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SPECIAL HOUSING GUIDE

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Move?

Sara Zeff Geber, Ph.D

Learn "Where to Live"

And Why She Wrote

*"Essential Retirement Planning
For Solo Ager"*

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August 25th, 10 am - 12 pm



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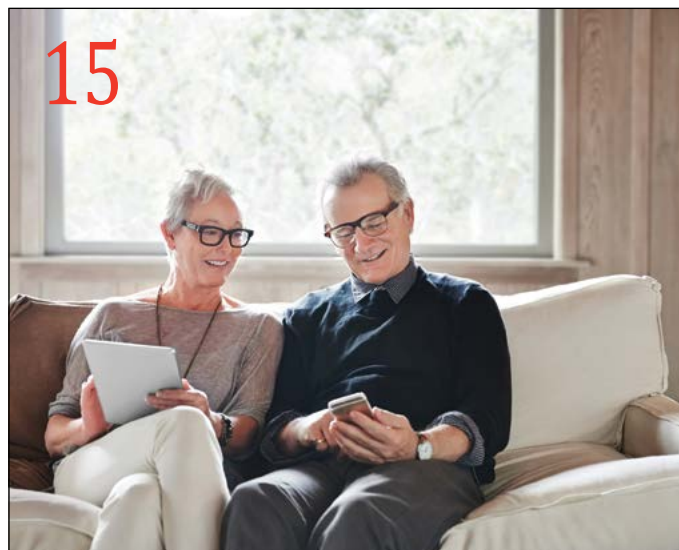
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Publisher's Note



Housing Options For Older Adults

This is our third annual *Senior Housing Guide* and the most comprehensive listing of 100 senior living communities in the San Francisco Bay Area and beyond.

The new *A050 Senior Housing Guide* provides an overview of the many housing options available for older adults including active 55+, continuing care retirement communities (CCRC), independent living, assisted living, memory care and manufactured/mobile homes.

If you're thinking about moving now or in the future, this *Senior Housing Guide* will help you make the right choice. Moving is a life-changing decision not to be taken lightly especially after 70.

To help prepare for your next move, read "*Planning Your Next Move*" by Kaye Sharbrough, page 16. Good, useful info.

One of the big reasons that new homes are getting "smarter and safer" is "home automation." *The Connected Home* from Lennar includes digital assistant "Alexa." With the sound of your voice, you can play music, schedule appointments, shop online, lock and unlock doors, change the thermostat, etc. Don't miss reading *Alexa: Lock the Doors!*, page 15.

Keep those emails, phone calls and letters pouring in. Your comments "keep me going." Love to hear from you on any subject. You can reach me at larry@activeover50.com. **408.921.5806**.

Cover Photo: Courtesy of Sara Ziff Geber

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Find A New Home

A050 SENIOR HOUSING GUIDE 2018

Type	Description	Estimated cost	Catering to	Payment
Active 55+ Homes/Condos	Activities, security, low maintenance, no healthcare (<i>use in-home care agency</i>)	\$400,000–\$1M+ Home Owner's Association monthly fee \$800+	Independent Living	Private pay, mortgage financing
Senior (55+) Apartments	Independent apartments	\$3,200+ monthly	Independent Living w/ meals, housekeeping and some activities	Private pay
Continuing Care Retirement Community (CCRC)	Full range lifetime of care—independent, assisted, skilled nursing sometimes	Buy-in may be required \$250,000–\$1M+; monthly service fee \$3,500–\$5,000+	Independent, healthy, some health issues—some may enter assisted or skilled nursing	Private pay, long term care insurance
Assisted Living	Assisted Living	\$3,200+ monthly—special care \$500–\$3,000 more	Help with personal care & household tasks	Private pay, long term care insurance
Memory Care	Alzheimer's & Dementia care	\$6,000–\$17,000+	Specialized support for memory issues	Private pay, long term care insurance
In-Home Care	Health/personal care in home, non-medical	\$26–\$36 per hour, depending on level & frequency of service	People wanting to live at home—"Age In Place"	Private pay, Medicare, Medi-Cal, VA, long term care insurance
ADUs Backyard Units Granny Flats	Small backyard homes—400+ sq ft	\$250,000–\$400,000+	Independent Living	Private pay, mortgage financing
Manufactured Housing/ Mobile Homes	Mobile homes—600 sq ft–1,800 sq. ft	\$200,000–\$300,000+; plus \$500 to \$1,200 monthly parking space	Independent Living	Private pay, mortgage financing



Active Adult 55+

These are homes, apartments or condos exclusive to adults of a minimum age of 55+. They may offer group amenities such as clubhouses, recreation, planned socials, meals or healthcare. Homes and condos range from \$400,000 to \$1 million+. Resales and monthly rentals are available.

BRENTWOOD, CA—*Trilogy® at The Vineyards*—55+ Resort Community
New homes from ~1,520-3,111 sq. ft.
\$500,000+ 888.244.8149
Trilogylife.com/vineyards

BRENTWOOD, CA—*Barcelona*—55+ Community New Attached
Homes from ~1,295 - 2,142 sq. ft.
\$400,000+ 888.397.6143
Sheahomes.com/barcelona

LOS BANOS, CA—*K. Hovnanian's Four Seasons at Los Banos*—Active Adult
55+ gated community. From upper
\$200,000s. 916.945.5384
khov.com/4-seasons-los-banos

RIO VISTA, CA—*Trilogy® at Rio Vista*
— 55+ Golf Resort Community
New Homes from ~1,448-2,486 sq. ft.
starting in high \$300,000s
888.360.5436 Trilogylife.com/riovista

ROSEVILLE, CA—*Heritage Lennar*
—55+ active adults \$400,000+
916.580.6480
lennar.com/sacActiveAdult

SAN JOSE, CA—*The Villages Golf & Country Club*—55+
Active Adult Resale homes/
condos from \$400,000+
408.274.8766 b&aarealtors.biz

SANTA ROSA, CA—*Oakmont Village*—55+ active adults resale
homes & condos \$400,000+
707.539.1611 oakmontvillage.com

WALNUT CREEK, CA—*RossMoor*
—55+ active adults \$400,000+
resale condos, homes
925.988.7700 rossmoor.com

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Lennar's Heritage Solaire is an active adult masterplanned community in Roseville that's now open! Offering three collections of single-story new homes for sale designed for individuals aged 55 and better, homeshoppers can stop by or schedule an appointment to tour the 12 distinctive and professionally-decorated model homes. Every new home comes outfitted with Lennar's signature Everything's Included® features along with **Thoughtful Design**™ details to promote spacious, adaptable living specifically for today's active adults. Residents will enjoy a resort-inspired lifestyle and gain access to top-notch amenities at the future proposed Sol Centre, a 4-acre community clubhouse. Contact us today!



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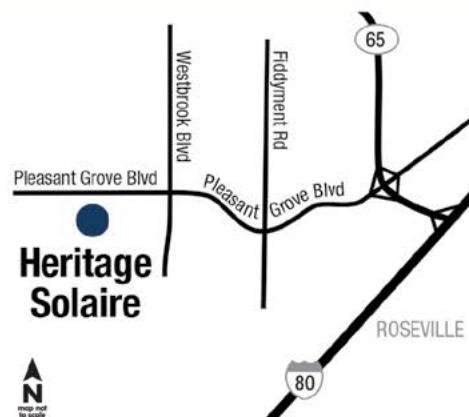
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- The Sol Centre - proposed future clubhouse
- Catering kitchen and bar area
- State-of-the-art fitness center
- Junior Olympic-sized pool
- Relaxing spa
- Community garden
- Amphitheater & BBQ area
- Tennis, pickleball and bocce ball courts
- So much more!



*Offer available while supplies last. Pursuant to the Fair Housing Act, housing is intended for occupancy by at least one person 55 years of age or older per unit. Photographs are solely for illustrative purposes and should never be relied upon. Existing and proposed amenities for the community are subject to changes, substitutions and/or deletions without notice. Lennar makes no representation or guarantee that the community or any amenities will be built out as currently planned. All maps are not to scale and are for relative location purposes only. Stated dimensions and square footage are approximate and should not be used as representation of the home's precise or actual size. Please see your New Home Consultant and home purchase agreement for actual features designated as an Everything's Included feature, additional information, disclosures, and disclaimers relating to your home and its features. Lennar Homes of California, Inc. License #728102. Lennar Sales Corp. California Bureau of Real Estate License #C1252753. Copyright © 2018 Lennar Corporation. All rights reserved. Lennar, the Lennar logo, Everything's Included, the Everything's Included logo, Thoughtful Design and the Thoughtful Design logo are U.S. registered service marks or service marks of Lennar Corporation and/or its subsidiaries. 7/18

Continuing Care Retirement Communities CCRC

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. Most CCRCs require a buy-in fee (\$250,000 to \$1 million+) in addition to a monthly fee of \$3500+ which typically includes meals.



CUPERTINO, CA—Sunny View—CCRC
408.454.5600 sunny-view.org

CUPERTINO, CA—The Forum at
Rancho San Antonio—CCRC
650.265.2637
theforum-seniorliving.com

FAIRFIELD, CA—Paradise Valley
Estates—CCRC 800.326.0419
pvestates.com

LOS ALTOS, CA—The Terraces
at Los Altos—CCRC
800.230.29760 humangood.org

LOS GATOS, CA—The Terraces
of Los Gatos—CCRC
408.357.1100
theterracesoflosgatos.com

LOS GATOS, CA—Los Gatos
Meadows—CCRC 408.402-6211.
covia.org/los-gatos-meadows

OAKLAND, CA—Lake Park—CCRC
888.341.9229
lakeparkretirement.org

OAKLAND, CA—Grand Lake Gardens
—CCRC 800.416.6091
humangood.org

PALO ALTO, CA—Vi—CCRC
888.926.1850 palocalto.viliving.com

PALO ALTO, CA—Channing House—
CCRC 650.327.0950
channinghouse.org

PORTOLA VALLEY, CA—The Sequoias
—CCRC 650.851.1501
thesequoiaspv.org

PALO ALTO, CA—Moldaw Residences
—CCRC 650.433.3600 moldaw.org

PALO ALTO, CA—Webster House—
CCRC 650.838.4004 covia.org

PLEASANTON, CA—Stoneridgescreek—
CCRC 925.249.9159
stoneridgescreek.com

SAN MATEO, CA—The Stratford—CCRC
650.342.4106 thestratfordsm.com

SAN MATEO, CA—Peninsula Regent
—CCRC 650.579.5500
peninsularegent.com

SARATOGA, CA—Saratoga Retirement
Community—CCRC
408.741.7100 saratogaretirement.org

SAN JOSE, CA—Lincoln Glen—CCRC
408.265.3222 lgmanor.org

UNION CITY, CA—Acacia Creek—CCRC
510.441.3700 acaciacreek.org

Independent Living

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

CAMPBELL, CA—Merrill Gardens—Independent, Assisted Living, Memory Care 408.915.6526 merrillgardens.com

BURLINGAME, CA—Mills Estate Villa—Independent, Assisted Living, Memory Care 650.692.0600 millsestatevilla.com

BURLINGAME, CA—Atria Senior Living—Independent, Assisted Living, Memory Care 650.490.4315 atriaburlingame.com

CASTRO VALLEY, CA—Baywood Court—Independent, Assisted Living, Skilled Nursing 510.356.0430 baywoodcourt.org

CUPERTINO, CA—Chateau Cupertino—Independent Living 408.446.4300 chateau-cupertino.com

CAMPBELL, CA—Corinthian House—Independent 408.374.4522 corinthianhouse.com

DALY CITY, CA—Peninsula Del Rey—Independent, Assisted, Memory Care 650.741.1537 srgseniorliving.com



FOSTER CITY, CA—Atria at Foster Square—Independent, Assisted, Memory Care 650.293.0274 atriaseniorliving.com

FREMONT, CA—Brookdale—Independent & Assisted Living 510.398.0079 brookdale.com

GILROY, CA—Merrill Gardens Gilroy—Independent, Assisted, Memory Care 408.337.0491 merrillgardens.com

HAYWARD, CA—Casa Sandoval—Independent, Assisted Living 510.727.1700 casasandoval.com

LIVERMORE, CA—Heritage Estates—Independent, Assisted Living 925.373.3636 leisurecare.com

LOS ALTOS, CA—BridgePoint—Independent, Assisted Living 650.935.4343 kiscoseniorliving.com

OAKLAND, CA—Oakland Heights—Independent, Assisted Living, Memory Care 510.255.4529 pacificiaoaklandheights.com

OAKLAND, CA—The Lake Merritt—Independent Living 510.903.3600 thelakemerritt.com

MILLBRAE, CA—The Magnolia of Millbrae—Independent, Assisted Living 650.697.7000 themagnolia.com

MILLBRAE, CA—Marymount Greenhills Retirement Center—Independent, Assisted Living, Memory Care 650.742.9150 greenhillsretirement.com

MOUNTAIN VIEW, CA—Villa Siena—Independent, Assisted Living, Skilled Nursing 650.961.6484 villa-siena.org

Independent Living

(Cont.)

MONTEREY, CA—*The Park Lane*—Independent, Assisted Living, Memory Care 831.250.6159
srgseniorliving.com

MORGAN HILL, CA—*Westmont*—Independent, Assisted, Memory Care 408.218.0388 westmontliving.com

PINOLE, CA—*Pinole Senior Village*—Independent, Assisted Living, Memory Care 510.279.8169 westmontliving.com

SANTA CLARA, CA—*Valley Village*—Independent Living 408.520.1996 valleyvillageretirement.com

SANTA CLARA, CA—*The Westmont*—Independent Living 408.797.3320 holidaytouch.com

SANTA CLARA, CA—*Villa Serena*—Independent Living 408.261.8350 villaserenaretirement.com

SAN JOSE, CA—*Brookdale San Jose*—Independent, Assisted Living, Memory Care 408.445.7770 brookdale.com

SAN JOSE, CA—*Merrill Gardens Willow Glen*—Independent, Assisted, Memory Care 408.457.7315 merrillgardens.com

SAN JOSE, CA—*Chai House*—Independent Living 408.947.1818 chaihouse.org

SAN JOSE, CA—*Carlton*—Independent, Assisted Living, Memory Care 408.972.1400 carltonseniorliving.com

PALO ALTO, CA—*The Avant*—Independent Living 650.320.8626 paloaltoseniorcommunityliving.com

PLEASANT HILL, CA—*Pleasant Hill/Carlton Senior Living*—Independent, Assisted Living 925.935.1660 carltonseniorliving.com

REDWOOD CITY, CA—*Brookdale Redwood City*—Independent, Assisted Living 650.276.4405 brookdale.org

SANTA CLARA, CA—*The Westmont*—Independent Living 408.831.3629 holidaytouch.com

SAN FRANCISCO, CA—*Coventry Place*—Independent Living, Assisted Living, Memory Care 415.275.3671 srgseniorliving.com

SAN MATEO, CA—*Sterling Court*—Independent, Assisted Living 650-344.8200 sterlingcourt.com

SAN RAMON, CA—*Sunrise Villa*—Independent, Assisted Living, Memory Care 925.803.9100 sunriseseniorliving.com

SAN LEANDRO, CA—*Pacifica Senior Living*—Independent, Assisted Living 510.978.4076 pacificaseniorliving.com

SAN RAMON, CA—*Sunrise Villa*—Independent, Assisted Living 925.303.4928 sunriseseniorliving.com

WALNUT CREEK, CA—*Atria Valley View*—Independent, Assisted Living 925.478.7413 atriaseniorliving.com

WALNUT CREEK, CA—*The Heritage Downtown*—Independent Living 925.943.7427 theheritagedowntown.com

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Assisted Living

Apartment living with personalized help services and healthcare for those needing assistance with daily living. Services include social activities, meals, and wellness programs. Month to month fees ranging from \$3,500+.

ALBANY, CA—Belmont Village
—Assisted Living, Memory Care
510.525.4554 belmontvillage.com

ALAMEDA, CA—Belmont Village
—Assisted Living, Memory Care
510.525.4554 belmontvillage.com

BURLINGAME, CA—Sunrise Senior Living—Assisted Living, Memory Care
650.319.8643 sunriseseniorliving.com

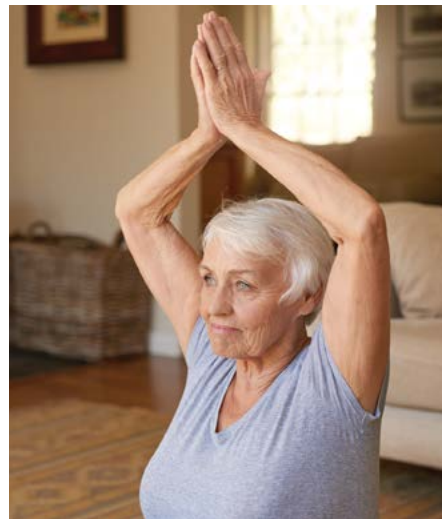
BURLINGAME, CA—Cimino Care
—Assisted Living, Memory Care
650.692.0600 ciminocare.com

DANVILLE, CA—The Reutlinger Community—Assisted Living, Memory Care, Skilled Nursing
925.648.2800 rcjl.org

DANVILLE, CA—Sunrise of Danville
—Assisted Living, Memory Care
925.265.8102
sunriseseniorliving.com

MENLO PARK, CA—Silver Point Plaza—Assisted Living, Memory Care
650.322.2022 silverpointp.com

MORGAN HILL, CA—Loma Clara
—Assisted Living, Memory Care
844.888.4070
lomaclaraseniorliving.com



SAN MATEO, CA—Sunrise of San Mateo—Assisted Living, Memory Care
650.433.9984
sunriseseniorliving.com

PALO ALTO, CA—Sunrise of Palo Alto
—Assisted Living, Memory Care
650.319.8643
sunriseseniorliving.com



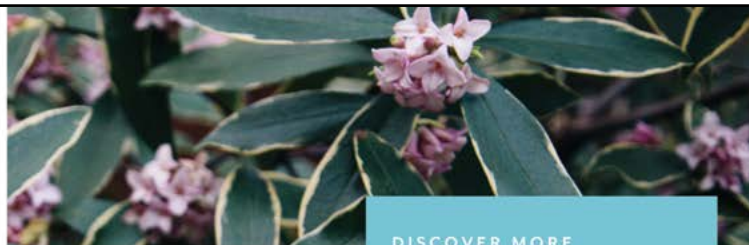
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COMMUNITY HIGHLIGHTS

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- Generations Memory Care in a specially designed neighborhood
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Assisted Living

(Cont.)

PLEASANTON, CA—*Sunrise of Pleasanton*—Assisted Living, Memory Care 925.350.6390 sunriseseniorliving.com

SAN CARLOS, CA—*San Carlos Elms*—Assisted Living, Memory Care 650.595.1500 sancarloselms.com

SANTA CLARA, CA—*Pacific Gardens*—Assisted Living, Memory Care 408.985.5252 pacificgardens.org

SARATOGA, CA—*Our Lady of Fatima Villa*—Assisted Living, Skilled Nursing 408.741.2950 fatimavilla.org

SANTA CRUZ, CA—*Paradise Villa*—Assisted Living, Memory Care 831.475.1380 paradisevillaelderlycare.com

SAN FRANCISCO, CA—*Aegis of San Francisco*—Assisted Living, Memory Care 650.242.4154 aegisliving.com

SAN FRANCISCO, CA—*Portola Gardens*—Assisted Living, Memory Care 916.486.9639 ciminocare.com

SAN JOSE, CA—*Golden Heritage*—Assisted Living 408.392.0752 goldenheritage.net

SAN JOSE, CA—*Belmont Village*, Assisted Living, Memory Care 408.984.4767 belmontvillage.com

SAN JOSE, CA—*Sunrise Villa*—Assisted Living, Memory Care 408.840.4202 sunriseseniorliving.com

SAN JOSE, CA—*Somerset Senior Living*—Assisted Living 408.888.9308 somersetseiorliving.com

SAN JOSE, CA—*Oakmont of San Jose*—Assisted Living, Memory Care 408.915.3272 oakmontofsanjose.com

SCOTTS VALLEY, CA—*Brookdale Scotts Valley*—Assisted Living 831.205.7363 brookdale.com

SUNNYVALE, CA—*Belmont Village*—Assisted Living, Memory Care 408.720.8498 belmontvillage.com

Memory Care

24/7 specialized care for those suffering from some form of memory loss including Alzheimer's. Memory care is also provided by other senior living communities including CCRCs and Assisted Living.



BELMONT, CA—*Silverado Belmont Hills*—Memory Care 650.264.9020 silverado.com

CAMPBELL, CA—*Palm Villas*—Memory Care 650.369.3197 palmvillasfamily.com

LOS GATOS, CA—*Cedar Creek*—Memory Care 408.356.5636 the-creeks.com

MENLO PARK, CA—*Silver Point*—Memory Care 650.322.2022 silverpoint.com

MENLO PARK, CA—*Voralto Village*—Memory Care 650.322.4100 voralto.com

PLEASANTON, CA—*Sunol Creek*—Memory Care 925.623.5187 sunolcreekmemorycare.com

REDWOOD CITY, CA—*Palm Villas*—Memory Care 650.369.3197 palmvillasfamily.com

REDWOOD CITY, CA—*Kensington Place*—Memory Care 650.363.9200 kensingtonplaceredwoodcity.com

WALNUT CREEK, CA—*Heatherwood*—Memory Care 925.939.2833 heatherwoodmc.com

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Manufactured/Mobile Homes 55+

Individual resale homes usually located in a park like setting offering independent living for those 55+. Club-house and swimming pool some-times provided. Prices range from \$250,000+.

SANTA CRUZ, CA—DeAnza
Santa Cruz—55+ resale homes
855.681.1982 equitylifestyle.com

SAN JOSE, CA—Quail Hollow—55+
resale homes 408.371.0116
quailhollow@bsm-group.com

SAN JOSE, CA—Mountain Springs—
55+ resale homes 408.267.9790
mtsprings@bsm-group.com

SAN JOSE, CA—Millpond—55+
resale homes 408.267.9790
millpond@bsm-group.com

SAN JOSE, CA—Moss Creek—55+
resale homes 408.274.5600
moss creek@bsm-group.com

SUNNYVALE, CA—Plaza Del Rey
—55+ resale homes 408.734.2746
plazadelrey.com



Manufactured/Mobile Home

Residential Care or Board & Care

Typically a single family home with no more than six residents. Family style living including meals and personal assistance. \$4,000+ monthly.

ADUs/ “Granny Flats”

Accessory Dwelling Units (ADUs) also called “Granny Flats or In-Law” quarters for backyard living. 400-900+ sq ft designed for family members, guests or renters. \$250,000+.

Senior/ Subsidized Housing

Private organizations and the Federal Housing and Urban Development (HUD) offer underwritings of some types of affordable senior housing. Waiting lists up to four years. For more information on senior housing, visit: www.hud.gov/apps/section8/index.cfm www.seniorseasons.com/resources



ADU/Granny Flat

“Alexa. Lock the Doors!”

**55+ Smart Homes Are Here.
Everything’s Included: Even Alexa**

By Valerie Sheets



Photo: Lennar/Alexa

Lennar builds homes for all generations but in the past few years tailored their product for the active 55+ adult market.

These new homes include wider doorways and hallways, extra lighting and windows, lower appliance design, raised electrical outlets, flat walk-in entries to showers with handheld appliances and more—all come built-in, without paying extra.

Active adults enjoy all of these features and more now with *The Connected Home* by Lennar using integrated home automation technology to help keep you connected.

Every Lennar *Connected Home* includes Amazon’s digital assistant “Alexa” as standard equipment. Using nothing but the sound of your voice, you can talk with Alexa to:

- Play music
- Close your shades
- Find a movie to watch via Amazon Prime
- Shop online
- Schedule automatic orders of household items
- Lock your doors
- Change the thermostat
- Check the weather and much more

Lennar’s series of home automation products make using technology more efficient and easy. You can even stay more connected with loved ones using video calling on your Amazon Show. An Amazon employee will set it all up, show you how to use it and offer in-home or phone support for the first 90 days.

Every Lennar Sacramento Heritage community offers single-story new homes for sale in communities designed specifically around the wants and needs of active adults.

Recreation-rich amenities, Thoughtful Designsm details and Everything’s Included[®] features all provided to make life easy, add value and attract the active adult homebuyers.

Visit any Heritage community across the Sacramento market to tour the models and experience these features firsthand. With communities in Roseville, Sacramento and El Dorado Hills, start your search by visiting www.lennar.com/sacramento or emailing LennarSacramento@Lennar.com.



Photo: Lennar



Planning Your Next Move

By Kaye Sharbrough

I am a teacher by training and inclination. I still hold a valid California teaching credential. I no longer teach children but am now teaching adults and their families about Senior Housing. I love doing this. By teaching we give individuals the power of knowledge. With that knowledge individuals are better able to evaluate, plan, make good judgments and prepare for their futures.

Education is not just for preparing for a job or learning a skill. Being educated about options as you age is something that most people postpone until it is too late. And then emergencies happen and less optimal paths may need to be taken.

No one wants to have to think about getting frail, old, forgetful or any of the assorted ignominies that occur as we age. Yet, the more you know about your health history, the more realistic you are about your future. The more you know about options for where you can live and how you can get care if needed, the better prepared you will be.

This issue of A050 with its Senior Housing information is a good start. Read it from cover-to-cover. You need knowledge about:

- How long can I remain in my current home?
- When will I need to move if I need more care?
- What will it cost me to have care come into my current home?
- What will it cost me if I move to a senior home or community?
- Which home or community would be good for me?
- Which home or community would I like?

- Would I prefer to live here or be elsewhere near family or friends?

You also need knowledge about what Senior Housing is and what it includes. For instance, did you know that in a senior community your monthly charge usually includes:

- Most utilities (with the exception of telephone and maybe fancy cable channels)
- Weekly housekeeping
- Weekly linen service
- All or most of your meals in a restaurant-style dining room and a snack or bistro-style area
- 24 hour security and an emergency response system
- Exercise and wellness programs with classes, walks and talks
- Social activities, new friends, programs, movies, local sight-seeing trips, parties, classes
- Scheduled transportation to local shopping & doctor's appointments
- All maintenance of buildings, grounds, gardens inside and outside your apartment

So, knowledge is power. Get all the knowledge you can so that you can be the power over your own future.

To learn more about senior housing options, call Kaye Sharbrough at 877.373.6467 or visit seniorseasons.com.

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Why Live In An Adult 55+ Community?



One of the best kept secrets in senior housing is the Village Golf & Country Club in San Jose. Long time resident and real estate agent Carla Griffin explains why she loves living there.

Q: Where is it?

The community is located off San Felipe Road in south/east San Jose in the Evergreen/Silver Creek districts. You simply cannot beat the location for its close proximity to shopping and restaurants in Los Gatos, Westfield Valley Fair or Oakridge malls, SAP Pavilion in downtown San Jose. It's less than an hour to the Monterey/Carmel area.

Q: Why do you live there?

I love living in this community for the safety (24-hour guards at the entrance), peace of mind and tranquility. I also love having all the building and landscape maintenance taken care of through my HOA fees. Living apart from the workaday fray and yet within driving distance of friends and family is a big plus. This is the perfect fit for my energetic, active, lifestyle!

Q: What kind of housing is available? Prices?

The majority of the housing are condos ranging in size from 650-2,500+ sq.ft. priced from the mid \$400,000s to over \$1,000,000. All of the housing is located in 12 Villages which are all architecturally different with over 100 floor plans to choose from.

Q: Things to do?

This community is not just for the golfer! There is an excellent restaurant and four clubhouses for residents; four swimming pools w/hydro massage spas, six tennis courts, two bocce courts, fitness center, RV/boat storage, wood working shop, arts and crafts. And over 100 clubs for social activities.

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To learn more about this 55+ resort-style community in San Jose, contact Carla Griffin, B & A Realtors.

Carla@BandARealtors.biz.

Broker, CRS, SRES, DRE #00710852.



ASK GENIE

By Genie Nowicki



Q: What is the first thing I should do to make my home safer for aging in place?

GN: I would recommend starting with grab bars for safety and comfort. They're available in every style and finish and some even look like towel bars so there's no need for the "aesthetic" objection anymore.

They don't look like commercial grab bars. They should be installed in tubs, showers and other areas where they are helpful. For example, I've installed them in closets to assist with balance while dressing. They are great for stability and injury related needs but also convenient for daily functions such as shaving your legs.

Grab Bars can be installed without a remodel using special mounting hardware that is readily available (a couple of options: Wingits or Delta Grab Bar mounts both for "non-stud mounting.")

These are not the same as expansion or molly bolts that you would use to hang a mirror or piece of art. These special mounts are not necessary during a remodel where the contractor has access to install solid wood blocking in the walls.

One last note: it's important that grab bars are properly installed and attached to wood framing or with the correct mounts so that they hold in the event of a fall.

Q: I've heard that better lighting is important but I have recessed can lights and I am not remodeling. Is there a way to improve that type of lighting?

GN: Good news! Thanks to new technology most of those recessed can lights can be improved without a remodel. There are new LED conversion kits that give you improved lighting and longevity as well.

This is a better solution than just changing the light bulbs. An electrician can replace the existing fluorescent or incandescent trim and lighting module with a new integrated LED unit without touching the sheetrock.

These fixtures can provide as much as 1,000 Lumens (so you will want a dimmer switch!) and are available in color temperatures to suit your home. I'm having all of my fluorescent can lights changed to LED – can't wait!

Q: I've been hearing about comfort height toilets? Is that something you would recommend?

GN: Comfort height toilets have become very popular as we've all adjusted to using the taller toilets we find in commercial bathrooms (restaurants, airports, etc.).

Standard toilets are usually 15" to 16" high. Comfort height toilets are generally 17" to 18" high which is more comfortable and easier to use for many people.

Of course, this depends on your height so give that some thought. It's a simple change for a plumber to remove your toilet and install a new comfort height toilet in the same location. It will also give you the opportunity to get a "soft close" seat and a lower flow toilet that meets the current water conservation code.

Genie Nowicki is a senior designer at Harrell-Remodeling in Palo Alto, CA. Her design certifications include CAPS, CKD, CED and CID. For more information about Harrell-Remodeling, go to Harrell-Remodeling.com. 650.230.2900.



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House Rich. Cash Poor. Move?

By Larry Hayes



If you're lucky to have lived in your home in the San Francisco Bay Area for 10+ years or more, chances are your home is worth up to 4 times more today. It's possible to have more than \$1 million+ in "equity."

That's a lot of money for anyone, especially older homeowners who live on "fixed" incomes and short of cash.

Move or Stay?

If you decide to "cash out" and move, where to? Downsizing and moving into a smaller, less expensive home is one option, although it's hard to find a small home—any home—under \$1.5 million in the SF Bay Area.

It doesn't make much sense to sell your home for \$2 million and then spend \$1.5 million or more on another home. You might get a smaller home but you'll probably end up paying more in property taxes and insurance. Not a viable option for most.

You could also "move" out of the Bay Area to places like Sacramento or Phoenix where housing is much cheaper but this comes with a steep price tag: moving away from your family, friends and community.

Usually not a good idea when you are in your 70s and beyond, especially to a place where you have no family or friends.

Senior Housing

Another option is to sell your home and move into a senior living community such as adult 55+, CCRC, Independent or Assisted living. There are dozens to choose from, many listed in the *A050 Senior Housing Guide*.

"Granny Flats"

If you don't want to move but need extra income, you could build and rent out a "granny flat" or in-laws unit in your backyard, assuming your city allows. It's much easier to build today because most cities have cut red tape and reduced or eliminated minimum lot size requirements.

Some homeowners are exploring this option not necessarily for rental income but as a future small home for themselves, giving up the big house for their children or grandchildren to live in.

Reverse Mortgage

For some, a reverse mortgage may be a viable option allowing you to borrow money based on the equity in your home and not having to pay it back until you move on.

Aging in Place

You can also stay put and "age in place." Remodeling your home to make it safer to live in is a good idea.

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GET THE FACTS ON REVERSE MORTGAGES

By Larry Hayes

Reverse mortgages are not for everyone. But for many, it could provide extra money allowing you to live independently in your own home as long as possible. Reverse mortgage specialist Marilyn Brown Ross gives us an overview of this type of loan for older homeowners.

Q: HOW DO YOU KNOW IF A REVERSE MORTGAGE IS RIGHT FOR ME?

A: First of all, you must be 62+. It's my job to review your situation and make sure you understand how a reverse mortgage will affect you. You will also have the opportunity to complete a counseling session with a HUD certified housing counselor.

Q: HOW DO REVERSE MORTGAGES WORK?

A: A reverse mortgage allows you to stay in your home the rest of your life as long as you comply with the mortgage terms. They really function like a regular mortgage. If you decide to sell your home, the reverse is paid from escrow and you or your heirs get the balance.

Q: WHAT ARE THE BENEFITS?

A: Too many to list but the most important one is that it allows you to remain in your home as long as you want without the worry of having to make a monthly payment. It may also allow you to access money when needed for whatever challenges life throws at you-- in home care, getting out from under debt, travel and in general, just living a better life as we age.

Q: HOW MUCH MONEY CAN I GET?

A: That depends upon your current situation and whether you have a mortgage that will be paid off with the reverse. That's where I come in to prepare a no cost or obligation analysis of your situation-- explaining what is available including the intricacies of the product.

Q: WHAT ARE THE COSTS?

A: The costs will be determined by the value of your property, the amount of a current mortgage (if any), the type of loan you choose and how much you take out upfront. This is why I compile an analysis for your personal situation. Then I'll be able to address this question with certainty.

Q: WILL I STILL OWN MY HOME?

A: You definitely own your home as you will remain the only one on the title. There are three things necessary for you to do with a reverse mortgage: pay the property tax, homeowners insurance (hazard insurance) and keep the house in decent repair. Should you decide to sell in the future, just put the house on the market and the reverse will get paid off from the proceeds and you get the balance.

The same applies to your heirs when it is passed to them. They have the ability to pay off what you owe on the reverse and keep the property or sell it and pay off only what you have used plus any accrued interest, and they keep the balance.

To learn if a reverse mortgage is right for you, contact Marilyn Brown Ross, Open Mortgage Branch Manager, at 408.722.0010. Email: MarilynRoss@OpenMtg.com. Visit MarilynBrownRoss.OpenMtg.com.



NMLS# 453436





It Takes a Village

By Walter M. Bortz, II, MD

A recent episode of the popular show *All Thing's Considered* hosted by Robert Siegel featured the Nobel worthy movement "Senior Village."

This phenomenal creation was started in colonial Beacon Hill, Boston in 2001. The Village model is the gold standard for "aging in place." When you live in a village, you're not part of an old age ghetto.

You're still part of the larger community. It provides the opportunity to create a positive prototype for aging. It's first and foremost a community that relies on the passions, talents and expertise of the people that share proximate housing.

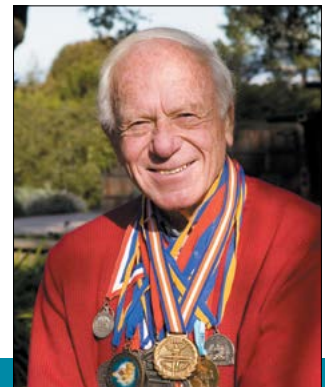
The residents link with one another and with a network of volunteer and paid services. The members help each other.

"I want a driver." "Jake is free." The Village will send a plumber if your pipes plug up. Other services connect through the referral mechanisms.

There are now over 300 villages in the United States including Avenidas Village of Palo Alto, CA. Each governed by a Board of Directors made up of members. Staff are paid and include a single coordinator who arranges to meet villagers needs by vetting vendors.

The typical village provides the social, educational and day-to-day needs of the members throughout formal structure administered by the village coordinator.

It has been said that "old age is that time of life spent among strangers." The village movement is a way to offset that with dignity and common concern.



Dr. Walter M. Bortz, II is one of America's most distinguished scientific experts on healthy aging and longevity. He spent his entire career at Stanford University where he holds the position of Clinical Associate Professor of Medicine. An active marathoner, he has written seven books including "Dare to Be 100" and "Next Medicine." To learn more, visit walterbortz.com or email: DRWBortz@gmail.com.

ASK LARRY

“Should I Cash Out?”

Q: *I'm tempted to “cash out” of my home in San Jose, CA, move and buy a less expensive home in another state. And pocket the difference. My wife and I are in our 80s and in good health. Is this a good idea?—HG*



A: Tempting, indeed. Especially with San Francisco Bay Area homes often selling for 4X what paid for 10+ years ago. Some homeowners are “taking the money” and running to cheaper pastures.

However, life is not always about the money. What about leaving behind your family, friends and community? How important? A recent Harvard study shows that the key to living a longer and healthier life depends upon having a “community.”

The older you get, the harder and longer it takes to make new friends because you don't have time to build long, lasting relationships. A friend of mine “cashed” out a few years ago and moved to an island away from family, friends and community. Biggest mistake of his life. He wants to come back but can't because of high bay area home prices. He's stuck on an island, lonely and depressed with no family, friends or community.

To get back to your “cash out” question—might work for you but consider carefully all the pros and cons. How important are family, friends and community? Once you leave, you may not be able to come back. Cliche but true. Money can't buy happiness or friends.

Got a question?

Ask Larry anything. Email: AskLarry@activeOver50.com or call **408.921.5806**. *Ask Larry* is written by Larry Hayes, CEO/Publisher of ActiveOver50.

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Challenge: Modernize a Classic 70s Ranch House

By Sarah Gaffney



Before



After

We all love updating the space we live in. And that's exactly what the homeowners of this 1970s suburban ranch home did.

The San Jose couple had recently modernized their home's interior into a more clean and minimal style but were looking to apply the same aesthetic to the home's exterior facade.

Their goal was to completely transform the exterior, upgrading its outdated, pseudo-Spanish ranch style to a bold modern aesthetic. The main objectives were to abandon the arches at the front porch, create a clearly defined entryway with a strong sense of architecture and give the home more curb appeal with new garage doors and a mix of modern materials such as aluminum, glass and flush-profile siding.

The original façade included faux Spanish-style arches that blocked the view from some windows, dated the look of the house and clashed with some of the home's architectural elements.

A three-car garage faces the street, making its doors a prominent design element for the home. The arched style of the doors echoed the other arches but looked dated and blah.

The owners were interested in using more modern materials such as glass, aluminum and flush-profile siding. The exterior was also remodeled with the principles of universal design in mind so the house can be accessible to people with different levels of mobility.

The result was so dramatically different it looks like a new house. The arches were removed, replaced with vertical supports in dark colors which are much more consistent with the home's architecture. Dark flush siding under the windows contrasts with the stucco and adds visual interest, grounding the house.

The front porch was modernized with a new, wider front door—painted yellow for a pop of color that makes it a visual focal point—and smaller side windows.

Glass and aluminum garage doors echo the horizontal lines elsewhere

in the front of the house, giving the garage a definitively modern look. The aluminum in the doors ties into the modern aesthetic of the steel canopy over the entryway and ensures that they complement the front of the home without overwhelming it. "I love the way it looks now," said the homeowner. "I admire it every time I pull into the driveway."

In order to provide more visual interest to the blank stucco walls at the back of the home, the horizontal siding used in the home's front now highlights key areas in the rear. The siding applications vary between half-wall and full-wall to provide cost savings and visual interest. The old brick fireplace was wrapped in a more modern stacked stone veneer.

The house is located on a large lot set against a backdrop of preserved open space and the new design takes advantage of the location. The spare, unornamented aesthetic fits nicely with the sparse desert landscaping in the front yard.

Sarah Gaffney is a design/project designer at Case Design/Remodeling in San Jose, CA. Reach her at 408.323.5300. casesanjose.com.

House Calls

By Evelyn Preston



I constantly receive calls asking if I'd like to sell my house. The mail brings computerized letters from people who want to live in my neighborhood—and my home!

Some pleas arrive on pink paper with cute tots smiling in the margins, a lure from “a family” longing to cherish my property as I do. All these nice folks will purchase “as is,” without fees or commissions and of course, let me continue to live here (‘til I die, I guess or am carted out), no agents, inspectors, contractors necessary.

Obviously, no appraisers, either. Not one query ever mentions money! Perhaps some un-wise, out-of-touch elderly do succumb to these ploys to undercut or defraud them of their longtime rights and equity. Savvy A050 readers will swiftly nix these probes as outright scams or wishful thinking and certainly not in their best interest!

Q: I've heard horror stories of adult children fighting over the sale or disposition of the family home especially after the death of the last parent. Is there any way to avoid this?

A: This is a real concern when money and emotions collide no matter how well siblings get along. Attorney Linda Silveria, my estate planner, has provided three home distribution scenarios that I filed next to the house deed. Using a realistic home value and

setting probable (income/property) tax consequences, the numbers show (1) proceeds on a sale while I'm alive, (2) making my home a rental for a later 1031 investment rental exchange, and (3) valuing the stepped up basis of my home at death when my trust can borrow and/or transfer assets should my three children differ on a sale or retention of the property.

Q: I'm selling my longtime home and dread the details—all this talk about inspecting, staging, bidding wars. It's hard enough downsizing and my children aren't helping much.

A: The good news in parting with a well-loved, long-held home is that outsize profits in this market allow owners to recoup funds used to hire outside experts for every part of the sale. An experienced real estate agent sets the time-line, manages priorities and shares contacts. Pros are available for guidance and labor. Inspections add value and reduce selling problems. Dispassionate organizers can swiftly separate and whittle down possessions; staging unclutters and showcases your home to buyers. These experts help erase the inevitable emotion and tackle overwhelming chores. Or as one seller lamented, “If I'd known this would be so easy, I'd have gotten ready to sell way before I had to!”

Q: When selling a home, isn't it quicker and easier to use the same person for the seller and buyer?

A: It may be easier but it's never better. Called Dual Agency, there are many reasons to not only have separate listing and buying agents but to have them licensed with different brokers. Don't fall for a “fast sell” pitch or



off-MLS (multiple listing service) private sale. Not only is this a breach of duty, it almost always results in less money for the seller. Avail yourself of the many articles on the subject as well as Department of Real Estate Code of Ethics.

Q: I need to rent my former house because I've moved to another state. A friend has the key to show prospective tenants and forms can be signed on-line. Any advice?

A: Owner beware! Recent articles unmask scams from bogus “owners” who see ads for rentals, post the same information on diverse sites (Craig's List, Next Door, etc.), but for a much lower cost—and of course, give their own callback number.

This crook will have toured the property shown by the owner's agent or friend and managed to gain access (unlocked door, back-door key, etc.) Due to the low rent, the crook will push a quick tour or drive by, give a phony pitch (others waiting, price changing) and force a fast decision requiring upfront money (month's rent, security deposit, etc.) Crook disappears, legitimate renter arrives. Use a professional management company for a smooth transaction and peace of mind.

Evelyn (Evie) Preston is a financial columnist for A050 and has worked as a financial advisor for over 25 years. Reach her at 650.494.7443. Her book: “Memoirs of the Money Lady” is available at eviepreston.com.



Sara Zeff Geber, Ph.D

Age: 68

Born: San Francisco

Education: Ph.D. in
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Marital Status: Married,
Chuck Geber 25 years

Occupation: Life Encore™
—Retirement Transition &
Life Planning For Boomers

Author: “Essential Retirement
Planning For Solo Agers”

Residence: Santa Rosa, CA



Q: Why don't most people plan for retirement?

Most people are in serious denial about what will likely happen to their bodies and minds as they age. Yes, some people appear to reach their 90s and 100s with few challenges along the way.

This small minority of older adults continue to live alone, doing their own shopping, cooking, driving, planting and harvesting their gardens, exercising, taking vacations, etc. We all know a few of these people.

The problem is that most people believe they are going to be part of this small minority so they don't do any planning for the more likely eventuality that they will

“People spend far more time planning a vacation than planning for their future”

experience challenges and those challenges may well lead them to need aid and care of some kind; maybe a change in living environment and surely a change in their habits and routine.

People spend far more time planning a vacation than planning for their future—financially or emotionally. Those who have had an up-close experience of the aging of a parent are often knocked out of their denial by it but the majority of baby boomers still refuse to acknowledge that they will someday grow old.

Q: Why did you write this book?

I wrote the book for and about Solo Agers (people without children or aging alone for any reason) because I am a Solo Ager and I wanted to be clearer about my options as I got older.

The more I spoke with other Solo Agers, the more I realized how little information and few resources are out there for us. I wanted to start changing that. I also wanted to raise awareness of the existence of this large subset of the over 50 population.

Q: Main message?

There are two key ingredients for a safe, secure and satisfying older life for Solo Agers: 1) Planning and 2) Flexibility.

An equally important part of the main message is that we need other people around us throughout our lives. We need an active social support network and we need to build and nurture it while we are still active and healthy.





Q: Isn't it better to "age in place" than move?

This is a tricky subject for several reasons. The denial I referred to above is in full force in people who insist on remaining in their two- or three-story home, with out-of-code railings, small doorways, bathrooms without grab bars, poor lighting, throw rugs, etc. These homes are not safe to age in.

In my research on aging alone, I interviewed dozens of people living independently in 55+ communities and not one told me they wished they had kept their old home and not moved.

Every single one told me it was the best move they made. The homes in those communities be they freestanding, condos, apartments or mobile home parks are small, one-story structures.

They are easy to keep clean, usually convenient to services and close enough to get to know your neighbors. These are the kind of homes that "aging in place" make sense.

And by all means, everyone should join a "village" if one exists in the area. I don't think we have room in this article for me to discuss this concept and extol all the virtues of these

villages but I am a big fan of them for people who are determined to age in place. Readers who are interested can check out the village concept through the Village-to-Village network (vtvnetwork.org).

On the other hand, I also think retirement communities that offer different levels of care when they become necessary are great options for Solo Agers who can afford it. I encourage people who are open to that possibility to do good research in their areas. Get out and visit these retirement communities in your area. Meet some people who are living there, ask for a tour, stay for a meal, see how it all works.



Q: Why is moving away from friends and family "risky," especially for those in their 70s and beyond?

We all need what I call a "social support network." This network starts with your family and close friends. Without this support network, when something goes wrong who will be there to help you?

I've interviewed too many people who moved away from their friends to be near a grown son or daughter and grandkids. Sometimes that works

out; sometimes it doesn't. In the most tragic of cases, the younger family has to move again and the older person is left behind, knowing few people (or none) in their new hometown.

"If you are going to move for any reason, do it early. Do it in your 50s or 60s while you are still healthy and strong."

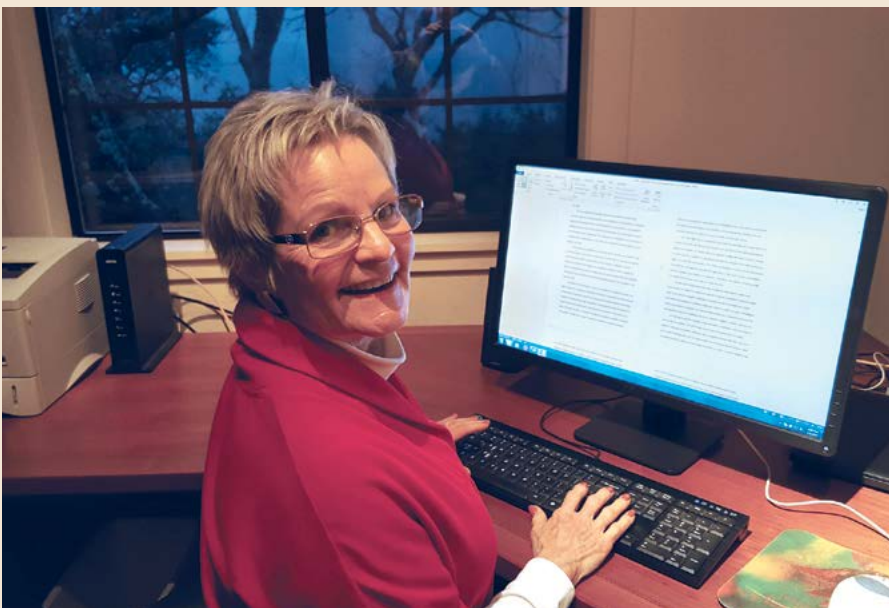
My philosophy is if you are going to move—for any reason—do it early. Do it in your 50s or 60s while you are still healthy and strong. That way you will have the chance to meet new people and form new communities of friends and neighbors.



Q: What are some of the trends in senior housing?

I am not the expert on this topic and I am sure you will be interviewing people who have much more intimate knowledge of this field.

However, what I am seeing is senior housing communities ramping up the



amenities that they believe will appeal to boomers. They are installing or increasing their wellness options; they are building more elaborate gyms, par courses, swimming pools; they are bringing in healthy eating options and more choice about when and where people can take their meals; they are bringing in education components for lifelong learning.

Some are co-locating with universities partially for this purpose. Some of the more expensive communities are bringing in renowned chefs and full wine cellars. I believe that "choice" will be critical in luring boomers into this kind of living environment.

The less regimentation, the better. These senior housing communities are going to be important for Solo Agers who can afford them. The biggest challenge for Solo Agers is avoiding loneliness and isolation as they age. Without family, this is their greatest risk.

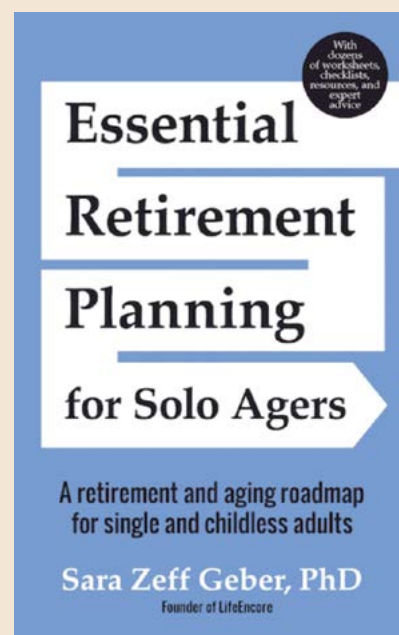
Q: What makes mobile home communities attractive for senior housing?

Mobile home parks can be ideal senior housing. They are compact and close together. Residents see one another daily and that familiarity often leads

to friendships. Many parks have organized activities. Some people age in them for 30-40 years. Others may choose them later in life as a less expensive option for aging in place.

Q: Your favorite way to kick back and relax?

Enjoying a great glass of wine and a good meal with friends.



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Shared Housing Is Good For You

By Roxanne Cornell

Life is good! Your kids are grown and have families of their own. You have reached that time in life when you're free to pursue your favorite pastimes. Yet returning to an empty home can feel so lonely.

We need companionship if we are to remain healthy and involved in life. Some studies show that the impact of isolation and loneliness on our health may be equivalent to smoking 15 cigarettes a day. Baby boomers especially often find it hard to admit that we need anybody.

An 80-year-long Harvard study published in 2017 found that the key to living a longer, healthier life may be having a sense of community as you age. Maintaining healthy relationships is as important as taking care of your physical needs.

Those with the best relationships at age 50 were the healthiest at age 80. The study confirms what I've observed in my own career as a clinical social worker: Having close,

happy relationships is a powerful influence on health and how well you flourish as you age.

Shared housing is helping to fix this social gap for active, independent baby boomers. In fact, baby boomers have a broader view of the types of services and options they want as they enter the last 30 years of their lives. That's why some corporations are now designing massive adult living complexes that offer travel services, healthier meals and other amenities that suit a more active lifestyle.

But you and I know that not everyone will thrive while living in a big complex. You can be lonely surrounded by people. The quality of your relationships matters.

Another alternative shared living environment is to share a single-family residence. This is my intent



with creating Vibrante Living, a shared living complex for four independent senior women. If you want to pursue this type of option, you may want to look for something that offers similar amenities as a big complex but on a smaller, more personal scale.

Remember, community and independence are not mutually exclusive. If such activities as shopping, theatre and sporting events are important to you, then they should be part of your checklist.

Just because you're older doesn't mean you suddenly lose interest in the things you've been passionate about. In fact, now you may even have more time and energy to enjoy them. If you're considering shared housing, look for a location that will enable you to continue living life on your terms, regardless of your age.

Roxanne J. Cornell is the owner and founder of Vibrante, a shared living community that combines an urban, private home setting with concierge services. To learn more, go to vibrante.com.





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