

# AO50

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## Special **HOUSING** Guide

### Where To Live?

### Find A New Home

*Inside:*

Move Or Stay?

Yes To Backyard Homes

Ough! Home Sale Taxes

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Summer | 2017

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## Publisher's Note



### Thinking Of Moving?

**Most older homeowners want to live in their homes forever.**

Sometimes that is not possible. Where to live is challenging but there are many senior housing options to consider based on your health, lifestyle and personal finances.

**Senior housing options** include Active 55+ communities, Continuing Care Retirement (CCRC), Independent, Assisted Living and Memory care. You might also want to explore small Backyard Homes and manufactured/mobile homes. We hope that our annual Housing guide will help you find a new home. See articles starting page 6.

**Rapidly gaining popularity** in the Bay Area are small Backyard Homes (formerly known as Granny units or In-law quarters.) These are not sheds but well designed, small homes ideal for family members or caregivers. Read article "Yes In My Backyard" by realtor Pat Kapowich, page 12.

Due to the incredible home appreciation in the SF Bay Area, many homeowners have tons of "equity" in their homes and some may sell and cash out.

**What is the tax bite?** Find out before you sell. Read article by CPA Merv Roberts, page 16.

Looking for your next adventure? Check out ActiveOver50's new Adventure Travel club, page 35. Senior discounts and free membership.

Keep those emails, phone calls and letters pouring in. Your comments "keep me going." Love to hear from you on any subject. You can reach me at [larry@activeover50.com](mailto:larry@activeover50.com). Or **408.921.5806**.

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# Find A New Home

## 2017 *San Francisco Bay Area Senior Housing Guide*



Stay. Or move? Very difficult decision as you get older, especially if you have lived in your home for 30+ years.

We hope that the information in this *Housing Guide* will help you decide what new home is best for you. Your comments and suggestions are always appreciated.

# Senior Housing Where To Live?



**After retiring should you stay in your home or move? Not an easy decision for anyone but especially hard for homeowners who have lived in their home and community for many years. Often 30 or more. If you decide to move, here are some housing options to consider.**

## **Adult 55+ or Independent**

These are typically apartments or condos exclusive to adults of a minimum age of 55+. They may or may not offer group amenities such as clubhouses or community rooms, recreation, planned socials, meals or healthcare.

Some call themselves senior apartments or retirement communities such as the Villages Golf &

Country Club in San Jose. Homes and condos range from \$390,000 to \$1 million+. Monthly rentals are available from \$2,500+.

## **CCRC Continuing Care Retirement Community**

CCRCs provide the entire continuum of senior living and healthcare from independent and assisted living to memory care to skilled nursing—usually on the same campus.

Residents can age in place without having to relocate. Most CCRCs require a buy-in fee (\$250,000 to \$1 million+) in addition to a monthly service fee of \$3,500+ which typically includes meals.

## **Independent & Assisted Living**

Independent and assisted living communities usually include indi-

vidual apartments with kitchens. Included in the monthly rent (\$3,000+) are meals, activities, weekly housekeeping, security systems and entertainment.

You can move in as independent but if needed, other services are available including medication monitoring, bathing, dressing or grooming.

## **Residential Care or Board & Care**

Typically a single family home with usually no more than six residents. Family style living that includes personal assistance. Costs for a shared room from \$4,000 per month.

## **Backyard Homes**

Called “Granny or in-law quarters, Accessory Dwelling Units (ADUs) are small backyard units (400+ sq. ft) designed for family members, caregivers, guests or renters. Gaining popularity in the San Francisco Bay Area due to the housing shortage and high cost of homes.

ADUs can be custom designed or bought manufactured. Prices range from the low \$50,000 to \$250,000+.

## **Manufactured Housing— Mobile Homes**

Mobile homes may be the best kept secret for low cost housing in the Bay Area. Many mobile home parks come with pools, fitness centers and community rooms.

In the Bay Area, new mobile homes average around \$300,000; used from \$150,000+. Parking space fees from \$600 to \$1,200 per month.

## BAY AREA SENIOR HOUSING GUIDE 2017

Type	Description	Estimated cost	Catering to	Payment
<b>Active 55+ Homes/Condos</b>	Activities, security, low maintenance, no healthcare ( <i>use in-home care agency</i> )	\$300,000–\$1M+ Home Owner’s Association fee monthly	Independent Living	Private pay, mortgage financing
<b>Senior (55+) Apartments</b>	Independent apartments	\$3,000+ monthly	Independent Living w/ meals, housekeeping and some activities	Private pay
<b>Continuing Care Retirement Community (CCRC)</b>	Comprehensive lifetime of care— independent, assisted, skilled nursing	Buy-in may be required \$250,000–\$1M+; monthly service fee \$3,500–\$5,000+	Independent, healthy, some health issues—some may enter assisted or skilled nursing	Private pay, long term care insurance
<b>Assisted Living</b>	Assistance Living	\$3,000+ monthly—special care \$500–\$2,500 more	Help with personal care & household tasks	Private pay, long term care insurance
<b>Memory Care</b>	Alzheimer’s & Dementia care	\$6,000–\$13,000+	24 hour supervision	Private pay, long term care insurance
<b>In-Home Care</b>	Health/personal care in home, non-medical	\$26–36 per hour, depending on level & frequency of service	People wanting to live at home— "Age In Place"	Private pay, Medicare, Medi-Cal, VA, long term care insurance
<b>Backyard Units ADUs</b>	Small backyard homes—400+ sq ft	\$100,000–\$300,000+	Independent Living	Private pay, mortgage financing
<b>Manufactured Housing/ Mobile Homes</b>	Mobile homes— 600 sq ft–1,800 sq. ft	\$150,000–\$300,000; plus \$500 to \$1,200 monthly parking space	Independent Living	Private pay, mortgage financing

### Affordable Housing or Subsidized Housing

Private organizations and the Federal Housing and Urban Development (HUD) offer underwriting of some types of Senior Housing. There are many different restrictions but rates are based on a percentage of household income. Waiting lists for these units can be up to four years.

For more information, go to:  
<http://www.hud.gov/apps/section8/index.cfm>  
<http://www.seniorseasons.com/affordable-housing-is-not-just-a-dream/>

# Need Help Finding A Home?

## Referral Services May Be the Help You Need

By Kaye Sharbrough



**Referral Service can be a local company or an Internet-based website or 800 number. Ideally, the service will help you find Senior Housing that fits your needs, location and budget.**

**Fact:** There is no charge for you to use a referral service.

**Fact:** Referral Services, whether local or Internet-based, earn a referral fee if someone they send to a home or community moves in. The home or community pays that referral fee.

**Fact:** Some Referral Services do not tell you about all the homes and communities that may be good for your situation. They may only tell you about the communities with whom they have contracts. Always ask.

When you use a local Referral Service, you have a better chance for personalized information. It's also more likely that the Service has first-hand knowledge of the communities and their reputations and can provide you with pricing and detailed information.

When you use an Internet-based referral service, you'll likely speak to someone in another state who does not know California laws, nomenclature, pricing, reputations, etc. And they probably have never seen the communities they give you.

It's a new world out there and the Internet is a wonderful way to get some information. But you know how your Mother told you not to talk to strangers? You also probably should not put your personal information into forms on the Internet. Be careful on some of these websites. Here's one story from one of our clients:

**Judy & Joe Bench wanted to find** an Independent community for themselves in or very near Sunnyvale, California where their son lives. They wanted to be in a community with activities and meals. Judy had gotten an email (from a large website that has a celebrity endorser). It told her that their company would give her five communities (with pricing!) that fit their needs. So she clicked on the link. She put in her name, contact information, city and budget.

Almost immediately, she got a phone call from the "Family Advisor" who was in Kansas City. After speaking for a couple minutes, Judy hung up and within 10 minutes, she received an email from the "Family Advisor" with seven different communities listed.

Pricing was included on only three and two of those were above the budget she had specified. The other four had no pricing. Only three were in or near Sunnyvale. Two that were on the list were over 15 miles away.



One was in Alameda County! Only one was appropriate to her request. The others were Assisted or Memory Care!

So now she knew about one that was appropriate and potential but within the next 30 minutes to three days, Judy was bombarded by phone calls and emails from all seven of those communities and, of course, more emails and phone calls from the "Family Advisor."

Unless you like getting lots of phone calls and emails from strangers, you probably should not fill in those forms on the Internet.



There are local referral resources (individuals & agencies) that have been in the communities, know the reputations and have historical knowledge of the local senior housing. If you or your family would like knowledgeable advice, get a referral to a local referral resource. Ask your doctor, care manager, senior center, social worker, attorney, financial planner or friend for a recommendation.

**Fact:** Use the Internet wisely. But unless you like getting lots of phone calls and emails, be wary.

To learn more about senior housing, call Kaye Sharbrough at 877-373-6467 or go to [www.SeniorSeasons.com](http://www.SeniorSeasons.com).

**FREE!**

## SENIOR HOUSING ADVICE?

Need help selecting the Senior Community that is best for you? Whether it's an active retirement community or caring support that you need, we can help you choose.



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# Lucked Out

By Evelyn Preston

**After watching skyrocketing home values in the San Francisco Bay Area, I must remind the more “senior” seniors that many of us lucked out by staying put.**

Inevitable aging, however, has opened doors to new housing options and living arrangements often updated in ActiveOver50 articles and columns. Retirement costs, taxes, health, family, dreams and desires are a few of on-going considerations that impact our later-years’ lifestyles and domiciles.

**Q: I’m weary of maintaining our large home and property and would welcome moving to a retirement community with increased amenities and new friendships. My husband won’t budge. What to do?**

Erase emotion and focus on facts. Compare costs of various retirement venues (lifelong care, recreational only, et al.) against at-home aging that could involve caregivers, increasing maintenance, remodeling and replacements (furnace, roof, etc.) Consider healthcare unknowns. Don’t forget property taxes and rising utility rates. Money talks.

Consider shared housing with just a helpful renter or a live-in couple which could dovetail into current household help and future physical assistance for each of you plus the companionship you crave.

Check the new wave of sharing communities—“it takes a village” old fuds style—with your own downsized “castle” but shared cooperation in the many chores and pleasures of daily living.

**Q: Do you think the backyard “Granny units” will help seniors who want to remain at home and might need extra income or extra help? Would any “Granny” actually move to her own backyard?**

Some seniors will rent as you suggest; others may downsize to another family member’s guesthouse or separate studio. However, I read a thoughtful newspaper article about a sought after Connecticut community that allowed backyard units. These ultimately wrecked home values and ruined neighborhood dynamics due to the area being over-run with ugly, cheap, shed-like structures, problem renters, increased parking woes and crime. Now the entire town has become “the wrong side of the tracks.” The message warned voters in a near-by town against approval of a similar measure. I’m baffled that no design oversight and few rules or regulations are contemplated by some local Bay Area cities considering these extra units.

**Q: An elderly friend wanted to sell his house and move but the huge capital gains tax made it impossible. Any tax-saving strategies for seniors who would like to downsize or must they wait to die when appreciated assets, like homes, move up to market value?**

My friend, Ann, a wise senior, shared her/husband’s personal plan and positive attitude selling their lovely old home to their daughter.

“We didn’t want any convoluted or devious strategies to avoid taxes,” Ann said, “just a plan that worked for us.” They consulted a reputable estate attorney and sought a reliable



appraisal, then set the down payment amount to cover the “buy-in” cost for their new retirement community.

Requesting a prevailing interest rate (currently low) for an interest only loan wouldn’t trigger any extra capital gains tax and this income would also help meet the monthly costs of their new home. Because they could completely trust their buyer, they retained 1/3rd ownership—lower costs for buyer, extra nest egg for them.

“We were at the right place at the right time,” Ann said, “our home’s extraordinary increase in value had nothing to do with our financial genius. We’d enjoyed the good life so I didn’t mind paying a reasonable share to the government.” Ann wanted a “clean” deal without any worries.

“As a bonus,” she added, “our daughter continues to pay property taxes at our same rate.”

**Homeowners’ Alert:** Plans to leave homes and investments for heirs without taxes may hit a snag. This administration’s possible trade-off for retiring Estate Taxes upon death could be to rescind the stepped up basis to market value when an owner dies—a huge setback for long time Bay Area homeowners!

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*Evelyn (Evie) Preston is a finance columnist for ActiveOver50 and has worked as a financial advisor for over 25 years. She can be reached at 650.494.7443. Her book: “Memoirs of the Money Lady” is available at [www.eviepreston.com](http://www.eviepreston.com).*



Meg, joined in 2014

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With more than thirteen grandchildren, Meg knows a thing or two about cooking. She also knows about doing her homework. After looking in Portola Valley and Woodside, she said Los Gatos Meadows was the South Bay's most appealing senior community. To see why living here is living well, or for your personal tour, please call 408.354.0292.



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# Backyard Homes “Yes. In My Backyard”

By Pat Kapowich



Twenty years ago, most Bay Area homeowners were opposed to having secondary housing units in their next door neighbor's backyard. Similarly, Accessory Dwelling Units (ADUs) have swapped out "granny units" and "in-law quarters."

Times change. Perhaps the housing shortage and aging population are why attitudes have been modified. Regardless, according to The California Department of Housing and Community Development, "changes to ADU laws (SB 1069, AB 2299 and AB 2406) will further reduce barriers, better streamline approval and expand capacity to accommodate the development of ADUs."

The term "housing crisis" is now synonymous with the housing shortage. Young, old, rich or poor have all seen Bay Area rents skyrocket as supply plummets. The new laws deliberately

eased parking and requirements which will no doubt result in added housing stock for renters and rental income ADU owners.

As a Realtor®, I know this is another option for many older adults who are traditionally unable or unwilling to sell and move. In fact, our Multiple Listing Service will include a search function for properties with an ADU.

Accessory Dwelling Units—a.k.a. Secondary Dwelling Units or Accessory Living Units—are attached or detached new construction. Conversely, a Junior Accessory Dwelling Unit, (JADU) repurposes a room within the existing footprint of the single-family residence.

JADUs have a separate entrance but no gas or 220-volt appliances and can be no more than 500 square feet. Two double locking doors are required to connect the unit to

the primary residence. The JADU requires an efficiency kitchen while a bathroom is optional.

Senior citizens now referred to as "older adults" can maximize the newer term "aging in place." The ADU can accommodate guests, renters, family members or caregivers. Let's not forget, the homeowner has the option to live in the ADU while collecting rent on the larger home.

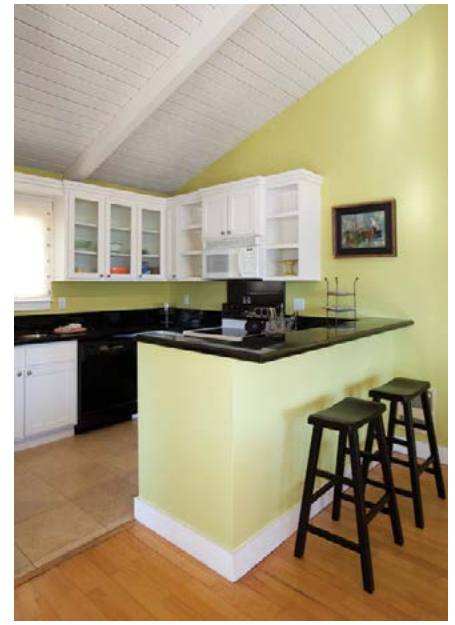
Regardless, rental income in the backyards of retirees or a growing family is a safe investment. Thankfully, major banks are working on an ADU-specific loan home that will allow the future rents as a factor for qualifying.

How much? You might ask. One newspaper article stated, "a rock-bottom new one can cost \$50,000 to construct." We're not talking sheds.

Another reported \$200,000 on the high end to complete. Reports also indicate speeding up the process with dramatic decreases in fee and costs. After interviews with the Garrison brothers of MC Contractors & Engineering, I thought it would be prudent to get real-world advice.

Owner Mark Garrison currently has 20 permits open at different building departments from San Francisco to Gilroy. They also recently built a detached ADU in Los Gatos for \$335,000. The permits were over 15% of the cost.

Still a bargain today when 44-year old, 4-plexes sharing a laundry room, converted into condos, sell for \$550,000+ accompanied by a \$300+ monthly HOA fee.



Garrison confirmed a few of my concerns. Adding an ADU could trigger upgrading the existing home's old and undersized water, gas and sewer lines.

"One can easily spend \$75,000 in utility upgrades," he said. Utility companies bring their respective lines from the street to the single-family home. The contractor will then bring those lines to the ADU. Mark recalled an attached non-permitted ADU that triggered adding fire sprinklers to both dwellings.

The cost could reach \$30,000 in plumbing, labor, fees and permits. Fire sprinklers are not mandated in ADUs if the existing house did not require them when built. However, building and fire departments might find a loophole.

Mark's brother, Tim and author of *Structural Concepts For the Non-Engineer*, shared how many professionals could be hired for the process of building an ADU.

"The primary disciplines typically required are an architect, surveyor, civil engineer, planner, structural engineer and builder. There are secondary disciplines which may or may not be involved such as landscape architect and interior designer. Trade contractors usually handle disciplines such as electrical engineering and mechanical engineering.

"If this site is steeply sloping, seismically active or has some other geological issue, you'll likely need a geotechnical engineer," Tim added. "If everything goes perfectly, six months minimum. If there are glitches—there's no upper limit. Realistically I'd estimate a year."

No matter—the "win-win" investment and security of an ADU or JADU may well be worth the cost and wait.

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*Realtor® Pat Kapowich provides old-fashion service within a high-tech world. Pat writes the Market Wise column for the San Jose Mercury News and Bay Area News New Group. He can be reached at 408. 245.7700 or Pat@SiliconValleyBroker.com. SiliconValleyBroker.com.*



# Backyard Homes Are Not “Sheds”

By Carrie Shores

**My in-laws like to say the only way they are moving out of their house is if they leave toes up. This sentiment is shared by many as AARP reports 87% of adults age 65+ want to stay in their current home as long as they can and age-in-place.**

But unfortunately, many existing homes don't support that goal without a significant construction project to make it work. Adding a backyard unit is a great way to stay a part of your neighborhood and expand your housing options.

This type of construction can easily be designed to be accessible and adaptable for changing needs. Here is a popular scenario: you are young, healthy and ready to invest in a construction project so you build a unit.

You rent it out and pay off the equity line you used to finance the construction. Then as you age, should an issue arise or you get tired of cleaning your four bedroom house, you move into the unit and your adult kids and grandkids take over the main house.

This allows you to stay in your neighborhood, leverages the equity of your home and provides you with an added revenue stream or affordable housing for a family member.

Historically, backyard units have been difficult to get permitted due to a lot of red tape. But that has changed with new legislation. Backyard units have had a myriad of names through the years: granny flats, in-law units and cottages to name a few.



One of the things that has changed as new legislation went into effect in January of this year is that these buildings now have an official name, drum roll please, “Accessory Dwelling Unit or ADU.” It isn't quite as dynamic a name as we might have hoped but the other changes to the laws are exciting and open up the possibility for many more homeowners to develop ADUs.

Before we jump into what is new, let me get you up to speed on how we got here. Backyard cottages have been around for a hundred years but at some point in the eyes of the planning and building departments, they became taboo.

In 2001, the state passed a bill to encourage the development of backyard cottages in attempt to help solve the current housing crisis. That bill, SB 1866, gave homeowners a ‘by right’ to build a backyard unit if they meet the local ordinance. However, local municipalities could choose to add more restrictions to the state law—and they did.

These restrictions created a barrier for most homeowners to build a backyard unit. At the end of 2016, three new laws were passed (SB 1069, AB 2299, and AB 2406) to eliminate (or at least minimize) the red tape involved in permitting backyard units.

The major changes include parking requirements, reduced utility hook-up fees, clarification on fire sprinklers and the introduction of “Junior Units.”

In terms of utility hookup fees, homeowners were being charged for a new service as if it was a new home. New service fees are now prohibited. Finally, fire sprinklers are not required in the unit if they are not required in the main house (except in certain fire areas). The best way to get started is to head to your local planning department or call a local architect.

---

*Carrie Shores is a Bay Area Architect and owner of Inspired Independence and Larson Shores Architects, Inc. She can be reached at 510.444.9788. LLarsonShores.com.*

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# OUGH!

## Uncle Sam's Tax Bite After Selling Your Home

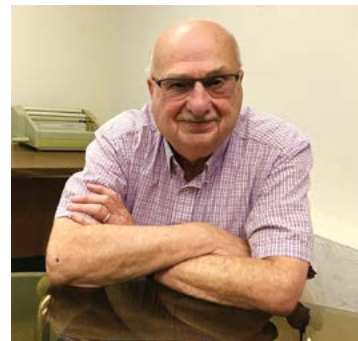
By Merv Roberts

Many seniors are looking at downsizing and selling their home that is larger than needed and eliminating the inherent cost of maintaining that home.

But then they learn that they could be facing a huge tax bill upon the sale. In some communities the value of homes has skyrocketed to such an extent that the fear of taxes has become a deterrent. So what are the tax consequences of a sale of a personal residence?

### Here is a common example:

The home that you have owned and occupied as your primary residence for more than two years out of the last five prior to the sale can be sold at \$1,500,000.



So the obvious question is how can I lower the amount of capital gain on the sale of my house?

**Options are few** and you need to remember that the taxes you pay are only a portion of the gain you enjoy on the sale of the property and that long-term capital gains tax rates are at a favorable rate for Federal income taxes.

First—track or build up a record backed by as many paid invoices as possible of all the improvements (not repairs) made to the property from acquisition up to date. If you have replaced the roof more than once, only the last one counts.

Even if you are not contemplating selling your home at this time, it is a good idea to have this record up-to-date while our memory is still good.

A second possibility —check out your securities portfolio for any position that would yield a loss on sale; you could sell them because the losses reduce the gains on the sale of the home.

Finally, in all these matters, it is important to consult a tax professional.

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*A certified public accountant, Merv Roberts has over 25 years of experience serving individuals and business. He can be reached at 408.559.3337 or email: mervr@aol.com.*

This is a very much simplified example because there are numerous variations on how or what is “cost basis.” There is no longer a deferral of the taxes due to buying another house. That went out of the tax law in May 1999.

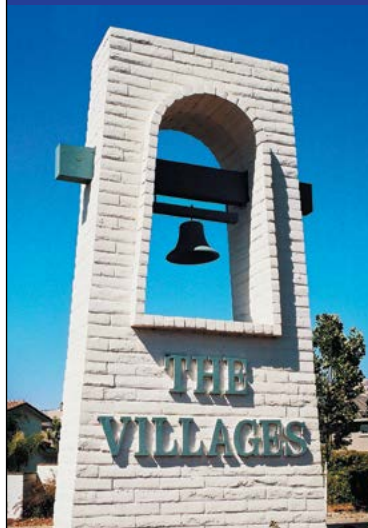
Another scenario to remember: if you receive the property “through the hands of a decedent” either by the death of a spouse or by an inheritance, cost basis is the “fair market value” of the property on the date of death of the decedent.

**In California, it is important that such property be recorded as “community property” on the deed.** Far too many deeds are recorded as “joint tenancy” rather than “community.” Upon the death of a spouse, only 50% of the fair market value attributable to the decedent **gets a stepped up** new cost basis when property is held in joint tenancy.

Sale price	\$1,500,000
Less estimated expenses of sale; commissions, transfer taxes, etc	
Estimated @7%	\$105,000
Net proceeds of sale	\$1,395,000
<i>Note: Any outstanding mortgage balance means nothing in the context of determining the income taxes.</i>	
<i>Now you need to know your cost basis in the property. There are many variables here so let's take an easy one.</i>	
You purchased the property 25 years ago for:	\$450,000
Over the years you have remodeled, made improvements	\$200,000
Cost basis at time of sale is	\$650,000
Realized taxable gain (\$1,395,000-\$650,000)	\$745,000
Exclusion of gain from taxes, married filing jointly (\$250,000 for each taxpayer)	\$500,000
Recognized taxable gain (\$1,395,000-\$650,000-\$500,000):	\$245,000
Federal tax on long-term capital gains, est. @25%	\$61,250
California taxes @9.3%	\$22,725
<b>Total estimated taxes</b>	<b>\$83,975</b>



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# “Forever Home”

## One Family’s Story

By Genie Nowicki



**Creating an accessible “forever” home is a wonderful goal. It can provide a home that is safe, comfortable and useable by everyone who might live there or visit.**

The process, however, is different for everyone. It depends on “how accessible” you want it to be, how much work you are willing to do to your home, and, of course, how much you want to invest. This is one family’s story.

Our clients, call them Bill and Jane, were considering retirement. They also had a daughter and son-in-law with a young child in a wheelchair. Bill and Jane wanted to move closer to them so that they could both

participate and provide support with all of the wonderful things that grandparents do.

While shopping for a home, they decided to move from their 3-story condo to a 1-story home within walking distance of “the kids.”

They considered the opportunity that this could provide if well planned. With a carefully thought out remodel, they could have a completely accessible home that would be

welcoming to their grandchild, family and friends and also provide them with a “forever home” that they could stay in as long as they chose to.

Having watched their own parents make the difficult decision to move out of their homes due to physical limitations, this was an exciting prospect for Bill and Jane.

They purchased a three bedroom, two bath Ranch style home and we started the design process. They stayed in their condo while their new home was completely remodeled.

The remodel included the kitchen, two existing bathrooms and an addition for a Master Suite with bedroom, office, walk-in/roll-through closet and large fully accessible master bathroom with roll-under sinks and a curb-less shower.

Bill and Jane decided to put those features in only the master bathroom. We re-arranged some interior walls to provide better traffic flow throughout the house and created an interior laundry area, wider halls, doors and passages and smooth flooring transitions.

The kitchen and breakfast nook were combined to give them a large family kitchen with a baking center and a great island where grand children gather to make cookies.

We changed the walkway and steps to the front porch and door to provide an inclined path and eliminate the steps so that we have a zero-step entrance at the front door. Similar changes were made at the French doors to the back deck with an inclined “ramp” leading from the deck to the yard which was about two steps below.

The new layout includes a guest suite that welcomes visiting friends and can also serve as a comfortable area for a caregiver should they need that in the future.

Their new home is peaceful and provides a lovely place for making memories with daily life, family time and large gatherings. Everyone is comfortable, safe and feels welcome.

And, best of all, these features are woven into the design in a seamless and almost un-noticeable way. It’s just a great family home—a “Forever Home.”

---

*Genie Nowicki is a senior designer at Harrell Remodeling. She can be reached at 650.230.2900. Harrell-Remodeling.com.*



# Aging In Place

By Melissa Fischer, LVN

**Autonomy is important. We all want the ability to choose how and where we will spend the later years of our lives. Many Americans are now choosing to remain at home or “age in place.”**

87+%

Adults over the age of 65 want to stay in their current home and community as they age

70+%

Adults between 50 and 64 years old want to age in place

It’s an increasingly popular lifestyle choice. According to AARP, 87 percent of adults over the age of 65 want to stay in their current home and community as they age. Over 70 percent of adults between 50 and 64 years old want to age in place.

It makes sense. Homes are full of memories and they come to embody the character of their owners. Plus, staying at home preserves connections to family, friends and the local community.

One of the pressing health challenges of our time is creating aging in place solutions for aging adults. We have the luxury of service options that can keep us secure, safe and healthy in the comfort of home but it’s important to be aware of your current and future needs.

When evaluating your needs, ask yourself the following questions:

- Home Modifications. Is your home safe? Does it need remodeling?
- Health & Wellness. Do you have access to the healthcare you need? Are you aware of aging professional resources, such as caregivers or in-home medical care?
- Transportation. Do you have access to the transportation you need? Are you comfortable using public transit or smartphone applications?
- Personal Finances. Do you have sufficient funds for retirement?
- Social Activities. Are you part of a community and do you have



Melissa Fischer

access to the entertainment you want?

There are a variety of professionals that can help you achieve your goals. Geriatric care managers are a great resource for all aspects of long-term care planning. They will review your financial, legal and medical needs,



and bring together a team of professionals suited to your needs.

This may include an Occupational Therapist for home assessments, independent contractors for remodeling needs, financial planners and healthcare services.

Home care services include non-medical and medical options. Profes-

sional caregivers can assist with non-medical activities of daily living (eating, bathing, dressing, toileting and walking) while a registered nurse can provide care tailored to your medical needs. Nurses can provide weekly visits for wellness checks and medication management or 24/7 live-in care.



Nurses can be especially beneficial after a surgery or hospital stay. They monitor the surgical site to prevent infections—which reduces the risk of hospital readmission—and provide the one-on-one attention needed to help you heal at home. Other services include tube feedings, regular injections, infusion therapy and airway or ventilation care so that you can comfortably and safely age in place.

The success of living and aging in place is directly related to an awareness of resources and the effectiveness of support to seniors and their families. Take control of your independence and quality of life with a long-term care plan and the support of local aging professionals.

*Melissa Fischer is the COO for NurseRegistry, California's leading provider of skilled nurses. Contact NurseRegistry at 650-462-1001 or visit online at NurseRegistry.com.*



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# Living Alone Is Lonely

By Walter M. Bortz, II, MD



## Ever since Adam and Eve recognized that even the Garden of Eden was no fun people have gotten together.

I'm 87 years old. For 85 of those years, I have had a companion or two or three to live with. First it was my parents and then it was roommates of different sorts.

Then for 62 years, I settled down with a wife. But for the last two years my home has echoed and I don't like it. One feature of solo living that bothers me is the quiet.

As a result, the first thing I do when I wake is turn on the classical music radio station that is my company until my work beckons and it serves as my companion.

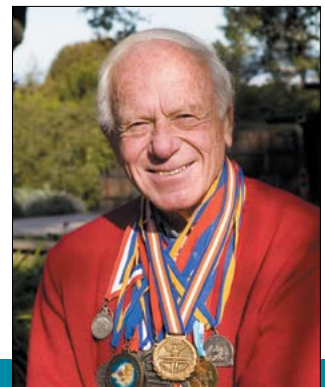
All of us are aware of the dangers of loneliness; depression lurks. People with partners live longer and I am committed to being a centenarian. So I am looking for a mate. A dog has been repeatedly suggested but getting one would cramp my travel plans so I'm slow to get a hound.

To have so many alternative living arrangements available I guess is good luck. Since I'm an only child, I admit to being autonomous and resist communal living. I have been the physician in dozens of retirement facilities but I have not succumbed to their circumstances.

I receive many attractive invitations from friends who are enthusiastic about their newfound homes but so far, none are as appealing as the lovely house in which I have lived in for the last 40 plus years.

Well aware too of the ominous observation that old age is the time of life spent amongst strangers. As a result of this, I find myself seeking for every opportunity to hang out with my kids and grandkids. Fortunately, most of them live nearby and I exploit this proximity as frequently as I can. Last night, I had a wonderful dinner with Danna and Tenly.

People need people.



*Dr. Walter M. Bortz, II is one of America's most distinguished scientific experts on healthy aging and longevity. He spent his entire career at Stanford University where he holds the position of Clinical Associate Professor of Medicine. An active marathoner, he has written seven books including "Dare to Be 100" and "Next Medicine." To learn more, visit [walterbortz.com](http://walterbortz.com) or email: [DRBortz@aol.com](mailto:DRBortz@aol.com).*



# Moving.

## The Hardest Decision

By Larry Hayes



Although my wife and I have no plans to move anytime soon, we have a lot of older friends who have moved or are seriously thinking about it.

Moving from your home, friends and community of many years is one of life's hardest decisions and it gets harder as you get older.

Some of our friends have moved to other states to live near their children and grandchildren; some to nearby retirement communities. All express how difficult it is to just "pack up and go" after decades of living in the same house and neighborhood.

"Leaving my friends behind was the hardest," says Al Blue, 81, who after 30 years in San Jose moved to San Antonio, TX to live near his daughter. "I've been having some health issues lately and my daughter wants to watch over me."

"Housing and the cost of living are a lot cheaper in San Antonio but those weren't the main reason I moved. It

was about family. But I really miss the Bay Area and my old friends."

Moving into a retirement community is easier than moving out of state but it too is a "life changing" decision not to be taken lightly.

"I loved my place, loved my garden, loved everything about my home of 40 years," said Sue, 85, who moved recently into a senior living community. "It was really, really hard to give up my home, especially the independence part. But living alone was becoming too much for me."

---

*Note: My wife and I moved to the Bay Area 47 years ago after my graduation from Syracuse University. We had no job offers or a place to stay. Knew no one in the Bay Area but that didn't matter. Young and idealistic, we just packed up and moved. Easy decision back then.*

*No so in your later years. Moving is a complex, scary decision, not an impulse when you're young and fancy free!*

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# ASK LARRY

## “Are Backyard Homes A Good Idea?”

**Q:** My wife and I recently moved to San Jose from Denver to be near our daughter and her family. We can't afford to buy a home here because of the crazy housing prices. Our daughter and son-in-law want us to build a small home in their backyard. We own our home in Denver and could sell that property to pay for the new backyard home. We're in our late 60's and retired. Good idea? —P.S., San Jose, CA.



**A:** It could be a “win-win” for everyone. Backyard homes offer many benefits including intergenerational family living. You're lucky to have a daughter and son-in-law willing to share their property. And vice versa. You obviously have a very close relationship with them. Check first with your local city planning department on regulations for backyard homes.

**Q:** I'm 91 and my wife 94. We were planning to sell our Cupertino home of 50 years and move into a retirement community in Napa. That is until we learned that our tax bill would be over \$700,000. Is there anything we can do to reduce capital gains? —B.L., Cupertino, CA.

**A:** Wow! That's a huge tax bite. I'm not an expert on home sale taxes but Merv Roberts of Roberts Accountancy is. (Read his article, page 16.)

Basically, your options are few but count yourself lucky that you have this problem. Many homeowners don't. Before you sell your home, seek a tax professional for advice

**Q:** We're thinking of selling our Bay Area home, cash out and move to Florida where housing is much cheaper. My wife doesn't want to move. We're in our 80s. —S.Z., Palo Alto, CA.

**A:** Easy answer: Don't. “If your wife ain't happy, ain't no one happy.” Come up with another plan.

### Got a question?

Ask me anything. Email: AskLarry@activeOver50.com. Or call 408.921.5806. “Ask Larry” is written by Larry Hayes, publisher of ActiveOver50.

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## Jyl Campana, 63

Director of Sales and Marketing at Los Gatos Meadows, Los Gatos, CA

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# Making New Friends After 50

By Noemi Capell

**When you are over 50, opportunities to meet new people—and therefore, to make friends—become rarer and harder, even more so when you are retired.**

Luckily, there are still plenty of things that you can do to meet other seniors such as volunteering, registering with a dating website or joining a club.

## Get Out of Your Comfort Zone

If you want to meet people, you'll have to be proactive and receptive. Accept a maximum of invitations... and mingle! Also, don't underestimate the power of small talk with the postman, the butcher or the person sitting next to you on the bus. They all are potential friends.

## Register with a Dating Website

An easy way to search for friends is to register with a dating website dedicated to seniors looking for a friendship. This is a great option for the shyest among us! The principle is similar to looking for a 50 plus soulmate online: you create a dating profile, choose a pseudonym, specify your gender and location, describe your interests and add a nice picture of yourself.

Once you have found someone who arouses your curiosity, you can kick things off by sending them a message. If the friendship sparkles, you can continue by chatting online or calling them before finally meeting up for coffee or anything else.

## Volunteer

Another way to meet new people over 50 is to volunteer with an association whether this is participat-



ing at an animal refuge, helping children with their homework or raising funds to build a school in Africa. Another idea is to get involved in your local community. You'll quickly meet interesting people while being useful at the same time.

## Opt for a 50 Plus Holiday

Some agencies organize tours or trips catered to those over 50. Staying at holiday clubs at certain periods of the year will also greatly improve your chances of being surrounded by people of your own age.

Another way to meet men and women is to go on a cruise which is a popular way of traveling among seniors. People are always more relaxed and willing to start a conversation with strangers when they are on holiday.

## Join a Class or a Club

To make new friends, you need to get out of the house and go somewhere you can meet people.

Joining a class, whether salsa or painting lessons, a singing group or a walking club is the best way to spend more time with people who share the same interests.

## Look After Your Grandkids

If you have grandchildren, picking them up at school provides you with a great opportunity to start a conversation with other parents and grandparents. Taking them to their karate class or their classmates' birthday parties could also be a chance to meet people.

## Walk Your Dog

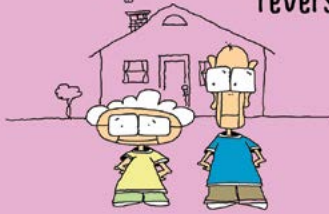
Those who have dogs know it: conversations with other pet owners and walkers spark up easily when you take your dog out for a stroll. Whether on the street or in the park, there are always people stopping to pet your little ball of fur.

---

*For more information, contact Noemi Capell at [2Seniors.co.uk](http://2Seniors.co.uk).*

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John Donaghue is the creator of "Under Cardiac Arrest" comics. Living in San Francisco, he is "Active and Well Over 50." To see more comics, go to [UnderCardiacArrest.com](http://UnderCardiacArrest.com)

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# "It Pays to Shop Around"

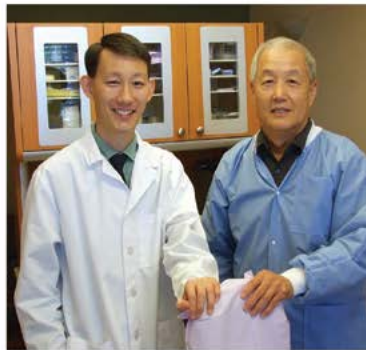
**By Larry Hayes**

Recently, my former dentist recommended that I needed three crowns to replace some old fillings on my front teeth that became stained and worn.

"Is there an alternative treatment?" "No" was the reply.

The cost seemed awfully high so I sought a second opinion and I'm glad I did.

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**Lesson learned:** Shop around. There is always another option and usually less costly.

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Linda Shahinian and husband Herb

# Touring Is Great. Volunteering Is Even Better

By Linda Shahinian

**Three years ago, my husband and I went to Armenia for three weeks as tourists. We took day trips near (a restored pagan temple) and far (a 10th century monastery) and followed maps and guidebooks around the capital city of Yerevan.**

We connected with old friends and made new ones. It was a wonderful time but merely an hors d'oeuvre before the delicious entrée and dessert to come.

As for so many before us, the journey whet our appetites to return, not just to see more but to do more—to be involved and make a contribution beyond our annual check-writing.

So we returned for two months as volunteers through the Armenian Volunteer Corps (AVC). My husband extended his passion for paleontology into archaeology by working at the 3,000 year-old Karmir Blur dig site and I used my planning and editing skills at the American University of Armenia Acopian Center for the Environment. Our feedback told us that we each made valuable contributions, confirming our primary reason for being there.

Importantly, our work took us far beyond finding a femur or adding a comma to a prepositional phrase. We learned, as much as you can in two months, to live as locals. We got to know natives, had good and bad taxi experiences, walked, watched, talked and listened. Volunteering gave us a depth of experience that tourism did not – could not.

We felt connected in a very special way and that connection lassoed us into a return two-month volunteer trip the next year – and will for as many years as our septuagenarian bodies and minds will allow. The wonderful thing about volunteering is that you get at least as much as you give.

Exposure to new cultures and customs expanded our knowledge of history, language, music, cuisine, art, architecture – well, the list of benefits goes on. And it's not just exposure to the host country. AVC, for example, has had volunteers from 39 countries so we've made connections with others worldwide.



Our second year volunteer placement was in a cultural ministry lab where my husband stabilized 3,000 year-old fossils and I restored the same age pottery. Again, we learned as much as we contributed, expanding our techniques and skills while adding to the cultural heritage of an ancient civilization. It doesn't get any better!

If you're wondering what to do with the rest of your life, my answer is: volunteer - in your 50s or 70s or any age. You'll be rewarded in so many ways, both personally and in the good you'll do!



Uber ride in Alice Springs Australia

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# Whales, Walruses & Polar Bears In The Russian Far East

By Don Mankin



The polar bear sauntered down the beach toward us. My heart pounded as he squinted in our direction, no doubt weighing the nutritional value of the 20 or so tasty morsels wrapped in fleece, down and Gore Tex just 40 yards away.

I hurriedly took several photos, then looked around and figured I could probably outrun the short, round woman standing next to me. Fortunately for her, and possibly for me, he decided we were more scary than tasty, made a sharp left turn and headed directly for the water.

We weren't in any real danger as long as we followed our guide's advice,

"stay together and don't run." I don't remember her suggesting that we knock someone over in panic but I kept that option open just in case.

This was only one of many polar bear sightings in our 4+ days on and around Wrangel and Herald Islands in the Russian Arctic on Heritage Expeditions' Across the Top of the World adventure cruise. From the Zodiacs (the inflatable boats that ferry passengers from ship to shore and on sight-seeing excursions away from the ship) we saw bears up close on the beach and farther away on the tundra and distant ridges. From our ship, the Professor Khromov, we saw even more on ice floes near the islands.



My favorite was the mom and her two cubs exploring an ice floe just off our port bow as we approached Wrangel island. Unlike our jumpy friend on the beach, she seemed unfazed by our presence and sidled up to the edge of the floe as the Professor slipped slowly by. Maybe her agent had negotiated a hefty appearance fee with Heritage Expeditions.



The bears were only the third act (fourth if you're a birder) in an impressive wildlife production that started with the bird cliffs (more on that shortly) on Day 1, grey and humpback whales on Day 2, walruses on Day 3, more walruses and our first polar bears on ice floes as we approached Wrangel Island on Day 4. The bear on the beach on Day 5 seemed to open up the ursine floodgates which reached its peak on and near Herald Island on Day 7 (about 30 by most estimates).

And the birds! I'm not a birder -- picking out and naming specific breeds and species is not my thing, though I admit a special affection for the Puffin, tufted or not. But you don't have to be a birder to appreciate the bird cliffs we cruised by almost every day in the Zodiacs. The cliffs are like avian high-rise apartment houses occupied by all kinds of birds, apparently living together in relative harmony, aside from occasional bickering and outbursts of air rage. At one point I just leaned back in the Zodiac and watched the birds dart, dive and soar above me, surrounded by the sound of cackles and screeches.

The magnificent scenery and unique culture were almost as compelling as the wildlife. We hiked on the tundra in the long shadows of the endless dusk; visited remote, windswept Kolyuchin Island, the site of a once important but now abandoned Russian polar research station; and strolled through Whalebone Alley, an evocative site of whale skulls, pelvises, and jawbones with some undetermined archeological significance (or maybe the ancient Inuits were just having a bit of fun fooling around with the pretensions of future scholars).

We also visited a summer encampment of an indigenous, Chukchi family as well as the very nontraditional town of Laurentiya. At first the town looked like a gloomy relic from the Soviet era, with tall smoke stacks, large apartment blocks and a statue of Lenin prominently displayed in the town square. Then I noticed the gaily-painted sides of the newer buildings, the colorfully painted, repurposed old tires in a playground and the

smiling faces of the kids waving to us from the schoolyard as we walked by.

At a time when the relationship between the US and Russia seems to be chilling yet again, I was warmed by the hospitality of the Russian people we met as they told us about their country and their lives. I was especially impressed by the enthusiastic performance of an indigenous folkloric ensemble whose members sang and danced with smiles as wide as their vast land.

Then there were the sunsets. I have seen my share of spectacular sunsets but the sunset we witnessed from the ship on our last evening may have been the most spectacular of all, accompanied as it was by a double rainbow spanning the bow from port to starboard.

As a grandchild of Russian/Ukrainian émigrés who fled to the US to escape the pogroms at the end of the 19th Century, I wondered if the grizzled old man sitting on the steps of a building in Laurentiya smoking a cigarette could have been me in some alternative personal history.

As I walked slowly by, I silently thanked my grandparents for their sacrifice and foresight in ensuring my future and enabling me to visit, but not reside, in this wild and majestic land.

For more info on award-winning travel writer Don Mankin, aka "The Adventure Geezer," go to his website and blog at [www.adventuretransformations.com](http://www.adventuretransformations.com)

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**“I HAVE NEVER THOUGHT IT  
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Dr. Tomić is pleased to share with you this beautiful testimony from Mrs M.B. from Edmonton, Alberta.

“From an early age I had to deal with many painful and quality of life limiting conditions. Through my own experience and experience of dear people around me, I learned that inner wisdom that opened me to the world of alternatives helped me to manage my conditions in limiting further degeneration and most important freeing me from the pain.

Today I am 84 and I feel re-energized and full of joy for life which I passionately share with my children and my grandchildren.

What particularly contributed to my well-being and improvement of my health is the PolarAid™ disc and here is my testimonial which I would love to share so it may inspire my peers to trust their inner wisdom’s reflection on it.

I purchased the PolarAid™ disc in January. After a few months of using the PolarAid™ disc and especially treating

the pelvic area daily, I have no more urinary incontinence. Last night I slept from 10pm to 6am and no need to go to the washroom. I could not believe that it could ever improve. I am 84 years old and usually in aging, things go more downhill than uphill. When I was 43, I had a hysterectomy and they had to fix my bladder. The last couple of years I had to wear pads, as in bending or in lifting, the urine was leaking without control. I did not want to have another surgery as I know people whom surgery did not help at all.

Three months later, in April, I went to check my thyroid gland tumor which to my doctor’s surprise reduced in size.

I also have glaucoma and thanks to supplements which I take for eye pressure have been stable for 3 years. Last week I went for the laser treatment and was told that blurred vision, headache and eye pain are the side effects to be expected. A few days before the treatment, I started to apply the PolarAid™ disc on my eyes for a couple of minutes and I did the same after the treatment. I did not have a single side effect after the laser treatment.

When I feel back pain, I apply the disc for 15 minutes and I am ready to work in the garden! I purchased a PolarAid™ disc for my daughter to help her to recover faster from a gynecological surgery which indeed she did quickly and very well.

Thank you PolarAid™ for the quality of life I enjoy today.”

Dr. Tomić: “It is today scientifically proven that health disorders occur first at the energy level and then materialize as a physical illness. Hence the lack of or poor flow of vital natural energy through our bodies is the main cause of most diseases. One of the simplest and most effective devices which impresses me is PolarAid™, the invention of the Russian scientist Georges Lakhovsky who worked with Nikola Tesla. This small device needs no electric power to raise in a short time, the energy flow in your body, hence stimulating its self-healing capabilities.”



**Dr. Dino Tomić** currently works as a medical doctor, specializing in gynecology and obstetrics. For the past 20 years, he has explored and experimented with alternative medicines such as quantum and bioresonance medicine, homeopathy, acupuncture, and energy techniques.

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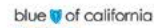
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