

What to Do With the House When It's Time to Move Mom



Practical Options, Emotional Insight, and Real Solutions for Families in Transition

A Message to the Family Reading This

If you're reading this, you're likely facing one of life's hardest moments—helping a parent transition out of their home and into care.

Whether it's assisted living, memory support, or simply downsizing due to health concerns, the emotions are heavy:

Love. Guilt. Fear. Pressure.

And then there's the house...

That house holds decades of memories—but now it holds the key to moving forward.

This guide is here to walk you through it, step-by-step—without judgment, pressure, or cold financial jargon.

Chapter 1: The Emotional Weight of “Letting Go”

For many families, the home is more than just an asset—it's the backdrop of their childhood, filled with laughter, holidays, and routines.

Letting go feels like losing another piece of the person you love.

It's okay to feel conflicted.

It's okay to not have all the answers yet.

This transition isn't about giving up.

It's about giving your loved one what they need most right now—care, safety, and dignity.

Chapter 2: Understanding the Financial Realities

The average cost of assisted living in the U.S. is over \$4,500/month—and even more for memory care.

For many seniors, the equity in their home is their primary financial resource.

But here's the challenge:

- Homes don't sell overnight
- Families often need upfront funds immediately
- Repairs, clean-out, and showings can take months

This gap between needing care now and accessing funds later is what causes delays, stress, and heartache. But there *are* options.

Chapter 3: Your Options—Explained Simply

1. List and Sell the Home the Traditional Way

✓ *Best if:* You have time, the home is in good shape, and someone can manage the process.

✗ *Challenges:* Can take 60–90+ days, requires prep work, delays move-in.

2. Sell to a Pre-Vetted Investor

✓ *Best if:* You need speed and simplicity, even if it means a modest discount.

Look for investors who work with senior transitions—not just flippers. A good buyer will:

- Respect the home's value
- Offer flexibility (leaseback, delayed move-out, etc.)
- Help with clean-out or moving assistance

3. Bridge Loan or Equity Advance

✓ *Best if:* You want to move Mom now, but still get top dollar by listing later.

This is like borrowing from the home before it sells.

The funds cover care now, and the loan is paid back when the home sells later—on your terms.

This option keeps control and dignity in your hands.

4. Rent the Home Out Temporarily

✓ *Best if:* You want to retain the property and create income.

✗ *Challenges:* Requires property management and may not yield enough to fully fund care.

5. Keep It in the Family

✓ *Best if:* A sibling or relative wants to buy the home.

Work with a transition-focused lender to structure a fair buyout and ensure it's financially viable for both sides.

Chapter 4: How We Can Help

At Creative Real Estate Loans, we specialize in helping families navigate this exact crossroads.

We're not a big bank.

We're not a house-flipping service.

We're a compassionate, experienced team that partners with placement agents, care communities, and families to:

- Unlock equity before the home sells
- Offer fast, fair investor solutions when needed
- Preserve dignity and peace of mind during one of life's hardest transitions

Chapter 5: Talk to Someone Who Understands

We know you don't make decisions like this lightly.

Let us walk you through your options—gently, clearly, and with real solutions.

520-312-0475

No pressure. No gimmicks. Just someone who understands what you're going through—and knows how to help.

Lanett Wilmshurst