

† This information is a joint effort of the **Love Thy Neighbor Ministry** at Saint Rose of Lima Catholic Church, Milton FL and †
the **Central Ministerial Association** of Santa Rosa county.

This program was formerly known as **Savvy Senior**. Information source - The Catholic Foundation of Northwest Florida. Due to the many references, some may not be current but have many useful reference sources. Emails are sent using the Blind Carbon Copy (BCC) method.

This quality of life series focuses primarily on senior citizens plus other supplemental information. You do not have to be a Senior to make use of this information. If you know of a Senior, a parishioner or a neighbor who could use this information you are invited to give them a copy of this email. Fellowship through improved communications is guided by the second greatest commandment. Sometimes an act of kindness can be as simple as a phone call, a visit, or receipt of an email.

Suggestion: Create a separate folder of this information for ease of future reference.

Back Issues: Many of these can be found on the Santa Rosa County web site at <http://www.santarosa.fl.gov/coad/index.html> . On arrival at this page, place cursor on the button entitled **LINKS**, then holding the left mouse button down move to the right and click on the button entitled: **SENIOR SUPPORT**. For information about our Parish, click on the following link: <http://parishesonline.com/scripts/HostedSites/Org.asp?ID=14423>

Our parish spirit is rising, is rising.

Continuing-Care Retirement Communities

http://www.legacygifts.org/savvy_senior.jsp?WebID=GL2004-0129&D=200753

Dear Savvy Senior,

Can you give me some information on the type of senior housing that offers all levels of care, from independent living to nursing home care? My husband and I are both in our 70's and are looking to downsize from our current home, but we want our next move to be our last.

One Move Mary

Dear Mary,

If you want your next move to be your final one, a continuing-care retirement community (CCRC) may be just what you're looking for - but they're not cheap. Here's what you should know.

CCRCs

Also known as life-care communities, CCRCs are different from other senior housing options because they offer a long-term contract that provides all levels of housing, services and care in one convenient location.

While CCRCs vary greatly in appearance and services, most offer apartment or one-story independent living, plus common rooms, dining hall, exercise facilities, transportation, housekeeping and various social and recreational activities. More importantly, they also offer on-site assisted living (help with bathing, dressing, eating, etc.) and skilled nursing care, so residents can be monitored and cared for if their health falters.

Expensive Option

CCRCs are a pricey proposition. Most communities require a hefty buy-in or entrance fee, which can range anywhere from \$10,000 to \$500,000 or more. In addition, you also pay monthly service fees which will vary (\$500 to over \$5,000) depending on the facility, services and the long-term care contract option you choose. (Note: Be sure to have your financial adviser or attorney review the contract.)

What to Know

With about 4,000 CCRCs in operation, how do you find the right fit? Because there are no federal regulations on how they need to be run, you need to carefully research the communities you're considering. Here are some areas to investigate:

Fees - Find out how much of your entry fee is refundable to you if you decide to move, or to your estate when you die. Inquire about contract specifics and costs. What kinds of services are included and what costs extra? What kind of yearly cost increases can you expect? And if you have long-term care insurance, can it be used to pay for assisted living or nursing home care?

Management - Obtain a copy of their financial history for review, and find out how long they've been in business. Also, see if they are accredited with the Continuing Care Accreditation Commission (see www.carf.org), which evaluates both the care and financial strength of the community. (Note: CCRC accreditation is voluntary so many good communities may not be accredited.) Also check with your state's long-term-care ombudsman at www.ltcumbudsman.org. This site provides resources to help you research the assisted living and nursing care units within the CCRC.

Facility - Take a tour of the CCRCs you're interested in and make sure they're capable of providing the services and care you expect at a price you can afford. While you're there notice the upkeep, cleanliness and safety of the facility. Was it homey and inviting? Did the staff seem friendly and knowledgeable? Also be sure to eat a meal in the dining room, check out the various activities offered and spend some time visiting with the current residents.

Long-term Care - It's the long-term care services that set CCRCs apart from other retirement communities, so be sure you check out the assisted living and nursing home side when you tour the facilities. Again, check for cleanliness and notice if the staff is responsive and kind to its residents. Find out about staff screening and training procedures, what the staff turnover rate is and how many residents each staff member has to care for. Also, see if they are equipped to care for patients with Alzheimer's disease. And, find out what happens if there's no assisted living or nursing home bed available when you need one.

Savvy Tips: To find a CCRC, contact the area agency on aging (call 800-677-1116 to get the number) in the location you're interested in and ask for a listing and recommendations. Also see www.ccrdata.org where you can order state or regional CCRC directories for \$25. For more information on how to choose a CCRC, visit www.carf.org, also see www.carepathways.com/checklist-ccrc.cfm.