INTRODUCTION

As the hikers descended the trail in the hot late afternoon sun, a tall man found himself walking behind a woman more than a foot shorter. They were in a group of about 20 hikers taking a respite from an intensive National Academy of Elder Law Attorneys conference held at a resort on the edge of the Tucson desert.

The tall man was Larry Frolik, a professor of law at the University of Pittsburgh School of Law who had been teaching and writing about elder law for many years. The petite woman was Sally Hurme, an elder law attorney from Washington, D.C., who worked for AARP and taught elder law at George Washington University Law School. As they walked and talked, they realized they had both heard of the other and, by the time they got to the hotel, had decided to collaborate on an article or book.

Years went by. Both were very busy. No joint article or book was written.

In 2018, both were retired when the American Bar Association’s Senior Lawyers Division and AARP approached them about a book on housing for older Americans. Where to live can be confusing, they explained. People needed someone with knowledge and experience to help them choose among all the options. Stay at home or move? Downsize to an apartment, condo, or co-op? Try independent or assisted living? What’s an active retirement community? Continuing care retirement community? How to select a memory care or skilled nursing community? What about a move abroad? It’s a lot to sift through, with no resource to help people figure out what would be a wise move.

Sally and Larry were the obvious pair to coauthor the book. Larry had recently written the ABA’s Residence Options for Older and Disabled Clients, directed at lawyers, while Sally had written several ABA/AARP books including Checklist for My Family and Get the Most Out of Retirement. And, like others of their generation, they had made many housing choices for themselves and their families.

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We, Sally and Larry, are delighted for the opportunity to finally coauthor a book, just as we had discussed many years ago on that hike. Based on our own experience and research, as well as conversations with friends and colleagues, we aim to help you examine the wide range of options available, to make wise choices at different stages along the way, and to feel confident that you have chosen the best path for yourself and your family for wherever you might call home.
A Very, Very, Very Fine House

Sometimes it might take a crystal ball to predict what lies ahead, but we’ve found that what happens in the future has more to do with planning than magic. Foreseeing where you might be living five, ten, or even twenty years from now takes forethought. That’s what we hope this book helps you do—envision where you might be and take the steps to get there.

You might start with some big-picture thinking. What do you want, what do you like, and what do you need—for now and, as far as you can envision, for the long term? We help you through that process in Chapter 1, “A Crystal Ball.”

In Chapter 2, “Should I Stay or Should I Go?,” we help you think about the type of housing as well as the community where you live—the two components critical to your satisfaction. Whether you decide to stay in your home or move, look at AARP’s factors for “livable communities” and the checklists in this chapter.

If you like where you live and want to stay there, in Chapter 3, “Make Your Home the Home of Your Dreams,” you will find a host of suggestions on how to make your home the best home for you now and in the years to come. We walk you through how to look at your home to make sure it suits you so you can successfully “age in place.” You will likely need some home modifications, but fortunately most are relatively inexpensive. We address that in this chapter, too.

If you’d like to make your home work for you financially, turn to Chapter 4, “Your Home: Your Biggest Asset.” You’ll find ways to make or save money by downsizing to a less expensive home and community, renting out extra space, or trying your hand as an Airbnb or VRBO host. We also explain some legal options with how you own your home that might develop more income, including putting your home in a trust, creating a life estate, selling and leasing it back, and taking out a reverse mortgage. You may be able to reduce your living expenses by taking advantage of government benefits programs.

If you want to stay in your home but need some assistance taking care of it or yourself, turn to Chapter 5, “Getting Help At Home.” Just because you need help doesn’t mean you have to move. Having someone come in a few hours—or more—a week, getting food delivered, or arranging ways to get where you need to go without a car can go a long way to ensure a comfortable life right where you now live.

Considering living with your adult children, other family members, or someone else? Look at Chapter 6, “Happy Together: Living with Others.” Doing so can be very rewarding, as long as everyone works together as a team. And you can share expenses, chores, and caregiving for young and old. This chapter will help you avoid some common pitfalls and allow you to live harmoniously. A newer trend in living with others is cohousing. These made-from-the-ground-up neighborhoods bring together people who want to downsize into new, smaller homes built around a community center. There they interact with their neighbors, sharing meals, social events, laundry facilities, lawn tools, and more. These intentional communities focus on neighborliness, mutual support, and consensus management of the common property.
If you still want to live independently but want to move, you have many choices. Chapter 7, “Live on Your Own Somewhere Else,” lays out what you need to know about renting an apartment, buying into a condominium, or being a shareholder of a cooperative. And Chapter 8, “Living in Age-Specific Housing,” describes the many options you have in active adult communities, where you can enjoy activities in the company of others your age, no matter your budget.

Those who can no longer live on their own can turn to Chapter 9, “When You Need a Little More Help: Assisted Living.” This chapter covers—and explains in detail—assisted living facilities and smaller board and care homes as well as congregate living. We explain what to look for, what to expect, and what they cost so you can find the best community for you in your area, in your price range. Chapter 10, “When You Need Memory Care,” describes where people with dementia, including Alzheimer’s disease, can get their needs met with professionals trained to support them. When your memory fails you, you can still find a place where you feel part of a community and are treated with dignity and respect.

If your health has declined and you need daily medical assistance, we help you choose a high-quality nursing home where you’re also treated with dignity and respect. In Chapter 11, “Nursing Homes,” we discuss the types of nursing homes and lay out what you need to consider when choosing one that meets your needs.

In Chapter 12, “All in One: Continuing Care Retirement Communities,” you’ll learn about these campuses that offer independent living, assisted living, memory care, and nursing care in one place. Continuing care retirement communities can be expensive, but those who can afford them value the assurance that their needs will be taken care of no matter what happens.

Care—whether at home or in assisted living, memory care, and nursing homes—can be expensive. In Chapter 13, “Paying for Care,” you’ll find critical information about how you may be able to pay for some of that care, including through long-term care insurance, Medicare, and Medicaid.

If you think one home is good but two are better, look at Chapter 14, “Twice as Nice: Second Home.” Many people enjoy having more than one home, perhaps to take advantage of different climates or to be close to family part of the year. You will find insights and suggestions on the advantages and possible disadvantages of owning two homes. Two homes can be nice, but there are some legal consequences that we discuss. When it comes to death and taxes, as we explain, you can have only one legal residence. This chapter also goes into the ins and outs of timeshares and how to determine if that’s a good investment for you.

For the adventurous, what about a move abroad? You’ll find a road map of how to approach living outside the United States in Chapter 15, “Living Abroad.” We have tips on what to think about before debarking to another country. It can be fun, but we help you make sure you have thought through all the options and contingencies, so you’re prepared.

Our hope is that all the details, anecdotes, and suggestions we provide throughout this book will help guide your way. Each chapter also has checklists. Fill them in using a pencil.
or erasable pen so you can use them more than once and over time, should your situation change. Or download the electronic files from http://ambar.org/WiseMoves. If you complete the checklists electronically, you may want to print them out and place the pages in a three-ring binder, keeping a backup folder on your computer.

A word to the wise: Even the best planner may stumble, as you’ll read about in our own and others’ stories. Don’t be surprised if you have to go through this process more than once. We aim to prepare you for that, too, so you can feel confident and knowledgeable each step of your way.