounds that are staged level 3 and 4 will probably require skilled care. Exceptions can be made based on state regulations and coordination with home health care.

- **Inability to Stand or Help Pivot "Dead Weight":** If you have mobility challenges and require assistance with standing or transferring, ask about the community's ability to provide appropriate assistance. You'll also want to know about the staff's training and experience in supporting residents with mobility limitations. Some communities have specialized equipment, such as lifts. And some states prohibit this unless the resident is receiving hospice care.

- **Physical Therapy/Occupational Therapy (PT/OT):** When you require physical or occupational therapy, ask about the availability and accessibility of therapy services — onsite or through outside providers — to support your rehabilitation or functional needs. Most

communities will have relationships with one or more local agencies and can provide you with references.

• **Hospice:** Find out about the community's approach to end-of-life care and whether they have relationships with local hospice agencies. What kind of support and accommodations can they provide for residents who require hospice services? Hospice services should be at no cost to the residents. These fees are covered by medical insurance.

• **Palliative Care:** Palliative care provides relief from symptoms and improves the quality of life for individuals with serious illnesses. Does the community offer palliative care services, or can they assist in coordinating such care?

• **Catheters:** Can the community provide appropriate care and support for those who need catheters? Ask about their experience in managing catheter care and their protocols for handling these needs.

• **Violent or Aggressive Behaviors:** How does the community handle violent or aggressive behaviors? You may ask to review their protocols, staff training and approaches for safely managing and de-escalating challenging behaviors. Note that residents who can't be redirected may exceed the community's ability to manage.

• **Elopement Risks:** Elopement refers to the risk of certain residents leaving the community without supervision. If elopement risks are a concern, you'll want to know about the community's measures to prevent elopement, such as secured entrances, alarms and other safety measures that keep residents secure.

• **Colostomy Care:** Can the community care for and support those who have had a colostomy? What's their experience in managing colostomy care and what are their protocols for handling these needs? How often are trained staff available to assist with colostomy care, including changing the bag, ensuring proper hygiene and monitoring for complications.

• **Medication Management:** Ask about the community's medication management practices, including how medications are provided to the community and delivered to residents. Does the community have an on-site pharmacy or does it rely on external pharmacy providers to ensure residents receive medications promptly and safely.

• **Medication Delivery to Residents:** Clarify the process of medication delivery to residents. Ask about the frequency and method of medication delivery, whether it's through a medication cart, individual packaging or by other means. Find out about protocols in place for accurate medication administration and the safety of residents. Most pharmacies will deliver medications to the community seven days a week.

Pro Tip: ***Ask if any resident had to leave the community within the past year because the care team couldn't adequately manage their medical condition. If so, what was it and how was it resolved?***

Senior living communities rely on technologies that enhance the experience and well-being of residents and their families. These technologies and services are commonly used:

- **Telephone Service:** If your loved one doesn't rely on a cell phone, you'll want to know if telephone service is available within the community? Are telephone lines already installed in apartments? Will residents be responsible for setting up their own telephone service? Find out if there are any associated costs or requirements for activating telephone service.

- **Cable or Satellite TV:** What cable or satellite TV service is offered in the community and is access to it included in the monthly fees? Some communities are wired for bulk cable and will ask residents to pay for additional premium channels.

- **Wi-Fi Availability:** Where is Wi-Fi available in the community common areas and apartments? And is Wi-Fi access included in the monthly fees or are there additional charges? Having access to Wi-Fi enables residents to stay connected online, browse the internet and make use of online services. Most communities will have common area Wi-Fi but may not have the bandwidth every resident and staff member to stream at the same time.

- **Alexa ®, IN2L ®, and Other Assistive Technologies:** Communities often incorporate voice-activated systems like Alexa or specialized platforms like IN2L (It's Never 2 Late) to provide residents with entertainment, access to information and interactive experiences. These technologies offer a range of features, such as games, cognitive exercises and communication tools.

- **Online Calendars, Menus and Sign-Ups:** Many communities provide online calendars and menus to keep residents and families informed about events, activities and dining options. Online sign-up systems may be available to reserve spots for outings, classes or other community events.

- **Fobs or Keys:** For access to apartments and common areas, some communities use key fobs or electronic key cards. Others use traditional keys. Find out how the community's system helps keeps resident safe and secure.

- **Locking Doors or Delayed Locks in Memory Support:** Security measures in memory support will help prevent elopement and ensure resident safety. Find out how the locking mechanisms used, such as locked doors or delayed locking systems, can strike the right balance between security and resident autonomy.

- **Cameras:** For safety and monitoring purposes, security cameras are often installed in common areas. It's your right to know how the placement of these cameras contributes to the overall security of the community. Cameras in apartments will be regulated by state and community policies.

- **Fall Detection Systems:** Cameras, sensors and wearable devices can monitor residents' movements and detect falls. Inquire about the availability and use of fall detection systems within the community, as they can provide an added layer of safety for residents. Some communities may have an upcharge for these products.

• **Electronic Charting for Care, Medications, Maintenance Requests:** Communities often use electronic charting systems to streamline documentation and communication related to resident care, medication management and maintenance requests. These systems ensure accuracy, efficiency and timely response to resident needs.

• **Mass Communication System Notifications:** Fast, accurate communication in urgent situations means peace of mind for residents and their loved ones. The community's mass communication system will use channels such as email, text messages or automated phone calls to send notifications, updates and emergency alerts to residents and their families. Make sure the community knows your communication preferences so you receive messages in a manner that's most effective for you.

Pro Tip: ***Not all technology is good technology. When the staff seem excited about the system they use because it makes their jobs easier and residents' lives better, that's a win for everyone.***

Pro Tip: ***When you're touring, look for pets and for people in the salon or gym. If residents aren't actively engaged indoors, are they outside in the fresh air?***

Tour Time!

If you've read the information above, you'll have more knowledge about senior living than you should! You might see some raised eyebrows from the people in the community since these insights are operational-based and not from a sales and marketing perspective. The great marketing or salespeople will respect your knowledge and should be transparent. If you stump them, that's ok. See if they offer to find out and get back to you with answers. Educating the sales team makes them even better.

These tips and taking a tour of a senior living community are essential steps in the decision-making process. Here's what to watch for during your community tour:

• **Timeliness of Communication:** Evaluate the staff's promptness when returning calls or emails. Timely communication is an indicator of their commitment to providing excellent customer service.

• **First Impressions of the Outside and Entrance:** Pay attention to your initial impressions of the community's exterior and entrance. Is it well-maintained and inviting? A clean and well-presented exterior can indicate attention to detail within the community.

• **Time of Day Matters:** Keep in mind that the time of day you visit can affect your

observations. Depending on mealtimes, outings and activities, the community may be busier or quieter. Consider visiting at different times to get a well-rounded sense of the community's atmosphere.

- **Engagement and Care of Residents:** Observe residents during your tour. Do they appear engaged, happy, and well-taken care of? Look for signs of meaningful interaction between staff and residents, as well as the overall cleanliness and upkeep of the common areas.

- **Engagement of Staff:** Take note of the staff's demeanor and level of participation. Do they appear attentive, friendly and genuinely interested in residents' well-being? The staff's attitude and presence can greatly affect the overall atmosphere of the community.

- **Meeting Leadership and Other Staff:** During the tour, ask if you can meet with staff members or community leaders in addition to the person giving the tour. This can give you insights from different perspectives and reveal the expertise and qualifications of the leadership team.

- **Website Accuracy:** Compare the community's website photos with what you see during the tour, because some websites rely on stock photography. Your tour will give you authentic impressions of the physical appearance and amenities — and that's important to have before you add the community to your short list of favorites.

- **Alignment of Resident Needs:** Consider whether the residents you observe during the tour have needs like your loved ones. Do they require a similar level of care or have similar interests? This can help gauge if the community is well-suited for your loved one. Some families have a hard time acknowledging their loved ones' conditions and will say, "My mom's not like that," when in fact they just might be. Be honest about where they are now and where they will likely be in the next 1-2 years.

- **Resident Length of Stay and Reasons for Departure:** : Find out about the typical length of stay for residents at the community. Knowing the average duration can provide insights into the community's ability to meet long-term needs. Additionally, ask about the common reasons residents choose to leave the community.

- **Transportation Services:** What are the community's transportation options, including schedule or frequency and destinations? The availability and range of transportation can help your loved one engage in outings and maintain connections outside of the community.

Pro Tip: ***The average length of stay in independent living is three years, assisted living is two years and memory support is less than a year. The average age at admission for all three types is approximately 84 (Argentum 2022).***

Post-Tour Considerations:

• **Timely Follow-Up:** Did the community follow up with you promptly after the tour? A timely follow-up indicates their attentiveness and interest in your potential residency.

• **Focus on Resident Needs:** Think about whether the community primarily focused on the building itself or took the time to explore your loved one's specific needs and preferences. A community that prioritizes individualized care and tailored services is more likely to provide a personalized experience.

• **Additional Resources Offered:** Did the community offer additional resources or support to help you make an informed decision? These resources may include brochures, contact information for external agencies or additional guidance to assist you in the decision.

• **Clarity of Pricing:** Is the pricing structure clear? What did you learn about the breakdown of costs, including rent, care fees, move-in fees and any other ancillary fees? A comprehensive understanding of the financial obligations associated with living in the community will help you as you move forward.

• **Written Information:** Were you given written information, such as brochures, that outline the details of pricing, services and fees? With written documentation, you can review the facts at your own pace and make informed decisions, which is especially convenient when you visit multiple places. If you prefer electronic info, see if it can be emailed.

• **Average Rent Increases:** Ask about the community's policy regarding rent increases. Knowing the average rent increase percentage can help you plan financially and anticipate potential changes in expenses.

• **Availability of Apartment Types:** Does the community have the specific floor plan types you're interested in? Is there a waitlist, and if so, what's the estimated wait time? This information will help you determine the availability of your preferred living arrangements.

• **Written Confirmation of Fees and Charges:** Make sure you have written confirmation of all fees and charges associated with living in the community. This includes rent, care fees, pet fees, move-in fees and any other recurring or one-time charges. Having documentation can provide clarity and serve as a reference point for future reference.

Pro Tip: ***Sometimes you do all the research, take the tours and reach the decision point, but your loved one refuses to move. Often, this is driven by fear of change — or fear of losing independence and dignity. When the salesperson follows up, be honest and let them know where you are in the process. Communities might be able to accommodate short term (respite) stays to encourage reluctant residents and help them into this lifestyle change.***

A tour is your opportunity to gather information, ask questions and determine whether the community aligns with your expectations and needs. Take your time, review all the details and consider all factors before making a final decision.

Once all the decision-makers agree, and you've found the right place at the right price point, it's time to work collaboratively with the community on all the necessary move-in requirements. This isn't as easy as furnishing an apartment — unless the resident is truly independent.

State requirements vary, but you should be prepared to fill out a lot of paperwork! Depending on the level of care needed, there'll be coordination with doctors on medications or other orders prior to moving in. Some states also require residents to be assessed prior to moving in to ensure their care needs are met

- **Discovering How the Deposit or Hold Fee Works:** Ask for the details of the deposit or hold fee required by the community. You want to know the amount, payment terms and whether the fee is refundable or non-refundable. Clarify the specific conditions under which the deposit or hold fee may be retained by the community.

- **Reservation Period:** Be clear about how long the deposit or hold fee secures the chosen living space. This period allows you to make necessary arrangements and complete any required steps before the move-in date.

- **Applying the Deposit or Hold Fee:** Find out how the deposit or hold fee will be applied to the overall costs of moving in, such as the initial move-in fees, rent or other associated charges. This is information you will need to budget and plan accordingly.

- **Timing of Apartment Readiness:** What will be done to make the apartment ready? Are they repainting and putting in new flooring or is it just a touch-up and carpet-cleaning? For a well-planned, smooth transition into the preferred apartment, you need to know: When will the apartment be ready?

- **Pre-Assessment (if needed) Timing:** If a pre-assessment is required to determine the level of care or services needed, find out about the timing and process. When you know the pre-assessment timeline, you can plan accordingly and ensure that the necessary support is in place upon move-in. Some states may require a head-to-toe assessment to look for skin issues. Medications and any supplements should also be discussed.

- **Doctor's Orders (if needed):** When medical orders or documentation are required (for example, medication lists, care plans or other medical directives), coordinate with your healthcare provider to complete these in a timely manner. Some states and communities will require these prior to moving.

- **Contract and Handbook:** Review the community's contract and handbook carefully. Take the time to familiarize yourself with the terms, policies and obligations and restrictions outlined. If you have questions or concerns, seek clarification from the community's management team.

- **Arbitration Agreement:** Find out if there's an arbitration agreement in the contract that outlines the process for dispute resolution and

may affect your legal rights. Consider seeking legal advice to understand the implications before signing.

- **E-Signature or In-Person Signing:** You'll need to know whether the contract and other necessary documents can be signed electronically or if an in-person signing is required. The signing process should align with your preferences and circumstances.

- **Power of Attorney (if needed):** If your loved one has a POA (Power of Attorney) designee, involve them in the decision-making and signing process. The POA will have the authority to make legal and financial decisions on behalf of the individual, if necessary.

- **DNR/POLST:** Discuss with your healthcare provider to make sure that any DNR (Do-Not-Resuscitate) or POLST (Physician Orders for Life-Sustaining Treatment) forms are completed and shared with the community. These documents outline specific medical preferences in case of emergency situations. It's critical that these hard but necessary conversations happen before moving.

- **Insurance Information:** Provide the community with your insurance information, including Medicare, Medicaid and private insurance details. The community needs the proper documentation for billing and coordination of care, as per your insurance coverage.

- **Movers and Downsizing:** Moving to a senior living community often involves downsizing and deciding what to bring with you. Look for professional moving companies that specialize in senior relocations. They can assist with packing, transportation and unpacking in your new home. And ask if the community offers resources or recommendations for downsizing assistance to help you navigate the process effectively.

- **Community Guidelines on Personal Belongings:** Familiarize yourself with the community's guidelines regarding personal belongings and be clear about restrictions on furniture, appliances or other items you wish to bring to your new home. Family heirlooms and expensive jewelry should be kept off site. If the resident or family is allowed to manage medications, those should be secured in a locked drawer or safe cupboard.

Pro Tip: ***Ask the person helping with the move-in paperwork what the deadlines are for each type of document. If the doctor is slow on responding with medication orders or you have not signed the contract, it might prevent the resident from moving in on the planned date.***

As you move your loved one into a community, there's much to consider including visits, transfer trauma and getting settled in. These hints may help you prepare.

• **Visits:** Family and friend visits are an essential part of maintaining your loved one's social connections and emotional well-being. When and how often to visit is the question, and striking the balance between enjoying visits and ensuring a comfortable environment for all residents is crucial. While visitation policies vary, depending on the community, here are general guidelines:

• **Frequency:** Regular visits are encouraged, as they contribute to a sense of belonging and happiness. However, be mindful of the needs and preferences of your loved one, as well as any restrictions imposed by the community.

• **Timing:** Plan visits during the visiting hours established by the community. These hours are designed to ensure a peaceful and organized environment for residents. Additionally, consider the residents' daily routines and their optimal visiting times. Some communities do not limit visitations to the apartments but may limit gathering in common areas.

• **Private Duty or Daily Rotations in the First Week:** During the first week after move-in, residents may require additional support and assistance as they adjust to their new surroundings. Here's what you might find helpful to know about private duty or daily rotations:

• **Private Duty:** Private duty refers to hiring a caregiver or nurse to provide personalized care and support. This option allows for one-on-one attention tailored to the resident's needs. If you decide to explore private duty, discuss it with the community's administration to ensure compliance with their policies. These costs would not typically be covered by the community or insurance.

• **Daily Rotations:** Alternatively, the community may provide daily rotations of staff members who will closely monitor the needs of residents during the initial adjustment period. This approach ensures consistent care and support from different professionals. Please keep in mind that staff will likely rotate two or three times daily, so there will be many new names and faces to learn.

• **Transfer Trauma:** Moving to a new living environment can be stressful for everyone involved, including the residents and the staff. Recognizing and addressing transfer trauma is essential for a smooth transition. This may be most apparent with people experiencing memory loss.

• **Holidays and Family Events:** Moving during holidays or family events can add an extra layer of stress. Whenever possible, plan the move-in date with consideration for other important dates to avoid unnecessary pressure. Even after they're settled and enjoying community events, residents still join their families for holidays and special events.

Pro Tip: ***Adjusting to new routines takes time. It's going to be messy and hard for everyone***

involved. Give it a few weeks to see what the new normal looks like and show grace and kindness to both the residents and the staff as they work together to establish a comfortable and familiar environment.

- **Reporting Issues:** If you notice maintenance or housekeeping concerns, promptly report them to the staff. These could include issues such as faulty plumbing, malfunctioning appliances or cleanliness-related matters.

- **Clear Communication:** Clearly communicate the details of the issue, including the location and nature of the problem. This helps maintenance staff address the request efficiently and effectively.

- **Follow-Up:** Most communities will publish their expected response times, and if your request is not addressed in a timely manner, politely follow up with the management team. Effective communication ensures that your living space remains comfortable and meets your expectations.

Additional Tips:

- **Pick Your Battles:** Prioritize your concerns based on how they affect well-being and safety. For example, if the towels are not folded the way you do it at home, it may be a minor issue compared to medication errors. Choose which battles are worth addressing.

- **Talk to the On-Duty Manager:** If you encounter any issues or concerns, start by discussing them with the on-duty manager or supervisor. They are usually responsible for addressing immediate concerns and finding solutions. If problems persist or are not adequately resolved, consider escalating the matter to higher-level management. This ensures that persistent issues are addressed and solutions are implemented.

- **Perfection is Not the Goal:** No one is perfect, and occasional service failures occur. While striving for excellence is important, perfection isn't achievable. Be patient and understanding when addressing issues. Remember that no one will take better care of your loved one than you.

- **Avoid Taking Frustrations Out on Staff:** Staff members work hard to provide the best care and service possible. Taking frustrations out on them will only create fear, potentially leading to more service failures. Communicate your concerns respectfully and constructively.

- **Manage Expectations:** While the community aims to meet the needs of residents, it may not always meet all expectations. Know the limitations and available resources within the community and adjust expectations accordingly.

- **Kindness Motivates Staff:** Recognize the hard work and dedication of the staff. Kindness and appreciation go a long way toward motivating them to provide even more exceptional care. The work they do is challenging, and acknowledging their efforts can make a significant difference.

As we conclude this guidebook, I want to offer you heartfelt words of encouragement, along with a touch of lightheartedness, to carry with you on your ongoing journey through the realm of senior living communities.

First and foremost, remember that you've embarked on this path out of love and concern for your loved one. The weight of the decisions you've had to make can feel heavy at times, but you can take solace in the fact that your intentions are rooted in ensuring their well-being and happiness. Your dedication and care shine through, and that alone is a beautiful testament to your love for them.

As you navigate the complexities of senior living, don't forget to embrace the lighter moments along the way. Laughter has an incredible way of bringing people together and easing the burdens we carry. So, find moments to share a smile, exchange a funny story, or simply take a pause to appreciate the humor in life's quirks. Even amidst the challenges, remember that laughter can be the glue that keeps us grounded.

On this journey, you'll encouter a myriad of characters, from the enthusiastic salesperson with an unwavering smile to the witty and warmhearted caregivers who've seen it all. Embrace these encounters and cherish the connections you make. Each interaction brings a unique perspective and the potential for lasting friendships that can provide comfort and support along the way.

As you turn the final page of this guidebook, know that you're armed with invaluable knowledge, insights and the inner strength to make informed decisions. Trust yourself, trust your instincts and trust that the path you choose will lead your loved one to a place where they can thrive and find contentment.

Thank you for allowing me to be a part of your journey. I wish you all the warmth, love and humor as you navigate the world of senior living communities. May this chapter be filled with moments of heartfelt connection, shared laughter and the knowledge that you're making a profound difference in the life of someone you hold dear.

With gratitude, Mandy Hampton

Notes

If you're currently in a crisis or just overwhelmed with the amount of information shared in this guidebook, the list below will give you topics to research and help you become an informed decision-maker. If you have additional time and energy, use the must-haves vs. want-to-have exercise, the tour checklist and the pro tips. Again, time and energy are valuable commodities when making this transition.

1. Assess your loved one's needs: Determine the level of care and assistance they require, such as independent living, assisted living, memory care or skilled nursing. Consider their medical conditions, mobility concerns, cognitive abilities, and the daily living tasks they need help with.

2. Research different senior living options: Explore various types of senior living communities available in your area. Depending on your loved one's specific needs, you might investigate independent living, assisted living, memory care or CCRCs (continuing care retirement communities).

3. Visit and evaluate potential communities: Schedule visits to different senior living communities to assess their amenities, services, cleanliness, staff friendliness and overall atmosphere. Consider the location, proximity to medical facilities, and the activities and programs offered.

4. Understand the costs: Senior living costs can vary significantly based on location, level of care and amenities. Inquire about monthly fees, additional charges for extra services and long-term care insurance options. Find out what's covered in the fees and whether there are any potential future cost increases.

5. Review the contractual agreements: Carefully review the contract or residency agreement provided by the senior living community. Pay attention to terms, fees, termination policies, refund policies and any health or care services outlined in the agreement. Seek legal advice if necessary.

6. Consider the social and recreational activities: Check the community's activity calendar to see if it aligns with your loved one's interests. Look for opportunities for social engagement, group outings, fitness programs, and cultural events that can enhance their quality of life.

7. Assess safety and security measures: Inquire about the safety protocols in place, such as emergency response systems, staff availability, security measures and medical support. Ask about the procedures for handling medical emergencies and if there are staff members awake and available around the clock.

8. Talk to current residents and their families: Engage in conversations with current residents and their families to gather firsthand experiences and insights about the community. Ask about their satisfaction level, the quality of care, the staff's responsiveness and any concerns they're willing to share.

Cheat sheet Page 2

9. Review the staff qualifications and ratios: Inquire about the training, experience and certifications of the staff members. Find out what the staff-to-resident ratio is so you'll know enough caregivers will be available to meet residents' needs.

10. Explore transportation options: Determine if the senior living community provides transportation services for medical appointments, shopping and other activities outside the community. Ask about the availability, limitations and costs associated with these transportation services.

11. Check for accreditation and licensing: Make sure the senior living community is properly licensed and accredited by the appropriate regulatory bodies, so you can be confident it meets standards-of-care regulations and adheres to guidelines.

12. Understand the transition process: Find out what steps will be involved in moving your loved one into the senior living community. Discuss the timeframe, necessary paperwork and any medical assessments or evaluations required before moving in.

13. Plan for personal belongings and downsizing: Ask how much space is available in the floor plan and what personal belongings can be brought. Think through the downsizing process and determine what items are essential and suitable for the new living environment.

14. Communicate and involve your loved one: Keep your loved one involved in the decision-making process as much as possible. Discuss their preferences, concerns and expectations regarding senior living. Consider their input and make the transition as comfortable and seamless as possible.

15. Review the community's flu, Norovirus, COVID-19 etc. protocols: Research the community's vaccination requirements, testing procedures and visitation policies and how long the restrictions typically remain in place.

Senior Living Tour Checklist

This checklist highlights what's important to look for when searching for a senior living community.

Every situation is different, so be sure to add your own thoughts and questions, as well. Place a checkmark next to each question answered and tally up the scores at the end. The more checkmarks the better the chances your loved one would be a good fit at this community. You can also weight certain questions such as price, location or apartment type and availability higher. It's up to you!

	Community 1	Community 2	Community 3
Pre Tour			
Name of the Community			
Pre Tour-Did you receive a timely call or email that answered your initial questions?			
Did their website or pre-tour call offer pricing for rent, care and move-in fees?			
Was a tour scheduled at a time convenient for you?			
During Tour			
What were your first impressions (parking, signage, landscaping, exterior conditions)?			
Did the website pictures match what you saw in person?			
Did the inside of the community appear clean and well maintained?			
What were the residents doing? Were they active? Sitting? Sleeping?			
Were residents dressed and groomed?			
Were the staff members enga-ged?			
Is the community pet friendly?			
Did you meet leaders and staff members? What were your im-pressions?			
Does your loved one look like the residents you saw?			

Senior Living Tour Checklist Page 2

	Community 1	Community 2	Community 3
Does your loved one have similar care needs to what this community provides?			
Are there any care needs the community can't manage for your loved one?			
How much common space (gathering areas such as gym, salon, pool, game rooms, etc.) did they offer, and will your loved one use it?			
Did they have outdoor space for gathering or walking?			
Did they have availability in the apartment type your loved one wants?			
Will the apartment be safe in an emergency? If so, how would your loved one be evacuated?			
Did they offer transportation? If so, what type and where/when does it go?			
Do they employee their own staff or rely on temp agencies?			
Do they have staff awake and available all night?			
Did they have skilled nursing? If so, how many days per week?			
Do they work with outside or internal agencies such as hospice, home health, PT/OT.			
Post Tour			
Did the community follow up in a timely manner?			
Do you feel all your questions and concerns were answered?			
Did you leave with a clear understanding of pricing? Is the pricing in writing?			
At the highest level of care, is the community within the available budget?			
Did you have positive and comfortable feelings during your time at the community?			
	Total Points	**Total Points**	**Total Points**

The Guidebook is extremely helpful in charting a course forward. It is a bit overwhelming to have to make this big decision, but pages 6 and 7 helps one focos on the points most important for what we wanted and needed. This booklet is more than helpfull for a person seeking direction in unknown territory.

sharon - phoenix. az

When we began searching senior living options for my uncle we were overwhelmed. We had not done this before, and it was complicated and scary. This guidebook broke the process into manageable chunks and gave us an idea about how to organize our search and ultimately bring us to the best decition possible for him.

kristy m - shawnee, ks