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Points to Consider with Continuing Care Retirement Community(or other senior housing options)

March 6, 2012 by [Deirdre Wheatley-Liss](#)



You are into your retirement, selling your home because "it is getting to be too much" and looking at different housing options. One consideration needs to be "Can I easily be cared for in my new home if I get sick?". [Stacey C. Maiden, Esq.](#), of Counsel to our [Tax, Trust & Estates, and Elder Law Department](#) has put together some points to consider if one of those housing options includes a Continuing Care Retirement Community or CCRC.

There are a number of housing options for seniors outside of staying at home or moving in with adult children, such as 55-Plus communities, Assisted Living Communities, Skilled Nursing Facilities. Another senior housing option is the **Continuing Care Retirement Community (CCRC)**.

CCRCs combine housing, supportive services and health care, all within a campus or country club like setting. Residents of a CCRC enter into a lifetime lease with the facility and receive a continuum of care, and residency levels include Independent Living (IL), Assistance-in-Living Services and Skilled Nursing. The services and lifestyle a CCRC offers may meet you or your loved one's needs. **But how do you know that the CCRC you are looking into moving to is the right place?**

Clyde Sutton, LNHA, the Associate Executive Director of [Harrogate in Lakewood, New Jersey](#), recently gave an excellent and informative presentation on CCRCs to the Estate and Financial Planning Council of Central New Jersey. Below, with Clyde's permission, is a helpful summary of what a prospective resident should research and question when considering relocation to a CCRC (or any other senior living facility).

- q Costs
- q Are taxes/utilities included?
- q Services/amenities
- q Does the facility offer Home Care services?
- q Maintenance costs
- q Financial health of the facility/Credit ratings
- q Safety and security systems
- q Does the community offer flexibility or choice?
- q Staffing levels and certifications



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- q Social life and activities
- q “Life care”
- q Condition of physical plant
- q Capital Budgets
- q Landscaping
- q Are pets Allowed
- q Single facility or chain?
- q “For Profit” or “Not for Profit”
- q What is the size of the community? How many residents?
- q Resident involvement/committees
- q Ratings and Survey results (advisory standards)
- q Insurance (Facility, LTC, Medicare, Health)
- q Tax benefits
- q “Disclosure Statement”
- q Visit property, sample food, talk to residents

From Clyde Sutton, LNH, Associate Executive Director, Harrogate, Inc., Lakewood, NJ. www.harrogate-lifecare.org

Tags: [55 plus](#), [Assisted Living](#), [CCRC](#), [Continuing Care](#), [Continuing Care Retirement Community](#), [Elder Law](#), [Retirement Home](#)

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