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## Don't wait till it's too late to plan the big move

### Better to choose your retirement residence than to leave it until you have no choice

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When is it time to move to a retirement residence? There is never a great time. The move sparks an emotional upheaval, consumes a lot of energy and is really stressful. All the things to think about - where to move, what to move, change-of-address notices, selling the house, a new neighbourhood ...

Because it can seem so overwhelming, people tend to put off the decision - until their backs are against the wall.

In all we do, it is good to have a plan. We plan our careers, our finances and our families. We plan simple things, like meals. A move to a retirement residence should be planned to minimize the stress.

Let's look at the planning we need to do:

#### 1. The thinking stage

Where are you now? Do you feel safe where you are? Do you require assistance to accomplish daily tasks that you used to handle on your own? Whatever the situation, it's OK. Where there is a problem, there are solutions.

#### 2. Find what you need

Look around. Who can help? What is it you want or need - security? Friendship? Prepared meals?

For different reasons, people think of moving, or staying put, as long as they can get help around the house or personal care. The most important thing is that you feel safe in your environment, wherever you are.

#### 3. To stay or to go?

Are you hoping to stay at home? If so, what types of services do you need and who can provide them? What are the related costs? Many people think that staying at home is less expensive than moving to a residence. (A few years ago, an elderly couple, both 100 years old, chose to stay home. Their round-the-clock in-home care cost them \$8,000 a month, on top of the standard homeowner expenses - utilities, insurance, meals, condo fees, etc. Calculate all the real costs of running your home, then compare with the cost of a retirement residence.

What are the options if you move? What type of residence is convenient? What services do they offer? What are the costs? Call residences you have heard of, discuss your situation with them and see if it seems an appropriate place for you. Then go visit. Visit many residences, as they are all very different, and even harder to compare. The residence that

will be good for you is the one that sits well with you when you visit.

#### 4. The time line

You decide to move. Negotiate and sign the lease with the residence that suits you. When is your new apartment available? Determine a move-in date. What about the house? If selling, when is the best time to put it on the market? Who can help with this task? Okay, the house is for sale, the apartment is rented, the move-in date is scheduled. Now what?

#### 5. The move

Get a note pad, sit down in every room, and jot down the items you'd like to take with you. Be reasonable. You do not want an overcrowded place. Make a floor plan of the new apartment (ask the residence if they have one), and fit in your furniture to size. This will help you determine the furniture that will fit into your new home. Then sell, give away or throw out the rest.

Make a list of the people or organizations that require your change of address - every letter that comes to your mailbox, add it to the list. Book a moving date with the residence (to reserve the elevator and ensure the apartment will be ready for you) and the mover. Give the mover a floor plan (on moving day) that you have made with the furniture "in place." This will save time for you and the movers and the apartment will be set up more quickly and easily.

#### 6. Enjoy your new home

Settle in - it takes time. Everything is new. You have just been through a difficult emotional and stressful time. Everyone around you has gone through the same thing. They understand. Relax and enjoy the moment. Get to know your neighbours. Go to one of the activities on-site. Integrate slowly and you will see everything fall into place.

No, it isn't easy, but just take it one step at a time. It is better for you to decide what you would like than to have someone decide for you.

A variety of people can help you along the way: professional organizers, friends and family, CLSCs, nursing agencies, different community services, and people to help you find a residence that will meet your needs.

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