

# to Retirement Planning

Compliments of Willamette View

**1** THE FIRST STEP in planning for retirement living is to *identify the lifestyle you want*, and anticipate the kinds of services, amenities, and access to health-care that will be important to you in future years.

THEN, *learn about the specific differences* between retirement living options... research their benefits, amenities, levels of service, and healthcare options.

**3** NEXT, *visit several retirement communities*. Talk to residents, enjoy a meal, observe employee-resident interaction.

FINALLY, *select what fits your* retirement vision.

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**Ask questions:** The following information suggests important answers you'll need to have.

# Good questions.

## How soon should I start planning where I want to live during my retirement years?

- Well in advance, just as you would for your retirement from your job.
- Early enough to thoroughly consider a variety of options.
- Before you *need* to move, or unexpectedly need care due to a fall or illness.

## When should I actually make my move? 2

- While you are at your best: healthy, active, ready to meet new people, and enjoy new surroundings or a new community.
- While you are free to travel.
- Before you experience a significant change or decline in your health. (After age 65 situations can change quickly, and it's best to be prepared.)
- While you have complete control over your future.

## 3 What “essentials” will I want?

- Do I want a retirement community close to my current neighborhood?
- Do I want to be closer to my children? Grandchildren?
- Is the community accredited? A not-for-profit?
- Can I still have a garden? Can I have a pet?
- What are my space needs?
- What amenities and services are most appealing? Would I use them?
- Is there an active resident association or volunteer board of directors?
- Does the community offer value for my money? Is it affordable?
- What is the smoking policy?
- Are continuum of care/on-site healthcare services important? Available?
- How long has the retirement community been in operation... its history and reputation?

The following is a list of retirement residential opportunities. Each option outlines important issues to consider and questions to ask.

### **A seniors' only retirement village of apartments or condominiums.**

- Check to see if it has the option of a restaurant or central dining room.
- Ask about a clubhouse, recreation facilities, social activities, library or other ways to expand your "living space" beyond your residence.
- Find out if there is access to cultural, educational, and fitness programs as well as volunteer opportunities onsite.
- Are personal services and transportation options available?
- Is home maintenance included?
- What about healthcare... anticipate a move to a more comprehensive setting or care center later, as healthcare needs increase.

## Lifestyle options.

### **Continuing care retirement community or CCRC.**

- This option requires only one move. You'll be through with "starting over."
- A CCRC offers housing, transportation, support services and health & wellness care for changes that *may* occur during the rest of your life.
- Ask for details regarding the community's independent living residences as well as the options for people needing assistance. Also inquire about long-term or skilled nursing care.
- Expect meals or a meal plan, housekeeping and laundry, grounds/yard and residence maintenance, and utilities to be included in the monthly fee.
- There'll be more time to do what you *want* to do... less time on chores and upkeep. Ask to see the recreational facilities. Expect opportunities to expand your interests and meet new people?
- Ask for a schedule of cultural, educational and social activities. Find out if there is a resident council.

# Settings with Care.

## **Stand-alone assisted living facility.**

This setting offers laundry, housekeeping, call system, dining room, and care services.

- Ask about availability of a registered nurse, onsite healthcare consultations and supervision.
- Ask if there is a dietician onsite... individualized meal planning, if needed.
- Ask about organized activities and transportation. Is there an Activity Director? Ask if there is an active resident or family council.
- Ask about moving requirements when a higher level of care is needed.
- The facility must be properly licensed. Ask about state survey results.

## **Stand-alone nursing facility.**

Provides 24-hour nursing-supervised care for those who are most dependent and unable to care for themselves.

- Ask about social and recreational activities.
- This facility must be properly licensed. Ask about state survey results.
- Inquire about the availability of special needs or dementia care settings, such as Alzheimer's. Is the staff trained for these specialized needs?

## **Adult foster homes.**

These are generally limited to 3—5 residents who require considerable care.

- Because these are usually private residences, they can have a homey feel.
- Social and recreational activities may be very limited.
- Family will still be responsible for coordinating additional and/or outside services, transportation and most activities.

# What about my home?

Certainly this is an important consideration. But ask yourself how long you'll want to maintain all the daily household chores like cleaning, cooking, and laundry, plus care for your home's maintenance and upkeep of the yard.

If you do decide that this is still the most practical option, then at the very least you should investigate what types of help may be available depending on where you live. The following are a few of the issues to consider:

- Assistance with house cleaning.
- House and yard maintenance.
- Transportation — public, or private for hire.
- Daily or live-in help.
- Grocery shopping, meal preparation, or delivery of meals to my home.
- Visiting nurses.
- In-home, private duty health care.
- Impact on children and family.
- Could I become socially isolated... how will I stay active.

# And if I need more help?

What happens when I become ill or too frail? Questions you need answered:

- Are there multiple levels of healthcare services available to me?
- Who will coordinate these services for me?
- Will I have to move out of my home/community to access appropriate healthcare; move away from friends and neighbors?
- Will I have the money to pay for in-home care?

# What if I decide to move...

## How do costs compare?

Because each facility is different, you will need to ask for a specific breakdown of all the costs. The following are some options you will find as you begin to explore retirement communities:

- There are conventional rentals that charge a monthly fee, usually with no meals or healthcare services.
- Some are conventional ownership with independent resale potential.
- Some bill for a daily or monthly care fee, plus expenses.
- In continuing care retirement communities, residents pay an entrance fee at the independent living level, plus a monthly fee for meals and services. CCRCs offer a place to live and readily available services and healthcare, if needed in future years.
- Ask what happens if you are unable to pay, and under what circumstances can monthly charges be raised.

## How do services compare?

Facilities differ dramatically in the services provided. Ask plenty of questions so you'll know what to expect.

- Who is responsible for maintenance and repairs? Are gardening and yard services available?
- Are household and laundry services included, or available?
- If medical care is a benefit, does it include pharmacy or doctor's care?
- What social, pastoral or worship services are available?
- What about meals for a special diet?
- What if I need special assistance, such as help with bathing or dressing?
- What are the safety and security features?
- What about opportunities for community involvement?

# Stay active.

You'll want to know what opportunities are available for continued personal growth and enjoyment. Is there an atmosphere that fosters freedom, independence, and peace of mind? Nine important questions to ask:

**1. What recreational facilities are available onsite?**

- Swimming pool.
- Arts and crafts studios, workshops and classes.
- Exercise equipment or fitness center.
- Computer labs and instruction.

**2. What social and educational opportunities are there?**

- Libraries.
- Concerts, dances, entertainment programs.
- Dinners and events at the community.
- Speakers.
- Classes, ongoing education opportunities.
- Transportation to local cultural events.

**3. Are there people who will share my interests?**

**4. Are there places to walk, garden, or enjoy the outdoors?**

**5. What about ways to take care of day-to-day needs?**

- Bank and Postal Services.
- Dry Cleaners.
- Grocery Store.
- Barber/Beauty Salon Services.

**6. Is the facility secure? A place to park my car?**

**7. Are pets allowed?**

**8. What about when friends and family come to visit?**

- Are there guest rooms?
- Are there rooms for private parties?

**9. Can I have privacy and solitude when I want it?**

# Other important questions:

## **Who has responsibility for operating the facility?**

- Who sponsors, owns or operates the community?
- Is it for a for-profit, or not-for-profit organization?
- If a CCRC (continuing care retirement community), is it accredited? And what does accreditation mean?
- Where do proceeds go?
- Who is on the Board of Directors?
- What is the financial condition of the operation? Is an audit available to review?
- How much turnover is there in the staff? (This will tell you a lot about the quality of management.)
- What role do residents play in the facility's operations? (Some have a residents' council that has direct input to management.)
- Is the administrator licensed and experienced?
- How long has the facility been in operation? (This is important because the longer the facility has been in business, the more you will benefit from the years of experience and input from former and current residents.)

## **What are the policies about moving or transferring? What if I decide to leave?**

- Under what circumstances, if any, can I be asked to leave; or transferred to other accommodations within the facility?
- Who makes any moving decision?
- What is the refund policy?

## **Once I've made my choice, how soon can I move in?**

- Some facilities have waiting lists, inquire about the list and wait time.
- How long does the application and qualification process take?
- Is a deposit necessary to reserve accommodations for the future? Will I get it all back?
- How long does it usually take to move in once I've been accepted?
- If my new residence needs updating, will I be charged for renovations? Are there any additional move-in costs?

## In summary...

These are the key questions. There will also be other questions that pertain to your own personal situation. Make a list of those questions and take them with you when you visit the various facilities. And whenever possible, talk to current residents as well as the management or marketing staff.

If you make your decision based on well-researched information and the answers to the questions included in this guide, you should be happy with the choice you make. You will have explored all the options for an informed and educated decision.

The *Guide to Retirement Planning* is provided by the marketing department of Willamette View, one of Oregon's first and most respected continuing care retirement communities. Willamette View is located on 27 acres overlooking the scenic Willamette River, outside of Milwaukie, Oregon... just minutes from downtown Portland. Willamette View was founded in 1955 and today has 550 residents. It is nationally accredited by the Continuing Care Accreditation Commission, the nation's only independent accrediting commission for non-profit and for-profit continuing care retirement communities.

For more information on Willamette View, call 503-654-6581 or 1-800-446-0670. Or e-mail: [info@willametteview.org](mailto:info@willametteview.org). You can also visit Willamette View on the internet at [www.willametteview.org](http://www.willametteview.org).



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