

Finding The Right Fit in Assisted Living

Choosing an assisted living facility for an elderly loved one can be a daunting task, but it's an undertaking most people will face at some point in their lives. There are many options to choose from, so advanced research can help you make the best selection for your loved one's unique circumstances. [Silver Key](#) can be an exceptional resource for helping you make informed decisions.

Assessing Needs

Most people recognize it's time to look into assisted living options when an elderly person can no longer perform the [activities of daily living](#). This includes being able to prepare meals, keep up with personal hygiene, dress themselves, take medications as prescribed, and safely navigate their home setting. While having in-home care can be an interim solution, it often becomes more than can be safely handled by a single provider, and full-time care becomes a necessity. This is especially critical if an individual is suffering from a memory disorder.

Dangers Of Living Alone

While many caregivers stress over the idea of helping their loved one make the move to assisted living, you're actually doing them a kindness and acting in their best interest. Seniors who need help with everyday tasks, such as medication management, bathing, and dressing, may also be slip-and-fall risks, while those with some types of dementia may become confused and forgetful and wander away. This can be especially difficult when adult children live elsewhere, or when the parent resides in a rural or isolated area where it's difficult to access in-home services. Loneliness is also a factor; many seniors are buoyed by the social interaction they have in group facilities.

Discussing Options

Ideally, you can discuss long term care options with your loved ones before the need arises. This allows you to have a conversation about their concerns and opens the door to talking about preferred living options, and possibly even taking tours of various facilities. The U.S. Department of Health and Human Services can help identify [services](#) in your area. Most people will have some degree of resistance to transitioning to assisted living because it can represent a loss of independence. Having the support of your loved one's primary care provider can help reassure them that making the move is in their best interest.

Considering Amenities

There are a wide range of options in assisting living, and services and amenities may vary from one geographic location to another. Costs can vary as well. You may be able to choose a location that specializes in memory care, rehabilitation, or offers tiered levels of care that range from independent living to skilled nursing care, all in the same location. Learn what you can about your loved one's long-term care insurance coverage and investigate what [Medicaid](#) or [Medicare](#) might cover. You may

need to consider liquidating assets or accessing savings to pay for assisted living costs. Selling the family home is another option.

Valuing A House

If you need to sell a family home to help finance assisted living, getting an idea of [market value](#) is a first step. You can hire an appraiser, enlist the services of a reputable real estate agent, or do a search of comparable homes in your area. You can determine the equity, or cash value in the home, by deducting the amount still owed on a mortgage from the mid-range of the appraised value. For example, if the house is appraised in the \$400-\$500K range, and there is \$200K left on the note, the approximate after-sale proceeds, before commission and associated fees, would be in the \$200-\$300K range.

Assisted living facilities range dramatically in terms of amenities, staff-to-resident ratios, living accommodations, and price. Care.com recommends [requesting information](#) from several facilities in advance of taking tours and going in prepared with a list of questions. You'll want to discuss your loved one's needs, preferences, and financial resources.

[Silver Key](#) is a health care human service entity that serves seniors in the El Paso County region who face unique challenges and barriers. [Call, email](#), or visit the site today to learn more about senior housing options, volunteer opportunities, and caregiver resources.

Photo by [Pixabay](#)

Annabelle Harris is a 67-year-old writer, wife, mother, and grandmother. She started blogging nearly a decade ago when she was still facing the prospect of retirement and old age. She was terrified and needed an outlet for her thoughts, fears, and uncertainties. It was through her first blog that she found the support of a community that truly helped her through the process of aging.

Today, she is paying it forward with Elders.Center. Her goal is to help soon-to-be-seniors and already-seniors move gracefully into their golden years with less fear and more confidence. The site features a plethora of resources to help answer common and not-so-common questions about aging.