

REAL-TIME RESOURCES

Planning for Your Parents' Move



 GREYSTONE

When - and how - do you make that type of decision?

When all the signs point to needing more help, here are a few ways to plan for your parents' move to a senior living community.

The signs are subtle at first, but over time you may become more and more aware that something about your parents has changed. As our parents age, there comes a point where you can no longer ignore the fact that they may need to live in a safer, more controlled environment. Here are just a few examples of indicators that the time to move may be near:

- The refrigerator always seems to be empty
- Unopened mail and unpaid bills are piling up on the desk
- The house never feels quite clean
- Prescription medication is in disarray
- The microwave has been broken for months
- Dead plants inside and out

Start the Conversation - Now!

The first, and hardest, thing to do is start the conversation. It is not an easy subject to broach and moving from their home is surely a sensitive topic. The goal is to involve your parents in the process of determining their needs and desires so you can create a short list of options. Another smart strategy is to find out which communities your parents have already experienced by visiting friends or relatives or attending on-site events. That is an easy discussion that offers insights into how they view the future and their thoughts on living in a community.

Make a Plan

There is nothing more important than having a plan in place if, and when, the time comes to move a loved one to a senior living community. If you put these decisions off until there is an immediate need, you may find yourself scrambling for the first available apartment in a community that would have never made the list of potential options.

The ideal situation is to know which communities your parents seem to prefer the most. Where do they have friends? Which is the closest to their doctors? Which offers the lifestyle and amenities they enjoy? Which one best fits their finances?

Gas Up the Car

There is no better way to evaluate a senior living community than to see it, feel it, smell it, and taste it for yourself. Once you have narrowed down the list of potential options, go and tour them with your parents. There are two ways to go about this: you can either call ahead and set up a private tour where you can meet with the executive director and key staff, have lunch, and get the grand tour, or you can walk in without an appointment so you can see what the feel of the community is like and how the staff responds on an average day. For the best overview, do both. Start with the surprise visit, then schedule a follow-up meeting with your parents.

But Can We Afford It?

Typically, the first thought is that a senior living community is an expensive proposition that is out of reach for most. When you take time to understand the typical, monthly household expenses, you may be surprised at the high cost of living in their own home. This is just a short list to consider:

- Mortgage or rent
- Property taxes
- Utilities (electricity, gas, water, cable TV, telephone, sewer taxes, garbage collection, etc.)
- The cost of groceries and dining out
- Gas and transportation expenses
- Appliance repair and replacement
- Home and lawn maintenance

Add up those expenses and compare the number to the cost of living in a community; it's probably a closer fit than you anticipated! The sale of a home, Veteran's Aid & Attendance benefits, cashing in life insurance policies and other financial assets are creative ways of paying for the benefits of life in a community.

Consider the Care

The main reason for moving to a senior living community is to have the assistive services and health care resources in place for when they are truly needed. Ask the community for references so you can talk to others who have a family member living in the community. Here's some suggested questions you may want to ask:

- The quality of care they have observed
- The attitude and demeanor of the care staff
- The development and adjustment of care plans
- Open lines of communication with administrators
- Any complaints about the dining services
- The overall happiness of their family member

You also need to understand the levels of living available: independent living, assisted living, memory support, skilled nursing, long-term care and rehabilitation therapy. They may never be necessary, but knowing they are available adds another level of confidence to your decision.

Understanding the aspects of each senior living environment will help to narrow your list. The last thing you want is to be in a situation where your loved one receives substandard care and you have to make another complicated move. Planning ahead can help alleviate the stress and ensure that how you feel and what you feel you need to do are the same.

If you think that it might be time to look into an assisted living community, either for yourself or your loved one, we encourage you to speak with a member of our sales and marketing team. Join us for a personal tour and experience just how our community will change your perception of what a senior living community is.