

*Guide to Choosing an*  
**ASSISTED  
LIVING**  
Residence



**Assisted Living**  
**Federation of America**

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## How to Use This Guide

**A**LFA's assisted living guide defines the typical assisted living residence and what consumers can expect from an assisted living community. Also included are suggestions for locating communities, as well as a valuable checklist to use when visiting and evaluating a potential new home for yourself or for a loved one. Assisted living is an excellent option for seniors seeking an independent and vibrant lifestyle, while also receiving the help they need with daily activities.

**Assisted Living** is the long-term care option that combines housing, support services, and health care, as needed. Seniors who choose assisted living enjoy an independent lifestyle with assistance customized to meet their needs, and benefits that enrich their lives, and promote well-being and family connectedness.

Assisted living promotes independence and dignity for each resident and encourages the involvement of a resident's family and friends. Staff is available to meet both scheduled and unscheduled needs. Communities typically offer dining, as well as social and wellness activities designed to support a well-rounded lifestyle.

Assisted living residences may also be called residential care facilities, adult congregate living facilities, continuing care retirement communities (CCRCs), personal care homes, retirement homes for adults, or community residences.

A unique transition from independent living without care, assisted living communities help seniors enjoy an improved quality of life with independence and care combined.



*Assisted living is a housing and health-care option that combines independence and personal care in a residential setting.*

## The Residents

More than one million Americans currently live in assisted living communities. Assisted living is appropriate for someone who needs some level of assistance with everyday activities, such as meals, medication management, transportation, and bathing, for example. Some residents may suffer from Alzheimer's or other memory disorders, or they may need assistance with mobility, incontinence, or other challenges.

## The Communities

Assisted living communities offer the latest amenities, privacy, comfort, and beautifully decorated home-inspired environments for seniors. The variety of settings, care offerings, and residences can range from convenient high-rise apartments near metropolitan centers to converted Victorian homes, to campus communities with all the charms of a small town. There is no single blueprint for assisted living because consumers' preferences and needs vary widely. Most residences have between 25 and 120 units, varying in size from a single room to a full apartment. They may be operated by nonprofit or for-profit organizations.

## Services Offered

Assisted living residences typically provide more health-related services than an independent living retirement community. They offer a less-expensive, residential approach to delivering many of the same services available in skilled nursing, either by employing health-care staff or contracting with home health agencies and other outside professionals.

Services in assisted living typically include:

- ◆ Three meals a day served in a common dining area



- ◆ Housekeeping services
- ◆ Transportation
- ◆ Assistance with eating, bathing, dressing, toileting, and walking
- ◆ Access to health and medical services
- ◆ Staff available to respond to both scheduled and unscheduled needs
- ◆ 24-hour security
- ◆ Emergency call systems for each resident's apartment
- ◆ Exercise and wellness programs
- ◆ Medication management
- ◆ Personal laundry services
- ◆ Social and recreational activities

## Typical Costs

Costs vary with the residence, apartment size, and types of services needed by residents; however, assisted living often is less expensive than home health services or nursing home care in the same geographic area. The basic rate may cover all services or there may be additional charges for special services. Most assisted living residences charge month-to-month rates, but a few require long-term arrangements.

Residents and their families generally pay the cost of care from their own financial resources. Depending on the nature of an individual's health insurance



### THE ASSISTED LIVING

## Care Provider Philosophy

Assisted living brings the best of an independent home environment together with high-quality services unavailable at home. In addition to this guide, ALFA encourages you to look for a general philosophy of care based on 10 principles that make assisted living residents the top priority:

- ◆ Offering cost-effective quality care personalized for the individual's needs
- ◆ Fostering independence for each resident
- ◆ Treating each resident with dignity and respect
- ◆ Promoting the individuality of each resident
- ◆ Allowing each resident choice of care and lifestyle
- ◆ Protecting each resident's right to privacy
- ◆ Nurturing the spirit of each resident
- ◆ Involving family and friends in care planning and implementation
- ◆ Providing a safe, residential environment
- ◆ Making the assisted living residence a valuable community asset

### How to Find an Assisted Living Residence:

- ◆ Call ALFA for a list of residences in your state, 703.691.8100, or visit the consumer section of ALFA Online at [www.alfa.org](http://www.alfa.org).
- ◆ Call the national Eldercare Locator, a public service of the U.S. Administration on Aging, at 800.677.1116. Calls are accepted between 9 a.m. and 5 p.m. Monday-Friday.
- ◆ Contact your local Area Agency on Aging, generally listed in the blue pages of your telephone directory, or search online at [www.n4a.org](http://www.n4a.org).
- ◆ Check your library for directories of retirement communities.

program or long-term care insurance policy, some costs may be reimbursable. In addition, some residences have their own financial assistance programs. Some state and local governments offer subsidies for rent or service for income-eligible seniors. Others may provide subsidies in the form of an additional payment for those who receive Supplement Security Income (SSI) or Medicaid. Some states also use Medicaid waiver programs to help pay for assisted living services.

## Consumer Checklist

The following checklist is your guide to the important services, amenities, accommodations, and care provided by assisted living communities. Every community is unique. ALFA recommends making several visits at various times of day to each residence you are considering.

Ask the residence for written material, including copies of the community's resident agreement that outlines, at a minimum, services, prices, extra charges, admission and discharge criteria, staffing, and house rules. A disclosure statement that discusses ownership and financial solvency of the provider may also be available. For a sample consumer information statement, visit the consumer section of ALFA Online at [www.alfa.org](http://www.alfa.org).

As you begin your search for an assisted living community, assess your current needs and be

prepared to ask each provider how it might accommodate any changes in your needs over time. Examine your finances and ask about costs. Monthly rates and fee structures vary.

Most of all, if you are seeking a residence for someone who cannot visit the residence personally, it's important to respect their needs and wishes by including them in the process as much as possible. The result will be their greater satisfaction.

As you assess assisted living residences, you will likely visit a number of communities. To help you determine the one that's right for you or your loved one, consider the following questions to evaluate each community based on your needs.

**Also ask whether the community is a member of the Assisted Living Federation of America**, which demonstrates a commitment to excellence and ongoing professional development.

### How are Assisted Living Communities Regulated and Licensed?

Regulations and licensure requirements vary from state to state, contributing to a wide range of senior housing models that are considered assisted living. The most progressive state regulations are consumer-focused, balancing the concerns everyone shares with the consumer's desire to retain maximum independence and freedom of choice. Most providers and their staff have specialized ongoing training based on standards of care established by their assisted living residence. In addition, some states require special training and staff certification. Residences must comply with local building codes and fire safety regulations.



## Consumer Checklist

### Atmosphere

- As you arrive at the residence, do you like its location and outward appearance?
- As you enter the lobby and tour the residence, is the decor attractive and homelike?
- Do you receive a warm greeting from staff welcoming you to the residence?
- Does the administrator/staff call residents by name and interact warmly with them as you tour the residence?
- Do residents socialize with each other and appear happy and comfortable?
- Are you able to talk with residents about how they like the residence and staff?
- Do the residents seem to be appropriate housemates for you or your loved one?
- Are staff members appropriately dressed, personable, and outgoing?
- Do the staff members treat each other in a professional manner?
- Are the staff members that you pass during your tour friendly to you?
- Are visits with the resident welcome at any time?

### Physical Features

- Is the community well-designed for your needs?
- Is the floor plan easy to follow?
- Are doorways, hallways, and rooms accommodating to wheelchairs and walkers?
- Are elevators available for those unable to use stairways?

- Are handrails available to aid in walking?
- Are cupboards and shelves easy to reach?
- Are floors of a non-skid material and carpets firm to ease walking?
- Does the residence have good natural and artificial lighting?
- Is the residence clean, free of odors, and appropriately heated/cooled?
- Does the residence have sprinklers and clearly marked exits?
- Does the residence have a means of security if a resident wanders?

### Needs Assessments, Contracts, Costs & Finances

- Is a contractual agreement available that discloses health-care and supportive services, all fees, as well as admission and discharge provisions? What are the policies for refunds and transfers?
- Is there a written plan for the care of each resident?
- Does the residence have a process for assessing a potential resident's need for services and are those needs addressed periodically?
- Does this process include the resident, and his or her family and facility staff, along with the potential resident's physician.
- Are there any government, private, or corporate programs available to help cover the cost of services to the resident?

## Consumer Checklist

- Are additional services available if the resident's needs change?
- Is there a procedure to pay for additional services like nursing care when the services are needed on a temporary basis?
- Are there different costs for various levels or categories of services?
- Do billing, payment, and credit policies seem fair and reasonable?
- May residents handle their own finances with staff assistance if able, or should a family member or outside party be designated to do so?
- Are residents required to purchase renters' insurance for personal property in their units?
- Is there an appeals process for dissatisfied residents?

### Medication & Health Care

- Does the residence have specific policies regarding storage of medication, assistance with medications, training and supervision of staff, and record keeping?
- Is self-administration of medication allowed?
- Is there a staff person to coordinate home health care visits from a nurse, physical therapist, occupational therapist, etc. if needed?
- Is staff available to assist residents who experience memory, orientation, or judgment losses?
- Does the residence have a clearly stated procedure for responding to a resident's medical emergency?



- Does a physician or nurse visit residents regularly to provide medical checkups?
- To what extent are medical services available, and how are these services provided?

### Services

- Is staff available to meet scheduled and unscheduled needs?
- Can the residence provide a list of services available?
- Is staff available to provide 24-hour assistance with activities of daily living (ADLs) if needed? ADLs include dressing, eating, mobility, hygiene and grooming, bathing, toileting, using the telephone, shopping, and laundry.
- Does the residence provide housekeeping services in residents' units?
- Can residents arrange for transportation on fairly short notice?
- Are pharmacy, barber/beautician, and/or physical therapy services offered on-site?

## Consumer Checklist

- Does the residence provide transportation to doctors' offices, the hairdresser, shopping, and other activities desired by residents?

### Individual Unit Features

- Are different sizes and types of units available?
- Are units for single and double occupancy available?
- Do residents have their own lockable doors?
- Is a 24-hour emergency response system accessible from the unit?
- Are bathrooms private and designed to accommodate wheelchairs and walkers?
- Are residents able to bring their own furnishings for their unit? What may they bring? What is provided?
- Do all units have a telephone and cable or satellite TV? How is billing handled?
- Is a kitchen area provided with a refrigerator, sink, and cooking element?
- May residents keep food in their units?
- May residents smoke in their units? In public spaces?
- May residents decorate their own units?

### Social & Recreational Activities

- Is there evidence of organized activities, such as a posted daily schedule, events in progress, reading materials, visitors, etc.?
- Do residents participate in activities outside of the residence in the neighboring community?
- Does the residence have its own pets?



- Are residents' pets allowed in the residence? Who is responsible for their care?
- Do volunteers, including family members, come into the residence to help with or to conduct programs?
- Does the residence create a sense of community by encouraging residents to participate in activities?

### Food Service

- Do dining room menus vary from day to day and meal to meal?
- Does the residence provide three nutritionally balanced meals a day, seven days a week?
- Are snacks available?
- May a resident request special foods, and can the residence accommodate special dietary needs?
- Are common dining areas available?
- May residents eat meals in their units?
- May meals be provided at a time a resident would like, or are there set times for meals?