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| **Short Term** | **Stay and Make it More Affordable**   * Lower Energy Costs * Lower Maintenance Costs * Lower Utility Costs * Lower Property Taxes * Increase Monthly Income   + Earned Income/Rental Income   + Reverse Equity Mortgage | **Stay and Make it Accessible**   * Repair/Renovate   + Exterior Walkways and Entries   + Interior rooms, baths, doors and hallways * Funding Changes   + Self-Fund - thru Savings or Equity Conversion   + Get a Loan - Market Rate or special housing repair low interest loans, or borrow from family   + Ask intended Heirs to finance improvements |
| **Long Term** | **Make Your Present Housing Situation Less Socially Isolating**   * Get a Job as Employee or Volunteer * Invite Housemates to Move In   + Finding a Tenant to move in: ask a Friend, Family Member, Grad Student, to move in, or find a new acquaintance to become your tenant. * Set up Steady Social Engagements with others at home or in the community for:   + Routine Shopping/Errands   + Religious Services   + Arts and Cultural Excursions   + Fitness Activities   + Join a Club (books, singing, knitting, home building, motorcycle riding, etc.) * Find a Friendly Visitor to come see you * Engage in life-long learning activities | **Maybe Move to a More Suitable Housing Situation – one that is more affordable, accessible, and more socially active**   1. Explore your options: budget and preferred communities and housing stock available. 2. Identify core space needs/requirements for rooms, storage, parking, and amenities. 3. Find out lead times and rental/purchase process for each site to be considered: 4. Choose the type of new property to which you will move in 1-5 years. 5. Decide what belongings to keep and which to shed. 6. Organize a plan for shedding excess belongings, with a **timetable** and **sequenced action plan** for what to tackle when (e.g. donate books first, shred unnecessary documents, donate clothes, then art work and collectibles, then furnishings, and finally excess or unneeded kitchen and home maintenance tools). 7. Apply to new apartment/or purchase new property while at same time managing the sale of current home/or giving timely notice to current landlord. 8. Hire realtor; stage home for sale; ask friends/family for help. 9. Hire movers; move into new home. |