



 LEISURE CARE

MAKING THE MOVE:

Your Guide to Senior Housing

MAKING THE MOVE: YOUR GUIDE TO SENIOR HOUSING

Making the decision to move into senior living begins with many questions and uncertainty. From the decision to move, to knowing you're ready, the journey is fraught with important, emotional decisions. How will you know you are ready? How will you ever move from your house to an apartment? How will you finance the move? Who will help you physically move? Who will help you find the right community?

Perhaps gradual changes over many years are creeping up on you. Does housework feel harder and less appealing? Do you still know your neighbors? You may desire a stronger sense of community than your existing neighborhood can provide.

For some seniors, the choice to move is glaringly obvious—the family home is too big and has become too much to care for. The lawn is overgrown and the windows need to be washed. Cooking seems like a chore. What once were enjoyable activities now feel like a burden. Feelings of loneliness and isolation prevail over feelings of belonging and community.

For other seniors, the decision is harder. Leaving a long-time family home is emotionally and physically challenging. After all, this is the home you chose. You may have lived here for decades and, certainly, there are memories here. You know the neighborhood and you have a routine. Imagining what life would be like somewhere else is difficult and admitting those feelings of isolation can be hard to do without offending family and friends.

If you're here, chances are you're already thinking about a move to senior housing. We know this is a hard decision. That's why we've put together this guide to help you sort through the physical, emotional, and financial obstacles that often tie seniors down, delaying a move to senior living. Your path to freedom starts here.



MAKING THE DECISION

Real Talk: Let's be honest for a minute. As you think about making the move to senior living, take note of your surroundings and consider your answers to these questions honestly. How are things really going at home and in your life? Some of these questions may be difficult to answer, but it's time to get real and be honest with yourself and your family about your needs.

- Are you tired of the hassles of homeownership and the frustration of burdensome chores?
- Do you sometimes feel lonely or isolated?
- When was the last time you cooked a real dinner for yourself from scratch?
- When was the last time you set the table for a meal?
- Does the idea of going to the store or running other errands feel overwhelming?
- Does letting laundry, mail, and dishes pile up just feel easier lately?
- Do you avoid having friends or family over because of the condition of your home?
- Do you sometimes choose articles of clothing that are easier to put on than others?
- Do aches and pains sometimes make bathing or getting ready for the day difficult?
- Have you fallen recently or are you afraid that you will fall in your home?
- Are your children or friends concerned about you living alone?
- Would you appreciate someone checking in on you every so often?
- Are you concerned about your safety and security?
- Are you fearful of break-ins at night?
- Do you wish you had a group of friends to enjoy your retirement with?
- Does the idea of living among peers and friends seem exciting and fun?

Hopefully, you've been honest about the answers to these questions. Now, let us be honest. Any of these signs could be an indicator that you are ready for a higher quality of life in a senior care community. And you may be surprised to find out that senior living is not what it used to be. It's vibrant and fun—and it fits your lifestyle.



LET'S GET SOME PERSPECTIVE

WHAT IS SENIOR LIVING?

Let's take a look from your family's point of view. Chances are, if you know you're ready, your family knows it, too. Consider the peace of mind they will have, knowing you are making friends in a community where you are well cared for and treated with respect. They won't need to worry about your home, your physical well being or those insidious what-ifs that keep the adult children of seniors up at night. Families often feel a great deal of guilt when they cannot help with the needs of a senior loved one. Senior housing allows the professionals to meet these needs while allowing you and your family to enjoy your time together.

Ultimately, your decision to move to senior housing is just that—your decision. And we know the entire process can seem overwhelming, but we help seniors and their families make the move every day. We are here to help. Creating an exceptional senior living experience where our residents thrive is what Leisure Care does best.

SENIOR LIVING 101

What is Senior Living? It's whatever you want it to be! Today's senior living communities exist for the comfort and care of seniors just like you! And the skilled teams who run them go to great lengths to make sure their residents have the best experience possible. Senior living has evolved from simple retirement homes that only provide physical care into lively communities that give residents a strong sense of belonging and purpose. In these communities, seniors live active and vibrant lives among their peers while receiving the care services they need (if any). Communities offer a wide range of activities and opportunities. They may provide travel and vacation packages, get residents out and about with daily excursions, venture out to college lectures and poetry readings, or mix it up with regular happy hours. Today's senior living options are endless.

Know Your Options

Senior living can look very different for each person depending on their personality, retirement dreams, and care concerns. Get to know the different care options listed below to find one that will meet your lifestyle needs.

SENIOR APARTMENTS: Senior Apartments are age—restricted for adults over the age of 55. These apartments are tailored to meet the needs of seniors by featuring a limited number of stairs, in—home laundry facilities, and home maintenance. Senior apartments can relieve the burden of homeownership by eliminating any yard work or maintenance concerns while seniors live close to their peers.

INDEPENDENT LIVING: With expanded services and options, independent living communities offer everything senior apartments do and more. Independent living communities often feature apartments with full kitchens, as well as provide full meal service in a community restaurant. They also feature a robust roster of activities and a social calendar full of events to help residents connect with others in the community. Additionally, many independent living communities have services and amenities that make retirement feel more like a resort-style vacation than everyday life, from personal trainers and the latest gym equipment to festive happy hours and personal concierge and travel services. Today's independent living communities are exciting and fun places to call home.

If you need a little extra help, but you're not quite ready for a higher level of care, most independent living communities also partner with home health care agencies, so the option is available if you should need their services.

ASSISTED LIVING: Assisted living communities help seniors who need some assistance with activities of daily living. Experienced and friendly staff are available around-the-clock to help seniors get dressed, manage medication, provide escorts to meals, and encourage residents to enjoy every day of retirement. Assisted living staff customize services to each resident, balancing independence with the need for assistance. Some assisted living communities are located within or near independent living communities. These "age in place" communities allow residents to stay in their homes without moving, even as their needs change over time.

HOME CARE: Home care is an option for seniors who do not want to leave their homes. Seniors who utilize home care stay in their homes and receive care from a caregiver that visits

regularly. Services offered by home care agencies are similar to services offered in assisted living and often include assistance with dressing, meal preparation, hygiene, and medication management. This may sound like the best of both worlds—getting the care you need in the home you love. However, home care can conceal hidden costs for seniors. When you receive care at home, you must continue to pay for the costs of your home such as your mortgage payment, property taxes, and your utilities. In addition, you are responsible for the costs of simply maintaining your home—landscaping, repairs, etc. Now factor in the cost of meals, transportation, and entertainment. Is there enough left over to pay for care? And what about scheduling all those services? A move into senior living manages all of those aspects and more with one monthly bill. To determine what's best for you and your family, use our cost sheet on page 9 to determine all of your monthly expenses that would be eliminated with a move to senior living and take an honest look at the cost of senior living. You may be surprised.



MEMORY CARE: Memory care communities provide specialized care services for seniors living with Alzheimer’s disease or other forms of dementia. We recognize that the realities of dementia cause inevitable stress and anxiety in families. That’s where memory care communities come in. In memory care, seniors with dementia can find meaning and purpose in a safe, supervised environment.

Many memory care communities exist within larger communities that also offer independent and assisted living. This continuum of care model means that residents can stay in the communities where they are known and loved, even if needs should change over time. Often when a spouse has dementia and makes the move to memory care, the other spouse will live in independent or assisted living in the same building.

NURSING HOME: A nursing home, or a skilled nursing facility (SNF), provides extensive nursing care and assistance to seniors whose needs exceed what a typical assisted living community can provide. In these communities, a nursing staff is typically available 24 hours a day to care for residents. While many residents stay in a nursing home for long-term care, some come for short-term care and rehabilitation. Services offered in a nursing home include dining services, different rehabilitative therapies following an accident or illness, and occasionally memory care services.

HOW TO AFFORD HOUSING

We know your decision to move into senior housing is just the beginning of the process. The financial cost of senior living can feel burdensome to many seniors and their families. Cost can be one of the first stumbling blocks in the search for high-quality, long-term care. While the cost of care can vary greatly depending on location, type of care, and services needed, Genworth, a national life insurance company that conducts annual surveys to determine the cost of senior care, found that the average cost of assisted living in the United States is \$3,750 per month. That number can feel staggering, but the truth is there are several options to help you and your family fit senior housing into your budget.

9 Options for Paying for Senior Housing

1. **USING INCOME OR SAVINGS TO PAY FOR SENIOR CARE:** This may be the most straightforward option for those who have the savings or income to pay outright for senior living. Many seniors in independent living communities continue to work and use their income to pay for housing. Others have saved for retirement throughout their lives and are able to use savings to pay for housing.
2. **LONG-TERM CARE INSURANCE:** Long-term care insurance is just what it sounds like: coverage for long-term care. These policies will reimburse residents a daily amount (the amount varies depending on the plan chosen) for assistance with activities of daily living. Policies should be purchased in advance of needing care. To receive the benefits from your insurance policy, the insurance company will determine your eligibility for long-term care through a health assessment done by a nurse or social worker. From there, your care manager will approve a Plan of Care that will let you establish your coverage.
3. **VA BENEFITS:** Eligible United States military veterans and their spouses may be able to use their benefits to pay for long-term care. Veterans may be eligible through standard medical benefits for a health evaluation, adult day health care, respite care, and skilled home health care.

Veterans may also be able to use disability pay and their veteran's pension to fund long-term care. A quick two-minute questionnaire from VeteranAid.org can help you determine eligibility for the Aid & Attendance Allowance that may also pay for additional assistance.

4. **MEDICAID:** Medicaid is a federal and state-run program that helps people of all ages with low-income or qualifying disabilities afford medical care. Your eligibility for Medicaid depends on your state's guidelines. Once you are accepted into Medicaid, the program will determine your eligibility for long-term care coverage. Medicaid covers home health care as well personal care services and even long-term stays in some senior communities. Eligibility and coverage vary depending on location and needs. Many senior communities, especially those with a large number of additional, non-care amenities, do not accept Medicaid as payment.
5. **MEDICARE:** Medicare can help pay for medical care for people over the age of 65, people with specific needs under the age of 65, and care for people of all ages who have end-stage renal disease. While Medicare does not typically cover long-term care costs, they will pay a percentage of costs for a shorter stay in a skilled nursing facility and hospice care if certain conditions are met.
6. **HOME EQUITY:** Home equity, or real property value, is the market value of your home less the balance of all liens on the property. For example, if you bought a home for \$200,000 and made a 20% down payment on the home, your home equity is \$40,000 (20% of the total cost of the home). As the value of your home increases or decreases so does your home equity. Home equity loans allow the borrower to take a loan against their home equity and then the borrower could use that money to pay for long-term care services. Many seniors who make the move to senior housing finance their retirement through the sale of their homes. If you do not have a mortgage or are very close to paying one off, the funds you receive from the sale of your home may finance your stay in a senior living community for many years.
7. **REVERSE MORTGAGE:** A reverse mortgage is similar to a home equity loan in that borrowers can convert all or some of their home equity into cash, but is only available to people over the age of 62 and does not require monthly payments. In fact, the loan does not have to be repaid until the home is sold. In this type of loan, the lender would pay the borrower a monthly amount, thus the name, "reverse mortgage."
8. **LIFE INSURANCE:** There are a variety of ways that life insurance can help pay for long-term care. If your life insurance policy has a cash value, policy owners can access cash through withdrawals to pay for long-term care. The policy could also be sold to pay for care in what is called a "life settlement option." A life settlement option can produce up to three times the amount of money as accessing cash through withdrawals. If the policy owner is terminally ill, the policy can be sold through what is known as a viatical settlement. In this option, proceeds from the sale of the policy are usually income tax-free.
9. **SUPPORT FROM FAMILY MEMBERS:** Often family members come together to contribute to the cost of a loved one's long-term care. Children, siblings, and others who want to see their loved one happy, safe, and well-cared for may chip in to cover care costs. In any event, financing your move to senior housing means making some difficult decisions. We recommend you talk to your financial planner about the best way to finance your move.

COST COMPARISON

Still unsure if moving is the right decision for you? Staying in your existing home can be unexpectedly expensive as needs grow. We don't always anticipate the costs of remaining at home until we're suddenly confronted with them. Paying for services we used to be able to provide for ourselves gets costly. Often, family homes are older, inefficient, and need expensive repairs. We created this cost comparison worksheet so you can compare the secret costs of staying at home vs. moving to a senior living community.

We're here to make your decision to move to our community as straightforward as possible. We created this worksheet to help you compare your current financial situation to the cost of living in a Leisure Care Community.

Monthly Expenses	Present Home	Leisure Care
Rent or Mortgage	\$ _____	\$ _____
Homeowner Association Dues	\$ _____	\$ <i>None</i>
Property Tax	\$ _____	\$ <i>Included</i>
Water	\$ _____	\$ <i>Included</i>
Electricity	\$ _____	\$ <i>Included</i>
Gas	\$ _____	\$ <i>Included</i>
Sewer & Trash	\$ _____	\$ <i>Included</i>
Cable Television	\$ _____	\$ <i>Included</i>
Yard Care & Landscaping	\$ _____	\$ <i>Included</i>
Homeowner's / Renter's Insurance	\$ _____	\$ _____
Home Repairs & Maintenance	\$ _____	\$ <i>Included</i>
Transportation (gas, insurance, etc.)	\$ _____	\$ <i>Included</i>
Bi-weekly Housekeeping and Linen Service	\$ _____	\$ <i>Included</i>
Dining	\$ _____	\$ <i>Included</i>
Five-Star Fun!	\$ _____	\$ <i>Included</i>
TOTAL	\$ _____	\$ _____

HOW TO START YOUR SEARCH

FIND A PLACE THAT FEELS LIKE HOME

Now that you know you want to make a move into senior living, and have an idea of how to pay for it, it's time to find a community that best fits your lifestyle, needs, and wants. It's important to visit each community you are considering in-person. Schedule a tour or a trial stay if the community has a guest suite. Stop by unannounced, drop in for a meal, talk with residents, and see what's really going on at each community. If you choose to stop by one of our communities, we promise you will find fun people, exceptional care, and extensive amenities.

How to Get Started

1. Ask yourself, "Where have I always wanted to retire?" Retiring doesn't mean you have to stay in the same city or even the same state. The world is your oyster.
2. Consider what kind of services you will want or need. Maybe an independent living community is sufficient now, but what if your needs change over time? Consider a community that allows you to age in place.
3. Do you have any friends living in communities? If so, ask to join them for an event or for a friendly lunch so you can get a feel for the property.
4. Are there communities that you have driven by or heard about in your area? Stop by for a visit. We recommend grabbing lunch or attending an event so you can get a feel for what it's like to live there. It's also good to talk to residents and ask the staff about care, events, activities, and dining options.
5. Ask your family for input. Do they know of any good communities? Do they want you to move closer to them? Is there a community near where they work or live?
6. Use online searches and online reviews to get the opinions of others.
7. Pick up a community's brochure or visit their website. What are the accommodations like? Are the apartments private or shared?
8. Visit the community Facebook page to see photos of residents and events. Does life there look "as advertised"?

These considerations can help you get started on your search for retirement living. We know it can be overwhelming, but for many, it is also exciting. Some seniors compare it to the first day of college. Many senior living communities are designed to feel more like a resort-style vacation than retirement. We know you may feel like a chapter is closing, but a whole new book is opening.

AND THIS TIME, IT'S ALL ABOUT YOU.

10 Questions to Ask When Touring a Community

Visiting a community in-person is a must in your search for senior living. You will want to go to each community you are considering, and note not only the amenities, care options, and dining menu, but how you feel in each place. Does it feel safe and comfortable? Is it bright and energetic? These questions and things to look for can help you identify what you like about each place, and ultimately, help you find your next home.

1. Is the community clean? What does it smell like?
2. Talk to residents. Ask them what they like (or don't like) about the community.
3. Be sure to enjoy a meal. Try the food in the restaurant and grab a snack from the bistro. Does the community offer restaurant-style dining with a wide variety of options?
4. Determine what levels of care are offered at each community. Do you anticipate a change in level of care? If so, would that change require a move?
5. Ask for a copy of the activities calendar and drop in on a community social event.
6. Does the community provide transportation to local appointments, shopping, and dining?
7. Is the community located in a desirable location near medical care, theaters, shopping, etc.?
8. What floor plans are available? Are the rooms private or semi-private? Are there cottages available?
9. Does the community allow pets?
10. What amenities are offered? Is there a concierge service? Travel agency? Gym? A spa?



HOW TO MAKE THE MOVE

Once you find the perfect community, it's time to break down the logistics of the physical move. We know it's no easy task sorting through decades of household items and treasured memories. Thankfully, there are plenty of options that can help you and your family downsize wisely and methodically.

If you find yourself still holding tightly to your possessions, consider the research that suggests living with less actually makes us happier. Studies show that since the 1970s, the average **American home has become 50% larger**, with a huge increase in storage space and with too much stuff. At the same time, studies show that having less and living with less can make us happier. A survey done by the **Simplicity Institute** surveyed 2,500 people across the globe who self-identified as living with fewer possessions. 87% of respondents indicated they were happier now that they owned less stuff.

The average **U.S home is 2,300 square feet**, much larger than other developed countries. For instance, in the United Kingdom the average home is 818 square feet. Do we really need all that extra space?

How much room are you really using? What are the most used spaces in your home? For many, the kitchen, family room, and bedroom are the most used spaces, leaving much of the remaining space filled but unused.

Reducing your possessions to increase happiness may seem contrary to popular belief, but give it a try for yourself. See if unloading some of your possessions frees you to live the retirement life you've been waiting for.

3 STEPS TO MOVING TO SENIOR LIVING

1. Ask if your new community has a move-in coordinator. A move-in coordinator will help you plan all aspects of your downsizing and your move. He or she can help you choose what to bring with you or leave behind. If you're really in a fix, you can also hire a downsizing specialist to help you decide what you need to keep and to determine what can fit in your new apartment. This person will ideally have no emotional connection to your possessions and will have a realistic approach to downsizing.
2. Your move-in coordinator will be able to recommend and schedule a moving company they work with on a regular basis to help you pack to ensure all of your belongings are safe. If a community doesn't have a move-in coordinator, they should be able to provide you with a list of moving companies they work with on a regular basis.
3. Hire a reputable realtor to sell your home. He or she may have recommendations on how to make your house market-ready and to command top dollar. Your community may be able to recommend a realtor who works with seniors regularly.

START YOUR NEW CHAPTER WITH LEISURE CARE

When you visit a Leisure Care community, you will find that our residents are happy, joyful, and genuinely love living with us. They are experiencing exciting lives and taking advantage of newfound free time. If you come in and take a tour at any of our communities, you'll find that our residents are socially and emotionally invested in a robust community life. They know their decision to move to a Leisure Care community was one of the best choices they've ever made.

We could talk all day about how wonderful our senior living communities are, but we'll let one of our long-time residents sum it up for us:

START THE PROCESS TODAY
and make this your year for
health, vitality, and Five-Star Fun.



*"My home is safe, beautiful, and I'm surrounded by staff that are always smiling. I have peace of mind knowing that there's someone here to take care of me if I need anything. Leisure Care does not manage my life; they help me make the most of it. **My only regret is that I did not move in sooner!**"*

PAULINE BUKANTZ, Leisure Care resident