

MOVING Mom & Dad



5 Common Mistakes Adult Children Make When Helping their Parents Downsize

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[Moving Mom & Dad]

5 Common Mistakes Adult Children of Aging Parents Make and How to Avoid Them

Mistake #1:

Waiting until a crisis occurs to have the conversation about housing and care options.

Studies show that while the majority of adult children with aging parents report that they “know” the desires of elder parents -- despite the absence of such actual relevant conversations -- their perceptions are not actually in line with parents’ actual wishes. While optimism is admirable, the combination of denial and lack of preparedness are recipes for disaster when it comes to preparing to care for an aging parent. Crisis-driven moves tend to result in sub-optimal outcomes, fewer amenable options, strained relationships and regrets.

Mistake #2:

Failing to adequately equip the home with accessibility features allowing for safe and successful aging-in-place.

The majority of older adults indicate that they want to remain in their current residence until the end, and in many cases, this is optimal. Often however, a long-held opinion and desire to “stay put” is neither feasible nor fruitful if the home and community are not adequately equipped.

Mistake #3:

Lack of knowledge about the abundance of senior living lifestyles and supportive care options available.

Among the most difficult tasks when assisting older adults with a transition is the actual decision of where to move. Information online is hard to find, and often equally as challenging to understand. Unfortunately, when the time comes to make a move – frequently under hurried or abrupt circumstances – decisions are made without full knowledge of available options resulting in secondary moves, nagging regrets, and unnecessary expense.

Mistake #4:

Trying to manage the liquidation of the estate and personal items alone.

Once the decision to move has been made, the question becomes, “What do we do with all this stuff?” Sorting, organizing, and selecting personal belongings to be moved, deciding what to do with the things left behind, and managing the liquidation process can be extremely time consuming. Family members handling decades of personal belongings stored in every nook and cranny of the home in an attempt to be helpful often adds to the underlying tension between parents, siblings, and other relatives. Whether burdened with a sense of duty, or lacking knowledge of the available resources, many caregivers attempt to tackle the estate liquidation process without adequate support, ultimately costing them precious time, expense, and frustration.

Mistake #5:

Inadequate or inappropriate documentation.

Without adequate and appropriate documentation, unforeseen circumstances can impede the sale, purchase, or relocation process. While it is an unfortunate reality (and one that most people choose to deny), the likelihood for illness or cognitive impairment increases with age. Family members, and elders alike, must prepare for the possibility of delegating the management of finances – including the sale of property and relocation details – to a trusted third party or professional advisor. This requires specific legal documentation, especially relating to the home sale and purchase processes.

[Having the “What if” Talk]

Mistake #1:

Waiting until a crisis occurs to have the conversation about housing and care options.

Some parents clearly map out their wishes – complete with contingency plans and cost considerations. Others are completely uncomfortable with any conversation having to do with aging, or the possibility that they might be unable to adequately care for themselves in the future.

While optimism is admirable and often encouraged, the combination of denial and lack of preparedness are recipes for certain disaster when it comes to preparing to care for an aging parent. Crisis-driven moves tend to result in sub-optimal outcomes, fewer amenable options, strained relationships, and regrets.

Avoiding Mistake #1:

Regardless of where your parents (or you) might be/are on this conversational spectrum, opening a dialogue about various “what if” scenarios is critical to all concerned. The time to start these conversations is NOW.



Studies show that while the majority of adult children with aging parents report that they “know” the desires of elder parents (despite the absence of such actual relevant conversations) their perceptions are often not actually in line with their parents’ true – and current -- wishes.



We go so fast in our own lives at times, our parents' lives sometimes get lost.

- Debbie, focus group participant

Understanding the Needs and Concerns of Older Adults

Having interviewed and studied older adults from around the world, both those having relocated and those aging-in-place, the overwhelming majority report a desire to live where they will continue to have the most independence and autonomy, along with desired levels of social and family interaction, and access to healthcare and other support services.

Studies show that the most important factors contributing to successful aging include:

- Sense of purpose and contribution
- Good health
- Regular physical activity
- As much autonomy as possible
- Adequate nutrition
- Availability of informal and formal support

TOP PRIORITIES OF OLDER ADULTS



- Maintaining control in a world where all control is being lost
- Leaving a legacy in a world where time is running short

Source:

How to Say it to Seniors: Closing the communication gap with our elders
by David Solie

Planting and waiting

Unlike decision making in middle-adulthood, as people reach their later years, they prefer to take more time and consider their options thoroughly. Rushing a decision or pressing elders to decide before they are ready can create resistance and ultimately impede forward progress. Consider the following conversational framework when opening the dialog around complex or critical topics.

> Listen

- Be aware of opportunities to “seed” housing related conversations.
- Observe intentionally while listening for lifestyle related likes and dislikes.
- Gather information and take notes.

> Open the dialogue

- Resist the temptation to delay difficult conversations.
- Focus on the elders' needs, not yours, and make it clear that's what's driving the conversation.
- Assess the degree to which preconceived notions vs. facts are shaping opinions.

> Proceed as a partner not the “parent”

- Offer solutions and explore options.
- Encourage personal decision-making.
- Be patient, allowing time to process new ideas and information.
- Revisit the conversation within an agreed upon timeframe.

Conversation Starters

Dad, I know that you are okay living where you are right now, but I just wondered if you have ever thought about what you would do if you needed more help with managing the house or if your health declined and you needed more support?

Mom, I went to a real estate seminar recently and the agent speaking knew a lot about houses in the area that are specifically designed for people over 55 who don't want to deal with home and yard maintenance. Did you know there were options like that available nearby? Have you ever thought about moving into something that was smaller/ newer/ less yard/etc?

Mom, I was talking to a friend/co-worker the other day and she mentioned that her mom is moving to a senior living community nearby. She said it was something that her mom has been planning to do for a while. I'm curious, what are your thoughts about those types of communities? Have you ever visited one or do you know anyone who lives there?



Dad, it occurs to me that you seem to be using only a small percentage of this big house. Have you ever thought about finding something smaller?

Mom, I attended a seminar/event/party/etc. at a community called (insert senior living community name and location here) and I was impressed with how nice it was. I was thinking that I might look into living there at some point. Have you ever been there or heard about it?

Mom and Dad, I would hope that you could both live here together forever, but some of my friends are helping their parents who are older than the two of you and it just got me thinking about the “what-ifs.” I was wondering, do the two of you ever talk about living anywhere other than here?

Mature Adult Housing Decision- Making Matrix

Older adults have more lifestyle options than ever before, but because they are unaware of the more recent trends, convincing them to explore those options can sometimes be challenging. Consider the three primary categories of mature adult housing for those 55 and older and the requisite mindset (or perspective) leading to individuals' choices.



> Lifestyle or Amenity Moves

🏠 Housing options:

- Active adult community
- Resort area
- Age-restricted neighborhood
- Cooperative or co-housing community
- Single family home, apartment, or condominium with small yard or patio space
- Newer construction with practical amenities and/or universal design features

💡 Mindset and perspectives:

To be near friends and grandchildren; simplified home maintenance; accessibility to social networks and hobbies; desirable climate; quality hospitals and healthcare services nearby; daily formal and informal support unnecessary; spouse provides needed support.

> Anticipatory or Preparatory Moves

Housing options:

Continuing Care Retirement Community (CCRC)
Independent living community
Maintenance-free neighborhood or complex,
In-law apartment or suite
Assisted living community
Current residence renovated to include universal design features

Mindset and perspectives:

Supportive family nearby; convenience of medical care; access to formal (paid) support; future healthcare concerns; onset of physical or cognitive decline in self or spouse; long-term financial considerations; availability of social, physical, and nutritional support; freedom from property / home maintenance.

> Current Care or Crisis Moves

Housing options:

- Assisted living community
- Long-term care or skilled care facility
- Memory care community
- In-law suite
- Residential board and care home
- Current residence with in-home care support

Mindset and perspectives:

Physical or cognitive decline requiring 24-hour supervision or care; distant family or insufficient familial support; accessibility to hospitals and specialists; transportation needs; fear of falling or other medical crisis; inability to self-manage activities of daily living; social engagement and nutritional support needed; desire to not be a burden on family members.



At the time, they were OK in their own home, but they needed assistance. They didn't think they did, but they did. When a crisis situation occurred, we kids were suddenly the ones in charge.

- Cathy, focus group participant



Forwarding the Conversation

- Stay neutral. Avoid “shoulds” or creating polarizing points of view.
- Be curious and ask questions. Use phrases such as “I’m curious,” “I wondered,” or “What if?”
- Listen. Allow your parents to process their thoughts about the options without feeling that you are advancing an agenda.
- Plant-and-wait. Allow time for your parent to initiate the next conversation or revisit the current one.
- Timing is important. Listen and watch for opportunities to weave the dialogue into natural conversation.
- Appreciate all responses. Don't assume resistance is permanent. Allow time to process.
- Offer support. Be prepared to assist with gathering information for a follow-up talk.
- Focus on them. Keep in mind that what you like or desire is not necessarily what they prefer.



With careers and families of our own, we didn't see every detail of Mom's day, making it easy to believe she was okay. Over time we began to notice little things that were unattended to. The small things became bigger over time.

- Ingrid, focus group participant



If they are mentally sound, let them decide where and when if possible. My Mom could afford an expensive place, but if she could not have, would we have been willing and able to pay for it?

- Ruthie, focus group participant

[Determining Priorities]

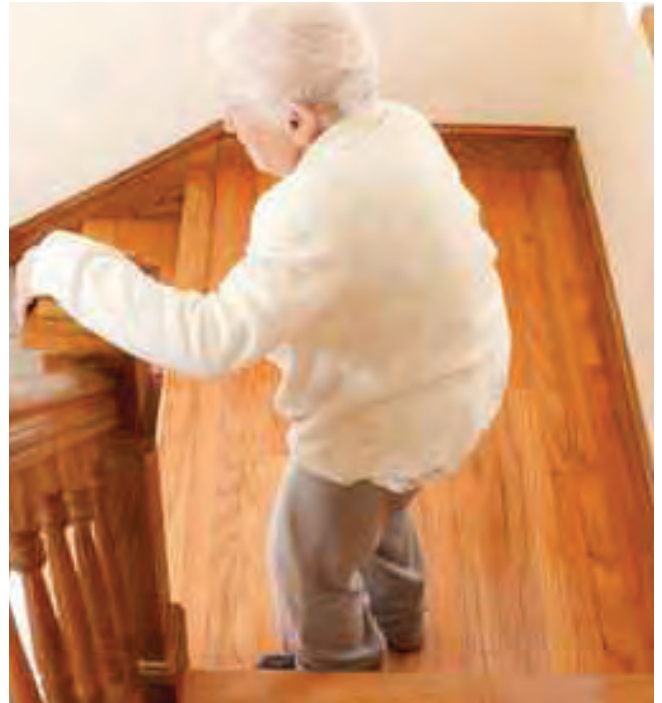
Mistake #2:

Failing to equip the home with accessibility features allowing for safe and successful aging-in-place.

The majority of older adults indicate that they want to remain in their current home until the end, and in many cases, this is optimal. Often however, a long-held opinion and desire to “stay put” is neither feasible nor fruitful if the home and community are not adequately equipped for the physical, nutritional, emotional, and social needs of aging individuals.

Avoiding Mistake #2:

When assisting older adults with aging-in-place, it is critical to insure that the residence is adequately equipped with both safety features and mobility supports (including safe transportation). Beyond the physical challenges of aging in place, families must also prepare for nutritional, social, psychological, and emotional aspects to living alone.



AGING IN PLACE: WHAT DOES IT REALLY MEAN?

Aging-in-place is the politically correct terminology, as defined by professionals in the field of aging, when referring to what the majority of older individuals' desire – and that is “staying put!”

Aging-in-Place strategies

> Universal Design

Remodeling using universal design features such as no-step entries, one-story buildings, wide doorways and hallways, non-slip surfaces, good lighting, and lever door handles, can assist older adults by making homes and apartments more accessible and safe. Additionally, chair lifts and ramps can make managing stairs easier, while adding adjustable cupboards and storage spaces can alleviate the need for step stools and ladders.

> Technology

With today's technology, there are a variety of monitoring systems and security devices that can be incorporated into both the interior and exterior of homes. Such additions make it easier to both monitor and interact with your elder parent from a distance. Mobile smartphones and notebooks can be equipped with GPS tracking for monitoring the location of elders who continue to drive despite evidence of cognitive decline or memory impairment.

> Village Membership

Organizations referred to as “villages” are available in select locales providing assistance to elders living in the community. While villages vary in membership offerings, most provide both volunteer and paid services designed to assist with independent activities of daily living such as transportation, shopping, and household chores, as well as referrals to a wide range of local reputable service providers such as home health, insurance,

and home repair. Beyond providing home-based services, villages also host a number of social events encouraging members to engage in activities that stimulate the mind, keep the body moving, and create meaningful connections.

> Community and social services

Unless people have volunteered for such organizations, they are usually unaware that there are local services available to assist seniors with aging in place. Some are fee-based and others are free depending upon income. Meal delivery, non-medical visitation services, transportation to medical appointments, and other assistance with activities of daily living can typically be found by contacting your local area agency on aging. Waiting lists can be long and an application process is likely required, so it is best to prepare in advance for the potential use of such services.

Financing options for aging-in-place

> Reverse Mortgages:

A highly marketed, but frequently misunderstood form of financing, the reverse mortgage can be an excellent solution for those over age 55 when remodeling or renovating a home. Common uses for reverse mortgages include:

- Adding universal design features
- Adding or remodeling rooms to accommodate live-in caregivers
- Renovations or additions to provide for first floor master bedrooms and baths
- Income to offset the cost of healthcare or prescription drugs

The primary benefit of a reverse mortgage is the delayed repayment of the note, provided the mortgage holder continues to occupy the home. No income requirements are necessary for qualification, although there are guidelines as to how much equity one can borrow.

Caution:

With reverse mortgages, homeowners remain responsible for paying annual property taxes, maintaining insurance, and upkeep of the home.

While there are a variety of solutions designed to help make a home more manageable to a mobility challenged older adult, caution is advised. Aging-in-place is often the stated goal, but successful planning must include all of the potential pitfalls of staying put. Aging-in-place is only a positive plan if one's physical health, mental health, and emotional well-being are adequately maintained.





After my dad passed, Mom was mentally and physically strong enough to live alone. It was actually a time for her to breathe and renew. We had accomplished a reverse mortgage on their home, so she was not as concerned about finances at that time. She had double knee replacements after my dad passed. Spunky woman! Then my mom took a spill on a set of stairs, breaking her hip and femur. Everything changed. She was no longer able to be mobile, drive, or care for herself—the real challenge was on! I thank goodness that I had siblings who assisted. Ultimately Mom moved to a senior care facility, lives in her own apartment, and is uber active.



- Debbie, focus group participant



So much of this depends on the parents' perspective and willingness to be guided or receive help. My parents had the money, but not the desire to plan for all circumstances.

- Ken, focus group participant



While my dad was alive, Mom seemed fine. They took care of each other and compensated for one another. After dad fell, passing away less than a month later, it quickly became evident that Mom wasn't able to stay at home by herself. She became anxious and agitated, got lost when driving to familiar places, and more symptoms of dementia began to show up. The grab bars and handrails we had installed to help them get around just weren't enough. Despite our best efforts, we all knew she needed to move.

- Carol, focus group participant



Everyone needs to talk sooner. I've seen my siblings discussing how they would want to be cared for in this situation and NOW is the time for them to talk to their children, while 'what not to do' is fresh on their minds. We don't know what will trigger the need for additional assistance and care.

- Cathy, focus group participant



[Moving on]

Mistake #3:

Lack of knowledge about the abundance of senior living lifestyles and supportive care options available.

Among the most difficult tasks when assisting older adults with a transition is the actual decision of **where** to move. Information online is hard to find, and often equally as challenging to understand. Unfortunately, when the time comes to make a move – frequently under hurried or abrupt circumstances – decisions are made without full knowledge of available options resulting in secondary moves, nagging regrets, and unnecessary expense.

Avoiding Mistake #3:

Thankfully, senior living options have evolved over the decades, now offering a variety of alternatives, depending on one's health, level of independence and lifestyle preferences. Doing some advanced research and taking time to learn more about available local senior living community options will lessen the likelihood of having to making a hasty or ill-informed decision in the future.

Among the options:

- Planned Adult or Active Adult Communities
- 55+ Neighborhoods
- Exterior Maintenance-Free Communities
- In-law apartments
- Independent Living Communities (IL)
- Assisted Living Facilities (ALF)
- Skilled Nursing Facilities (SNF)
- Residential Care Facilities for the Elderly (RCFEs)
- Continuing Care Communities (CCRC)
- Subsidized Housing

For a complete description of the above housing options designed for mature adults at various stages of life or levels of mobility, refer to Appendix A, page 29.



Moving Logistics

A frequently asked question is,

“When is the best time to sell the home?”

There is no one-size-fits-all answer to this question. So many factors play a role in deciding when to sell the family home.

There are a few ideal scenarios from the real estate perspective, but those scenarios are not always possible and require everyone, including the elderly parent, the family, and professionals alike to adapt accordingly. This is why we encourage those involved in the home sale process to engage with real estate professionals **early in the process** to create the most advantageous relocation plan possible.

“ Find a place and people that you feel you can trust. I personally asked the staff to please take care of my dad as if he were their own. Visit at all times of the day and night. Don't be afraid to ask questions about the care they are receiving.

- Ken, focus group participant

“ My view about senior living options was there were many opportunities for social, good diet, safety, and no maintenance. My mother-in-law's view was that she didn't want to socialize and that weenies and Oreo cookies were fine. That changed over time.

- Carol, focus group participant

📌 Recommendation:

Connect with your real estate professional specializing in mature moves early in the process.

♥ Purpose:

Your real estate professional can provide guidance and advice, referrals, and recommendations about all aspects of the downsizing process. By connecting early in the process, your real estate professional can save you valuable time, energy, and money allowing you to focus on what is important – the care and emotional well-being of your parents.

📌 Recommendation:

Allow for time to sort important personal belongings prior to initiating the move.

♥ Purpose:

The sorting process assists in detachment from emotional ties making sale-related decisions less charged.

📋 Recommendation:

Secure new residence and relocate prior to selling the current home.

♥ Purpose:

The home is exposed to increased drive-by traffic during the marketing period, thereby increasing the potential for crime or scam artists preying on elderly homeowners. Also, the elderly tend to be more challenged with the standard requirement that they quickly tidy up and vacate the home prior to every showing.

📋 Recommendation:

Make optional cosmetic improvements, repairs, and thoroughly clean the home after the move and prior to placing it on the market.

♥ Purpose:

In some cases minor cosmetic improvements and handling deferred maintenance items can increase the final sales price. If making such modifications, they should be done in coordination with your real estate professional and prior to any public marketing of the home.

📋 Recommendation:

Empty the current residence of personal belongs by holding an estate sale, and ensuring that designated items are passed on to family and friends, allowing time for the homeowner to make final decisions about disbursements.

♥ Purpose:

When homes have been occupied for many years, or decades, there are many personal effects that elders are afraid they may have missed. This process can provide closure and peace of mind.

📋 Recommendation:

Place home on the market at a competitive price that's based on market and property conditions.

♥ Purpose:

Pricing the home accurately will ensure that it does not sit on the market too long causing undue stress regarding maintenance or misuse.



NEW BEGINNINGS

Jane, at 82 years old, decided to move out of her home of 42 years into an independent senior living community. When she shared her decision with her children, her youngest daughter was extremely distraught. Having observed her mother in the previous years, she had noticed her having balance issues, dealing with grief and depression after the loss of her husband, and giving up hobbies and social engagements. Upon hearing the news of her mother's decision, Jane created a story in her mind that her mom had decided to die – “this is just her way of saying, ‘I give up.’”

Jane's four children and their families all willingly assisted her with the move, helping her sell her home and liquidate the remaining personal items.

Much to her [daughter] surprise, six months after her mom moved, she received a text message. Her brother had sent it and included the picture below. Jane's mom, during her extended visit to Florida to visit family, had decided to go for a bike ride. The move to a senior community was evidently exactly what Jane needed in order to live an active lifestyle without the burdens associated with maintaining a home.



- Nikki Buckelew, Seniors Real Estate Coach



Senior Living Locator Services

Use caution when engaging the services of persons or organizations offering to assist with locating local senior living communities. Keep in mind that in some cases, these are merely data collection methods in which your information is promptly passed along to a list of communities subscribing to their service. Additionally, because the locator services are usually compensated by member communities, their online lists are limited to only those communities.

If employing individuals offering community locator services, inquire as to their processes, fees, and references. Be sure to establish in advance exactly how much they charge and under what circumstances they are compensated. All service agreements should be provided in advance and in writing!



If I could do it over, I think maybe we could have been more assertive with my parents earlier, but they are a bit stubborn and I can't control their decisions.

- Ken, focus group participant



As soon as we agreed as a family that leaving her home was the right thing to do, we acted on it, coming from love and contribution. We let her know that we were not 'putting' her somewhere, we were just getting her closer so we could have more access to her and she would ultimately be safer.

- Ingrid, focus group participant

For a list of questions and considerations when visiting senior living communities, refer to Appendix B, page 32.

[Dealing with the “stuff”]

Mistake #4:

Trying to manage the liquidation of the estate and personal items alone.


Among mature adults and their children, the following three tasks below are frequently cited as the most challenging:

1. Sorting, organizing, and selecting personal belongings to be moved
2. Deciding what to do with the things left behind
3. Managing the liquidation process

Although necessary, these things can be both extremely time-consuming and frustrating. Family members handling decades of personal belongings stored in every nook and cranny of the home, *in an attempt to be helpful*, often adds to the underlying tension between parents, siblings, and other relatives. Whether burdened with a sense of duty, or lacking knowledge of the available resources, many caregivers attempt to tackle the estate liquidation process without adequate support, ultimately costing them precious time, expense, and frustration.

Avoiding Mistake #4:

Turn to the experts early in the process. Fortunately, there are a number of professionals now specializing in exactly this kind of challenge. Delegating tasks that create unnecessary stress for family members and elders alike can free up time and energy better used to deal with more important matters. This is especially true if managing the process from a distance.



One advantage of working with a real estate professional who specializes in serving mature adults and their families is the fact that they are tapped in to qualified experts within your community and can refer you to just the right person or team.

Below is a list of helpful service providers who can be of assistance throughout the transition process:

- Real estate professional specializing in mature moves
- Move manager or transition coordinator
- Estate liquidator
- Geriatric care manager
- Professional mover
- Personal organizer
- Financial advisor
- Reverse mortgage lender
- Long-term care advisor
- Elder law attorney

Hiring help

While it's advisable to interview a minimum of two to three people or companies in each field when possible, as noted, aligning yourself with a real estate agent who specializes in serving mature adults could have the added benefit of referrals to pre-screened and trusted professionals who can help with every aspect of the transition.

For a list of questions and considerations when hiring professionals, refer to Appendix C, page 34.



EMOTIONAL HOUSE CLEANING

Beverly lost her husband last year after a long battle with cancer. With the encouragement and support of her two daughters living in the area, she decided to downsize from her 2,400 square foot, three-bedroom home with an in-ground pool built in the 1960s into something newer and more manageable. After deciding upon a 55+ community of new homes, Beverly contracted to build and began the process of downsizing. Knowing that her home would sell quickly, our team recommended that Beverly and her daughters begin to sort through the houseful of personal belongings – many holding great sentimental value. With six months before the new home would be complete, Beverly had the luxury of sorting and organizing without a rush. While she focused on saying goodbye to her long-time residence, Beverly was not only working on sorting through physical belongings, she was also sorting through the many memories she shared together with her late husband – the prolonged transition period became a catalyst for working through the grief process too. As the new home began to take shape, Beverly enjoyed choosing paint colors and buying new furniture. When it was time to make the move, Beverly had done both the physical and the emotional work necessary to feel good about moving on. As expected, her 1960s ranch sold quickly receiving multiple offers for more than the list price.



- Nikki, real estate professional



PRE-QUALIFY AND AVOID SURPRISES



This is not the time when you want to seek out the lowest bid. Make your selections based on service, delivery, reputation, references, and whether or not they can meet your needs. You most often get what you pay for.

Request a detailed estimate of fees and services included. Read contracts or agreements thoroughly prior to signing anything.

Service fees should be in line with local norms. Don't be afraid to question what seem like any highly inflated fees. Prices should be justified by the services offered, credentials, and/or degree of experience.

Request references. When calling references, ask, "Would you use their services again and why?"



Mom had to downsize, which meant parting with lots of things that represented her life with her family and my dad. It was difficult.

- Debbie, focus group participant



We had the benefit of a move manager through our real estate agent who helped mom with sorting her things. My sister and I were able to go back home to our families out of state knowing that someone was there to give Mom the support she needed to make some tough choices. Every once in a while we would get a text from her with a picture of mom smiling and we knew we had done the right thing.

- Michael, focus group participant

[Assembling Important Documents]

Mistake #5:

Inadequate or inappropriate documentation.

Without adequate and appropriate documentation, unforeseen circumstances can impede the sale, purchase, or relocation process. While it is an unfortunate reality (and one that most people choose to deny), the likelihood for illness or cognitive impairment increases with age and can be triggered by stressful events such as moving.

Avoiding Mistake #5:

Family members, caregivers, and elders alike must prepare for the possibility of delegating the management of finances – including the sale of property and relocation details – to a trusted third party or professional advisor. This requires specific legal documentation, especially as it relates to the home sale and purchase processes. To best avoid mistake #5, make this topic a priority when discussing various “what if” scenarios during “the talk.”

> Beyond the basics

Whether buying, selling, or leasing, every locale has its standard real estate sales and purchase contracts, disclosures, and professional documentation. Beyond the basics, however, it is recommended that families take time to create contingency plans and compile important documents when assisting older adults, particularly if they are frail, undergoing medical treatments, or experiencing elevated stress during the transition process.

- General Power of Attorney (POA)
- Enduring Power of Attorney
- Special, Specific, or Limited Power of Attorney
- Death Certificate and/or a Will
- Trust documents
- Abstract
- Home repair history

> General Power of Attorney transfers the legal authority to act on one's behalf to another party. This power is only extended if there is no cognitive impairment. The document is invalidated if the grantor is diagnosed with dementia or is incapacitated due to stroke, illness, accident, or other circumstance.



If I had it to do over, I would make sure that my parents wishes were take care of to the letter. Also, I would make sure I knew all of the information about their assets, debts, insurance, etc.

- Jackie, focus group participant

> **Enduring Power of Attorney** transfers the legal authority to act on ones behalf for **any** legal task. It remains valid despite any capacity issues.

> **Special, Specific or Limited Power of Attorney** grants a designated agent the authority to conduct a specific, designated function.

> **Note:** Having general or enduring power of attorney may be sufficient for signing listing documents or negotiating sales contracts, however, some title insurance companies and closing agents require **specific powers of attorney** when deed transfers are involved. It is important to consult with a knowledgeable real estate professional with access to legal counsel or a trusted real estate attorney regarding the laws governing real estate conveyances in your area.

> **Death certificate and/or a Will** is likely to be requested by the closing agent, regardless of the type of title held, if any of the property owners are deceased.

> **Trust documents** vary widely in terms of the powers granted to trustees. As such, it tends to be necessary to provide pertinent trust documentation to one's real estate professional or title representative/closing agent when requested.



> **Home repair history** accuracy is important when completing property condition disclosures legally required when selling most residential property. By simply compiling receipts for recent major improvements or repairs in advance, the completion of otherwise lengthy forms can be expedited, relieving any unnecessary stress and frustration for already overwhelmed senior homeowners or family members.



POWER OF ATTORNEY PROVIDES SOLUTIONS FOR UNFORESEEN CIRCUMSTANCES



When Mr. Green's dementia reached a point where he could no longer be safely left alone at home, Mrs. Green made the decision to sell their three-bedroom home, and to move into a nearby assisted living community. Equipped with an enduring power of attorney, Mrs. Green hired us to sell the home, but while in the midst of negotiating the sale, she developed an infection causing her to be temporarily incapacitated and requiring a risky surgery followed by several days of recovery. To further complicate things, the Greens had no children or other family members to assist with the transition and required the equity from the sale of their home in order to fund their move into assisted living.

Thankfully, the assisted living community allowed us to negotiate a rent deferment on behalf of our clients, until Mrs. Green recovered and could legally sign the necessary paperwork to finalize the sale. Our preferred moving company and move manager both accepted payment for services upon closing of the home and the Greens were successfully relocated to assisted living.

Having experienced the many challenges involved in this transaction, we have become more assertive with requests for enduring powers of attorney, especially when the client is relying on proceeds from the sale to make their move possible. It is important to ensure that clients have an alternative decision maker who can legally sign on their behalf in the event they are temporarily or permanently incapacitated.



- Chris, real estate professional

[Frequently Asked Questions]

1. When should we begin talking with our parents about the possibility of moving?

Ideally, this conversation should first happen while everyone is healthy and mobile. The best time to begin the conversation is NOW.

2. What is the best approach to opening this conversation?

There are a variety of ways to initiate the “where will you live?” conversation. While there is not a right or wrong way, there are a few key ingredients that may help with whether or not the topic is well-received, avoided, or disregarded. Exploring options, avoiding “shoulds,” and not appearing to want to take control, will make the conversation much more effective.

3. Should we be looking at downsizing into a condo or single family home or should we consider senior living communities?

Some people are naturally planners while others are not. The choice of where to live should be based on needs, desires, financial situation, and ability of everyone involved to quickly adapt if or when change becomes necessary.

4. How long do seniors usually need to “think about it” before moving?

Some people take longer than others. Our experience is that many older adults who make the “sudden announcement” about relocating report to have been privately considering it for up to two years or more. Unless there is a crisis or other compelling reason to move quickly, it is typically best to allow older adults to process the decision in their own time.

5. How many senior living communities should we visit before making a commitment?

To ensure you are choosing the best possible option for you and your loved ones, it’s important to do your due diligence. Visit all available communities that offer needed or desired services and amenities within your geographic area and then re-visit them. This is not a decision that should be made in a rush, so take the time necessary to feel confident in your choice.

6. Who can help us with touring senior living communities?

In some cases, your real estate professional specializing in mature moves can assist with arranging tours, providing transportation, and will even accompany you on the appointment. Inquire with the agent as to whether there are additional fees for this service and who is responsible for paying for senior community locator services. When fees are paid by senior living communities, it is customary that the initial appointment and introductions be made by the real estate professional.



7. Where do we start with sorting personal belongings?

Sorting can seem overwhelming at first glance, so we recommend you begin with one room, closet or dresser. Focus only on items that will be moved to the new residence. A common misconception is that every nook and cranny needs to be sorted through. Estate sale companies will typically allow a final scan for overlooked items as they prepare the sale. Use sticky notes to label furniture, closets, cabinets, and other areas, “sell,” “move,” “donate,” “family,” etc.

8. Does a house show better with furniture?

This is a common question when trying to decide whether to move before or after the house sells. Real estate professionals vary on their opinions about it. Regardless of how the house looks, furnished or unfurnished, there are other more important factors. Safety and convenience are primary considerations and good reasons to go ahead and move prior to placing the home on the market. Time and stress also factor into the decision. When the home sells, there might be as few as three weeks to as many as six weeks to both make the move and liquidate the remaining personal property. Trying to manage all the details in a short time frame can be overwhelming for everyone.

9. What do real estate agents charge?

Commissions range and are commonly a percentage based on the final sales price of the home and split between the listing agent and the buyer's agent. The commission is most often based on the level of service offered. Limited service brokerages may offer to sell the home for a lower commission but provide exactly that - "limited services".

Specialized agents or brokers may charge higher fees while including additional or bundled services such as move management or moving services.

10. What do estate sale companies charge?

Estate sale companies vary in their fees. Many base their fee on the projected gross sales expected from the sale. Typical percentages range from 25% to 35% of gross sales, with more experienced and upscale liquidators charging more.

11. Are there alternatives to estate sales?

Estate auctions are alternatives to having an estate sale. In most cases, auctions are not as practical as estate sales. Exceptions may include large estates, expensive antique pieces, farm and ranch equipment, collectibles, or multiple buildings. It is important to pay attention to the “fine print” and understand the various ways that auctions are handled.

12. Is it necessary to have an estate sale or auction?

In some cases, there are not enough personal belongings of value left in the home to warrant a sale. In other cases, all items of value might be designated for family members. When this is the case, your real estate professional specializing in mature moves will likely be able to recommend other options, such as vendors who empty homes of their contents – sometimes for a fee and sometimes a “buy out” price is agreed upon in exchange for hauling away extraneous trash or items with no resale value.

13. How can we find a real estate agent who specializes in the mature market?

Agents with advanced education and training in mature moves tend to have a better understanding of the challenges related to late-life moves, as well as a passion for serving senior adults. They will likely have professional resources to assist with the many details involved in such moves and relationships with local senior living communities and service providers. In addition to their sales skills, they have a unique appreciation for the emotional side of the transaction and communicate with increased empathy and patience. The Senior Real Estate Specialist designation (SRES®) and the Accredited Seniors Agent (ASA®) are among the professional designations indicating a high degree of specialization and expertise in the older adult market.

14. Should we make repairs or improvements to the house before trying to sell it?

It is not always necessary to make improvements or repairs to a house before selling. There are multiple considerations when making decisions about what needs to be done and when to do it. Consult with an experienced real estate agent who knows your local market and your family's goals before investing time and money into renovations or repairs.

15. Can we sell the home “as-is?”

Offering a home for sale “as-is” can be somewhat misleading. While there are some home buyers and investors who will purchase a property in this manner, most prudent purchasers will want to have inspections conducted before committing to a purchase. The type of financing used by a home buyer will also dictate whether or not an as-is sale is possible. Some mortgage lenders and insurance companies have certain property condition requirements be met prior to financing approval. In some

markets, elimination of these types of purchases can significantly impact the time on market and sales price.

16. Who do we contact to make repairs to the home?

Your real estate professional can recommend reputable local service providers and contractors for repairs and renovations. In many cases, they have negotiated special rates for their senior adult clients and are also willing to oversee the project to insure it is completed correctly and within budget.

17. What is a lease-back option?

Some homes may be perfectly suited for purchase by someone wishing to own investment property in the area, a family member, or by someone planning to relocate to the area in the distant future. In this situation, an older adult may choose to sell the home, thus liquidating their equity, with a pre-arranged agreement in place to lease the home back from the new owner. Due to the many details involved in lease-back options, we strongly recommend that owners consult with both their real estate professional and legal counsel before entering into any binding agreements.

18. What does it mean to have a “Life Estate”

A “Life Estate” is a type of real property conveyance wherein a person is granted the use and ownership of a piece of real property for their lifetime only. The person granted these rights is called the “life tenant.” The holder of a life estate is generally entitled to use the property during his or her lifetime, however, the property does not transfer to his or her own heirs upon death. Instead, the property reverts to the previous owner or the previous owner's estate. This is not very common in Canada.

[Words of Wisdom]

The best advice often comes from the experiences of those having gone before us. We would like to thank the courageous and caring family members, caregivers, and professionals who contributed to this guide through participation in focus groups, interviews, and surveys. By sharing your wisdom, you have helped countless others for years to come.



“ Remember it is still their lives. Try to keep them as independent as possible. Learn and understand options, allowing the parent to be a part of as many decisions as possible. They need time to digest and almost grieve as their lives change and they realize their own mortality. Be prepared to feel grief for them as you realize not only their mortality, but your own. Be as giving, loving, and patient as possible. Their minds do not work as fast as they used to. There is a lot to weigh and get thru. They are ultimately trying to understand their worth in life.

- Debbie, focus group participant

“ My wife said, ‘Mom is living with us.’ I am not sure after the first six months that same sentiment would still hold true.

- Ron, focus group participant

“ Take charge and put on your big girl pants. Your relatives raised you, now it's your turn. If you are busy, stop it. Make the time for your loved one.

- Anna, focus group participant

“ My daddy thought he should only move to another place if he was really bad. That is what happened. We waited too long.

- Bonnie, focus group participant

“ Make sure to have a will, living will, and enduring power of attorney in place. Just in case.
- Ron, focus group participant

“ One of the most challenging things we had to do was to move Dad out of his home of 55 years and him knowing what we were doing. I moved him to a nursing home near where I live. After moving him, I visited 2-3 times a day, which was way more than when he was at home. He received better care and it was a cherished 10 months of his life that I felt as close to him as any.
- Jackie, focus group participant

“ I’m happy that it was totally her decision where and when to move. As a licensed REALTOR, I served as her real estate agent in selling her home and probably would not do that again. I was questioned by my siblings even though I gave back all the money from commissions. It was a lot of hassle.
- Joan, focus group participant



“ From my perspective, the issue [caregiving] is mental and emotional. You have to develop the right mindset. Approaching the situation understanding what will happen and yet recognizing that it is an honor and a privilege to show love and care for a parent. If your approach is otherwise, the result can be anger, frustration, bitterness, exhaustion, etc. It is a classic ‘garbage in—garbage out’ scenario. If the caregiver is filled with negative feelings, those feelings will come out.
- Art, focus group participant

“ If I could do it over again, I think I would have collaborated with my siblings much sooner and come up with a strategy to make sure that my mom and dad were receiving the care they needed.
- Cathy, focus group participant

“ It was difficult to tell my Teacher Father what to do. It meant leaving his hometown and his girlfriend. The girlfriend was not much of one. She never came to visit him after he moved, even though we know she drove through our area on a trip. It broke Daddy’s heart.
- Bonnie, focus group participant



“ One of the hardest things for me about the transition was just the emotional abandonment feeling of putting my parents in a ‘home.’

- Ken, focus group participant

“ Walkers are sometimes not really ‘needed,’ but desired. The neighbor may have one or they may use it as a cart or basket to transport things from place to place.

- Ingrid, focus group participant

“ If I could do it over, I would have moved him sooner. I think if I had moved him to an assisted living he might not have broken his hip and then laid for hours on the floor.

- Bonnie, focus group participant

“ Mom wanted to live in a senior living community, but I wouldn’t hear of it.

- Anna, focus group participant

“ So much of this depends on the parents’ perspective and willingness to be guided or receive help. My parents had the money, but not the desire to plan for all circumstances.

- Ken, focus group participant

“ Blanche had outlived her friends, so it was easier for her to move, even though she was moving further from her other two children. They were both still working and could not give her the same attention I could.

- Kay, focus group participant

[Senior Living Options]

Planned Adult or Active Adult Communities

are characterized by clusters of apartments and condominiums or single-family homes built around a core of services and amenities. A governing body administers a set of covenants, codes, and restrictions to which property owners and renters are required to comply. Residents can own their property and the governing entity deals with the policies of the community facilities, property requirements, as well as charges and assessments for an association of homeowners. In some parts of the country, such communities are promoted as recreational and are located on golf courses and lakes. Minimum age restrictions for residents and owners are typical of these communities.

55+ Neighborhoods specify minimum age restrictions (deed restricted communities) for residents who are interested in living around adults with a similar demographic profile. While the amenities in these types of communities vary, a critical advantage among aging individuals and the mobility-challenged is a property and a community that can accommodate their needs and usually has convenient access to shopping and transportation. In some provinces, such as Ontario, minimum age restrictions are prohibited.

Exterior Maintenance-Free Communities

appeal to those who are looking to downsize and simplify their lives and are NOT necessarily looking to move into a 55+ only environment. Options for mature homeowners may include condominiums, townhomes, duplexes, villas, or garden homes with an outdoor patio space or small garden area, usually maintained by an association.

In-law apartments, coach or garden homes and suites

are traditionally smaller living spaces either connected to or near the property of a family member or caregiver. Sometimes referred to as a multi-generational property, more and more families are seeking out homes and/or adding on to existing properties to comfortably accommodate aging parents. Not all locales have zoning laws and ordinances that allow for this type of arrangement.

Independent Living Communities (IL)

are sometimes advertised as active adult communities and are typically characterized by apartment-style buildings offering a variety of services including meals, housekeeping, transportation, home maintenance, social activities, emergency alert systems, and 24-hour staffing. Rents are most often based on annual leases priced according to

market demand and collected monthly. Medical care is not provided by the community, however, most will assist the resident with arranging for independent home health services if needed on a short-term basis. If medical care or supportive services reach a level beyond local or state mandated guidelines, residents no longer qualify for residency. Units are private, offered in a range of sizes and floorplans, and sometimes include attached or detached covered parking, balconies, or outdoor patios. Common spaces typically include fitness centers, pools, libraries, club rooms, theaters, and private dining rooms for resident use.

Assisted Living Facilities (ALF) are designed for individuals who need regular assistance with activities such as bathing, dressing, grooming, housekeeping, transportation, and medication monitoring in order to maximize autonomy and independence. Residents have access to in-house amenities such as salons, spas swimming pools, private dining areas, theaters, and club rooms. Assisted living communities are typically private pay and vary in price dependent upon services, apartment size, and market demand. Rents are collected on a month-to-month basis, though some may require a lease agreement. Apartments are private, yet usually small, and tend to include a kitchenette. Meals are provided in a common dining area, usually three times daily and medical services available are based on the licensure type for the particular facility (not all ALFs have the same licensure).

Skilled Nursing Facilities (SNF) or long-term care communities are known historically as “rest homes” or “nursing homes.” Residents are typically unable to live independently, requiring a level of assistance beyond that which assisted living communities are licensed to provide. Skilled nursing offers 24-hour care, assistance with bathing, feeding, grooming, physical therapy, occupational therapy, and other medically necessary services. A nursing care community can be a temporary arrangement used only as a rehabilitation stay or it can be permanent if on-going medical care and/or supervision are required. Levels of care may vary from unit to unit within the same building and privacy is often limited.

Memory Care Communities are devoted to residents diagnosed with cognitive impairments requiring specialized support and monitoring. Such residences are either stand-alone communities or located within a defined area of Skilled or Assisted Living Community. Security codes are required for access, both to enter and exit, helping to safeguard residents who are apt to wander. Such communities typically offer pet therapy, social activities, meals, medication maintenance, housekeeping, caregiver support services, and medical care in accordance with their licensing.

Residential Care Facilities for the Elderly (RCFEs) are group homes, also referred to as residential assisted living or board and care homes, and are usually located in noncommercial buildings within residential neighborhoods. The services provided and level of care are similar to that of larger congregate assisted living communities, however, they are usually only licensed for up to 6 or 8 residents at any given time.

Continuing Care Communities (CCRC) offer independent older adults the ability to live on the same campus and transition within varying levels of care — as needed — until death. Although Continuing Care Communities offering “life care” contracts typically require a significant entrance fee plus monthly lease payments, most contracts include a prorated portion of the entrance fee to be refunded, depending on the length of stay in the community. A Life Care contract, sometimes referred to as an “extensive care plan,” is often marketed as being similar to Long-Term Care Insurance. It stipulates that the resident will remain in the community for the rest of his or her life (excluding acute hospital care), with no cost increase except for normal, yearly inflation. Generally speaking, those entering Continuing Care Communities must be able to live independently at the time of initial occupancy and are required to pass a physical exam and be financially pre-qualified.



Subsidized Public Senior Housing is available in varying forms and at a variety of senior complexes throughout the country. Most, although not all, are made up of multi-level or multi-unit apartments and offer transportation, reduced fee meal plans, on-site activities, and home maintenance support. While the décor does not tend to be as well appointed as Assisted Living and Continuing Care Communities, the communities are typically well maintained and offer an affordable option for lower income residents who qualify. Due to the lack of availability in many locales, waiting lists can be quite long. The application process for funding or reduced rent varies from locale to locale.

[Questions and Considerations]

When Visiting/Evaluating Senior Communities

> Apartment options:

- What floor plans are available and in what locations within the community?
- What is the policy for relocating within the community after moving in?
- Are pets allowed and if so, what is included in the pet policy?
- Is covered parking available?
- Will the community make cosmetic changes to the apartment we choose?
- What appliances are included?
- Do any apartments allow smoking?

> Fees and finances:

- What is the monthly rental amount?
- How often does the rent increase and by what percentage?
- How many meals are included in the rental price?
- What utilities are included in the monthly rent?
- Is there an entrance fee or is it month-to-month only?
- What are the terms of the lease?

> Meals and dining:

- How are meals served and at what time?
- What is the policy on serving alcohol in the common areas of the community?
- Can residents choose to cook and/or eat in their apartments?

> Amenities and activities:

- Is transportation provided? If so, to where and by what means?
- Where is the laundry facility located?
- Who is responsible for personal laundry?
- Is light housekeeping provided? What is included?
- Are guest apartments available for out-of-town guests?
- Is there a lap pool, spa, sauna?
- Is the fitness center available to all residents? What are the policies for use?
- Does the community organize travel excursions? If so, how often and to where?
- What is on the regular activity schedule?
- Ask to see a current copy.
- Is there outdoor space for gardening or other hobbies?
- What common spaces are available for resident use, such as a library or media room.

> Resident care and security:

- Is there an emergency response system?
- How does it work? What are the fees?
- Who has access to private apartments? Is the community licensed to provide any medical support services?
- What is the policy if a resident no longer qualifies to reside at the community?
- What level of care is the community licensed to provide?
- How many staff members are on duty?
- What are their credentials?

- Are background checks performed on employees before hiring?
- Is there a resident council? What is their role?
- How long have the activity director, executive director, and chef been employed here?
- What is the policy on use of electric scooters, walkers, or wheelchairs inside the building?

> Property condition and inspections:

- Who owns the community? Is it corporate owned?
- Who is the management company?
- How often are renovations made to common spaces and resident apartments?
- Are there any licensure issues that are currently under scrutiny?
- How can we be assured of the financial health of the community?

> Observations to note:

- Level of functioning of current residents.
- Attitude and appearance of staff and residents.
- Condition and upkeep of the building and grounds.
- Traffic to and from the community.
- Odors, both pleasant and unpleasant, throughout the community.
- Engagement between staff and residents.
- How you FEEL as you walk through the community and into apartments.

> Follow up research

- Verify financial security for communities requiring entrance fees.
- Check any references you have been given.
- Make impromptu visits around a meal times.

[Hiring the Pros]

> Questions and considerations when hiring real estate professionals:

- Inquire about experience and training in dealing with late-life relocations.
- Do they have certifications, education, or designations related to mature moves?
- What is their level of familiarity with your style and location of home?
- Do they have support staff and/or someone available to answer calls when needed.
- What are their systems for follow-up and communication? Are they able to accommodate your preferences regarding technology use?
- Do they provide a written estimate of expenses involved in the sale and/or purchase?
- Observe the level of attentiveness and time taken to address your questions and concerns.
- How much experience do they have and how many homes have they sold in the previous 12 months?
- Confirm they are full-time professionals and do not sell real estate “on the side.”
- Verify they are actively marketing property through online services.

> Questions and considerations when hiring estate liquidators:

- Read the contract before signing.
- Choose an estate liquidator who is not also an antique dealer to avoid any potential conflict of interest.
- Be aware of what services are covered by the percentage (fee) they charge.
- Ask if they have a professional antique appraiser on their staff.
- Is advertising, cleanup, storage, travel time, sales permit, and trash disposal included in the fee?
- Do they consign high-value items that may not sell during the estate sale? What is the timeframe required to set up for the sale?
- Do they allow for a private pre-sale for family and close friends if requested?
- Can they arrange for shipment of items out of province? If so, what is the process?
- Do they clean up after the sale and to what degree?
- What advertising sources do they use?
- How large are their mailing and email lists?
- What is the typical turnout when they conduct sales of similar size?
- How do they staff the sale (number of staff and security)?

> Questions and considerations when hiring movers:

- What does the basic insurance cover—replacement value or by-the-pound? How much additional insurance is provided for valuables?
- Is there a minimum hourly rate? (Most movers have a 2-4 hour minimum).
- How many workers will be loading and unloading?
- Are the movers employees or contract labor?
- Are they insured and bonded?
Obtain references for local and interprovincial movers, whichever is appropriate.
- Look at online reviews and read customer comments.
- Are packing and unpacking services available?
- When does the billing time begin and end?
- How long have they been in business?
- Are they experienced with and knowledgeable about moves into senior communities?
- How many moves have they guided in their career and in the past 12 months?
- What are their fees? Do they charge by the hour or do they have a project rate?
- What do they consider as billable time?
- How do they invoice? Set a sample.
- Are they an established and reputable company or do they do move management “on the side?”
- What is their recent experience and knowledge in dealing specifically with mature moves?
- Do they carry insurance?
- Review their established network of service providers? Do they have reputable contacts in the areas you need most?
- What credentials, training, and experience does the move manager you’ll be working with have?
- Check their availability. Can they work within your timeline? What are their hours?

> Questions and considerations when hiring a move manager:

- A professional move manager typically assists with sorting, organizing, preparing for the move, and assisting with setting up the new residence. They may also coordinate estate liquidation, moving, packing, and home staging services.
- In some cases, move management services may be provided by real estate professionals who include the service as an added value for clients.

We are a top producing real estate team who have been bringing people home for over 30 years. We are consistently ranked in the top 250 RE/MAX sales associates in Canada and are also consistently Top 10 for MLS® sales in Ottawa. We specialize in residential real estate and work with both buyers and sellers.

We pride ourselves on our professionalism, expertise and genuine regard for our clients and this is reflected in the large amount of repeat and referral business we get from satisfied clients. Whether you are moving around the corner or around the world we have the expertise to get you where you want to go.



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