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| **How to Find the Right Senior Living Community That Meets Your Needs and Budget****A senior living facility can be the perfect next phase for older adults, but there are many options to consider when looking for the right fit.**It takes time and research to identify the ideal senior facility that both meets your needs and fits within your budget. Here is a list of five important factors to consider.1. **Type of facility.** Many senior living communities offer a continuum of care levels. An active senior living community focuses on people 55+ who live completely independently and often own the property they live in. A continuing care community covers the range from independent living within a village concept to assisted living to skilled nursing care and memory care. This type of community should give you the maximum flexibility to match the type of care offered to your personal needs as they evolve. Make sure you do your research as any community you choose should have a good reputation for equipment and staffing.
2. **Amenities.** Retirement should be a wonderful time of life, but boredom can set in if you live in a place where there is nothing interesting to do. Look for a facility that offers a mix of social, physical, and spiritual activities that keep you engaged physically, mentally, and emotionally. Amenities might include gardening, golf, parties, church, hiking, or dancing. The list can be long, so choose a place that fits your interests.
3. **Location.** Proximity to friends and family can be a key factor in choosing a senior living facility. Location can also be important in terms of how a facility operates based on state and local regulations. In some states, the amount of medical assistance available to residents is limited by law. Communities in these states tend to emphasize socialization rather than medical care. You should ensure your facility can meet your long-term needs unhampered by legal restrictions.
4. **Conditions.** Your retirement community should be a pleasant place to spend your golden years. You and/or family members should tour each candidate facility to get a sense of what it would be like to live there. Talk to some of the residents and ask them why they chose each community. Ask about the food service, going so far as to sample the food itself to judge its quality. Other important factors include safety, cleanliness, friendliness of staff, and general mood of the facility.
5. **Cost.** You cannot ignore the role cost plays in choosing a community. Folks on Medicaid have limited options, whereas retirees with a mix of savings, insurance, and other benefits can consider a wider range of choices. You’ll need to know not only how much it costs to live comfortably in the community, but also how payments are made and any upfront costs, monthly rent, and annual fees.

**Your retirement plan should encompass future living options.** It’s important to develop a retirement plan that gives you the financial resources to afford a desirable retirement community. As you begin to focus on your golden years, you can contact me to review your retirement plan and we can figure out how it fits into your future lifestyle.

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