



## Five Factors to Help Guide the Decision to Sell a Senior's Home

Every week at SASH, senior homeowners call us who are considering the sale of their home. How does one make this decision? There is so much to weigh, including health, safety, finances, distance from family, daily care needs, and more. Should there be one single factor that determines it, or many?

Below we have provided a list of five questions that can be asked, to assist seniors and their families with this decision. This is a great opportunity for a family conversation about the topic. Hopefully, it will help clarify the right path.

1. Would the senior's quality of life improve by moving into a retirement community? The social activities, regular meals, safe environments, assistance, and general care in these communities can greatly increase a senior's quality of life, adding years of better health and enjoyment. When we visit our senior clients in their new communities, they often say to us, "Why didn't I move sooner? This is wonderful." Life has become easier, with more time for leisure, without the burden of caring for a home.
2. Is the senior waiting to sell the home for a higher price? The high home values we saw in 2004 - 2007 will not be returning very shortly, certainly not by next year. Home values will likely stay flat for a while, and then will gradually rise. We encourage families to crunch the numbers to determine how much will really be gained or lost by waiting to sell. Will the net increase in home prices in the coming years only be eaten up by costs such as property taxes, repairs, insurance, utilities, and maintenance?
3. Are there resources and support for the senior to stay in the home? In the future, more help may be needed with housekeeping, lawn care, shopping, meals, personal care, and chores. Some seniors have a great deal of support and resources to pay for help around the home, so it's easier to stay. For others, the cost of home maintenance and in-home care is too high. For them, assisted living is actually less expensive. This measure can also help guide the decision to stay or go.
4. Are there immediate advantages to moving into a retirement community? Some immediate advantages to moving into a retirement community might be to take advantage of their current move-in "specials", like fixed rent, moving assistance, free services, or grabbing the "perfect room" that won't be available once there is a waiting list for rooms again. You may want to seize the opportunity that you have.
5. What is the main obstacle to moving, and is there a simple solution? Seniors may believe they can't move to a retirement community for reasons that actually have very simple solutions. For example: Pet care, moving assistance, driving options, or health care. These may seem like obstacles, but each one already has solutions out there waiting for you.

Whether you stay or go, SASH offers many resources and assistance to seniors. Call for details!

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