Rincon del Rio is a Continuing Care Retirement Community integrating various levels of active and assisted living, long-term health care services, social services, and recreational activities on the same campus. There is strong emphasis on wellness, helping seniors remain as healthy and active as possible. (P. 3, 10)

CCRC’s are essentially a form of managed care offering a range of housing choices coupled with health care tailored for an aging population.

The project is situated on 215 acres and is clustered so that 68% of the land remains as open space and only 32% will have development. (P. 6)

The campus is designed to serve 400 to 450 people within 345 units consisting of detached cottages, duplexes, garden apartments, cohousing, congregate living and group homes. (P. 7)

Rincon del Rio’s natural environment is its foundation. The project is self contained with a small town atmosphere. (P. 3-5)

There is current unmet demand for 690 new active-living senior residential units in Nevada County. (P. 18)

Nevada County does not have sufficient zoning available to house seniors. The County’s newly adopted General Plan Housing Element, Programs for Development of Housing (HD), Program HD-8.1.6 states “The County shall amend the Zoning Regulations to create a definition and development standards to allow for Continuing Care Residential Communities...” Rincon del Rio is doing exactly what is called for in the General Plan. (P. 13 & 18)

A professional survey of Nevada County Seniors showed 72% believe it is important “seniors have a choice about living within city limits or outside town”, with 74% preferring to live outside town.

The overall results of the survey indicate senior residents of Nevada County are ready for a change that would allow more choice and healthy options. (P. 13)

The State of California carefully monitors the Financial operation and solvency of Continuing Care Retirement Communities. (P. 17)

The buildings are universal design for age-in-place security. (P. 23)

The project provides a significant economic contribution to Nevada County creating $72 million in economic activity with 538 full-time jobs at build out. The multiplier for the construction phase increases the annualized value to $133 million. (P. 14-15)

At build out, residents will outlay $4.6 million generating $33,000 in sales tax annually. (P. 15)

Rincon del Rio will generate a net fiscal surplus of approximately $1.7 million annually for Nevada County while having minimal impact on services since the project is self-contained. (P. 15)

Rincon del Rio does not create a through road from 49 to Combie. It does not create a road through the Ranchos. In fact, the infrastructure for the project provides the Ranchos much needed fire flow and emergency access.

Because of the age of the residents and the occupancy demographic (60% of senior units are occupied by singles), senior housing generates about 1/3 of the traffic compared to other residential developments. (P. 10)

Senior residents use less than 1/2 the sewer and water of single-family housing. Besides infrastructure details, seniors are good neighbors that volunteer, spend money, bring in tourism, support the arts, and use few County services such as schools and law enforcement. (P. 10)

While there may come a time when physical limitations make it difficult for seniors to stay in homes they have occupied and maintained for decades, they should always have a positive option to stay in the County where they have lived, raised children, contributed to a way of life, and have paid taxes.
The **CONCEPT** for Rincon del Rio is Abundant Living and Successful Aging for Nevada County Seniors.

**What is Abundant Living?** It’s enjoying each day, having a purpose, and living in a natural environment with an appreciation for the wealth of surrounding beauty.

**What is successful aging?** It’s being able to age-in-place close to friends and family, living in health with a generous support system, being included not isolated, and having the security of knowing you will not be a burden but instead an inspiration to your children and grandchildren.

Our intention is to establish an integrated community with these components:

- A small town village atmosphere creating a **sense of place**.
- Inter-Generational activities programming.
- Trail and walking path access throughout the community to natural amenities.
- A diverse mix of housing options especially built for seniors. All accommodations are built with Universal Design to ensure safe and comfortable housing that accommodates changing needs as the populace ages in place.***
- A commitment to stewardship of the land and resources for a sustainable future.
- A determination to preserve the essential site character. The visual impact to surrounding neighbors is minimal. Construction sound will be reduced by using off-site modular construction wherever feasible.
- Services insuring preventive care and encouraging residents to pursue activities promoting vitality and independence.

Specifically, this is accomplished by providing personalized in-home care if required and insuring fluidity in housing arrangements as needs change. ***

**Rincon del Rio’s natural environment is its foundation.** Nearby nature and neighborhoods that support physical activities promote healthy, successful aging. The **concept** for this project is rooted in the qualities of the site, the policies of Nevada County, and the certitude seniors can achieve abundant living and successful aging if provided the appropriate setting.

***The accommodations are designed to promote independence by making daily life and in-home medical care comfortable and easy—even with a challenging situation.

Residents receive as much or as little on-site attention as they require. Staff doctors and nurses are knowledgeable about and responsive to individual situations.

Should assisted living or memory impaired housing become the better option, there is not a forced continuum of care. Instead, there are flexible housing options making it possible to return to independent accommodations.
The CONCEPT and essence of Rincon del Rio is epitomized by the Village Green and Town Center. These features are the “heart” of the community.

The Event Lawn is about two acres of groomed landscape with paved walking trails. On more acreage adjoining the green you’ll find tennis and pickle ball courts, an aerobic pool, and groomed hiking trails completing the Village Green.

The Event Lawn is designed to house party tents for community occasions and group gatherings. When no longer needed, the tent is removed returning the area to open space.
The intention of the Town Centre is to create a small village atmosphere providing housing, commonality, services, amenities, volunteer and employment opportunities, shopping, education, and recreating.

Outside the Town Centre are clustered a diverse mix of housing options constructed with the needs of the residents in mind.

Another especially important design component is the intentional provision of amenities for friends and family to encourage frequent and pleasant visits.

Nature has helped a great deal by providing river overlooks and miles of scenic walking trails.

There is a community farm and individual gardening plots located on sensitive agricultural land as well as a hobby garage and wood shop.

Seniors have much knowledge and skill to share. Rincon del Rio wants to provide appropriate amenities so family and friends can stay up-to-date on what residents are learning and accomplishing.
The **CONTEXT & BACKGROUND** of Rincon del Rio guides the overall decision making for the project.

The property is 215 acres in size and is located ½ mile east of Hwy 49 on Rincon Way which is approximately 1.6 miles south of Combie Road.

The General Plan designation for the property is PD ESTATE, and the Zoning Designation is RA-3-PD.

Primary emphasis for this project shall be placed on:

- Clustering - 68% of the project is Open Space while only 32% will have development
- Minimizing impacts on natural and man-made resources
- Limiting public health concerns
- Attenuating any aesthetic concerns regarding structures
- Utilizing green building strategies
- Preserving essential site character

Rincon Del Rio proposes a senior community designed as a self-contained, closed campus. Situated in a rural/agricultural atmosphere, it will offer amenities and services including:

- Extensive community gardens, orchards, pasture for livestock, and a network of trails suitable for hiking, paved walking paths.

- Fishing pond, areas for secure camping, sports courts, clubhouses, events green, aquatic centers, hair salon, spa rooms, gym/workout, yoga/dance, dining areas, picnic areas, recycle facility, art/clay studio, deli/sports bar, libraries, resident-operated closed-circuit television station.

- Computer/business center, theater, post office, bank, and on-site support benefits such as doctor, dentist, rehab facilities and other professional services.

- The campus will offer a variety of housing that ranges from independent living to special care arrangements. Units will be constructed with Universal Design principles to insure an age-in-place option.

- The land will not be sold in fee simple. The community will be managed by experienced, knowledgeable operators to create a vibrant atmosphere accenting wellness, preventive care, and daily activity in a natural setting. This is NOT a housing project with a some level of health care in a forced continuum but instead a quality-of-life initiative.
The Campus is designed to serve a senior population of 400 to 450 people within 345 living units consisting of:

- Independent Living (Detached) Cottages
- Independent Living Duplex Units
- Independent Living Garden Apartments
- Independent Living Cohousing Units
- Independent/Assisted Living Village Center Units
- Three Group Homes
- Three Lodge Buildings

The variety of housing types and array of amenities and services work together to create a socially interactive environment designed to eliminate isolation—loneliness and depression.

Other community undertakings promote healthy eating and encourage social and physical activity in a secure and natural environment.

Spontaneous gathering places and walking initiatives are provided throughout the neighborhoods.

“We may not have it all together...but together we have it all!”
THERE ARE MAJOR DIFFERENCES BETWEEN CCRCs AND OTHER HOUSING PROJECTS.

Continuing Care Retirement Communities (CCRCs) integrate various levels of active and assisted living, long-term health care services, social services, and recreational activities on the same campus. There is strong emphasis on wellness and helping seniors remain as healthy and active as possible.

In addition, CCRCs encourage residents to maintain close ties to their local communities and continue relationships they may have developed over the years.

CCRCs evolved in response to seniors’ desire to maintain their independence and active lifestyle, while gaining access to healthcare.

At the beginning of 2011, there were 294 active senior living units and 635 assisted living units operating in Nevada County.

An examination of this existing housing inventory illustrates stark differences between projects built for seniors and other residential housing developments:

- Because of the age of the residents and the occupancy demographic, senior housing generates about 1/3 of the traffic compared to standard residential developments.
- Senior residents use less than 1/2 the sewer and water of single-family housing.
- Sixty percent of senior units are occupied by singles.

Besides infrastructure details, there are other substantial differences.

A Continuing Care Retirement Community is essentially a form of managed care offering a range of housing options coupled with health care tailored for an aging population.

Residents live with independence and dignity, knowing they have guaranteed access to whatever health care services they might require.

In one location a CCRC brings together a diverse selection of residence choices, lifestyle options, services, health care, and amenities.

These choices and services create an environment where the residents can age-in-place, remaining as healthy and active as possible while enjoying a scenic, lock-and-leave maintenance-free environment with family and friends.

“If nothing ever changed, there’d be no butterflies”
VITALITY AND HEALTH ARE IMPROVED IN A NATURAL SETTING. "Health" is defined by the World Health Organization as "a state of complete physical, mental, and social well-being, not merely the absence of disease or infirmity."

"Wellness" is defined broadly to include not only human physical and mental health, but social connectedness and community spirit.

The California Institute of Public Affairs (CIPA) is convening a series of workshops to explore ways of connecting wellness and nature in California.

CIPA completed a survey of scientific literature finding clear evidence that frequent and easy access to nature reduces stress and depression, boosts immunity, enhances mental health, speeds recovery from illness, promotes community cohesion, enhances productivity, and even reduces crime.

Walking is the number one form of exercise for people over the age of 50. The truth about walking? You will walk more often if it is convenient (right outside your door), if the setting is beautiful, if encouraged, and if others are participating.

Rincon del Rio has miles of trails and walking initiatives begging residents to come outside and play.

A popular misconception is the mistaken belief that ‘Older’ people, particularly the frail, prefer lots of alone time in a peaceful and quiet environment.

Not True!

Aging is not lost ‘youth’ but a new stage of opportunity & strength.
**CCRCS HAVE MANY ADVANTAGES** to consider when planning long-term retirement.

A Continuing Care Retirement Community (CCRC) is a residential community for the remainder of one's life, with a choice of services and living situations.

Based on changing needs, seniors move between Independent living, Lodge Housing, Assisted Living, Palative Care, and Hospice. When a health situation improves, the resident is welcome and finds it easy to return to independent living.

Family is often most vulnerable when health circumstances become difficult. At Rincon del Rio, the residents will not have to face the additional challenge of leaving familiar surroundings, friends, and relationships. There will be no need to disrupt comfortable routines.

CCRCs have special advantages for married couples concerned about being separated by illness. At Rincon del Rio a great deal of support is available without moving from the community. The ill spouse may relocate to a unit within the same building or a different facility with specialized care, but remains on campus, close at hand.

In the case when the health of one spouse makes living independently not advantageous or advisable, greater levels of care are available without moving from the community. The ill spouse may relocate to a unit within the same building or a different facility with specialized care, but remains on campus, close at hand.

If one spouse wants to travel and the other is unwilling or unable, no problem! The family does not need to worry who will provide care and companionship. The traveling spouse need feel no guilt.

Meals, cleaning, and a full schedule of activities will be provided for the stay-at-home partner. Even a short visit to assisted living can be arranged if the couple finds that the best solution.

Now, that’s independence for both partners!
WHY THIS LOCATION?

While a time may come when physical limitations make it difficult to stay in homes seniors have occupied and maintained for decades, they should always have a positive option to stay in the County where they lived, raised children, contributed to a way of life, and paid taxes.

A telephone interview survey of 406 Nevada County Seniors (55+) was conducted by a national polling firm, Opinion Works, Annapolis, Maryland. Here are some of the findings:

- **86%** of Nevada County Respondents 55+ state they wanted to stay in Nevada County.
- **21%** believe that at some point they will “need to leave the county to find the housing they want and need.”
- **66%** state a need for a senior housing community with the characteristics of Rincon del Rio. In fact, 28% state it is “very likely” and 35% said “somewhat likely” they would consider such a housing community for themselves.
- **72%** believe it is important that “seniors have a choice about whether to live within city limits or outside town”, 79% wish to be surrounded by nature with 74% preferring to live outside town.
- **42%** desire more assisted living and nursing options.
- **79%** want homes designed so they could age in place and stay in Nevada County. (Universal Design)

Traditional residential zoning categories require seniors to either live in homes larger than they want or to reside in an institutional structure in a commercial area without a meaningful connection to nature.

The results of the Opinion Works survey indicate senior residents of Nevada County are ready for a change providing more choice and healthy options.

The County’s newly adopted General Plan Housing Element, Programs for Development of Housing (HD), Program HD-8.1.6 states: “The County shall amend the Zoning Regulations to create a definition and development standards to allow for Continuing Care Residential Communities or Life Care residential facilities in the PD and SDA designated areas where it can be determined that the PD/SDA has access to adequate infrastructure (public sewer and water service and adequate ingress/egress).”

Rincon del Rio is doing exactly what is called for in the General Plan.
What **ECONOMIC & SOCIAL BENEFITS** will Rincon del Rio provide for Nevada County?

The National Association of Home Builders (NAHP) published a report by Paul Emrath entitled “Building for Boomers and Beyond, Approving Seniors Housing, Facts That Matter”.

The report found when local jurisdictions provide senior housing they also create significant local economic opportunities.

There are three phases:

**Construction (Phase I):**
Jobs, wages, and local taxes (including permit, utility connection, and impact fees) are generated by the development, construction and the sale of homes. The jobs include on and off-site construction work, jobs generated in the retail and wholesale industry, transportation services to/from the site, and professional services required to build and deliver a home to a buyer.

**The Ripple Effect:**
Phase I wages and profits are spent on other locally produced goods and services. Spending generates additional income for local residents, which is spent on more locally purchased goods and services and so on. This generates the recycling of income back into the community and is usually called the “multiplier” or “ripple affect”.

**The Ongoing Annual Effect:**
When a home is occupied, the occupants pay taxes, spend money, and otherwise participate in the local economy. This first step in another set of economic ripples cause a permanent increase in the level of economic activity, jobs, wages and local tax receipts.

In November 2007, the Nevada County Economic Development Strategy Report (commissioned and accepted by Resolution #07-619) identified the target industries and business clusters Nevada County should attempt to attract:

- Construction, Financial and Insurance Services, Professional Services, Health Care Services, and Information Services.

**Rincon del Rio will stimulate construction, financial and insurance services, professional services, and health care services.**
The **ECONOMIC & SOCIAL BENEFITS** do not end when the construction is completed.


The results revealed very impressive projections. In terms of annual retail spending, residents of the project will outlay $4.6 million in a variety of services, commercial stores, and businesses. This generates $33,000 in gross retail sales tax annually.

Of this 4.6 million spent, service stores, the Grass Valley, Combie Road area will capture $852,000 and $1.4 million respectively or approximately 49% of total household spending.

Alternatively, in terms of fiscal effect, a 72 lot single-family detached subdivision would generate only $476,000 annually.

Rincon del Rio will generate a net fiscal surplus of approximately $1.7 million annually and will have minimal impact on County services since the project is self-contained. Seniors do not have young children who use district schools and older residents seldom need law enforcement.

Construction activities for the Rincon del Rio project will create $72 million in economic activity with 538 full-time jobs and labor income of about $31 million throughout project completion. The multiplier effect for the construction phase increases the annualized value of economic activity $113 million.

In general, the economic contribution of Rincon del Rio to Nevada County is classified as *significant.*
It’s true, Nevada County needs alternative housing for seniors. But, besides the advantages and amenities the Rincon del Rio residents will have, there is substantial **PUBLIC BENEFIT**.

- Potential residents will (in all likelihood) sell their existing homes, triggering a reassessment at current value.
- The project brings tourism dollars as relatives and friends visit the area.
- Many elderly residents are primary supporters of the arts (which have been suffering in Nevada County and could be revitalized with more community support).
- Senior Citizens bring untold wealth to a community because of their rich life experience. They are pro-active and passionate about causes. Seniors work to find private sector solutions to community problems and societal issues.
- Each time a private sector solution is found, the taxpayer and rank and file community member benefits.
- The infrastructure for this project provides fire flow and emergency only access for The Ranchos and Hidden Ranch Estates.
- Rincon del Rio residents will be a resource for the community hospitals, colleges, local business, as well as not-for-profits (Music in the Mountains, Center for the Arts).
There are substantial **Laws and Regulations Governing Continuing Care Facilities**.

Under existing law, the State Department of Social Services is responsible for regulating activities regarding continuing care contracts that govern care provided to elderly residents in CCRCs for the duration of the resident’s life or a term in excess of one year.

In 2011, this responsibility will transfer to the Department of Insurance.

The financial operation and solvency of CCRCs in California are closely monitored by the California Department of Social Services (CDSS). State law requires that reservation deposits and entrance fees be placed in an individual escrow account at a financial institution approved by CDSS.

The funds remain in escrow until the Community proves that it has met stringent State requirements. The California DSS continues to regulate the Community after the release of the funds and requires the Community to maintain certain cash reserves in amounts sufficient to meet State requirements.

“Live your life and forget your age.”
- Norman Vincent Peale
There is significant Local Demand for a CCRC, but Nevada County does not have sufficient zoning available to house seniors. In light of California’s mandate for senior housing, Nevada County’s Housing plan for seniors is adequate, but the land designated is not adequate.

The available land does not have sewer or water; there are few if any candidate parcels; and, they are neither conducive nor desirable to rural senior living—the very kind of living Nevada County seniors want and Rincon del Rio provides.

Moreover, a rigid application of County code ill serves Nevada County in meeting its senior housing requirements—requirements Rincon del Rio would substantially help fill. (See General Plan, Housing Element Policy 8.1.6)

The Rincon del Rio project provides superior senior housing for Nevada County with a project unique to the State of California.

Nielsen Claritas is the pre eminent source of accurate, up-to-date market research analysis and target marketing research about the population, consumer behavior, consumer spending, households and businesses in the United States.

Claritas data reports about 45% of Nevada County’s population is over the age of 50 (approximately 44,900 people).

There are 44,310 seniors aged 55 to 74 in the primary market area (South County, Grass Valley, Nevada City, Hwy 49 Corridor) of Rincon del Rio. Detailed market studies show current unmet demand for over 690 new active-living senior residential units.

By 2012, the 55 to 74 age population is projected to grow to 54,816 (a 24%+ increase).

The citizens of Nevada County deserve more options in housing as they age and situations change.

The purpose of Rincon del Rio is to let the elderly live with independence and dignity, with guaranteed access to the health care services their conditions demand.

In one location, a CCRC creates an environment designed to meet the needs and desires of a diverse range of seniors.

The demand is clear and if there is not a positive response, alternatives in other locations will fill the need. This creates a vacuum taking valuable resources from our community.
The American Association of Homes and Services for the Aging (AAHSA), represents 5,600 not-for-profit nursing homes, and other services for the elderly. AAHSA provides statistics that detail **WHO LIVES IN A CCRC**. There are 625,000 seniors residing in CCRCs in the United States.

- Residents of a CCRC are good neighbors. They volunteer, spend money, and do not use schools or law enforcement.
- Approximately 70% of CCRC residents will come from within 25 miles.
- Female residents (71.8%) outnumber males by almost 3 to 1.
- “Couples” i.e., more than one resident in a unit, account for only 17%.
- Roughly two-thirds of CCRC residents relocate directly from a single family home.
- Independent Living resident’s need for assistance with any single activity of daily living (ADL)—bathing, dressing, eating—is typically no greater than 1% to 5%.
- The median proportion of all residents with cognitive impairment is 8%.
- Leading ADLs in Assisted Living residents in CCRC’s are medications (80%), bathing (58%), dressing (30%), and toileting (25%).
- On entry, residents tend to be in good health and are capable of living independently.
- The median entry age is 78.
- The median age is 83.

That may seem old, but according to the National Center for Health Statistics, about one-third of the U.S. population now survives beyond 85.

A 78-year-old white woman (the median age of CCRC residents on entry) can expect to live another 10.3 years. The outlook is less rosy but hardly grim for a 78-year-old white male: an average of 8.4 more years to 86 years of age.

Rincon del Rio provides extensive health care benefits and is essentially the equivalent of purchasing **pre-paid medical expenses**. This creates significant tax savings (30-40%) as the entrance and monthly fee may be tax deductible.

Possible home renovation to accommodate a health situation, property taxes, yard care and house maintenance, home health care contracted privately, property and car insurance, entertainment, gym membership, domestic services, home security, invisible mortgage, and little things like water softener, painting, carpet cleaning, trash collection.

It all adds up, and it’s all an expense and frustration you could live without in a CCRC.

On the other end of the spectrum (and we think every bit as important), Rincon del Rio includes freedom from these worries with a lock-and-leave option and a vast array of amenities and services to make life truly enjoyable.

Residents of CCRCs tend to be well-informed, resourceful, and sensible. These characteristics let them realistically face statistics and facts that others might choose to ignore.
Rincon del Rio has A VISION.

Rincon del Rio is a Nevada County home-grown community on 215 pastoral acres located alongside the Bear River. Here there are verdant valleys, scenic vistas, and a serene atmosphere designed to meet Nevada County residents’ lifelong housing needs. Within this unique setting, the goal is to enhance the existing environment and provide needed and desired housing opportunities for Nevada County’s growing senior population.

The Vision of Rincon del Rio is to create an unique Senior Living Community augmenting existing natural attributes of the property with community gardens, contemplation areas, walking trails, scenic landscaping, and community facilities. There is a variety of carefully designed housing options providing “age-in-place” lodging built with “universal design” principles. Dedicated to preserving the residents’ independence, the community provides an atmosphere encouraging and enhancing vitality and quality of living, eliminating isolation, and stimulating an appreciation for all that nature and life offer.

Rincon del Rio is very sensitive to the needs of the surrounding community members. We want the lifestyle enjoyed by neighboring property owners and senior citizens residing in Rincon del Rio to be compatible.

The intention is to maintain and permit equestrian trails making available abundant open space and amenities shared with our adjacent neighbors.

The goal is to create an ‘intentional community’; establishing a neighborhood with social benefits and opportunities as opposed to a traditional senior residential development or assisted living facility.

Careful design, thoughtful placement, and clustering of housing ensures neighboring parcels will have only limited views of the campus. Rincon del Rio wants to be part of the community including nearby neighborhoods. To that end, we have formally invited our neighbors 60+ to apply to use our facilities—

Walking and equestrian trails, recreational and aquatic facilities, restaurants, wellness services, medical and home health care providers, and many other conveniences and amenities offered within the Campus.

Of course, there would be no entrance fee, and any fee for service would be at no charge or at market rate.

Use privileges remain with the home when sold—a great value to anyone wanting to achieve and ratify the highest level of self-care and independence while maintaining a private residence on Connie Court, Rincon Way, or in Hidden Ranch Estates.

Provisions for The Ranchos are still under discussion.
**Will there be a through road from 49 to the Ranchos?**

**No. This was never a consideration.**
A through road in Rincon del Rio is counter-productive to everything trying to be accomplished.
The infrastructure for the project provides much needed fire flow and emergency access for The Ranchos.
There is a guard gate at the entrance on Rincon Way to prevent unauthorized ingress or egress. Additionally, a fire gate stops any traffic on the emergency road to Rodeo Flat.

In the unlikely event any Rincon del Rio resident is found using roads in the Ranchos, they will be evicted.

**How will Rincon del Rio impact the Ranchos and Hidden Ranch?**

Rincon Way will be widened and landscaped. Utilities will be moved underground. The transition between Rincon del Rio and the adjacent neighbors will include a combination of buffers, greenbelts, and enhanced landscaped setbacks.

Because ownership is not controlled by individual parcels, access to the NID Canal and equestrian trails will not be jeopardized. The project leaves nearly 70% open space, most between Rincon del Rio and the Ranchos.

**Explain the Fee Structure?**

A CCRC offers a lifetime contract to its residents, guaranteeing such services as meals, housekeeping, maintenance, medical and nursing care (if needed), for the payment of specified fees, usually a lump sum initial payment and a monthly fee. The amount of each of the fees is based on the type of housing accommodation, if there is long-term care insurance, and the services the resident chooses.

A set percentage or prorated portion of the initial fee is returned to the resident or estate on vacating. Monthly fees may vary according to inflation and costs, but are unrelated to a resident’s use of care.

The three most common types of CCRC agreements are:

A. **Extensive contract**: Offers unlimited long-term assisted living for little or no substantial increase in the usual monthly payments.

B. **Modified contract**: Includes a specified amount of long-term care beyond which responsible parties make the payment.

C. **Fee-for-service contract**: Individuals pay full daily rates for all long-term care required.

The IRS recognizes a portion of the entrance and monthly fees paid by CCRC residents as prepaid medical expenses. This allows residents to deduct a percentage of these fees as medical expense payments. The tax deduction levels for 2009 were determined to be:

- Entrance Fee Deduction = 34.40%
- Monthly Fee Deduction = 39.61%

Consult with your personal tax advisor to learn how this might influence your tax situation.

**When is the right time to move to Rincon del Rio?**

The time to move is while you can enjoy the community’s wonderful attributes, natural setting, and the maintenance-free lifestyle. A frequently heard comment uttered by many CCRC residents is “I wish I moved here sooner.”

The reasons they cite include freedom from home upkeep and yard work, wonderful new friendships, new opportunities they’ve found, the security of having planned for the future, and the satisfaction of being in charge of making their own retirement decisions.

Studies show residents of CCRCs enjoy longer, healthier lives than those in the general population.
Can I bring my pet?
Rincon del Rio encourages pets, but each must pass an “interview” for appropriateness. Additionally, “No Hassle Community Pets” may be borrowed for a walk or whatever and returned.

What is Universal Design?
The design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

I have long-term care insurance — so I probably don’t need continuing care, right?
Not necessarily. Although a prudent step for safeguarding one’s estate from the high costs of long-term care, insurance is only a way to pay for care — it does not solve the issues of how or where one receives care or who will manage the care. Most long term care insurance pays for some or all the long-term care possibly needed, but does not guarantee a desirable long-term care facility with an opening near where you live.

Seniors still need to have a plan for what facilities are nearby and where they are willing to go if care is needed. Other questions: “Who will monitor and manage your care? Who will take care of your home if you are temporarily in a care facility?”

Residents of Rincon del Rio have quality care available on staff—including doctors who gladly make house calls! In addition, long-term care insurance comes in many shapes and sizes — there may be limitations concerning your policy. Most policies do not cover assisted living, and almost all are limited to some maximum number of days or dollars. Benefits that may be adjusted to keep up with inflation usually do not keep up with the higher annual increases of "health care inflation".

Likely, a policy will work hand-in-hand with the policy holder and pay earned benefits directly to you. However, residents of Rincon del Rio have added peace of mind that care, whether covered by the policy or not, will be available and included as part of our program, with our staff on hand to help manage your care needs.

Why a CCRC for Nevada County?
Nevada County needs to ensure that elderly residents wanting to remain in the community can do so while enjoying their accustomed quality of life with as much independence as possible. Whether seniors are able to remain here depends on the creation of housing that allows them to easily and comfortably age-in-place.

Currently there are not suitable options available. Many long-time residents find it necessary to relocate in pursuit of adequate healthcare infrastructure.

It’s hard to “stay put” when there are inadequate resources.

Creating the future of aging services requires conversation, understanding, innovation, and most of all, action.

Rincon del Rio sincerely wants to inspire others to engage and participate in a movement transforming the way we age in this County and State.
If we are facing in the right direction, all we have to do is keep on walking.

Buddhist Saying.