

# CONTINUING CARE RETIREMENT COMMUNITIES - CCRC

Discover a simplified solution to all your  
retirement needs and the best senior living  
communities in San Diego and Orange County

Guidebook to  
San Diego &  
Orange  
County CCRCs



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Active



Support



Family



Friendship

# Introduction

The Social Security Administration says nearly one out of four 65-year-olds will live past age 90, and one out of 10 will live past 95. The average 65-year-old man will reach age 84, and age 86 for women.

As we age, many of us realize we'll need help protecting ourselves... our spouses... and children. No one wants to give up independence or burden their family. But how do we stay in control... keep active... and enjoy life to the fullest?

Health changes so rapidly, creating doubt and complicating things. But timing and planning will lessen the stress and heartache. *With the right environment, people... inspiration and care, the future can be brighter than ever!*

For many, a Continuing Care Retirement Community (CCRC), is the best answer. Not a nursing home or assisted-living community, CCRC's offer true independent living with a full array of services, *and optional medical care.*

## Find Your Wings to Fly!

Leaving your life-long home can be almost unthinkable... *but a home is a financial and physical burden as you age... making it harder to find true peace of mind.*

Picture yourself unloading your burdens... active and free to pursue new dreams. Imagine a professional staff taking care of *every* need... with medical professionals nearby, if needed. Without worry or fear... CCRC residents enjoy a rich lifestyle, building trust, new friendships and finding personal growth!

Modern facilities with amenities, activities, dining, opportunities for social growth and engagement, a caring staff, medical care... *all in an upscale environment...* this is what Continuing Care Retirement Communities are all about!

This Ebook is for anyone selling their home and looking to avoid buying a home requiring upkeep, and avoiding yet another move once their health deteriorates... and for anyone anticipating additional care for themselves or a spouse.

We profile CCRCs in San Diego and Orange County and other types of retirement communities. We'll help you make sense of it all and give you the resources you need... *so you can make the best choice for you and your family.*

# Chapter 1

## What is a Continuing Care Retirement Community - CCRC?

A Continuing Care Retirement Community facility is a retirement community with varying levels of senior living options on one property, allowing you to receive all the care you need while you continue to live in one location.

Different than traditional stand-alone facilities, like Assisted Living or Nursing Homes, CCRCs have far more options for independent living and support.

*You'll find the atmosphere much livelier too... people are truly excited to be there... and look forward to each day with passion and enthusiasm!*

### How Many Times Should You Move in Retirement?

Have you considered making multiple moves? Many seniors end up moving several times in retirement, often based on their needs for care.

*Can you imagine moving into your ideal retirement home, then shortly after having to move into an assisted living facility, or even moving again into a nursing home??*

*A CCRC is a simple way to avoid all that... providing for all your needs in one place.*

### Major Benefits of a CCRC

- Eliminates the need to move to a different community at a later age.
- Move seamlessly into different housing options as care needs change.
- Delivers multiple levels of professional care on the same grounds.
- A range of housing options from apartments, cottages, cluster homes, etc.
- True independent living filled with social and recreational opportunities.

### The Principal Options of CCRCs:

1. **Independent Senior Living** - independent residences for self-sufficient people, who don't need any personal assistance.

2. **Assisted Living** - is like independent living, but with added personal care for those needing some degree of help with daily living activities.
3. **Skilled Nursing Care** and **Short/Long-term Rehabilitation** via professional medical professionals, usually in a neighboring unit on the same grounds.
4. **Memory Care** - Most CCRCs offer specialized memory care for Alzheimer's Disease or Dementia, helping residents remain alert and oriented to their surroundings.

## Independent Retirement Living

The main difference between other types of care facilities. Imagine living in your own home, enjoying activities, socializing and keeping your own schedule and routines... *except that it's all within a lively and luxurious community... with staff close-by to handle the upkeep and any potential medical needs.*

*Do what you want, when you want... with a feeling of safety at home... without being limited in any way.*

### Independent Living Features:



## Types of Housing

Some CCRCs offer private or even semi-private apartments, and the size of the apartment can also vary. Here is an idea of some options you can find:

- **One bedroom** units with floorplans including a balcony, 1 or 1.5 bathroom, with a den, anywhere from 600 to 1,200 sq. feet of living space
- **2 bedroom** units including a balcony, 2 bathrooms, with a den, anywhere from 900 to 2,000 sq. feet of living space.
- **Penthouses and Suites** with outdoor decks/patios, balconies, 2 bedrooms, 2 or 2.5 bathrooms, anywhere from 1,400 to 2,900 sq. feet of living space.

## Housing Unit - Standard Amenities

Some may include features like:

- Basic utilities & climate control
- Expanded digital cable TV
- Emergency call system
- Spacious closets
- Patio or balcony
- Large bathrooms & safety features
- Well-equipped kitchen including granite countertops
- Washer and dryer

## Upscale and Engaging Place to Live

These are inspired places to live... luxurious and comfortable... where you'll meet unique personalities from diverse backgrounds.

One resident at The Glen at Scripps Ranch said:

*"And the stories that people can tell, and the lives that they have lived up to this point, and what's going to go on from now on, it's incredible!"*

Another resident said:

*"I wouldn't have been expanding my social venue, I would have been limiting it at this time. And the expansion has been absolute fabulous."*

## Building Family and Friends - A Natural Breeding Ground for Support

CCRCs are a great place to live and play among like-minded people. Regardless of whether you come into a CCRC as a couple or a single, you'll be building a community that stays with you for the future... evolving and growing with you as your level of care increases.

### Great for Singles

Singles can easily surround themselves with new friends. Unfortunately, it's not easy for senior couples to stay together through old age. If a spouse passes away, find plenty of support and friendships with people facing the same situation.

### Ideal for Couples

Couples can stay close to each other, even when one spouse needs a higher level of care than the other. Since the care is provided for on the same campus, you'll never be far from your partner.

*Building relationships with diverse groups of people, friends who look out for you and bring a sense of caring and inclusion... that's what it's all about. Whether you're in the health center, hospital, or even just in your room, if you're feeling well enough to receive a visitor, you can count on friends stopping by.*

### Relieving the Burden of Caregiving on a Spouse or Adult Children

One of the best benefits of a CCRC is these facilities can help couples through the difficulties of aging, so that one spouse isn't completely occupied by caretaking for their spouse.

Caregiving in a couple could lead to the loss of their own future. CCRCs allow the other partner to keep on living and enjoying life while their spouse receives care.

Very often, adult children take responsibility for all the decision making in caring for elderly parents. That can make the parents feel very uncomfortable... and the children too. Not only can that be a heavy burden, but it can also lead to mistakes and unnecessary suffering, even isolation and depression.

*Parents who went through this and know what it's like don't want to put that on their children. A CCRC is a perfect solution to these problems, letting professionals take the lead, while also allowing independent living for as long as possible.*

## Types of Contracts

CCRCs usually offer three general types of contracts with different combinations of an entrance fee and ongoing monthly fees. Some CCRCs give a choice of contract types, which vary state by state, depending on licensing.

Some CCRCs may offer only one contract. Here are some standard examples:

### Type A - Extensive or Life Care Contracts

These include housing, residential services, and amenities, *with unlimited access to health care services...* at little or no increase in monthly fees when residents transition from independent living to assisted living, and, if needed, to nursing care.

*These contracts usually have high entrance fees, but monthly payments do not increase much as residents move through the different levels of care.*

As a result, the CCRCs take on the risk of any cost increases for health and long-term care for residents.

### Type B - Modified Contracts

These have lower monthly fees than Type A contracts and include the same housing and amenities. The difference is that only some health care services are included in the initial monthly fee.

If a resident's needs exceed these services, the fees increase to market rates. For example, a resident may receive 30, 60, or 90 days of Assisted Living or nursing care without additional charges. Thereafter, residents pay the market daily rate or a discounted daily rate set by the CCRC for care.

This opens the potential of having to pay higher costs for needed care.

### Type C - Fee-for-Service Contracts

These include the same housing, residential services, and amenities as Type A and B, *but require residents to pay market rates for all health-related services on an as-needed basis.*

Type C contracts may have lower entrance and monthly fees while a resident lives in Independent Living, *but residents risk having higher long-term care costs once their health deteriorates and need specific treatment.*



# Chapter 2

## CCRC Lifestyle, Feedback and Resident Reviews

If you didn't already know, most CCRCs are built for convenience, comfort and enjoyment... aging gracefully in a picturesque and tranquil setting.

Among other things you'll generally find... gorgeously landscaped grounds, walking paths, courtyards, swimming pools, fitness centers, beauty salons, on-site bank services and elegant areas for entertaining friends and family.

Amenities will vary but may include:

- ❖ Fitness Centers with trainers
- ❖ Pools - indoor and outdoor with hot tubs
- ❖ Movie Theaters
- ❖ Auditoriums
- ❖ Computer Labs with multiple computers and in-depth classes
- ❖ Dining Rooms - restaurant-style and casual lounges
- ❖ Libraries - with fireplaces
- ❖ Card Rooms and Lounges
- ❖ Recreation Rooms, with pool tables, television and lounge chairs
- ❖ Arts and Crafts Studios
- ❖ Woodworking and Hobby Shops
- ❖ Golf - short game courses plus putting greens
- ❖ Tennis Courts
- ❖ Gardening Areas
- ❖ Dog Parks
- ❖ Conference Rooms for meetings and presentations
- ❖ Meal home delivery service
- ❖ Dry cleaning
- ❖ EV charging
- ❖ Massage therapy and services
- ❖ Personal training
- ❖ Beauty salons
- ❖ On-site banking and postal services
- ❖ Guest rooms for family/friends - nightly rates including breakfast.

## Sharing Experiences - Here's What Residents and Staff Are Saying

When you talk with residents and staff about these communities, *the words "love" and "family" continually come up in the conversation.*

There's truly a special level of hospitality, with warm and genuine compassion abounding among the staff and the residents.

A bustling community, members are actively enjoying diverse activities and routines. All the while finding companionship, enthusiasm and assistance... or just peaceful, relaxation within a moment's notice.

### Strong Bonds between Staff and Residents

At White Sands La Jolla, server Adriana Valdez knows every detail about the appetites, preferences and tendencies of the members.

In her 15 years of serving residents there, she's built many strong bonds with members who love her.

Said Adriana:

*"I like everything at my job. I really like the residents. I like what I'm doing," says Valdez. "Maybe that's why I've been here for 15 years!"*

[Click here to see more from White Sands La Jolla](#)

### NEW POSSIBILITIES

*Like-minded adults are rediscovering a new sense of community, friendship, comfort and courage.*

A bustling environment, members are actively enjoying diverse activities and routines. All the while finding companionship, enthusiasm and assistance... or just peaceful, relaxation within a moment's notice.

*Letting go of the burden of lingering doubt and uncertainty for the future opens a new world of possibilities, where the sky's the limit!*

*“It is All That It Can Be!”*

Jim M. and Lee H. gave their impressions of Carlsbad by the Sea:

*“Location, location, location... on the ocean! Carlsbad is such a wonderful little town. You don’t have to get in your car to find a nice restaurant! There are lots of lovely restaurants within walking distance, so this is truly a 5-star retirement home and also a 5-star care center we have there, very highly rated! And any people we see coming out of the of the care center, we ask them, how were you treated? And every one of them, said this was such a great place to recuperate! It is all that it can be!”*

Jim M. – Carlsbad by the Sea Resident

*“I don’t think there’s a better location, anywhere in the world! And of course, now that I know Jim, I know there’s not a better location!”*

Lee H. – Carlsbad by the Sea Resident



PHOTO COURTESY OF CARLSBADBYTHESEA.ORG

[Click here to see more about Carlsbad by the Sea](#)

## *"I Never Thought I Could Have Lived in a Place as Beautiful as This!"*

Residents from The Glen at Scripps Ranch share their feedback:

*"This sixty-five acres of absolutely beautiful grounds, maintained perfectly... the beauty is everywhere!"* - The Glen at Scripps Ranch resident.

*"We downsized our house, but we enlarged our life... there's so much going on here!"* - The Glen at Scripps Ranch resident.

*"I don't think I've ever been as spoiled, or as carefree in my life, as I've been, since I've been here."* - The Glen at Scripps Ranch resident.

## *An Interesting Mix of Diverse of People*

One resident at The Glen at Scripps Ranch said this:

*"And the stories that people can tell, and the lives that they have lived up to this point, and what's going to go on from now on, it's incredible!"*

Another resident said:

*"I wouldn't have been expanding my social venue, I would have been limiting it at this time. And the expansion has been absolute fabulous."*

[See more feedback about The Glen at Scripps Ranch – click here.](#)

## *"She is So Happy There!"*

Angie W.'s mom moved into The Fountains at Sea Bluffs in Dana Point when her stepdad passed away. Here's what she had to say about her mom:

*"She is so happy there! She enjoys the friends she has made, the exercise classes, the social activities, and the super friendly staff. It has given us so much peace of mind knowing she is well attended to, although still independent, and she is enjoying social activities every day! What a blessing!!!"*

Tara K. is a manicurist at the salon, here's what she says:

*"...it's a beautiful place with lots of wonderful people, the views are amazing. The residents I've met and their families are very happy. If you're looking for a new place to call home I highly suggest The Fountains at Sea Bluffs."*

[See more reviews of The Fountains at Sea Bluffs – click here.](#)

### *“Part of My Family”*

Betty, a Redwood Terrace resident, said this about the community:

*“I’d probably best describe it as being part of my family, because this is the real feeling we have at Redwood Terrace.”*

Hanneloire, added the following:

*“Here I think we become more conscious one another, of togetherness, and take more interest in one another.”*

Les said this about the community:

*“You’re part of me and I’m part of you, so we want to see that you get along with each other.”*

[Click here to see more feedback from residents at Redwood Terrace.](#)

### *“Love is Important Here!”*

Tom is called the “town-crier” of Capriana in La Brea, CA. He likes to greet new residents and get to know them, offering advice, help and extending personal invitations to the dinners and evening events. He says:

*“I love the people here. Love is important here... and that is what is really famous about Capriana.”*

Virginia at Capriana says:

*“You’ll never have a moment, where if you want to have company... you’ll have company! All the help are really nice, and they really want to please. That’s what they’re here for. You just couldn’t be depressed... when you’ve got so much to be faithful for.”*

[Click here to see more about Capriana.](#)

## Coping After the Death of a Spouse

Peter is a member of the [“Men’s Table,”](#) a group of 5 widowers who’ve become close friends at Redwood Terrace. He jokingly describes the group saying:

*“we have no love for one another, we’re mean, nasty fellows. But the point is, we share the loss of our partners... and you don’t get weepy... you don’t have to explain things in detail or whatever... because, they’ve been there.”*

Mac describes the group saying:

*“We look forward to being one with another at the table, and we look forward to the kidding, and the teasing... well, in a sense it’s like a family of brothers.”*

La Costa Glen residents had this to say:

*“Most people think they’re not ready for this kind of living... it’s because they haven’t tried it yet!”*

*“I don’t have to take care of a house anymore, it’s all taken care of! And I don’t have to worry about a plumber, a gardener, and all these good things. It’s funny because... I think woo, no bills! It’s just really nice!”*

Source: [YouTube – La Costa Glen Retirement Community](#)



IMAGE COURTESY OF PIXABAY.COM

# Chapter 3

## Assisted Living Facilities (ALFs) – Differences from CCRCs

Assisted Living Facilities are designed for adults who need help with everyday tasks. They can also be considered senior residences that provide long-term care.

*They are not intended for those who need full-time nursing care.* However, some are part of retirement communities and others are located near nursing homes (or Skilled Nursing Facilities - SNFs).

Licensing for Assisted Living facilities varies statewide. Several states don't require licensing titled "Assisted Living" for oversight for facilities providing a model for care of residents. When Assisted Living grew tremendously in 1993-1994, there were originally two different types of models:

1. Hospitality
2. Medical

Over time, most facilities have shifted to a medical model and in many states, depending on licensing, they have also added a Skilled Nursing Facility.

### Fees and Services

Assisted Living Facilities have different approaches to the care provided and accompanying fees. Some Assisted Living Operators charge either a daily or a monthly rate for most services. Others choose to have add-on fees for a range of services beyond daily board and care, including Activities of Daily Living (ADLs) and more.

### Assessing Needs of Care

The six basic ADLs, or everyday activities of daily living that people do without help are:

- |            |                          |
|------------|--------------------------|
| ➤ Eating   | ➤ Toileting              |
| ➤ Bathing  | ➤ Transferring (walking) |
| ➤ Dressing | ➤ Continence             |

To establish the care needs of a resident and a fee schedule, residents are assessed in these areas and other needs before admission. Afterwards, the Nursing Director and



Physician Staff establish an appropriate care plan and a rate for services. Care plans are reassessed on a regular basis thereafter.

Assisted Living Operators employ registered nurse (RNs) and licensed practical nurses (LPNs) to oversee and review care and treatment.

Many facilities try to increase revenue by offering higher levels of specialties and depth of care and often expand their facilities with new construction.

### Rehabilitation Units

Sometimes rehabilitation units are located within the facility. This is like a Skilled Nursing Facility (SNF), allowing a resident to remain in the Assisted Living Facility without being relocated to a separate Skilled Nursing Facility.

Residents' care plans are created and reassessed on a regular basis thereafter.

### Providing Supervision and Support

A level of security, personal care and nursing staff are always available.

However, assisted living facilities are designed to provide supervision and support with meals, medication management, bathing, dressing and transportation... *and not to provide 24/7 skilled care.*

According to the *National Center for Assisted Living*, the average length of stay is 36 months and 40% of residents are receiving help with 3 or more ADLs.

They also cite the following:

- # of assisted living communities in the U.S.: 31,100
- # of apartments: 475,500
- # of residents: 735,000

[www.aplaceformom.com/assisted-living](http://www.aplaceformom.com/assisted-living)





# Chapter 4

## Differences Between Skilled Nursing Facilities and CCRCs

Skilled Nursing Facilities (SNFs) are more commonly called “nursing homes.” They can also be called convalescent homes. Of course, these facilities are also more limited in scope than a CCRC. *They provide...*

- *A more specific service for seniors who can't be cared for at home*
- *A higher level of care than that provided by an Assisted Living Facility*
- *A suitable place for those who need higher care, but don't need to be in a hospital*

These are 24-hour medical care facilities staffed by RNs, LPNs, and certified nurses' aides (CNAs). These facilities are also commonly used for short-term rehabilitation and are not only for the elderly, but for anyone who requires 24-hour care.

Longer-term stays are based on the need for serious medical conditions, but state and federal benefit regulations must be satisfied in most cases.

### Service, Standards and Criteria

The staff provides medical care including: *physical, speech and occupational therapy... and some also provide special care units for dementia and Alzheimer's disease.*

*Centers for Medicare and Medicaid Services* hold Skilled Nursing Facilities to strict criteria and oversight for quality standards. When evaluating facilities, it is important to verify certifications and the insurance coverage qualifications for each facility.

See the [Centers for Medicare & Medicaid Services Five-Star Quality Rating System](#) to compare nursing homes and identify areas about which you should ask questions.

### Look and Feel

Some nursing homes have a hospital feel to them and there's usually a nurses' station on each floor. Other nursing homes offer more comfort and a neighborhood feel, and some even allow couples to live together.

Others don't have fixed daily schedules, and kitchens might also be open to residents.

The atmosphere is generally not as lively as CCRCs; however, staff members and residents usually develop close relationships with each other.

### Size and Scope of Nursing Homes

According to the Center for National Health Statistics, *there were 1.4 million residents in nursing homes as of 2014.*

Additionally:

- # of nursing homes: 15,600 (2014)
- Proportion of nursing homes with for-profit ownership: 69.8% (2014)
- # of licensed beds: 1.7 million (2014)

### Moving to a Nursing Home, Not Always a One-way Trip

Money is usually the main determining factor in these decisions. If funding is sufficient and continued care is needed, or conditions are beyond hope of reasonable improvement, *then many residents end up living the rest of their days in Nursing Homes.*

Nursing Homes have changed their business models and encourage seniors to return to their own homes or retirement communities, if possible.

*Medicare coverage generally allows 100 days of Skilled Nursing coverage after a hospital discharge.* After that, if residents *can't* afford to cover the costs of extended care, a nursing home may be forced to facilitate a move for a resident... or even evict them.

Also, for anyone returning home after a stay in a nursing home, it's important to address issues such as the accessibility of the residence, providing home health care aides and of course access to funding.

Source: [Kiplinger](#)



# Chapter 5

## Scenarios for Choosing a CCRC

CCRCs make sense for a lot of different people in different circumstances. Here are a few that you might find yourself in.

### Scenario A - Sell the Family Home to Move Directly into a CCRC

Begin your retirement living in a CCRC... probably the easiest and most comprehensive choice. Think of going on a cruise. Those ships have virtually everything you could think of for your enjoyment... food, drinks, entertainment, excursions, social activities... all the highest quality, with personalized service. You don't even need to pull out your wallet to enjoy the daily activities.

A CCRC is a bit like that, except it's designed for the long-term... *for the rest of your life*. Truly one-stop shopping, but with the highest level of comfort, service and convenience.

Why not choose a CCRC where everything you *could* possibly need is provided?

This would be your one and only move... your final home. Compare this with moving into a retirement home, then again moving into an Assisted Living Facility, or even moving again into a Skilled Care Facility.

*Think of what effort, costs, hassle you would save by moving directly to a CCRC!*

### Scenario B - Moving from a 55+ Community to a CCRC

Assuming you're already enjoying life in a 55+ community, or plan to do so, *the day might come when you need Assisted Living help with daily activities*. You might get some help directly in your home, and that should be your first consideration.

But the day might also come where those needs intensify, to where you need Skilled Nursing Care. Again, getting that care at home would be ideal.

However, not all homes are age-friendly or ideal for senior living, especially for additional care. The size of the home, multiple floors, stairs, doorways and costs of renovations and equipment you need could be prohibitive.

And assuming you need a higher level of continued care, and anticipating that need to grow, an Assisted Living Facility or even Skilled Nursing Facility could be a better option.

*Economically speaking, a CCRC could save you costs and hassle of modifying your home, moving multiple times, and providing for any care needs you require down the road.*

## Scenario C - Planning a Move to 55+ Community and Later Transitioning to a CCRC

In this case, you've already decided that a 55+ Community is the perfect place to kick-off your retirement living. You love the location, amenities and are looking forward to socializing with your neighbors. The price is right and maybe you've even managed to downsize your home to come up with a nice windfall from the transition.

In addition, some CCRCs have minimum age restrictions of 60 or 62 years and over, which makes a 55+ community a nice option for starting your retirement life.

*But no, this isn't your final destination.* Perhaps after a few years in this community and then you'll be ready to transition into a CCRC... *where any of your potential needs can be met.*

You realize how important socializing, amenities, activities are, *but the potential for medical care becomes a greater priority.* This is the crucial component you add to the equation when moving from a 55+ Community to a CCRC.

## Scenario D - Losing a spouse or partner in or near retirement

One of the hardest transitions imaginable, and although you've probably considered it, you can never fully prepare for the emotional challenges it brings. *Many surviving spouses are shocked that they're the one who outlives their partner... and maybe you too figure you'll be the first one to pass on.*

When your life partner passes away, having comfort and support is crucial. However, it's not something that's always easy to find... someone to truly listen and understand what you're going through. Words can't describe how important it is to have someone help lift you up... having grief support and encouragement to stay active and make new bonds... rather than staying isolated, feeling heartbroken, like your life is over.

*Continuing Care Retirement Communities are likely the best place to find someone to help you pick up the pieces and look forward to the future with hope and optimism.*

Most CCRCs are a natural breeding ground for a nurturing culture, community and belonging, among people who've lost their lifelong companion. You'll find organized support groups as well.

Many happy CCRC residents find a new sense of direction and more than just a way to cope, but find companionship and share genuine happiness among their new friends and new "family." With fun, outgoing, intellectually engaging people... there's an amazing array of diversity among the residents.

And it's not only the residents who are looking out for their neighbors... the staff and social workers cherish the residents too, building deep relationships and acting on their desire to help!



IMAGE COURTESY OF CASADEMANANA.ORG

### Scenario E - Moving directly to CCRC after injury or illness

When a sudden injury or illness hits, there's no time to waste in getting organized. Having the decision already settled will prevent potential for further damage or injury, and improve the likelihood of a faster, fuller recovery.

*Getting into a CCRC alleviates much of the hassle and still allows you to resume independent living upon recovery.*

Once a medical condition or injury is stabilized, every possible care need can be met with the additional Assisted Living to help you out... and Skilled Nursing Care if you really get into bad shape. Alzheimer's or Memory Care Units are also available too.



*All the while, your spouse is still free to socialize and enjoy the activities and friendships while you're receiving care nearby. You won't have to move your life as you take on more care and assistance, taking a lot of uncertainty and risk out of your future life.*

## Scenario F - Moving to a Nursing Home facility for long-term care

If you forego moving to a CCRC, and are unable to age-in-place in your own home, you can also consider a Nursing Home or Skilled Nursing Facility.

*In this scenario, your care needs would likely be more serious. Rehabilitation and long-term care with 24-hour care is provided by nurses and physicians.*

*However, you won't have the same level of independent living or assisted living and these facilities can have more of a hospital-like feel. It's also more difficult to physically transition in or out of these facilities, unlike a CCRC where all levels of care are provided on the very same property.*

*Most nursing homes do participate in Medicare and Medicaid. However, the key to choosing the right nursing home is ensuring the level of care is appropriate and the resident's individual choices, preferences, and freedoms will be respected.*



LIFE AT VI LA JOLLA, COURTESY OF SANDIEGO.VILIVING.COM

# Chapter 6

## CCRC Facilities in San Diego and Orange County

So now, imagine having this full spectrum of retirement living... independent, engaging, active, social and supportive... with the potential to meet every possible physical or medical need... all in one luxurious community!

Southern California has some of the best facilities in the nation. Offering two-bedroom companion suites/cottages, one-bedroom units and penthouses, you'll find multiple options for floor plans, styles and amenities.

Below is a list of San Diego and Orange County CCRCs with contact info and details.

### San Diego County CCRCs

#### Brookdale Carlsbad

- 3140 El Camino Real, Carlsbad, CA 92008
- 844-883-3298 - [Brookdale Carlsbad website](#)
- Independent Living rates from \$2,900/month
- One-time admission fee - \$500 to \$1,500

#### Brookdale Carmel Valley

- 13101 Hartfield Avenue, San Diego, CA 92130
- 844-623-7018 – [Brookdale Carmel Valley website](#)
- Independent Living rates from \$2,900/month
- One-time admission fee - \$500 to \$1,500

#### Carlsbad by the Sea

- 2855 Carlsbad Blvd., Carlsbad, CA 92008
- (760) 720-4580 - [Carlsbad by the Sea website](#)
- Entrance fees start at \$102,000
- Fees range from \$3,675 to \$7,005 monthly

### \*Average Costs

*As of 2014 the average monthly cost for independent living in California was \$2,532.*

*All pricing listed is for informational purposes, only to give an idea of typical costs. Specific community pricing varies and could be outside of the ranges listed.*

*Exact rates and quotes are available upon request.*

### Casa de las Campanas

- 18655 West Bernardo Drive, San Diego, CA 92127
- (858) 592-1870 - [Casa De Las Campanas website](#)
- The only non-profit, Type “A” CCRC in San Diego County
- Medicaid not accepted, but Medicare is accepted

### Elmcroft of La Mesa

- 4960 Mills Street, La Mesa, California 91942
- (619) 433-6451 - [Elmcroft of La Mesa website](#)
- Rates and quotes available upon request
- Independent Living rates average about \$2,300/month

### Elmcroft of Point Loma

- 3423 Channel Way, San Diego, California 92110
- (619) 908-1023 – [Elmcroft of Point Loma website](#)
- Rates and quotes available upon request
- Independent Living rates average about \$2,300/month

### Elmcroft - Grossmont Gardens

- 5480 Marengo Avenue, La Mesa, California 91942
- 619-784-2365 – [Elmcroft Grassmont Gardens - website](#)
- Rates and quotes available upon request
- Independent Living rates average about \$2,300/month

### Las Villas De Carlsbad

- 1088 Laguna Drive, Carlsbad, California 92008
- (760) 687-9833 – [Las Villa De Carlsbad website](#)
- Rates and quotes available upon request
- Independent Living rates average about \$2,300/month

### Las Villas Del Norte

- 1325 Las Villas Way, Escondido, California 92026
- (760) 670-4585 – [Las Villas Del Norte website](#)
- Rates and quotes available upon request
- Independent Living rates average about \$2,300/month



### Rancho Vista

- 760 E. Bobier Drive, Vista, California 92084
- (760) 691-1027 – [Rancho Vista website](#)
- Rates and quotes available upon request
- Independent Living rates average about \$2,300/month

### Glen at Scripps Ranch

- 9903 Businesspark Ave Ste 104, San Diego, CA 92131
- (866)-955-0654 – [The Glen at Scripps Ranch website](#)
- Rates and quotes available upon request

### La Costa Glen Carlsbad

- 1940 Levante St., Carlsbad, CA 92009
- (800) 852-4384 – [La Costa Glen website](#)
- Independent Living rates average about \$2,875/month

### Meadowbrook Village

- 100 Holland Glen, Escondido CA, 92026
- (760) 746-2500 – [Meadowbrook Village website](#)
- Rates and quotes available upon request

### Mount Miguel Covenant Village

- 325 Kempton Street, Spring Valley, CA 91977
- (619) 479-4790 – [Mount Miguel website](#)
- Rates and quotes available upon request

### Paradise Valley Manor

- 2575 East 8th Street, National City, CA 91950
- (619) 470-6700 – [Paradise Valley Manor website](#) (Email: info@pvhcc.com)
- Rates and quotes available upon request

### Redwood Terrace

- 710 13th Avenue, Escondido, CA 92025
- (866) 824-8174 – [Redwood Terrace website](#)
- Independent Living rates average about \$4,903/month

### Vi at La Jolla Village

- 8515 Costa Verde Blvd., San Diego, CA 92122

- (888) 727-9319 – [Vi at La Jolla Village](#) (contact email: [lajolla@viliving.com](mailto:lajolla@viliving.com))
- Entrance Fee starting at \$216,900
- Independent Living rates from \$3,080/month

### White Sands La Jolla

- 7450 Olivetas Ave, La Jolla, CA 92037
- (866) 824-8174 – [White Sands website](#)
- Independent Living rates from \$2,638/month



LA COSTA GLEN DINING PHOTO COURTESY OF HOSPITALITY ONLINE

## CCRCs in Orange County

### Brookdale San Juan Capistrano

- 31741 Rancho Viejo Road, San Juan Capistrano, CA 92675
- 844-375-0029 - [Brookdale San Juan Capistrano website](#)
- Independent Living rates from \$2,900/month
- One-time admission/preparation fee - \$500 to \$1,500

### Brookdale Yorba Linda

- 17803 Imperial Hwy, Yorba Linda, CA 92886
- 844-318-9380 - [Brookdale Yorba Linda website](#)
- Independent Living rates from \$2,900/month
- One-time admission/preparation fee - \$500 to \$1,500

### Oakmont of Capriana

- 460 S La Floresta, Brea, CA 92823
- (714) 589-2866 - [Capriana website](#)
- Independent Living rates from \$4,195/month

### Covington Freedom Village

- 23442 El Toro Road, Lake Forest, CA 92630
- (949) 472-4700 – [Covington Freedom Village website](#) – email: [info@freedomvillage.org](mailto:info@freedomvillage.org)
- Entrance fee - \$89,000 (one-time investment)
- Independent Living rates from \$2,035/month

### Reata Glen

- 28805 Ortega Highway, San Juan Capistrano, CA 92675
- (949) 545-2200 – [Reata Glen website](#)
- Rates and quotes available upon request

### Morningside at Fullerton

- 800 Morningside Dr., Fullerton, CA 92835
- (714) 256-8000 – [Morningside website](#)
- Rates and quotes available upon request

### Regents Point

- 19191 Harvard Ave., Irvine, CA 92612

- (949) 273-4739- [Regents Point website](#)
- Independent Living rates from \$2,460/month

### Rowntree Gardens

- 12151 Dale Street, Stanton, CA 90680
- (714) 530-9100 – [Rowntree Gardens website](#)
- Only not-for-profit CCRC in Orange County
- Independent Living rates from \$3,104/month

### Senior Living Community for Eastern Star Homes

- 16850 Bastanchury Road, Yorba Linda, CA 92886
- (714) 577-9281 – [Senior Living Community website](#)
- Rates and quotes available upon request

### Town & Country Manor

- 555 E. Memory Lane, Santa Ana, CA 92706
- (714) 547-7581 – [Town & Country Manor website](#)
- Independent Living rates from \$2,950/month

### Walnut Village

- 891 S Walnut St, Anaheim, CA 92802
- (714) 507-7000 – [Walnut Village website](#)
- Entrance fees start at \$138,442
- Independent Living rates from \$3,820/month

### The Fountains at Sea Bluffs

- 25411 Sea Bluffs Drive • Dana Point, CA 92629
- (949) 354-0033 – [The Fountains website](#)
- Entrance fees from \$102,000
- Independent Living rates from \$3,063/month

# Chapter 7

## Guide to CCRC Costs

You should expect to pay an entrance fee and a monthly service fees. Of course, costs vary depending on the community, the type of care you need, and accommodation you choose.

Some CCRCs offer private or even semi-private apartments, and the size and cost of the apartment also varies.

### Entrance Fees

Most CCRCs have an entrance fee, which are determined by the type of contract. Some may be non-refundable, or up to 100% refundable. This essentially covers the cost of residence and amenities upfront, and can also cover the cost of prepaid care.

The entrance fees vary, with some being small or others much higher. AARP states that entrance fees range from \$100,000 to \$1,000,000, with monthly fees on top of this, anywhere from \$3,000 to \$5,000.

### Type of Contracts – A, B and C

#### Type A Contracts

Also known as *Life Care or Extended Contracts*, these typically cost the most. But this is the deluxe package, offering unlimited assisted living, medical treatment and skilled nursing care without additional charge.

#### Modified Contract - Type B

a set of services are provided for a pre-determined time period. Once expired, other services are available for higher monthly fees.

#### Fee-for-Service Contract - Type C

The entrance fee may be lower, but assisted living and skilled nursing are paid for at market rates, as you need them.

In cases of a low entrance fee, you can imagine it more like renting your home, where you pay monthly fees for residence and services.

#### About Refundable Entrance Fees

According to Brad Breeding at [My Life Site Blog](#):

*“Most CCRCs, whether for-profit or not, charge new residents some type of entrance fee. Refundable CCRC entrance fees are typically higher to begin with than non-refundable ones, but they offer residents, or their estates, the return of some, or all, of the entrance fee paid.”*

For a refund to be given, either after a death or decision to move out of the CCRC, generally the refund happens once the unit is resold. This is just like selling your own home, where the proceeds are not available until after the closing of the sale. Likewise, CCRCs generally resell the units before processing refunds.

## Monthly Fees

Expect monthly fees to increase annually, anywhere from 4% to 6%. This is especially true for Independent Living and could be even more for other levels of care. *Source:*

[CANHR.org](http://CANHR.org) - CCRC Guide

*The following fees are based on averages from [Elmcroft Senior Living](#), a company that manages CCRCs in 18 states nationwide:*

### Independent Living

Rates average roughly \$2,300/month, also varying depending on type of apartment and any optional services.

Costs of Senior Living communities are often covered by private funds, but other options like Veteran's Assistance, Long Term Care Insurance and Medicaid may be available.

### Assisted Living Costs

Assisted Living rates average \$105/day, but vary based on the type of apartment and level of assistance provided.

### Alzheimer's & Dementia

Rates average \$139/day, but vary based on the type of apartment and level of care provided.

### Health and Rehabilitation

Rates average \$200/day, but vary based on accommodations and other services needed.

A stay in a Health and Rehabilitation center may be covered under Medicare, or for those who qualify for Medicaid, or alternatively with private insurance.

## Financing Options

Many CCRCs have their own financing units to help you arrange funding for the cost of your retirement living. For example, [Elderlife Financial](#) offers financial help, such as bridge loans, help with selling your existing home and funding the entrance fee to your retirement community.

### Home Sale Deferral Program

Some CCRCs like La Costa Glen offer a *Home Sale Deferral Program*, giving the chance to move in with a small deposit toward the entrance fee while you're selling your house.

### Other Options to Consider:

- Veterans Administration - apply for assisted living benefits and aid
- Converting your life insurance policy into a long-term benefit payout
- Unsecured line of credit or secured lending options as a home loan

### Home Equity Options

Your home equity can provide the funding you need and many people do borrow against the equity in their home to pay the costs of senior living. Home equity loans allow home owner to use the equity in their home as collateral on a loan.

### Insurance Options

Long term care insurance can also help with the costs of senior living. This covers care in various senior housing settings, including senior living, dementia care communities, and skilled nursing facilities.

Premiums vary based upon the age of the insured, the type of coverage desired, and other factors.

If you own a whole life insurance policy, you may be able to convert the value of the policy into cash to contribute to the cost of senior housing.

### Government Options

The Veteran's Administration also offers benefits available to veterans and surviving spouses who qualify.

In some states, Medicaid is available in senior living for seniors with little or no resources to cover the costs of senior living.

### Tax Advantages

According to [SeniorHomes.com](http://SeniorHomes.com):



*“Portions of the non-refundable entrance fee and unreimbursed monthly fee in excess of 7.5% of AGI are deductible. Because entrance fees are large, residents can maximize their deductions the first year. However, by calculating the cost of medical care to the CCRC overall, taxpayers may have trouble exceeding the 7.5% of AGI minimum.”*

This also includes a portion of the monthly fees for medical care. However, if residents use the deduction while in independent living, they cannot also deduct 100% of those fees when in assisted living or skilled nursing.

#### The Child and Dependent Care Tax Credit

Children who fund their parents’ retirement expenses with their own income, *including CCRC fees*, may be able to claim them as dependents on tax returns. Source: [IRS.gov](https://www.irs.gov)

#### Estate Planning

Entering a CCRC could affect your estate planning, as a life care contract takes care of the part of your plan that addresses funding your health care needs.

Like long-term care insurance, the contract ensures your health care needs are covered even if you should run out of funds.

#### Cost Comparisons – Saving When You Bundle

Keep in mind, you’re getting all the services, amenities and care options in one payment plan. Had you done this all separately, you’d likely pay much more over the long-run.

Consider the potential services included:

- Electricity, water, sewer, gas
- Trash collection
- Property insurance
- Real estate taxes
- Exterior maintenance (lawn care, painting, etc.)
- Interior Maintenance (appliance, carpet cleaning, pest control, etc.)
- Housekeeping and laundry service
- Food expenses
- Community activities and entertainment
- Companion/caregiver (bathing, dressing, meal prep, medication, etc.)
- Medical Care – Skilled Nursing care for the rest of your life



## Cost of Living at Home

Here's a rough idea of what you might be paying by living at home, assuming you have no mortgage and NOT including the cost of medical care:

<u>Living at Home</u>	
Monthly Mortgage Payment	\$0
Monthly Property Taxes	\$500
Meals	\$600
Housekeeping	\$50
Maintenance	\$100
Yard Maintenance	\$150
Utilities/Trash	\$200
Activities	\$100
	<hr/>
Monthly Cost	\$1,700
	<hr/>

COURTESY OF SENIORHOUSINGMOVE.COM

*Be sure to consider these items and any other personal expenses as you compare costs of Type A contracts, which are typically all-inclusive with medical care*

## Professional Financial Planning

Evaluating your financial situation with an accountant or financial advisor is highly recommended as you consider a CCRC.

And be sure to take a long-term view and evaluate your income and savings over your life expectancy. Use the [Social Security Administration life expectancy calculator](#) for help.

# Chapter 8

## Evaluating and Moving into a CCRC

Now, what should you look for in a CCRC? Beyond the basics, be sure to take a detailed look around and do your research in advance.

AARP provides a detailed checklist to evaluate CCRCs. It includes 11 areas to focus on:

1. General Community Features and Rules
2. Location, Grounds and Facility's Condition
3. Your Initial Impression of the Community and Staff
4. The Staff – Turnover, Credentials, Availability and Procedures
5. The Residents – Getting Their Impressions and Feedback
6. Housing – Will it be Sufficient and Convenient?
7. Meals, Nutrition Programs and Schedule
8. Medical Services – Clarifying Availability and Fees
9. Personal Services and Amenities
10. Getting a Feel for Social Life and Recreation Opportunities
11. Contracts – Paperwork and Fine Details – Fees, Payments, Coverage

See the complete list here: [AARP of What to Ask When Visiting CCRCs.](#)

Find out if the CCRC accepts Medi-Cal (Medicaid) or Medicare.

Medicaid or Medicare can cover payments for care in the Nursing Home portion of a CCRC. However, not all CCRCs allow this. Make sure you verify in advance.

[Medicare 5-Star Quality Rating System](#)

*If a CCRC is Medicare certified, you can look online for Medicare (CMS) ratings to get an idea of the quality of care at the facility.*

Click here for more info about the [5-Star Quality Rating System](#).

### Take a Test-Drive

Some CCRCs will allow you to sample the lifestyle and get a true feel for the community. This may even include advance access to options like:

- Getting community updates and news on upcoming events.
- Complimentary fitness and nutrition consultation.
- Access to on-site services and amenities, like the fitness center, restaurant and dining venues, swimming pools, spas and more.
- Invitations to participate in resident activities and off-site excursions.
- Overnight stays in guest apartments.

### Build a Basis of Comparison

Be sure to evaluate different communities before deciding, get a sense for each and weigh the pros and cons. Soon enough you'll come across the right community once you establish a strong basis of comparison.

### Ask About Hidden Fees

*"Are there any other fees you haven't told me about?"*

Make sure you ask before signing a contract, be sure everything is disclosed. Make sure you don't end up paying for services you won't use.

### Understand the Financial Health of the Community

Your Real Estate Agent should help with this due diligence, otherwise you should verify the financial health of any prospective community.

According to *California Advocates for Nursing Home Reform (CANHR.org)*, there are several import areas to consider.

#### Financial Statements

*CCRCs are obligated to share audited financial statements and other forms indicating their financial strength before you sign the contract.*

An obvious consideration would be to see if the community hold any outstanding construction loans or outstanding bond obligations.

And look for transparency from the management, especially when incomes to increases in monthly fees. Check to see that annual meetings are held to clarify and discuss any fee increase, this is required by law.

*For non-profit CCRCs, they must provide services at the lowest reasonable costs in order to maintain their tax-exempt status.*

### Warning Signs

If you notice a history of expenses exceeding the operating income, the CCRC could become over dependent on amortized entrance fees or income from investments to meet operating expenses. *This could lead to reductions in services.*

### Check for Excess of Assets over Liabilities.

Reserve funds are also an important indicator of the CCRCs financial planning and future financial state. With enough reserves in place, renovation or new construction can be covered and *prevent high annual increases in monthly fees.*

*Contingency funds need to cover at least 6 months' worth of operating expenses, although California state law only requires 75 of net operating expenses.*

### Staff and Administration

Other questions should focus on the experience and competence of the CEO and other top management.

*Do they have experience managing long term care services?*

For administrators, you can see their salary and benefits in the Annual Audit Report, and for non-profit providers on IRS 990 filings.

### Occupancy Rates below 90%

The most important indicator of financial strength for a CCRC are the occupancy rates. Higher occupancy rates lead to greater revenue from entrance fees, which are amortized *and keep annual rate increases low, and providing reserve funds.*

A CCRC with occupancy rates below 90% over the past 3 to 5 years, or project rates lower than 90% for the next 3 to 5 years, could be at risk of closing or a merger.

Otherwise, if part of a larger corporation, a poorly performing CCRC will become a drain and weaken the overall company. Source: [CANHR.org](http://CANHR.org) -CCRC Guide

California Department of Social Services, Continuing Care Contracts Branch  
The regulating body for CCRCs, which oversees and approves the financial conditions and provides licensing, has all these and even greater details on laws and regulations, annual reports, applications, and resources for seniors and family.

[You can see the DSS website here.](#)

California Continuing Care Residents Association (CALCRA)

A residents' organization covering policy and legal issues giving a voice to more than 25,000 California CCRC residents.

[Click here to see CALCRA website.](#) Email: [info@calcra.org](mailto:info@calcra.org)

*Before signing a contract, sure of every detail as best as you can!*



IMAGE COURTESY OF PIXABAY.COM

## Chapter 9

# Other Considerations to Keep in Mind

Once you or a loved one is searching for, or is already settled into a CCRC, you could face some of these situations... so you should be prepared for them.

### Age Limits and Cut Offs

Some CCRCs restrict entrance to age 60, or 62 and older. While others may have a cut off age of 78 for care services. Some pre-existing conditions could also lead to higher levels of care being denied.

### Who Decides When It's Time to Move on to a Higher Level of Care?

When residents need to move into the skilled nursing unit, or even the memory care service area, it's just a short move short move into a neighboring wing. However, in most cases, *it's the management that usually makes the decision for residents to move into the next level of care.*

Although it's a sign of giving up some degree of independence, it's also part of the process and what a CCRC is designed to do. Family members should expect to work together and with the staff to make these decisions and help carry them out.

### Price Changes Can Take Residents by Surprise

A move into a CCRC could happen during a time of stress, worry and many logistical problems for a family. It's easy to lose sight of the big picture and the long-term perspective when dealing with the needs of the immediate moment.

Don't forget that monthly fees generally rise anywhere from 4% to 6% annually, or even more depending on specialized needs and care. Source: [CANHR.org](http://CANHR.org) - CCRC Guide

### Staff Turnover

High turnover of the staff is never a good sign, especially for dementia patients who can be easily confused by new faces. It's also a sign of low pay for the hardworking people who are responsible for your well-being.

When evaluating a CCRC, be sure to casually ask staff members how long they've worked there.

## Standards and Quality of Care

Also, get a sense of how residents feel about the care they receive. Read reviews and look for evaluations, ratings and signs of integrity.

Use the CCRC's standards and vision to evaluate their services. For example, here is an example of the *mission statement from La Costa Glen*:

<b>S</b>	<b>Service to Residents &amp; Colleagues</b>	<ul style="list-style-type: none"><li>• Show compassion, sincerity, &amp; humility</li><li>• Delight our residents</li><li>• Support &amp; appreciate our employees</li></ul>
<b>T</b>	<b>Team Success</b>	<ul style="list-style-type: none"><li>• Work together, share knowledge, be inclusive, &amp; deliver results</li><li>• Develop an environment where people can thrive</li><li>• Have a competitive spirit</li></ul>
<b>A</b>	<b>Aim for Excellence</b>	<ul style="list-style-type: none"><li>• Continuously improve</li><li>• Make sound decisions &amp; take action</li><li>• Have pride in our performance</li><li>• Encourage employee learning &amp; development</li><li>• Value work/life balance &amp; wellness</li></ul>
<b>R</b>	<b>Do the Right Thing</b>	<ul style="list-style-type: none"><li>• Respect others</li><li>• Honor our word</li><li>• Demonstrate integrity in all we do</li></ul>

IMAGE COURTESY OF LA COSTA GLEN

## Availability of Executive Management

Ask for a brief meeting with the facility's head manager.

*If you can't get a short meeting, this could be a bad sign and could also give you some insight into the priorities of the administration and what to expect from the community.*

Source: [New York Post](#)

## Life Doesn't Have to Stop When a Spouse's Health Deteriorates.

CCRCs allow couples to stay together and lift the burden of care off the other spouse.

Spouses may move together into assisted living, or the other could stay in independent living while their partner gets a higher level of care.

The other spouse still has a life to live, and can continue enjoying the community while their partner receives on-site care. *Life doesn't come to a complete stop.*

[The Be Group has great insight on how couples can receive different care – click here.](#)

## Don't Wait Too Long – Get Moving While You Can!

*Moving while you're healthy is the best advice.* But don't put off getting additional care...reach out for help when you need it. Pay attention to warning signs and indicators, the small changes you notice in your general health, energy, mood and overall happiness.

Stay close to your doctors, family and friends. Counsel with them. Use these discussions to ready yourself for a potential move.

Don't wait until you can't enjoy the activities and build the friendships you would've been able to.

## Relationships Play a Huge Role in Quality of Life.

Unfortunately, it's not easy for senior couples to stay together through old age, and losing a life partner is likely at some point.

But finding support after losing a spouse, or through illness or loneliness... this is one of the biggest upsides of community living... *making new friendships, creating bonds and finding support from people in similar circumstances.*



## Expect to Stay Active, Social and Healthy

Remember, CCRCs are designed provide new opportunities to socialize, explore new relationships, maintain your fitness, enjoy diverse activities and much more.

*Although you can still have all the relaxation and privacy you like, if you don't plan on meeting and engaging with new people, you might have a rough time adjusting to these kinds of environments.*



IMAGE COURTESY OF WATERMANVILLAGE.COM



IMAGE COURTESY OF CANTERBURY

# Chapter 10

## Getting Help Moving into a CCRC - Senior Move Specialists

Finding an ideal community that makes sense financially, along evaluating the level of care some of the major hurdles in choosing a CCRC. But once you've handled that stage... soon it will be time to make the move, *physically and emotionally*.

That means packing your stuff, even a full house of treasures and memories, some of which you'll likely leave behind.

### Trained Specialists – Simplifying the Unthinkable

Not only can you find the physical help in translocating your things, *but you can also find emotional help coping with such a big transition.*



*Certified Senior Move Managers®* are trained in helping with a variety of downsizing tasks to simplify your move.

**The National Association of Senior Move Managers (NASMM)** is an excellent resource to use in finding a qualified specialist. Among their many responsibilities, they work to...

- Help older adults and their families with downsizing and moving to a new home.
- Bring integrity to safety and ethics, with continuing professional development.
- Offer expertise and compassion with affordability.

[Click here for details and a list of 10 NASMM Senior Move Managers in San Diego.](#)

*Certified Senior Advisors (CSA)®* are certified professionals who demonstrate competence and a deep knowledge of working with seniors in their various professional practices.

*CSA's are available across a wide range of industries, like Real Estate, Home Modifications, Insurance, Financial Services, Senior Housing, Senior Placement and more.*

*They specialize in helping pre-retirees, active retirees and seniors with any major transaction or transition and specialists. [Click here to find a CSA near you.](#)*

**Certified Relocation & Transition Specialists (CRTS)** - professionals who demonstrate the highest standards in relocations, home downsizing and remodeling for aging-in-place.

Working with a relocation specialist ensures that seniors who might not otherwise make a move, *actually do move into the right community*. It not only makes things move faster, but makes for an easier and gentle transition.

*Move Managers* direct each step and their services include:

- Finding you a moving company
- Packing and unpacking your items
- Selling Items via estate sales or on-line auctions
- Donating, recycling or discarding unwanted items
- Floor planning and staging belongings in your new home
- Cleaning and preparing your existing home for sale
- Interviewing real estate agents for the sale of your home
- Even making the beds, hanging pictures and removing boxes

Most charge on an hourly basis and will provide a free estimate with no obligation.

*“Caring Transitions”*

Located in Carlsbad, is CRTS certified and helps with relocation, decluttering and downsizing and estate sales. They’re available for [free consultations - click here.](#)

*“Gentle Transitions”*

This is a 3<sup>rd</sup> generation, family-owned business serving all of California. [Click here for more information and contact details.](#)

[Find other San Diego CRTS professionals – click here.](#)

**SRES®**, Senior Real Estate Specialists - specialize in serving the specific needs of senior. The SRES® designation is earned by Realtors® who have completed educational courses and training focused on helping seniors and their families with buying and selling a home.

You can expect a SRES® agent to...

- Have knowledge, experience and genuine concern in helping you a manage major lifestyle changes, transitions and difficult moments like selling the longtime family home.
- Always keep your best interests in mind and suggest multiple housing alternatives, including aging in place or ways to avoid selling your home.

*The Dreamwell Homes team* of Real Estate Professionals offers SRES® agents and [you can also find other SRES® in San Diego by clicking here.](#)



IMAGE COURTESY OF MATRIXCARE.COM

## About Us

Jean and Ken Tritle are licensed Realtors® in the state of California. Jean has a Real Estate Broker's license (CalBRE# 01777754) and Ken has a Real Estate Salesperson's license (CalBRE# 01892793).

They value integrity, respect, honesty, relationships, and believe that people are here on earth to serve others beyond their own personal needs. They specialize in assisting 55+ home buyers and sellers... and have already helped many happy retirees with their specialized, team approach.



### Our Team-Based Approach to Real Estate Matching Services

We have both *Listing and Buyer Specialists* who apply their expertise for your benefit, completing twice the amount of work in the same amount of time. This is always a win-win situation for clients and our team of Realtors®. We focus on giving clients access to a network of highly skilled agents... with the right expertise to help with all your real estate goals... so we can grow our business while following our passions.

On the Selling side of our team, we have *SRES®, Senior Real Estate Specialists* to meet your specialized needs as a senior. The **SRES®** designation is given to Realtors® who have completed educational courses and training focused on helping seniors *and their families* with buying and selling a home.

On the buyer side, we work with *Home Buyer Specialists* who concentrate on learning, in the greatest detail possible, what is important to you in your next home, so they can narrow the focus to finding you the best home. When you find the right home, they will negotiate the right deal for you, and work efficiently to a successful and timely close.

### OUR PROMISE TO YOU

We are professionals and have many great reviews from happy clients and are proud of the service we provide and the relationships we've built. Our pledge to you is to focus solely on your needs until you're living in the perfect home. *In fact, if you ever experience anything otherwise, we would expect you to fire us.*

Our services are free, so please give our team the opportunity to earn your business.

[Contact the DreamWell Homes team now!](#)



## References & Works Cited

- [www.DreamwellHomes.com](http://www.DreamwellHomes.com)
- [www.ssa.gov/planners/lifeexpectancy.html](http://www.ssa.gov/planners/lifeexpectancy.html)
- [www.canhr.org/publications/PDFs/CCRCGuide.pdf](http://www.canhr.org/publications/PDFs/CCRCGuide.pdf)
- [www.cdss.ca.gov/inforesources/Community-Care/Continuing-Care](http://www.cdss.ca.gov/inforesources/Community-Care/Continuing-Care)
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- [www.seniorlivingdeveloper.com/types-of-projects/ccrc/](http://www.seniorlivingdeveloper.com/types-of-projects/ccrc/)
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