

Moving On

A Guide to Housing-Related Resources
Tailored to Seniors and their Families

Published by the SRES® Council, Seniors Real Estate Specialists®

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Advocates for Citizen Access

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1. Housing options, continued

Types of senior housing

Senior housing is categorized by the level of care available to residents. At one end of the spectrum, there are communities that offer little or no care; at the other, facilities that provide continuous care. Between those extremes are a wide range of housing choices that can meet changing needs.

Retirement or age-restricted communities:

- Are usually comprised of single-family homes, townhomes and condominiums, and in some cases senior apartments
- Restrict residency to adults age 55 and older; additional restrictions may be found
- Are designed for older adults who are physically able to care for themselves
- May offer basic services like housecleaning, laundry, and transportation, but seldom offer medical care and more involved support services
- Are often built using universal design guidelines, making them handicapped-accessible

Assisted living arrangements:

- Provide seniors with support services in a community setting
- Accept residents who may have medical problems, but do not need continuous skilled nursing care
- Are usually apartments, but can be single-family homes providing "board and care" and "personal care group homes"
- Encourage residents to bring their own furnishings to make the apartment resemble their former home
- Generally offer a wide assortment of activities, clubs, and transportation to religious services, personal appointments, cultural events and shopping malls
- Often accept pets
- Encourage residents to maintain their independence, while offering them access to professional medical care and support services when needed

- Offer an array of health care and personal services, including assistance with daily living activities such as bathing, grooming and dressing
- Often provide meals
- Costs vary widely

Nursing homes:

- Provide continuous, 24-hour care for chronically ill people
- Have doctors on staff, though most patient monitoring and medical care is administered by nurses
- May have physical and occupational therapists on staff
- Resemble a hospital setting
- Are expensive because they provide full-time professional care
- Are seldom covered by Medicare or most health insurance plans
- May be covered by Medicaid for those who qualify or long term care insurance
- Are required to meet standards set by the federal government
- May be run for profit, or by not-for-profit groups like religious organizations

Continuing care retirement communities:

- Represent a "continuum of care" approach, where all a resident's needs can be met in one facility
- Offer a spectrum of senior living options, including independent living, assisted living units, and continuous nursing care facilities, typically in close proximity to one another
- May also offer a secure and supervised environment for individuals with various degrees of memory impairment
- Allow residents to enter at any level of care with an assurance that, if their health or faculties decline, they will be moved to the next level of care when needed, through to continuous care
- May require significant entry fees, parts of which may or may not be refunded if the resident passes away
- Are usually occupied on a rental basis, though some have ownership arrangements
- Typically have rather complex contracts due to the levels of service offered and provisions for transitioning between them

Steps in choosing senior housing

Determine what level of care is needed:

Most housing choices are driven by the care requirements of an elderly parent. Can the senior take care of most of their personal needs, but would enjoy having meal, laundry, and housecleaning services? Would medication management, an emergency response system and on-premise nursing provide the family with more peace of mind? Does the parent need assistance with bathing, grooming, and dressing? Are there concerns about memory issues? A senior's needs will change over time. Your SRES® can refer you to a geriatric care manager who can help you determine the types of care needed.

Examine financial resources:

Housing and long-term care costs can tap most or all of a senior's savings, and budgeting for them is difficult as needs change. Elder law attorneys and financial planners can help seniors and their families structure their resources to pay for housing and care. They are also experts in Medicare and Medicaid law, and will know which expenses are or aren't covered by each program.

Visit senior housing options in your area:

Your SRES® can point you to listing sites and other resources that categorize local facilities by level of care provided. Visit those that appear to fit your needs. Ask questions and talk with other families visiting loved ones there. Also, check licensing and accreditation for any facilities you are considering.

After selecting a facility, review the contract with an elder law attorney before signing it:

Housing contracts involving long-term care tend to be very complex. An eldercare attorney can identify potential problems with the contract and help you resolve those issues prior to signing.



Home adaptations

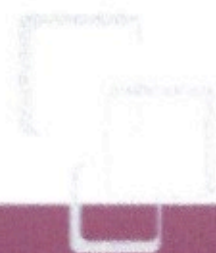
Most seniors would prefer to age in place, but health and aging issues can prevent full access to the house. Raised thresholds and bathrooms represent fall risks, doorknobs become difficult to turn, and stairs are hard to climb. Seniors may feel trapped in certain areas of their homes, forcing them to consider moving when they don't want to do so.

Accessibility and safety can also become issues when an aging parent moves in with an adult child, prompting a need for home renovations. It can be difficult for a homeowner to determine what changes are needed and how they should be made.

In these situations, your SRES® may be able to refer you to an aging-in-place specialist who can evaluate your home, find problem areas, and suggest home modifications. Certified aging-in-place specialists have been trained in:

- The unique needs of the older adult population
- Aging-in-place home modifications
- Common remodeling projects
- Solutions to common barriers

The answer may be as easy as adding grab bars in bath areas, flattening thresholds, and installing brighter lighting and higher toilets. In other cases, significant remodeling may be required to overcome the challenges of two-story living. An aging-in-place specialist can advise on which changes will be most beneficial and suggest cost-effective approaches.



Meeting healthcare and other needs

As years pass, even the most independent individuals may need help with basic daily needs. For seniors who are moving into a residence that provides care, assistance may not be an issue. However, if a senior decides to remain in their home, or is moving in with a son or daughter, daily caregiving needs can become a major concern.

An adult child living nearby is usually the first to become aware of an elderly parent's need for assistance. There may be more parental requests for help around the house, or a noticeable decline in home maintenance. Perhaps there is a health crisis. Whatever the cause, it may be a good time for the parent and all relevant family members to discuss developing a plan for meeting the senior's medical and other needs.

Identifying needs

A care plan should identify what types of assistance are needed, how those needs will be met and by whom. Depending on the living situation, the plan could cover:

- Managing and dispensing medications
- Providing needed in-home medical services
- Transportation to doctor's and other appointments
- Helping understand doctor's advice, health conditions, and making healthcare decisions
- Managing paying bills, and filing insurance claims
- Laundry, housekeeping, and grocery shopping
- Meal preparation
- Home repair and maintenance
- Pet care
- Emergency response systems, such as a pushbutton bracelet or necklace
- Respite assistance for caregivers

3. Meeting healthcare and other needs, continued

Medicare, Medicaid and other healthcare plans

Families should examine their parent's health benefits to determine if there is coverage for the types of care needed.

- Medicare covers basic medical care and hospitalization, with limits.
- Medicare supplemental plans offer a patchwork of greater coverage, and limited coverage of prescription costs.
- Medicaid may cover long-term care and nursing home costs if the applicant meets means-tested qualifications.
- Private long-term care insurance can also cover portions of in-home care services and nursing home care, depending on the policy.

Determining medical and other in-home care needs and sorting through plan benefits and available programs can be overwhelming. If you need assistance determining what services are available and where to find them, your SRES® may be able to refer you to a local geriatric care manager—professional counselors who assess and help manage seniors' needs—as well as groups and agencies within the community that provide in-home senior services.

Caregiver assistance

Adult children acting as caregivers may find that they need assistance as well. Caregiving can be especially stressful depending on the level of care needed, and whether or not the daughter or son also works outside the home. Caregiver assistance and respite programs exist to help provide a well-needed break. Information can be found at eldercare.gov under the topic of Caregiver.

✓ Home and community-based senior services

The Eldercare Locator is a nationwide service that connects older Americans and their caregivers with trustworthy local support resources. To find these home and community-based services in your area, contact the Eldercare Locator at (800) 677-1116 or visit eldercare.gov.

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- Adult Day Programs
 - Alzheimer's Disease
 - Behavioral Health
 - Caregiver
 - Elder Abuse
 - Financial Assistance
 - Food & Nutrition
 - Health Insurance
 - Healthy Aging
 - Home Health Services
 - Home Repair & Modification
 - Housing Options
 - Legal Assistance
 - Long Term Care (LTC)
 - Nursing Home and LTC Facilities
 - Transportation
 - Volunteerism

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5. Legal Considerations, continued

- Disability planning, including use of durable power of attorney, living trusts, and living wills (health care directives), for financial management and health care decisions, and other means of delegating management and decision-making to another in case of incompetency or incapacity
- Conservatorships and guardianships
- Estate planning, including planning for the management of one's estate during life and its disposition on death through use of trusts, wills and other planning documents
- Probate
- Administration and management of trusts and estates
- Long-term care placements in nursing homes and life care communities
- Nursing home issues including patient's rights and nursing home quality
- Elder abuse and fraud recovery cases
- Retirement, including public and private retirement benefits, survivor benefits and pension benefits
- Health law
- Mental health law

Most elder law attorneys do not specialize in every one of the areas listed. Be sure to ask which of these matters he/she handles.

"Legal problems that affect the elderly are growing in number. Our laws and regulations are becoming more complex. Actions taken by older people with regard to a single matter may have unintended legal effects. It is important for attorneys dealing with the elderly to have a broad understanding of the laws that may have an impact on a given situation, to avoid future problems."

– The National Academy of Elder Law Attorneys

Your SRES® can supply you with referrals to elder law attorneys in your area. Or, consult the National Academy of Elder Law Attorneys at naela.org.



Legal considerations

Because the laws surrounding senior issues are so complicated, actions like selling property can affect areas that seem unrelated but are critical to a senior's well-being, such as qualification for benefits. It is important to retain the services of an attorney who specializes in elder law, who can structure legal documents and transactions in a way that protects the assets, benefits and rights of an aging parent.

An attorney could be beneficial in many parts of the sale and move, including:

- Estate and trust planning to minimize taxation on the sale of property
- Power of attorney and healthcare directives in the event of a parental illness, incapacity or death during the listing period or prior to the closing
- Disposition of personal property in a will or trust
- Examining potential effects of the sale on other sources of income and benefits
- Reviewing all documents and contracts related to the property sale
- Identifying and assessing qualification for senior assistance programs
- Assessing and reviewing contracts with residence facilities such as assisted-living centers and nursing homes

Elder law attorneys understand issues specific to seniors and have extensive knowledge across a number of senior-related areas. According to the National Academy of Elder Law Attorneys, some of these issues include:

- Preservation/transfer of assets to avoid spousal impoverishment when spouse enters a nursing home
- Medicaid planning
- Medicare claims and appeals
- Social security and disability claims and appeals

✓ Moving Checklist

Two months before closing:

- ☐ Call moving companies for estimates; consider a senior moving manager who can help with the downsizing process
- ☐ Pass along any family heirlooms that you can't bring with you

Six weeks before closing:

- ☐ Sort out items that won't be going to your new home; begin donating them to charities, or have a garage sale
- ☐ Choose a mover and sign a contract

One month before closing:

- ☐ Make a week-by-week plan for packing; assign specific dates for completing rooms; set the schedule for packing at a reasonable pace
- ☐ Notify of your change of address: banks, credit cards, IRS and Social Security Administration, professional advisors (lawyers, etc.), magazine subscriptions, friends and relatives, church and clubs, post office
- ☐ Contact insurance agents to change your address and to terminate homeowners insurance at closing
- ☐ Create a file of important papers, such as birth certificates, bank statements, life insurance policies, and wills and pack them in a well-marked box
- ☐ Notify utility companies of your move; arrange final readings
- ☐ Notify lawn, cleaning, snow removal and other services of your move date

Two weeks before closing:

- ☐ Contact movers to review arrangements

One week before closing:

- ☐ Pack and label your essential personal items and place them in a separate location with your important documents

Two to three days before closing:

- ☐ Reconfirm date and time with movers