



Welcome!

The Truth about Choosing a Retired Living Community

So many questions and so little time! We realize that when attending seminars, it can sometimes feel as though you are drinking water from a firehose, so feel free to use this worksheet as a tool to help you prepare for the audience Q & A portion of the program at the end. Remember... **every question is a GOOD question!!!!**

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My burning question starters:

I was wondering... I am curious about... I had this friend who wanted to know...
What if... I've always wanted to know... I heard... Would you clarify...

My burning question(s) / Notes:

Visit www.facebook.com/RetiredLivingTruthSeries, click on [Follow], and please write a comment about today's or a past seminar.

Truth: The only way to truly remain in control of both where and how you live as you grow older is to plan now.

Truth: Your next move may or may not be your “last” move.

Senior Living Communities Compared

<p>Aging-In-Place</p> <p>Manufactured Homes</p> <p>Condos</p> <p>Townhomes</p> <p>Active 55+ Homes or Apartments</p>	<p>Independent Living Community</p> <p>Some meals, transportation, activities, housekeeping, maintenance, security.</p> <p>Private Pay</p>	<p>Assisted Living Community</p> <p>All Independent services plus all meals, assistance with activities of daily living and medications.</p> <p>Private Pay, VA benefits, Long Term Care Insurance, Medicaid</p>	<p>Memory Care Community</p> <p>All Assisted services plus cognitive therapies, controlled entry and exit.</p> <p>Private Pay, VA benefits, Long Term Care Insurance, Medicaid</p>	<p>Skilled Nursing Community</p> <p>Some meals, transportation, activities, housekeeping, maintenance, security</p> <p>Private Pay</p>
<p>Continuing Care Retirement Community (CCRC)</p> <p>All living options on one campus. Must start in Independent Living. Primarily private pay. May require an entry fee of buy-in.</p>				

These are typical examples. Services and amenities vary. Check with individual communities to find out more about their offerings.

Local Senior Communities

Directory and map of communities can be found at:

<https://www.junellgroup.com/seniors/senior-communities>





Evaluating Monthly Expenses

As you visit communities, use this worksheet to help determine what you can afford. Evaluate your current monthly expenses and write them in the blanks below. Since many communities provide meals, utilities, basic cable, maintenance, and housekeeping as part of your monthly rent, you may find that you are able to afford more than you think.

Monthly Expenses	Present Home	Community A	Community B
Mortgage or Rent (plus any HOA dues)	\$	\$	\$
Homeowners or Renters Insurance	\$	\$	\$
Property Taxes	\$	\$	\$
Utilities water/sewer/trash	\$	\$	\$
electric	\$	\$	\$
gas	\$	\$	\$
telephone service	\$	\$	\$
basic cable TV	\$	\$	\$
internet service	\$	\$	\$
Security System	\$	\$	\$
Lawn Care & Landscaping	\$	\$	\$
Home Maintenance & Repair	\$	\$	\$
Routine Cleaning Service	\$	\$	\$
Groceries & Dining Out	\$	\$	\$
Gym Membership/Exercise Classes	\$	\$	\$
Events & Entertainment	\$	\$	\$
Other Expenses:	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Total Monthly Expenses	\$	\$	\$

Questions to Ask When Choosing a Retirement Community

Choosing a new place to live can be both exciting and stressful. It is easy to get caught up in the moment and forget to ask important questions. Here is a guide to help you ask the right questions if you are searching for a new place to call home.

Living Space

- What types of units are available (i.e. cottages, apartments, etc.)?
- Is there a waiting list?
- What are the floorplans like?
- Where are the available units located within the community?
- What is the size (square footage, number of bedrooms)?
- What appliances are included? Have they been updated?
- What utilities are included in the rent?
- Is cable television and internet access available? Is there an additional cost?
- Is parking included?
- Is covered parking or a garage available? If so, what is the additional charge?
- Is there an additional charge for an extra person?
- Are pets allowed? Is there a size/weight restriction? If so, what is the additional charge?

Lease

- Is there an application fee?
- How much is the deposit? Is it refundable should I decide not to move in?
- If a CCRC, is a buy-in required? If so, how much and how does it work? (no CCRCs in Northern NV)
- How much is the monthly rent?
- What amenities are included in the price?
- What other amenities are available and what is the cost for those?
- Are meals included? If so, how many?
- How long is the lease term?
- How often will the rent increase and by how much?
- What is the policy for changing apartments once I am a resident?
- In the event of a critical life incident, what happens to my lease obligation?
- What are the penalties for breaking the lease?
- How is the unused portion of rent handled if I leave?
- Am I allowed to paint or make modifications to my apartment?
- Can I hang pictures on the wall using nails?

Community

- Is there an age restriction for residents?
- How many units are in the community?
- Is the location handicapped accessible?
- Who manages the community and how active are they in day-to-day operations?
- How many staff members are on duty?
- Is the community staffed 24 hours per day?
- What do I do if something goes wrong in my apartment?
- Is 24 hour maintenance available?
- What measures are taken to keep the community secure?
- Is there a resident council that is active in making decisions about activities and meals?
- When, where and how are meals served?
- Can meals be taken in the apartment?
- Are snacks and beverages available throughout the day?
- What is the policy on serving alcohol in the common areas of the community?
- Is housekeeping service provided?
- Is laundry service provided?
- Is there a laundry facility for resident use? Is there a charge to use it?
- Are there planned activities for residents?
- Are there planned excursions for residents?
- What is the guest policy?
- Are guest accommodations available? If so, what is the cost?
- What is the parking policy for guests?
- Is there a private dining room available for family events?
- What types of community rooms are available (ie media room, library, craft room, etc)?
- Is there an exercise facility?
- Are there scheduled exercise classes or personal trainers?
- Is there a pool and/or hot tub?
- Are there walking paths on site?
- Is dog walking service available?
- Are electric scooters allowed in the building?

Health Needs

- Is there an emergency response system in the community?
- What are the health reasons for which I would have to move?



- What is your policy for short term rehab stays?
- Am I allowed to stay in my apartment with on-site assistance?
- Are there any health services available on-site? If so, what are the costs involved?
- Do you have a visiting physician program?
- How close is the nearest hospital?
- Do you provide transportation for medical appointments?
- Do you work with home health agencies for at-home medical assistance if needed by a resident?
- Is this community a CCRC (providing multiple levels of care on one campus)? If so, what levels of care are available?
- If a CCRC - When my needs change, will I have to move to another building? If so, how soon would I have to move?

Neighborhood

- What services and attractions are in the area?
 - Restaurants
 - Libraries
 - Parks
 - Shopping
 - Doctors
 - Churches
 - Grocery Stores
 - Senior Centers
- How far is the nearest airport?
- What is the traffic like around the community?

Other Tips to Help with Your Decision

- Consider taking a family member or trusted friend with you to help evaluate the options.
- Make sure you are comfortable with the current functioning level of the residents you observed. Does it seem on par with your abilities?
- Observe the cleanliness and upkeep of the facility. Does it seem well-maintained?
- Attend an event or enjoy a meal at the community if possible. Get a feel for the environment and visit with residents.
- Don't be afraid to ask for references.
- Ask questions and make sure you are satisfied that the staff is knowledgeable and that they have answered your questions thoroughly. If there is anything you don't fully understand, ask for clarification.
- Take time to read through the lease and make sure that it includes everything they have communicated to you. Never take their "word." It is very important that anything they promise you is written into the lease.
- Be absolutely sure that you understand the pricing structure - what is included and what is "extra."
- Don't be charmed or pressured into making a hasty decision. You want to make sure you are certain that the place is for you before signing a lease.