

Ultimate CCRC Checklist

A resource for prospective residents of continuing care retirement communities (aka CCRCs or “life plan communities”).

Based on our in-depth knowledge of continuing care retirement communities (aka CCRCs or “life plan communities”), direct input from current CCRC residents, and insights gathered from our founder’s experience staying on-site at over 100 CCRCs across the country, myLifeSite has created **The Ultimate CCRC Checklist** to get you started in considering some of the most important aspects of your decision.

We have intentionally left out questions that are rather obvious. For example, this guide won’t suggest that you ask about pet policies. If you own a pet, then naturally you’ll think to ask about this. Our goal is to help you think about the things that are less obvious, recognizing that we can’t possibly provide every important question you should ask. Some of these questions may only require a quick yes or no. Others may require a deeper discussion with staff. And still others may be answered through observation.

Living Area

Note: Some of the following questions may only be applicable after you've identified a specific residence.

- ☐ Is the residence in which you are interested located near garbage pick-up sites or delivery areas that might cause a regular disturbance?
- ☐ Does sound travel through the walls from neighboring rooms or the hallway?
- ☐ Is there outdoor lighting that might shine into your bedroom at night and impair sleep?
- ☐ Are there an adequate number of HVAC vents to keep an even temperature in all rooms?
- ☐ Are there any odors that come in through pipes or vents?
- ☐ Are there any plans for future expansion that could have a negative effect on your residence?
(Example, obstructing your view or blocking sunlight.)
- ☐ Are you able to decorate your porch or balcony as you choose?
- ☐ Are you responsible for any refurbishment costs upon moving in or vacating the residence?
(Review the contract language on this.)
- ☐ Does the morning or afternoon sunlight shine too heavily into any rooms?
- ☐ Is there a fee to move to another residence within the community?
- ☐ If you move to a less expensive residence, is there a refund of the difference in entry fees (if applicable)?

Additional Notes

Common Areas/Grounds

- ☐ Do the grounds and landscaping appear attractive and inviting so residents seek to spend time outside?
- ☐ Are there adequate walking paths or nature trails around the community for outdoor exercise?
- ☐ Is there adequate lighting at nighttime around the building and along outdoor sidewalks?
- ☐ Do the outdoor lights go off and come on at certain times?
- ☐ Is there ample parking for yourself, visitors, and handicapped persons?
- ☐ Do the main lobby and surrounding common areas appear comfortable and inviting for socializing?
- ☐ Do the interior and exterior appear well maintained, free of deterioration and other maintenance neglect?
- ☐ Is the front desk and/or concierge desk regularly staffed and responsive?
What are the hours and responsibilities?

Additional Notes

Safety and Security

- ☐ Is security staff available on-site? If so, when? Only at night? 24 hours?
- ☐ Have there been complaints of sexual harassment or elder abuse by staff or other residents?¹
- ☐ Does each residential unit have an emergency call system? Is it monitored 24 hours a day?
- ☐ Do the emergency calls go to medically trained personnel? If not, who receives the calls?
- ☐ Does the community track average response time for the emergency call system?
- ☐ Is there at least one elevator in each apartment building that will operate from a generator in the event of a power failure?
- ☐ How does the staff know if a resident has not left his or her residence within a certain period or has not returned?

¹ Check with the state ombudsman: www.ltombudsman.org.

Additional Notes

Healthcare Services and Accessibility

- ☐ Is there an on-site medical doctor? Full-time, part-time?
- ☐ What medical and preventive care services available to residents? (e.g., routine physicals, dental exams, etc.)?
- ☐ Is there an on-site pharmacy? If not, is there a regular delivery service?
- ☐ Are skilled nursing and rehab services offered? If so, is it on-site or off campus?
- ☐ If skilled nursing is offered off-campus, will regular transportation back and forth be available for visitation by a spouse or other residents? How often?
- ☐ Are private rooms available in the healthcare center? Is there an additional cost for a private room?
- ☐ If you require temporary care in the healthcare center, do you reserve the right to move back to your independent living residence? For how long?
- ☐ In the case of a couple, if placement in the healthcare center is deemed permanent for one resident, can the other resident move to a smaller, less expensive unit?
- ☐ What is the healthcare center's CMS star rating? (A rating will only be available if the facility is Medicare-certified.)
- ☐ Are healthcare and personal care services limited or reduced on the weekends?
- ☐ Are assisted living residences separate from skilled nursing residences or in the same building?
- ☐ How does the community's ratio of CNAs, LPNs, and RNs compare to the legal minimums for each?
- ☐ How does the CCRC attract and retain healthcare staff?

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Residency and Care Contract

- ☐ How will my monthly service fee adjust if I require permanent care in assisted living or the healthcare center?¹ (This is based on the type of residency and care contract, i.e., Type A, B, C, etc.)
- ☐ How will my monthly rate adjust if I only require care deemed temporary in assisted living or the healthcare center?¹
- ☐ How will my monthly fees be affected if my spouse requires temporary or permanent care, but I am still living independently, or vice-versa?¹
- ☐ What is the year-over-year increase in monthly service fees over the past five years? (Industry wide monthly fees tend to increase approximately 3%–4% per year on average.)
- ☐ What services are included in my monthly fee in independent living? What services are available only for an additional monthly charge?
- ☐ If I require care in assisted living or in the healthcare center, what ancillary services are NOT included in my base monthly fee?
- ☐ Is financial assistance available if I exhaust my assets paying for care and can no longer cover the monthly fee (i.e., a benevolence fund)? If so, is the financial assistance account adequately funded? How is it funded?
- ☐ Does my monthly fee include any caregiving or personal care services in my independent living residence?
- ☐ How many meals are included in my monthly fee? Are there flexible meal plan options from which to choose?

¹ The answer will be based on the type of contract (i.e., lifecare (type A), fee-for-service (type B), etc.) Regardless of the terminology, the main thing is that you clearly understand how your monthly fee will be affected under different scenarios.

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Entry Fee and Refund Details (if applicable)

- ☐ How are entry fees utilized by the community? (Capital improvements, medical care, benevolence fund, overhead & services, etc.)¹
- ☐ Will I be eligible for the entry fee refund after permanently vacating my independent living residence or only after I have vacated the community entirely?
- ☐ Is there a maximum time limit within which the entry fee refund will be paid, regardless of whether a new entry fee has been received?
- ☐ If entry fees change in the future, or if the community ever switches from the entry fee model, how will my entry fee refund be affected? Are these stipulations in writing?
- ☐ Will I (or my heirs) be required to continue paying the monthly service fee between the time I vacate the residence and when the refund is paid?
- ☐ If I move to another residence within the community, how will it affect my entry fee refund?
- ☐ What charges could potentially be applied against my entry fee refund at the time it is due to be paid? Is this clearly spelled out in the residency contract?

¹ If a CCRC relies too heavily on using the refundable portion of entry fees to cover operating overhead and services then you should find out how your entry fee refund will be secure.

Additional Notes

Financial Viability

- ☐ Are financial and accounting reports made available to residents upon request?
- ☐ Does the community maintain a positive net asset balance?¹
- ☐ Is the debt service coverage ratio 2 percent or higher?²
- ☐ How many days can the community operate without income (days cash on hand)?²
- ☐ Has the occupancy rate been near or above 90 percent or higher for at least one year?
If not, is there an acceptable reason?
- ☐ Are there any plans for expansion? How will it be financed?
- ☐ What role do residents play in decisions about expansions or other major site projects?
- ☐ Is there an active residents' council that is well represented on the board of directors?
- ☐ Has a detailed actuarial study been performed within the last three years? Does it reveal that the community is in satisfactory actuarial balance?³
- ☐ What is the management team's experience in operating CCRCs?⁴
- ☐ Is the community owned by a sponsor organization/parent company? If so, what is its sponsoring organization's obligation to the community? Financial and legal? Advisory only? In name only?
- ☐ Is the staff knowledgeable and transparent regarding your questions about financial management of the organization?

² These are just a couple of important factors to consider. Others may include net operating margin and cash-to-debt. Most people will need to consult with an accountant who is knowledgeable on the operations of a CCRC in order to have these figures calculated. Some CCRCs may have these calculations readily available. Any financial ratio should be considered in balance along with other ratios and details. See myLifeSite's Guide to Evaluating the Financial Viability of a CCRC for more information, available at www.mylifesite.net.

⁴ Some CCRCs are self-managed, while others are managed by a third-party management firm.

Additional Notes

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Policies and Protocols

- ☐ What are the written policies and procedures addressing evacuations, fires, an active shooting?
- ☐ What are the written policies and procedures for medical emergencies and transfers?
- ☐ What are the written protocols for virus prevention and protection, and for managing an outbreak?
- ☐ Are all staff members regularly trained on these each of the above?
- ☐ What is the policy on how maintenance issues are serviced?
- ☐ What are the written policies on sexual harassment and elder abuse by other residents or staff?

Additional Notes

Wellness and Preventative Health

- ☐ Are activities that do not require a professional led mostly by staff members or do residents also lead activities?¹
- ☐ Are lifelong learning classes regularly offered? Where, by whom, and how often?
- ☐ What types of fitness classes are offered to residents? Where, by whom, and how often?
- ☐ Are intergenerational programs offered and encouraged? What are some examples?
- ☐ What spiritual and emotional services or groups are available to residents?
- ☐ What initiatives are most effective in encouraging and enabling socializing among residents and others?

¹ Resident-led activities and committees can be a sign of a vibrant community.

Additional Notes

Dining

Note: You'll likely need to have a few meals at the community and talk with current residents before answering some of these questions.

- ☐ How many dining venues are available?
- ☐ Are there specific mealtimes for the main dining area? For the bistro or café (if applicable)?
- ☐ Is take-out or delivery available from any of the dining venues?
- ☐ What is management's position on having food locally sourced?
- ☐ Are the dining areas clean with good lighting and ample seating?
- ☐ Is the dining staff pleasant and responsive?
- ☐ Is the food served within a reasonable period?

Additional Notes



About myLifeSite

myLifeSite develops web-based tools and resources designed to help families make better-informed decisions when considering a continuing care retirement community (CCRC or “life plan community”). myLifeSite is utilized by consumers, professional service providers, and senior living providers.

Learn more at www.myLifeSite.net