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## LTC Update

### ***Downsizing, Organizing, Handicap Remodeling or Relocating***

*Presented by Vivian P. Gallo, CLU, CSA, AEP, CLTC\**

When Robert and Anne bought their family home thirty years ago, their plan was to live through retirement in this home. They had furnished their home with refurbished antiques acquired from their many trips together. It was one of their cherished antique coffee tables that Robert tripped over, breaking his hip. Now with his return from the hospital in a wheelchair, the overwhelming task of making their home accessible for Robert's wheelchair and safe for both of them faced Anne.

Remodeling for wheelchair access, organizing home furnishings and daily living items or downsizing and relocating to a smaller living area are monumental tasks that are many times thrust on senior home owners. Sometimes the need to do this is brought on by injury or age related illness. Home and yard maintenance can become a daunting chore for even the healthiest of seniors, requiring them to make a downsizing decision.

There is a large and growing industry of specialists who understand these challenges of elderly homeowners and are ready and willing to help with remodeling, organizing or the sale of the home and with the move to a new location.

A professional organizer provides skills in making the home safe and manageable. Relocating furniture, removing hazards such as electrical cords, throw rugs, heavy objects on shelves that might fall are some of the ways they make a home more senior friendly. They specialize in helping seniors part with items that clutter or have no valued use, so to make rooms less crowded or to make ready for a move to a smaller living space.

Handicap remodeling services and senior safety services offer help in adding wheelchair ramps and widening doorways. Bathrooms are made more accessible and safe, with hand rails, walk-in bath facilities and easier access to toilets.

If moving to a smaller retirement home or care facility is the best solution there is another senior specialty provider to call on called a [Seniors Real Estate Specialist](#).

The Senior Real Estate Specialist concentrates more on a complete service package for the sale of the property and/or the purchase of a new living arrangement. The specialist also arranges for the services of a relocation specialist or Senior Move Manager to provide a complete, stress-free package for the elderly homeowner.

A move often requires downsizing and getting rid of a tremendous number of acquired possessions. The [relocation specialist](#) or Senior Move Manager, as they are often called, will typically provide a turnkey operation that includes assessing and identifying items to keep, arranging for auction or other disposal, cleaning the home, moving the belongings and setting up the new residence. The manager may also work closely with a real estate agent to arrange for the sale of the home and may also be involved in the financial transactions necessary to move into a new living arrangement.

All the help available to seniors may in itself be overwhelming. How do seniors choose the right service provider for their needs? How do they know they will hire someone qualified, responsible and honest? Area Agencies on Aging and State Better Business Bureaus are good resources to check out available service providers.

Family, friends and religious leaders can be valuable resources to seniors in referring service providers and helping to manage the hiring and supervision.

The National Care Planning Council's website [www.longtermcarelink.net](http://www.longtermcarelink.net) provides educational articles and information on eldercare providers throughout the nation.

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**Long term care isn't about you.**

**It's about the consequences for your family, IF you ever need care!**

\* Vivian P. Gallo is a CLU (Chartered Life Underwriter), Certified Senior Advisor (CSA), and Accredited Estate Planner, (AEP) and has Certification in Long-Term Care (CLTC). She is a long term care planner specializing in long term care insurance. She is not a tax consultant or attorney, however, and cannot provide tax or legal advice. Please consult your accountant, tax preparer or attorney on all tax planning and legal matters.

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