



Cottage Grove  
PLACE

# A *Family's* Guide to Choosing the Right Senior Living Community



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## From Our Executive Director

Dear families,

If you're reading this, you're probably facing one of life's biggest decisions: Finding a senior living community to trust for you or your loved one. It's a major decision that involves weighing practical needs against personal preferences, and it often comes at a time when emotions are already running high. You may be feeling uncertain, conflicted, or even overwhelmed.

That's exactly why the team at Cottage Grove Place created this guide. We wanted to give you a trusted companion for this process—something that cuts through the confusion and helps you focus on what truly matters to you and your family. Inside, you'll find practical tips for organizing your priorities, clear explanations about many of the terms and options you'll encounter, and the kinds of questions you should ask to help you get a feel for each community you visit.

We also encourage you to view this process as a journey, not a race. It might feel urgent, but taking the time to explore your options now—before you absolutely have to—gives you more control over your future. You get to choose from a place of possibility rather than pressure, and that makes all the difference in how you feel about your decision.

Whether you choose Cottage Grove Place or another senior living community, our hope is that this guide helps you feel a sense of comfort and peace of mind, knowing you have the knowledge and tools to make the right choice for yourself and your loved ones.



Warmly,

**Jennifer Snook**

Executive Director, Cottage Grove Place



# Starting Your Senior Living Search

Beginning the search for a senior living community to call home can feel overwhelming, but taking time to prepare will make the process more meaningful and less stressful. The most successful searches start with self-reflection and prioritization, long before you begin scheduling visits or comparing floor plans.

## Start With the Right People

Making the right choice should involve your support network. A close team with your best interests in mind can help you consider details you may not have thought of on your own.



**Family** – Your family knows your needs and priorities best. Open discussions about comfort levels and future care needs provide relief and confidence for everyone.



**Friends** – Talk to those who have already been through this process, or whose parents have, and ask what they learned along the way.



**Trusted Advisors** – Financial and legal professionals can help you understand contracts and tax implications of your decision, minimizing financial surprises.



**Transition Specialists** – Some communities offer trained specialists who guide you step-by-step through the downsizing and moving process.



**Current Residents** – The best way to get first-hand insight about a community is speaking with someone currently living there.

## Clarify Your Priorities

Choosing the right community begins with understanding what matters most to you or your loved one. The best way to start is by identifying priorities now and considering how they might shift in the future.

### Think about what matters most:

- **Independence** – How important is maintaining your current lifestyle and autonomy? Are there strategies at your community for maintaining your independence?
- **Care Options** – Do you want a plan and high-quality care facilities in place if your health changes, so you don't have to move again later?
- **Financial Stability** – Would you prefer predictable monthly costs or a pay-as-you-go approach?
- **Community & Social Life** – What kind of social life, activities, and amenities will help you feel most at home?
- **Practical Considerations** – Is your community located close to your family or other supports you rely on? Do they offer services to help bridge transportation gaps?



### Personal Ranking Table

Use this table to rate how important each area is to you or your loved one. Rank each priority on a scale of 1–5 (1 = least important, 5 = most important). Once you’ve ranked them all, review which ones scored the highest – those should guide your first questions and tours.

Priority Area	Importance (1–5)	Notes / Must-Haves
Independence		
Care Options		
Financial Stability		
Community & Social Life		
Practical Considerations		

**Tip:** Complete this table with your family or support network so everyone’s perspective is heard.

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### Navigating the Different Senior Living Options

Choosing senior living is not one-size-fits-all. Understanding the different types of living options is the first step toward finding the right fit for you or your loved one. Each option offers a different level of independence, support, and medical care.

Option	Best For	Services Provided	Cost Per Person (Iowa Avg.)	Key Considerations
<b>Independent Living</b>	Active, healthy adults (65+) who want to simplify life and stay social.	Private apartment-homes, dining plans, housekeeping, transportation, activities.	\$2,500–\$4,000/month	No medical care provided; in-home care can be arranged if needed.
<b>Assisted Living</b>	Seniors needing help with daily tasks but not full medical care.	Personal care assistance, medication reminders, dining, housekeeping, social programs.	\$4,300–\$5,500/month	Choose between pay-per-service or all-inclusive packages; ask about staffing ratios.

(Continued)

Option	Best For	Services Provided	Cost Per Person (Iowa Avg.)	Key Considerations
<b>Memory Care</b>	Individuals with Alzheimer's or dementia needing 24/7 supervision.	Secure environments, specialized activities, dementia-trained staff, daily assistance.	\$5,500–\$7,000/month	Look for communities with evidence-based memory programs and well-trained caregivers.
<b>Skilled Nursing Care</b>	Seniors with complex medical needs or recovering from surgery/illness.	24/7 licensed nursing care, rehab services, medical monitoring.	\$8,000–\$13,000/month	Medicare often covers short-term rehab up to 100 days; long-term care is private pay.
<b>Continuum of Care Community</b>	Adults planning ahead who want all levels of care in one location.	Access to Independent Living, Assisted Living, Memory Care, Skilled Nursing on one campus.	Varies	Offers seamless transitions and predictable costs over time; may require medical and financial approval at entry.

## The Truth About Advanced Care

The majority of seniors will require some form of nursing care as they age. We know that 70% of people over the age of 65 will need some form of long-term care at some point in life; 20% will need it for five years or more. What's more, standard health insurance and Medicare don't cover this type of extended nursing care. That's why planning ahead is imperative for peace of mind.

One advantage of living in a continuum of care community is seamless transition between care levels without moving. Ask if the communities you are visiting offer in-house health centers and both short-term rehabilitation and long-term nursing care.

### Average Monthly Care Costs in Iowa

- **Assisted Living:** \$4,300–\$5,500
- **Memory Care:** \$5,500–\$7,000
- **Skilled Nursing:** \$8,000–\$13,000

## Understanding Entrance Fees

Many senior living communities, especially those that are not purely rental-based, require an entrance fee. This one-time payment helps secure your residence, reserve access to future care, and fund the services and amenities that make community life possible. Entrance fees also allow communities to offer predictable monthly costs, which can be an advantage as healthcare needs and market costs change over time.

There is no single “right” model for everyone—the different approaches exist because people have different situations and comfort levels with commitment. Some families prefer the cost protection and lifetime guarantee of a LifeCare contract (such as those offered at Cottage Grove Place), while others want the flexibility of a rental model without any sort of entrance fee attached.

**One of the best strategies is to find a community that offers both options.** For example, you may be able to start with a rental arrangement as you get to know the community and then transition into LifeCare when you are ready for the peace of mind that comes with lifetime care coverage. This can give you the best of both worlds: flexibility to begin your senior living journey on your terms, and long-term security for the years ahead.

Use the table below to compare the most common entrance fee models and see which approach might be right for you.

Model	Pros	Cons
<b>LifeCare Community</b>	<ul style="list-style-type: none"><li>• Guaranteed care for life with predictable monthly fees</li><li>• Financial security against rising costs</li><li>• Tax advantages (Portion of monthly fees may be deductible)</li><li>• Priority access to all care levels</li><li>• Peace of mind for families</li></ul>	<ul style="list-style-type: none"><li>• Entrance fee required (\$130K-\$300K)</li><li>• Medical &amp; financial qualification required</li><li>• Some are opposed to buy-in concept</li></ul>
<b>Other Entrance Fee Communities (Non-LifeCare)</b>	<ul style="list-style-type: none"><li>• Lower entrance fee</li><li>• More rental-like flexibility</li></ul>	<ul style="list-style-type: none"><li>• No lifetime care guarantee</li><li>• Costs escalate with higher care needs</li><li>• May lack full continuum of care</li><li>• Financial unpredictability</li></ul>
<b>No Entrance Fee (Rental Model)</b>	<ul style="list-style-type: none"><li>• No large upfront cost</li><li>• High flexibility for moves</li><li>• Lower initial commitment</li></ul>	<ul style="list-style-type: none"><li>• No cost protection</li><li>• Risk of multiple moves</li><li>• Unpredictable future expenses</li><li>• Limited financial security</li></ul>

# Beginning Your Community Visits

Once you have clarified your priorities and done your homework, you are ready to start visiting communities in person. Touring allows you to experience the atmosphere, meet staff and residents, and see firsthand how each community aligns with your needs and expectations. Here are our best tips and suggestions for making the most of your time on campus.

## What to Look For & Questions to Ask

### First Impressions & Atmosphere

- Is the campus welcoming, clean, and accessible?
- Are staff friendly and residents engaged?
- Does it feel warm rather than institutional?

**Ask:** *"How do you help new residents feel at home and make friends quickly?"*

### Levels of Care & Continuum

- Can residents stay at the community as their care needs change?
- Are all levels of care (Independent Living, Assisted Living, Memory Care, Skilled Nursing) available on campus?
- Is emergency response available 24/7?

**Ask:** *"If my needs change, will I have to move to another facility or can I receive care here?"*

### Financial Clarity & Value

- What does the monthly fee cover?
- Are costs predictable over time?
- Are there entrance fees and what do they cover?

**Ask:** *"Can you explain how your pricing works over the long term?" "How have your rates changed in the past five years?"*

### Living Spaces

- What floor plans are available?
- Can you personalize your space or apartment-home buildout?
- Are there safety features like grab bars and emergency call systems?

**Ask:** *"If my care needs change, where will my new room be?" "Am I allowed to bring pets?"*

## Staff & Community Culture

- Is it a 501(c)(3) nonprofit with local leadership?
- Do staff greet residents by name and seem enthusiastic?
- What's the staff-to-resident ratio?

**Ask:** *"What's the average tenure for your team?"*  
*"What training does staff receive?"*

## Dining & Amenities

- Are meals freshly prepared with variety and flexible options?
- Are dining facilities well-maintained and inviting?
- Is there flexibility in where and when I dine?

**Ask:** *"Can I try a meal during my visit?"* *"Do menus accommodate special diets?"*

## Health & Wellness Support

- Is there a Health & Wellness Navigator on staff?
- Are fitness programs available for all ability levels?
- Is transportation provided for medical appointments?

**Ask:** *"How do you support residents' independence for as long as possible?"*

## Community Life & Engagement

- Are activities accessible and inclusive?
- Is there a posted calendar of events?
- What kinds of off-campus opportunities are there?

**Ask:** *"What's a recent event residents loved?"*  
*"Do you offer volunteer opportunities?"*

## Transparency & Trust

- Are answers honest about potential challenges?
- Are policies clear about care transitions and pricing?

**Ask:** *"What are the limitations of your services?"*  
*"How do you resolve issues with residents?"*





# Community Tour Comparison Worksheet

Community Name: \_\_\_\_\_

Date of Visit: \_\_\_\_\_

Contact Person / Title: \_\_\_\_\_

Category	Notes & Impressions	Rating (1–5)
First Impressions & Atmosphere	How did the campus look and feel when you arrived? Were staff welcoming and residents engaged?	
Levels of Care & Continuum	Are all care levels available? Is there a plan for transitioning if care needs change?	
Financial Clarity & Value	Were pricing and fees clearly explained? Do costs seem predictable and reasonable?	
Living Spaces	Did the floor plans meet your needs? Were apartments customizable, safe, and comfortable?	
Staff & Community Culture	Did staff greet residents by name? Did the community feel warm and connected?	
Dining & Amenities	Was the dining experience appealing? Were meals tasty, varied, and flexible?	
Health & Wellness Support	Are there fitness programs, wellness staff, and transportation for appointments?	
Community Life & Engagement	Was the activity calendar full and inclusive? Were events appealing and accessible?	
Transparency & Trust	Were answers honest and clear? Did you feel confident in their approach to problem-solving?	
Total Points		

What We Loved: \_\_\_\_\_

Questions to Follow Up On: \_\_\_\_\_

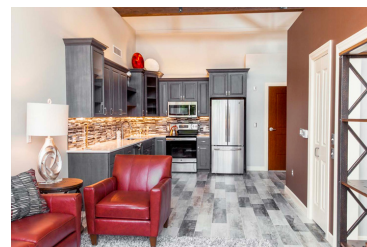
Overall Impression (1–5): \_\_\_\_\_

## Sample Questions to Ask Residents

Talking with current residents can give you a perspective you simply cannot get from brochures or staff tours. Residents have firsthand experience of daily life, and most are happy to share their thoughts with people considering a move.

Here are some great conversation starters:

- What made you choose this community?
- How long did it take for you to feel at home?
- What's something you wish you had known before moving here?
- What do you enjoy most about living here?
- What would you change if you could?
- How easy was the move-in process?
- Do you feel there are enough activities and events to choose from?
- How do the staff treat residents day-to-day?
- What is mealtime like here?
- Do you feel safe and supported in this community?



## Getting the Most Out of Your Visit

Your tour is more than just a walk-through – it's your chance to experience what daily life might feel like in the community. Use these tips to make the most of every visit:

### Timing Suggestions

- Visit at different times of day to see how the community feels during meals, activities, and quieter evening hours.
- If possible, schedule both a weekday and weekend visit to get a full picture of the routine.

### Engagement Tips

- Join an activity or class to experience the community's energy and participation level.
- Stay for a meal to sample the food quality and meet residents in a natural setting.
- Take time to walk the grounds, peek into common spaces, and notice how residents interact with staff and each other.

### Follow-Up Advice

- Write down your impressions right after your visit while details are fresh.
- Email or call the community with any lingering questions – most communities will happily clarify policies, pricing, or care levels.
- If you're visiting multiple communities, use a comparison worksheet so you can easily remember what stood out about each one.

## Trusting the Process

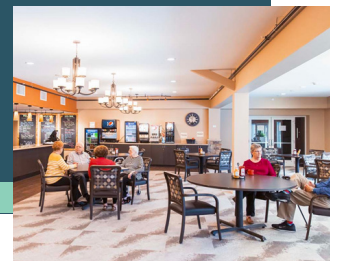
Finding the right senior living community is a journey, not a single decision. It often takes time to explore different options, visit communities, and reflect on what feels like the best fit for you or your loved one. Starting your search early allows you to approach the process with curiosity instead of urgency, which means you can make thoughtful choices without the added stress of a health crisis or last-minute move.

It is also important to remember that some communities, especially those with LifeCare programs, require medical and financial eligibility at the time of entry. Planning ahead gives you the best chance of qualifying for your preferred community and securing a spot when you are ready.

Above all, trust that taking the time to plan will bring clarity and peace of mind. By moving at your own pace, you create the opportunity to choose a community that feels right for you, both today and in the future.

If you are ready to take the next step, the team at Cottage Grove Place is ready to help. Whether you are looking for a rental or a LifeCare community, we can show you what exceptional senior living looks like. When you feel ready, we invite you to schedule a visit to see our community in person and experience the welcoming atmosphere for yourself.

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## Start the Conversation

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