A Home To Fit You
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# Senior Living Communities Decision-Making Guide

*A step-by-step guide for families navigating senior care options*

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## Contents


**1.** Welcome

**2.** Is It Time to Take Action?

**3.** Is a Senior Living Community the Right Choice?

**4.** Types of Senior Living Communities

**5.** Touring a Senior Living Community

**6.** Planning for the Cost of Care

**7.** Final Word

## Welcome

Whether you are just beginning to gather information or have already decided to look for a senior living community, the process can feel overwhelming. There are many factors to consider, including care needs, location, types of communities, and financial considerations, and there are many communities to choose from.

I created this guide to help simplify the process. It will walk you through the important information you need to gather and provide guidance to help you organize your thoughts and compare options.

Each chapter explains why the information is important and how it can help you make a more informed decision. You can complete the sections in any order that makes sense to you, but I encourage you not to skip any chapters unless they clearly do not apply to your situation.

If you are helping a family member, involve them in the process as much as possible. Not only can they provide valuable information about their preferences and needs, but they also deserve to have a voice in decisions that affect their lives. If your loved one has memory loss or other cognitive challenges, continue to include them while also verifying that the information you collect is accurate.

While this guide can help you understand the process, every family situation is unique. Having the support of a professional who understands senior care, community options, care needs, and the challenges families face can often save time, reduce stress, and help you avoid costly mistakes.

As a Physical Therapist with nearly 40 years of experience working with older adults, a former Adult Foster Home owner, and a Senior Living Advisor, I have helped many families navigate these decisions. If you would like guidance, support, or simply someone to help you think through your options, I would be honored to help.

My hope is that this guide will reduce some of the stress and uncertainty that often accompany the search for senior living and help you approach the process with greater confidence and clarity.

*With care and respect,*
*Ronit Cohen, PT*
*Owner, A Home To Fit You*
*Senior Living Advisor*

*Questions? I'm here to help. Call me at **541-954-2602** or visit ahometofityou.com.*

## Is It Time to Take Action?

Many families wait until a crisis occurs before considering additional help or a senior living community. While some situations cannot be predicted, many warning signs appear months or even years before a crisis happens.

Recognizing these signs early gives you more time to explore options, make informed decisions, and avoid making important choices under pressure.

The following checklist can help you determine whether it's time to start planning for additional support.

### My Loved One Is Experiencing the Following:

___ Frequent falls.

___ Frequent medication mistakes or forgetting to take medication.

___ Neglect of personal hygiene.

___ An unsafe, cluttered, or unclean home environment.

___ Not eating or drinking regularly.

___ Needs help at night.

___ Unsafe behavior, such as forgetting to turn off the oven or leaving doors unlocked.

___ Asking the same questions again and again.

___ General confusion, disorientation of time and place.

___ Getting lost in familiar surroundings.

___ Wandering from home despite safeguards put in place.

___ Losing touch with friends.

___ Becoming paranoid of others or accusing others of taking missing items.

**What Do Your Answers Mean?**

If you checked one or more items, it may be time to have a conversation with your loved one and other family members about their current needs and future plans. Additional support at home may be enough. In other situations, exploring senior living options may be the next step. The goal is not to make an immediate decision, but to begin planning before a crisis occurs.

### Caregiver Stress Checklist

Being a caregiver can be rewarding, but it can also be physically and emotionally exhausting. Sometimes the needs of a loved one become greater than one person can safely manage.

Check all that apply to you as the primary caregiver:

___ I disagree with my parent about his/her care needs.

___ I worry about my parent's safety when I am not there.

___ I take too much time off from work to attend to my parent's needs.

___ My own family (kids, spouse) complains that I don't spend enough time with them.

___ I am experiencing health issues that I am not attending to.

**What Do Your Answers Mean?**

If you checked two or more items, you may be experiencing caregiver stress or burnout. This does not mean you are failing; it means the demands of caregiving may be exceeding the support available to you. This may be a

good time to explore additional resources, bring in hired help at home, or begin discussing senior living options before the situation becomes overwhelming.

*If you're not sure where to start, contact me for a supportive, judgment-free conversation about your options.*

## Is a Senior Living Community the Right Choice?

There is no one-size-fits-all answer. Many older adults prefer to remain in their own homes for as long as possible, while others find that a senior living community offers the support, safety, and social opportunities they seek.

The right choice depends on many factors, including care needs, available family support, finances, personal preferences, and safety concerns. The following exercises can help you think through your options.

### Who Can Provide the Needed Support?

For each item below, indicate who could assist:

**F** = Family **H** = Hired Help **C** = Care Community

___ Help with chores outside the home: shopping, errands, or transportation
___ Help with household chores: cooking, cleaning, laundry
___ Help with Activities of Daily Living (ADL): dressing, bathing, toileting
___ Outings to socialize with friends or attend activities outside the home
___ Supervise to prevent falls
___ Supervise the care that is provided by others (hired help)
___ Help with administering medication
___ Take to doctor appointments and monitor medical issues

### Benefits of Remaining at Home

Many older adults value the comfort and familiarity of home. Check any reasons that are important to you or your loved one.

___ There is no place like home
___ I value my privacy at home
___ I am not interested in social activities
___ I don't want to share my bathroom with strangers
___ It is cheaper to get the care at home
___ I don't want to spend all my money and I would like to leave some for my kids
___ I have more say about my care and who will be my caregiver

___ I believe I will receive more individualized care at home

___ I worry that moving from home would be emotionally difficult for my parent

___ I promised my parent I would never move him/her to a nursing home

### Benefits of a Senior Living Community

A senior living community can provide support, services, and opportunities that may be difficult to achieve at home. Check any benefits that appeal to you or your loved one.

___ Freedom from responsibilities and chores related to maintaining your home and garden

___ No need to make safety adaptations to my home (grab bars, ramps, etc.)

___ Can be closer to family members

___ Decreased isolation and loneliness that may lead to depression

___ Many social activities and opportunity to make new friends

___ Transportation provided by the community eliminates the need to drive

___ Access to medical supervision

___ Caregiver available 24/7 for hands-on help

___ Reduces the caregiving stress and responsibilities of family members

___ Decreases fall risk

___ May be more affordable than hiring 24/7 care at home

**What Do Your Answers Mean?**

There are advantages and challenges to both staying at home and moving to a senior living community. As you review your answers, consider which option best meets your loved one's current needs while also planning for future changes. Remember, this is not simply a housing decision. It is a decision about safety, quality of life, social connection, support, and peace of mind for both your loved one and the family members who care for them.

## Types of Senior Living Communities

For some people, additional support at home may be the best solution. For others, a senior living community may provide the level of support, safety, and social connection they need.

Choosing the right senior living community involves balancing several important factors, including care needs, cognition, personal preferences, location, and budget. It is also important to consider how care needs may change over time.

Before reviewing the different types of communities, think about the following:

### Care Needs

How much assistance is needed with daily activities, such as dressing, bathing, mobility, and medication administration? Are there medical conditions or memory concerns that may require additional support in the future?

### Finances

What monthly income, assets (savings, retirement accounts), and other resources (long-term care insurance, VA benefits) are available to help pay for care? Understanding your financial situation will help narrow your options and avoid considering communities that may not be affordable in the long term.

### Location

Would you like to be close to family, friends, doctors, church, or other activities that are important to you?

## The Most Common Types of Senior Living Communities

### Independent Living

Designed for active seniors who want a maintenance-free lifestyle. They offer private apartments or cottages, meals, housekeeping, transportation, and social activities. Residents are generally able to manage their own personal care and medications.

### Assisted Living

Provides housing, meals, housekeeping, social activities, and 24/7 caregiver support for medication management and help with daily activities such as dressing, bathing, and mobility.

### Adult Foster Home (AFH)

Licensed homes that care for up to five residents. They provide a more intimate setting with 24-hour caregiver support, meals, medication management, and assistance with daily activities.

### Residential Care Facility (RCF)

Typically serves more residents than Adult Foster Homes while still providing personal care, medication management, meals, activities, and 24-hour caregiver support.

### Memory Care

Designed specifically for individuals living with Alzheimer's disease or other forms of dementia. They provide a secure environment, specially trained staff, structured activities, and assistance with daily care needs.

### Nursing Home

Provides the highest level of care outside of a hospital. Appropriate for individuals with significant medical needs who require ongoing nursing supervision and frequent physician oversight.

Keep in mind that choosing the right type of community is not always straightforward. Families often underestimate changes in memory, judgment, problem-solving, or safety awareness, which can lead them to select a community type that may not be the best fit. Having the guidance of an experienced senior living advisor can help ensure that both current and future care needs are considered before making a decision.

You can find more detailed information on the different types of senior care communities at ahometofityou.com/senior-care-housing-facilities-eugene/.

## Touring a Senior Living Community

A tour is more than an opportunity to see the building and the apartment. It is a chance to learn about the people, culture, and quality of care provided by the community.

Whenever possible, visit during lunch or an activity rather than during a quiet time of day. Watching residents interact with one another and with staff can tell you far more about a community than a beautifully decorated lobby. Pay attention to resident engagement, staff interactions, and the overall atmosphere.

### Questions to Ask

#### Care and Staffing

- What level of care can the community provide?
- How is the level of care determined?
- How often are care needs reassessed?
- What happens if care needs increase?
- What caregiver-to-resident ratio is typical during the day, evening, and night?
- How are medical emergencies handled?
- Can residents age in place, or would they need to move if care needs increase?

#### Medications and Medical Care

- Who manages medications?
- Is there an additional fee for medication management?
- How are medication changes communicated to residents and families?

#### Daily Life

- What activities are available? (ask for activity calendar)
- Is transportation available for appointments and outings?
- Are meals flexible, and can special diets be accommodated?

#### Family Communication

- How are families informed about changes in condition or care needs?
- Who should families contact with questions or concerns?
- How are concerns or complaints addressed?

#### Costs

- What services are included in the monthly fee?
- What services cost extra?

- How often are rates reviewed or increased?
- Are there move-in fees or community fees?

### Things to Observe

#### Residents

___ Do residents appear clean, groomed, and appropriately dressed?

___ Do residents seem engaged and comfortable?

___ Are people interacting with one another?

___ Do residents appear happy, relaxed, and respected?

#### Staff

___ Do staff greet residents by name?

___ Do staff appear patient, kind, and respectful?

___ Do residents seem comfortable approaching staff?

___ Do staff appear rushed or overwhelmed?

#### Environment

___ Is the community clean and well-maintained?

___ Does it smell clean and pleasant?

___ Are hallways and common areas free of clutter?

___ Is the lighting bright and welcoming?

___ Does the community feel warm and inviting?

#### Dining

___ Does the food look appealing? (ask for a menu)

___ Are residents enjoying their meals?

___ Is assistance available for those who need help eating?

#### Overall Impression

___ Can I picture my loved one living here?

___ Would I feel comfortable visiting?

___ Would I feel comfortable leaving my loved one in this community's care?

### After the Tour

Write down your impressions immediately after each visit. Communities often begin to blend together after a few tours. Remember, the goal is not to find the perfect community. The goal is to find the community that best fits your loved one's care needs, personality, preferences, and budget.

**A Final Thought**

A tour can tell you a great deal about a community, but it cannot tell you everything. Some of the most important factors are not always visible during a one-hour visit. These may include staff turnover, consistency of care, communication with families, resident satisfaction, and leadership stability.

While asking good questions is important, keep in mind that the person giving the tour is also responsible for marketing the community. This is where working with an experienced and unbiased senior living advisor can be especially valuable. An advisor who regularly visits communities, receives feedback from families, and understands the local senior care landscape can often provide insights that are difficult to gather during a tour alone.

*I visit communities regularly and can share what families have told me. Reach out whenever you're ready.*

## Planning for the Cost of Care

One of the most important factors in choosing a senior living community is understanding how care will be paid for, not only today, but in the future. Many families focus on monthly income alone. However, when evaluating affordability, it is important to consider all available financial resources, including:

- Monthly income (Social Security, pension, annuities, etc.)
- Savings and checking accounts
- Investments and retirement accounts
- Home equity
- Other assets that may be available to help pay for care
- Long-term care insurance
- VA benefits

### Private Pay vs. Medicaid

Most senior living communities begin as private-pay, meaning residents pay for care using their income and assets. If funds are limited, it is important to think ahead. Once a person has spent down their assets and qualifies for Medicaid, finding a community willing to accept a Medicaid resident can be challenging. Not all assisted living, memory care, residential care facilities, or adult foster homes have Medicaid contracts.

For this reason, if there is a possibility that Medicaid may be needed in the future, it is often wise to choose a community that accepts both private pay and Medicaid from the beginning. This can help avoid an unwanted move later when funds run out.

As a general guideline, families should plan to have enough assets to privately pay for approximately:

- One year of assisted living care (often around $100,000 in available assets, in addition to monthly income)
- One year of memory care (often around $150,000 in available assets, in addition to monthly income)

*These numbers are estimates and will vary depending on the community, level of care, and future rate increases.*

### Important Things to Know About Medicaid

- Medicaid does not pay for Independent Living communities.
- Not every assisted living, memory care, residential care facility, or adult foster home accepts Medicaid.
- Communities that accept Medicaid may have limited Medicaid-designated rooms available.
- Planning ahead is often much easier than finding a Medicaid placement during a crisis.

Because Medicaid eligibility and community contracts can be complicated, I strongly recommend discussing your financial situation with a knowledgeable senior living advisor before making a final decision. Choosing the right community today can help prevent unnecessary stress and additional moves in the future.

*Financial questions are some of the most common I hear from families. Contact me and we can talk through your specific situation.*

## Final Word

If you have made it to the end of this guide, you have already taken an important step. The process of evaluating care options, gathering information, and making decisions for yourself or a loved one is not easy. It often involves difficult conversations, complex emotions, and many unknowns.

Remember that there is rarely one "perfect" choice. The goal is to find the option that best meets your loved one's needs, preferences, safety concerns, and financial situation at this point in time.

You do not have to navigate this process alone. Having the support of an experienced professional can help you better understand your options, avoid common mistakes, and make decisions with greater confidence.

My hope is that this guide has helped bring some clarity to what can often feel like an overwhelming process. If you would like guidance, support, or simply someone to help you think through your options, I would be honored to help.

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