Stay. Or move? Very difficult decision as you get older, especially if you have lived in your home for 30+ years.

We hope that the information in this 
Housing Guide will help you decide what new home is best for you. Your comments and suggestions are always appreciated.
Senior Housing
Where To Live?

After retiring should you stay in your home or move? Not an easy decision for anyone but especially hard for homeowners who have lived in their home and community for many years. Often 30 or more. If you decide to move, here are some housing options to consider.

Adult 55+ or Independent

These are typically apartments or condos exclusive to adults of a minimum age of 55+. They may or may not offer group amenities such as clubhouses or community rooms, recreation, planned socials, meals or healthcare.

Some call themselves senior apartments or retirement communities such as the Villages Golf & Country Club in San Jose. Homes and condos range from $390,000 to $1 million+. Monthly rentals are available from $2,500+.

CCRC Continuing Care Retirement Community

CCRCs provide the entire continuum of senior living and healthcare from independent and assisted living to memory care to skilled nursing—usually on the same campus.

Residents can age in place without having to relocate. Most CCRCs require a buy-in fee ($250,000 to $1 million+) in addition to a monthly service fee of $3,500+ which typically includes meals.

Independent & Assisted Living

Independent and assisted living communities usually include individual apartments with kitchens. Included in the monthly rent ($3,000+) are meals, activities, weekly housekeeping, security systems and entertainment.

You can move in as independent but if needed, other services are available including medication monitoring, bathing, dressing or grooming.

Residential Care or Board & Care

Typically a single family home with usually no more than six residents. Family style living that includes personal assistance. Costs for a shared room from $4,000 per month.

Backyard Homes

Called “Granny or in-law quarters, Accessory Dwelling Units (ADUs) are small backyard units (400+ sq. ft) designed for family members, caregivers, guests or renters. Gaining popularity in the San Francisco Bay Area due to the housing shortage and high cost of homes.

ADUs can be custom designed or bought manufactured. Prices range from the low $50,000 to $250,000+.

Manufactured Housing—Mobile Homes

Mobile homes may be the best kept secret for low cost housing in the Bay Area. Many mobile home parks come with pools, fitness centers and community rooms.

In the Bay Area, new mobile homes average around $300,000; used from $150,000+. Parking space fees from $600 to $1,200 per month.
## BAY AREA SENIOR HOUSING GUIDE 2017

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<thead>
<tr>
<th>Type</th>
<th>Description</th>
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<td>Independent, healthy, some health issues—some may enter assisted or skilled nursing</td>
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<td><strong>Backyard Units ADUs</strong></td>
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<tr>
<td><strong>Manufactured Housing/ Mobile Homes</strong></td>
<td>Mobile homes— 600 sq ft-1,800 sq. ft</td>
<td>$150,000-$300,000; plus $500 to $1,200 monthly parking space</td>
<td>Independent Living</td>
<td>Private pay, mortgage financing</td>
</tr>
</tbody>
</table>

### Affordable Housing or Subsidized Housing

Private organizations and the Federal Housing and Urban Development (HUD) offer underwriting of some types of Senior Housing. There are many different restrictions but rates are based on a percentage of household income. Waiting lists for these units can be up to four years.

For more information, go to:
Housing Guide

Need Help Finding A Home?
Referral Services May Be the Help You Need

By Kaye Sharbrough

Referral Service can be a local company or an Internet-based website or 800 number. Ideally, the service will help you find Senior Housing that fits your needs, location and budget.

Fact: There is no charge for you to use a referral service.

Fact: Referral Services, whether local or Internet-based, earn a referral fee if someone they send to a home or community moves in. The home or community pays that referral fee.

Fact: Some Referral Services do not tell you about all the homes and communities that may be good for your situation. They may only tell you about the communities with whom they have contracts. Always ask.

When you use a local Referral Service, you have a better chance for personalized information. It’s also more likely that the Service has first-hand knowledge of the communities and their reputations and can provide you with pricing and detailed information.

When you use an Internet-based referral service, you’ll likely speak to someone in another state who does not know California laws, nomenclature, pricing, reputations, etc. And they probably have never seen the communities they give you.

It’s a new world out there and the Internet is a wonderful way to get some information. But you know how your Mother told you not to talk to strangers? You also probably should not put your personal information into forms on the Internet. Be careful on some of these websites. Here’s one story from one of our clients:

Judy & Joe Bench wanted to find an Independent community for themselves in or very near Sunnyvale, California where their son lives. They wanted to be in a community with activities and meals. Judy had gotten an email (from a large website that has a celebrity endorser). It told her that their company would give her five communities (with pricing!) that fit their needs. So she clicked on the link. She put in her name, contact information, city and budget.

Almost immediately, she got a phone call from the “Family Advisor” who was in Kansas City. After speaking for a couple minutes, Judy hung up and within 10 minutes, she received an email from the “Family Advisor” with seven different communities listed.

Pricing was included on only three and two of those were above the budget she had specified. The other four had no pricing. Only three were in or near Sunnyvale. Two that were on the list were over 15 miles away.
One was in Alameda County! Only one was appropriate to her request. The others were Assisted or Memory Care!

So now she knew about one that was appropriate and potential but within the next 30 minutes to three days, Judy was bombarded by phone calls and emails from all seven of those communities and, of course, more emails and phone calls from the “Family Advisor.”

Unless you like getting lots of phone calls and emails from strangers, you probably should not fill in those forms on the Internet.

There are local referral resources (individuals & agencies) that have been in the communities, know the reputations and have historical knowledge of the local senior housing. If you or your family would like knowledgeable advice, get a referral to a local referral resource. Ask your doctor, care manager, senior center, social worker, attorney, financial planner or friend for a recommendation.

Fact: Use the Internet wisely. But unless you like getting lots of phone calls and emails, be wary.

To learn more about senior housing, call Kaye Sharbrough at 877-373-6467 or go to www.SeniorSeasons.com.
Lucked Out

By Evelyn Preston

After watching skyrocketing home values in the San Francisco Bay Area, I must remind the more “senior” seniors that many of us lucked out by staying put.

Inevitable aging, however, has opened doors to new housing options and living arrangements often updated in ActiveOver50 articles and columns. Retirement costs, taxes, health, family, dreams and desires are a few of on-going considerations that impact our later-years’ lifestyles and domiciles.

Q: I’m weary of maintaining our large home and property and would welcome moving to a retirement community with increased amenities and new friendships. My husband won’t budge. What to do?

Erase emotion and focus on facts. Compare costs of various retirement venues (lifelong care, recreational only, et al.) against at-home aging that could involve caregivers, increasing maintenance, remodeling and replacements (furnace, roof, etc.) Consider healthcare unknowns. Don’t forget property taxes and rising utility rates. Money talks.

Consider shared housing with just a helpful renter or a live-in couple which could dovetail into current household help and future physical assistance for each of you plus the companionship you crave.

Check the new wave of sharing communities—“it takes a village” old fuds style—with your own downsized “castle” but shared cooperation in the many chores and pleasures of daily living.

Q: Do you think the backyard “Granny units” will help seniors who want to remain at home and might need extra income or extra help? Would any “Granny” actually move to her own backyard?

Some seniors will rent as you suggest; others may downsize to another family member’s guesthouse or separate studio. However, I read a thoughtful newspaper article about a sought after Connecticut community that allowed backyard units. These ultimately wrecked home values and ruined neighborhood dynamics due to the area being over-run with ugly, cheap, shed-like structures, problem renters, increased parking woes and crime. Now the entire town has become "the wrong side of the tracks." The message warned voters in a near-by town against approval of a similar measure. I’m baffled that no design oversight and few rules or regulations are contemplated by some local Bay Area cities considering these extra units.

Q: An elderly friend wanted to sell his house and move but the huge capital gains tax made it impossible. Any tax-saving strategies for seniors who would like to downsize or must they wait to die when appreciated assets, like homes, move up to market value?

My friend, Ann, a wise senior, shared her/husband’s personal plan and positive attitude selling their lovely old home to their daughter. “We didn’t want any convoluted or devious strategies to avoid taxes,” Ann said, “just a plan that worked for us.” They consulted a reputable estate attorney and sought a reliable appraisal, then set the down payment amount to cover the “buy-in” cost for their new retirement community.

Requesting a prevailing interest rate (currently low) for an interest only loan wouldn’t trigger any extra capital gains tax and this income would also help meet the monthly costs of their new home. Because they could completely trust their buyer, they retained 1/3rd ownership—lower costs for buyer, extra nest egg for them.

“We were at the right place at the right time,” Ann said, “our home’s extraordinary increase in value had nothing to do with our financial genius. We’d enjoyed the good life so I didn’t mind paying a reasonable share to the government.” Ann wanted a “clean” deal without any worries.

“As a bonus,” she added, “our daughter continues to pay property taxes at our same rate.”

Homeowners’ Alert: Plans to leave homes and investments for heirs without taxes may hit a snag. This administration’s possible trade-off for retiring Estate Taxes upon death could be to rescind the stepped up basis to market value when an owner dies—a huge setback for long time Bay Area homeowners!

Evelyn (Evie) Preston is a finance columnist for ActiveOver50 and has worked as a financial advisor for over 25 years. She can be reached at 650.494.7443. Her book: “Memoirs of the Money Lady” is available at www.eviepreston.com.
The Dining Is

REMARKABLE

With more than thirteen grandchildren, Meg knows a thing or two about cooking. She also knows about doing her homework. After looking in Portola Valley and Woodside, she said Los Gatos Meadows was the South Bay’s most appealing senior community. To see why living here is living well, or for your personal tour, please call 408.354.0292.

Los Gatos Meadows

Living well.
Backyard Homes
“Yes. In My Backyard”

By Pat Kapowich

Twenty years ago, most Bay Area homeowners were opposed to having secondary housing units in their next door neighbor’s backyard. Similarly, Accessory Dwelling Units (ADUs) have swapped out “granny units” and “in-law quarters.”

Times change. Perhaps the housing shortage and aging population are why attitudes have been modified. Regardless, according to The California Department of Housing and Community Development, “changes to ADU laws (SB 1069, AB 2299 and AB 2406) will further reduce barriers, better streamline approval and expand capacity to accommodate the development of ADUs.”

The term “housing crisis” is now synonymous with the housing shortage. Young, old, rich or poor have all seen Bay Area rents skyrocket as supply plummets. The new laws deliberately eased parking and requirements which will no doubt result in added housing stock for renters and rental income ADU owners.

As a Realtor®, I know this is another option for many older adults who are traditionally unable or unwilling to sell and move. In fact, our Multiple Listing Service will include a search function for properties with an ADU.

Accessory Dwelling Units—a.k.a. Secondary Dwelling Units or Accessory Living Units—are attached or detached new construction. Conversely, a Junior Accessory Dwelling Unit, (JADU) repurposes a room within the existing footprint of the single-family residence.

JADUs have a separate entrance but no gas or 220-volt appliances and can be no more than 500 square feet. Two double locking doors are required to connect the unit to the primary residence. The JADU requires an efficiency kitchen while a bathroom is optional.

Senior citizens now referred to as “older adults” can maximize the newer term “aging in place.” The ADU can accommodate guests, renters, family members or caregivers. Lest we forget, the homeowner has the option to live in the ADU while collecting rent on the larger home.

Regardless, rental income in the backyards of retirees or a growing family is a safe investment. Thankfully, major banks are working on an ADU-specific loan home that will allow the future rents as a factor for qualifying.

How much? You might ask. One newspaper article stated, “a rock-bottom new one can cost $50,000 to construct.” We’re not talking sheds.

Another reported $200,000 on the high end to complete. Reports also indicate speeding up the process with dramatic decreases in fee and costs. After interviews with the Garrison brothers of MC Contractors & Engineering, I thought it would be prudent to get real-world advice.

Owner Mark Garrison currently has 20 permits open at different building departments from San Francisco to Gilroy. They also recently built a detached ADU in Los Gatos for $335,000. The permits were over 15% of the cost.

Still a bargain today when 44-year old, 4-plexes sharing a laundry room, converted into condos, sell for $550,000+ accompanied by a $300+ monthly HOA fee.
Garrison confirmed a few of my concerns. Adding an ADU could trigger upgrading the existing home’s old and undersized water, gas and sewer lines.

“One can easily spend $75,000 in utility upgrades,” he said. Utility companies bring their respective lines from the street to the single-family home. The contractor will then bring those lines to the ADU. Mark recalled an attached non-permitted ADU that triggered adding fire sprinklers to both dwellings.

The cost could reach $30,000 in plumbing, labor, fees and permits. Fire sprinklers are not mandated in ADUs if the existing house did not require them when built. However, building and fire departments might find a loophole.

Mark’s brother, Tim and author of Structural Concepts For the Non-Engineer, shared how many professionals could be hired for the process of building an ADU.

"The primary disciplines typically required are an architect, surveyor, civil engineer, planner, structural engineer and builder. There are secondary disciplines which may or may not be involved such as landscape architect and interior designer. Trade contractors usually handle disciplines such as electrical engineering and mechanical engineering.

"If this site is steeply sloping, seismically active or has some other geological issue, you'll likely need a geotechnical engineer," Tim added. "If everything goes perfectly, six months minimum. If there are glitches—there’s no upper limit. Realistically I’d estimate a year."

No matter—the “win-win” investment and security of an ADU or JADU may well be worth the cost and wait.

Realtor® Pat Kapowich provides old-fashioned service within a high-tech world. Pat writes the Market Wise column for the San Jose Mercury News and Bay Area News New Group. He can be reached at 408.245.7700 or Pat@SiliconValleyBroker.com. SiliconValleyBroker.com.
Backyard Homes Are Not “Sheds”

By Carrie Shores

My in-laws like to say the only way they are moving out of their house is if they leave toes up. This sentiment is shared by many as AARP reports 87% of adults age 65+ want to stay in their current home as long as they can and age-in-place.

But unfortunately, many existing homes don’t support that goal without a significant construction project to make it work. Adding a backyard unit is a great way to stay a part of your neighborhood and expand your housing options.

This type of construction can easily be designed to be accessible and adaptable for changing needs. Here is a popular scenario: you are young, healthy and ready to invest in a construction project so you build a unit.

You rent it out and pay off the equity line you used to finance the construction. Then as you age, should an issue arise or you get tired of cleaning your four bedroom house, you move into the unit and your adult kids and grandkids take over the main house.

This allows you to stay in your neighborhood, leverages the equity of your home and provides you with an added revenue stream or affordable housing for a family member.

Historically, backyard units have been difficult to get permitted due to a lot of red tape. But that has changed with new legislation. Backyard units have had a myriad of names through the years: granny flats, in-law units and cottages to name a few.

One of the things that has changed as new legislation went into effect in January of this year is that these buildings now have an official name, drum roll please, “Accessory Dwelling Unit or ADU.” It isn’t quite as dynamic a name as we might have hoped but the other changes to the laws are exciting and open up the possibility for many more homeowners to develop ADUs.

Before we jump into what is new, let me get you up to speed on how we got here. Backyard cottages have been around for a hundred years but at some point in the eyes of the planning and building departments, they became taboo.

In 2001, the state passed a bill to encourage the development of backyard cottages in attempt to help solve the current housing crisis. That bill, SB 1866, gave homeowners a ‘by right’ to build a backyard unit if they meet the local ordinance. However, local municipalities could choose to add more restrictions to the state law—and they did.

These restrictions created a barrier for most homeowners to build a backyard unit. At the end of 2016, three new laws were passed (SB 1069, AB 2299, and AB 2406) to eliminate (or at least minimize) the red tape involved in permitting back yard units.

The major changes include parking requirements, reduced utility hook-up fees, clarification on fire sprinklers and the introduction of “Junior Units.”

In terms of utility hookup fees, homeowners were being charged for a new service as if it was a new home. New service fees are now prohibited. Finally, fire sprinklers are not required in the unit if they are not required in the main house (except in certain fire areas). The best way to get started is to head to your local planning department or call a local architect.

Carrie Shores is a Bay Area Architect and owner of Inspired Independence and Larson Shores Architects, Inc. She can be reached at 510.444.9788. larsonshores.com.
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Uncle Sam’s Tax Bite After Selling Your Home

By Merv Roberts

Many seniors are looking at downsizing and selling their home that is larger than needed and eliminating the inherent cost of maintaining that home.

But then they learn that they could be facing a huge tax bill upon the sale. In some communities the value of homes has skyrocketed to such an extent that the fear of taxes has become a deterrent. So what are the tax consequences of a sale of a personal residence?

Here is a common example:
The home that you have owned and occupied as your primary residence for more than two years out of the last five prior to the sale can be sold at $1,500,000.

<table>
<thead>
<tr>
<th>Sale price</th>
<th>$1,500,000</th>
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<tbody>
<tr>
<td>Less estimated expenses of sale; commissions, transfer taxes, etc</td>
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</tr>
<tr>
<td>Estimated @7%</td>
<td>$105,000</td>
</tr>
<tr>
<td>Net proceeds of sale</td>
<td>$1,395,000</td>
</tr>
</tbody>
</table>

Note: Any outstanding mortgage balance means nothing in the context of determining the income taxes.

Now you need to know your cost basis in the property. There are many variables here so let’s take an easy one.

You purchased the property 25 years ago for: $450,000
Over the years you have remodeled, made improvements $200,000
Cost basis at time of sale is $650,000
Realized taxable gain ($1,395,000-$650,000) $745,000
Exclusion of gain from taxes, married filing jointly ($250,000 for each taxpayer) $500,000
Recognized taxable gain ($1,395,000-$650,000-$500,000): $245,000
Federal tax on long-term capital gains, est. @25% $61,250
California taxes @9.3% $22,725

Total estimated taxes $83,975

This is a very much simplified example because there are numerous variations on how or what is “cost basis.” There is no longer a deferral of the taxes due to buying another house. That went out of the tax law in May 1999.

Another scenario to remember: if you receive the property “through the hands of a decedent” either by the death of a spouse or by an inheritance, cost basis is the “fair market value” of the property on the date of death of the decedent.

In California, it is important that such property be recorded as “community property” on the deed. Far too many deeds are recorded as “joint tenancy” rather than “community.” Upon the death of a spouse, only 50% of the fair market value attributable to the decedent gets a stepped up new cost basis when property is held in joint tenancy.

So the obvious question is how can I lower the amount of capital gain on the sale of my house?

Options are few and you need to remember that the taxes you pay are only a portion of the gain you enjoy on the sale of the property and that long-term capital gains tax rates are at a favorable rate for Federal income taxes.

First — track or build up a record backed by as many paid invoices as possible of all the improvements (not repairs) made to the property from acquisition up to date. If you have replaced the roof more than once, only the last one counts.

Even if you are not contemplating selling your home at this time, it is a good idea to have this record up-to-date while our memory is still good.

A second possibility — check out your securities portfolio for any position that would yield a loss on sale; you could sell them because the losses reduce the gains on the sale of the home.

Finally, in all these matters, it is important to consult a tax professional.

A certified public accountant, Merv Roberts has over 25 years of experience serving individuals and business. He can be reached at 408.559.3337 or email: mervr@aol.com.
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“Forever Home”
One Family’s Story

By Genie Nowicki

Creating an accessible “forever” home is a wonderful goal. It can provide a home that is safe, comfortable and useable by everyone who might live there or visit.

The process, however, is different for everyone. It depends on “how accessible” you want it to be, how much work you are willing to do to your home, and, of course, how much you want to invest. This is one family’s story.

Our clients, call them Bill and Jane, were considering retirement. They also had a daughter and son-in-law with a young child in a wheelchair. Bill and Jane wanted to move closer to them so that they could both participate and provide support with all of the wonderful things that grandparents do.

While shopping for a home, they decided to move from their 3-story condo to a 1-story home within walking distance of “the kids.”

They considered the opportunity that this could provide if well planned. With a carefully thought out remodel, they could have a completely accessible home that would be
welcoming to their grandchild, family and friends and also provide them with a “forever home” that they could stay in as long as they chose to.

Having watched their own parents make the difficult decision to move out of their homes due to physical limitations, this was an exciting prospect for Bill and Jane.

They purchased a three bedroom, two bath Ranch style home and we started the design process. They stayed in their condo while their new home was completely remodeled.

The remodel included the kitchen, two existing bathrooms and an addition for a Master Suite with bedroom, office, walk-in/roll-through closet and large fully accessible master bathroom with roll-under sinks and a curb-less shower.

Bill and Jane decided to put those features in only the master bedroom. We re-arranged some interior walls to provide better traffic flow throughout the house and created an interior laundry area, wider halls, doors and passages and smooth flooring transitions.

The kitchen and breakfast nook were combined to give them a large family kitchen with a baking center and a great island where grandchildren gather to make cookies.

We changed the walkway and steps to the front porch and door to provide an inclined path and eliminate the steps so that we have a zero-step entrance at the front door. Similar changes were made at the French doors to the back deck with an inclined “ramp” leading from the deck to the yard which was about two steps below.

The new layout includes a guest suite that welcomes visiting friends and can also serve as a comfortable area for a caregiver should they need that in the future.

Their new home is peaceful and provides a lovely place for making memories with daily life, family time and large gatherings. Everyone is comfortable, safe and feels welcome. And, best of all, these features are woven into the design in a seamless and almost un-noticeable way. It’s just a great family home—a “Forever Home.”

Genie Nowicki is a senior designer at Harrell Remodeling. She can be reached at 650.230.2900. Harrell-Remodeling.com.
Aging In Place

By Melissa Fischer, LVN

Autonomy is important. We all want the ability to choose how and where we will spend the later years of our lives. Many Americans are now choosing to remain at home or “age in place.”

One of the pressing health challenges of our time is creating aging in place solutions for aging adults. We have the luxury of service options that can keep us secure, safe and healthy in the comfort of home but it’s important to be aware of your current and future needs.

When evaluating your needs, ask yourself the following questions:

- **Home Modifications.** Is your home safe? Does it need remodeling?
- **Health & Wellness.** Do you have access to the healthcare you need? Are you aware of aging professional resources, such as caregivers or in-home medical care?
- **Transportation.** Do you have access to the transportation you need? Are you comfortable using public transit or smartphone applications?
- **Personal Finances.** Do you have sufficient funds for retirement?
- **Social Activities.** Are you part of a community and do you have access to the entertainment you want?

There are a variety of professionals that can help you achieve your goals. Geriatric care managers are a great resource for all aspects of long-term care planning. They will review your financial, legal and medical needs, and bring together a team of professionals suited to your needs.

This may include an Occupational Therapist for home assessments, independent contractors for remodeling needs, financial planners and healthcare services.

Home care services include non-medical and medical options. Profes-
sional caregivers can assist with non-medical activities of daily living (eating, bathing, dressing, toileting and walking) while a registered nurse can provide care tailored to your medical needs. Nurses can provide weekly visits for wellness checks and medication management or 24/7 live-in care.

Nurses can be especially beneficial after a surgery or hospital stay. They monitor the surgical site to prevent infections—which reduces the risk of hospital readmission—and provide the one-on-one attention needed to help you heal at home. Other services include tube feedings, regular injections, infusion therapy and airway or ventilation care so that you can comfortably and safely age in place.

The success of living and aging in place is directly related to an awareness of resources and the effectiveness of support to seniors and their families. Take control of your independence and quality of life with a long-term care plan and the support of local aging professionals.

Melissa Fischer is the COO for NurseRegistry, California’s leading provider of skilled nurses. Contact NurseRegistry at 650-462-1001 or visit online at NurseRegistry.com.
Ever since Adam and Eve recognized that even the Garden of Eden was no fun people have gotten together.

I’m 87 years old. For 85 of those years, I have had a companion or two or three to live with. First it was my parents and then it was roommates of different sorts.

Then for 62 years, I settled down with a wife. But for the last two years my home has echoed and I don’t like it. One feature of solo living that bothers me is the quiet.

As a result, the first thing I do when I wake is turn on the classical music radio station that is my company until my work beckons and it serves as my companion.

All of us are aware of the dangers of loneliness; depression lurks. People with partners live longer and I am committed to being a centenarian. So I am looking for a mate. A dog has been repeatedly suggested but getting one would cramp my travel plans so I’m slow to get a hound.

To have so many alternative living arrangements available I guess is good luck. Since I’m an only child, I admit to being autonomous and resist communal living. I have been the physician in dozens of retirement facilities but I have not succumbed to their circumstances.

I receive many attractive invitations from friends who are enthusiastic about their newfound homes but so far, none are as appealing as the lovely house in which I have lived in for the last 40 plus years.

Well aware too of the ominous observation that old age is the time of life spent amongst strangers. As a result of this, I find myself seeking for every opportunity to hang out with my kids and grandkids. Fortunately, most of them live nearby and I exploit this proximity as frequently as I can. Last night, I had a wonderful dinner with Danna and Tenly.

People need people.
Moving.
The Hardest Decision

By Larry Hayes

Although my wife and I have no plans to move anytime soon, we have a lot of older friends who have moved or are seriously thinking about it.

Moving from your home, friends and community of many years is one of life’s hardest decisions and it gets harder as you get older.

Some of our friends have moved to other states to live near their children and grandchildren; some to nearby retirement communities. All express how difficult it is to just “pack up and go” after decades of living in the same house and neighborhood.

“Leaving my friends behind was the hardest,” says Al Blue, 81, who after 30 years in San Jose moved to San Antonio, TX to live near his daughter. “I’ve been having some health issues lately and my daughter wants to watch over me.”

“Housing and the cost of living are a lot cheaper in San Antonio but those weren’t the main reason I moved. It was about family. But I really miss the Bay Area and my old friends.”

Moving into a retirement community is easier than moving out of state but it too is a “life changing” decision not to be taken lightly.

“I loved my place, loved my garden, loved everything about my home of 40 years,” said Sue, 85, who moved recently into a senior living community. “It was really, really hard to give up my home, especially the independence part. But living alone was becoming too much for me.”

Note: My wife and I moved to the Bay Area 47 years ago after my graduation from Syracuse University. We had no job offers or a place to stay. Knew no one in the Bay Area but that didn’t matter. Young and idealistic, we just packed up and moved. Easy decision back then.

No so in your later years. Moving is a complex, scary decision, not an impulse when you’re young and fancy free!