**Deciding What’s Best for the Next Phase of Your Life**

**Evaluating the Alternatives**

**Key questions:**

What will make today and my future the best possible?

With declining health and/or stamina, do I want to personally hire, supervise and evaluate services or choose an entity to do this for me?

**Excellent Resources:**

New York Times: <https://nyti.ms/2GbPRej> - 7 Ways to Judge a Retirement Community’s Financial Health

Defining CCRC’s: <https://www.caring.com/senior-living/continuing-care-retirement-communities/>

California State Licensed Senior Referral Service: California Registry [https://www.calregistry.com](https://www.calregistry.com/)

**Parameters to consider:**

Importance of remaining in my current home and/or in Santa Rosa

Realistic options given my personal health, finances and availability of extended family support

**Licensing, accreditation and financial stability** of the facilities being considered

CARF – Commission on Accreditation of Rehabilitation Facilities – [www.carf.org](http://www.carf.org)

Fees – rental only vs. buy-in plus rental; fees if two separate living units are required

Refundable deposit?

Not-for-profit vs. for-profit facility

Ambiance (units, facility, location)

Availability of individual homes/cottages and apartments; ability to relocate within the facility

Quality of meals provided as well as meal plan options

Activities and other amenities provided or available

Availability of medical options

Access to transportation (facility bus, community bus, airport, etc.)

Balance of men/women

Proximity to extended family

What happens if you run out of money? Is there a lifetime commitment?

**Random thoughts:**

Determine & prioritize YOUR personal parameters

Work together with your spouse/family in identifying choices

Do this when the choice is YOURS, not one being made for you

Understand that you have to pass some sort of baseline physical to be accepted.

Make your decision while you can still form new relationships and you’re physically/emotionally able

Your personal financial situation is a major factor but there are options

Priorities change over time, depending on your life circumstances

A move requires sorting your “stuff” – and that requires **energy**

Either you do it or your family will have to do it

Communal living includes some loss of independence but provides other benefits

Determine if a portion of your fees contribute toward the cost of your medical care on your taxes

Do your homework; no website provides comprehensive information

Visit!! Observe social interactions, chat with current residents. Are you compatible with the residents; have a meal, stay overnight if possible.

Expect a period of adjustment with any change

Decide what’s best for the next phase of your life – take control while the decisions are yours!!

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