



246 North Main Street
South Hadley, MA 01075

Loomis Life

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Loomis Life
Photo Contest



We love the Pioneer Valley so much that we have called it home for more than 120 years.

Now, through the end of March, email us your favorite original photo taken in the valley, and we will pick one to win an Atkin's Farm gift basket.

To enter, email your photo and a description to jpowers@loomiscommunities.org

We can't wait to see your photos!

Want to catch up on past editions of *Loomis Life*? Scan the QR Code below.



CCRCs and You: A Focus on FAQs

Happy 2024, readers! With a new year comes new resolutions; perhaps one of yours is learning how to enjoy a more maintenance-free lifestyle. Maybe this is the year you decide whether a senior living community is right for you.

Considering a move to a CCRC, such as the Loomis Communities, can be overwhelming. That's why we have devoted the entire front page of this issue to the most common questions we receive.

Q: What does CCRC mean?

A: Continuing Care Retirement Communities, or CCRCs, are a senior living option. Typically, CCRCs offer multi-tiered care. For instance, the Loomis Communities not only provides residents with independent living but also assisted living and skilled nursing care so that you receive exactly what you need, when you need it. This enables you to transition seamlessly within one community without having to worry about finding another home to live in should the time arise. It also allows spouses to remain together should one need a different level of care.

Q: What is an entrance fee, and why do I pay one?

A: Great question! All Continuing Care Retirement Communities, including the Loomis Communities, are required to charge an entrance fee. There are two kinds of entrance fees: a 90% refundable and a declining refundable. The 90% refundable entrance fee means you will receive 90% of your entrance fee back to you or your estate upon moving out of the community. This option is typically the larger of the two. The declining refundable entrance fee means your potential refund will go down 1% each month for 100 months. This option is usually less money upfront.

Residents have unique reasons for choosing the entrance fee type they prefer. Some would rather keep their funds secure and available as an estate planning tool. Others like to maintain more funds from their home sale and invest it, paying less at the start of their CCRC move. Our knowledgeable team can walk you through the differences in detail, but in the end, the best selection is what works best for you.

Q: I've also heard of a monthly service fee. What does that include?

A: Far more than you might expect! Our residents have described the Loomis lifestyle as similar to life on an all-inclusive cruise ship that doesn't have to leave port. Your monthly service fee takes care of typical daily household maintenance tasks, freeing you to relax and spend time doing what you enjoy more. For example, all utilities, property taxes, housekeeping, repairs, a main meal, document shredding, and more are covered. This also means a predictable billing system without frustrating surprises month-to-month.

Q: What if my health changes after the move? What if only one of us needs more care?

A: Transitions for your individual needs are facilitated within a single community without burden to you or your loved one. The Loomis health team members work directly with you to determine which level of care is most appropriate, taking care of every detail down to move-in day so you can focus on your new opportunities to actively age. Plenty of Loomis couples reside in various levels of care within one community — a significant benefit of deciding to call a CCRC like Loomis home.

Have other questions you want answered? Give us a call at the number on the back side of this newsletter, or send us an email. We are happy to offer insight and guidance along this journey.



Free yourself to live the life you want, and spend your time doing the things you want to do.

Updates From Construction Central

New year, same forward momentum... With projects steadily continuing at both Loomis Village and Applewood, the enhancements are materializing at a rapid pace. Applewood's new meeting room now boasts a built-in stage. We cannot wait for all the possible utilizations of this creative space. At Loomis Village, the new entertaining area is taking shape while the dining room receives an extreme makeover.



Above: The lobby at Loomis Village is really taking shape with new furniture and flooring.



Above: Applewood has new additions on both ends of the community now.

In the Loop with Loomis “Experts”

The Loomis Communities is filled with knowledge and savvy on topics ranging from tech tips to specialized nutrition for seniors. Each month, you can check out *Loomis Life* for an interview with a team member or resident. They will impart some of their unique wisdom and what they think everyone should know on a certain subject. What you learn about various topics (and life at Loomis) just might surprise you!

This month, we're asking our Marketing Coordinator Joshua Powers some of the things you should know when coming in to tour any of the Loomis Communities. With more than five years experience working at the Loomis Communities, Josh has some pointers to get the most out of your time.

- **Come with Questions.** So much information is offered during a community visit that it is easy to get caught up in the moment and leave without learning what you had most wanted to know. This is especially true on initial tours when you're getting your first taste of Loomis. I find that it is best to bring a sheet in with questions and trust that our marketing managers are going to have the answers. If for some reason we do not, we will get them for you.
- **Bring a Wish-to-See List.** We often find that people worry about taking up too much of our time when on site; however, we enjoy being your guide to a community and are here to spend as much time as needed with visitors. When you receive the brochure information, select which models you would like to explore and let us know so we can make arrangements.

If you've got other questions, we are happy to answer them! Email or call us at the number below.

Want to learn more? Have an idea to share? We want to hear from you!

The Loomis Communities - 246 North Main Street. South Hadley, MA 01075 - (413) 588-5178 - jpowers@loomiscommunities.org