

## Frequently Asked Questions



# ARBOR TRACE

**Q: Is Arbor Trace a retirement community?**

**A:** Arbor Trace is classified as an active adult community for people 55 years and better. Arbor Trace offers a service enriched lifestyle with fine dining, weekly housekeeping and flat laundry service, maintenance, transportation, and a full schedule of planned activities. Residents have peace of mind knowing that additional care is available at Arbor Glen including an emergency response system that is monitored by the nursing staff of Arbor Glen 24 hours a day. Arbor Trace was designed to offer area seniors the tax advantages of deeded ownership with 100% equity, allowing for asset preservation with potential for appreciation.

**Q: Is Arbor Trace a “life care” community?**

**A:** No. Arbor Trace is based on the time-honored tradition of deeded condominium ownership or fee simple title with 100% equity. This grants homeowners all the powers, rights and guarantees afforded through property ownership under Florida Statute 718 (F.S. 718). Properties can be sold at any time with 100% of the equity and appreciation returned to the seller or to the seller’s estate. Properties can be rented, sold, or left to heirs. Homeowners have controlling voices through membership in condominium associations and maintain complete control over their financial assets as well as their future health care decisions.

“Life care” is a term used by the State of Florida’s Department of Insurance whereby an “operator” is authorized to collect entrance fees from residents with the promise of providing a lifetime of housing and services to meet residents’ daily needs. Monthly fees are assessed in addition to substantial entrance fees. Entrance fees are typically non-refundable. Residents may not rent, sell, or pass their residence on to their heirs. Once the resident no longer lives in the community, the residence reverts back to the operator. Only the operator benefits financially from upgrades that a resident makes in their unit.

Many people believe they are purchasing a home or condominium when “buying” into a life care community; however, this is a misconception. No deeds are conveyed upon entrance to a life care community, and real estate cannot be purchased without conveyance of a deed.

A life care community has strict medical and financial acceptance requirements. Prospective residents must submit a financial and medical application, disclosing assets, monthly income, and confidential medical information. Many pre-existing medical conditions disqualify an applicant from acceptance into a life care community. Adding one’s name to a waiting list does not guarantee their medical or financial acceptance. Prospective residents must be reassessed at the time their preferred accommodation becomes available to determine if they still meet the life care community’s stringent qualification criteria.

At Arbor Trace there are no financial or medical requirements as conditions of ownership. Property deeds are conveyed following purchase. Residents continue to have control over their assets and future lifestyle choices.

**Q: What health care services are available to Arbor Trace homeowners?**

**A:** Arbor Glen is the on-site health center at Arbor Trace. Located on the second level of the 36,000 square foot Arbor Trace Clubhouse, residents of Arbor Trace have peace of mind knowing care is available on the campus should an unexpected change of health occur. Licensed by the State of Florida, Arbor Glen’s standard license authorizes the staff to provide assistance to residents

with medication management and “activities of daily living”. The Arbor Glen residence is set apart from the majority of area assisted living facilities due to its supplemental licensure for limited nursing service and extended congregate care.

The Limited Nursing Service (LNS) license permits Arbor Glen staff to provide intermittent professional nursing services such as wound care, catheter care, and application/monitoring of TED hose (pressure stockings). Through the Extended Congregate Care (ECC) license, comprehensive services care can be provided as well as total care with up to four activities of daily living. The ECC license affords residents the comfort and convenience of “aging in place” with dignity and the full support of Arbor Trace neighbors aS a d staff, friends and family.

Long or short-term care at Arbor Glen is provided in a residential atmosphere of private rooms and two-room suites. Residents are encouraged to furnish and decorate their accommodations. Furnished rooms are available for those who are interested in respite or short-term stays.

**Q: How is Arbor Glen staffed?**

**A:** The staff at Arbor Glen includes an Administrator and a Director of Nursing certified by the State of Florida’s Department of Elder Affairs. A full complement of nurses and certified nursing assistants completes the round-the-clock staffing. A local physician serves as medical consultant, yet residents are welcome to maintain relationships with their current health care providers. Complimentary transportation to medical appointments is available on a scheduled basis.

**Q: If a resident chooses to sell their Arbor Trace property, may that resident relocate to Arbor Glen?**

**A:** Yes. The concept of on-site health care services at Arbor Glen is based on the premise of ensuring peace of mind for Arbor Trace homeowners. Residents know that when assistance is needed, they may choose to sell their home and remain in the familiar, supportive environment at Arbor Glen, surrounded by friends and caring staff.

Couples, in which only one spouse is in need of additional care, may take advantage of the health care services while retaining ownership of their Arbor Trace residence and allowing the healthy spouse to continue living an independent and active lifestyle. In this case couples remain together in the community of their choice, with their friends and neighbors, and receive the supportive services that each requires.

**Q: How does long-term care insurance apply to Arbor Glen?**

**A:** For those who have taken advantage of the additional peace of mind afforded through the purchase of a long-term care insurance policy, it is reassuring to know that most policies now include coverage for services at Arbor Glen. Please consult a long-term care insurance specialist for more information on a specific policy.

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*For more information, please contact Jennifer Whitten, Executive Director at (239) 598-2929.*

Assisted Living Facility License #7793

[www.ArborTrace.com](http://www.ArborTrace.com)

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