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## THE ULTIMATE RETIREMENT TOUR CHECKLIST AND GUIDE

CANADA'S GUIDE TO RETIREMENT LIVING | WWW.COMFORTLIFE.CA

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## THE ULTIMATE RETIREMENT TOUR CHECKLIST AND GUIDE

We recommend that you tour at least three different communities. Download separate copies of this guide for each community you tour.

#### Here's what's in the guide:

What to look for on your tour This is the checklist of things to note regarding the building, the residents, the staff, and suites
Questions for administrative staff
What to ask about suites, services, amenities,
dining, and all other facets of the community
Questions to ask about costs and fees
These include expert tips that inform you about each issue,
and note issues you might want to follow up on
Expert insights on choosing
Industry experts Canada-wide share what to look for, mistakes to avoid,
red flags to steer clear of, and tips for a smooth transition

**Residence** Name

Residence Address:

Residence Contact Name:

Phone Number/Email:

## WHAT TO LOOK FOR ON YOUR TOUR

YOUR IMPRESSIONS OF THE BUILDING	NOTES:	
Is the building attractive, up-to-date, and nicely landscaped?		
$\square$ Is there enough parking for residents and guests?		
Is the residence accredited or licensed by the retirement community association or governing body in my province? Does it display a current licence or member certificate?		
Is there a receptionist or concierge? Is there a sign-in/sign- out procedure?		
Is the noise level appropriate and is it as busy or quiet as I would like?		
Does the air smell fresh and clean?		
Is the temperature comfortable?		
Is the building clean and updated?		
Are the common areas (dining room, lounges) inviting and uncluttered?		
Is there lots of natural lighting or pleasant artificial lighting?		
Are there private mailboxes?		
Is there security in place? Cameras? Security personnel?		
Does the community offer an air purification system?		
RESIDENTS		
Are residents obviously well-cared for?		
Are they happy, active, and friendly?		
Are residents encouraged to be part of the community life (e.g., through residents' councils)?		
Are the residents my age and in my state of health?		
STAFF		
Are staff members professional, well-informed, and appropriately dressed with proper ID?		
Do staff speak respectfully with (and about) residents and address them by first name?		

STAFF (continued)	NOTES:
Did marketing staff accommodate me if I dropped in for a tour?	
Did marketing staff show me a resident's room with the resident's permission?	
Did marketing staff follow up on my visit enough/too much/ at all?	
SUITES	
Are the hallways wide, well-lit, and carpeted, with smoke detectors and sprinkler systems?	
Will my furniture fit the suite, and how much furniture will I need?	
Is there enough storage or closet space?	
Are suites adequately lit?	
Is the floor carpeted, hardwood, or tile, and do I like the suite finishes?	
Are bathrooms large enough for a walker or wheelchair, equipped with assistive devices like grab bars, or do they have an accessible tub or walk-in shower?	
Is there Wi-Fi, cable TV, and phone jacks? Are there enough electrical outlets?	

## **QUESTIONS FOR ADMINISTRATION STAFF**

Here's a list of questions you might ask. Read them before you go, and highlight the ones that are most important to you.	NOTES:
SUITES	
"What sizes of suites are available? What are the dimensions? What features do they include?"	
"Are there kitchens or kitchenettes? What appliances are included or allowed?"	
"What changes can I make to things like paint, wallpaper, carpet, etc.?"	

	NOTES:
SUITES (continued)	NOTES.
• "What emergency communications system is in place?"	
"How is the heating and air conditioning system controlled?"	
"How can I keep my belongings secure (locked drawers, a safe)?"	
"Can I have alcohol in my suite? Is smoking allowed?"	
SERVICES AND AMENITIES	
"What amenities are there?"	
"Are housekeeping and laundry services included? Is there an option to handle my own laundry?"	
"What religious services are available? How frequently and for which religions or denominations?"	
ACTIVITIES	
"Can you describe the physical, recreational, and educational programs available?"	
"What entertainment is available? Can you give me examples from recent weeks?	
"What offsite events are included?"	
"May I see a copy of the monthly or weekly recreation calendar?"	
Calendar:	
DINING AND FOOD	
"How many meals are included each day?"	
"How often do menus change? What input do residents have into menu choices? If I don't like the choices some days, what are my other options?	
"How big are portions? What happens if I want more or less?"	
"Are special dietary needs catered to? Diabetic, low salt, low fat, vegetarian, purée? Any others?"	
"Are meals created from scratch, with fresh vegetables and other ingredients? What else can you tell me about meal preparation?"	

DINING AND FOOD (continued)	NOTES:
"Are there fresh fruits and vegetables at every meal?"	
"How are meals served—buffet, plated and served, or 'hotel- style' room service?"	
"What training does the chef have?"	
$\Box$ "Is the dining room seating assigned or open?"	
"How many sittings are there each day and how much time is allowed for each meal?"	
"Is wine or beer served with meals? How often and under what circumstances?"	
"Are there meals from my culture? How often are they available? Can I have any input in their preparation?"	
"Can family or friends come and eat with me? Does that cost extra? What notice is required?"	
"Is there a 24-hour snack area or an open pantry stocked with basics on every floor?"	
HEALTH AND MEDICAL	
"Must I pass a health evaluation to be accepted? If so, what does that include?"	
"What medical conditions are accepted? Do I have to move if my health deteriorates?"	
$\Box$ "Is there a registered nurse or other staff on duty 24/7?"	
"Is there medical and practical assistance for falls, mobility, toileting available 24/7?"	
"Is there a doctor affiliated with the residence? How often are they on-site?	
"Can I continue to use my own doctor?"	
"What other medical professionals are on site?"	
"What care services are provided in independent living versus assisted living? Which are extra?"	
"Is care provided in suites or is it only in a designated area of the building?"	
"What's the procedure if I have a medical emergency?"	

<ul> <li>HEALTH AND MEDICAL (continued)</li> <li>"What's the procedure for aging in place with care?</li> <li>In-suite care by the residence's own agency</li> <li>Outside agencies or private caregivers allowed</li> <li>Move to an assisted-living section of this residence</li> <li>Move to another residence</li> </ul>	NOTES:
WELLNESS	
"Is there a fitness area with equipment? What classes (e.g., tai chi, chair yoga) are available?"	
"Are personal trainers available who specialize in older adult fitness?"	
"Are there walking tours or an easily accessible walking area?"	
STAFF, POLICIES, AND MANAGEMENT	
"What is the staff-to-resident ratio in independent living, assisted, and other areas?"	
$\Box$ "What is the policy with regard to pets?"	
"Can family members stay overnight and what is the procedure?"	
"What is the smoking policy?"	
"Is there a waiting list? For which areas?"	
"Are trial stays available? At what rate (daily, weekly, monthly) and for how long?"	
"Are respite stays available? At what rate (daily, weekly, monthly) and for how long?"	
"Who owns/manages the residence and what others do they own/manage? How is it governed?"	
"How are disputes and complaints received and resolved?"	
"May I see your most recent resident satisfaction survey?"	

### QUESTIONS TO ASK ABOUT COSTS AND FEES

#### **THE BASICS**

NOTES:

"Can you break down the monthly costs for the suite and care?"

The listed cost typically covers three meals a day and 24hour food services, such as snacks or a snack bar/bistro. Housekeeping is usually included, but the frequency (times weekly) may vary. Be sure you know what is and what's not included.

#### "What services are part of the accommodation charges?"

Fee structures vary widely, and there's no standardization. Many retirement residences include laundry and housekeeping as basic services, but it can differ. While heat, hydro, and typical household expenses are typically included, cable and Internet are not included in most cases.

"What does the dining and meal plan include, and how adaptable is it?"

Most communities have specific dining and meal structures. It's essential to gather details. If you prefer more flexibility, inquire about the option to cook in your own suite or dine at restaurants or family homes. Can you receive meal credits in such cases? On the other hand, some communities offer luxury services like a pub or café, often at an extra cost for meals or drinks.

#### **CARE SERVICES**

#### "What's included in the advertised starting costs for assisted living?"

The cost and coverage of care services can vary by location. In Alberta and British Columbia, additional care services receive partial funding from provincial bodies. In Ontario, care plan fees are based on individual needs and are not

**NOTES:** 

covered by the Ontario Health Insurance Plan (OHIP). If you receive a care plan, it's typically reviewed every three to six months. Many communities promote services like regular doctor's visits, physiotherapy, or dental care. While provincial healthcare covers doctor's visits, other services may be billed directly to the resident by the service provider.

#### "Are specific care services billed separately, and what are their rates?"

How flexible are these rates? In some independent living communities, you can opt to pay for care services individually or arrange for private care (e.g., assistance with transferring). However, when you require multiple care services, transitioning to assisted living may offer a more cost-effective solution, as it typically includes all necessary services under a single, comprehensive cost.

#### "If assisted living care fees are all-inclusive, will you use all included health services?"

These services encompass hands-on assistance with dressing, bathing, feeding, toileting, and transferring (e.g., getting in and out of bed or a wheelchair). Some retirement residences handle only single-person transfers but not twoperson transfers, due to weight restrictions. The availability of incontinence care varies among communities. Medication administration is a common service families seek, but not every retirement home offers it, as it puts the onus of legal responsibility on them. As such, expect to pay extra for this.

#### □ "Can you clarify what each care service includes?"

Ensure you have a clear understanding of the care services covered by your fees. Ask the retirement home to disclose all care costs in advance, so you're aware of potential future expenses for needed care services.

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#### "What nursing and medical staff are available, and what are their on-site hours?"

Professional nursing care may include medication administration, assessments, and other nursing services. Some residences have nursing staff visit weekly, while others provide 24/7 on-site registered nurses. Doctors may also be available, typically on a weekly schedule in certain communities.

#### General Section Section Control of the section of t

This will give you a detailed view. You should be able to take it home and read it at your leisure.

#### **ADDITIONAL SERVICES**

#### "What additional expenses are associated with outings, such as trips to the theatre or local attractions?"

While some outings are covered by the community's activity department budget, not all are included. Special events may have separate charges. Ensure you understand how these expenses are managed so you can plan your participation accordingly.

#### "Must you use the community's central pharmacy for medication administration services, and is there an extra fee associated with this choice?"

If you opt for the community's medication administration services, you'll need to use their in-house pharmacy due to their charting methods. Additional charges may apply.

#### **RENT AND THE RENTAL AGREEMENT**

#### "How is the rent paid (pre-authorized payment, cheque)? And how often?"

Understand your options and know how this will fit with your comfort level with technology and banking.

**NOTES:** 

#### General What and when was the last rental increase?"

Find out how much the increase was. Also ask them what's the notice period for an increase.

#### General "How are my rights protected?"

Ensure the home is a member in good standing of regulatory bodies, distinct from accreditation. In Ontario, the Retirement Homes Regulatory Authority (RHRA) enforces the Retirement Homes Act of 2010, overseeing licensing, inspections, and regulation to ensure resident security, safety, comfort, and informed care choices. In British Columbia, the BC Seniors Living Association sets safety, staff training, and assisted living support standards, granting a Seal of Approval to compliant communities. In Alberta, review your rights under the Alberta Housing Act.

#### "Are there any move-in incentives?"

Many communities offer incentives, depending on the time of year. This may include things such as first month rentfree, or free parking for a month or several months. Find out about referral incentives.

#### "May I see a copy of the Tenancy Agreement?"

Be sure you understand all rental laws and rights before you commit. Read the whole thing at home, at your own leisure.

#### "Do you reduce the rent if a resident is away for an extended time?"

For example, find out what happens if you go on vacation or visit family for a week or more. Can your meal costs and housework fees be waived? What happens if you're hospitalized?"

#### Generation "What is your move-out policy?"

Find out what the steps are. Some communities follow provincial regulations while others have their own policy.

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## **EXPERT INSIGHTS ON CHOOSING**

"When having the discussion [about care], begin with [the senior's] daily routine and what makes them happy. If nature is important to them, does the retirement home offer an outdoor garden area or [places] where bird feeders and plants can be set up? Do they enjoy their daily walk to a coffee shop and want to be close to amenities like that? Do they enjoy baking and require [a place where they can] continue their passion? Having these wish-list items can make all the difference to how easily someone transitions to—and enjoys—life in their new residence."

– AMANDA RICHARDS, SENIOR DIRECTOR, BUSINESS DEVELOPMENT AND COMMUNITY INTEGRATION, CHARTWELL RETIREMENT RESIDENCES

"Consider the culture of the retirement community. Typically, as we age we tend to revert to our comfort zones; such as our mother tongue, where we grew up; activities we loved when younger. It's important to be comfortable with your surroundings. When choosing where to live, look for staff and a community that will understand and cater to your individual needs to enhance your residence experience."

-REESA SOTO, MARKETING & SALES SPECIALIST, BAYCREST TERRACES

"Physical aspects like the building's layout can also be important. Can you get around easily? Do you like the size of the community? Know the lifestyle you're comfortable with. Do you prefer cruise-ship living, or something like a village?"

-PAT IRWIN, PRESIDENT, ELDERCARECANADA

"Do more than one visit. Multiple visits will really tell you if it's comfortable. Know what you need [in terms of] privacy, independence, and freedom to make decisions. Talk to people in different daily settings, to get their view about what it's like living there. Or walk around and ask yourself, 'Is this a place [where] people feel like me? Do I have things in common with these people?'"

-AMY D'APRIX, GERONTOLOGICAL SOCIAL WORKER

"When you're shopping for a house, you get a feeling when you walk in. You just know. It can be the same way with looking for a retirement home. Communities each have a culture and an energy, so when you walk in, pay attention to how you feel. Look at how residents look and feel and how staff interact with them. These are key things to watch and to get a feel for."

-TALIA KHANANIA, OWNER, ELDER CARE TRANSITIONS INC.

"It's easy to get distracted by bells and whistles. Keep your list of 'must haves' firmly in mind. If your parent really wants some outdoor gardening opportunities, don't get distracted by the pool and spa if that's not what they value."

– HEATHER HILLIER-GREEN, PRESIDENT, GREENHOUSE MARKETING

#### **ON MISTAKES TO AVOID**

"We've witnessed moves that didn't work out because of a rush in the search, led by an urgent need. Perhaps the senior was in the hospital and when they're discharged, they can't go home. They require care, and there's an urgency to search for a place to go after the hospital. They move, not having had the time to learn more about all their options, the various communities, and what they each have to offer. Sometimes it's not the right fit. They're sometimes left at the beginning of their search all over again. It can also lead to cases where people declined unexpectedly or weren't able to experience everything a retirement community has to offer."

-TALIA KHANANIA, OWNER, ELDER CARE TRANSITIONS INC.

"When people tour a residence, what an adult child might find attractive—perhaps a brand-new residence—may not be what a senior parent is drawn to, for example, an established residence. It's a big misstep to exclude the person who'll be moving in from the beginning of the process. When families who are 'just looking' at options bring only top choices to their loved one for consideration, you risk excluding a residence that might appeal to them more and thus ease their transition." –AMANDA RICHARDS, SENIOR DIRECTOR, BUSINESS DEVELOPMENT AND COMMUNITY INTEGRATION, CHARTWELL RETIREMENT RESIDENCES

"Parents may wish to move near their adult children, but think twice before relocating from existing support systems such as their church, doctor, and old friends."

-PAT IRWIN, PRESIDENT, ELDERCARECANADA

"Don't feel like you're the first person to go through this with your parents, even if that's what it feels like to you. The difficult decision you're making, any guilt or fear that you have are typical of other people out there who are helping parents find a retirement home." -SHARI CLANCY, MARKETING MANAGER, WILDPINE RESIDENCE

#### **ON RED FLAGS**

"Raise a red flag if residents seem unhappy or unwilling to talk or are unkempt, if food is limited on the menu or poorly prepared. Is the staff indifferent? Do furniture and fittings seem worn or shabby? Is the building in poor repair? Better look elsewhere."

-PAT IRWIN, PRESIDENT, ELDERCARECANADA

"Be aware of how much you or your parents need [in terms of] privacy, independence, and freedom to make decisions about things. Some retirement homes are pretty [firm] in how they operate. I'd want to see what rules there are, and if the rules feel restrictive, that's a red flag." -AMY D'APRIX, GERONTOLOGICAL SOCIAL WORKER

"Residents should be treated with absolute respect. If staff call them 'love' or 'dear' or share whispered confidences with you as you pass the resident, that's the mark of a custodial atmosphere. None of us, regardless of age, wants to be patronized or spoken about to others."

"If you have all of these wonderful spaces inside the residence, like a greenhouse or a pool or other amenities like that, and no one's using them, then that's a red flag to me."

-SHARI CLANCY, MARKETING MANAGER, WILDPINE RESIDENCE

"It's important to know, at what point the retirement residence would ask someone or suggest that they need to find another place. They should acknowledge care limitations. A lot of them won't be able to accommodate anyone who wanders. Some have limitations on behavioural issues. These things should be transparent. Families should be able to talk openly about them with the retirement home staff."

-TALIA KHANANIA, OWNER, ELDER CARE TRANSITIONS INC.

#### **ON MAKING A SMOOTH TRANSITION**

"To help make the transition easier, observe closely how [your parent or loved one] lives, what their routine is day-to-day. Then as best as possible, replicate it. We all have important, small moments in [our] lives that matter [to us]. Respect people's routines with things that make them feel comforted."

-AMY D'APRIX, GERONTOLOGICAL SOCIAL WORKER

"Don't be intimidated by the task of moving. Help is available! Hire professionals to plan your space, select your existing or new furniture, pack and move you, and set up the new suite."

-PAT IRWIN, PRESIDENT, ELDERCARECANADA

"You'll [benefit from] an experienced company who's done it for years, has ironed out kinks on the logistical coordination side, and are able and prepared to provide expert advice on how to make the transition as smooth as possible. As opposed to advice on how it should be done, [they] know the most efficient, least stressful way of doing something. They'll understand what you want, but they'll also explain implications [and] problems with it and suggest a better way."

-TALIA KHANANIA, OWNER, ELDER CARE TRANSITIONS INC.

"People have to judge how much their parents want to be engaged in [downsizing and moving], but recognize the grief of it. It's important for people to hear their stories. Try not to say, 'Just let it go,' or 'Oh, Mom, you're not going to need that in your new place.' Instead, say, 'It's hard to let that go, isn't it? I get that it's hard.' This can make a big difference."

-AMY D'APRIX, GERONTOLOGICAL SOCIAL WORKER





#### **ADDITIONAL RESOURCES**

Where to find help and support in Canada: www.comfortlife.ca/seniorcareadvisor

How to pay for senior care: www.comfortlife.ca/p/finance

Planning and downsizing: www.comfortlife.ca/ebooks/ downsizing-advice

Additional eBooks: www.comfortlife.ca/ebooks

