

Downsizing options and ideas for seniors

Much of our lives are spent recognizing and adapting to changing circumstances while formulating a plan for our futures, and being a senior is no different. One of the major decisions you will face at this stage of your life is downsizing. It can be a daunting process; however, if you focus your planning on maintaining and supporting your independence, the results are often liberating. Meeting your lifestyle needs as a senior is the major objective of downsizing. Most of us would like to stay in our family homes for as long as possible, but staying in these homes can become impractical financially, physically or emotionally. If that becomes the case, retirement communities generally offer three levels of supportive housing options` 1) Independent Living 2) Assisted Living 3) Complex Care. These options range from nothing more complex than a condominium with a dining room to full medical care.

Planning effectively for your future as a senior must include an assessment of the support services you are likely to need and weighing them against the services available from the communities you evaluate. Those support services may need to be physical (cleaning, yard work, cooking), social (proximity to family and friends, transportation to social events), personal (bathing, dressing). All of these issues will factor into choosing the right housing option for you.

Some communities can offer the entire continuum of care, and some will require you to move as your needs increase. Visit a variety of choices before committing to a community. Ask questions, and find out what they will do to accommodate your needs. We recently had a senior whose pet was a priority despite the fact that mobility was a challenge for him. The residence he chose allowed him to fence a small area outside his suite in order to remove the burden of walking the dog.

Choosing what you will take with you to your new home and what you will leave behind can be emotionally difficult. Start by getting an accurate floor plan of your new home. Laying out your furniture on the floor plan will give you a realistic idea of the space available to you. Keep in mind the logistical concerns of your new environment. For example, guests in a senior's community will have walkers, which require at least 26 inches of space to manoeuvre. Area rugs are tripping hazards in this environment. Bring along only what you use in your regular daily life.

Moving to your new home before you make the decision about what to do with the remainder of your household possessions often reduces stress from the process. The right moving company can further reduce the stress, but keep a few key points in mind.

- Most movers operate on hourly rates which don't usually include packing materials, insurance or fuel surcharges.
- Movers generally charge from the time the truck leaves their facility until it returns.
- If the mover is providing packing services, the rate should be lower than the rate used for moving day.
- If you are doing your own packing and make boxes too heavy, the mover can refuse to move them. (If you cannot move it with your leg on the floor, it's too heavy.)
- The movers should stay until all furniture is placed and should take packing materials away with them.

Where Do Seniors Live?

- 3 Out of 4 seniors live alone or with a spouse or with a common law partner.
- 70% of seniors ages 65 and older live in a house.
- 58% of seniors ages 85 and older live in a house.
- 93% of seniors ages 65 and older live in a private dwelling as opposed to a collective dwelling (Retirement Community) .
- 54% of seniors living in a collective dwelling are over 80 years old.
- 43% of seniors who sell their family homes become renters.
- 3 out of every 5 seniors who move are women.
- A senior who is a widow, widowed or separated is almost twice as likely to downsize from his/her home.

Stats. Canada, Survey of labour and income dynamics, 1999 – 2001

Hiring a Mover

- Hourly rates vary with the time of year, month and week, so ask for options.
- The lowest rates for any given month are mid-week, mid month.
- Insurance does not generally cover damage on boxes you pack yourself.
- High value items (over \$500) should be listed on the insurance to ensure coverage.
- Avoid month-end moves if possible to get a more experienced crew.

Sorting the possessions you will leave behind can be emotional. Solicit or hire help; someone without a vested interest who is not emotionally connected to your possessions can prove of immense value. Typically people dispose of their possessions in one of several avenues: gifting them to family and friends, selling them, making donations to charitable organizations or disposing of them. .

When deciding how to gift items remember children, even adults, perceive “fair” as “even”. It`s also important to remember how lifestyles have changed; few modern families have space for large dining room suites, pianos or large quantities of silver, china and crystal. Make sure the recipient of your gift wants it and will use it. If not, consider selling it and gifting the proceeds.

Selling household property can take several forms, internet services, Estate Sales, Consignment Stores, and Auction house to name a few. However, remember to place a priority on your safety if you will be allowing potential buyers to view items in your home, as you will if using an internet service, or if you have an Estate Sale. If you choose to use consignment stores or auction houses, make sure you understand their sales process. Will they charge cartage to pick things up in addition to a percentage of the proceeds? . Will they pay you as they sell you items or only when everything is sold?

Most charitable organizations and disposal companies have lists of acceptable items. Make sure you understand what they will take before to arrange for the pick-up or have it delivered. Many disposal companies will not take chemicals because they are not licensed to transport them. Before they start loading the truck make sure they see everything and make sure they give you obtain a quote for all services and make sure to clarify any exceptions before the work begins.

Following these steps for downsizing will streamline the process and ease the stress of settling you into your new lifestyle. Deciding to downsize should be about focusing you energy on the things that will make you life easier and more enjoyable. Make sure you are ready for this process and you are downsizing because you want to. If the decision is right for you following these steps for downsizing will streamline the process and ease the stress of settling you into your new lifestyle.

Jonathan Mackenzie

Estate Property Services

Web: www.estatepropertyservices.com

Email: info@estatepropertyservices.com

Phone: 604-831-8688