# How To Pick the Perfect Senior Living Community





As you enter some of the best years your life, you're faced with new questions. Now that you've retired, what do you do with your free time? Should you pick up a new hobby or revisit an old favorite? Have a lazy day at home or take a day trip? More serious questions arise, too. Should I remain in my home or move to a senior living community? What exactly is a senior living community and how is it different from, say, a nursing home?

# Senior Living Communities vs. Nursing Homes and Assisted Living

A senior living community is often an active, 55+ neighborhood (or group of neighborhoods) that offers amenities and lifestyles to independent adults who want to continue living a full life without the worry of maintaining a home. While nursing homes and assisted living facilities cater to those who

are dependent on others for some level of care, senior living communities often cater to active individuals over the age of 55 or 65. These communities create dedicated spaces in which residents can thrive and redefine themselves in retirement.

## Not All Senior Living Communities Are Created Equal

When doing research, you may find that senior living communities can go by several different names, including:

- Retirement communities
- CCRCs (Continuing Care Retirement Communities)
- Retirement facilities
- 55+ communities
- Senior community
- Independent living community
- Senior living facility
- 55+ active living communities

While you may think that these differences are simply a preference of vernacular, they may actually give great insight into the organization itself. "Senior living" and "active" keywords denote the special attention these communities give to their residents' lifestyles. Most of these communities take extra care in programming and wellness enhancing activities for their residents. Make sure to Google more than just "retirement communities near me" when beginning your search.



Different communities have different continuums of care, but some offer Lifecare or Life Plans to residents as an additional insurance and investment in their futures. Willow Valley Communities' Lifecare is a comprehensive promise that provides you with short- or long-term care, if you need it, without increasing your monthly fee because of the need for the enhanced level of care. Your one-time entrance fee and ongoing monthly service fee entitle you to personal care, skilled nursing care, or memory support, protecting you from the ever-escalating costs of long-term care. In addition to these supportive living choices, our contract options allow your estate to be refunded o percent, 33 percent or 90 percent of the original investment you made to Willow Valley Communities.



# Choosing the Senior Living Community That Is Right for You

A decision as big as choosing where you'll spend the rest of your life isn't made overnight. It takes considerable planning, researching, and comparing to decide on the ideal fit. To help you when conducting research, we've created a 10-point guide that you may wish to in mind as you begin your journey to finding your new home.

#### Decide on Your Comfort Levels

Before your research begins, you should set a few loose parameters so you don't overwhelm yourself when you begin your search.

The most important comfort level to set is your budget. This should be one of the first things you look for when doing your initial homework. Finding a balance between lifestyle and cost by working with a sales counselor and financial advisors may help you find your ideal home.

Sometimes it's difficult to locate costs on a senior living community's website. Many times, this information isn't presented at all. A quick call to the community's sales counselors or Google search for "[senior living community's name] + price" may help you find fee schedule information.

At Willow Valley Communities, we pride ourselves on our transparency. If you'd like to see our fee structure, click here.

Just like when you move to a new home, there are other factors other than budget to consider when moving to a senior living community. Strive to determine your comfort in moving far versus near and the amount of space into



which you want to move. If you want to be closer to family, it's a plus if the community is a grandchild-friendly senior living community full of things that they can do or summer camps to enroll them in when they visit you.

If you're planning to stay involved in your immediate community, location should be a big factor for you. Searching with the keywords "near me" or your city's name will show you your closest options. Anyone who has moved before knows how challenging packing can be. When moving to a senior living community, you'll likely want to be mindful of what you bring with you. Moving to a smaller space not only lowers cost and upkeep of your home, but can also ease the burden of material things for your family in the future. As you move to a senior living community, downsizing gives you the freedom to create a new space that includes those possessions that are most important to you for this new chapter of your life.

#### 2. Talk to Current Residents

One of the best ways to get an understanding of life at a senior living community is by talking to current residents. You can do this a few ways:

Attend events on campus: Most communities hold informational or experiential events on campus at which residents volunteer. Attending these events gives you the opportunity to speak to residents in a setting in which they are willing (and excited) to answer any questions you may have.

Visit a friend: Visiting friends and their senior living communities provides a wonderful window into daily life in the community. Visiting a friend is a way to experience the campus life through the eyes of a current resident. Additionally, your friends can be honest in sharing both the strengths of the community and any opportunities to improve.



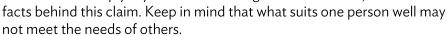
Schedule a personal tour: To get an even more in-depth look at the community, arrive early for a scheduled a tour with a sales counselor. You may meet residents on your way to, from, and during the tour. As you're touring, you may want to pay special attention to the volume of residents during meal times, at the gym/fitness center, and in parking lots to discovery the busiest times of amenities.

From favorite amenities to logistical questions, current residents have a wealth of knowledge to share.

#### 3. Read Online Reviews

As you do online research, you're bound to come across both positive and negative reviews. It's important to take every review you read with a grain of salt because people can sometimes exaggerate in both positive and negative ways. Reading a handful of reviews at each star level may offer the most balanced picture of the community. You may want to research reviews on different platforms as well! Google and Facebook are great places to start, but searching "[senior living community's name] + reviews" will give you even more reviews to look at. Keep a list of your priorities handy as you read reviews. If good food is very important to you, but most two-, three- and four-star reviews mention problems with the dining at a certain community, it might be worth looking somewhere else.

People often review businesses online after they've had either a very positive or very negative experience. When reading through reviews, look for the facts. If someone simply says that "the nursing care was terrible," look for the





Furthermore, reading comments under reviews can give you tremendous insight into how others feel about the community. If you observe residents or family members defending a community after negative reviews, that is worth noting. It can be meaningful to see that current residents take pride in where they live and find it important that others don't lose interest based on a few unsolicited bad reviews.

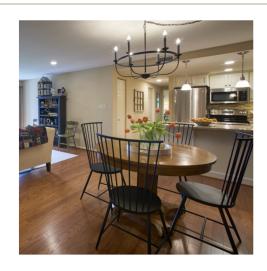
#### 4. Stay Overnight at the Community

If the senior living communities you're exploring offer guest suites and overnight programs, it can be a smart idea take advantage of these opportunities.

An overnight stay is one of the best ways to experience the community, without commitment, for more than a structured two- to three-hour tour.

By staying overnight, you can get a glimpse into what life in a senior living apartment might be like. Get your keys and live your day as if it's the first of many in your new home. While there, ask yourself if you could see yourself living there long term. What do you think of the other residents? Is there enough to do to keep you busy?

Perform several different "normal life" tasks to get the best picture of life in an apartment in that community. We've created a list of things you can do during your stay to make the most out of it. Not only will you have fun and enjoy this mini-look into a potential new home, but you'll likely leave more confident knowing what your life might look like there.



- Cook a meal
- Take a drive to the nearest store
- Stroll through the campus right around the senior living apartment complex in which you're staying
- Find the fitness center
- Go to a club meeting or lecture
- Ask a staff member for help
- Visit the library and read a book
- Have a meal at one of the community's dining rooms or restaurants

Choose 3-5 of the things you know you'll do on a regular basis. Testing internet speed, water pressure, and kitchen functionality, or understanding how to navigate parking lots, the campus, and the surrounding area might reduce move-in day surprises and make you feel more at home when you move in.

#### 5. Discover Amenities and Opportunities

Discovering all of the amenities and opportunities of a senior living community is one of the most fun types of research you'll do when comparing senior living communities. While at first you might be impressed by a pool, walking trail, and transportation off campus, you may want to challenge yourself to look for some really unique amenities,



because those can make a significant difference. As you compare more senior living communities, you'll realize two things: One, that each community typically has several amenities in common (pool, spa/fitness center, at least one restaurant, walking trails, transportation off campus, sports clubs, social clubs, and hobby groups), and two, it's sometimes difficult to find a complete list online. Often, communities find it hard to create literature showing an exhaustive list of every amenity they offer because there are so many. At Willow Valley Communities, we publish our resident event magazine online so guests and prospective residents can see a comprehensive list of goings-on.

When looking for unique amenities, look deeper into service offerings. Does the spa offer a variety of massages and salon services, or just manicures and pedicures? What are specific hobby groups there to join? Is it a grandchild-friendly senior living community?

Willow Valley Communities is proud to offer 100+ hobby, volunteer, and spiritual groups. A visit to Willow Valley Communities will immerse you in more of our tangible amenities. A few of our favorite unique Willow Valley Communities amenities include:

- Art Studios
- Garden Plots
- Model Yacht Club
- Men's services at the Spa
- Rock Steady Boxing (fitness therapy class for those with Parkinson's to regain balance and control)
- Computer Club (which offers classes to residents)
- Floral committee
- Banks on campus
- Resort-style resident Clubhouse and Cultural Center
- Camp Willow for residents' grandchildren



To get a more personalized look at the amenities when you're on a tour of the community, ask residents what their favorite things to be involved in are. You may find that you share some common interests with potential neighbors.

#### 6. Explore the Surrounding Community

Even if you're moving to a senior living community that is near your current home, take the time to drive around the streets, neighborhoods, and shopping plazas to get an idea of what will be around you. Where is the nearest hospital or airport? Are there additional parks or nature preserves around the community? What pizza places will deliver to your new home?

Willow Valley Communities is located between the best of both a lively city scene and a relaxing country oasis. A short, ten-minute drive puts residents in the bustling, vibrant downtown of Lancaster City. There, residents can take in a show at one of several performance theaters, enjoy a gourmet meal in some of the city's many eclectic restaurants, shop for antiques or hand-made goods at farmers' markets and shops, enjoy art galleries, and much more. Downtown Lancaster is a melting pot of culture, creativity, and history. Willow Valley Communities also lies close to Amish country. Authentic Amish food and goods are regularly for sale at farmers' markets, while horses and buggies can be seen while taking a leisurely drive through rolling farmlands. The Lancaster Amtrak station, just 15 minutes away, can whisk you off to New York, Washington, D.C., Philadelphia, and many more getaway destinations.



It's important to explore the surrounding community so you not only feel safe, but to make sure you have access to what you need and what interests you when you want to depart the community for a few hours.

#### 7. Understand the Pet Policy

What is retired life without your furry, four-legged friend by your side? It's all too easy to become deeply interested in a senior living community only to realize later that there are pet policies you wish you knew about before. For animal lovers, be sure that the senior living community's breed restrictions or pet capacity are friendly to the animals you already own, as some residences have a 2-3 pet limit. Pet-friendly senior living communities usually feature a dog park or two located around the campus with convenient trash

stations to clean up after your precious pooch. Most pet-friendly senior living communities welcome dogs, cats, birds, and most reptiles. If you're not an animal lover, it's also a good idea to look into a community's pet policy simply for your own comfort.

It's also important to let your sales counselor know that you plan to bring your pets with you. If a neighbor is severely allergic to dogs, cats, or another animal, alerting them to your pet's presence is respectful of their needs.

Most of the times, pet policy information isn't talked about until the later stages of the sales process, so be sure to scour the website or ask a sales counselor for accurate information.



#### 8. Ask about Long-term Care

If you already have long-term insurance, you know that some communities work with plans and some do not. At Willow Valley Communities, long-term life insurance may be unnecessary because we offer Lifecare. When you move into Willow Valley Communities, you are assured that even if your care needs rise, your fees won't increase because of the need for an increased level of care. You'll pay the same monthly fee if you later need personal care, skilled nursing care, or memory support as you paid when you moved into independent living.

While you may be active at the time of your move to a senior living community, it's important to think about your needs 10 to 15 years later. Moving into a community that offers varying levels of supportive care offers more confidence in your future – no matter the care you might need, you don't have to move off campus. And with Lifecare, your monthly fee won't increase because you require more care.

When conducting primary research on senior living communities, spend a good amount of time researching what they offer for long-term care solutions and how fees for that care are structured. Consider that your needs may change over time and ask questions accordingly.

#### 9. Recognize the Total Cost

When choosing to move to a senior living community, you're making an important investment. It's important to evaluate cost against value to understand the true picture of what you're paying for.



At Willow Valley Communities, we're pleased to be transparent about our fee structure. We're the only exclusively Lifecare senior living community in Lancaster, PA. In addition, our contract options allow you to choose to have your estate to receive a portion of your original investment into Willow Valley Communities after your passing.

At most senior living communities, you'll pay an initial entrance fee and recurring monthly fees while you are a resident. You'll want to check to see what items are covered by the monthly fee. For example, do you have to pay for your own cable, landscaping, or trash?

Additional fees, including food and entertainment, can often be overlooked until later. Many communities offer a dining plan with dining rooms and restaurants at which the plan's value can be redeemed, but if you opt out of

a dining plan, you'll want to consider the costs of groceries, going out to eat, or ordering in. At Willow Valley

Communities, your monthly service fee covers a long list of expenses that you may already be paying. Your residence, electricity, water, heating and cooling, trash removal, real estate taxes and property insurance are all included in your monthly service fee. In addition, all home and yard maintenance and repair is covered. Finally, a flexible dining plan, 24-hour security for your home, activities, entertainment and spaces to pursue your hobbies are included in the monthly fee.

While the majority of events are free to all residents, some communities sponsor events for which residents have a nominal ticket price, anywhere from \$15-\$40 a ticket.



#### 10. Reflect on if You're Truly Ready to Move

Moving to a retirement home is a huge step. While many residents say, "I wish I had moved sooner!" you should take the time when making the decision to move to analyze what you'll miss and what you'll gain.

### Say Goodbye To:

Many Years' Worth of "Stuff:" As with any move, many people decide to de-clutter when packing up. Downsizing the amount you bring into a senior living community can allow you to make room for new memories while also finding places for those possessions most precious to you.

Familiar Neighbors: Some people have formed very dear bonds with those they live close to. Factor these relationships into your decision to move when looking at location – do you want to be located close to these same friends after your move? If you do decide to move farther, remember to invite your old neighbors to meet your new ones!

Chores: At many senior living communities, you move into a maintenance-free environment. While housekeeping is different in every community and every residence, landscaping is almost always taken care of by the community. No more shoveling, raking, or mowing for you!

### Say Hello To:

**Independence**: Your move to a senior living community is a new start. You can redefine yourself in retirement, and now that you've shed decades of clutter from your life, you can customize your new lifestyle any way you see fit.



Senior living communities give you the option to cook at home, go to a restaurant, see a show, work out, gather with friends, and so much more in the comfort of a safe campus.

**New Hobbies**: Senior living communities often offer numerous amenities to enrich residents' busy lives. With over 100 clubs, Willow Valley Communities' residents always seem to find a new passion or rediscover the love of something they enjoyed in a earlier phase of their life.

**New Friends**: Senior living communities like Willow Valley Communities create beautiful gathering spaces to entertain old friends or create new ones. You never know when you'll form a new bond – at the spa, during a lecture, or just eating dinner on a Thursday night. Take advantage of free trips as well, as these are opportune moments for you to enjoy meeting someone new.

**New Experiences**: Often, a plethora of new experiences awaits you at a senior living community. At Willow Valley Communities, our residents take weekly and monthly hikes, travel out of the United States, try new foods, attend concerts and performances, learn at local colleges and universities, and make the most of their lives while at the community. Get ready to take risks and enjoy life without the stress of former responsibilities.

#### Get a Move On!

You're embarking on an exciting adventure. We hope this guide has given you ideas and advice on how to navigate the first steps into researching a senior living community.

If you need more assistance in finding your perfect place, feel free to contact one of our friendly, knowledgeable sales counselors. With a combined 100+ years of sales, marketing, and real estate experience, our sales counselors can help you find the new senior living home of your dreams.

# Looking for more information?

Our sales counselors welcome you to reach out to talk about what we have to offer at Willow Valley Communities.

Feel free to fill out a contact form or request a personalized tour on our website.





WillowValleyCommunities.org | 450 Willow Valley Lakes Drive, Willow Street, PA 17584