



PRESBYTERIAN
SENIOR LIVING

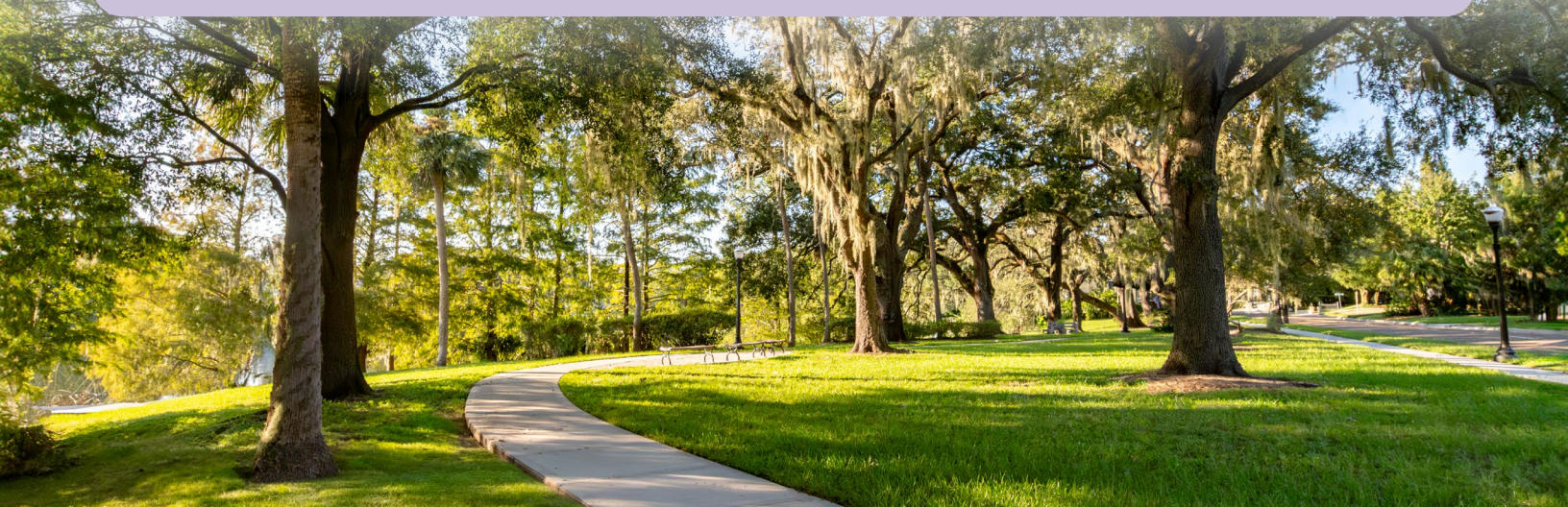


What to Ask When Choosing a **Senior Living Community**

Suggestions for Seniors and Adult Children

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Introduction



Choosing a senior living community is a major life decision. It affects not only where someone lives during retirement, but how they experience daily life. It also impacts how easy it is to access healthcare and the support of caregivers, if needed now or down the road.

Moving to a senior living community represents a transition into a new stage of life, bringing both emotional and practical considerations for individuals and their families. Factors such as safety, lifestyle, location, care, and cost all play an important role. Taking the time to carefully evaluate these elements will ensure your choice supports long-term happiness, health, comfort, and peace of mind.

Inside this Guide

If you've never searched for a senior living community before, or if it's been a while, the process might feel overwhelming. Knowing where to search for information and what to ask is key. That's why the [experts at Presbyterian Senior Living \(PSL\)](#) designed this guide. Inside, you'll find lists of detailed questions, organized by section. You can use them to help you make your own lists and notes to refer to when you visit communities and talk with team members. Our goal is to help you find a senior living community that is the best fit for you.



Start With the Right Fit: Lifestyle & Level of Care

Choosing a senior living community is one of the most important decisions a family will make, and it begins with understanding the right fit for your loved one's lifestyle and level of care. By starting with a clear picture of what "right" looks like today—and what may be needed tomorrow—families can confidently narrow their search and find a community where their loved one will truly thrive.



To help you gain better insight into a community's culture and care, ask the following:

What Levels of Care Are Offered?

- Does the community offer a full continuum of care? If not, which levels of care— independent living, assisted living, memory care, skilled nursing— are available on the campus?
- What assessments are done to help determine the best level of care for a prospective new resident?
- Can the community accommodate changes in care needs without requiring a resident to move?

What Does a Typical “Day in the Life” of a Resident Look Like?

- What does a typical day look like? Can a team member share a timeline of what happens from morning through evening?
- Are hobbies, social events, and outings designed to meet varying interests?
- How are new residents encouraged to participate in daily activities?

How Do Communities Protect Independence and Personal Choice?

- Can residents furnish and decorate their space? Are there any limitations?
- Are pets allowed? If yes, is there a pet fee? What is the pet policy?
- If the goal is to always provide just the right amount of care, how does the care team accomplish that?





Costs, Contracts & Financial Clarity

Understanding costs, contracts, and financial details is a critical step for families exploring senior living communities. It's important to look closely at what services are included in the monthly rate, what may cost extra, and how pricing could change over time as care needs evolve.

Transparency about finances, from entrance fees and tiered-care pricing to refund policies and contract terms, helps families plan confidently and avoid unexpected surprises. By asking the right questions and reviewing agreements carefully, families can make informed decisions that align with both their loved one's needs and their long-term financial goals.



Here is a breakdown of questions we recommend you ask:

What Is the Total Cost?

- How much are the monthly fees and what do they include?
- Should you expect to incur any additional charges (medication management, transportation, special care) on a monthly basis?
- What is the fee-increase policy, and how much do fees typically go up each year?

What Type of Contract Is Required?

- Is the commitment a month-to-month rental or is a long-term contract required?
- What are the refund policies, such as if a resident is unhappy at the community or passes away?
- Are there entrance fees or other up-front deposits? If so, how much are those and when are they due?

What Other Financial Planning Issues Should You Consider?

- Are there financial assistance programs, such as for low-income seniors?
- What types of insurance are accepted (for example, long-term care insurance, Medicaid, or Veterans Aid and Attendance benefits)?





Quality of Care & Staffing

When you are searching for a senior living community, the quality of care and strength of the staffing team should be at the heart of every decision. Compassionate, well-trained caregivers and consistent staff coverage directly impact residents' safety, health outcomes, and overall happiness.

Beyond credentials and staffing ratios, seniors and their families should look for communities where team members build meaningful relationships, communicate openly, and respond promptly to changing needs. A community's culture of care—how staff interact with residents and one another—offers valuable insight into whether a loved one will feel supported, respected, and truly at home.



In this section, we'll offer suggestions on what questions to ask to make sure you get a true picture of the quality of care at a community.

What Are the Staffing Levels and Training Process?

- What is the caregiver-to-resident ratio for both daytime hours and overnight?
- What kind of training do team members receive, and how often?
- What is the community's caregiver turnover rate?

What Types of Care and Support Are Offered?

- Is there a nurse on-site around the clock?
- Who is the medical director or community physician? How often are they available to residents?
- What are the medication management procedures?
- How does the emergency response system work, and who responds when a resident triggers it?

What Other Financial Planning Issues Should You Consider?

- Are there financial assistance programs, such as for low-income seniors?
- What types of insurance are accepted (for example, long-term care insurance, Medicaid, or Veterans Aid and Attendance benefits)?





Living Spaces & Amenities

Touring a senior living community is the perfect opportunity to look beyond first impressions and ask thoughtful questions about living spaces and amenities. Older adults and their families should explore apartment layouts, safety features, maintenance policies, and opportunities for personalization to ensure the space truly feels like home.

It's also important to ask how amenities—such as dining options, fitness programs, transportation, and outdoor areas—support residents' daily comfort and overall lifestyle.



Are There Different Dining Services Options?

- Can residents pick from a variety of menu options?
- How does the community accommodate special dietary needs?
- Do residents have flexibility in dining hours?
- Can meals be delivered to apartments/villas? If so, is there a fee?

What Kinds of Accommodations Are Available?

- What are the apartment sizes, including number of rooms?
- Can you see different styles of apartments and review floor plans?
- Does each apartment have a kitchen or kitchenette? If not, is there kitchen access somewhere?
- Are housekeeping and laundry services provided? If yes, how often and are there any additional charges?

Is Transportation Available?

- Are there scheduled transportation routes, such as to local shopping centers?
- Does the community have transportation services available for appointments and errands?
- Are there planned outings, including transportation, to area events and destinations, such as movie theaters, art museums, and other population attractions?



What Safety and Security Measures Are in Place?

- What building security measures are in place?
- Are there fall-prevention features, and what are they?
- How are staff and residents trained to understand emergency preparedness programs, such as for fire, weather, and power outages?
- What accessibility features, such as ramps, elevators, and grab bars, are included in the community design?



Community Culture & Resident Satisfaction

When searching for a senior living community, assessing community culture and resident satisfaction is just as important as evaluating care levels and amenities. The atmosphere of a community—how residents interact, how staff engage, and how welcoming the environment feels—can reveal whether it will truly feel like home.

Seniors and their families should observe daily activities, talk with current residents and their loved ones, and ask how feedback is gathered and addressed. And it's also vital to ask the right questions. The list below will give you some ideas on what to inquire about.



What Is the Community's Atmosphere Like?

- How are new residents welcomed?
- What opportunities are there for family involvement?
- Is there a resident council or feedback system?

Are the Community's Reputation and Inspections Positive?

- How often does the state inspect the community, and where can you view the most recent survey results?
- Does the community participate in any online review sites? (Tip: Be sure to do an online search for reviews independent of what the community provides.)
- Can you speak with current residents and their families to solicit feedback?



[View Our Community List](#)

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Conclusion

Finding the right senior living community is a journey that deserves time, thoughtful research, and careful questioning. The more you ask—about care, costs, culture, staffing, and daily life—the more confident and informed your decision will be. Don't hesitate to visit communities more than once. Seeing the environment at different times of day and speaking with a variety of team members, residents, and families can provide valuable perspective.

Above all, remember that the ultimate goal is to ensure safety, dignity, happiness, and quality of life for you or a senior loved one. With patience and thorough exploration, you can choose a community that not only meets practical needs but truly feels like home.