



Cascade Village

at Smokey Point

a Josephine Community

CCRC – Continuous Care Retirement Community

- A CCRC, also known as a life plan community, delivers independent living and an amenity-rich lifestyle with access to onsite higher-level care should medical needs progress. This continuum of care ensures residents have the stability of remaining in the place they call home.

Why Move to a CCRC

The decision to move to a CCRC takes a great deal of consideration. Here are the major benefits of a CCRC:

- It offers independent living with various residential options. Our community will offer 1 & 2 BR apartments, 2 BR villas and 3 BR penthouse.
- It ensures access to advanced healthcare support, such as assisted living, memory care, long term care (nursing home), and short term skilled rehab.
- It increases social engagement and expands a senior's social network with a wide range of activities and amenities.
- It creates a maintenance-free lifestyle, as cooking, cleaning, house, and yard work are provided. Our community will also have an indoor pool/hot tub, pickleball court, theater room, fitness room, outdoor fire pits, outdoor bbq area, dog run and beautifully landscaped grounds with plenty of walking paths.
- It offers potential tax benefits.
- It provides peace of mind and security for the residents and their caregivers. You are guaranteed care, you are guaranteed a place in assisted living or other care when you need it. And you will never be asked to leave should you run out of money.

The Levels of a Continuing Care Retirement Community

- Independent living: You want to move into a CCRC while you are still independent. Active, healthy older adults enjoy the CCRC amenities and maintenance-free benefits, all while living unassisted in their choice of residence.

- Assisted living: If a senior's level of care needs increase, assisted living provides 24/7 access to medical and custodial care. While residents are encouraged to be as independent as possible, staff members are available to help with activities of daily living, such as bathing, dressing, or medication management. Assisted living may take the form of private or semi-private apartment-style accommodations.
- Memory care: Seniors struggling with memory loss due to dementia, Alzheimer's disease, or other cognitive impairments can transition to the CCRC's on-campus memory care facility. Specially trained staff provide personalized care with a focus on keeping residents comfortable, engaged, and safe.
- Skilled nursing care: Similar to assisted living, skilled nursing care includes 24/7 medical and custodial care. However, skilled nursing focuses on short-term care and rehabilitation. For example, residents needing post-surgery wound care, physical or speech therapy after a stroke, or intravenous medication administration would reside in the CCRC's skilled nursing care unit.

How Much Do Continuing Care Retirement Communities Cost?

- CCRCs are entrance fee communities.
- The entrance fees guarantee housing and medical care. In comparison, older adults choosing to age in place in their current homes may face unexpected and exorbitant healthcare costs. CCRCs provide peace of mind that aging in place at home does not.
- Cascade Village at Smokey Point entrance fees start at \$247,000 for a 1 BR apartment.

Why Do Continuing Care Retirement Communities Charge an Entrance Fee?

- Moving into a CCRC is an investment in your future. The entrance fee is a contractual upfront cost (like a down payment on a home). An entrance fee guarantees housing and medical services throughout your lifetime.
- The entrance fee is similar to buying a long term health insurance plan (to be clear, you are not buying health insurance). This ensures that you will have the care you need, when you need it, and at a lower price than a typical Assisted Living community.
- Many residents sell their existing homes to finance the entrance and monthly fees associated with a CCRC.

Why Do Continuing Care Retirement Communities Charge a Monthly Fee as well?

- The entrance fee, as noted above, is the upfront cost that guarantees your care, as long as you need it
- The monthly fee covers your “rent” and all the amenities while you live at Cascade Village at Smokey Point. Our monthly fee includes:
 - Life Care Benefit/Continuum of Care (access to all the future healthcare you need as outlined above in level of a continuing care retirement community)
 - Weekly housekeeping
 - Full kitchen and washer/dryer in apartment
 - All Utilities including heat & A/C, which you control in your apartment
 - 24-hour security, gated community, and emergency alert system
 - Interior and exterior maintenance
 - Property Taxes
 - Concierge Services
 - Group & point to point transportation services
 - Fitness program instructors, classes, Heated Pool & Spa
 - Life Enriching Activities, Social Events, & Education
 - Flexible meal plan where you can eat in the restaurant, bistro or bar
 - And much more.....