02

HELPING AGING PARENTS

Stay-or-Move Planning Guide

A visual family guide for comparing staying, modifying, adding support, downsizing or moving before a crisis decides for you.

A SERP FIELD GUIDE

Education before recommendations. Options before pressure.

01

BEGIN WITH THE PERSON

The home is part of the decision—not the entire decision.

For many older adults, home represents independence, identity, community and decades of memory. A productive conversation begins with what matters to the parent—not with a predetermined real estate outcome.

Home 01

Is the property physically workable? What maintenance, stairs, accessibility or repair issues are likely to matter next?

People 02

Who is nearby? What caregiving, transportation, household and emotional support exists today?

Money 03

What does staying actually cost? What would moving cost? Which resources may need to last for many years?

Voice 04

Can the parent participate fully now? What decisions can be made while they still have maximum choice and control?

> *"The best time to talk about housing is often before anyone needs to move.*

COMPARE THE PATHS

02 There are more choices than stay or move.

Stay 01

The home, finances and support system still fit well. The plan is to preserve what is already working.

Modify 02

Accessibility, safety, maintenance or layout changes may extend time at home and reduce strain.

Add Support 03

Home care, transportation, housekeeping, meals or family coordination can change what is realistic.

Move 04

A smaller home, family proximity, 55+ community, assisted living or memory care may better fit the next chapter.

FAMILY QUESTION

If nothing changed for the next three years, would the current plan still work for everyone involved?

CONVERSATION PAGE

03 Questions that open the door without taking over

START WITH PREFERENCE

“What do you hope stays the same over the next few years?”

ASK ABOUT STRAIN

“What is getting harder about the house or daily routine?”

EXPLORE SUPPORT

“What kind of help would make staying easier?”

EXPLORE ALTERNATIVES

“If you ever did move, what would you want the next place to make easier?”

TALK ABOUT TIMING

“What would we wish we had already discussed if something changed suddenly?”

WHEN MOVING BECOMES THE RIGHT CHOICE

04 Compare the setting—not just the building.

If the decision shifts toward 55+ living, assisted living or memory care, compare daily life, care, management, cost, location and how the community will handle changing needs—not just the brochure and the apartment.

Daily life

Meals, activities, transportation, outdoor space, resident engagement, proximity to family and the actual feel of the community.

Care & change

Staffing, medication support, memory care approach, increasing needs, transfer policies and family communication.

Management

Who leads the building today? How stable is the staff? How responsive are they when a family has a concern?

Cost

Base rent, community fees, care-level add-ons, annual increases, what is included and what happens if care needs rise.

SERP CONTINUITY

The move is not the end of the relationship. With the resident's consent, SERP can continue checking in and maintaining relationships with the communities and professionals involved.