

NAVIGATING THE NEXT CHAPTER

A PRACTICAL GUIDE TO HOUSING DECISIONS WHEN A CHANGE IS NEEDED

...for seniors and the families who support them.



From the Forevermore Homes Team of Coldwell Banker
Seniors Real Estate Specialists (SRES®)
Certified Aging in Place Specialists (CAPS)

CLARITY • CONFIDENCE • COMPASSION

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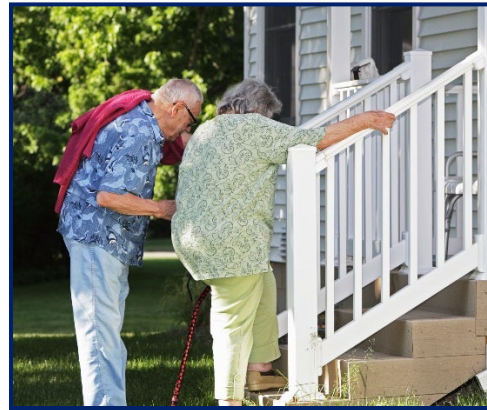
Navigating the Next Chapter

A Guide to Senior Housing Transitions

Introduction

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 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.

These challenges often build slowly, until one day it becomes clear: something needs to change. Yet without a clear direction, the decisions ahead—whether to **age in place** or consider **assisted living**—can feel overwhelming.

This lack of clarity often leads to inaction. It's common to delay making changes until a crisis—like a fall or sudden health issue—forces a rushed decision under stress. In those moments, choices are often made quickly, and not always by the person most affected.

We're the **Forevermore Homes Team of Coldwell Banker**, and we've helped many families navigate this very process. As **Seniors Real Estate Specialists® (SRES®)** and **Certified Aging in Place Specialists (CAPS)**, we bring both professional expertise and a deep personal commitment to helping older adults and their families make informed, proactive decisions about where and how to live.

Our passion lies in **educating seniors and adult children** about the housing component of aging in place—because we believe that with the right information, the right time, and the right support, you can make choices that truly enhance your quality of life.

This article is here to help you do just that. It offers a clear, step-by-step guide to evaluating the key variables—physical, financial, and emotional—that influence your housing and care decisions. Whether you're exploring **continuing care retirement communities (CCRCs)**, comparing the **cost of assisted living vs staying at home**, or simply wondering if your current home can support your future needs, this guide is designed to empower you.

For many, that journey begins with a simple but powerful question: *Can I continue living safely and comfortably in my own home?* This concept—known as aging in place—is a deeply personal and often preferred option. It means staying in a familiar environment while adapting it to meet changing needs. For others, it may mean finding a new setting that better supports independence, care, and community.

Whatever the path, the goal is the same: to live well, with dignity and purpose, in a place that feels like home.

Wherever you are in this journey—just beginning to ask questions or actively weighing your options—know that you're not alone. With the right information and support, this process can lead to greater comfort, safety, and peace of mind. We hope this guide empowers you to move forward with confidence, clarity, and compassion.

Here's to making choices that honor your needs, your values, and your vision for the future.



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.”

At Forevermore Homes, 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.



Resource: Vision Worksheet

Obstacles to Aging in Place

Despite our best intentions, several obstacles can interfere with these goals. Here are the top 3:



Unsafe Home Environment



Difficulty with Daily Tasks



Social Isolation

An unsafe home environment—such as poor lighting, lack of grab bars, or steep stairs—can significantly increase the risk of falls and injuries. At the same time, difficulty with activities of daily living (like bathing, dressing, or preparing meals) can threaten independence and well-being. Social isolation is another major concern, as it can lead to loneliness, depression, and a decline in physical health. Addressing these obstacles early is key to creating a safe, supportive, and connected living situation.

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 Supports Aging in Place

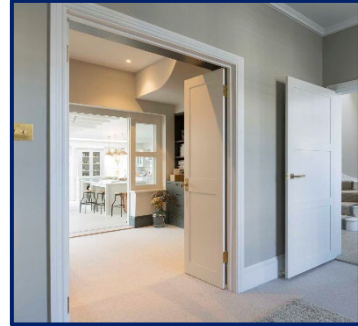
Whether you're planning ahead or making changes now, there are key features that can make your home more accessible and secure. Here are six essential elements to consider that can help you continue enjoying your home for many years to come.



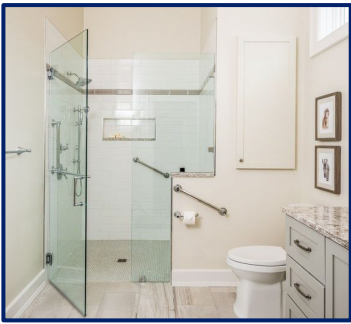
1. One Level Living



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 interior stairs, greatly reducing fall risk.

2. **Low-Threshold, Covered Entry:**

A minimal step at the entrance shortens the ramp needed for rollators or wheelchairs; a covered entry adds protection from the weather. (An attached garage is ideal.)

3. **Wide Doorways:**

Doorways at least 32 inches wide (36" is preferred) allow safe, easy passage mobility devices.

4. **Accessible Bathroom:**

Safety features like grab bars, roll-in showers, and non-slip flooring help prevent falls and support independence. The room should be large enough to allow for caregiver assistance.

5. **Space for a Caregiver:**

A flexible room can accommodate a caregiver if needed, offering support without sacrificing privacy. A live-in caregiver will need a private space for sleeping.

6. **Engaged Location:**

Living near friends, essential services, and meaningful activities helps prevent isolation and supports a socially connected and fulfilling lifestyle.

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.

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.

¹ *Modify or Move™* is a trademark of Forevermore Homes.



1. Stay and Modify



2. Downsize to Another Home



4. Move to a Senior Community

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 assessment of their ability to manage daily life.

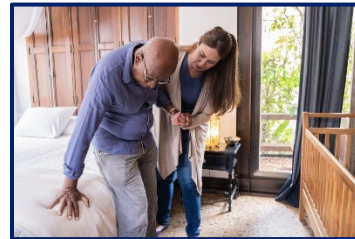
Activities of Daily Living

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.

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](#), 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. The homemaker and home health aide costs assume 44 hours of care per week.]

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Interactive Map

Annual median costs: Connecticut - State ① (2024)

| In-home care ① | 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 ① | 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 ① | 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 or 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.

My Current Home Isn't Working: Now What?

The realization that a current living situation is no longer suitable can be a turning point. Whether it's due to physical barriers in the home, difficulty accessing necessary care, or a growing sense of isolation, these challenges prompt the question: What are my options?

Recognizing that a change is needed opens the door to exploring a range of housing possibilities. The next section provides an overview of both private and community-based housing options, helping individuals and families navigate the choices available based on their unique needs and preferences.

Private Living Options for Seniors

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

House

Staying in your current home—or downsizing to a smaller one—can offer comfort and familiarity. As a homeowner, you're responsible for all aspects of the property:

- Ownership: You pay property taxes and homeowners insurance.
- Maintenance: You handle upkeep like lawn care, snow removal, and repairs.
- Improvements: You budget for major updates such as a new roof or windows.
- Accessibility: You're responsible for any modifications needed to make the home safer and more accessible, such as bringing the laundry up from the cellar, renovating a bathroom with a curb-less shower or widening doorways.



Does this house seem suitable for aging in place?

Condominium

A condo can offer a lower-maintenance lifestyle while still allowing for ownership:

- **Ownership:** Like a house, you pay property taxes and insurance.
- **HOA Services:** A Homeowners Association (HOA) typically handles exterior maintenance, landscaping, and snow removal, funded by a monthly fee.
- **HOA Rules:** There may be restrictions on pets, rentals, or renovations.
- **Shared Improvements:** The HOA manages major improvements, though you may be charged special assessments.
- **Accessibility:** You're still responsible for any interior accessibility upgrades.



This is an example of an apartment style condominium.

Multigenerational Living

This arrangement involves multiple generations—such as grandparents, parents, and children—living together under one roof or on the same property:

- **Living Setup:** May include a private suite within the home or a separate accessory dwelling unit (ADU).
- **Benefits:** It can ease caregiving, reduce living costs, and strengthen family bonds.
- **Challenges:** It may lead to privacy concerns or financial inequities among family members.



Private Options Summary

While private living offers independence, familiarity, and flexibility, it's not the right fit for everyone—especially as care needs increase or social connection becomes more important. In addition to the options we've highlighted here, there are many other private housing arrangements worth considering. These include **apartments**, **age-restricted 55+ communities**, **affordable senior housing**, and **shared living situations**—such as the increasingly popular “Golden Girls” model, where unrelated older adults share a home for companionship and cost-sharing.

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.

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.

Community Living Options for Seniors

For those who prefer a more supportive or socially connected environment—or who anticipate needing more help over time—community living can be a great option. These settings offer varying levels of care, services, and amenities to match different needs and lifestyles.

Independent Living Communities

Independent living communities are ideal for seniors who can manage daily life on their own but want the convenience of services like meals, housekeeping, and transportation, along with a vibrant social environment.

- **Housing:** Typically apartments or studios.
- **Costs:** Monthly fees cover room, board, and services; some communities charge a one-time move-in fee.
- **Services:** Meals, housekeeping, transportation, and most utilities are usually included.
- **Care:** Residents arrange and pay for personal care (like help with ADLs) separately through home care agencies.
- **Lifestyle:** Rich calendars of activities and amenities support wellness, creativity, and connection—ranging from fitness classes and art workshops to day trips, religious services, and social events.



Assisted Living Communities

Assisted living is designed for seniors who need help with activities of daily living (ADLs) such as bathing, dressing, or medication management, but don't require 24/7 medical care. It is similar to independent living in terms of housing, basic costs, services, and lifestyle. However, the key difference is that caregivers are on staff to provide assistance with personal care needs.

Many residents are quite independent when they first move in and choose assisted living for the peace of mind that comes with having care available onsite. They often begin using care services only as their needs evolve.

- **Housing:** Like independent communities, usually private apartments or studios.
- **Costs:** Monthly fees include room, board, and services; some communities charge a move-in fee. The total cost will depend on the level of care required.
- **Services:** Meals, housekeeping, transportation, and most utilities are generally included.
- **Care:** A nurse case manager assesses each resident to determine their level of care, which directly affects the cost. Residents don't choose their care level—it's based on assessed need.
- **Lifestyle:** Like independent living, residents enjoy a vibrant community with activities, amenities, and opportunities for social engagement.

Memory Care

Memory care communities are a specialized form of assisted living for individuals with Alzheimer's, dementia, or other cognitive impairments. These communities offer enhanced safety features, structured routines, and staff trained in memory care. The costs are typically higher than standard assisted living due to the increased level of support.

Continuing Care Retirement Communities (CCRCs)

CCRCs offer a full continuum of care—independent living, assisted living, memory care, and skilled nursing—all within one campus. This allows residents to age in place even as their care needs change.

- **Entry Fee:** Most CCRCs require a significant upfront payment (buy-in), which varies by contract type and unit size.
- **Monthly Fees:** Ongoing fees may increase as residents move to higher levels of care.
- **Contracts:** Different contract types (A, B, C) determine how care is paid for, what's included, and how much of the initial investment is returned when the resident moves or passes away.
- **Eligibility:** Health assessments are conducted to determine if a resident qualifies and at what level of care they should begin.
- **Lifestyle:** Residents enjoy a vibrant community with activities, amenities, and opportunities for social engagement.

Recap: How Long-Term Care Is Accessed in Each Setting

Each setting offers different levels of support, autonomy, and access to care. The following matrix provides a side-by-side comparison of common care environments, illustrating how individuals receive both non-medical and medical services depending on where they live. This overview can help families and individuals make informed decisions based on their unique needs and preferences.

| Care Setting | Access to Non-Medical Care | Access to Medical Care |
|--------------------------|---|--|
| Private Home | Through non-medical home care agencies, private caregivers, or family support. | Through medical home care agencies often called Visiting Nurses. |
| Independent Living | Same as in a private home, however, help with shopping, cooking, housekeeping and driving is not needed because meals, transportation, and housekeeping are included in the monthly rate. | Same as in a private home. |
| Assisted Living | Provided on site by community staff as part of standard services within the basic monthly fee, or as part of the care plan for an additional monthly fee. | Generally assisted living communities have a nurse on staff to coordinate the services of outside visiting nurses. |
| Skilled Nursing Facility | Comprehensive support provided by facility staff. | On-site skilled nursing and rehabilitative care available 24/7. |

Choosing a Senior Community

If you're beginning to 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 a 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/dietary accommodations
- 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

Comparing the Cost of Living at Home vs. a Senior Living Community

When considering a move to a senior living community, many people focus solely on the monthly fee and assume it's more expensive than staying in their current home. However, this comparison is often misleading—because it doesn't account for all the hidden or overlooked costs of homeownership. To make a fair and accurate comparison, it's important to consider everything you currently pay for separately that may already be included in a community's monthly fee.

Common Expenses to Include in Your Home Budget:

- Mortgage or rent (if applicable)
- Property taxes and homeowners' insurance
- Utilities
- Home maintenance and repairs
- Lawn care and snow removal
- Housekeeping services
- Groceries and dining out
- Transportation (gas, car insurance, maintenance)
- Security systems or monitoring
- Fitness memberships or wellness programs
- Social activities and entertainment
- In-home care or companion services (if needed)

Most people are surprised to find that the cost difference is smaller than expected—or that a community may even be more cost-effective when all services and amenities are considered.

And don't forget to budget for capital improvements, such as roof replacement, HVAC system upgrades, plumbing or electrical repairs, and accessibility modifications. These costs can add up quickly—and they're often unpredictable.

To help you make a clear, side-by-side comparison, we recommend using a Monthly Cost Comparison Worksheet. This tool allows you to:

- List all current expenses associated with living at home
- Compare them to the all-inclusive monthly fee of a senior living community
- Identify potential savings or added value
- Make a more informed financial decision

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

A Step-by-Step Planning Process for Choosing the Right Living Arrangement

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 one-size-fits-all answer—but there is a process that can help.

This guide offers a clear, 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: Defining What Quality of Life Means to 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, 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: 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, 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/ limited public transit
 - 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 3: Gather a Trusted Team of Advisors

Making a housing decision later in life is not just about bricks and mortar—it's about aligning your physical needs, financial resources, legal protections, and personal values. That's why the very first step is to assemble a team of trusted professionals who specialize in serving older adults and can guide you through each aspect of the process.

Why This Step Is So Important

No single professional can provide all the answers. Housing decisions in later life are complex and interconnected. For example:

- A home modification might seem affordable—until your financial advisor shows how it affects your long-term cash flow.
- A move to a senior community might sound appealing—until your estate planning attorney explains how it impacts your trust or Medicaid eligibility.

By bringing together a team of experts, you gain a holistic view of your options and avoid costly missteps. These professionals can help you make decisions that are not only practical but also sustainable and aligned with your long-term goals.

How They Should Work Together

Think of your advisory team as a collaborative circle, not a series of isolated consultations. Ideally:

- Your financial advisor and estate planning attorney should coordinate to ensure your financial and legal plans are aligned.
- Your Seniors Real Estate Specialist (SRES) should communicate with your Certified Aging in Place Specialist (CAPS) to evaluate whether staying or moving makes more sense based on your home's condition and your needs.
- Your Senior Community Placement Advisor can provide insights into care options that your financial advisor can then model for affordability.

When these professionals share information and work together, you benefit from coordinated advice that supports your well-being from every angle.

Who Should Be on Your Team?

Here are the key professionals to consider:

| Professional | Role |
|--|--|
| Financial Advisor | Helps assess affordability, model future scenarios, and ensure your resources align with your goals. |
| Estate Planning Attorney | Reviews and updates legal documents to reflect your wishes and protect your assets. |
| Seniors Real Estate Specialist (SRES) | A real estate agent trained to help older adults evaluate housing options and navigate transitions. |
| Certified Aging in Place Specialist (CAPS) | Assesses your current home for safety and accessibility and recommends modifications. |
| Senior Community Placement Advisor | Guides you through the process of evaluating and selecting senior living communities. |

Resource: Professionals Supporting Seniors List



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. An SRES 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.

*Contact the Forevermore Homes
Team of Coldwell Banker for a
complimentary market analysis.*

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

Tip: If you're also working with a Certified Aging in Place Specialist (CAPS), consider sharing your inspection report with them. Together, they can help you create a comprehensive plan that addresses both safety modifications and structural improvements.

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

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

They can also help you obtain written estimates from licensed contractors, ensuring that the quotes are realistic, itemized, and aligned with your goals.

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 minimal effort.

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.

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

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.

Start by determining which type of community is right for you based on your care needs.

- Independent Living – for active seniors who want a maintenance-free lifestyle.
- Assisted Living – for those who need help with daily activities like bathing and dressing.
- Memory Care – for individuals with Alzheimer's or other forms of dementia.
- Continuing Care Retirement Communities (CCRCs) – offer a continuum of care from independent living to skilled nursing, allowing residents to age in place.

Steps to take:

1. Create a shortlist of communities based on location, services, and budget.
2. Request detailed information from each community, including:
 - Brochures and virtual tours
 - 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 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

By taking the time to thoroughly 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: Turn Information into Insight

Once you've gathered all the relevant data—home equity, renovation costs, senior living pricing, and your current monthly 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?

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 your gathered worksheets and documentation to this meeting to make the most of your advisor's expertise.

Step 11: Meet with Your Estate Planning Attorney: Align Legal Plans with Life Changes

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):

| Category | Weight | Score | | | |
|------------------------|--------|-------|----------------|-------|----------------|
| | | 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 | 12 | 2 | 6 |
| Total Score | | | 65 | | 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.

At *Forevermore Homes*, we're here to guide you every step of the way. Whether you're just beginning to explore your options or need to update your plan, we can help—and connect you with trusted professionals when needed.

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.

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:

A Reflective Worksheet

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 sleep on the couch. | I've looked into stair lifts but haven't taken action yet. |
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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: | | | | |
| | | | | |
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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 | | | | |
| | | | | |

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: | | | | |
| | | | | |

Senior Community Comparison Worksheet

| | Importance | Community 1 | Community 2 | Community 3 |
|--|------------|-------------|-------------|-------------|
|  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 | | | | |
| | | | | |
| | | | | |

Senior Community Comparison Worksheet

Indicate the importance to you – High, Med, Low

| | Importance | Community 1 | Community 2 | Community 3 |
|---|------------|-------------|-------------|-------------|
|  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 | | | | |
| | | | | |
| | | | | |

Indicate the importance to you – High, Med, Low

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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 | | |
| | | |
| | | |

*Indicate if your preferences is a “nice to have” or a “must have”

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 | | |
| | | |
| | | |

*Indicate if your preferences is a “nice to have” or a “must have”

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: | | |
| 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 | | |
| 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.
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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 | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
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| | | | | |
| | | | | |

Aging in Place 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 | | | | | |

Aging in Place 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 | | | | | |

About the Author

Kathleen (Kathy) Moniello, MBA, SRES, CAPS

Founder, Forevermore Homes

Team Leader, Forevermore Homes Team of Coldwell Banker



This guide is the result of both professional experience and a deep commitment to helping older adults navigate housing transitions with clarity and confidence. Kathy Moniello brings a unique blend of education, business acumen, and specialized training to her work with seniors and their families.

Kathy holds a BA in Economics and an MBA in Marketing from the University of Connecticut—an academic foundation that informs her strategic approach to real estate and market dynamics. Her early career in sales management with a large bank-owned insurance and risk management company, followed by the successful launch of her own sales training and consulting firm, sharpened her skills in client service, operations, and leadership.

As a **Seniors Real Estate Specialist (SRES)** and **Certified Aging in Place Specialist (CAPS)**, Kathy is uniquely qualified to guide older adults through the complex decisions surrounding aging in place, downsizing, or transitioning to senior living. She leads the **Forevermore Homes Team at Coldwell Banker**, where she and her team provide compassionate, comprehensive support tailored to each client's needs.

Kathy is also a dedicated community advocate. She serves on the leadership committee of the **Shoreline Area Senior Network**, bringing together professionals who serve older adults for education and collaboration. She regularly presents free educational programs at local senior centers, empowering individuals with the knowledge and resources they need to plan proactively for the future.

Her work is driven by a simple belief: **everyone deserves to age with dignity, independence, and support.**

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