



HELPING HANDS
SENIOR ADVISORS

A PRACTICAL RESOURCE FOR FAMILIES

Choosing a *Senior Community*

Six tips to compare communities, plan ahead, and make a confident choice for the next chapter of life.

PREPARED EXCLUSIVELY BY

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Choosing a Community Without the Overwhelm

Choosing a community is not just a real estate decision. It touches lifestyle, health, family, finances, transportation, and the kind of everyday life you want next.

Think of this guide as a conversation starter. It gives you the vocabulary, the questions, and the planning prompts that help you compare options calmly, long before a crisis forces a rushed decision.

01

Plan Earlier

The best choices are usually made before care needs become urgent.

02

Compare Lifestyle

Look beyond floor plans. Ask how daily life, meals, activities, transportation, and care really work.

03

Bring Family In

A shared checklist helps everyone understand your priorities and reduces guesswork later.

The Goal: More Confidence, Fewer Surprises

You don't need every answer today. You only need a better framework for what to ask, what to notice, and who should be involved.

“A calm plan gives your family a roadmap before anyone has to make decisions under pressure.”

What You'll Find Here

Each tip builds on the one before it, but feel free to jump straight to the section that fits where your family is right now.

1 Learn the Language

The terms every family should know

2 Know Where You Are on the Map

How priorities change through retirement

3 Compare the Routes

For profit and nonprofit communities

4 Make Health Part of the Financial Journey

Why planning before a crisis matters

5 Travel Light and Move Smart

Downsizing and ranking what matters

6 Kick the Tires

12 questions to ask on every tour

7 Community Comparison Worksheet

Score communities side by side

8 Now Let's Talk

How to reach Gregg and get started

TIP 1

Learn the Language

Before you compare communities, make sure everyone in the family is using the same vocabulary.

Life Plan Community (CCRC)

Designed to offer independent living plus access to higher levels of support over time, often including assisted living, memory care, and skilled nursing.

Entrance Fee

An upfront cost some communities require. Ask whether any portion is refundable, what monthly fees cover, and how pricing changes with care needs.

Rental Community

May avoid an entrance fee but may not include the same long term care benefits. Compare lease flexibility and what happens if needs change.

Assisted Living

Help with daily activities such as bathing, dressing, medications, meals, housekeeping, and transportation.

Continuum of Care

A range of care options within one organization or setting, so residents can adjust support as their needs change.

Skilled Nursing

Licensed nursing care for complex medical needs, rehabilitation, or recovery. Ask whether services are on site or arranged elsewhere.

★ Questions to Ask

- Q What care is available on site?
- Q What level of care would require a move?
- Q Which costs change when care needs increase?
- Q Who helps residents and families through a transition?

TIP 2

Know Where You Are on the Map

Retirement isn't one single stage. Your priorities shift as energy, health, family roles, and finances evolve.

62 TO EARLY 70S

Pedal to the Metal

- Often early retirement or semi retirement.
- **Focus:** freedom, travel, family, purpose, and bucket list experiences.
- **Ask:** What do I still want to do while my energy is high?

MID 70S TO MID 80S

The Scenic Route

- Often when lifestyle and support planning become more practical.
- **Focus:** wellness, activities, social connection, and less home maintenance.
- **Ask:** What setting will keep me engaged?

85 AND BEYOND

Cruise Control

- Often when convenience, access, health support, and family peace of mind matter most.
- **Focus:** care options, mobility, transportation, and safety.
- **Ask:** What will help me stay independent?

Your Bucket List

Jot down a few ideas. The right community should make these easier, not harder.

PEOPLE I WANT TO SEE

1. _____
2. _____
3. _____
4. _____
5. _____

PLACES I WANT TO GO

1. _____
2. _____
3. _____
4. _____
5. _____

THINGS I WANT TO DO

1. _____
2. _____
3. _____
4. _____
5. _____

Compare the Routes

The right community model depends on what you value most: flexibility, long term stability, mission, services, refund options, care access, and culture.

OPTION A

For Profit Communities

- May offer more lease flexibility.
- Usually answer to owners, investors, or shareholders.
- Can be a good fit when a lower commitment and shorter term flexibility matter.
- Ask about ownership stability and whether a sale or management change could affect services.

OPTION B

Nonprofit Life Plan Communities

- Operate with a mission beyond investor return.
- Typically reinvest margins into residents, staffing, programs, and the organization.
- May offer benevolence or hardship support, depending on the community.
- Ask how mission, governance, and reserves support long term care promises.

★ Questions That Reveal the Difference

- Q Who owns or governs the community?
- Q How are profits or surpluses used?
- Q What protections exist for residents if finances or health change?
- Q How long has the current leadership been in place?
- Q How open are they about reserves, occupancy, and fee increases?

TIP 4

Make Health Part of the Financial Journey

Housing choices and health choices are connected. Isolation, transportation barriers, stairs, and deferred maintenance can all turn into financial and family stress.

01

Social Connection

Ask how the community helps new residents meet people, join groups, and stay active.

02

Care Access

Understand how residents get help after a fall, surgery, illness, or memory change.

03

Cost Clarity

Request a clear explanation of entrance fees, monthly fees, add ons, refund policies, and care costs.

Plan Before a Crisis

A well timed move can protect independence. A forced move after a health event often leaves families comparing limited options under emotional pressure.

Talk through your preferences now: what matters most, who should be involved, what budget feels comfortable, and what level of care would signal it's time for a change.

The Gift of Planning

No good decisions are made in a crisis. When you plan ahead, your wishes are known before anyone else has to guess.

TIP 5

Travel Light and Move Smart

Downsizing is easier when you separate the emotional decisions from the logistics. Start early, work room by room, and give family a simple way to help.

Prepare for the Move

- ☐ List the four or five things that matter most in your next home.
- ☐ Mark what to keep, gift, donate, sell, store, or discard.
- ☐ Ask family members which items have meaning to them.
- ☐ Collect floor plans before deciding what furniture will fit.
- ☐ Talk with your tax, legal, or financial advisors before disposing of records or valuable items.
- ☐ Schedule tours, meals, and repeat visits at communities you're considering.

★ We Can Help

From preparing and selling the family home to finding trusted move managers, Gregg can coordinate the details so your family can focus on each other.

Rank Your Home Base

Number these 1 to 12 in order of importance.

- ☐ Walkability
- ☐ Top notch medical care
- ☐ Dining
- ☐ Like minded peers
- ☐ Lifelong learning
- ☐ Exercise classes
- ☐ Natural surroundings
- ☐ Transportation
- ☐ Shopping
- ☐ Continuum of care
- ☐ Home care options
- ☐ Nearby family

Kick the Tires

Tours are more useful when you know what to look for. Visit more than once, share a meal, talk with residents if you can, and notice how the place feels during ordinary routines.

12 Questions to Ask on Every Tour

- | | |
|---|---|
| 1 What exactly is included in the monthly fee? | 2 Which services or activities cost extra? |
| 3 What happens if one spouse needs a higher level of care? | 4 How are care transitions handled? |
| 5 What are staff retention rates and staffing ratios? | 6 What are occupancy rates and wait list expectations? |
| 7 Who owns or governs the community? | 8 What refund policies apply to entrance fees? |
| 9 How does transportation work for appointments and errands? | 10 How do residents shape programs, menus, and community life? |
| 11 What happens if a resident's money runs low through no fault of their own? | 12 What Medicare.gov ratings apply to skilled nursing or health services? |

★ Tour Note

A beautiful brochure is helpful, but everyday details matter more: friendliness, cleanliness, food quality, resident energy, response times, fee clarity, and whether the community's promises match what you observe.

QUICK REFERENCE

Community Comparison Worksheet

Bring this page on your tours. Score each item from 1 (poor) to 5 (excellent) and compare side by side when you get home.

Consider	Community A	Community B	Community C
Overall first impression			
Friendliness of staff			
Resident energy and engagement			
Cleanliness and upkeep			
Food quality and dining options			
Activities and social life			
Care available on site			
Transportation			
Location and nearby family			
Clarity of fees and contracts			
Refund and contract terms			
Apartment size and layout			
How it felt to you			
Monthly cost	\$	\$	\$
Total score			



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YOU'VE READ THE GUIDE

Now Let's Talk

Every family's situation is unique, and the best answers come from a conversation. Helping Hands Senior Advisors helps seniors and families think through housing, care, estate planning connections, in home support, relocation, and real estate, all with compassion and a clear plan. A complimentary consultation with Gregg costs you nothing and could change everything.

CALL OR TEXT

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