

Things To Think About When Choosing A Retirement Community

Many people facing retirement choose to sell their big house and downsize to a retirement community. Finding a community that suits your needs takes a bit of research and some careful thought. There are many things to consider when choosing a retirement community and you don't want to take this life changing event lightly.

One important consideration when moving to a retirement community is location. Is staying near your family important? Or maybe moving to a warmer climate is top priority? Whether you decide to stay in your own town or move to another state, you'll want to look into things like home price, community fees, taxes, social life, sports teams, cultural activities, golf courses, educational opportunities, the town crime rates as well as the overall environment.

Before you uproot yourself, think long and hard about what you want to do in your retirement. Are you an avid golfer? Then a community with a golf course should be tops on your list. Many people these days want to keep working after retirement, if this suits you then you need to consider if the local employment opportunities are to your liking. If you want to live in a place that has lots of activities like cards and bingo as well as entertainment, then you'll want to put communities that offer these things on the top of your list.

Another consideration is your health. Some retirement communities offer unlimited medical and nursing home care as part of the package fees. Others offer only limited medical care and still others have a pay as you go basis. Of course, if you are in good health this may not be a concern to you now, but further on down the road it may be important so it doesn't hurt to plan for this.

Some communities only accept a limited number of applicants that have health conditions. Many require that you pass physical as well as mental checks when you apply. Applicants that have had a stroke or have cancer or dementia may not be accepted. If you have a retirement community that you really want to be a part of, then it is advisable to apply while you are still in good health, if you wait until you have health problems you may never get in.

Another thing to check on when evaluating retirement communities is to see if they are accredited. . The Continuing Care Accreditation Commission is the agency that accredits continuing care retirement communities. If you are looking for a continuing care community, make sure to find out how the medical care is provided and if there is assisted living care on site.

Finally, once you have narrowed your choices down, see if you can spend a night in the community and have a meal there. This is a great way to find out first hand what it is really like there. You can also meet some of the residents and get the real scoop on life in your chosen retirement community.

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About the Author

Lee Dobbins write about retirement and aging issues. Visit retirement-community.senior-citizens-site.com to learn more about retirement and how to pick the perfect retirement community.