

## Be Prepared for Caregiving

Until they are thrust into the role of caregiver, few are really prepared for the job.

Many more people have suddenly become caregivers during the pandemic because they have opted to bring a parent or loved one into their home and create a multigenerational household. Others have pulled loved ones out of long-term care settings permanently.

Maybe you are now sharing a roof with a senior relative or are responsible for caring for one.

Though such work can be rewarding, it also entails a considerable amount of emotional, physical, and financial strain. You're likely to need resources and advice to get you through the tough days and plan for the obstacles that may come.

"How to Be a Caregiver" (<https://nyti.ms/3gR3mSR>)

from the *New York Times* can help. It provides an overview of preparing for caregiving and need-to-know information in five categories—"six things to know," "prepare and organize," "finding help," "self-care," and "care during the pandemic."

*Among the "things to know" are:*

- Respect the autonomy of the person you are caring for and include them in decisions about their care.
- Incorporate moments of joy—music, games, and outings—with your loved one.
- Care for yourself by taking short breaks during the day. Meditating and getting exercise can help, and so can saying "yes" when others offer to help.
- Find a caregiver support group.

If you have the luxury of not facing an emergency and you have time to plan for future caregiving responsibilities, do it.

According to the guide, that advanced planning includes talking with parents and siblings about what to do if something happens—who can provide care, what kind of care your parent wants, and information on finances, doctors, and so forth. For help on getting touchy conversations started, see the Conversation Project (<https://bit.ly/2LEX25C>).

Ask loved ones to get their paperwork in order well before a crisis. That includes advance health care directives, wills, and information about their finances.

Also, consider how well suited a loved one's home is for aging in place and what modifications you make to improve safety.

After all, the vast majority of those over age 65 say they want to age in place. Yet just 10% of U.S. homes have key features to accommodate older residents, according to Old Housing.

New Needs: Are U.S. Homes Ready for an Aging Population? (<https://bit.ly/3ah8y1c>)

In addition, research other housing options, even if you plan to care for someone at home. Things change, and if your parent suddenly needs nursing care, you won't be forced to make housing and long-term care choices amid a crisis.

Other valuable insights from the guide include self-care for caregivers, watching out for caregiver burnout, and finding respite care. It also features a timely section about caring for a COVID-19 patient.



## 8 Ways to Avoid COVID-19 Vaccine Scams

With the COVID-19 vaccine rollout, is it any wonder that scam artists already have started capitalizing on it?

To protect yourself and your wallet, get up to speed on how the vaccine will be distributed and its costs.

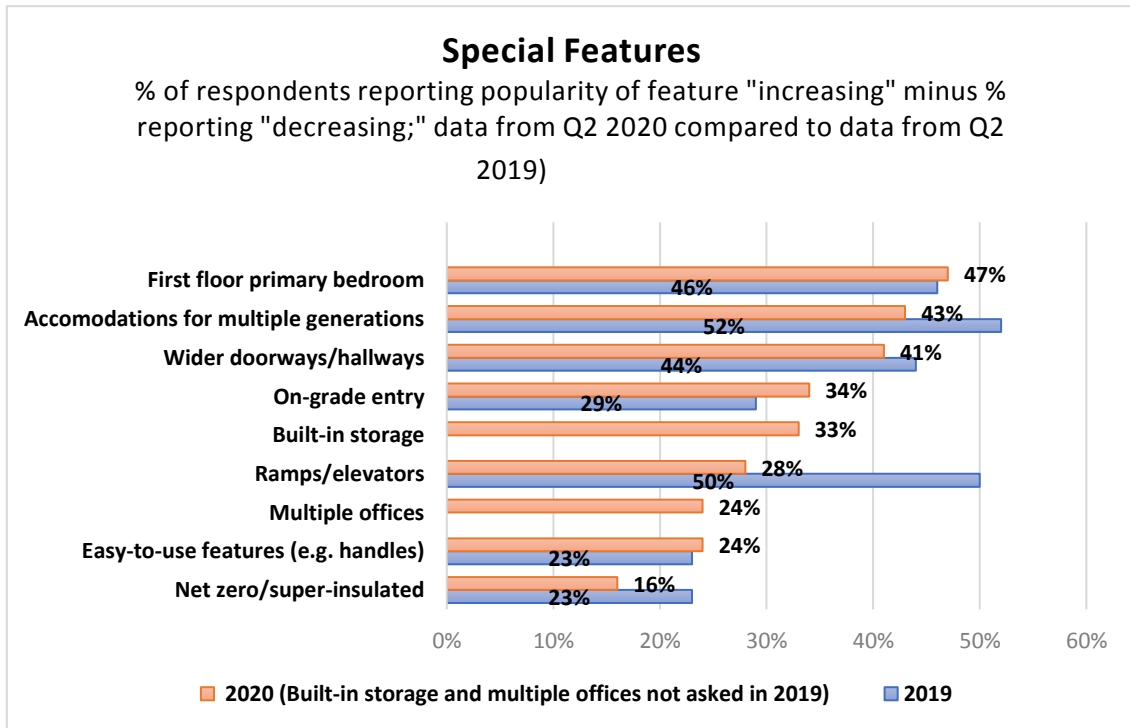
Both AARP and the Federal Trade Commission have issued warnings about potential scams related to the vaccine. Here's some information to keep in mind.

1. Vaccine doses, funded with U.S. taxpayer dollars, are free to patients.
2. You can't pay to add your name to a list to get the vaccine.
3. You can't pay to get early access or bump yourself closer to the top of a list to get the vaccine.
4. You won't be called and asked for your Social Security number, bank account, credit card numbers, Medicare number, or other personal data to get the vaccine.
5. Don't buy COVID-19 vaccine or treatments on the internet or from an online pharmacy.
6. Ignore robocalls and in person, online, or email solicitations that ask you to pay for a vaccine or share personal information.
7. Don't respond to text messages or emails, and don't click on hyperlinks included in messages about the vaccine.
8. Only rely on trusted sources — your doctor or local health department — for vaccine information and scheduling.

## AIA Survey: Home Design Trends for Aging

If you're thinking about modifying your home to create a multigenerational household or make it easier to age in place, look at a recent survey by the American Institute of Architects.

The AIA's *Home Design Trends Survey* (<https://bit.ly/37Z0EXs>) for Q3 2020 provides a snapshot of residential trends that architects are seeing. It looked at special home features, some of which focus on accommodations for aging.



See the SRES blog for more about the *AIA Home Design Trends Survey*.

# 5 Steps for Finding a Good Housemate



**Co-living is an increasingly popular lifestyle** that offers seniors a satisfying and financially viable way to remain independent longer—but also depends heavily on finding a suitable roommate.



## 1. Don't Limit Yourself

Consider looking outside your age range. Depending on the individual, a college student with a job and a studious nature may be a good fit. You might want to offer regular home-cooked meals in exchange for their efforts on cleaning, yard chores, or running errands.

Alternately, a business professional who is seldom home, but needs calm and quiet when they are home may be a perfect fit for your lifestyle. Or someone who travels often and needs pet care while they are away.



## 2. Seek Compatibility

Look for someone who is financially stable, shares some of your interests, has a similar lifestyle, and enjoys the same level of cleanliness (or chaos). This will help you avoid the most common roommate arguments.

If you have physical limitations, select a roommate with different restrictions so that you can help one another. Choose someone who compliments your strengths and weaknesses.

A poor choice may result in less interaction and more loneliness, so be sure to agree to a “trial” period, for everyone’s sake.



## 3. Discuss Personal Preferences

Privacy expectations and lifestyle preferences should be discussed and agreed upon. For example, if one person is a night owl and the other an early riser, the arrangement may work flawlessly (to allow each other some alone time). Or, you may clash with one another (if one person blasts the television or bangs pots and pans while the other is trying to sleep).



## 4. Protect Yourself

Meet potential roommates for the first time in a public place (get coffee and chat), to gauge your compatibility before inviting them to see your home.

If you do like them and want to show the home, be sure a friend or family member is at your place when you invite a potential roommate over for the first time.

Get references from previous roommates or consider a background check and a credit check before inviting someone you don't know to live in your home.

If renting, add the roommate's name to the lease or on a sublease. Put any agreements you make in writing.



## 5. Enjoy!

It can be delightful to live with a well-selected roommate. Don't forget to relish the company, appreciate your differences, and work together to experience a better life than either of you could have enjoyed on your own.

Count on an SRES® to guide you through the process of buying or selling your home, making the transaction less stressful and more successful.

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