THE Courtyard at LOVES PARK SENIOR LIVING

HOW TO CHOOSE THE RIGHT SENIOR LIVING COMMUNITY

A Guide for Winnebago County Families

This guide walks through the process of selecting a care level, budgeting long-term senior housing, comparing communities, asking the right questions, and more. Feel free to print it out and take it with you to help make sense of the senior living process.

TheCourtyardatLovesPark.com

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INDEPENDENT LIVING | ASSISTED LIVING | MEMORY CARE

Find Out What Care Your Loved One Needs

Start by keeping track of your loved one's honest needs. Check any that you notice:

Help with daily tasks

- ☐ Recent falls or close calls around the house
- ☐ Medications are missed, doubled, or expired
- ☐ Spoiled food in the fridge, skipped meals, or weight loss
- ☐ Housekeeping and personal grooming issues
- ☐ Trouble managing bills, mail, or other finances
- ☐ Difficulty driving or getting to appointments
- ☐ Increasing confusion, forgetfulness, irritability, or disorientation
- ☐ Seeming isolated, withdrawn, paranoid, or lonely
- ☐ Family caregivers are stretched thin or nearing burnout

Notes:

For Your Reference

Independent living For those who can live self-sufficiently and would benefit from less cooking, housekeeping, and lawn care

Assisted living For those who can live mostly self-sufficiently and still want an active lifestyle, but need some help with daily tasks, including personal care

Memory care For those living with Alzheimer's or another form of dementia who need daily supervision and a structured daily routine

The level that seems right: ☐ Independent living ☐ Assisted living ☐ Memory care

Set Your Budget

This budget chart can help you plan for your loved one's senior care and keep track of all the details:

Monthly income	Amount
Social Security	$
Pension / retirement income	$
Annuity income	$
Long-term care insurance benefit	$
VA Aid and Attendance	$
Other contributions	$
Total resources	$

Available assets	Amount
Checking / savings	$
Investments / brokerage	$
Retirement accounts	$
House sale proceeds	$
Property equity	$
Life insurance value	$
Total assets	$

Monthly costs	Amount
Base community price	$
Additional services	$
Medications	$
Personal spending	$
Recurring expenses	$
Total costs	$

One-time costs	Amount
Community fee	$
Security deposit	$
Assessment fee	$
Moving costs	$
House sale costs	$
Other costs	$
Total one-time costs	$

Monthly surplus / shortfall	Amount
Total monthly resources	$
Total monthly care costs	$
Total surplus / shortfall	$

Note: Every community is different, and care costs can vary widely depending on how much care your loved one needs. Averages exist online, such as the fact that assisted living communities in Illinois had a median cost of $6,219 per month in 2025, according to CareScout.
However, the data that really matters for your family is what available communities cost and how those costs are allocated. Speak with community care teams to find out more about the real costs in your situation.

Compare Communities Near You

Take this chart on community tours to compare your options by the same metric. This can make your choice much clearer, while making sure you don't forget anything.

Criteria	Community 1:	Community 2:	Community 3:
Distance away			
Care levels offered (IL / AL / MC)			
Base monthly cost			
One-time community fees			
Current availability (Y / N)			
Pets allowed (Y / N)			
Scheduled transportation (Y / N)			
Helpfulness (1 to 5)			
Overall impressions (1 to 5)			

Notes:

Questions to Ask on Each Visit

Bring this list to each visit to help fill in the chart or notes above:

- ☐ What is included in the monthly rate, and what costs extra?
- ☐ How is the assisted living care tier determined, and how often is it reassessed?
- ☐ What happens if a resident's needs increase over time?
- ☐ How does the team handle medication management and medical coordination?
- ☐ Is a nurse on-site or on-call, and what is the team-to-resident ratio?
- ☐ How do residents move between different levels of care?
- ☐ What does a typical week of activities and outings look like?
- ☐ How does dining work, and can specific dietary needs be accommodated?
- ☐ Is scheduled transportation available for appointments and errands?
- ☐ Is the community pet-friendly, and what are the rules?
- ☐ What is the one-time community fee, and what does it cover?
- ☐ What is the notice policy for moving out or changing levels of care?
- ☐ How is the memory care neighborhood secured to prevent wandering?
- ☐ What dementia training does the care team complete?

Notes:

Resources for Families

The Northwestern Illinois Area Agency on Aging serves Winnebago County and offers free help finding local services for older adults and their families. Call (815) 226-4901 or visit nwilaaa.org.

The Illinois Department on Aging Senior HelpLine answers questions about benefits and care options at (800) 252-8966.

The Eldercare Locator, a national service, connects families with local support at (800) 677-1116 or eldercare.acl.gov.

The Alzheimer's Association offers a 24/7 Helpline for dementia questions and caregiver support at (800) 272-3900.

For information on the VA Aid and Attendance benefit, contact the U.S. Department of Veterans Affairs at (800) 827-1000 or va.gov.

Review your loved one's long-term care insurance policy, if any, to see what portion of assisted living or memory care it will cover and call the provider for any questions.

NEXT STEPS

The Courtyard at Loves Park offers independent living, assisted living, and memory care on one campus in Loves Park, so a loved one can settle in and stay, even as their needs change.
To schedule a visit, call (815) 420-0384 or visit thecourtyardatlovespark.com/contact.