

## Retirement Housing Comparison Chart: Retirement Community, Continuing Care Retirement Community, and Assisted Living

**Directions:** Use these questions to compare various retirement housing options when you visit facilities. Write in your answers; if necessary, use back of page.

	Option 1	Option 2
<b>Business Questions</b>		
How long in business?		
Who owns the business? Who manages the business?		
Is it a for profit or non-profit organization?		
How many owners has it had?		
Is there a resident association or council?		
Can you review 5 years of inspection reports?		
Are they a certified or licensed facility? With whom?		
Are they financially healthy? (See annual report.)		
Will they let you review annual financial reports?		
Are they rated by a rating agency? If yes, who?		
What is their current occupancy rate?		
To remain solvent, what occupancy rate is needed?		
What has the occupancy rate been in the past 5 years?		
Is there a waiting list? How long is the waiting list?		

continued

# Retirement Housing Comparison Chart

	Option 1	Option 2
Do you have to pay a waiting list deposit?		
Can the waiting list deposit go toward other fees later?		
Is there a registration fee to apply?		
Is an entrance fee or security deposit required? Cost?		
Are there refund policies? If yes, what are the terms?		
<b>Facility Cost Questions</b>		
Are there monthly fees? How much? Coverage for?		
When is the monthly fee due? Can monthly fee go up?		
Have fees increased in the past 5 years? If yes, how much?		
What is the late payment fee for the monthly fee?		
Do they have nursing home care facility on premises?		
Do they give priority for affiliated assisted living?		
Do they have connections to nursing homes in area?		
If a resident runs out of money, what happens?		
Do they have a special fund to help these residents?		
If a resident is hospitalized, what is the room-hold policy?		
Will a change in care and residency in the facility affect fees?		
Is there a discharge policy? Who decides when and the number of days?		
Will the facility accept Medicare and Medicaid?		
Will staff assist residents needing help with ADLs*?		
Do they use their own hands-on staff or contract out?		
Who is responsible for overseeing staff?		

# Retirement Housing Comparison Chart

	Option 1	Option 2
<b>Facility Services Questions</b>		
Are there special units/programs to handle memory-impaired residents (Alzheimer's or dementia)?		
Do they have an Activity Director?		
What types of activities are offered to residents?		
Do they distribute a calendar of activities to residents?		
Do they publish/distribute a newsletter to residents?		
Is there a dining room for meals? When? How served?		
Do they display the weekly menus for residents?		
Do they prepare residents' special diets and preferences?		
Are there in-room meals provided for short term illness?		
What meals are included in basic monthly fee?		
Are guests allowed to eat in the dining room and what is the fee?		
Are appliances included? If so, what?		
Does housekeeping clean rooms and change linens?		
Is housekeeping included in monthly fees or is it extra?		
Are there laundry rooms for residents? Does it cost?		
Do residents do their own laundry or may they pay someone?		
May residents pay for their own caregiver or nurse?		
Does facility's staff help in administering meds?		
Is there a facility pharmacy or nearby 24-hour pharmacy?		
Is there an in-house doctor, nurse, or pharmacist?		
Is transportation provided for residents? At a cost or included in basic monthly fee?		
Other observations?		

# Retirement Housing Comparison Chart

	Option 1	Option 2
<b>Facility in General</b> (Rate your answers with: Excellent, Good, Fair, or Poor)		
How is the location of facility?		
How is the facility's appearance outside?		
How is the facility's interior décor?		
How is the facility's cleanliness?		
How is the facility's air quality and odors?		
How is the temperature control in various facility areas?		
How is the temperature control in residences?		
How are the wheelchair, walker, and other accessibility issues?		
How is the facility's security measures into the complex?		
How is the facility's security measures for residences?		
(Answer the following questions with "yes" or "no.")		
Are there personal response systems in residences and facility?		
Is the staff friendly and attentive?		
Is the staff knowledgeable and well-trained? Credentials?		
Do the residents interact with each other?		
Are common areas pleasant, open, well-lighted, and safe?		
Is the resident's personal living space pleasant, spacious, and designed well with safety and accessibility in mind?		
Do the residents have freedom to decorate their own living spaces?		

\*ADLs means Activities of Daily Living.

**Sources:** Thomas M. Cassidy, How to Choose Retirement Housing, Economic Education Bulletin published by American Institute for Economics, Vol. XLVI, No. 8, August 2006.

In-person observations and interviews with Illinois Continuing Care Retirement Communities (CCRC's) and Assisted Living Facility's staff by Katherine Reuter, Extension Educator Consumer and Family Economics, University of Illinois Extension, Countryside Extension Center, © June 2009.

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