

# CONTINUING CARE RETIREMENT COMMUNITIES (CCRCs)



Continuing care retirement communities (CCRCs), or life care communities, offer maintenance-free housing and a multi-dimensional lifestyle along with a contract for health care services. A CCRC is distinct in three important ways from other types of retirement communities:

- Offers a combination of living accommodations and a “continuum of care” for the remainder of the resident’s life.
- The continuum of care encompasses different levels of service all at one location, from independent living to assisted living and skilled nursing. These services are either pre-funded or provided on a fee-for-service basis for the remainder of the resident’s lifetime.
- CCRC residents sign a contract that involves the right to live in a specific place and the intent to purchase services.

This worksheet is designed to familiarize you with the types of services offered by CCRCs.

**Consider reviewing the guide in advance of your visit, and bring a copy to take notes when you evaluate the community.**

## Topics to Address:

Community profile	Activities and amenities
Community basics	Staff
Location	Management
Parking/Storage/Transportation	Contract and fees
Community environment	Assisted living considerations
Community services	Skilled nursing considerations
Health and medical care	Memory care considerations

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**INVESTMENT PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE**

## Community profile

Name of community \_\_\_\_\_

Date visited \_\_\_\_\_

Address \_\_\_\_\_

Phone no. \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip code \_\_\_\_\_

Contact name \_\_\_\_\_

Your rating 1–5 (5 being the highest) \_\_\_\_\_

## Community basics

Number of total residents \_\_\_\_\_

Number of skilled nursing beds \_\_\_\_\_

Number of assisted living residents \_\_\_\_\_

Number of independent residents \_\_\_\_\_

Number of available units \_\_\_\_\_

What is the average length of stay?  
\_\_\_\_\_

What is the setting (e.g., in-town, suburban, country)?  
\_\_\_\_\_

What is the average age of the residents?  
\_\_\_\_\_

What is the name of the developer/sponsor?  
\_\_\_\_\_

Is the sponsor for-profit not-for-profit (Affiliated with: \_\_\_\_\_)?

What is the financial position of the sponsor? (Request financial statements.)  
\_\_\_\_\_

Is there debt? If yes, how is it structured?  
\_\_\_\_\_

Yes No

How many years has the community been in business?  
\_\_\_\_\_

What is the history of any parent company or sponsor?  
\_\_\_\_\_

What is the occupancy rate (%)?  
\_\_\_\_\_

Is there a waiting list?  
\_\_\_\_\_

Yes No

What is the cost to join the waiting list?  
\_\_\_\_\_

Is the cost refundable?  
\_\_\_\_\_

Yes No

How long is the waiting list?  
\_\_\_\_\_

## Community basics (continued)

How is the waiting list managed?

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What is the percentage of residents from the local area?

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What is your model unit preference?

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What are the admissions criteria?

Health \_\_\_\_\_

Financial \_\_\_\_\_

## Location

Is it convenient to family? Yes No

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Is it convenient to friends? Yes No

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Is it convenient to shopping/restaurants/entertainment (e.g., movies)? Yes No

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Is it convenient to medical care (e.g., doctors, specialists, hospitals, specialized rehabilitation facilities)? Yes No

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## Parking/Storage/Transportation

What are the parking accommodations for residents (e.g., garage, driveway, on-street)?

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Is resident parking free? Yes No

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Is parking assigned? Yes No

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Is there ample visitor parking? Yes No

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Are there additional storage units? Yes No

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Does the community offer transportation to shopping, doctors, etc.?  
Yes No

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Is scheduled transportation or public transportation offered nearby?  
Yes No

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## Community environment

Does it feel welcoming?	Yes	No
Do the residents appear happy and engaged?	Yes	No
Does the facility appear clean?	Yes	No
How are shared areas managed to prevent the spread of germs?		
Can residents bring personal items from home?	Yes	No
Is there a secure outside area for the residents to walk in?	Yes	No
Are pets allowed in independent living? Policies/rules/restrictions?	Yes	No
Are pets allowed in assisted living? Policies/rules/restrictions?	Yes	No

## Community services

Is there a 24/7 concierge system?	Yes	No
Is there a security system?	Yes	No
Is there an emergency response system?	Yes	No
How is staff trained to handle emergencies (e.g., fire/outbreak/quarantine)?		
How does management communicate when an outbreak of any type occurs?		
What security measures are in place to keep residents with Alzheimer's disease from wandering out of the building (the assisted living facility or the skilled nursing facility)?		
How do you accommodate a couple if one spouse needs a higher level of care?		

## Health and medical care

What type of health care and medical care services are available during each phase — independent, assisted living and skilled nursing?

	Phase of Care					
	Independent		Assisted living		Skilled nursing	
	Yes	No	Yes	No	Yes	No
In-house physician						
Nurse/medic on call						
Physical therapist						
Wellness care						
On-site pharmacy						
Other specialists						
Is there an on-site pharmacy?					Yes	No
Are residents required to use the on-site pharmacy?					Yes	No
How are emergency health problems handled?						
What is the protocol for contacting family members should an emergency or another important issue arise?						
Is short-term skilled nursing and rehabilitation available if someone requires them after an illness or surgery?					Yes	No
Is there someone on staff to help arrange doctor appointments?					Yes	No
Are there doctors on site on certain days? Which specialists?					Yes	No
What is the lead time to be seen by a doctor?						
Is there a social worker on staff for help with care and resources, if needed?					Yes	No
What type of care (e.g., home health aides or skilled nursing care) can be brought into the residence if additional support is required?						
What happens if there is a short-term need for hospitalization?						
How often do residents return to the residence after a stay at rehab or a hospital?						
What health setbacks would trigger a move from independent living (e.g., mobility, incontinence, oxygen, cognitive decline or dementia)?						
Who makes the decision to move the resident to a higher level of care?						
What happens if assisted living or skilled care is needed and there is no available space (i.e., unit/bed)?						
Who is the contact when the family has questions about patient care?						

## Activities and amenities

How are new residents welcomed to the community?

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### Optional services:

Housekeeping	_____	Storage	_____
Handyman	_____	Visitor parking	_____
Salon	_____	Guest rooms for visiting families	_____
Linen/Laundry	_____	Other	_____

What types of activities and events (e.g., book clubs, bingo nights, holiday events, etc.) are offered?

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What amenities (e.g., pool, tennis, fitness, dining, golf, etc.) are offered?

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Are there dining options available? Yes    No

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Are meals part of the service provided in every phase — independent, assisted living and skilled nursing? Yes    No

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Are the costs for meals included in the monthly fee? Yes    No

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What meals are provided each day (e.g., breakfast, lunch, dinner and/or snacks)?

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Can specific dietary needs be accommodated? Yes    No

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If meals are not included in the monthly fee, how much do they cost?

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How would the process work if one needed to have meals arranged for them?

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## Staff

Is the staff available 24 hours a day? Yes    No

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Is the staff friendly, respectful and personable? Yes    No

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What is the staffing level on weekdays, weekends and evenings?

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What is the staff turnover rate?

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## Management

Who determines the management of the community?

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How is the management supervised?

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What feedback mechanisms exist for residents and their families?

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## Contract and fees

What services are included in the care agreement/service contract?

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What types of contracts are offered (e.g., Type A, B, C, D, etc.)? Attach the community's fee schedule to this page after your visit.

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By what percentage have the monthly fees increased over each of the last five years?

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How often are fees increased and by how much?

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For what reasons and how much notification is given?

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What happens if a resident can no longer cover their monthly fees?

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What happens if a resident wants to leave after a month, year or several years?

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What happens if a resident dies? What portion of the entrance fee will be refunded to the estate?

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Could the community discharge a resident? If so, for what reason? Please provide some examples. Yes    No

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What would the financial implications of a discharge be?

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Check with local regulatory agencies and the Better Business Bureau to confirm compliance and see if any complaints have been filed.

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## CCRC housing options

Residents of CCRCs have the certain knowledge that as they age and their health care needs grow, they can access additional levels of care in the community. Though the need for care may not be immediate, be sure to explore the breadth of quality of that care and the process by which decisions will be made that may affect your quality of life.

## Assisted living considerations

What level of care is provided in assisted living? For example, what health setbacks would surpass its capabilities?

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Is there a written plan for the care of each resident, and is there an ongoing process for assessing changing needs? Yes    No

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What is the ratio of staff to residents?

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### Assisted living considerations (continued)

How difficult is it to secure an assisted living space (when necessary)?

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Who makes the final decision about a long-term move to or from assisted living?

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What health setbacks would trigger a move from assisted living to skilled nursing?

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### Skilled nursing considerations

What types of health care and personal care services are available?

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Is there a written plan for the care of each resident, and is there an ongoing process for assessing changing needs? Yes    No

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What is the ratio of staff to residents?

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Who makes the final decision about a long-term move to or from skilled nursing?

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How are medical problems handled?

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What is the overall Medicare rating?

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### Memory care considerations

Does the facility have a special wing or floor for residents with dementia or cognitive impairment? Yes    No

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What type of training has the staff received in caring for residents with dementia or cognitive impairment?

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Who does the training?

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How does the staff handle behaviors such as wandering and agitation?

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What security measures are in place to keep residents with Alzheimer's disease, dementia or cognitive impairment from wandering out of the building?

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Is the staff available 24 hours a day? Yes    No

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Who makes the final decision about a long-term move to memory care?

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For facilities without specific memory care units, what training has the staff received to care for people with memory-related issues?

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Who is the contact when the family has questions about patient care?

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