

An Overview of Long-Term Care Alternatives

If you or a loved one is considering a move to long-term care, there are many options with varying levels of care, costs, and benefits. Your SRES® Real Estate Professional is trained to assist seniors and can help you understand the choices in your area, including:



Active Senior Communities

Many areas offer active senior communities for adults 55+, providing independent living with social interaction and amenities like exercise facilities, pools, meals, and organized events..

Assisted Living Residences

Assisted living residences provides non-medical support for independent seniors who may need some help with daily life, offering private living spaces and communal dining and activities.

Residential Care Homes

A smaller form of assisted living, these homes are often in residential neighborhoods with room for 20 or fewer older adults. They are typically similar in cost to assisted living residences and are well suited for individuals who wish to live in a smaller facility.

Nursing Homes

Nursing homes offer 24-hour care, including nursing, meals and personal assistance. They primarily serve individuals with long-term physical or mental health needs, housing residents in private or shared rooms.

Memory Care Facilities

Memory care is usually offered by assisted living facilities and nursing homes for older adults diagnosed with dementia and Alzheimer's disease who can no longer live on their own.

Continuing Care Retirement Communities (CCRCs)

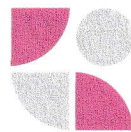
Continuing care retirement communities combine different levels of care on one campus offering the advantage of staying in one place as a senior grows older.

Veterans Care

Veterans receive a range of benefits for long-term care. They may stay at regular nursing homes on contract with the Department of Veterans Affairs or at homes operated by the VA, using certain funds to pay for assisted living and home care.

Aging In Place

Long-term care can help seniors age in place, but not all homes are suited for this. The cost of modifying a home for mobility or cognitive needs may make staying there financially challenging.



**Talk to your local SRES®
Real Estate Professional.
Tap into their knowledge
as a specialist in the real
estate needs of seniors.**

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5 Ways to Declutter the Family Home Before Listing



Preparing a longtime family home for sale can be a big, emotional undertaking. How do you sort through cherished things that your family has accumulated over decades? Here are 5 areas to get you started.

1. PITCH THE PAPER

We often become "clutter blind" to the accumulation of items in our homes, and paper is one of the biggest offenders. Move from room to room and gather all the paper items—unsorted mail, documents, bills, magazines, greeting cards, invitations, newspapers, etc. Sort them into three piles: keep, shred, and recycle. File the important items, shred anything with personal information, and recycle the rest.

2. REMOVE THE EXTRA FURNITURE

Overcrowded rooms can feel small and uninviting to potential buyers. Remove all non-essential furniture and any pieces that are threadbare, excessively worn, or don't fit properly in the space. It's better to have less and use your best pieces to stage your home.

3. DEPERSONALIZE THE DÉCOR

Your home likely features your favorite collections, photographs, children's artwork, postcards, and memorabilia. These items, while meaningful to you, can make it difficult for buyers to envision themselves living in the space. Pack them away and opt for clean, simple décor that highlights your home's best features without overwhelming potential buyers.

4. CLEAR THE KITCHEN

A clean, clutter-free kitchen can make a strong positive impression on potential buyers. Clear the countertops, leaving only a few essential items such as a coffee maker or a stylish fruit bowl. Organize cabinets and drawers and ensure the pantry and refrigerator are tidy. A clean, organized kitchen not only looks more spacious but also suggests to buyers that the home has been well-maintained.

5. STREAMLINE THE CLOSETS

Crowded closets can give the impression of limited storage space. In bedroom closets, keep only the clothes that you frequently wear and enjoy. Store or donate the rest. Linen closets should have no more than two sets of fresh sheets and pillowcases per bed, and only the best towels and washcloths should remain. Ensure everything fits comfortably in the allotted space. Hall closets should not appear to be bursting at the seams, and there should be enough room to accommodate guests' outerwear.

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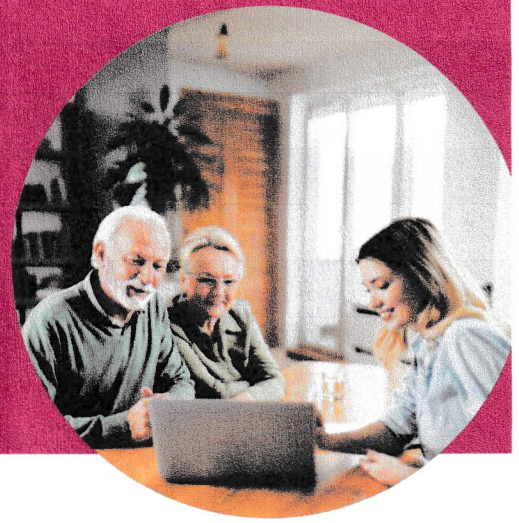
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Online Resources for 50+ Buyers and Sellers

Buying or selling a home involves many considerations. These online resources can help you explore your options and plan your next move.



AARP Resources (aarp.org)

Offers senior-focused information, advocacy, and benefits. Includes the HomeFit Guide for making homes senior-friendly and the Livability Index for evaluating communities.

Age in Place (ageinplace.com)

Provides remodeling tips and products for creating safer, more accessible home environments for seniors.

Caring.com

Offers resources and reviews for caregiving and senior living services.

Eldercare Locator (eldercare.acl.gov)

Connects older adults and caregivers with local support resources.

HomeMods.org

Details home modifications to support aging in place and adapt environments for seniors.

HomeShareOnline.org

Pairs older homeowners with renters to maintain independence and earn extra income.

HUD Information for Senior Citizens (hud.gov/topics/information_for_senior_citizens)

Provides financial assistance resources and housing guides for seniors.

LeadingAge (leadingage.org)

Offers information on housing and long-term care services for seniors.

Moves for Seniors (movesforseniors.com)

Assists with home transitions, including moving and downsizing, and lists certified specialists.

National Association of Senior & Specialty Move Managers (nasmm.org)

Specializes in senior move management and transition issues.

National Council on Aging (ncoa.org)

Provides tools and information to help seniors with rights, benefits, health, and economic independence.

RetirementHomes.com

Searches for senior-friendly housing options like active adult communities and assisted living.

Senior Housing Choices (seniorresource.com)

Compares housing options, estimates relocation costs, and provides state-specific resources.

SeniorHomes.com

Helps find retirement homes and communities with detailed profiles and reviews.

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Questions to Ask Before Choosing an Active Adult Community



Choosing an active adult community is about more than just finding a new home—it's about matching your unique needs and desires with the right environment. You can count on an SRES® to guide you through the process of choosing the active adult community that is right for you.

LOCATION AND ACCESSIBILITY

- Do you want to be close to your loved ones or are you moving for health/weather reasons?
- Would you prefer a vibrant urban setting or a self-contained community?
- Do you plan to keep a car, or would you rely on community transport or public transit? How close are essential places located?

COST AND AFFORDABILITY

- What is your budget based on your savings and the sales price of your current home? How much can you invest upfront and what are your monthly living expenses?
- What fees, like homeowner's fees or move-in fees, do you need to account for?

LIFESTYLE AND AMENITIES

- Does the community offer events or groups you would like to join?
- What amenities are important to you? Are healthcare facilities on-site or nearby?

RESTRICTIONS AND FLEXIBILITY

- Are pets allowed? Can family stay for extended periods? What are the visitor policies?
- Will you be able to rent out your unit? What are the community's policies regarding rentals?

FINANCIAL PLANNING AND IMPACT

- How will relocating affect your taxes, especially regarding capital gains?
- How financially stable is the community? Will you get upfront fees back if you leave?

SECURITY AND GOVERNANCE

- What security protocols are in place?
- How is the community managed? Do residents have a say in decisions?

COMMUNITY CULTURE AND TRIAL PERIODS

- Are you comfortable with the community's culture? Can you speak with residents about their experiences?
- Is a trial stay or short-term lease available?

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