

The Right



AGING IN PLACE

Where a Safe Home, Care, and Community Align

Book 1 in the Series:

Housing and Care Decisions Today

Shaping Your Quality of Life for Tomorrow

Kathy Moniello and Pam Kirkby



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Preface

This series was created to support and guide you as you navigate one of life's most important—and often complex—decisions: where and how to live as your needs, priorities, and circumstances evolve over time.

We have seen firsthand how overwhelming housing and care decisions can be for older adults and their families—especially when those decisions are made during moments of stress, uncertainty, or urgency. Too often, important choices are delayed until a situation forces action, leaving little time for thoughtful planning. Our hope is to help you get ahead of that moment, with greater clarity, confidence, and a sense of control.

At the heart of this series is a simple but powerful understanding: housing decisions do not stand alone. Where you live directly impacts how care is provided, how much it costs, and how your quality of life is supported over time. That is why the Aging in the Right Place series is designed to help you view these decisions through three essential lenses—your physical needs, your financial picture, and your emotional well-being—so you can make informed, balanced choices that truly align with your goals.

While each book in this series focuses on a specific part of the decision-making and execution process, together they provide a comprehensive framework to help you not only choose the right path, but move forward with a clear, thoughtful plan.

This work reflects not only our experience as Seniors Real Estate and Certified Aging in Place Specialists, but also many years of collaboration with an extraordinary network of professionals who share a commitment to serving older adults and their families with care, respect, and integrity. We are deeply grateful for the insights and expertise of those we have worked alongside—including professionals in home care, senior living communities, senior living advisory services, geriatric care management, occupational and physical therapy, senior move management, social work, home inspection, home improvement and modification, elder law, and financial planning. Through shared clients, educational programs and panel discussions, their perspectives have helped shape the guidance you will find throughout this series.

Although the concepts presented here can be broadly applied regardless of where you live, some information is specific to our home state of Connecticut. We always encourage you to consult with trusted local professionals who understand the regulations, resources, and market conditions in your area.

More than anything, this series is intended to be a steady and reassuring resource—a place to begin, reflect, and return to as needed. These pages are not just about information; they are about helping you have meaningful conversations, make confident decisions, and approach transitions with dignity, intention, and peace of mind.

Our hope is that wherever you are in the journey, you will feel supported, informed, and empowered—and that you will see not just the challenges ahead, but the possibilities as well.

With warmth and support,

Kathy Moniello and Pam Kirkby

Co-Team Leaders of The Forevermore Homes Team of Coldwell Banker

About the Series

This book is part of the *Aging in the Right Place* series, created to support older adults and their families as they navigate—and carry out—the important **Modify or Move™ decision**.

Housing and Care Decisions Today Shaping the Quality of Your Life Tomorrow

This foundational book introduces the **Modify or Move™ framework**, helping you evaluate your current situation, understand your options, and make thoughtful, informed decisions about where and how you will live as your needs evolve. It provides the big-picture perspective needed to move forward with clarity and confidence.

Each additional guide in the series focuses on a key part of both the decision-making process and its execution, offering practical tools, thoughtful insights, and actionable steps to help you turn decisions into well-executed plans.

Downsizing and Decluttering Today Creating Space and Simplicity for Tomorrow

A practical guide for preparing your home—and yourself—for what comes next. Whether you are modifying your current space or planning a move, this book provides a step-by-step approach to simplifying your environment and making thoughtful decisions about your belongings.

Navigating Home Care with Confidence and Peace of Mind

No matter where you choose to call home, this guide helps you understand home care options, assess your needs, and put the right services in place so you can safely and comfortably maintain your independence.

Preventive Home Maintenance for Safety and Home Equity Preservation

Focused on proactive execution, this book outlines how to maintain and protect your home over time—helping ensure it continues to support safety and long-term livability, while also preserving the equity you’ve built in your home.

Selling Your Home with Confidence and Peace of Mind

A clear, supportive roadmap for those moving forward with a sale. From preparation through closing, this guide walks you through each step so you can navigate the process smoothly and transition with confidence.

Together, these resources are designed to meet you wherever you are in the process—helping you not only choose the right path, but successfully move forward on it with confidence and peace of mind.

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The Power of Proactive Planning: A Tale of Two Paths

When There Is No Plan



For more than 40 years, the Callahan family home had been the center of everything.

It was a classic two-story colonial—bedrooms upstairs, kitchen full of memories, and a two-car garage tucked under the house at basement level. Holidays were hosted there. Grandchildren learned to walk there. It wasn't just a house—it was *home*.

John Callahan had always been strong and independent. Even in his late 70s, he insisted on mowing the lawn himself. His wife, Mary, had quietly started noticing changes—more fatigue, a slower gait—but like many couples, they told themselves, “*We’re fine.*”

Until the fall.

It happened on a rainy afternoon. John slipped on the basement stairs coming up from the garage and fractured his hip. The ambulance came. Surgery followed. And just like that, everything changed.

After the hospital, John was transferred to short-term rehabilitation. The doctors were clear: recovery would be slow. He would be in a wheelchair for several weeks, and even after that, he would likely need a rollator indefinitely.

The discharge planner eventually asked the question no one was ready to answer:

“Where will he go when he leaves rehab?”

Silence. Mary knew the truth immediately, even if she didn't say it out loud. The house—their beloved home—was no longer safe. There were stairs everywhere. The bedroom and only full bathroom were on the second floor. The garage required navigating a flight of stairs just to enter the home. He couldn't go back.

Their two adult children flew in within days. What should have been a supportive moment quickly became something else.

One sibling insisted, “Mom and Dad need to come live with me.”

The other said, “That’s not realistic—we need assisted living.”

Mary, exhausted and emotional, whispered, “He just wants to come home.”

But what did “home” even mean now?

No one had had this conversation before. No one knew John’s preferences. No one knew what they could afford. No one had a plan.

They toured the first assisted living community that had availability—because timing mattered more than fit. Papers were signed quickly. Decisions were made in the rehab facility hallways and late-night phone calls.

John arrived at the community confused and resistant. “This isn’t my home,” he said quietly.

Mary sat beside him, holding his hand, wondering if they had made the right decision—while knowing they hadn’t really had a choice.

The house sat empty. And the family, despite doing their best, carried a quiet weight of doubt: “Could we have done this differently?”

When There Is a Plan

Now imagine the same family... just two years earlier.

John had begun slowing down. Nothing dramatic—just enough for Mary to say one evening over dinner: “Maybe it’s time we start thinking about the future, just so we’re not caught off guard.”

At first, John resisted. “We’re fine,” he said.

But over time—and with the encouragement of their daughter—they agreed to meet with a trusted advisor who specialized in helping families plan for exactly this stage of life.

That meeting changed everything.

They didn’t make decisions right away. They started with conversations.

- What does quality of life mean to you?
- If something changed, would you want to stay home or move?
- What worries you most?
- What does independence look like—*really*?

John surprised everyone. “I don’t want to be stuck in this house if I can’t use the stairs,” he said. “And I don’t want you taking care of me alone,” he added, looking at Mary.



Together, they explored options.

- A CAPS Specialist evaluated their home and explained what it would take to make it safe and accessible.
- A Senior Living Advisor introduced them to a few communities—not because they needed to move now, but so they could understand what was available.
- A financial advisor helped them model the costs.

Over several months, a plan emerged.

They decided to stay in their home *for now*—but with clear criteria:

- If mobility became an issue, they would not attempt a major renovation
- They would move to a specific independent living community they had toured and liked
- They would bring their children into the conversation so everyone understood the plan

They even downsized proactively—working with a Senior Move Manager to simplify their home and declutter years of belongings. The house became more manageable. The plan became clear. The family became aligned.

Then—the same fall. A rainy afternoon. A missed step on the basement stairs. The same fracture. The same surgery. The same rehab. But this time, when the discharge planner asked:

“Where will he go when he leaves rehab?”

Mary didn’t hesitate. “We already have a plan.” Their daughter nodded. Their son already knew.

They contacted the community John and Mary had chosen months earlier. Because they had planned ahead they knew where they were going. They had already toured and felt comfortable there. The transition felt familiar—not rushed.

Instead of panic, there was action. Instead of disagreement, there was alignment. Instead of uncertainty, there was clarity.

When John arrived, it wasn’t perfect—but it was *expected*. “I remember this place,” he said. “It felt right then... and it still does.”

Mary felt something she hadn’t expected in that moment - **relief**. Not because the situation was easy—but because they weren’t navigating it blindly.

The Difference Is Not the Event—It's the Preparation

In both stories, the fall still happens. The health crisis still happens. Life still changes.

But everything else is different. The experience. The emotions. The options. The outcome.

The difference isn't luck. The difference is proactive planning.

One of the most important themes throughout this guide is simple—but transformative:

The best decisions are made before they have to be made.

When it comes to housing, care, and lifestyle choices later in life, timing has a profound impact on the outcome. The difference between **proactive planning** and **crisis decision-making** is not just about when a decision is made—it shapes how that decision feels, the options available, and ultimately, the quality of life that follows. Let's take a closer look at what this means.

Decision Timing: Choice vs. Urgency

In a proactive plan, decisions are made **in advance**, with time to explore options, gather information, and reflect on what matters most. There is no pressure—only possibility.

In contrast, crisis decisions are often made **quickly**, driven by an urgent event such as a fall, hospitalization, or sudden decline in health. In these moments, time becomes the greatest constraint, and decisions are made based on immediate need rather than long-term vision.

Emotional State: Calm vs. Overwhelm

When you plan ahead, you approach decisions from a place of **calm, clarity, and intention**. You can think thoughtfully, ask questions, and involve others in meaningful conversations.

When decisions are made during a crisis, the emotional landscape looks very different. Stress levels are high, emotions run deep, and decision-making becomes reactive. Families often describe these moments as overwhelming. "We just had to do something quickly. There wasn't time to think it through."

Options Available: Expanded vs. Limited

Time creates options. When you plan ahead, you can explore a **broad range of possibilities**:

- Staying in your home with modifications
- Downsizing to a more manageable home
- Moving to a community that fits your lifestyle
- Considering financial and care options with intention

You have the ability to compare, evaluate, and choose what truly fits.

In a crisis, those options narrow quickly. Availability, urgency, and immediate needs often dictate the outcome. Families may have to accept:

- The first available apartment
- A community with an opening—not necessarily the best fit
- A plan that solves the immediate problem but doesn't fully align with long-term goals

Impact on Family: Collaboration vs. Stress

One of the most meaningful benefits of proactive planning is the **clarity it brings to families**.

When conversations happen early. Everyone understands their loved one's preferences. Roles and expectations are clearer. Decisions feel shared, not imposed. Families are able to support one another rather than scramble to respond.

In contrast, crisis situations can create stress and urgency, disagreement or confusion among family members, feelings of guilt or second-guessing decisions. Loved ones may be forced into roles they were not prepared for, and decisions may feel rushed rather than thoughtful.

Quality of Outcome: Intentional vs. Compromised

Perhaps the most important difference is the outcome itself. When decisions are made proactively, they are more likely to be:

- Aligned with personal values
- Supportive of independence and lifestyle goals
- Financially sustainable
- Adaptable over time

These decisions reflect how someone *wants* to live.

Crisis-driven decisions, while often necessary in the moment, may not fully support long-term well-being. They are focused on solving an immediate issue, not building a long-term plan.

A Simple Truth: Planning Ahead Creates Freedom

It's natural to put off these conversations. For many people, thinking about future health needs or housing changes can feel uncomfortable or unnecessary—especially when things are “fine” today.

But the reality is this: Planning ahead is not about expecting the worst—it's about creating the ability to choose your future.

It allows you to

- Make decisions on your terms
- Preserve independence longer
- Reduce stress for yourself and your family
- Build a path forward that reflects your values

Without a plan, decisions are often made for you. With a plan, decisions remain yours.

Throughout this workbook, you'll be guided step by step through a process designed to help you move from uncertainty to clarity. That process is rooted in one powerful idea: The earlier you start, the more control you have.

Proactive planning doesn't mean making immediate changes—it simply means beginning the conversation, gathering information, and understanding your options. And that alone can make all the difference.

What Does it Mean to “Age in Place”?

In the introduction, we mention the term “aging in place”—but what does it really mean? Traditional definitions of aging in place imply that the goal is to remain in one’s **current** home. While this may sound comforting, it can sometimes lead to unintended consequences—like isolation, safety risks, or financial strain.

“Living safely and comfortably in the home of my choice while maintaining the best possible quality of life and experiencing a sense of physical, financial, and emotional well-being.”

We prefer a more empowering definition, like the one shown here. This perspective shifts the focus from simply staying put to making intentional, informed choices that support a high-quality lifestyle and enhance your overall well-being.

What Does Quality of Life Look Like?

To make smart decisions about where and how to live, it’s important to define what a high quality of life looks like. Common goals for older adults include:

- Preventing falls and accidents
Reducing hazards and using safety features to lower the risk of injury at home.
- Managing health and wellness effectively
Staying on top of medical needs through regular care and healthy habits.
- Maintaining good nutrition
Eating balanced meals that support energy, health, and well-being.
- Receiving help with daily activities when needed
Getting support with tasks like bathing, dressing, or cooking when necessary.
- Staying as independent as possible
Encouraging autonomy with the right tools, support, and environment.
- Remaining socially connected
Maintaining relationships and regular interaction to support emotional health.
- Ensuring financial security
Managing resources wisely to cover care and living expenses.
- Having access to reliable transportation
Using safe, dependable options for errands, appointments, and outings.

Defining what quality of life means to you is a deeply personal process—there's no one-size-fits-all answer. Your priorities, preferences, and values are unique, and they should guide every decision you make about where and how to live as you age.

Later in this workbook, we'll provide a structured framework to help you articulate your own vision of a high-quality life. This will serve as a foundation for the choices ahead, ensuring that your plan for aging in place truly reflects what matters most to you.



Obstacles to Aging in Place

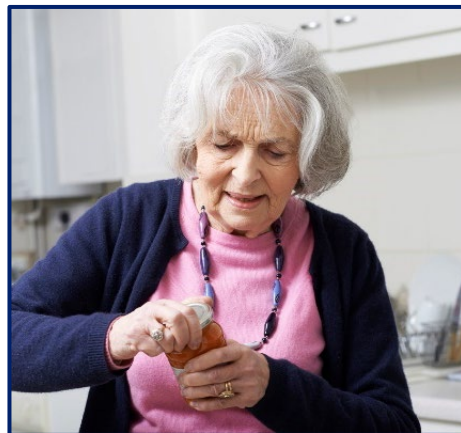
As we grow older, the homes that once fit our lives so well can begin to feel less suitable. Stairs become steeper, maintenance more demanding, and the layout becomes less aligned with our changing needs.

But it's not just about physical space. Many older adults also find it increasingly difficult to manage everyday tasks—like preparing meals or getting dressed. Others may feel the quiet weight of isolation, missing the daily interactions and sense of community that once came more easily.

However, obstacles can interfere with our ability to age in place. Here are the top 4 obstacles:



Unsafe Home Environment



Difficulty with Daily Tasks



Maintenance Burdens



Social Isolation

An unsafe home environment—such as a lack of grab bars, uneven surfaces, or steep stairs—can significantly increase the risk of falls and injuries. Over time, even small hazards can become major concerns, especially as balance, vision, or strength changes. What once felt like a comfortable, familiar home can gradually become more difficult to navigate safely.

At the same time, difficulty with activities of daily living—such as bathing, managing medications, or preparing meals—can threaten both independence and confidence. When these everyday tasks become challenging, it often leads to frustration, increased reliance on others, and added stress for both individuals and their families. Left unaddressed, these challenges can impact not only physical health but also a person’s sense of dignity and control over their daily life.

Another often-overlooked challenge is the growing burden of home maintenance. Tasks that were once manageable—like yard work, snow removal, routine repairs, or even keeping up with cleaning—can become physically demanding, time-consuming, and sometimes hazardous. These responsibilities can create stress, increase safety risks, and gradually make it harder to remain comfortably at home.

Social isolation is also a serious concern and can have a profound impact on both emotional and physical health. As mobility or driving becomes more limited, opportunities for social interaction often decrease. Days can begin to feel quieter and more disconnected, especially after the loss of a spouse or close friends. Over time, this lack of regular connection can contribute to feelings of loneliness, depression, and even a decline in cognitive and overall health. Staying socially engaged isn’t just enjoyable—it’s essential to maintaining a high quality of life.

Addressing these obstacles early is key to creating a safe, supportive, and connected living situation. I encourage you to take a few moments to reflect on your own circumstances by completing the **Obstacles Worksheet** in the back of this book. It will help you identify which challenges may be emerging and guide you toward proactive solutions.

Understanding what contributes to a high quality of life in retirement—as well as the obstacles that can stand in the way—naturally leads to one of the most impactful decisions you’ll face: where you live. Your living environment can either support or hinder your ability to stay safe, healthy, independent, and connected. That’s why one of the first steps in planning for a quality life is to take a closer look at your housing options.

Resource: Obstacles Worksheet

The Big Question: Where Should I Live?

One of the most important—and often most personal—decisions you'll face in retirement is where to live. This choice can shape your daily comfort, your independence, and your overall well-being. For many older adults, the question isn't just about geography—it's about lifestyle, safety, and peace of mind. Should you remain in your current home, make modifications to better suit your needs, or explore a new living arrangement altogether?

To help guide your decision, consider the following questions:

- Is my current home accessible and safe for me now—and in the future?
- Can I manage the physical upkeep and financial responsibilities of this home?
- Will I feel emotionally fulfilled and socially connected living here as I age?
- Am I close to family, friends, healthcare providers, and community resources?

These questions go beyond bricks and mortar—they touch on your values, your routines, and your vision for the years ahead. Some people find comfort in the familiarity of their longtime home, while others feel energized by the idea of downsizing or moving closer to loved ones or services. There's no one-size-fits-all answer, but what matters most is that your living environment supports your evolving needs and goals.

As you weigh your options, remember that aging in place doesn't necessarily mean staying exactly where you are—it means choosing a home that allows you to live safely, comfortably, and independently for as long as possible. Whether that means modifying your current home or finding a new one, the next section outlines essential features that can help make any space more supportive and age-friendly.

6 Key Features of a Home That Support Aging in Place

Whether you're planning ahead or making changes now, there are certain foundational features that can make a home safer, more accessible, and easier to live in as needs evolve over time. Below are six essential elements to consider—these serve as a **starting framework** for evaluating whether a home can support aging in place.



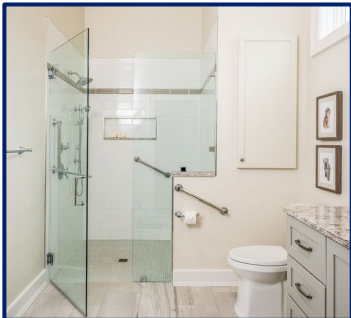
1. One-Level Living



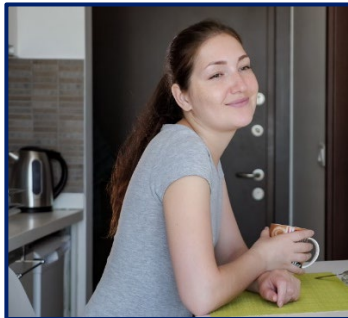
2. Low, Covered Entry



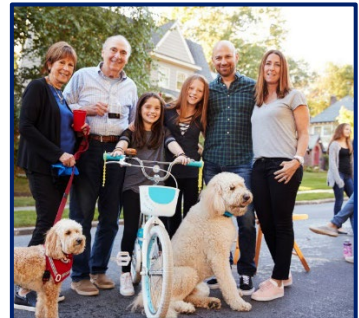
3. Wide Doorways



4. Accessible Bathroom



5. Space for a Caregiver



6. Engaged Location

1. One-Level Living

A single-story layout eliminates the need to navigate interior stairs, which are one of the most common sources of falls. Ideally, all essential living spaces—including the bedroom, bathroom, kitchen, and laundry—are located on the main level.

2. Low-Threshold, Covered Entry

A safe and accessible entry is critical. A minimal or no-step entrance reduces the need for long ramps and allows for easier use of mobility devices such as walkers or wheelchairs. A covered entry provides protection from weather-related hazards like rain, snow, and ice. An attached garage is especially beneficial for safe and direct access.

3. Wide Doorways

Doorways that are at least 32 inches wide (36 inches is preferred) allow for safe and comfortable passage of mobility devices. Narrow doorways can quickly become a barrier, limiting accessibility to essential areas of the home.

4. Accessible Bathroom

The bathroom is one of the highest-risk areas for falls, making accessibility especially important. Features such as grab bars, non-slip flooring, comfort-height toilets, and curbless or roll-in showers significantly improve safety. The space should also be large enough to allow for assistance from a caregiver if needed.

5. Space for a Caregiver

As needs change, having space for support becomes critical. This could mean a flexible room for occasional care or a private area for a live-in caregiver. Planning for this possibility in advance helps avoid rushed or disruptive changes later.

6. Engaged Location

A home's location is just as important as its physical design. Proximity to friends, family, healthcare providers, and community resources supports social connection and reduces isolation. An engaged location enhances not only convenience, but overall well-being and quality of life.

That said, it's important to understand that aging in place is not determined by just six factors. There are **many smaller details and design considerations** that can impact safety, comfort, and independence—from lighting and flooring transitions to door hardware, layout flow, and accessibility within individual rooms.

Think of these six features as the **big picture categories**—a way to begin assessing your home and identifying where deeper evaluation may be needed.

Bringing It All Together

These six features provide a helpful lens for evaluating whether a home can realistically support you over time. However, they are **only the beginning of the conversation**.

Aging in place successfully requires aligning your home with:

- Your current and future **physical needs**
- Your ability to maintain the home
- Your access to **support and care services**
- Your desire for **connection and lifestyle**

Later in this workbook, we'll introduce a trusted team of professionals who can help guide this process. These experts can provide a more comprehensive assessment of your home and, just as importantly, help you develop a thoughtful game plan—so you can move forward with clarity, confidence, and the right support in place.

Modify or Move™? Your Options

If your current home doesn't meet the essential criteria for aging in place—such as safety, accessibility, and comfort—you're not alone. Many older adults reach a point where their living environment no longer supports their evolving needs. Fortunately, you have several viable paths forward, each with its own benefits and considerations:

1. **Stay and modify your existing home** to improve safety, accessibility, and ease of use. This might include installing grab bars, widening doorways, updating bathrooms, or reconfiguring spaces to eliminate stairs and other hazards.
2. **Downsize to a different home** that better suits your current and future needs—perhaps a smaller, single-level home or a condo with maintenance services—and make any necessary modifications to ensure it's age-friendly.
3. **Relocate to a senior living community** that offers built-in support, social opportunities, and access to care. These communities range from independent living to assisted living and continuing care retirement communities (CCRCs), depending on your preferences and needs.



Stay and Modify



Downsize to Another Home



Move to a Senior Community

There's no one-size-fits-all answer. The smartest path is the one that aligns with your personal goals, health status, financial situation, and desire for independence and connection. Some people find great satisfaction in adapting the home they love, while others feel a sense of renewal and relief in starting fresh somewhere new.

Later in this article, we'll explore a variety of **housing options** in more detail to help you understand what's available and what might be the best fit for your lifestyle. We'll also introduce a **step-by-step decision-making process** using the *Modify or Move™* framework—a thoughtful, trademarked approach developed by Forevermore Homes to help you evaluate your choices with clarity and confidence.¹ This process is designed to empower you to make informed, values-based decisions about where and how you want to live as you age.

Understanding Care Needs: A Key Factor in Housing Decisions

Before deciding whether to modify a current living environment or consider a move, it's crucial to understand the specific types of support an individual may require as they age. This begins with a clear and honest assessment of their ability to manage daily life.

To help guide this process, I encourage you to complete the **Care Planning Worksheet** at the back of this book. This simple but powerful tool allows you to document the level of assistance needed for each activity—from none to full support. Having this information clearly outlined can be incredibly helpful when the time comes to communicate with a home care agency, healthcare provider, or assisted living community. It ensures that your needs—or those of your loved one—are clearly understood and appropriately supported.

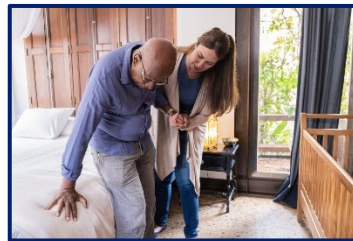
Activities of Daily Living

Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs) are the everyday tasks that are essential for maintaining independence, health, and quality of life. They are key indicators of a person's functional status and independence. By evaluating these areas, families and care providers can better determine the level of assistance needed—and whether those needs can be best met through home modifications or if a different care setting might be more appropriate.



IADL Examples:

- Cooking
- Shopping
- Running Errands
- Cleaning the House
- Laundry
- Driving or Transportation
- Using the Telephone
- Paying Bills
- Caring for Pets



ADL Examples:

- Bathing
- Dressing
- Eating
- Grooming
- Toileting
- Transferring
- Walking
- Oral Hygiene
- Climbing Stairs

IADLs may seem routine, but they often become harder with age. ADLs involve personal care and usually require hands-on help. The need for support typically begins with IADLs and progresses to ADLs. Understanding this distinction is essential for planning care that matches a person's evolving needs.

Completing the **Care Planning Worksheet** will help you take this one step further—moving beyond general understanding to a clear, personalized snapshot of current abilities and potential future needs. It also creates a baseline you can revisit over time as circumstances change.

Understanding Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs) is essential to recognizing when support may be needed. The services that help individuals manage these everyday tasks—whether it's assistance with bathing, meal preparation, or medication management—fall under the umbrella of long-term care.

Long-Term Care: A Broader Definition

While much of the conversation around long-term care focuses on support with Activities of Daily Living (ADLs)—such as bathing, dressing, eating, and mobility—it's important to recognize that long-term care encompasses a broader spectrum of services. These services are designed not only to assist with daily routines but also to address more complex medical and rehabilitative needs. Long-term care can include skilled nursing care, physical therapy, and other clinical services provided by licensed healthcare professionals.

Why This Matters

Understanding care needs is inseparable from making informed housing decisions. Whether considering private or community housing options, the level and type of care required—now and in the future—should guide the choice of setting. Housing is not just about where someone lives; it's about how well that environment supports their health, independence, and quality of life. As we explore the various types of private and community housing, we'll return to this theme to examine how long-term care can be integrated into each setting, helping individuals and families make choices that are both practical and compassionate.

Resource: Care Planning Worksheet

Planning for Care Costs

According to national estimates, about 70% of adults aged 65 and older will require some form of long-term care during their lifetime. This care may last for a few months—or for several years—depending on the individual’s health and circumstances.

The cost of long-term care is significant, regardless of where you live. Whether you choose to age in place or move to a senior living community, you’ll need a plan to cover the cost of care services. These expenses are often separate from housing costs and can include:

- Hourly or daily rates for home care aides
- Monthly fees for assisted living or memory care
- Medical and personal care costs in skilled nursing facilities

According to the Genworth Cost of Care Survey (<https://www.carescout.com/cost-of-care>), the cost of long-term care services continues to rise across all care types. This interactive tool allows you to look up **median costs by state and by type of care**, helping you better understand what to expect in your area and plan accordingly. With costs varying significantly by location and level of care, early planning is essential to avoid unexpected financial strain.

Below is a snapshot of the interactive tool.

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Connecticut
Compare location

Select cost by period ⓘ
Hourly Daily Monthly **Annual**

Calculate future cost
2024 2034 2044 2054 2064 2074
Reset

Interactive Map

Annual median costs: Connecticut - State ⓘ (2024)

In-home care ⓘ	2024
Homemaker services ¹	\$77,792
Change Since 2023 ²	10%
Home health aide ¹	\$80,080
Change Since 2023 ²	No Change

Community and assisted living ⓘ	2024
Adult day health care ³	\$32,500
Change Since 2023 ²	10%
Assisted living community ⁴	\$107,460
Change Since 2023 ²	88%

Nursing home care ⓘ	2024
Semi-private room ⁵	\$180,675
Change Since 2023 ²	No Change
Private room ⁵	\$198,925
Change Since 2023 ²	No Change

Without a plan, these costs can quickly deplete savings or create financial stress for you and your family. That's why it's critical to explore your options early—whether through personal savings, long-term care insurance, Medicaid, or other funding strategies.



Tip: Your housing decision should go hand-in-hand with a long-term care funding plan. The two are deeply connected—and planning for both ensures you're prepared for whatever the future may bring.

Planning ahead is key. Understanding your options—and working with a financial advisor and senior living specialist—can help you make informed decisions that align with your goals and resources. The importance of partnering with a financial advisor who has experience in senior living and long-term care planning cannot be overstated. These professionals often collaborate with estate planning attorneys and elder law attorneys to form a comprehensive support team that helps families navigate the complexities of aging and care.

Financial advisors use sophisticated modeling tools that incorporate your current assets, income streams, projected care needs, and life expectancy. By using data and well-informed assumptions, they can help you forecast future expenses and develop a plan designed to ensure you don't outlive your assets. This proactive approach not only provides peace of mind but also empowers you to make confident, informed decisions about your future.

Back the Question: Do I Modify or Move™

Now that we've explored the role of care and support, it's time to revisit an important question introduced earlier: the **"Modify or Move™" decision**.

Answering this question thoughtfully requires more than simply looking at your current home. It begins with a clear, broad understanding of the **full range of living options available**—both private and community-based. Only by understanding what's possible can you make a confident, informed decision about what's best for your next chapter.

In the sections that follow, we will explore these options at a high level—from staying in a private home with modifications or added support, to transitioning into one of the many types of senior living communities. Each option offers different levels of independence, support, amenities, and lifestyle.

As you read, begin to consider how these possibilities align with your preferences, priorities, and long-term goals. There is no single "right" answer—only the environment that best supports your desired quality of life.

Once you have this foundational understanding, we will walk through a clear, step-by-step process to help you evaluate your personal situation and make the **Modify or Move™ decision** with confidence.

Private Living Options

Choosing a private living arrangement in retirement offers flexibility and independence, but it also comes with responsibilities. Here's an overview of the common options:

House

Staying in your current home—or downsizing to a smaller one—can offer a strong sense of comfort, familiarity, and emotional connection. For many older adults, home represents independence, memories, and a deep connection to community.

What It Involves

Owning a home means taking full responsibility for all aspects of the property, including:

- **Ownership Costs**
Property taxes, homeowners' insurance, and ongoing utilities
- **Maintenance Responsibilities**
Routine upkeep, such as lawn care, snow removal, and general repairs
- **Capital Improvements**
Planning and budgeting for larger expenses like a new roof, heating system, or windows
- **Accessibility Modifications**
Making changes to support safety and mobility as needs evolve

Benefits of Staying in a House

- **Familiarity and Emotional Comfort**
Remaining in a well-known environment can provide stability and reduce stress.
- **Independence and Control**
Homeowners have full decision-making authority over their space and lifestyle.
- **Flexibility to Modify**
The home can be adapted over time to support aging in place.
- **Potential Financial Advantage**
If the home is owned outright, housing costs may be somewhat less than other options.

Important Considerations

- **Ongoing Maintenance Demands**
Physical upkeep becomes increasingly difficult with age, and hiring contractors is not easy.
- **Hidden and Rising Costs**
Unexpected repairs and long-term maintenance can be significant.
- **Accessibility Challenges**
Features like stairs, narrow doorways, or outdated bathrooms may limit long-term usability.
- **Care Coordination**
Any in-home care services must be arranged independently.

When Staying in a House Is a Strong Fit

This option may work best for individuals who:

- Are committed to remaining in a familiar environment
- Have the financial resources to maintain the home
- Can either manage upkeep or outsource it reliably
- Have a plan to address future accessibility and care needs



***Does this house
seem suitable for
aging in place?***

Condominium

A Lower-Maintenance Ownership Option

A condo offers an appealing balance between independence and reduced responsibility. It allows for homeownership while shifting exterior maintenance tasks to a Homeowners Association (HOA).

What It Involves

Condo living includes both ownership responsibilities and shared community management:

- **Ownership Costs**
Property taxes, homeowners' insurance, and monthly HOA fees.
- **HOA Services**
Exterior maintenance, landscaping, and snow removal are typically handled by the association.
- **Shared Infrastructure**
Roofs, siding, and common areas are maintained collectively.
- **Interior Responsibility**
Owners are responsible for everything inside their unit.



This is an example of an apartment style condominium.

Benefits of Condominium Living

- **Reduced Maintenance Burden**
Exterior upkeep is handled for you, freeing up time and energy.
- **Simplified Lifestyle**
Fewer responsibilities compared to a single-family home.
- **Community Environment**
Often provides opportunities for social interaction depending on the development.
- **Predictable Expenses**
Monthly HOA fees can create more consistency compared to unexpected home repairs.

Important Considerations

- **HOA Fees**
Monthly fees are paid to the HOA to cover common expenses like landscaping and insurance.
- **HOA Financial Assessments:** In addition to regular monthly fees, the HOA may impose special assessments to cover major capital improvements (such as roofs or paving) or budget shortfalls, which can result in significant unexpected expenses.
- **Rules and Restrictions**
HOAs may limit pets, rentals, renovations, or use of space.

- **Limited Control**
Decisions about exterior changes or community policies are made collectively.
- **Accessibility Limitations**
Not all condos are designed with aging in place in mind (e.g., stairs, elevators, layouts).

When a Condominium Is a Strong Fit

This option may be ideal for individuals who:

- Want to maintain ownership without full maintenance responsibilities
- Prefer a more predictable and simplified lifestyle
- Are comfortable with shared governance and community rules
- Do not require extensive accessibility modifications (or can make them inside the unit)

Multigenerational Living

Living with Family Across Generations

Multigenerational living involves two or more generations—such as parents, adult children, and grandchildren—sharing a home or living on the same property. This model is becoming increasingly common as families look for ways to provide support, reduce costs, and stay connected.

What It Involves

Multigenerational living can take several forms, depending on the home setup and family dynamics:

- **Shared Household**
Multiple generations living under one roof with shared common spaces.
- **Private Living Areas**
Separate suites within the home, such as a finished basement or an in-law apartment or an Accessory Dwelling Unit (ADU).



Benefits of Multigenerational Living

- **Built-In Support System**
Family members can provide assistance with daily needs, transportation, or care.
- **Cost Sharing**
Housing expenses such as mortgage, utilities, and maintenance may be shared.
- **Stronger Family Connections**
Provides opportunities for meaningful daily interaction across generations.
- **Flexible Care Planning**
Allows families to gradually increase support as needs change.

Important Considerations

- Privacy and Independence
Balancing personal space with shared living can be challenging.
- Financial Arrangements
Clear agreements around expenses, ownership, and responsibilities are essential.
- Caregiver Burnout
Family members may take on caregiving roles without adequate support.
- Lifestyle Compatibility
Differences in routines, expectations, and communication styles can create tension.

When Multigenerational Living Is a Strong Fit

This option may work best when:

- Family members are willing and able to collaborate closely
- The home can be adapted to provide appropriate privacy
- Expectations and financial arrangements are clearly defined
- There is openness to evolving roles as care needs change

Apartments

Apartments can be an attractive option for older adults who want to simplify their living situation without taking on the responsibilities of homeownership.

- Rent vs. Own: Most apartments are rental-based, which eliminates property taxes, large repair costs, and long-term maintenance responsibilities.
- Maintenance-Free Living: Landlords or property management companies typically handle repairs, landscaping, and snow removal.
- Flexibility: Lease terms vary, offering flexibility if needs or preferences change.
- Accessibility: Some newer apartment buildings offer elevators, one-level living, and accessible layouts—but this varies widely and must be evaluated carefully.
- Amenities: Depending on the complex, amenities may include fitness centers, community rooms, or social activities.

Considerations:

Apartments typically do not include supportive services. If care is needed, residents must arrange and pay for home care independently. Noise, limited privacy, or lack of age-friendly design can also be factors.

Subsidized Senior Housing (Affordable Housing)

Subsidized senior housing provides an important option for older adults with limited income who want to live independently in a safe and affordable environment.

- **Income-Based Rent:** Rent is typically based on a percentage of income, making it more affordable than market-rate housing.
- **Age Requirements:** Most communities are designed for adults aged 62+ (sometimes 55+).
- **Basic Maintenance Included:** Property management typically handles building maintenance and repairs.
- **Community Setting:** Many properties offer shared spaces and opportunities for social interaction.

What It Does Not Include:

- Personal care assistance (bathing, dressing, medication help)
- Meals or transportation (in most cases)
- Medical support services

Important Considerations:

- Waiting lists can be long—often months or even years.
- Eligibility requirements must be met.
- Like apartments, any needed care must be arranged separately.

Subsidized senior housing can be an excellent and much-needed option for older adults with limited income, providing safe, stable, and affordable independent living. However, in many communities, demand far exceeds available units, and waitlists can be lengthy—often stretching months or even years. For this reason, it's essential to begin exploring this option well in advance.

Eligibility requirements vary by location, so prospective residents should contact their local housing authority or property managers to understand qualifications and application procedures. Getting on a waitlist early—even before an immediate need exists—can make a significant difference in ensuring access when the time comes.

Shared Living (“Golden Girls” Arrangements)

Shared living arrangements—often referred to as “Golden Girls” housing—are becoming increasingly popular among older adults seeking companionship and cost-sharing.

This model involves two or more unrelated adults living together in the same home.

- **Cost Sharing:** Rent, utilities, and household expenses are divided, making living more affordable.
- **Companionship:** Daily interaction helps reduce loneliness and social isolation.
- **Mutual Support:** Housemates may provide informal support with errands, meals, or daily routines.
- **Flexibility:** Can take place in a rented home, an owned home, or even a home with extra space.

Types of Arrangements:

- Co-owning or co-renting a home
- A homeowner renting rooms to other seniors
- Organized home-sharing programs that match compatible individuals

Important Considerations:

- **Zoning Regulations:** Local zoning laws may limit the number of unrelated individuals who can live together in a single household, so it’s important to verify municipal rules before establishing a shared living arrangement.
- **Compatibility is critical** (lifestyle, cleanliness, routines, finances)
- **Legal agreements** should be clearly defined (rent, responsibilities, exit plans)
- This is not a substitute for professional care if significant health needs arise



When it Works Best

Shared living is ideal for independent older adults who:

- Value companionship
- Want to reduce expenses
- Are comfortable with a communal lifestyle

Accessory Dwelling Units (ADUs)

An Accessory Dwelling Unit (ADU) is a smaller, independent living space located on the same property as a primary home. ADUs are one of the most versatile and increasingly popular housing solutions for older adults.

They are often referred to as in-law apartments, granny flats, or backyard cottages

What an ADU Includes

An ADU is a fully functional living space, typically including:

- A private entrance
- Kitchen or kitchenette
- Bathroom
- Living and sleeping areas

Types of ADUs

1. Attached ADU
Built as an addition to the main house (e.g., over a garage or as a side wing).
2. Detached ADU
A separate structure on the property, such as a small cottage or backyard home.
3. Interior ADU
Created by converting existing space, such as a basement or part of the main home.

Flexible Ways Seniors Use ADUs

While ADUs are often associated with multigenerational living, they offer several flexible configurations that do not require living with family:

- Living in the Main House, Renting the ADU
- Living in the ADU, Renting the Main House
- Using the ADU for a Caregiver or Future Flexibility.

This flexibility makes ADUs a powerful financial and lifestyle planning tool—not just a family-based solution.

The image shown here is a detached ADU.



Benefits of ADUs for Seniors

- **Independence with Flexibility**
ADUs allow older adults to maintain privacy and autonomy while creating options for future support if needed.
- **Income Potential**
Renting either the ADU or the main home can help offset housing costs, fund care, or improve financial security.
- **Aging in Place on Your Terms**
Seniors can remain in a familiar neighborhood while adapting their living situation over time.
- **Cost-Effective Alternative**
Compared to ongoing private-pay senior living, ADUs can provide long-term financial advantages when thoughtfully planned.

Important Considerations

- **Zoning and Regulations**
Local zoning laws determine whether ADUs are permitted and what requirements apply (size, utilities, setbacks). Regulations vary by town.
- **Construction Costs**
Costs can vary widely depending on structure type, size, and site conditions.
- **Accessibility Design**
To truly support aging in place, the ADU—or main house—should include an o-step entry, wide doorways., accessible bathroom (curbless shower, grab bars), and of course, one-level living
- **Landlord Responsibilities**
If renting part of the property, seniors should consider property management responsibilities, tenant screening, Maintenance and legal obligations.
- **Care Needs Over Time**
As care needs increase, outside services or a transition to another setting may still be necessary.

When an ADU Is a Strong Fit

An ADU may be an excellent option when:

- A senior wants to stay on their property but reduce costs or maintenance
- There is a desire to create rental income
- Long-term flexibility is important
- The property and zoning support development

ADUs often represent a middle ground between aging in place and downsizing—offering independence, financial flexibility, and the ability to adapt over time without requiring a move away from home.

Private Options Summary

Each of these options comes with its own set of benefits and trade-offs, depending on your lifestyle, health, and financial goals. If you're exploring alternatives, **community living options** may provide the added support, safety, and social engagement you're looking for.

In the next section, we'll take a closer look at what community living entails and the different types available—from independent living to assisted living and continuing care retirement communities (CCRCs). Understanding both private and community options will help you make a confident, informed decision about your next chapter.

Senior Communities Are for Aging in Place

Overview

Senior communities are thoughtfully designed environments created to support older adults as their needs, preferences, and lifestyles evolve. Unlike traditional housing, these communities are built with aging in mind — offering features, services, and amenities that make daily life easier, safer, and more enjoyable. The goal is simple: to help residents maintain independence for as long as possible while having access to support when they need it.

These communities vary widely in size, style, and services, but most share several core characteristics:

- Accessible, senior-friendly design
Wide hallways, step-free entrances, grab bars, elevators, and layouts that reduce fall risk.
- Convenience and maintenance-free living
Housekeeping, landscaping, repairs, and meal services are typically included or available.
- Built-in social connection
Programs, clubs, outings, and shared spaces help residents stay active and engaged.
- Safety and peace of mind
Staff presence, emergency response systems, and wellness checks provide reassurance.
- Optional or built-in support services
Depending on the community type, residents may access transportation, personal care, medication support, or specialized memory care.

Senior communities are not “one size fits all.” They exist on a spectrum — from fully independent lifestyles to highly supportive environments — allowing individuals to choose the setting that best matches their current needs while planning for the future.

“What would it mean to you — and your family — to live in a place designed for safety, comfort, and connection?”

The Four Main Types of Senior Communities

1. Independent Living (IL)

For older adults who are active, independent, and looking for a maintenance-free lifestyle with amenities such as meals, transportation, housekeeping, and social programs. These communities do **not** provide personal care, but residents may hire private home care if needed.

2. Assisted Living (AL)

Designed for individuals who need help with Activities of Daily Living (ADLs) such as bathing, dressing, or medication reminders. Assisted living blends independence with support, offering 24/7 staff availability, meals, housekeeping, and social activities. Some assisted living communities also include a dedicated memory care wing.

3. Memory Care Only (MC)

Specialized communities for individuals living with Alzheimer's disease or other forms of dementia. These environments offer secure layouts, structured daily routines, and staff trained in dementia care. Memory care provides a higher level of supervision and support than traditional assisted living.

4. Continuing Care Retirement Communities (CCRCs)

Also known as Life Plan Communities, CCRCs offer a full continuum of care — independent living, assisted living, memory care, and skilled nursing — all on one campus. Residents typically pay an entry fee plus monthly fees, allowing them to transition to higher levels of care as needs change without leaving the community.

*"Independence isn't lost
in a senior community —
it's often regained."*

Communities are designed to **extend** independence by removing the obstacles and burdens that make aging harder.

Independent Living

Independent Living communities are designed for older adults who are able to live on their own but want the convenience, safety, and social connection that come with a supportive, maintenance-free environment. These communities appeal to older adults who no longer want the responsibilities of homeownership, who enjoy having amenities close at hand, and who value being part of an active, welcoming community.

Independent Living is often the first step in the senior living spectrum — a lifestyle choice rather than a care-driven decision.

Who Independent Living Is Best For

Independent Living may be a good fit for individuals who:

- Are fully independent with Activities of Daily Living (ADLs)
- Prefer not to cook daily or maintain a home
- Want access to social activities, clubs, and outings
- Enjoy the convenience of on-site dining and transportation
- Want peace of mind without giving up autonomy
- May benefit from a community environment, but does not need personal care



**“What parts of life would feel lighter — and more fun —
If home upkeep wasn’t competing for your energy?”**

What Independent Living Typically Includes

Most Independent Living communities offer a predictable monthly fee that covers many day-to-day expenses. While each community is different, common features include:

Housing & Amenities

- Apartment-style living (studios, one-bedrooms, or two-bedrooms)
- Private bathrooms and kitchenettes or full kitchens
- Accessible layouts designed with aging in mind
- Community dining rooms, lounges, libraries, and outdoor spaces

Services Included in Monthly Fees

- Most utilities (electricity, water, heat, cable, Wi-Fi)
- Housekeeping and linen service
- One to three meals per day, depending on the community
- Scheduled transportation for errands, appointments, and outings
- Maintenance and landscaping
- Social, recreational, and educational programs

Fees & Financial Structure

- Monthly fees for room and board
- Some communities charge a one-time move-in fee
- Additional services (e.g., extra meals, reserved parking) may have small add-on costs.

Lifestyle & Social Benefits

One of the biggest advantages of Independent Living is the built-in community. Residents often enjoy:

- Daily social opportunities
- Fitness classes and wellness programs
- Clubs, lectures, and hobby groups
- Outings to restaurants, museums, and events
- Holiday celebrations and themed activities

These programs help reduce isolation and support emotional well-being — a major reason many seniors choose Independent Living even before they “need” it.

What Independent Living Does Not Include

Independent Living communities do **not** provide hands-on personal care. If a resident begins to need help with ADLs such as bathing, dressing, or med reminders, they must:

- Hire a private home care agency,
- Pay hourly for services with a minimum number of hours required, and
- Coordinate care independently, unless the community has preferred providers.

This allows residents to remain in Independent Living longer while still receiving the support they need – but it also means families should plan ahead for the cost of care.

When Independent Living May Not Be the Best Fit

Independent Living may not be appropriate if someone:

- Needs daily assistance with ADLs
- Has significant mobility challenges
- Has memory impairment that affects safety
- Requires medication management
- Needs 24-hour supervision

In these cases, Assisted Living or Memory Care may provide a safer, more supportive environment.

Important Consideration:

Most home care agencies delivering care in a home or Independent Living Community require a 4–6 hour minimum shift, which means brief or occasional tasks cannot be scheduled unless they meet that minimum.

Assisted Living communities, by contrast, can provide support in short, flexible increments, making it possible to receive only the amount of help actually needed.

Assisted Living

How Assisted Living Is Similar to Independent Living

AL communities share many of the same features as IL communities, including:

- Apartment-style living (studios or one-bedrooms)
- Monthly fees for room and board, usually with most utilities included
- Meals, housekeeping, and transportation are generally included
- Social, recreational, and wellness programs

These similarities help residents maintain a familiar, residential lifestyle — not a medical or institutional one.

What Makes Assisted Living Different

The key difference is the availability of personal care and support.

Assisted Living communities have trained staff on site 24/7 to provide support for older adults who need help with some Activities of Daily Living (ADLs) — such as bathing, dressing, toileting, or medication reminders — but who do not require 24-hour skilled nursing care.



These communities blend independence with support, offering a safe, social, and home-like environment where residents can maintain as much autonomy as possible. This support is tailored to each individual and is based on a formal assessment.

Because Assisted Living includes hands-on personal care, the cost is higher than Independent Living. Residents benefit from a higher staff presence, individualized care plans, and ongoing monitoring of health and safety needs.

Assessment Required Prior to Move-In

A nurse case manager or clinical team will:

- Conduct an assessment of physical and cognitive abilities
- Review medical records from the resident's Primary Care Physician
- Evaluate mobility, ADLs, medication needs, and safety risks

This assessment is required before moving-in and is updated regularly or whenever a resident's condition changes.

Individualized Care Plan & Cost

Once the assessment is complete:

- A personalized written care plan is developed
- Care plans outline exactly what support the resident will receive
- Costs increase with higher care levels
- Medication management is available and may include an additional fee

This structure ensures that residents receive the right amount of care and that families understand how care needs impact monthly costs. Family input may be considered, but clinical judgment determines the level.

When Assisted Living May Not Be Enough

Assisted Living works well for people who need some help with daily tasks but can still live safely in a residential setting. A move to Memory Care or Skilled Nursing may be needed when care needs become too great for Assisted Living to manage.

Signs Assisted Living may no longer be appropriate:

- **Increased physical needs:**
For example, some AL communities are unable to handle 2-person assists.
- **Advanced cognitive decline:**
Wandering, exit-seeking, unsafe behaviors, or needing constant supervision.
- **Complex medical needs:**
IV therapy, complex wound care, feeding tubes, or unstable medical conditions.
- **Medication needs beyond AL capabilities:**
Frequent medication changes or medications requiring close monitoring.
- **Safety concerns:**
High fall risk, or behaviors that put the resident or others at risk.
- **Staff or caregiver concerns:**
Staff indicating that needs exceed what the community can safely provide.
- **Declining quality of life:**
Withdrawal, isolation, or inability to participate in daily activities.

Memory Care Communities

Memory Care communities are specialized environments designed to support individuals living with Alzheimer's, dementia, or other memory-related conditions.

While they share many features with Assisted Living, Memory Care provides a higher level of structure, supervision, and safety to meet the unique needs of residents with cognitive impairment.

These communities focus on maintaining dignity, reducing anxiety, and promoting meaningful engagement — all within a secure, supportive setting.

Who Memory Care Is Designed For

Memory Care is appropriate for individuals who:

- Have been diagnosed with Alzheimer's disease or another form of dementia
- Need a secure environment due to wandering or exit-seeking
- Require cueing, redirection, or close supervision throughout the day
- Benefit from structured routines and simplified activities
- Need more support than Assisted Living can safely provide

What Makes Memory Care Different

Memory Care communities offer all the services of Assisted Living **plus** specialized features tailored to cognitive decline:

- **Enhanced Safety & Security**
 - Secured doors and monitored exits
 - Enclosed outdoor areas
 - Wander-prevention systems
 - Staff trained in dementia-specific safety practices
- **Structured Daily Routines**

Predictable schedules help reduce anxiety and confusion. Activities may include:

 - Music therapy
 - Art and sensory programs
 - Memory-enhancing games
 - Small-group or one-on-one engagement

- **Specialized Staff Training**

Team members receive training in:

- Dementia communication techniques
- Behavioral support and redirection
- Managing anxiety, agitation, or confusion
- Understanding the progression of cognitive decline

- **Higher Staffing Ratios**

Memory Care typically has more staff per resident than Assisted Living, allowing for:

- More frequent check-ins
- Closer supervision
- Faster response times
- More individualized support



Why Memory Care Costs More

Memory Care is more expensive than Assisted Living because of:

- Higher staffing ratios
- Specialized dementia training
- Secure environments
- Increased supervision
- Structured therapeutic programming

These added layers of support ensure residents remain safe, engaged, and cared for as their cognitive needs change.

When Memory Care May Be the Right Choice

A transition to Memory Care is often appropriate when someone:

- Wanders or attempts to leave the community
- Is unsafe without constant supervision
- Has difficulty managing daily routines
- Experiences increased confusion, agitation, or anxiety
- Needs more support than Assisted Living can legally provide

Continuing Care Retirement Communities (CCRCs)

How a CCRC Is Similar to Assisted Living

Like Assisted Living Communities, CCRCs offer robust amenities such as:

- Dining venues
- Fitness centers and pools
- Social, educational, and cultural programs
- Transportation
- Housekeeping and maintenance
- Wellness and preventive health programs

How a CCRC is Different

CCRC's offer a unique model of senior living that provides a full continuum of care within one campus.

- | | |
|-----------------------|--------------------|
| 1. Independent Living | 3. Memory Care |
| 2. Assisted Living | 4. Skilled Nursing |

Residents begin in Independent Living and transition to Assisted Living, Memory Care, or Skilled Nursing without needing to move to a new community. This structure offers long-term stability, predictable planning, and peace of mind for residents and families.

CCRCs are ideal for individuals who want to plan ahead, remain in one location as their needs change, and ensure access to higher levels of care if and when they are needed.

Residents move between these levels based on their evolving care needs. Residents do not need to relocate if their health changes. This continuity reduces stress and simplifies long-term planning.



Financial Structure

CCRCs have a unique financial model that differs from other senior living options.

Entry Fee (Buy-In)

Most CCRCs require a **one-time entry fee**, which varies based on:

- Size and type of residence
- Contract type
- Refundability options
- Community location and amenities

Entry fees can range widely depending on the community.

Monthly Fees

Residents also pay a monthly fee that covers:

- Housing
- Utilities
- Meals (varies by contract)
- Amenities and services

Monthly fees may increase as residents move to higher levels of care, depending on the contract.

Contract Types (A, B, C)

CCRCs typically offer one of three contract models:

Type A – Life Care

- Highest entry fee
- Most predictable long-term costs
- Little or no increase in monthly fees when moving to higher levels of care
- Provides financial protection against rising care costs

Type B – Modified Contract

- Moderate entry fee
- Some care is included at a discounted rate
- Additional care billed at a reduced or per-diem rate

Type C – Fee-for-Service

- Lowest entry fee
- Residents pay full market rates for Assisted, Memory Care, or Skilled Nursing.
- Monthly fees increase significantly when care needs change.

Understanding contract types is essential for long-term financial planning.

Eligibility & Health Assessments

Before moving into a CCRC, residents typically undergo:

- A health assessment
- A review of medical history
- A financial review to ensure long-term affordability

These assessments help determine eligibility for Independent Living and whether the community can meet the resident's current and future needs.

Who CCRCs Are Best For

A CCRC may be a good fit for individuals who:

- Want to plan ahead and avoid multiple moves
- Prefer a community with extensive amenities
- Value predictable access to care
- Have the financial resources for an entry fee
- Want long-term stability and peace of mind

Timing Matters When Considering a CCRC

Continuing Care Retirement Communities typically have medical and cognitive eligibility requirements for entry. While specific criteria vary by community, many CCRCs do not accept new residents who already have certain diagnosed conditions, such as Alzheimer's disease, Parkinson's disease, or other progressive neurological disorders.



This means that waiting too long to explore a CCRC may limit future eligibility, even if a person would otherwise be an excellent fit for the lifestyle and long-term care model.

For individuals who are healthy today and value the long-term stability and security a CCRC offers, planning earlier—rather than later—can preserve options and provide greater peace of mind. Exploring CCRCs proactively allows families to make thoughtful, unpressured decisions while eligibility is still wide open.

Skilled Nursing Facilities

Skilled nursing facilities (previously called nursing homes) provide 24-hour skilled nursing care for seniors who require ongoing medical supervision and assistance with ADLs. They offer a higher level of care than assisted living facilities to accommodate residents with complex medical needs.

- 24/7 licensed nursing supervision
- Designed for residents with complex medical needs
- Appropriate when care needs exceed Assisted Living capabilities
- More clinical setting focused on medical stability and safety
- Can provide both short-term rehab and long-term custodial care

Who Is Long-Term Skilled Nursing Appropriate For?

- Individuals requiring total assistance with transfers and mobility
- Residents with advanced dementia and high supervision needs
- Frequent hospitalizations or medical instability
- Complex wound care or IV medication requirements
- Individuals who can no longer be safely supported in Assisted Living

Cost and Payment Structure

- Private Pay: \$10,000–\$20,000+ per month, depends on your city and state. Refer to the Genworth Cost of Care tool (<https://www.carescout.com/cost-of-care>)
- Medicare: Covers short-term rehab only (with qualifying hospital stay)
- Medicaid: Primary payer for long-term skilled nursing
- 5-year look-back on asset transfers for Medicaid eligibility
- Private room availability varies; cannot 'top off' Medicaid in CT

Planning Considerations for Families

- Most skilled nursing placements occur during a health crisis
- Early financial and legal planning preserves options
- Long-Term Care Insurance may offset some costs
- Consultation with an elder law attorney is recommended
- Understanding care levels early reduces stress later

When is it time to Transition to Skilled Nursing

- Recurrent hospitalizations
- Two-person assist required for transfers
- Advanced wound care needs
- IV therapy or complex medication management
- Progressive cognitive decline with high safety risk
- Care needs exceed what Assisted Living can legally provide
- Most transitions occur during a health crisis — planning early preserves options.

Medicaid & Skilled Nursing – Timing Matters

- Medicare covers short-term rehab only (after a qualifying hospital stay)
- Medicaid is the primary payer for long-term nursing home care after private funds are exhausted
- 5-year look-back period on asset transfers in most states (NY and CA are exceptions)
- Application process may take 60–90+ days
- Early planning with an elder law attorney is strongly recommended

Life Care at Home Programs

A CCRC-Level Safety Net While Aging in Place

Life Care at Home programs offer an innovative option for older adults who want the security and long-term planning benefits of a Continuing Care Retirement Community (CCRC) while continuing to live in the home they love. Often described as a “CCRC without the four walls,” these programs blend preventive wellness support, long-term care coordination, and financial predictability into a comprehensive membership model.

They are designed for individuals who are currently healthy and independent but want to plan thoughtfully for the “what-ifs” ahead — without relocating to a senior community.

What These Programs Offer

While each program differs, most Life Care at Home models include a similar mix of services and supports:

- **Personalized Care Coordination**

Members are paired with a dedicated care professional who acts as a long-term advocate and healthcare navigator. The navigator coordinates services, communicates with providers, ensures continuity, and supports decision-making as health needs change. For many families, this reduces stress, eliminates guesswork, and alleviates the burden of coordinating care alone.

- **Preventive Wellness & Ongoing Support**

These programs take a proactive approach by offering regular check-ins, a personalized wellness plan, educational resources, and early interventions to help members maintain independence and avoid crisis-driven transitions.

- **Home Safety Evaluations**

A formal home assessment is typically conducted to identify potential risks and suggest modifications to enhance safety, accessibility, and long-term comfort.

- **Access to a Continuum of Care at Home**

Depending on membership level, services may include:

- Homemaker/companion support
- Personal care
- Skilled nursing
- PT, OT, or speech therapy
- Memory support
- Social work services
- Telehealth
- 24-hour care when needed

Some programs are affiliated with established senior living organizations. In those cases, members may also have access to certain amenities or may receive priority access to higher levels of care if a future transition becomes necessary.

- **Program Flexibility**

Many programs offer multiple membership levels with different coverage options. Members can often move to a more comprehensive plan in the future, although upgrades may require re-qualifying medically. Couples may also receive reduced rates when joining together.

If a member relocates to another state, many programs allow the membership to continue after a certain period, providing nationwide peace of mind.

Predictability of Costs

One of the most significant advantages of Life Care at Home programs is financial predictability.

Unlike traditional private-pay home care — where costs can escalate quickly and unpredictably — these programs allow members to:

- Pay a one-time membership fee
- Pay a consistent monthly fee
- Lock in access to future care at today's rates
- Avoid the full market cost of increasing care needs as they arise

While monthly fees may increase modestly over the years, increases typically correspond to expanded coverage and are still far more predictable than piecing together in-home services independently.

For those who already hold long-term care insurance, many programs are structured to complement or enhance existing policies, while others may serve as a replacement. This flexibility makes planning easier, especially for households comparing different coverage strategies.

Some programs also note that a portion of fees may be tax-deductible as prepaid medical expenses, depending on IRS guidelines — an appealing benefit for many retirees.

Eligibility Requirements

Because Life Care at Home programs are designed to support people *before* significant care is needed, most require that individuals:

- Are healthy and independent at the time of enrollment
- Meet certain clinical criteria
- Complete a financial review to ensure long-term affordability

Joining early is important: an unexpected health event can make someone ineligible later.

Each member qualifies individually, so if one spouse passes away, the surviving member's coverage remains intact and uninterrupted.

Because these programs are long-term commitments, it is important for prospective members to assess the financial stability and integrity of the organization.

Who These Programs Are Best For

A Life Care at Home program may be a good fit for individuals who:

- Want to age in place safely and confidently
- Prefer predictable long-term care costs
- Want a professional care navigator rather than relying solely on family
- Seek protection against the rising cost of long-term care
- Desire the benefits of a CCRC but choose not to relocate
- Are healthy today and want to plan wisely for tomorrow

Why This Option Matters

Life Care at Home programs fill a meaningful gap between independent aging and traditional long-term care options. They offer the reassurance of a comprehensive safety net, the structure and expertise of coordinated care, and the financial advantages of predictable costs — all while preserving the independence and comfort of remaining at home.

For many older adults, this model offers the best of both worlds: freedom today and confidence for the future.

Cost of Senior Living Communities: Understanding the Real Comparison

Many older adults and families begin their search with a deeply held belief: “*Senior living communities cost more than staying at home.*” It feels intuitive—especially when a mortgage is paid off, or monthly housing costs seem predictable. But when you look closely at the full picture, the numbers tell a very different story.

The Misperception vs. the Reality

Staying at home appears less expensive only when people compare a community’s monthly fee to a mortgage or rent. That comparison leaves out the many ongoing, rising, and often unpredictable expenses of homeownership. National analyses show that older adults frequently underestimate the true cost of aging in place, sometimes by more than \$15,000 per year.

Senior living communities, on the other hand, bundle many of those same expenses—plus meals, activities, safety features, and social connection—into one predictable monthly rate. For many families, the totals end up surprisingly close.

What Aging at Home Really Costs

Even when the mortgage is gone, living at home includes a long list of monthly and annual expenses that continue to rise with age:

- Home maintenance and repairs: Older homes often require thousands of dollars per year in upkeep, from HVAC servicing to roof repairs.
- Utilities and property taxes: These remain ongoing and can increase over time, especially as older adults spend more hours at home.
- In-home care and support: National averages for in-home care now approach \$4,957 per month, rivaling many senior living communities.
- Home modifications: Safety upgrades such as walk-in showers, ramps, or grab bars can range from a few thousand dollars to tens of thousands.
- Groceries, dining, and transportation: These daily living costs continue regardless of age and often increase as mobility changes.
- Social and wellness activities: Staying engaged requires planning, transportation, and fees for classes, memberships, or events.

When all of these are added together, the total monthly cost of living at home often comes very close to the monthly fee of a senior living community.

What a Senior Living Community Includes

A community's monthly fee typically covers:

- Housing and utilities
- Meals and dining
- Housekeeping and maintenance
- Transportation
- Social and wellness activities
- Safety features
- Access to care in flexible increments

These bundled services replace many of the separate, unpredictable expenses of homeownership. They also eliminate the need for long minimum home-care shifts, which can make short tasks impossible to schedule at home.

The Priceless Difference: Peace of Mind

Even when the dollar amounts are similar, the *value* is not. Senior living communities offer something that is hard to quantify but deeply felt:

- Relief from home maintenance
- Confidence that help is available when needed
- Daily opportunities for connection and purpose
- A safer environment designed for aging
- Predictable monthly expenses
- Reduced stress for both seniors and their families

Peace of mind is the comfort of knowing you are supported. It is the freedom to enjoy your days without the weight of constant responsibilities. It is the reassurance that someone is always nearby if you need them.



Peace of mind is not a line item on a budget, yet it shapes quality of life more than almost anything else.

Cost Comparison Worksheet

A worksheet helps families see the full picture clearly. By listing every monthly and annual expense of living at home and comparing it to a community's all-inclusive rate, the numbers often reveal what the heart already knows: the cost difference is smaller than expected, and the value difference is immeasurable. This worksheet can be found in the resources section at the back of the book.

Cost Comparison Worksheet (Staying Home Vs. Community)

Monthly Expenses		
	Stay in Home	Senior Community
Mortgage or <u>Rent</u>		
HOA Fee		
Property Tax		
Utilities		
Electricity		
Oil		
Gas		
Water		
Cable		
Home or Renters Insurance		
Lawn Care and Snow Removal		
Housekeeping Services		
Home Maintenance or Repairs		
Other:		
Other:		
Other:		
Total Housing Expenses		
Transportation		
Car payment		
Insurance		
Maintenance		
Gas		
Groceries		
Clothing		
Entertainment		
Personal Expenses - Beauty/Barber Etc.		
Medication		
Other:		
Other:		
Other:		
Total Other Expenses		
Cost of Care		
<u>a.</u> # Hours Needed Weekly for ADLs		
<u>b.</u> Hourly Rate for Home Care		
<u>c.</u> Monthly Cost for ADL Care = <u>a</u> x <u>b</u> x 4		
Total Cost of Care		
Grand Total Monthly Expenses		

Don't forget to consider capital improvements needed. See worksheet on next page.

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When you consider not just the dollars, but the lifestyle, safety, and peace of mind you gain, what feels like the better investment in your well-being?

How Senior Living Communities Are Paid For

The cost of senior living is shaped not only by the services provided, but also by how those services are funded. Most families are surprised to learn that the majority of senior living—across Independent Living, Assisted Living, Memory Care, and many Continuing Care Retirement Communities (CCRCs)—is private pay.

Understanding what “private pay” means, and how long-term care insurance fits into the picture, helps families plan with clarity and confidence.

Private Pay as the Primary Funding Source

Senior living communities are largely supported through personal funds, which may include:

- Retirement income
- Savings and investments
- Proceeds from the sale of a home
- Pensions or Social Security
- Family contributions

This private-pay structure exists because most senior living communities provide non-medical support, such as meals, housekeeping, transportation, and help with daily activities. These services are not covered by Medicare and are only partially covered by Medicaid in very specific circumstances.

Private pay offers families predictability and choice, allowing them to select the community that best fits their needs, lifestyle, and budget.

How Long-Term Care Insurance Helps

Long-term care (LTC) insurance can significantly offset the cost of senior living, depending on the policy’s benefits and the level of care needed. While every policy is different, most LTC plans cover care in the following settings:

- **Independent Living (IL)**

LTC insurance typically does not pay for the housing portion of Independent Living. However, if a resident receives care services—such as help with bathing, dressing, or medication management—those care charges may be reimbursable if the resident meets the policy’s eligibility criteria (usually needing assistance with at least two Activities of Daily Living or having a cognitive impairment).

- **Assisted Living (AL)**

Assisted Living is one of the most commonly covered settings for LTC insurance.

Policies generally reimburse for the care portion of the monthly fee, which may include:

- Personal care assistance
- Medication management
- Support with mobility or transfers
- Cueing or supervision

Some policies also contribute toward the room and board portion, depending on the contract.

- **Memory Care (MC)**

Memory Care communities are also widely covered by LTC insurance because residents typically meet the policy's cognitive impairment criteria.

Coverage usually includes:

- Specialized dementia care
- Supervision and safety monitoring
- Personal care services

As with Assisted Living, reimbursement often applies to the care portion of the monthly fee.

- **Continuing Care Retirement Communities (CCRCs)**

Coverage in CCRCs depends on the level of care:

- Independent Living: Care services may be reimbursable; housing is not.
- Assisted Living or Memory Care within the CCRC: Care services are typically covered.
- Skilled Nursing within the CCRC: LTC insurance often reimburses at higher daily rates.

Because CCRCs offer multiple levels of care, LTC insurance can be especially valuable as residents transition through the continuum.

Key Features That Affect LTC Insurance Coverage

Families should review the following elements of their policy:

- Elimination period: The waiting period before benefits begin (often 30–90 days).
- Daily or monthly benefit amount: The maximum the policy will pay.
- Lifetime or total benefit pool: The total amount available over the life of the policy.
- Eligibility criteria: Typically based on needing help with Activities of Daily Living or having a cognitive impairment.
- Reimbursement vs. indemnity: Reimbursement policies pay for actual expenses; indemnity policies pay a set amount regardless of cost.

Understanding these details helps families estimate how much of the monthly fee will be covered and how long benefits may last.

Why This Matters for Planning

Knowing that senior living is primarily private pay—but that LTC insurance can meaningfully offset care costs—helps families:

- Plan more confidently
- Understand what to expect financially
- Maximize the value of existing insurance
- Choose the right community for current and future needs

A clear explanation of funding sources also reduces stress and uncertainty, allowing families to focus on what truly matters: safety, support, and quality of life.

When evaluating senior living options, it's essential to look beyond the monthly price tag and consider the full value of what you're receiving. Tangible benefits—such as access to healthcare services, engaging social activities, high-quality amenities, and a favorable staff-to-resident ratio—can significantly enhance daily life. The community's reputation and level of care also play a critical role in long-term satisfaction.

Equally important are the intangible benefits: improved quality of life, peace of mind for both residents and their families, a sense of well-being, and the overall atmosphere of the community. These elements, while harder to quantify, are often what make a place feel like home. Ultimately, the right choice balances affordability with the richness of experience and support it provides.

Resource: Monthly Cost Comparison Worksheet

Choosing a Senior Community

If you think that community living might be a good fit for you, the next step is just as important: finding the right community. Choosing a senior living community is not just about services and costs—it's about finding a place that feels like home and supports your lifestyle, values, and well-being. To make the best decision, it's important to reflect on what truly matters to you.

Ask yourself:

- What kind of environment makes me feel most comfortable?
- How important is access to nature, social activities, or spiritual services?
- Do I want a vibrant, active community or a quieter, more private setting?
- What level of healthcare access do I need now—and might need in the future?

To help with this process, we recommend using the **Community Comparison Worksheet**. This tool allows you to identify and rate features based on your personal preferences. Use High, Medium, and Low to first rate how important each of these features is to you.

Examples of criteria you might rate include:

- Proximity to family and friends
- On-site healthcare services
- Pet-friendly policies
- Dining options
- Fitness and wellness programs
- Transportation services
- Religious or spiritual services
- Cultural or educational activities
- Staff-to-resident ratio
- Community atmosphere and aesthetics



This Community Comparison Worksheet helps you stay focused on what truly matters and makes it easier to compare communities side by side.

Resource: Senior Community Comparison Worksheet

Why Use a Senior Living Advisor?

Choosing a senior living community is one of the most emotionally and financially significant decisions a family will make. With dozens of communities to consider—each offering different levels of care, pricing structures, contracts, and cultures—it can quickly feel overwhelming. A Senior Living Advisor is a trusted guide who helps families navigate this process with clarity, confidence, and peace of mind.

What Does a Senior Living Advisor Do?

Senior Living Advisors are professionals who specialize in helping older adults and their families evaluate, select, and secure placement in senior living communities, including independent living, assisted living, and memory care.

They typically:

- Take the time to understand your care needs, preferences, personality, and budget
- Educate families on the differences between community types and levels of care
- Recommend appropriate communities based on firsthand knowledge
- Coordinate tours and help families ask the *right* questions
- Assist with the application and contract process once a community is selected

An experienced local advisor brings deep community knowledge and a consultative, relationship-based approach. This often makes the difference between a stressful, rushed decision and one that truly fits both the older adult and their family.

The Advantage of Working with a Local, Independent Advisor

Not all referral services are the same. Local senior living advisors work directly in your region and build long-standing relationships with community leadership and care teams.

They understand:

- Which communities are best equipped for specific medical or cognitive needs
- Which settings offer flexibility as care needs change
- Which environments align with a senior's lifestyle, values, and personality

In contrast, families who start their search by calling a large, national call-center–style referral service are often unaware that they may be speaking with someone who has never visited the community they are recommending—and may be juggling hundreds of inquiries across the country. A local placement advisor offers a more personal, thoughtful experience, acting as an advocate rather than simply a referral source.

How Are Senior Living Advisors Paid?

This is an important and very fair question—and one families should always feel comfortable asking.

Most Senior Living Advisors are compensated by senior living communities after a resident moves in. In these cases, families typically receive:

- No direct cost for placement services
- Guidance through the evaluation, tour, and contract process

Reputable advisors are transparent about how they are paid and which communities they work with. Their role is to help families make informed decisions—not to push a specific option.

A Note About CCRCs (Continuing Care Retirement Communities)

When exploring CCRCs, the compensation model is often different. Because CCRCs involve significant entrance fees, long-term contracts, complex financial and healthcare considerations, many Senior Living Advisors offer consulting services for CCRCs on a fee-for-service basis, paid directly by the family.

In these situations, the advisor works exclusively for the family, helping them:

- Compare CCRC contracts and fee structures
- Understand refund provisions and long-term financial implications
- Evaluate whether a CCRC aligns with lifestyle, care needs, and retirement planning

Families often find this advisory, family-paid model especially valuable for CCRCs, where an objective, educational approach can prevent costly misunderstandings and ensure long-term peace of mind.

Transparency Matters

Whether paid by a community or through a consulting fee, a trusted Senior Living Advisor will:

- Clearly explain how they are compensated
- Encourage thoughtful decision-making—not rushed choices
- Collaborate with other professionals involved in the transition, such as financial, legal, care, and real estate advisors.

A Step-by-Step Planning Process

Making the right housing decision in retirement is one of the most important—and personal—choices you'll face. It's not just about bricks and mortar. It's about how and where you want to live as you age, and how that choice supports your independence, safety, relationships, and overall well-being.

This decision requires balancing a wide range of factors:

- **Emotional ties** to your current home and community
- **Physical needs** that may change over time
- **Financial realities** and long-term sustainability
- **Personal goals** for lifestyle, connection, and care

You may be asking:

- Should I stay in my current home and make modifications?
- Should I move to a different home that better suits my needs?
- Should I transition to a senior living community?

There's no universal solution, but there is a clear process that can guide you.

This guide offers a step-by-step approach to help you explore your options with confidence and clarity. And while this journey is deeply personal, it's not one you should take alone. We strongly encourage you to involve trusted family members, friends, and advisors early and often. Their insights, support, and shared understanding can make the process smoother, more thoughtful, and ultimately more empowering.

Whether you're just beginning to explore possibilities or actively weighing your options, this 12-step process is designed to help you make informed, values-based decisions—on your terms, and in your own time.

Step 1: Start with Your Vision: What Does Quality of Life Means for You?

Before making any decisions about where or how to live as you age, it's important to pause and reflect on what truly matters to you. Aging in place isn't just about staying in your home—it's about living in a way that supports your well-being, independence, and sense of purpose. That's why the first step in planning should be to explore your **personal vision of quality of life**.

Creating a vision statement can help clarify your priorities and guide your decisions. It becomes a touchstone you can return to as you evaluate options, make changes, and communicate your wishes to loved ones and care providers.

What Is a Vision Statement?

A personal vision statement is a short, thoughtful summary of how you want to live as you age. It reflects your values, preferences, and goals. It's not a legal document or a checklist—it's a personal expression of what a meaningful, fulfilling life looks like to you.

How to Write Your Vision Statement

Here's a step-by-step guide to help you craft your own:

1. Reflect on Your Core Values. Ask yourself:
 - What brings me joy and purpose?
 - What do I value most—independence, connection, creativity, spirituality, or routine?
 - What kind of legacy do I want to leave?
2. Envision Your Ideal Day. Think about:
 - Where are you living?
 - What are you doing throughout the day?
 - Who are you spending time with?
 - How do you feel—physically, emotionally, spiritually?
3. Consider Your Needs and Preferences. Include thoughts on:
 - Physical comfort and safety
 - Social interaction and community
 - Access to nature, hobbies, or spiritual practices
 - Support with daily tasks or healthcare

4. **Identify What You Want to Avoid.** Knowing what you *don't* want is just as important:

- Are there living situations or routines that would feel isolating or limiting?
- Are there fears or concerns you want to proactively address?

5. **Write It Down in Your Own Words**

There's no right or wrong format. Your statement can be a paragraph, a list, or even a letter to your future self. The key is that it feels authentic and meaningful to you.

Sample Vision Statement

"I want to live in a place where I feel safe, connected, and respected. I value my independence, but I also want to be close to people I care about. I enjoy being outdoors, reading, and attending community events. I want to stay active and engaged for as long as possible, with support available when I need it. My home should be easy to navigate, filled with light, and reflect who I am. I want to age with dignity, surrounded by kindness and purpose."

Taking the time to write your vision statement is a powerful first step. It helps you stay focused on what matters most and ensures that any changes you make—whether to your home, your routines, or your support system—are aligned with your values and goals.

Resource: Vision Worksheet



Step 2: Build a Network of Trusted Advisors

Navigating this complex journey becomes far more manageable with a support team in place.

One of the most important things to understand is this: you are not expected to build this team alone. In many cases, one trusted professional—often a Certified Aging in Place Specialist (CAPS) or Certified Senior Advisor (CSA)—naturally becomes the “quarterback” of your planning team. This person helps guide the process, identify what expertise is needed, and connect you with trusted professionals at the right time. A well-connected advisor already has a network of vetted, experienced professionals and can bring them in thoughtfully—when and if they are needed.

By establishing this circle of support early, older adults and their families can make informed, proactive decisions—rather than reacting under pressure during a crisis. Below is a guide to the key professionals who may be part of that network.

Certified Aging in Place Specialist (CAPS)

Role & Background:

Typically a contractor, occupational therapist, or interior designer trained by the National Association of Home Builders to assess and modify homes for safety and accessibility.

Services Provided:

- Comprehensive home safety and accessibility evaluations
- Recommendations such as grab bars, wider doorways, and zero-threshold showers
- Coordination or oversight of home modifications

CAPS professionals make it possible to remain at home safely and independently—reducing fall risk and supporting dignity, autonomy, and long-term comfort.

Senior Living Advisor

Role & Background:

A knowledgeable consultant specializing in navigating senior housing options.

Services Provided:

- Needs assessments
- Community recommendations and tours
- Assistance with applications and transitions

They simplify an overwhelming process, helping families quickly identify the best-fit community based on care needs, lifestyle, and budget.

Seniors Real Estate Specialist (SRES)

Role & Background:

A licensed real estate professional with specialized training in working with clients 50+.

Services Provided:

- Selling a long-time home
- Downsizing or relocating
- Coordinating with other professionals (estate sales, movers, attorneys)

SRES agents bring both expertise and empathy, helping clients navigate emotional and logistical complexities while aligning housing decisions with long-term plans.

Senior Move Manager / Downsizing Specialist

Role & Background:

A professional trained in organizing, downsizing, and managing move for older adults. This is one of the most hands-on and stress-reducing roles in the entire process. Senior Move Managers turn what can feel overwhelming into a structured, manageable transition—preserving dignity and reducing emotional strain for both seniors and their families.

Services Provided:

- Decluttering and rightsizing possessions
- Creating floor plans for a new home
- Coordinating packing, moving, and unpacking
- Setting up the new home to feel comfortable and familiar

Home Health Representative

Role & Background:

A liaison from a licensed home health agency, often with clinical experience. Brings clinical care into the home, supporting recovery and chronic condition management while reducing hospitalizations.

Services Provided:

- Coordination of in-home medical services
- Skilled nursing, therapy services, and medication management
- Insurance coordination

Geriatric Care Manager (Aging Life Care Professional)

Role & Background:

Typically a nurse or social worker with specialized training in care coordination. Acts as a personal advocate and care coordinator, especially valuable for long-distance families or complex situations.

Services Provided:

- Comprehensive assessments
- Care planning and coordination
- Ongoing monitoring and advocacy

Social Worker

Role & Background:

A licensed professional trained in counseling and resource navigation. Supports emotional well-being and helps families navigate difficult transitions with compassion and clarity.

Services Provided:

- Emotional support and counseling
- Connection to community resources
- Assistance with benefits and family dynamics



Navigating this complex journey becomes far more manageable with a support team in place.

Elder Law Attorney

Role & Background:

A legal expert in issues affecting older adults. Ensures legal protections are in place and helps preserve assets during vulnerable periods

Services Provided:

- Medicaid planning
- Asset protection
- Guardianship and elder abuse prevention

Estate Planning Attorney

Role & Background:

A lawyer specializing in wills, trusts, and asset distribution. Provides peace of mind that wishes will be honored and loved ones protected.

Services Provided:

- Drafting and updating legal documents
- Structuring estates
- Minimizing taxes and probate complications

Financial Advisor

Role & Background:

A certified professional with expertise in retirement and long-term planning. Ensures financial decisions align with housing, care needs, and longevity—helping clients maintain independence and security.

Services Provided:

- Financial modeling and projections
- Investment management
- Long-term care and tax planning

Long-Term Care Insurance Advisor

Role & Background:

An insurance specialist focused on long-term care planning. Helps protect assets from the high cost of care and reduces financial burden on families.

Services Provided:

- Policy review and education
- Claims assistance
- Coverage selection

Medicare Insurance Advisor

Role & Background:

A specialist in Medicare plans and coverage options. Ensures access to appropriate, cost-effective healthcare coverage without gaps.

Services Provided:

- Plan comparisons and enrollment
- Coverage optimization
- Billing support

Bringing It All Together: You Don't Have to Do This Alone

Building a professional support network may sound overwhelming—but in practice, it rarely happens all at once. In most cases, it begins with one trusted advisor—your “quarterback”—who helps you:

- Clarify your needs
- Identify the right next step
- Bring in other professionals as needed

This coordinated, collaborative approach ensures that decisions are not made in isolation. Instead, each aspect—housing, care, finances, and legal planning—is aligned to support your overall well-being and quality of life.

Aging is a journey best navigated with foresight, guidance, and support. By surrounding yourself with the right professionals—and allowing one trusted expert to help lead the way—you can move from uncertainty to clarity.

Step 3: Identify Your Obstacles and Concerns

Before you can plan effectively for the future, it's important to understand what's not working in the present. This step invites you to take an honest look at your current living situation and identify the obstacles that may be affecting your safety, comfort, or quality of life. By writing down your concerns, you begin to clarify what needs to change—and why. This process helps you prioritize next steps and gives your family and advisors a clear picture of your needs.

How to Use the Obstacles Worksheet

Use the worksheet to list specific challenges you're facing in your current home or lifestyle. For each obstacle, describe what the issue is, why it concerns you, how it affects your daily life, and what you've tried (if anything) to address it. To help you get started, consider the following areas where obstacles commonly arise:

- Physical Environment
 - Stairs or uneven flooring
 - Inaccessible bathrooms or kitchens
 - Difficulty with home maintenance
- Health and Mobility
 - Chronic conditions or recent injuries
 - Difficulty walking, standing, and stairs
 - Medication management challenges
 - Fatigue or limited stamina
- Daily Living Activities
 - Trouble with IADLs
 - Difficulty with ADLs
 - Managing appointments or errands
- Safety Concerns
 - Risk of falling
 - Lack of emergency support
 - Feeling unsafe at home
- Social and Emotional Well-Being
 - Loneliness or isolation
 - Feeling anxious or depressed
- Transportation and Access
 - Inability to drive
 - Difficulty getting to appointments
- Financial Stress
 - Difficulty affording home repairs
 - Uncertainty about future care costs

Example

Obstacle	Why It Concerns Me	Impact on Daily Life	What I've Tried
I have trouble using the stairs to get to my bedroom.	I'm afraid of falling, especially at night.	I avoid going upstairs during the day and sleep on the couch.	I've looked into stair lifts but haven't taken action yet.

Everyone faces obstacles as they age—what matters is how you respond. Later in this workbook, you'll use this information alongside your vision of quality of life to create a plan that addresses your concerns and supports your goals.

Resource: Obstacles Worksheet

Step 4: Determine the Equity in Your Current Home

Your home is more than just a place to live—it's also one of your most valuable financial assets. Understanding how much equity you have in your home is a critical step in planning for the future, whether you're considering modifications, downsizing, or transitioning to a senior community.

Home equity is the difference between your home's current market value and any outstanding mortgage or loan balances. It represents the portion of your home that you truly own—and it can be a powerful financial resource when planning your next steps.

- **Request a Comparative Market Analysis (CMA)**

Contact a Seniors Real Estate Specialist (SRES) to perform a Comparative Market Analysis. This report estimates your home's current market value based on recent sales of similar properties in your area. A Seniors Real Estate Specialist is trained to understand the unique needs of older adults and can provide insights beyond just pricing—such as market trends, timing, and potential buyer interest.

- **Subtract Any Outstanding Mortgage Balance**

Once you know your home's estimated value, subtract the remaining balance on your mortgage or any home equity loans. The result is your available equity.

Your home equity can be used in a variety of ways to support aging in place:



- Fund home modifications
- Purchase a more accessible home or age-in-place-ready condo
- Offset the cost of moving to a senior living community
- Create a financial cushion for future care needs or emergencies

Additional Considerations

- **Timing Matters:** Real estate markets fluctuate. Understanding when to sell—or whether to sell at all—can impact your financial outcome.
- **Tax Implications:** Consult a financial advisor or tax professional to understand how selling your home or accessing equity might affect your taxes or benefits.

Knowing your home's value and available equity gives you a clearer picture of your financial flexibility. It helps you make informed decisions about what's possible—and what's sustainable—as you plan for the future.

Step 5: Schedule a CAPS Assessment

If you're considering staying in your current home as you age, one of the most important steps you can take is to ensure that your environment supports your safety, independence, and comfort. A Certified Aging in Place Specialist (CAPS) is trained to help you do exactly that.

Certified by the National Association of Home Builders (NAHB), CAPS professionals are experts in home modifications that support aging in place. They understand the unique needs of older adults and can recommend practical, personalized solutions that make your home safer and more functional—without sacrificing comfort or style.

When you schedule a CAPS assessment, the specialist will conduct a comprehensive evaluation of your home. This includes:

A Review of the 6 Key Features of an Age-Friendly Home:

1. One-Level Living – Can essential living spaces (bedroom, bathroom, kitchen, laundry) be accessed without stairs?
2. Low-Threshold, Covered Entry – Is there a safe, weather-protected entrance with minimal steps or barriers?
3. Wide Doorways and Hallways – Can mobility aids like walkers or wheelchairs move freely throughout the home?
4. Accessible Bathroom – Are there grab bars, curb-less showers, and non-slip surfaces?
5. Space for a Caregiver – Is there room for a live-in or visiting caregiver if needed?
6. Engaged Location – Is the home situated in a community that supports social connection, transportation, and access to services?

A Room-by-Room Safety and Accessibility Audit

The specialist will walk through each area of your home—entryways, kitchen, bathroom, bedroom, stairs, and outdoor spaces—looking for safety hazards, especially fall hazards.

After the assessment, you'll be provided with a detailed report that includes:

- A list of recommended modifications, prioritized by urgency and impact
- Suggestions for products or design solutions
- Referrals to qualified contractors or remodelers, if needed
- Guidance on potential costs and funding options

Why This Step Matters

Many older adults delay home modifications until after a fall or health crisis. A proactive CAPS assessment helps you stay ahead of those risks—so you can remain in your home longer, more safely, and with greater peace of mind.

Step 6: Schedule a Professional Home Inspection

While accessibility is a key factor in aging in place, the overall condition of your home plays an equally important role in your long-term comfort, safety, and financial planning. A professional home inspection provides a clear picture of your home's structural integrity, systems performance, and maintenance needs—helping you make informed decisions about whether to stay, renovate, or prepare for a future sale. A licensed home inspector evaluates the health of your home, much like a doctor evaluates your personal health.

Their findings can help you:

- Understand the true cost of staying in your home long-term
- Prioritize repairs or upgrades that affect health and safety
- Avoid unexpected expenses down the road
- Prepare your home for resale, if that becomes part of your plan



A home inspection provides a general overview of your home's condition, focusing on key areas like the structure, roof, plumbing, electrical systems, and heating and cooling. It also identifies any signs of wear, safety concerns, or maintenance issues that could affect your comfort or the home's resale value. This information helps you understand what repairs or updates may be needed to continue living safely in your home—or to prepare it for sale if that's part of your plan.

After the inspection, you'll receive a detailed written report outlining:

- Current condition of all major systems and components
- Recommended repairs or replacements
- Estimated urgency and potential costs
- Photos and notes to help you visualize problem areas

Use this report to:

- Plan necessary repairs or upgrades if you intend to stay in your home
- Budget for future maintenance or improvements
- Inform your decision about whether staying or moving is the better long-term option
- Prepare your home for sale if you decide to transition to a new living environment

Tip: If you're also working with a Certified Aging in Place Specialist (CAPS), share your inspection report with them. They can help you create a comprehensive plan that addresses both accessibility modifications and repairs identified in the inspection.

Step 7: Estimate the Cost of Modifications and Maintenance

Now that you've identified what needs to be done to make your home safer, more accessible, and livable for the long term, it's time to understand the financial investment involved. This step is about turning insight into action—and numbers.

Work with Your Certified Aging in Place Specialist (CAPS)

Your CAPS professional can help you develop a detailed scope of work based on the findings from:

- Step 5: Accessibility modifications recommended during the CAPS home assessment
- Step 6: General repairs and maintenance needs identified in the home inspection

Once a clear scope of work has been established, your CAPS professional can also help you identify qualified contractors and obtain competitive bids.

This step is critical. A detailed scope of work ensures that **each contractor is quoting on the same specifications**, allowing you to make an accurate, apples-to-apples comparison. Without this level of clarity, bids can vary widely—not because of price differences alone, but because contractors may be estimating different materials, approaches, or levels of work.

Having a clearly defined plan not only leads to more reliable pricing—it also helps avoid costly surprises, delays, or misunderstandings during the project.

For a deeper dive into how to prepare a scope of work and effectively evaluate and manage contractors, please refer to our companion workbook: ***Preventive Home Maintenance for Seniors***.

Add These Costs to Your Financial Plan

Once you have a clear picture of the total investment required to stay in your current home, compare it to the cost of other options—such as purchasing a more accessible home or moving to a senior living community. Be sure to factor in:

- The upfront costs of modifications and repairs
- The ongoing costs of maintaining the home
- The emotional and lifestyle value of staying in a familiar place

Why This Step Matters

Many people underestimate the true cost of staying in their current home. By getting accurate estimates now, you can make a well-informed decision—one that balances your financial resources with your vision for aging in place.



Step 8: Explore Age-in-Place-Ready Housing Options

If you're considering moving to a new home, it's important to understand the true cost of purchasing a property that either already supports aging in place or can be modified to do so with reasonable cost.

Work with a Seniors Real Estate Specialist

Start by working with a Seniors Real Estate Specialist (SRES)—a real estate professional trained to understand the unique needs of older adults. Your SRES can help you:

- Clarify your buying criteria, such as one-level living, accessible bathrooms, low-maintenance features, and proximity to family or healthcare.
- Create a personalized MLS search based on your criteria.
- Arrange showings for homes that meet your needs and budget.

When evaluating potential homes, be sure to add the cost of any necessary updates or modifications to the purchase price. Also consider ongoing maintenance needs and whether the home will be manageable over time.

Complete the Buying Criteria Worksheet

To help you define what you're looking for, we recommend using the Buying Criteria Worksheet, which allows you to rate features as:

- Must Have
- Nice to Have
- No Preference

Resource: Buying Criteria Worksheet

This worksheet ensures you're focused on what matters most and helps your real estate professional find the best possible match.



Step 9: Identify and Tour Senior Living Communities

If you're considering a move to a senior living community, it's essential to approach the process with the same level of care and planning as you would when buying a new home. Communities vary widely in terms of services, amenities, costs, and care levels, so a thorough evaluation is key.

This is also where many families begin to feel overwhelmed. There are dozens of communities to consider, each with different pricing models, care levels, contracts, and cultures. The details matter—and small misunderstandings can lead to costly or stressful missteps. For this reason, it's important to remember that **you do not have to navigate this process alone**. A **Senior Living Advisor** can guide you through each of the steps below—often handling much of the research, coordination, and evaluation on your behalf. Their expertise can help you avoid common pitfalls, save time, and ensure that the communities you consider are truly aligned with your needs.

Steps to take (Review Steps 30-56):

1. Create a shortlist of communities based on location, services, and budget.
2. Request detailed information from each community, including:
 - Pricing structures and what's included
 - Contract types (rental vs. buy-in, refundable vs. non-refundable)
 - Levels of care available and how transitions are handled
 - Staff-to-resident ratios and staff qualifications
 - Resident satisfaction surveys or reviews
3. Schedule in-person or virtual tours:
 - Observe the cleanliness, atmosphere, and friendliness of the staff.
 - Ask to see a sample apartment or room.
 - Attend a meal or activity if possible to get a feel for the community culture.
4. Prepare a checklist of questions, such as:
 - What is the monthly cost, and what does it cover?
 - Are there additional fees for higher levels of care?
 - What is the process for moving in or transitioning between care levels?
 - What emergency protocols are in place?
5. Compare your findings using the Community Comparison Worksheet. Create a weighted score for each community visited.

By taking the time to carefully explore and compare senior living communities, you'll be better equipped to make an informed decision that supports your lifestyle, health, and peace of mind.

Resource: Senior Community Comparison Worksheet

Step 10: Meet with Your Financial Advisor

Once you've gathered all the relevant data—home equity, renovation costs, senior living pricing, and your current expenses—it's time to sit down with your financial advisor. This meeting is essential to help you understand how your financial resources align with your housing and care goals.

Your advisor can help answer key questions such as:

- Will my cash flow cover my monthly expenses in each scenario?
- Will my savings last through my life expectancy, considering:
 - The expected rate of return on my investments?
 - The impact of inflation over time?
 - The rising cost of healthcare and long-term care?
 - Potential changes in my spending habits?
 - Other personal or economic factors?

As you engage in this process, it's important to recognize that financial planning—especially later in life—is about more than maximizing investment returns. While growth and performance are certainly important, they are only one part of a much broader picture.

A strong financial plan for this stage of life should also consider:

- Housing decisions and how they affect cash flow
- The potential need for care and how it will be funded
- Lifestyle goals and quality of life
- Risk management and long-term sustainability

For this reason, it's especially valuable to work with a financial advisor who understands the unique challenges and decisions outlined in this workbook. Advisors with experience in retirement, senior housing transitions, and long-term care planning are often better equipped to take a **holistic view**—ensuring that your plan is not only financially sound, but also aligned with how you want to live.

This financial modeling provides a clear picture of what's sustainable and what trade-offs may be necessary. It also helps you plan for the unexpected—ensuring that your decision supports not just your lifestyle today, but your security and peace of mind in the years to come.

Tip:

Bring all of the worksheets you have completed and other information you have gathered during this process to the meeting with your advisor.

Step 11: Meet with Your Estate Planning Attorney

In addition to reviewing your financial readiness, it's equally important to revisit your estate plan to ensure it reflects your current wishes and anticipated changes in living arrangements or care needs. A move—whether to a modified home, a new residence, or a senior living community—can have legal and practical implications that should be addressed proactively.

During your meeting, your estate planning attorney can help you:

- Review and update key documents, such as:
 - Your will or trust
 - Powers of attorney for healthcare and finances
 - Advance healthcare directives or living wills
- Ensure your documents reflect your current preferences for medical care, end-of-life decisions, and who will act on your behalf if you become unable to do so.
- Discuss asset protection strategies, especially if you anticipate needing long-term care or applying for Medicaid in the future.
- Coordinate your estate plan with your financial plan, ensuring beneficiary designations, property titles, and trust structures are aligned with your goals.

[Tip: Bring a summary of your current housing and care plans to this meeting so your attorney can tailor their advice to your evolving needs.]

This step ensures that your legal affairs are in order, your wishes are clearly documented, and your loved ones are protected—giving you peace of mind as you move forward with your housing decision.



Step 12: Pulling It All Together – Using a Weighted Rating System

After exploring the physical, financial, and emotional aspects of aging in place, you may find yourself with two or more strong options. If the best path isn't immediately clear, a weighted rating system can help you make a confident, values-based decision.

This method allows you to evaluate each option based on what matters most to you, and not all categories carry the same weight. For example, safety might be more important to you than proximity to shopping or entertainment. This helps you reflect those priorities in your final decision.

How It Works

1. List the categories that matter most to you. These might include:
 - Safety and accessibility
 - Social connection
 - Healthcare access
 - Affordability
 - Maintenance burden
 - Familiarity/comfort
 - Proximity to family
 - Opportunities for engagement
2. Assign a weight to each category: Use a scale of 1 to 5 to indicate how important each category is to you, with 5 being most important.
3. Score each option: For each housing option you're considering, rate how well it supports each category on a scale of 1 to 5, with 5 being the best fit.
4. Calculate the weighted score: Multiply the weight by the score for each category, then add up the totals for each option. The option with the highest total score may be your best fit.

Aging-in-Place Decision Matrix (Example):

		Score			
Category	Weight	Score	Weighted Score	Score	Weighted Score
Safety & Accessibility	5	2	10	5	25
Social Connection	4	2	8	4	16
Healthcare Access	5	3	15	5	25
Affordability	3	4	12	2	6
Maintenance Burden	4	2	8	5	20
Familiarity/Comfort	3	5	15	2	6
Total Score			68		98

Tips for Using This Tool

Involve trusted family members or advisors in the process—they may offer helpful perspectives. Be honest with yourself about your priorities and how each option truly measures up. Remember: this tool is a guide, not a rule. Sometimes your intuition or emotional response is just as important as the numbers.

Conclusion: Empower Your Future with Informed, Intentional Choices

Planning where and how to live as you age is more than a logistical decision—it's a deeply personal journey that touches every aspect of your life: your independence, your relationships, your health, and your sense of purpose. It's a process that deserves your full attention, thoughtful reflection, and the support of those who care about you.

Whether you ultimately decide to modify your current home, relocate to a more suitable residence, or explore the community and care offered by senior living, the most important thing is that your decision reflects *you*—your values, your goals, and your vision for the future.

By taking the time to define what quality of life means to you, identify your obstacles, explore your options, and engage trusted advisors and loved ones, you're not just making a housing decision—you're shaping the next chapter of your life with clarity and confidence.

But remember: **this is not a one-time exercise**. Your needs, preferences, and circumstances will evolve over time. That's why it's essential to **revisit your plan and tools periodically**—and especially after any major life event, health change, or shift in financial situation. Regular reviews ensure your plan continues to serve you well and reflect your current reality.

Because aging well isn't just about *where* you live—it's about *how* you live. And with the right plan in place, you can create a future that is safe, connected, and deeply fulfilling. A future that honors your independence, supports your well-being, and reflects the life you've worked so hard to build.

You deserve nothing less.

About the Forevermore Homes Team of Coldwell Banker

We specialize in helping older adults and their families successfully navigate the sale of a home during times of transition—with the goal of achieving maximum value while minimizing stress.

We understand that selling a long-time home is not just a financial transaction—it's a deeply personal process. That's why we encourage families to begin early. With the right planning and guidance, we can help you avoid rushed decisions and position your home thoughtfully to achieve the strongest possible outcome.

Our approach combines strategic, business-minded real estate expertise with a deep understanding of aging-related needs. As Seniors Real Estate Specialists® (SRES®) and Certified Aging in Place Specialists (CAPS®), we bring a unique perspective—helping you evaluate not only how to sell your home, but how that decision fits into your broader housing, care, and lifestyle goals.

When it's time to bring your home to market, we implement a proven, individualized strategy designed to maximize value—from preparation and presentation to pricing, marketing, and skilled negotiation. We are committed to protecting both your property and your financial interests, ensuring that the equity you've built supports your next chapter.

Our role extends far beyond the sale itself. We coordinate trusted resources and support you through every step—helping to simplify what can otherwise feel overwhelming.

This workbook is an extension of that commitment. We created it to help older adults and their families make informed, proactive decisions—so that when the time comes to act, you can move forward with clarity, confidence, and peace of mind.



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Resources:

Vision Worksheet
Obstacles Worksheet
Care Planning Worksheet
Senior Community Comparison Worksheet
Buying Criteria Worksheet
Cost Comparison Worksheet
Aging in Place Decision Matrix

Crafting Your Vision for Aging in Place:

1. Reflect on Your Core Values

- What brings you the most joy and sense of purpose in life?
- Which values are most important to you as you age?
(e.g., independence, connection, creativity, spirituality, routine)
- What kind of legacy do you hope to leave behind?

2. Envision Your Ideal Day

- Where do you imagine yourself living?
- What activities fill your day from morning to evening?
- Who are you spending time with regularly?
- How do you want to feel each day—physically, emotionally, and spiritually?

3. Consider Your Needs and Preferences

- What does physical comfort and safety look like for you?
- How important is social interaction and community in your daily life?
- What role do nature, hobbies, or spiritual practices play in your well-being?
- What kind of support might you need with daily tasks or healthcare?

4. Identify What You Want to Avoid

- Are there living situations or routines that would feel isolating or limiting to you?
- What are your biggest fears or concerns about aging, and how might you address them proactively?

5. Write Your Vision Statement

Now, using your reflections above:

- Write a paragraph, a list, or even a letter to your future self.
- Focus on what feels **authentic and meaningful** to you.
- There's no right or wrong—this is your personal vision.

Obstacles Worksheet

This worksheet is designed to help you identify and document the challenges you're currently facing in your home or daily life. By clearly outlining your concerns, you'll gain insight into what needs to change—and why. To help stimulate your thinking, consider these common areas where obstacles may arise: Physical Environment, Health and Mobility, Daily Living Activities, Safety Concerns, Social/Emotional Well-Being, Transportation and Access, Financial Stress.

1. Obstacle – Describe the specific issue (e.g., stairs, transportation, isolation).
2. Why It Concerns Me – Explain why this issue matters to you or causes worry.
3. Impact on Daily Life – Share how it affects your routines, habits, or well-being.
4. What I've Tried – Note any steps you've taken to address it, even if they haven't worked yet.

1. Obstacle	2. Why It Concerns Me	3. Impact on Daily Life	4. What I've Tried
I have trouble using the stairs to get to my bedroom.	I'm afraid of falling, especially at night.	I avoid going upstairs during the day and <u>sleep</u> on the couch.	I've looked into stair lifts but haven't taken action yet.

Care Planning Worksheet

Activities of Daily Living	Help Needed			Notes
	None	Some	Full	
Bathing				
Setting a safe temperature				
Getting into and out of shower/tub				
Washing, rinsing, drying				
Personal Hygiene/Grooming				
Oral hygiene				
Washing, drying, styling hair				
Grooming fingernails				
Grooming toenails				
Shaving				
Toileting				
Getting on and off toilet				
Using toilet paper				
Eating				
Using utensils				
Drinking from a cup				

Care Planning Worksheet

Activities of Daily Living	Help Needed			Notes
	None	Some	Full	
Dressing				
Getting clothes from closets/drawers				
Putting on clothes				
Putting on shoes				
Using zippers, buttons, snaps, velcro				
Moving/Transferring				
Walking				
Climbing stairs				
Getting into/out of bed				
Getting into/out of a chair				
Getting into/out of car				
Other Notes About Activities of Daily Living:				

Care Planning Worksheet

Instrument Activities of Daily Living	Help Needed			Notes
	None	Some	Full	
Driving				
Driving locally				
Driving longer distances				
Driving on highway				
Driving at night				
Technology				
Using phones				
Using computer for internet or email				
Using TV				
Using other devices				
Managing Household				
Maintaining the home/car				
Making a budget/paying bills				
Other Notes About Instrumental Activities of Daily Living:				

Care Planning Worksheet

Instrument Activities of Daily Living	Help Needed			Notes
	None	Some	Full	
Housework				
Doing dishes				
Doing laundry				
Cleaning the house				
Shopping				
Making lists and selecting items				
Selecting items				
Completing transactions				
Preparing Meals				
Planning meals/preparing list				
Prepping meals				
Using oven/stove				
Cleaning up afterwards				
Managing Health				
Scheduling appointments				
Getting prescriptions filled				
Taking medications as prescribed				
Using CPAP or other devices				

Community Comparison Worksheet

	Importance	Score	Weighted Score
☒ Features			
Private apartments or studios			
Kitchenette in unit			
Emergency call system			
Pet-friendly policy			
Walk-in showers			
In-unit climate control			
Balcony or patio options			
Furnished or unfurnished options			
Guest accommodations for visitors			
Storage space availability			
Covered parking or garages			
Security and surveillance systems			
☒ Amenities			
Dining room with chef-prepared meals			
Fitness center or gym			
Library or reading room			
Salon/barbershop			
Outdoor garden or patio			
Theater or media room			
Game or activity room			
Swimming pool or spa			
Wi-Fi and tech support			
Business or computer center			
Coffee shop or bistro			
Walking paths or nature trails			
Dog park or pet relief area			

Importance:

1= Not important
3= Somewhat Important
5=Very Important

Community Rating:

1= Not Offered or Falls Short of Expectations
3= Meets Expectation
5=Exceeds Expectations

Community Comparison Worksheet

	Importance 1-5	Score 1-5	Weighted Score
☒ Activities			
Daily exercise or wellness classes			
Arts and crafts			
Group outings and day trips			
Religious or spiritual services			
Book clubs or discussion groups			
Music or dance events			
Volunteer opportunities			
Holiday and birthday celebrations			
Intergenerational programs			
Educational lectures or lifelong learning			
Gardening clubs or raised garden beds			
Cultural or language classes			
Resident leadership opportunities			
☒ Services			
Housekeeping			
Laundry service			
Scheduled transportation			
24-hour staff availability			
Medication management			
Assistance with ADLs			
Onsite medical staff or visiting nurses			
Physical, occupational, or speech therapy			
Concierge or front desk services			
Move-in coordination or transition support			
Podiatry, dental, or vision services onsite			

Importance:

1= Not important

3= Somewhat Important

5=Very Important

Community Rating:

1= Not Offered or Falls Short of Expectations

3= Meets Expectation

5=Exceeds Expectations

Home Buying Criteria Worksheet

Feature	Describe preferences (if any)	Importance*
Location & Community		
Town/City		
Neighborhood vibe		
School district quality		
Proximity to work		
Walkability		
Public transportation		
Nearby amenities		
Crime rates and safety		
HOA presence and rules		
Home Features		
Home type		
Architectural style		
Square footage		
Number of bedrooms		
Number of bathrooms		
Basement		
Attic or storage space		
Garage		
Laundry room location		
Home office or flex space		
Open vs. closed floor plan		
Natural light		
Ceiling height		
Fireplace		
Energy efficiency features		
Smart home technology		
Kitchen & Dining		
Kitchen size and layout		
Countertop material		
Cabinet storage		
Pantry		
Appliance quality and age		
Eat-in kitchen		
Formal Dining Room		

1 = No preference; 5 = Very Important

Home Buying Criteria Worksheet

Feature	Describe preferences (if any)	Importance*
Primary Suite		
First floor primary		
Size of bedroom		
Walk-in closet		
En-suite bathroom		
Bathroom features		
Outdoor Space		
Yard size		
Fencing		
Deck or patio		
Landscaping		
Pool or hot tub		
Shed or outbuildings		
Financial Considerations		
Price		
Property taxes		
HOA fees		
Estimated utility costs		
Homeowners insurance		
Maintenance costs		
Resale value potential		
Condition & Age		
Age of home		
Roof condition		
HVAC system age		
Plumbing updates		
Electrical updates		
Foundation condition		
Recent upgrades		
Accessibility Needs		
Single-level living		
Wide doorways/hallways		
Step-free entry		
Bathroom accessibility		
Proximity to healthcare		

*1 = No preference; 5 = Very Important

Cost Comparison Worksheet (Staying Home Vs. Community)

	Monthly Expenses	
	Stay in Home	Senior Community
Mortgage or Rent		
HOA Fee		
Property Tax		
Utilities		
Electricity		
Oil		
Gas		
Water		
Cable		
Home or Renters Insurance		
Lawn Care and Snow Removal		
Housekeeping Services		
Home Maintenance or Repairs		
Other:		
Other:		
Total Housing Expenses		
Transportation		
Car payment		
Insurance		
Maintenance		
Gas		
Groceries		
Clothing		
Entertainment		
Personal Expenses - Beauty/Barber Etc.		
Medication		
Other:		
Other:		
Total Other Expenses		
Cost of Care		
a. # Hours Needed Weekly for ADLs		
b. Hourly Rate for Home Care		
c. Monthly Cost for ADL Care = a x b x 4		
Total Cost of Care		
Grand Total Monthly Expenses		

Don't forget to consider capital improvements needed. See worksheet on next page

Capital Improvement Budget Worksheet

Item	Year Installed	Avg # Years Expected Life	Expected Year to Replace	Expected Cost
Septic				
Roof				
Windows/Doors				
Garage Door Opener				
Siding				
Furnace				
Air Conditioner				
Water Heater				
Sump Pump				
Well Pump				
Appliances				
Stove				
Refrigerator				
Dishwasher				
Microwave				
Washer				
Dryer				

Decision Matrix

		Home		Community	
	Weight	Score	Weighted Score	Score	Weighted Score
Safety & Accessibility					
Accessibility features (6 key features)					
Emergency response systems					
Neighborhood safety					
Social Connection					
Opportunities for social interaction					
Proximity to friends/community					
Access to clubs, groups, or events					
Healthcare Access					
Proximity to hospitals, clinics, specialists					
Availability of on-site care staff					
Ease of transportation to appointments					
Affordability					
Monthly housing costs (mortgage/rent)					
Utilities and maintenance					
Property taxes and insurance					
Long-term financial sustainability					
Maintenance Burden					
Yard work and home repairs					
Snow removal, landscaping, etc.					
Availability of maintenance support					
Familiarity & Comfort					
Emotional attachment to current home					
Sense of routine and comfort					
Stress of moving/adjusting to a new place					
Proximity to Family					
Distance to family or caregivers					
Ease of visits and support					

Decision Matrix

		Home		Community	
	Weight	Score	Weighted Score	Score	Weighted Score
Opportunities for Engagement					
Access to hobbies, classes, volunteer work					
Cultural or recreational activities					
Transportation & Mobility					
Access to public transportation					
Walkability of the neighborhood					
Cognitive & Emotional Well-being					
Mental stimulation and enrichment					
Emotional support systems					
Risk of isolation or depression					
Legal & Financial Planning Compatibility					
Impact on financial plan					
Impact on estate planning					
Alignment with LTC insurance or benefits					
Flexibility for Future Needs					
Ability to age in place long-term					
Options for increasing care levels if needed					
Adaptability of the environment					
Outdoor Space & Environment					
Access to nature or green space					
Private yard or shared outdoor areas					
Noise levels and air quality					
Total					