

No Time to Plan

When a move to a retirement community is imminent

Although planning a move to a retirement community in advance is ideal, it's not always possible. A rapid decline in health, safety concerns, or the death of a spouse can happen unexpectedly and leave little time for you or a loved one to prepare. A reputable retirement community has the experience and the resources to help you make the right decisions and smoothest transition possible, even in a critical situation.

It can be difficult for some older adults to find the time and energy to plan ahead even before there is an immediate need. Loved ones may not think it's time for a move, or may not want to pressure their family member into moving. Fortunately, there are resources available for anyone in need of some extra help in making a move—for now or for later.

Where to start?

If you suddenly find yourself in a situation that prevents you or your loved one from remaining at home, there are many options available. The first step is finding someone you can trust and feel comfortable with to help you make the transition.

An adult child, family member, or a close friend may be able to help navigate the process of finding a more suitable living situation. Your church, doctor, or a local senior center also may be able to provide help or suggest resources.

Exploring senior housing options.

If moving into a retirement community seems like the best option, start with a provider whose name you recognize and one who has a good reputation in your area.

An experienced retirement community will have people on staff who specialize in the needs of seniors and can help guide you and your family through the entire process. These retirement counselors have a lot of expertise helping people find a new home that meets their needs, now and in the future.

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A few helpful steps.

The guidelines below can lead you through the preparations for finding a new home and making a move without much time to plan:

- **Request a retirement counselor:** When you contact a senior community, you can talk with a retirement counselor. Tell that person about your situation, including what you're looking for and your timeframe.
- **Arrange a visit:** The best way to find out if the people and amenities at any community will be a good fit is to plan a visit. While you're there, eat one or more meals and speak with as many residents and staff as possible. Do you feel comfortable there? Are people friendly? Some communities will let you spend a complimentary night (or two) in their guest suite, or they may have a suite available to rent by the day or month on a short-term basis.
- **Determine the best home/lifestyle option:** A community with a "continuum of care" will offer a range of housing options, including independent living, assisted living/residential care, and memory care, allowing residents to age in place.
- **Customize your support services:** Are there health concerns to consider? Are you looking for assistance with housekeeping chores and personal care? What about help administering medications? Answers to these questions will help configure the optimal services for your personal needs. And when you select a continuing care community, in most cases you won't have to move away from that community as needs change.
- **Arrange your finances:** Some people arrange for legal counsel to help with the financial aspects of moving from one home to another. This is still something you may want to consider; however, a community's retirement counselor will be happy to explain the various finance options, such as renting, owning, etc. That person also can work with your legal advisor, if needed. In addition to determine moving and short-term costs, it's important to also consider the long-term affordability of different options.
- **Sell and move:** Finally, the community's retirement counselor can guide you to local professionals to help facilitate the move, including real estate agents, packing and moving experts, and others.

Being short on time does not mean that you won't be able to find a suitable home that meets both needs and desires. By researching local communities and utilizing available resources, a fast move can still be the right move.

Visit Touchmark.com for additional resources on making a move to a retirement community.