



# Questions to Ask When Searching for the Right Retirement Living Community

Deciding on a place to spend your retirement years can seem overwhelming. Knowing the right questions to ask during your search can make the process as seamless as possible and alleviate any confusion you may have. At Concordia, we have helped thousands of seniors through this process. When you start looking for a retirement community, here are some questions to ask yourself and the communities you are visiting.

# Does this community meet my needs in regards to accessibility and security?

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Security and accessibility are among the top concerns of seniors and families when searching for a senior living community. Organizations should address these concerns extensively during the decision-making process. Safeguards to properly handle emergencies, including – fire alarm systems, locking mechanisms and additional safety measures are necessities to have in each building.

Additionally, accessible entryways, pathways, elevators and adaptive living spaces should be taken into account for individuals who require adaptive equipment or additional modifications. Inquire about security and emergency measures during your search. Organizations (including Concordia) that value the safety and well-being of residents and patients will provide more-than suitable security measures.



Highpointe at Rebecca, Allison Park, PA





## Is this community affordable and am I able to financially sustain my long-term needs?

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Next to safety, affordability is one of the most considerable areas of concern for many seniors when searching for the right retirement living community. Organizations should have a solid business model that is tailored to meet the needs of residents and patients. Take into account what type of community may accommodate your long-term needs and weigh the costs. Typically, there are three types of retirement community models (from a financial perspective): A, B and C.

**Type A** retirement communities, also known as “life care communities,” generally have higher entrance fees and higher monthly rates than Types B and C. The benefit of this model is that there are no dramatic price increases if an individual were to need additional care services later on. The downside of this model, however, is that an individual may never need additional care services, and therefore would pay a greater cost for services never used.



**Type B** retirement communities are a hybrid of both A and C models. An individual can expect to pay higher entrance fees and monthly rates compared to type C, but not as much as type A. This model offers a limited range of personal care services; however, the extent of services is based upon the discretion of each facility.

**Type C** retirement communities, sometimes referred to as a “pay as you go” model, typically have the lowest entrance fees and monthly rates for independent living. If the individual needs a higher level of care, such as assisted living, they would pay the market rate for those services when needed. This model helps eliminate the possibility of overspending. However, for individuals who know up front how much extended long-term personal care services they will need, this model may not be the most cost effective. This can be a very difficult assumption to make, though.

Concordia is known for being a Continuing Care Retirement Community that is synonymous with value. As one of the only accredited senior care organizations rated highly by financial accretor Standard & Poors, Concordia has a financially-solid reputation. Additionally, as a Type C retirement community, individuals only pay for the services they need at any given time - avoiding higher up-front expenses.





# What is included in the pricing - entrance fees, second person fees, etc.? Am I able to pay for costs based on my needs?

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Most retirement communities should include the following in their monthly fee: utility charges such as electric, natural gas/heating expenses, water and sewage, garbage, basic extended cable, wireless Internet access, some personal transportation, some scheduled transportation, concierge services, property taxes, activity programming, use of common spaces, snow removal and landscaping, regular maintenance, 24-hour electronic surveillance, emergency response system and more. Ask for a thorough explanation of pricing, and if there are any hidden fees included in additional costs. Organizations (including Concordia) that are based on a type C model, have fees incorporated into a pay-as-you-go model of care – so there are no hidden or additional costs for unused services.



Concordia Village of Tampa, Tampa, FL





Concordia of the South Hills, South Hills, PA

## **If I am considering a retirement community with a payment option that includes a partially-refundable entrance fee, what happens to my deposit?**

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Many retirement communities, including Concordia's, have a payment option where the resident pays an entrance fee that is partially refundable once the resident vacates the apartment. One of the major concerns for those prospective residents is what happens to the money they put down for their partially refundable entrance fee. It is important that you ask the retirement community you are considering about this, and how long after vacating the apartment will you or your estate receive your refund.

Many organizations require that the apartment be re-sold before the refundable portion of your entrance fee is returned. Depending on the community and the market, this could take months or even years. Some communities may also include the caveat that you or your estate will receive your refund when they re-sell the apartment AND when the community feels it can afford to do so. Consult with the admissions team to receive a comprehensive understanding of the refund policy. At Concordia, thanks to our financial stewardship, we do not use entrance fees to pay for operational costs. That money is kept available so we can pay the refundable portion of your entrance fee within 30 days of you vacating the apartment.





Concordia at Sumner, Copley, OH

## What types of healthcare and personal care services are available to meet my long-term needs?

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Retirement communities that are a part of a “Continuum of Care” offer services that provide for a variety of needs over an extended period of time. An individual may enter the community as an independent living resident, and then need additional care services later on. A Continuing Care Retirement Community should have the resources to meet an individual’s desire to “age in place.” This alleviates the burden of moving to another extended care community. Organizations that are considered to be Continuing Care Retirement Communities have at minimum, three levels of care. These levels of care typically include: independent/retirement living, personal care/ assisted living and skilled nursing. Organizations that go beyond the three-minimum standard of levels required to be a CCRC, (including Concordia) offer more comprehensive healthcare and personal care services. During the search process, inquire about specific types of services that are available to meet potential long-term health needs.



## **Does this facility offer a wide array of activities, educational opportunities and events for me to take part in?**

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An organization that prioritizes the health and interests of residents will offer an array of educational events, activities, entertainment and trips. Ask for a copy of the activities calendar. Activities should be well-rounded and provide opportunities for socialization, education and physical fitness, as having a wide variety of activities to choose from greatly enhances your experience. Organizations (including Concordia) that value resident satisfaction offer a wide range of daily activities and events.

## **Do the accommodations, including meals, activities and living spaces, exceed my expectations?**

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Accommodations can make - or break - an experience. From the food to the recreational activities, amenities should mirror, or exceed, the standard of living an individual were to expect at their house. Ask for a copy of the weekly menu and ask the admissions counselor if you can visit during lunch or dinner, so you can try the food firsthand. Retirement communities that emphasize the comforts of living take resident interests to heart. Ensure that the accommodations meet or exceed your expectations.







## **What is the organization's mission, and do the employees promote a warm, welcoming and positive atmosphere?**

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Organizations that have a mission rooted in serving others often foster an atmosphere of warmth and service, created by staff and community members. Ensuring that the environment is a welcoming one extends far beyond an initial visit. Take note of the behavior exhibited by staff members and how they interact with other residents and each other during your visit. Organizations that are mission-focused instead of profit-focused often have a different feel to them. Since the 1880s, as a faith-based non-profit organization, Concordia has been a place for caring, healing and comfort. We always say "We put our faith in caring," and we think it shows in everything we do.

To fully experience what a retirement living community has to offer inquire about tours, informational sessions and one-on-one meetings that answer any additional questions you may have. When choosing the right senior living community, assurance is key. Take time to visit your prospective new home, and make sure the individuals giving you information are able to provide informed answers.



**Welcome to Concordia Lutheran Ministries. As a faith-based, nonprofit senior and health care system with over a century of experience,**

**WE PUT OUR  
FAITH IN  
CARING**

## **Concordia Retirement Living Communities**

### **Concordia at Cabot (Haven Apartments)**

134 Marwood Road  
Cabot, PA 16023  
724-352-5378

### **Concordia of the South Hills**

1300 Bower Hill Road  
Pittsburgh, PA 15243  
412-278-1300

### **Concordia at Rebecca Residence (Highpointe At Rebecca)**

3746 Cedar Ridge Road  
Allison Park, PA 15101  
724-444-1521

### **Concordia at Sumner**

970 Sumner Pkwy  
Copley, OH 44321  
330-664-1289

### **Concordia Village of Tampa**

4100 E. Fletcher Avenue  
Tampa, FL 33613  
813-632-2334

Founded in 1881, Concordia Lutheran Ministries is a faith-based, CARF-accredited Aging Services Network and recipient of the inaugural Pennsylvania Department of Aging Excellence in Quality Care Award. As one of the largest nonprofit senior care providers in the country, the organization serves over 50,000 people annually through in-home care and inpatient locations in western PA, eastern OH and Tampa, FL. Concordia offers a lifetime continuum of care that includes adult day services, home care, home health care, hospice, medical and rehabilitation services, memory care, personal care, assisted living, respite care, retirement living, skilled nursing/short-term rehab, spiritual care and medical equipment