

Is a Continuing Care Retirement Community (CCRC) right for you?



Continuing Care Retirement Communities, or CCRCs, can be a wonderful solution for older adults who are independent and active today, but who seek the peace of mind that comes with living in a community that is equipped to provide assisted living or healthcare services if and when needed. But how do you know if a CCRC is right for you?

To better help you understand what is best for you here are a few introductory questions to consider:

- Are you at a point in your life where you desire less home upkeep and would prefer to have various services and amenities available to you?
- Do you like to plan ahead; to control, reduce or eliminate the uncertainty about future housing and healthcare costs?
- If you should ever need assisted living or nursing care, do you want assurance that such services are contractually guaranteed by the community in which you live?
- Would you prefer a social and active community environment that also affords you privacy and independence?
- Would you like to lessen the burden on your adult children or other family members if you ever require assisted living or nursing care?
- Are you in a position financially to *possibly* pay an entrance fee and monthly service fees?
- Do you lack nearby family or other loved ones that might provide a support system in the event that you require care in the future?

If you answered “yes” to most of these questions, then a CCRC may be an appropriate retirement living choice for you.