

Simple Steps to Remaining in Your Home

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Our dream often includes choosing where you live and staying there through the years of life. Human nature creates the comfortable feeling of familiarity in our surroundings that we come to rely upon. Seasoned adults are no exception to this rule. The shared desire to remain in our homes as we age is undeniably strong. In many interactions with seasoned adults, we are often asked, "What can we do to stay in our home? It is familiar and feels safe to us. We don't want to go into assisted living or a nursing home. We never want to leave our home." Fortunately, there are options. A coordinated effort by family members, attorneys and geriatric care managers often make it possible for seasoned citizens to continue living securely in their own homes. What is the key to staying at home with peace of mind? The answer is proper planning. There are simple steps to getting started.

The first step is to seek the advice of an attorney who specializes in Elder Law. An Elder Law attorney is someone who is committed to understanding the changing needs of the aging community. What should your elder law attorney do for you? This person should review all of your legal documents, such as deeds and life insurance policies, to ensure you are sufficiently covered and protected through the aging process. Your attorney may also recommend other important documents, such as a durable power of attorney, a health care proxy, a will, or perhaps a trust.

This step also includes gaining a solid understanding of your financial and insurance needs. People who specialize in helping you in this area are your attorney, a financial planner, a geriatric care manager and an insurance broker. These professionals assist you in understanding your individualized needs, such as home equity loans and reverse mortgages as part of a complete estate plan. A long-term care policy should also be considered as these policies provide important financial resources to defray the cost of health aides or caregivers when professional care is required in the home. These professionals can provide you a safety net when choosing to continue living at home.

Once these components are all in place, it is important to periodically review your plan with your team of professionals, to ensure your plan is kept current through the years. These crucial planning steps will help not only you, but others who assist you as you age.

The next step is to take an objective assessment of the condition of your residence. Sometimes a home that has been historically comfortable may become difficult to negotiate with age. Sight impairment, or difficulty walking, may require the use of a walker or wheel chair. It may be necessary to modify the structure of the home to accommodate for these changes. Be open to modifications

such as "Lifeline" or a "medical reminder". These are changes that offer that extra bit of security often necessary when aging at home.

A step which is often overlooked, but is crucial to long term happiness at home, is socialization. It is invaluable to have a network of friends, family or church members to visit with for emotional support and stimulation. When possible, volunteer work is an excellent source of vitality and purpose. Exploring your artistic side through dancing, photography, painting and cooking can be fun! Email is a terrific way to correspond with long-distance family and friends. Reading, crossword puzzles and games are all good for the mind and soul. Try something new-- how about Sudoku?

Adult day programs and senior centers are great environments for socializing. These programs allow a venue to meet new friends and become involved in activities such as playing cards, board games, puzzles, and crafts. Oftentimes, meals are provided-- dining together brings conversation and laughter. The range of options in scheduling and involvement can be tailored to fit each individual's abilities and interests.

An important resource for seasoned adults who choose to continue living at home is the Program of All-inclusive Care for the Elderly program (PACE). The PACE program provides socialization, meals and medical care during the day to persons who return to their homes with their spouses or families in the evening. Daytime programs allow you to return to the comfort of your own home after spending a day interacting with seasoned people experiencing life's changes right alongside you!

Another option for socialization is to have a younger person, or couple, living in the same home, or in an apartment on another floor in the home. Inter-generational relationships are terrific for both the seasoned adult and younger person. It provides an opportunity to share a home while allowing the aging adult to remain in their home. Offering discounted rent to younger relatives getting started in life - perhaps a newlywed couple or a recent college graduate - can be an appealing option. Taking care of the laundry, cooking meals, light housework, or yard work are responsibilities that can offset some of the rent for the younger person that benefits the seasoned adult remaining in the home. Your attorney can assist you with a contract to establish the parameters for such living arrangements.

Another crucial step in planning to stay in your home is establishing personal "end-of-life" wishes and goals. This may be a difficult step to start, but once completed thoughtfully, it creates a wonderful sense of control. Additionally, it is a gift to

your remaining loved ones as they grieve, knowing they have fulfilled your final wishes. A “pre-need” funeral is an important consideration—in other words, making all of the important decisions regarding your funeral outside of the grieving process and in a non-crisis time. It is a crucial part of a holistic financial planning approach that gives you peace in knowing all the details are in order.

Keep in mind that you may one day decide that you do want to move into an assisted living facility or rest home. Look at them now so you have an idea of what they are like. Make notes on what appeals to you about different facilities. They all have their own personalities. Nothing is written in stone. Keep all your options open. Remember have a plan before there is a crisis.

Your final step is perhaps the most rewarding. Sit back, revel in your well-thought out plan and continue enjoying your life knowing that you will be safe and comfortable in your home well into the future.

In summary, here is a list of tips related to the simple steps to remain in your home:

1. Don't wait for a crisis to plan your future.
2. Ask for help and know your rights. Seek out people you can trust, including an attorney, financial planner, geriatric care manager, and insurance broker.
3. Assess your home—is remodeling for convenience and safety in order?
4. Visit programs offered in your community including adult day programs, PACE, Senior Centers, meals on wheels, life-line, medical reminders or bill managers.
5. Investigate veterans' benefits and government programs, both federal and state.

6. Review end of life decisions—consider a “pre-need” funeral plan.
7. Create a checklist that includes all your legal documents with their locations, important dates and contact people.
8. Prepare a list of bank accounts, brokerage accounts, passwords, pre-need funeral arrangements, burial accounts, pension plans, life insurance policies, legal documents, medical information, social security, Medicare, health insurance, safe deposit box, titles of vehicles, federal and state income tax returns, monthly bills, trusts, retirement accounts, and charge cards.
9. Laugh. Keep your sense of youth. Create your own “waterfall of laughter.”

We've all heard that “knowledge is power”. Even more important, however, is to remember that “planning is power”. The future belongs to those who prepare for it. Surround yourself with people to assist you in gathering essential knowledge for making appropriate, personal choices and you can accomplish the goal of remaining at home. As a result, you will continue to be part of your community-- the patchwork that keeps all generations connected.

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