



HELPING HANDS SENIOR ADVISORS

Trusted senior guidance for peace of mind

Senior Living Planning Guide

Financial Considerations & Tips for Choosing a Community

A practical, family-friendly guide to compare communities, plan ahead, and make confident decisions for the next chapter.

SRES

Senior Transition Specialist

Certified Seniors Professional



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Choosing a Community Without the Overwhelm

A community decision is not just a real estate decision. It touches lifestyle, health, family, finances, transportation, support, and the kind of day-to-day life you want next.

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

<p>01</p> <h3>Plan earlier</h3> <p>The best choices are usually made before care needs become urgent.</p>	<p>02</p> <h3>Compare lifestyle</h3> <p>Look beyond floor plans. Ask how daily life, transportation, meals, activities, and care work in practice.</p>	<p>03</p> <h3>Bring family in</h3> <p>A shared checklist helps everyone understand your priorities and reduces guesswork later.</p>
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The goal: more confidence, fewer surprises

You do not need to have 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 needs to make decisions under pressure.”

Tip 1: Learn the Language

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

Life Plan Community / CCRC

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

Entrance Fee

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

Rental Community

A community that 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

Support with activities of daily living such as bathing, dressing, medications, meals, housekeeping, and transportation.

Continuum of Care

A range of care options in one organization or setting, helping residents adjust support as needs change.

Skilled Nursing

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

Questions to ask

- What care is available on site?
- What care requires a move?
- What costs change when care needs increase?
- Who helps residents and families navigate a transition?

Tip 2: Know Where You Are on the Map

Retirement is not one single stage. Your priorities can change 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.
- Question: What do you still want to do while energy is high?

Mid 70s to mid 80s

The Scenic Route

- Often the period when lifestyle and support planning become more practical.
- Focus: wellness, activities, social connection, and less home maintenance.
- Question: What setting will keep you engaged?

85+

Cruise Control

- Often when convenience, access, health support, and family peace of mind matter more.
- Focus: care options, mobility, transportation, safety, and continuity.
- Question: What will help you stay independent?

Bucket-list prompt

People I want to see	Places I want to go	Experiences I want to have
1.	1.	1.
2.	2.	2.
3.	3.	3.
4.	4.	4.
5.	5.	5.

Tip 3: 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.

For-profit communities	Nonprofit Life Plan communities
<ul style="list-style-type: none"> • May offer more lease flexibility. • Often answer to owners, investors, or shareholders. • Can be a good fit when lower commitment and shorter-term flexibility matter. • Ask about ownership stability and whether a sale or management change could affect services. 	<ul style="list-style-type: none"> • Operate with a mission beyond investor return. • Typically reinvest operating margin into residents, staffing, programming, 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

- Who owns or governs the community?
- How are profits or surpluses used?
- What resident protections exist if finances or health change?
- How long has leadership been in place?
- How transparent are 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, deferred maintenance, and lack of nearby support 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 visibility

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, who should be involved, what budget range is comfortable, and what level of care would trigger a change.

No good decisions are made in a crisis. The gift of planning is that your wishes are known before others have to guess.

Tip 5: Travel Light and Move Smart

Right-sizing 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 the next home.
- Mark what to keep, gift, donate, sell, store, or discard.
- Ask family members what items have meaning to them.
- Collect floor plans before deciding what furniture fits.
- Talk with your tax, legal, or financial advisors before disposing of records or high-value items.
- Schedule tours, meals, and repeat visits at communities you are considering.

Home base ranking

- _____ Walkability
- _____ Top-notch medical care
- _____ Dining
- _____ Like-minded peers
- _____ Lifelong learning
- _____ Exercise classes
- _____ Natural surroundings
- _____ Transportation
- _____ Shopping
- _____ Continuum of care
- _____ Home-care options
- _____ Family proximity

Tip 6: Kick the Tires

Tours are more useful when you know what to look for. Visit more than once, eat a meal, talk with residents if possible, and pay attention to how the place feels during ordinary daily routines.

1. What exactly is included in the monthly fee?	2. What 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 levels 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 influence 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-service areas?

Tour note

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

Start With a Conversation

Helping Hands Senior Advisors helps seniors and families think through housing, care, estate-planning connections, in-home support, relocation resources, and real estate guidance with compassion and practical structure.



Helping Hands Senior Advisors

Your go-to resource across Orange County & beyond.

HHSa.health
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SRES | Senior Transition Specialist | Certified Seniors Professional

30+ years of specialized knowledge, experience, and results.

Call Gregg directly at (949) 836-0333 to discuss your goals, your timeline, and the kind of support your family may need.

Brand/contact and credential details referenced from <https://hhsa.health>. Source guide content adapted from the user-provided "Tips for Choosing a Community" document.