



The Complete Guide to Touring a Retirement Community

Seniors and caregivers can use these tips to evaluate senior housing options.
by Jim Distasio

When it comes to knowing if a senior living community is the right fit, 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, regional vice president of operations at HumanGood, advises prospective residents and their caregivers to fully research a community, and visit often, before making a decision. "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 to think about on a tour to make informed decisions about the future.



How Does the Community Support Independence?

WHY IT MATTERS: Many seniors and their families are concerned about medical events, such as a stroke or fall that could leave seniors 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 help seniors stay active and healthy longer.

DO YOUR HOMEWORK:

- If there's a community fitness center, find out if trainers are available to develop a personal exercise plan to address specific issues and goals. If balance is an issue that could increase the risk of a fall, ask about physical therapy options before an incident occurs. Trainers may also have advice for people predisposed to heart attack or stroke.
- Many communities also have dietitians or chefs on staff to answer questions about the use of nutrition to improve health.

CAREGIVER TIPS:

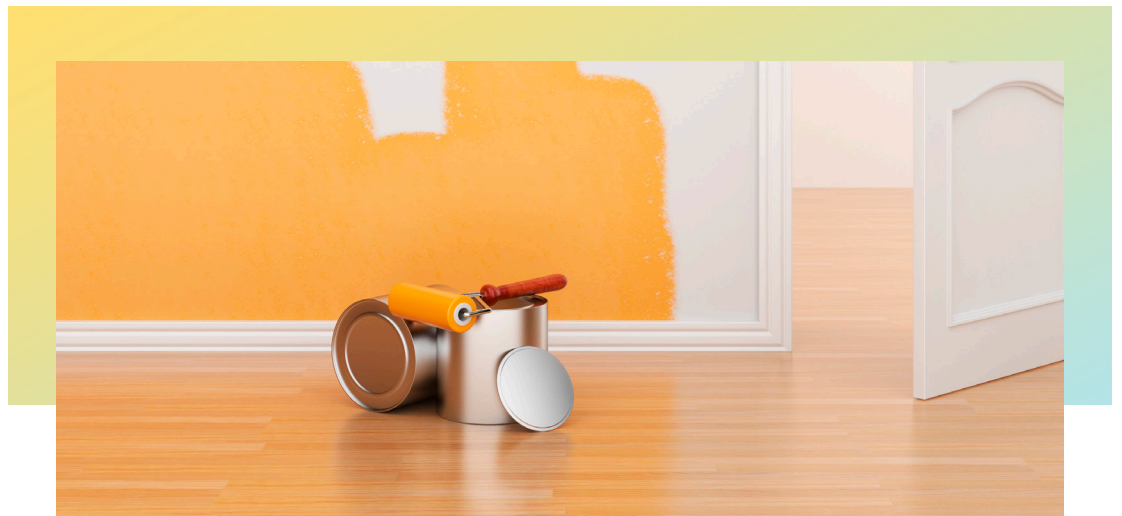
- Make sure the fitness center is easily accessible to your loved one—and open at times that work for them.
- Join your loved one for a meal in the community and speak with the chef or dietitian about any of your loved one's nutrition needs—and personal preferences. Meals are about socializing, and you want to make sure your loved one has a great dining experience.

How are residences set up and maintained?

WHY IT MATTERS: A residence within a community should feel like home. So it's important to know how much space is available for personal belongings, if 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 are those services secured?



- Ask if residences 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.

CAREGIVER TIPS:

- Ask if you will be expected to help with the move. Having professionals on hand for heavy lifting will allow you to focus on spending time with your loved one on an emotional day.
- Make sure items are placed where your loved one can easily reach them or find them.

What activities are available at each level of care?

WHY IT MATTERS: Participation in activities can help seniors stay engaged and active—as well as make new friends and 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.

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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 unique physical or mental needs.
- If you become bed-bound, will a staff member or volunteer visit with books, games or music?

CAREGIVER TIPS:

- Think about how your loved one spends time today. Are there activities that align with current interests?
- If your loved one is less social, ask how the community will support her and encourage her to get involved—without making her uncomfortable.



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 members 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.

CAREGIVER TIPS:

- Encourage your loved one to visit the community for all three meals on different days. In some communities, dinner may be more popular than lunch, for example.
- Explore the surrounding area for restaurants your loved one might like to try when you visit.
- Consider looking into grocery store delivery options for staples if your loved one doesn’t drive.

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 members 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.?

CAREGIVER TIPS:

- Ask how often your loved one's health will be assessed to make sure he is still getting the right level of care.
- Find out how you will interact with the community regarding your loved one's health needs and what, if anything, will be expected of you in an emergency.

What safety provisions are in place to protect residents?

WHY IT MATTERS: Seniors should feel secure while in their private residences and in the community's grounds and common areas.

DO YOUR HOMEWORK:

- Because resident safety should be every community's main goal, ask how often staff members 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.
- Find out how access is managed. Who receives keys? What are the rules regarding visitors and visiting hours?

CAREGIVER TIPS:

- Ask how the community balances safety with creating a feeling of independence.
- Ask how often safety measures are reviewed.

What staff is in place at each level of care?

WHY IT MATTERS: No two senior living communities are alike so 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 residents and what care they provide.
- 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.

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—Sophia Lukas



- 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 members 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.”

CAREGIVER TIPS:

- Spend time talking with staff members. Ask what they like about their jobs.
- Pay attention on tours. Do the residents seem happy to see staff? Do staff members lend a hand without being asked—if a resident drops his keys, for example?
- In the dining room, do staff members know what particular residents want to drink?

What financial resources do I need?

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 kinds 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. "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 preapproved 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."

CAREGIVER TIPS:

- If you are moving in with a loved one, make sure you know the financial impact if one or both of you need additional care.
- Gain an understanding of your loved one's finances so you can help with the initial decision, and make sure he or she has what's needed to stay in the community.

When talking about pricing, look at assets as well as monthly expenses to see how the prices compare—adding in additional costs for a loved one remaining at home with extra in-home care.



This guide is brought to you by HumanGood, one of the nation's largest nonprofit providers of housing and services for older adults. We're the coming together of two organizations with rich histories of serving seniors and their families. As HumanGood, we serve nearly 10,000 older adults in 80 communities across five Western states. Pleased to meet you.

Why we do what we do.

Everyone should have the opportunity to live life with enthusiasm, confidence and security, regardless of circumstances. We all want to be purposeful. Stay connected to family and friends. Continue to learn and grow. Become our best selves. We're here to help you make that happen.

Learn more about HumanGood communities at humangood.org.