
HELPING MY PARENTS MOVE





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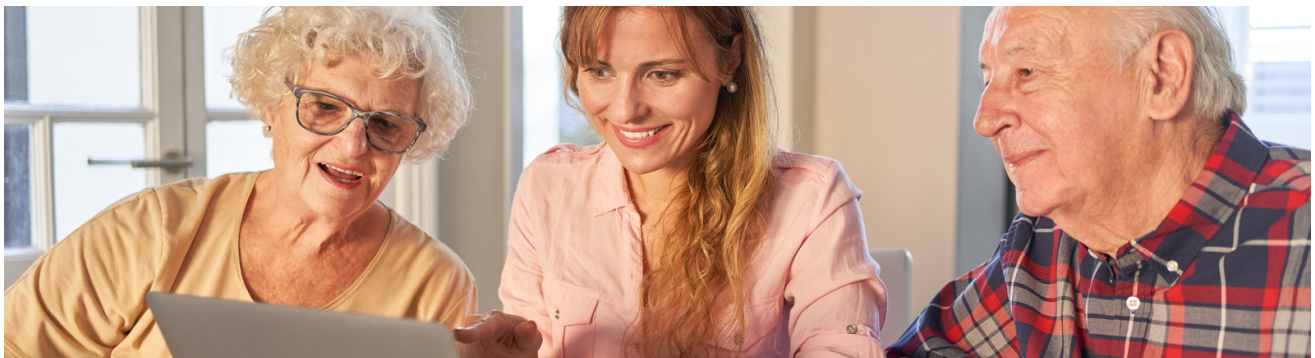
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Feeling anxious about next steps is natural

You're concerned about your aging parents' safety and have persuaded them to consider moving somewhere that's more age-friendly.

Congratulations. That's no small feat.

But they're understandably anxious. After all, moving is a big step. Particularly at their age.

You're asking them to leave behind what's comfortable and familiar and take a risk on someplace new. Not only that, they have a home full of belongings that will have to be sorted through.

It's easy for them to feel overwhelmed. Same goes for you.



This booklet gives you a glimpse into the journey ahead. It offers important insights into how to navigate what can be a very emotional process for both you and your parents. It also offers practical tips, including how to get their home ready for sale.

How you and your parents may see this move differently

It's important to realize that you and your parents are looking at this move from very different perspectives.



Your Perspective: You're likely concerned about their safety, health, and/or long-term well-being. Their house may be too big to maintain or no longer suited to their needs. Maybe they're becoming socially isolated as they become less mobile. Or they can't receive the care they require at home. Your viewpoint is fairly pragmatic.



Their Perspective: Your parents are likely concerned about losing their autonomy, particularly if you're suggesting they move to a retirement community or move in with family (where they may believe they'll have to live by someone else's rules). Also, giving up a home full of memories may feel like losing a part of their identity and history.



Bridging the Gap: Recognize that this is not an easy decision you're asking them to make. Avoid backing them into a corner. Invite them to share their concerns. Listen. Don't debate what they're feeling. Show that you're taking them seriously by offering to help them come up with a plan that takes their concerns into account. Let them see that you're on their side.




Focus on Benefits: Instead of highlighting the necessity of a move, focus on the advantages. What don't they enjoy anymore about owning their own home? Yardwork? Cooking? Stairs? Loneliness? Explain how moving to a more age-friendly place could eliminate these hassles. Suggest that selling their home could free up money for things they consider a priority.

How you might help

Remember.. it's their decision

Unless there are pressing health or cognitive concerns, your parents should be the primary decision-makers. It's their life, their home, and they deserve the respect and autonomy to decide its fate (as well as their own).

That said, making such a major life decision isn't easy. Here's where they might get stuck and how you might help them.

 POTENTIAL STICKING POINT	 HOW YOU CAN HELP
Resistance to change: Change can be unsettling, and your parents may resist moving away from their familiar surroundings.	Research different downsizing options. Visit potential new homes together. If you know friends of your parents have downsized successfully, suggest giving them a call. (This can be a game-changer.)
Financial concerns: Your parents may worry about the cost of moving or the impact on their finances.	Help them create a detailed budget that includes the costs of moving and ongoing expenses in their new living situation. Involve a financial planner if necessary.
Sorting and Decluttering: Sorting through years of possessions can be overwhelming.	Offer to assist with decluttering and downsizing tasks. Break the process into manageable steps and tackle one area at a time. Consider hiring a professional organizer or downsizing expert if needed.
Relocation Logistics: The practical aspects of moving, including packing, hiring movers, and coordinating the logistics, can be complicated.	Offer to take the lead on organizing and coordinating the move. Create a timeline and checklist to ensure a smooth transition.

What if your parent is incapable of deciding?

In certain circumstances, your parent may not be able to make a decision about their home on their own. For instance, if they have dementia and aren't able to understand the issues at hand, someone may have to step in to make a decision for them. Another example would be if they're temporarily incapacitated due to an unexpected accident or illness.

Laws related to who gets to decide – including who is entitled to act on behalf of someone who is incapacitated – vary from jurisdiction to jurisdiction. If your parent has a power of attorney in place (a legal document), it will designate who that someone is. In the absence of a power of attorney, there may be laws or regulations about who should act on their behalf, whether that involves making a decision about their property, finances, healthcare, or living situation.

Consulting a lawyer can provide clarity on the steps to take.



PLANNING AHEAD

If your parents are still capable of making their own decisions, make sure they have a power of attorney in place that reflects their current wishes. If not, explain to them why it's important (that is, it ensures someone they trust can step in and manage their affairs should the need arise, safeguarding their hard-earned assets and ensuring they get the care they deserve). Recommend that they let family members know who their power of attorney states will act on their behalf. This should help prevent possible misunderstandings in the future. Your parents may wish to ask a lawyer to help them prepare a power of attorney at the same time they're preparing or updating their will.



Helping them plan their move

Here's a checklist of things you can help your parents with:

- ☐ **REAL ESTATE REPRESENTATION:**
Choose a realtor who specializes in serving seniors and has knowledge of the local market (more on this later).
- ☐ **TIMELINE:**
Understand the desired timeline for the sale and the subsequent move.
- ☐ **MARKET DYNAMICS:**
Research local real estate trends to gauge the best time to list the property and what price to expect.
- ☐ **SPECIALIZED SERVICES:**
Consider if you'll need services tailored for seniors, like senior move managers or estate sale organizers.
- ☐ **HEALTH & MOBILITY CONCERNS:**
Account for any health or mobility issues that could affect the moving process.
- ☐ **FUTURE LIVING PLANS:**
Decide where your parents will live after the sale, whether it's moving in with family, an assisted living community, or another suitable location.
- ☐ **CONTINGENCY PLANS:**
Have backup plans in case the house doesn't sell immediately or if unforeseen challenges arise.
- ☐ **COMMUNICATION:**
Maintain open communication with parents, siblings, and others to ensure everyone is informed and involved as appropriate.



Helping them consider financial and legal matters

Here's a checklist of things you'll want your parents to keep in mind. Your parents will likely want to consult with legal and financial professionals on these:

☐ FINANCIAL CONSIDERATIONS:

Understand the value of the property, costs associated with selling, and how the proceeds will be used or invested. Involve a financial planner if necessary.

☐ DEALING WITH DEBT:

If there's an outstanding mortgage or debt attached to the property, figure out how it will be settled post-sale.

☐ TAX IMPLICATIONS:

Consult with a tax professional about potential tax implications from the sale.

☐ LEGAL CONSIDERATIONS:

Ensure all legal documents, including wills, powers of attorney, and other relevant paperwork, are in order.

☐ SPECIALIZED SERVICES:

Consider if your parents will need the services of a lawyer who specializes in elder law and/or estate planning.



Helping them get their home ready for sale

Here's a checklist of things you can help your parents with:

☐ **STATE OF THE PROPERTY:**

Assess what repairs or upgrades are needed to make the home market-ready. This can affect the listing price and speed of the sale.

☐ **APPRAISAL OF THE PROPERTY:**

This will give your parents a clear idea of the value of their home and how much money will likely be available to put towards future expenses in their new living situation.

☐ **DECLUTTERING & DOWNSIZING:**

Help your parents sort through possessions and decide what to keep, donate, sell, or discard.

☐ **PERSONAL BELONGINGS:**

Decide how to handle items of sentimental value or those that may be part of an inheritance.

☐ **LIVING ARRANGEMENTS DURING SALE:**

Determine if your parents will continue living in the home while it's on the market or if alternative arrangements are needed.

☐ **STAGING THE HOME:**

Consider if and how to stage the home to make it more appealing to potential buyers.

☐ **SAFETY DURING SHOWINGS:**

If your parents are living in the home during showings, ensure their safety and comfort.



Why it may be hard for you to help out on your own

Working through the previous three checklists is a lot of work. You may have a hard time completing them on your own for a number of reasons:



You don't have the time: Some tasks are huge. For instance, helping your parents sort through their belongings may, on its own, eat up almost all your available time. And if you don't live nearby, the total time you can realistically commit may be limited.



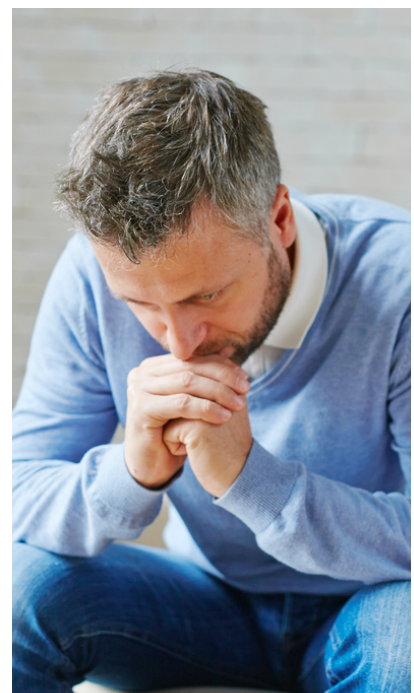
You don't have the expertise: You may find it hard to assess market dynamics or fully understand downsizing options that will suit your parents. That's quite understandable if this isn't the sort of thing you've had a lot of experience with.

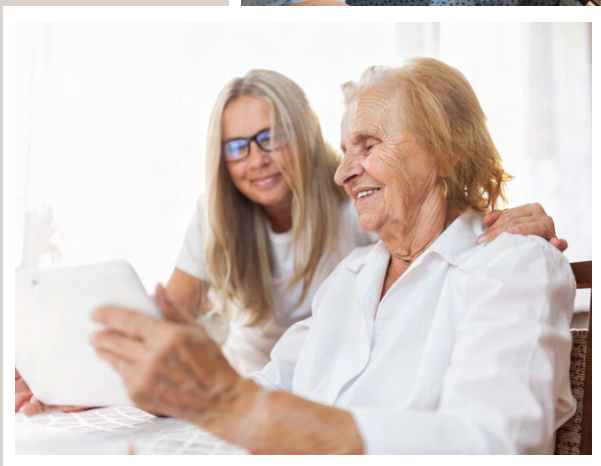


You don't have the connections: Let's say you've decided to find a property appraiser or a professional organizer or a senior move manager to help your parents. Do you know where to find them? If you haven't worked with any of these businesses before (or don't know anyone who has), how will you know which ones are trustworthy?



You don't know what to prioritize: The trick to managing any list of tasks is knowing which ones need your attention first and which ones can wait. This is especially important if your parents don't have a lot of time to get ready to move.





How a realtor who specializes in serving seniors can help



Beyond the Sale

Realtors experienced with seniors go beyond just selling a property. They understand the emotional and logistical intricacies involved. They can guide the process with compassion, ensuring that your parents' needs and feelings are prioritized.



Specialized Knowledge

These professionals often have a deep knowledge of senior housing options, from assisted living communities to homes designed for aging in place. They can provide valuable insights and resources tailored to your parents' unique needs.



A Smooth Transition

Having a realtor skilled in serving seniors from the start ensures a smooth transition. They'll let you know which tasks are a priority and which can be dealt with later, making things less overwhelming. They'll plot out a clear path to follow with realistic deadlines and provide support throughout the process. Their expertise makes the move less daunting and more manageable for everyone involved.



A Trustworthy Professional Network

They can connect you with other trustworthy professionals in their network who specialize in downsizing (such as senior move managers, staging consultants, contractors, cleaners, personal organizers, financial advisors, lawyers, and property appraisers), saving you a lot of time and worry.

Looking for a real estate agent who specializes in serving seniors?



Ian Thompson, SRES®

Carly Gibson

Downsizing Specialists

Ian Thompson & Associates

Nanaimo, BC

As realtors in Nanaimo, we focus on downsizing and helping clients maximize their living situation. We're committed to our community and clients and are constantly striving for excellence.

Ian has made helping seniors a focus for many years and has found that the more education people have makes the conversations and transitions easier.

Carly understands first-hand what's involved in helping your parents move. She helped her grandma through multiple moves—from house to apartment, and finally into a retirement home.

Simply call, text or email either one of us if you'd like to talk things through. Tell us about your parents' situation. We're happy to offer suggestions.

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