

# Questions to Ask When Touring a Senior Living Community

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*Use this list of questions to better evaluate your senior housing options.*



By Jim Distasio



be.group



**There's no substitute for an in-person visit.** A senior living community tour offers the best way to get a glimpse of a community's services, amenities and staff. It also provides a valuable opportunity to ask need-to-know questions and observe the lifestyle.

Sophia Lukas, executive director at Redwood Terrace, a be.group senior living community in Escondido, California, advises prospective residents and their loved ones to fully research a community before committing to it. "I would rather people ask a lot of questions and do several visits as they are considering their options," she says.

This handy guide offers a list of questions and considerations you'll want to bring up on your tour to make informed decisions about your future.

## HOW CAN I MAINTAIN MY INDEPENDENCE AT THIS COMMUNITY?

**WHY IT MATTERS:** Many seniors are concerned about medical events, such as a stroke or fall that could leave them unable to handle daily activities like bathing and eating. But preventive wellness programs are rapidly gaining popularity within senior living and may be the perfect avenue to stay active and healthy longer.

### DO YOUR HOMEWORK:

- If there's a community fitness center, find out if trainers are available to develop an exercise plan.

- If you have balance issues that could put you at risk for a fall or are predisposed to heart attack or stroke, ask about physical therapy options before an incident occurs.
- Many communities have dietitians or chefs on staff who also can answer questions about the use of nutrition to get you back on your feet.

## HOW WILL MY RESIDENCE BE SET UP AND MAINTAINED?

**WHY IT MATTERS:** You'll want to make sure your residence feels like home. So it's important to know how much space is available for personal belongings, if your existing furniture can be moved in (and if anyone is available to help), what options are available for in-residence TV and Internet access, and how the space will be maintained.

### DO YOUR HOMEWORK:

- Start by discussing move-in policies and procedures.
- Ask how regularly housekeeping visits common areas and each apartment, and if the frequency can be changed upon request and at what additional cost.
- Find out who is responsible for the residence's general maintenance: Does the community have repair resources, and how do you secure those services?
- Check to see if your home can be customized (fresh paint, new carpet, etc.), and who is responsible for those expenditures. Some communities offer these improvements every few years and even split the costs with residents.



PARTICIPATION IN ACTIVITIES CAN HELP YOU STAY ENGAGED AND ACTIVE—AND HELP YOU MAKE NEW FRIENDS OR TRY NEW THINGS. MOST SENIOR LIVING COMMUNITIES HAVE DAILY ACTIVITIES BOTH ON AND OFF CAMPUS FOR ALL LEVELS OF CARE.

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## WHAT ACTIVITIES ARE AVAILABLE AT EACH LEVEL OF CARE?

**WHY IT MATTERS:** Participation in activities can help you stay engaged and active—and help you make new friends or try new things. Most senior living communities have daily activities both on and off campus for all levels of care. Speak with the activities director at the community—not just the sales representative—to get these details. “A lot of times the individual team members on staff are the experts you should be talking to,” Lukas says.

### DO YOUR HOMEWORK:

- For independent living, find out which activities are included and which require an additional fee (such as travel excursions).
- For skilled nursing or memory care, inquire about activities customized to meet your unique physical or mental needs.
- If you become bed-bound, will a staff member or volunteer visit with books, games or music?

## HOW FLEXIBLE ARE THE DINING OPTIONS?

**WHY IT MATTERS:** Some of the first questions prospective residents ask are about food—and for good reason! But it’s not just about the taste of food or the cost. You should also ask about access to different dining options.

### DO YOUR HOMEWORK:

- Ask what’s included in the dining plan and whether arrangements can be made for people with specific health issues like diabetes or those requiring vegetarian or low-sodium options.





- Find out where dining is available. Are all meals served in the dining venue or can residents eat in their homes? Will meals be brought to residents if they're sick? What are the kitchen hours, and can food be ordered between set mealtimes? Do staff have access to snacks and beverages in case a resident's blood sugar drops in the middle of the night?
- Ask how you can make dining venue reservations when family members and guests visit.

## HOW WILL STAFF HANDLE EXISTING AND FUTURE MEDICAL NEEDS?

**WHY IT MATTERS:** Not every senior living community can handle every medical condition. It's important to find out which needs a community can and can't manage.

### DO YOUR HOMEWORK:

- If you take prescription medications but can't manage them yourself or could use some assistance, ask how medications are monitored and distributed by the staff, and who is responsible for getting them filled.
- If residents need to see their personal physicians but can't drive, does the community offer complimentary transportation?
- Find out if there are clinical services available on-site for residents suffering from a cold or flu, as well as preventive services such as immunizations.



- Ask how staff handle medical emergencies and transportation to hospitals.
- Inquire whether the community can handle changes in a resident's mental or physical condition, based on the capabilities of the staff.
- Ask what type of care (if any) is available 24 hours a day as well as what the staffing looks like after-hours for each care level. Is there a registered nurse on duty overnight? What care can you expect to receive when you hit the call button at 3 a.m.?

## WHAT SAFETY PROVISIONS ARE IN PLACE TO PROTECT RESIDENTS?

**WHY IT MATTERS:** Seniors should feel secure while in their private residences and the community's common areas. "It's important for senior living communities to require residents to use a check-in system of some sort," says Kay Keith, director of sales at Redwood Terrace.

### DO YOUR HOMEWORK:

- Since resident safety should be every community's main goal, ask how often staff check in on residents. Many communities require seniors to check in every morning, or a staff member is dispatched to the residence to make sure they're OK.
- It's also important to know how the community handles fire or natural disasters, especially as they affect seniors with reduced mobility.



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—Sophia Lukas

- Find out how access is managed. Who receives keys? What are the rules regarding visitors and visiting hours?

## WHAT STAFF ARE IN PLACE AT EACH LEVEL OF CARE?

**WHY IT MATTERS:** Since no two senior living communities are alike, it’s important to find out how each community is staffed and what resources are available. The relationship between residents and staff greatly impacts the day-to-day living experience.

### DO YOUR HOMEWORK:

- Ask how many patients are assigned to nurses or certified nursing assistants, especially in skilled nursing settings where residents need round-the-clock assistance. “If someone says they have 10 nurses on staff, that sounds fantastic—but there may be 30 patients per nurse,” Lukas says.
- Find out about the specific duties of a registered nurse, licensed vocational nurse, restorative nursing assistant and so on. This will help you gauge who assists the residents and what care is provided.
- You may also want to ask to see the results of the latest staffing audit, as well as community survey results detailing any of the community’s deficiencies.
- When touring a community, pay attention to how the residents and staff members communicate with one another. Do they refer to each other by name? Is there a level of familiarity and comfort present?



- Find out how staff are vetted before hire and how performance is evaluated.
- Ask about the longevity of the staff and the administration's views on continuing education for its employees.
- Find out if you can request a different staff member. For example, you may be uncomfortable with caregivers of the opposite sex, so don't be afraid to ask if switches can be made. "We get that a little more in skilled nursing, where there's more invasive care," Lukas says. "For us, if it makes a difference, we'd be happy to change caregivers."

## WHAT FINANCIAL RESOURCES DO I NEED FOR MY CARE?

**WHY IT MATTERS:** A move to a senior living community is like a move anywhere—it requires an honest assessment of your fiscal health, both today and years from now.

### DO YOUR HOMEWORK:

- Find out about the financial qualification process. What assets will you need to meet your long-term care needs, and what kind of payment plans are available?
- Consider future financial needs. You may be looking at independent living now, but down the road you may need assisted living or skilled nursing. What does each living plan cost, and which services are covered? Terms such as "all-inclusive" don't always tell the whole story and could omit extra costs you'll need to include in your budget.



- Find out what types of contracts are available to cover living arrangements and billing. They can range from month-to-month to life care, each carrying different fees. Contracts that are refundable—either in whole or in part—may carry escalating fees.
- Ask how the community handles financing when a resident’s financial situation changes or there’s a need to downsize. “A few years ago, we had this happen where people’s portfolios took a huge hit in the market,” Lukas says. That’s why it’s important to find out if you can stay in the community, if other living options are available, and if there are moving or cancellation fees if that happens.
- Find out whether the community has a benevolence program to help offset the cost of care if you outlive your assets, and how to qualify. “That’s something we do. We’re committed to doing it as a not-for-profit. When someone buys in, they’ll be with us for life,” Lukas says.
- When speaking with community representatives, inquire about the specific medical insurance plans they accept for different levels of care.
- Get acquainted with your insurance plan, whether that is a Medicare plan, long-term care insurance, private insurance or all of the above. Sometimes plans only pay for services at pre-approved communities. “We’re looking at this as if you’re going to be here the rest of your life,” Lukas says, “so I caution people to look very closely.”

This guide is brought to you by be.group. As one of California’s largest nonprofit providers of senior living communities, our well-trained team is dedicated to helping residents and clients discover new ways to embrace life’s possibilities and new options for exploring their potential. Our vision begins and ends with the people we serve. We’re here to help older adults be who they want to be: themselves.

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