



HELPING HANDS
SENIOR ADVISORS

A COMPASSIONATE RESOURCE FOR FAMILIES

The Senior *Transition Guide*

*Answers for families navigating one of life's most important journeys, so you
can take the next step with confidence.*

PREPARED EXCLUSIVELY BY

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A PERSONAL NOTE

From Gregg Perrah



Gregg Perrah

Senior Advisor & Real Estate
Specialist

If you're reading this, chances are you're in the middle of one of the most emotionally complex seasons a family can experience. A parent is aging. A spouse needs more support. Or perhaps it's you, thinking ahead about what the next chapter looks like.

I want you to know that what you're feeling is completely normal. The uncertainty, the overwhelm, not knowing where to start: I've heard it from hundreds of families over my 30+ years in this work. I've sat at kitchen tables just like yours, and I've helped families find clarity, calm, and a clear path forward.

This guide was built around the real questions I get asked every single day. There are no silly questions here, only families who love someone deeply and want to do right by them.

My hope is that by the time you finish reading, the road ahead feels a little less overwhelming and a lot more manageable. And when you're ready to talk, I'm here.

Warmly,

Gregg Perrah

Our Promise to You

Everything we do is designed to reduce your stress, protect your loved one's dignity, and make sure no detail falls through the cracks. Your goals become our goals.

You don't have to figure this out alone.

What You'll Find Here

This guide is organized around the questions we hear most. Feel free to read from beginning to end, or jump directly to the section most relevant to your situation right now.

1 **Where Do We Even Start?**

Getting your bearings and taking the first step

2 **Understanding the Options for Care & Housing**

From in home support to assisted living

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9 **Your Senior Transition Checklist**

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10 **Your Next Step**

How to reach Gregg and get started

Where Do We Even Start?

The hardest part of this journey is often simply knowing where to begin. Here are the questions we hear most from families in those first overwhelming days.

Q We're suddenly dealing with a parent's decline in health. Where do we begin?

Start with one conversation, not a to do list. Sit down together as a family and honestly assess two things: what level of care is needed right now, and what resources (financial, physical, emotional) are available. You don't need all the answers today. You need a starting point. That's where a senior advisor like Gregg can step in, to help you map out a short term and long term plan based on your specific situation.

Q How do we know if it's time to make a change?

Common signs that it may be time to explore care options include: difficulty managing daily activities (cooking, bathing, medication), frequent falls or safety incidents, significant memory changes, caregiver burnout in the family, or isolation and declining mental health. If you're asking this question, you're probably already seeing the signs. Trust your instincts, and know that acting sooner gives your family more options.

Q Our family doesn't agree on what to do. What should we do?

This is incredibly common. Different family members process change differently, and emotions run high. A neutral, experienced third party, such as a senior advisor or care coordinator, can be invaluable in helping the family align around facts and options rather than feelings. We often facilitate these conversations to help families find common ground with their loved one's best interest at the center.

★ Early Planning Is Everything

The families who start planning before a crisis have significantly more options in care, housing, finances, and timing. If you're reading this before you absolutely have to, you're already ahead.

Understanding the Options for Care & Housing

Senior care isn't one size fits all. The right option depends on your loved one's health, preferences, finances, and family situation.

Q What are the different types of care available?

There is a wide spectrum of care options, and most families move through several over time. **In home care** allows a loved one to remain at home with part time or full time professional support. **Adult Day Programs** offer structured daytime programming while family caregivers work. **Residential Care Homes** (also called Board & Care) are small, homelike settings with 24 hour support for typically 6 residents. **Assisted Living Communities** offer apartment style living with meals, activities, and on site care. **Memory Care** specializes in Alzheimer's and dementia care. **Skilled Nursing Facilities** provide the highest level of medical care for those with complex health needs.

Q How is a residential care home different from a large assisted living facility?

Residential care homes are smaller, usually 4 to 6 residents in a converted private home, and often feel more personal and family like. They tend to have higher staff to resident ratios and can be more affordable than large facilities. Larger assisted living communities offer more amenities, social programming, and independence for those who are mobile and active. The right choice depends on your loved one's personality, care needs, and budget.

Q What if my loved one doesn't want to leave their home?

This is one of the most common, and most tender, conversations families face. Start by really listening to their fears: loss of independence, fear of the unknown, concern about cost. In home care may be the right short term solution. Over time, a gradual transition, perhaps starting with a few hours of help per day, can ease the adjustment. A senior advisor can help you navigate this conversation with compassion and patience.

How Do We Pay for All of This?

The financial piece is often what families fear most. The good news: there are more options than most people realize.

Q What does senior care typically cost?

Costs vary significantly by type, location, and level of care, and Orange County often runs at or above the state averages. In California, **in home care** averages about \$38 per hour, or roughly \$7,250 per month at 44 hours a week. **Assisted living** averages about \$7,350 per month, and **memory care** typically adds \$1,000 or more on top of that. **Skilled nursing** averages about \$11,700 per month for a shared room and \$15,200 for a private room. **Residential care homes** often cost less than large assisted living communities, depending on the home and the care needed. These are statewide medians from the CareScout (Genworth) 2024 Cost of Care Survey, so always get specific pricing from individual communities.

Q Does Medicare or Medi-Cal cover assisted living?

Medicare does not cover room and board in assisted living or residential care homes. It may cover short term skilled nursing or rehabilitation following a hospitalization. Medi-Cal (California's Medicaid program) can help cover some care costs depending on income and asset levels, and eligibility requirements have changed in recent years. Long term care insurance, if your loved one has it, may cover a portion of costs. Veterans benefits (Aid & Attendance) can also be a significant resource for qualifying veterans and their spouses. We can connect you with specialists in each of these areas.

Q Can we use the equity in the family home to pay for care?

Yes, and for many families this is the primary funding source. Whether through a home sale, a reverse mortgage, or bridge financing, the equity in a family home often unlocks the care options that make a real difference in quality of life. This is an area where Gregg's 30+ years of real estate expertise becomes a critical part of the family's plan.

Don't Navigate Finances Alone

We work alongside financial planners, elder law attorneys, and benefits specialists to make sure your family isn't leaving money on the table or making costly mistakes.

What Happens to the Family Home?

For many families, the home is both the most valuable asset and the most emotionally significant. Handling it thoughtfully matters on every level.

Q Do we need to sell the home right away?

Not necessarily. The decision depends on whether the home's equity is needed to fund care, whether a family member will continue living there, and whether the property is part of a larger estate plan. Some families choose to rent the property short term while they evaluate long term options. Others move quickly when care costs are urgent. We help you think through the timeline so the decision is made strategically, not reactively.

Q What should we do to prepare the home for sale?

First, avoid the temptation to make expensive renovations; in most cases, they don't yield dollar for dollar returns. Start by decluttering and depersonalizing. Address any deferred maintenance. A fresh coat of paint and professional staging go a long way. As a Senior Real Estate Specialist, Gregg will walk you through exactly what to do (and what not to do) to maximize your return with the least amount of stress.

Q What about all of the belongings accumulated over decades?

This is often more emotionally challenging than the sale itself. We work with trusted estate sale companies, senior move managers, and organizing specialists who handle these situations every day with sensitivity and professionalism. You don't have to sort through 40 years of memories alone.

Q We live out of state. Can this still be handled smoothly?

Absolutely. Gregg and his team work regularly with out of state families managing the sale of a parent's home remotely. We handle every detail, from coordinating access to managing the close of escrow, so you don't have to fly back and forth.

How Do We Choose the Right Care Community?

Choosing where a loved one will live is one of the most important decisions a family makes. Here's how to approach it with confidence.

Q What should we look for when touring a care community?

Look beyond the aesthetics. Pay attention to: How do staff members interact with residents? Is it with warmth, patience, and respect? What is the staff to resident ratio, and does staffing change at night or on weekends? How are meals handled? Are residents eating together, and does the food look and smell good? Is the environment clean, odor free, and well maintained? What activities and social programming are offered? Ask to speak with other families whose loved ones reside there.

Q What questions should we ask during a tour?

Key questions include: What is your staff turnover rate? How do you handle medical emergencies? What is your policy when a resident's needs increase? Will they need to move? What is included in the base monthly rate, and what costs extra? How are care plans developed and updated? Can we review the state inspection reports? We provide families with a full tour checklist to ensure nothing is missed.

Q How many communities should we tour?

We recommend visiting at least three, and ideally five, options at similar price points and care levels. This gives you a meaningful basis for comparison and helps you trust your gut when one truly feels right. Our placement partners prescreen communities and can save you significant time by narrowing the field based on your loved one's specific needs.

★ Trust Your Instincts

After a tour, ask yourself: Would I feel comfortable leaving my loved one here? If the answer is anything other than a confident yes, keep looking. The right place exists.

Legal Matters & Taking Care of Yourself

Two areas families often overlook, until they can't. Both are critically important.

Legal & Estate Matters

Q What legal documents should be in place?

Every family should ensure the following are current and properly executed: **Durable Power of Attorney for Finances** (allows a designated person to manage financial matters); **Advance Healthcare Directive or POLST** (outlines medical wishes and end of life preferences); a current **Will or Living Trust**; and **Beneficiary Designations** on all financial accounts and insurance policies. If any of these are missing or outdated, address them now, before a crisis makes it far more complicated. We can refer you to trusted elder law attorneys who specialize in exactly this.

Q What if there's no will, or the family is in a dispute over the estate?

Without a will, assets are distributed by California's intestate succession laws, which may not reflect your loved one's wishes. Estate disputes are painful and expensive, but many can be avoided with early, honest conversations and proper documentation. We can connect you with experienced probate and estate attorneys who handle these situations with care.

Taking Care of Yourself

Q I'm exhausted from caregiving. How do I know when to ask for help?

Caregiver burnout is real, and it affects the quality of care your loved one receives. Signs include chronic fatigue, resentment, neglecting your own health, social withdrawal, and feeling like there's no end in sight. Asking for help is not giving up. It's the most loving thing you can do, for both of you. Respite care, adult day programs, and professional in home support are all options that can give you the breathing room you need. We can help you find them.

Working With a Senior Advisor

You don't have to coordinate all of this yourself. Here's what it looks like to have an experienced guide by your side.

Q What exactly does a senior advisor do?

A senior advisor serves as your single point of contact for navigating the full scope of a senior transition. That includes assessing your situation, developing a plan, connecting you with vetted specialists in care placement, real estate, legal services, moving and organizing, and following through to make sure nothing falls through the cracks. Think of us as the project manager for one of the most important projects your family will ever take on.

Q What makes Gregg different from other advisors?

Most advisors specialize in one area. Gregg brings a rare combination of 30+ years of local real estate expertise AND deep experience in senior care navigation. That means whether the conversation is about the family home, finding the right care community, or coordinating a complex move, you have one trusted advisor who understands the full picture. And equally important: Gregg has been through this personally with his own family. He brings empathy that only comes from lived experience.

Q Is there a cost to work with you?

An initial consultation is always complimentary, with no pressure and no obligation. Depending on the services involved, compensation structures vary. Real estate services are compensated through standard commission at close of escrow. Care placement services are typically funded by the care community. We are transparent about how everything works from the very first conversation.

One Call. One Advisor. Complete Peace of Mind.

You bring the love. We'll bring the expertise, the network, and the plan. Together, we'll make sure your loved one is cared for with the dignity they deserve.

Your Senior Transition Checklist

Use this checklist as a starting point. You don't need to complete everything at once. Just knowing where you are helps.

Immediate Steps

- ☐ Have an honest conversation about current care needs
- ☐ Identify the primary family decision maker and point of contact
- ☐ Locate and review existing legal documents (will, POA, healthcare directive)
- ☐ Assess current financial resources available for care
- ☐ Schedule a consultation with Gregg Perrah

Housing & Care

- ☐ Determine preferred type of care (in home, residential, assisted living)
- ☐ Research and tour at least 3 to 5 communities
- ☐ Review state inspection reports for any community you're considering
- ☐ Clarify what is included in monthly fees vs. billed separately
- ☐ Confirm the care plan process and how it is updated over time

Financial & Legal

- ☐ Update or create a Durable Power of Attorney for Finances
- ☐ Update or create an Advance Healthcare Directive or POLST
- ☐ Review the current will or establish a living trust
- ☐ Explore Medicare, Medi-Cal, and Veterans benefits eligibility
- ☐ Evaluate home equity as a potential funding source

The Family Home

- ☐ Determine whether the home will be sold, rented, or retained
- ☐ Consult with Gregg regarding timing, preparation, and pricing
- ☐ Plan for belongings: estate sale, donation, family distribution
- ☐ Address any deferred maintenance before listing
- ☐ Understand the tax implications of a home sale



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YOU'VE READ THE GUIDE

Now Let's Talk

This guide was designed to give you a foundation. But every family's situation is unique, and the real answers come from a conversation. A complimentary consultation with Gregg costs you nothing and could change everything. In one conversation, we'll listen to your situation, answer your specific questions, and help you see the path forward clearly.

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