



## Close to Care: Relocating for a Senior Loved One

As our loved ones grow older, it's normal to want to move closer to help care for and spend more time with them. This important step can bring fulfillment to everyone involved, but it can also prove complicated (and even expensive) if you haven't planned ahead. [The Heartland Realtor Organization](#) shares what you should consider before making a decision.

### Deciding When to Move

Trying to ascertain the right time to move closer can be tricky and, ultimately, the right answer depends on individual circumstances. With this said, [there are some clear signs](#) that your loved one may need help, which include: difficulty performing daily activities, changes in physical function (e.g., noticeable weight loss, changes in physical function), and reduced mental faculties. It's common for seniors to want to retain their independence for as long as possible and it's often necessary for us to take initiative, check in and make decisions ourselves.

Your other considerations likely pertain to your own life and the people in it. When a loved one is in need of help, it can be easy to disregard our own requirements, but [the usual factors still apply](#): can we afford it? Will it interfere with work/family/school? And [is the property a good investment](#)? If you have co-habitants, it's worth sitting down and discussing everyone's feelings and whether they feel this is a good decision.

## Deciding Between Living Options

You may decide, based on what you know, that a full relocation isn't yet necessary. There are plenty of [in-home care options](#) available and you may find local specialists available to help out. Alternatively, some opt to rent properties close to their loved ones for a period in order to gauge the workability of a permanent move. It may also be possible to move the individual themselves, taking them from currently unsatisfactory living conditions and finding them [a property with better accessibility](#) (or closer proximity to you and the family).

The most drastic, definitive step towards caring for a senior loved one, however, is simply to purchase a property close to them. If you're unsure of the financial viability of this option, it's worth first checking your debt-to-income ratio. Mortgage lenders will use this to determine your monthly payments. You can calculate yours by adding up existing monthly debt obligations and dividing this total by your gross monthly income. You'll want to look at these numbers [in conjunction with home prices](#) to factor in how much you could make from the sale of your current home and how much you'll need for a new home in your loved one's area. For example, if you're selling your home in Crystal Lake, Illinois, prices have gone up over the last few years. If you have been in the home for awhile, you're likely to have a good amount of equity to put towards a new purchase.

## Moving Your Family and Your Business

With your mind focused on caring for others, it can be easy to forget the simple things in a moving process. Make sure that, well ahead of time, [you've built your moving checklist](#). It's also crucial to find a worthwhile moving company that is based locally, has the necessary credentials, and offers a reasonable estimate.

If you're planning to move your business to a new location, there are a few important things to keep in mind. First, consider the needs of your business. Will the new location provide adequate space for inventory and employees? Is it easily accessible to customers and clients? Once you've found the perfect new space, it's important to [notify your customers and clients](#) of the upcoming move. Send out a direct mail campaign or email blast with the new address and contact information. Be sure to update your website and social media profiles as well. Finally, don't forget to notify the appropriate government agencies of your new business address.

## **Allow Time to Adjust**

The first few months after you've moved in close by can be the trickiest. Remember, your loved one was, up until now, a fully-functioning adult and won't be used to others coming into their space and doing things on their behalf. It's important to allow them [a sense of autonomy](#), even if you are doing most of the legwork. It's also important to take time away from caring for yourself, focusing on mental and physical wellbeing.

It can be a difficult time emotionally and logistically when our loved ones grow older, but if you can sort out your thoughts and plan ahead, there's no reason why this significant step can't be a step forward. Be realistic about your finances regarding moving, and choose an option that fits you and your loved ones' needs. And take the appropriate steps if you are moving your business, too. Caring for our aging loved one is important, but it's also important to continue on with your life and responsibilities. Don't neglect yourself during this process.