SENIOR MOVES GUIDE

Your Home. Your Timing. Your Decision.

A practical guide for thinking through a residential transition without rushing the decision.

High Touch | High Class | Low Pressure

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For older adults, families, and trusted supporters considering a residential move in Illinois.

1. START WITH THE PERSON, NOT THE PROPERTY

A senior move can involve much more than real estate. A home may hold decades of routines, memories, belongings, relationships, and independence. Before deciding what should happen to the property, begin with the person whose life is changing.

Questions worth considering

- Why is a move being considered now?
- What is working well about the current home? What has become more difficult?
- What matters most about the next chapter - location, space, maintenance, accessibility, affordability, proximity to important people or services, or something else?
- Who does the person moving want involved in the conversation?
- Is there a deadline, or is there time to explore options without rushing?

> **A successful senior move is not about moving quickly. It is about understanding the choices, respecting the person making them, and moving forward at the pace the circumstances reasonably allow.**

2. YOU MAY NOT NEED TO MOVE YET

Considering a move does not mean a move has already been decided. Sometimes the responsible next step is to understand whether the current home can continue to work. In other situations, planning a move before circumstances become urgent may create more choices and less pressure.

Questions to explore

- Could maintenance or household responsibilities be handled differently?
- Would reasonable modifications make the current home easier to use?
- Would a different housing arrangement better support current priorities?
- Would moving closer to important people, transportation, services, or daily activities be worth considering?
- What are the financial and practical differences between staying and moving?

These questions are informational starting points, not instructions. Health, legal, financial, accessibility, caregiving, and other specialized decisions should be discussed with the appropriate qualified professionals.

3. THINKING ABOUT WHAT COMES NEXT

There is no single correct housing choice for an older adult. Depending on personal circumstances, options worth investigating may include remaining in the current home, moving to another house, condominium or townhome, renting, choosing one-level living, moving closer to people or services that matter, or considering housing that offers additional services.

Compare the options around what matters to you

- Monthly and long-term housing costs.
- Maintenance and property responsibilities.
- Space, layout, stairs, entrances, bathrooms, parking, and everyday usability.
- Transportation and access to the places and services the individual chooses to prioritize.
- Ownership versus renting and the flexibility each may provide.
- Timing: what must happen first, and what can wait?

This guide does not select a community, housing type, or living arrangement for you. The purpose is to help organize the questions so you can evaluate your own options.

4. SORTING A LIFETIME OF BELONGINGS

Downsizing can be emotionally and physically demanding. The goal is not to make every decision at once. Work in manageable areas, allow time for memories, and involve only the people the individual wants involved.

A simple sorting framework

- **KEEP** - belongings that will move to the next home or remain in active use.
- **FAMILY / GIFT** - items the owner chooses to give to family, friends, or others.
- **DONATE** - items the owner chooses to contribute to an organization or community resource.
- **SELL** - items that may be appropriate for an estate sale, consignment, auction, or other sale method.
- **DECIDE LATER** - sentimental or uncertain items that do not require an immediate decision.

Before disposing of legal papers, financial records, deeds, tax documents, warranties, contracts, photographs, valuables, or other potentially important records or property, consider whether they should first be reviewed or preserved.

5. A GENTLE MOVING ROADMAP

A senior move does not have to follow an artificial six- or eight-week countdown. The timeline should reflect the person's circumstances, the property, any purchase or sale, family involvement, and the services that may be needed.

One manageable sequence

- **DISCUSS** - identify why a change is being considered and who should participate.
- **DECIDE** - determine whether to stay, move, or gather more information before deciding.
- **ORGANIZE** - locate important records and begin sorting belongings in manageable stages.
- **PREPARE** - if a property will be sold or another home purchased, begin the appropriate real estate preparation.
- **COORDINATE** - align real estate, legal, moving, financial, family, and other authorized responsibilities.
- **MOVE** - complete the physical transition according to the agreed plan.
- **SETTLE** - allow time to establish routines, organize the new home, and address remaining matters.

> **Progress is still progress when the next responsible step is simply gathering information.**

6. FAMILY, SUPPORT & DECISION-MAKING AUTHORITY

Adult children, relatives, caregivers, friends, and other trusted people can provide valuable support. Their involvement, however, does not automatically give them legal authority to make decisions for the homeowner.

Being someone's adult child does not automatically make that person the real estate decision-maker.

Power of Attorney (POA)

A Power of Attorney is a legal document through which one person may authorize another person - the agent under the POA - to act on their behalf within the authority granted by that document. Powers of Attorney can differ, and the existence of a POA does not by itself establish that it authorizes a particular real estate transaction.

If a Power of Attorney may be used in connection with a sale or purchase, the appropriate attorney, title company, lender when applicable, and other necessary transaction professionals should review the document and determine whether the authority is sufficient for the contemplated transaction.

Three different concepts

- **Support** - helping with conversations, organization, transportation, belongings, or other tasks the person welcomes.
- **Decision-making authority** - legal authority that must come from an appropriate source, not simply from a family relationship.
- **Ownership** - having an ownership interest in the property. Ownership and Power of Attorney are not the same thing.

Our real estate role is not to decide who has legal authority or interpret legal documents. It is to recognize when that question exists and make sure it is addressed by the appropriate professionals before critical real estate decisions proceed.

7. FAMILY CONVERSATIONS WITHOUT TAKING OVER

A thoughtful family conversation can reduce confusion, but the person whose housing is changing should remain at the center of the discussion whenever they retain the authority to make their own decisions.

Helpful conversation prompts

- What does the person considering the move actually want?
- What help would be useful, and what help is not wanted?
- Who has permission to receive information or participate in conversations?
- Are there legal documents or ownership questions that an attorney or title professional should review?
- Which belongings, routines, locations, relationships, or activities are especially important to preserve?
- Which decisions are urgent, and which can be made later?

> **Support should make the transition easier - not quietly replace the voice of the person whose home and future are being discussed.**

8. IF A HOME WILL BE SOLD OR PURCHASED

This Senior Moves Guide focuses on the transition itself. It intentionally does not repeat the full mechanics of selling or buying a home.

If a home will be sold

Refer to the **Thinking About A Home? Seller's Guide** for preparation, representation, pricing, marketing, offers, inspections, municipal considerations, repairs, closing costs, contract-to-closing coordination, and possession.

If another home will be purchased

Refer to the **Thinking About A Home? Buyer's Guide** for financing preparation, buyer-brokerage representation, property searching, offers, inspections, appraisal, homeowners insurance, closing, and possession.

A senior transition may involve one, both, or neither of those transactions. The appropriate guide can be used only when that part of the journey becomes relevant.

> **The Senior Moves Guide organizes the transition. The Buyer and Seller Guides explain the real estate transaction when needed.**

9. BUILDING THE RIGHT SUPPORT TEAM

Not every move requires every professional or service. The right team depends on the person's circumstances and the work that actually needs to be done.

Possible roles may include

- **Real estate broker** - assists with real estate information, representation, marketing, property search, negotiation, and transaction coordination within the brokerage role.
- **Attorney / legal counsel** - advises on legal rights, contracts, ownership, estate or trust issues, Power of Attorney, and other legal matters.
- **Lender** - addresses financing qualification, loan programs, funds needed, and lending requirements when financing is involved.
- **Tax professional / financial professional** - addresses tax or financial questions within that professional's field.
- **Moving or move-management services** - may assist with packing, organizing, moving, unpacking, or coordinating the physical transition when desired.
- **Estate sale, auction, donation, hauling, or storage services** - may be considered when belongings need another destination.
- **Other qualified professionals** - inspectors, insurance professionals, contractors, accessibility specialists, or others when the circumstances call for their expertise.

The guide explains possible roles; it does not require the use of a particular provider. The Patron decides which services deserve consideration.

YOU DON'T HAVE TO DECIDE EVERYTHING TODAY

A residential transition can begin with one question and one responsible next step.

Understand the choices. Respect the person. Organize what matters. Move forward when the circumstances support the decision.

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