

# Caregiving FAQs to Help Seniors During Downsizing

A larger home can be a blessing for some people. But for many seniors, a home that's too big can be more of a burden. Taking care of that home is stressful when mobility and other aging-related issues are present. Some seniors also need help taking care of themselves.

Of course, managing this sort of move can also be stressful. This is why having answers to frequently asked downsizing questions along with the guidance of <u>Antwerp Township</u> can be so helpful for both seniors and their family caregivers.

#### **Understand Their Financial Situation**

Your loved one has several options after downsizing, but they all involve dealing with a home loan to some capacity. If your senior decides to sell, you can <u>look at local median sale prices</u> of homes in your area to get an idea of their appraisal value. Then, help them calculate the equity they have using that information. They can use this money to get into a senior living facility or as a down payment on a smaller property.

To qualify for a new mortgage, your loved one will need good credit, but a hefty down payment can help convince lenders, too. And, depending on how long they expect to stay in their new home, you and their real estate agent can help them decide between a fixed or adjustable rate mortgage. They both have their benefits, and should be explored for this specific situation.

## Where Will Your Senior Live After Downsizing?

Having a plan for senior housing can make the entire downsizing process less stressful for seniors and their loved ones. If you're worried about your senior loved one feeling lonely or being able to care for themselves, Senior Lifestyle points out that it's helpful to understand what makes <u>independent living</u> <u>different from assisted living communities</u>.

In an independent living community, residents will have common spaces and housing arrangements that provide regular social interactions. They can also access special services but they do not receive help with everyday activities.

Sometimes downsizing means moving into an assisted living community. Assisted living is a better choice for those who do need help with things like dressing, bathing, and managing medications. While this can be a very healthy choice, it's also one that's very emotionally charged for seniors. Some facilities offer a range of options that allow your loved one to transition between independent and assisted living within the same community. Support your senior by helping to explore the facilities available and making a choice you're both comfortable with.

# How to Prepare for Aging in Place?

If a senior wishes to age in place in a smaller home outside of a senior community, SafeWise notes that you'll want to make sure <u>certain updates are completed</u> to help keep them safe. Safety features like grab bars in the bathroom and even lighting around stairs can prevent serious injuries and even premature death.

Add another layer of safety protection by adding home security, including a camera doorbell. Options like the Ring Doorbell are reasonably priced and <u>easy to troubleshoot yourself</u>, so you don't have to rely on expensive monthly security system contracts.

In addition to these home updates, you can also take other steps to ensure your loved one stays healthy in their new home. For instance, you can reduce everyday stress by helping them keep bad energy at bay. Simple measures like keeping the home clutter-free, clean, and full of fresh air can create more positive and healing energy for your loved one.

If either of you has room in your budget, you could also consider investing in <u>some home exercise</u> <u>equipment</u> to help your seniors stay in top shape. Stationary bikes are perfect for this and can provide older adults with the regular physical activity <u>they need to stay healthy</u>.

## **Support their Mental Health in the Transition**

Now that you have some tips for ensuring comfort and safety in the new home, let's go over some ways to ease the stress and strain of the move itself. The first thing you need to keep in mind is that downsizing can be both an emotionally and physically challenging transition. It's important to be able to destress during the downsizing process, so take measures to ensure your loved one has opportunities for such things as soaking in the tub with some skin- and soul-soothing soaps.

Your loved one may be feeling sadness or even grief over having to leave their old home behind. They may also experience these emotions when sorting through possessions and getting rid of items that won't fit in the next home. Try to be patient with seniors as they work through these emotions, and offer you support whenever possible. It's also a good idea to have a checklist of things you need to do to prepare for open houses. This list can let your loved one know what needs to be done beforehand to ensure they aren't confused or frustrated by the process. It's a good idea to help them to remove valuables and pets for open houses, too.

If your loved one is also <u>closing up or selling a business</u> during this transition, help them with those details, too. This phase can be an incredibly difficult one as they see much of what they worked for being closed or packed up. Acknowledge these feelings and help them to see the financial benefits that this transition brings to them. And be there to help gather documents and track finances so they can complete the process smoothly.

#### Make the Physical Move as Easy as Possible

Helping can also decrease the amount of stress and anxiety your loved one has around the move. If you're unable to be physically present to offer that help, consider hiring locals who can do so for you. For packing and moving, this could mean looking for a moving company.

If managing the move is too much for you or your loved one, <u>look into hiring a senior move manager</u>. These specially trained professionals will be by your loved one's side for each step of this transition. A senior move manager can also coordinate the efforts of other moving help.

# **Provide Love and Support During these Changes**

Downsizing can be tough. You can make things easier by finding compassionate and practical ways to help your senior loved one. This is a stressful and emotional time for your aging loved one, and it's important to exhibit compassion and patience as you find the best solution for everyone.

<u>Check out Antwerp Township</u> online for important information about community events, permits, services, and more!

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