

Where Does the Money Come From?

How families pay for a Senior Transition

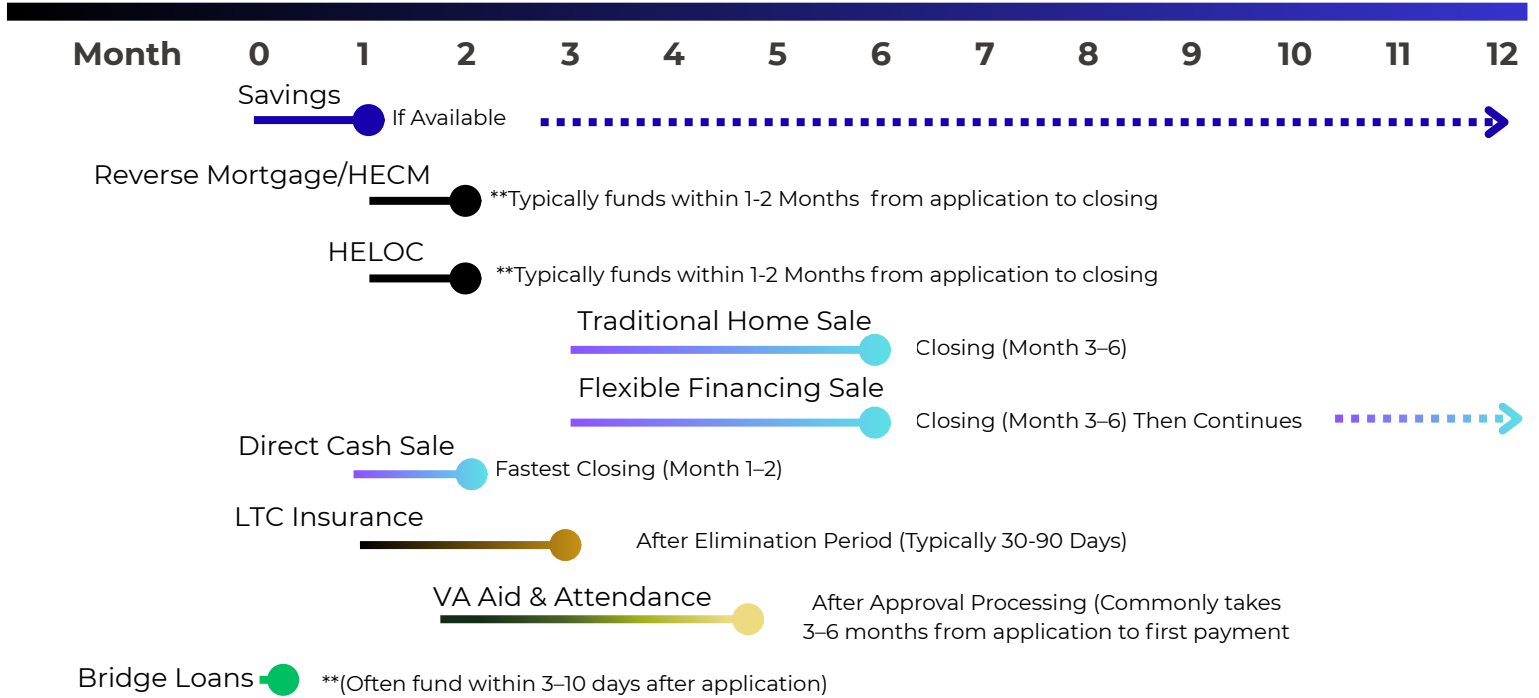
CARE COSTS BEGIN IMMEDIATELY AND CONTINUE MONTH AFTER MONTH

⚠ THE GAP:

Families often face 30–180 days where care expenses have started, but major funding sources have not yet delivered cash.

GOOD PLANNING =

Matching the Funding Timeline with the Care Timeline



When the home is part of the funding.

Other Funding Sources

- **Reverse Mortgage / HECM:** Access home equity without selling the home
- **HELOC:** Borrow against home equity for short term liquidity
- **Traditional Home Sale:** Full-market sale with longer timeline to closing
- **Flexible Financing Sale:** Customized sale timing and payout structure
- **Direct Cash Purchase:** Fast home sale with quick access to funds

- **Savings:** Cash or liquid investments that can be used as necessary
- **Long Term Care Insurance:** Helps cover qualified long-term care expenses
- **VA Aid & Attendance:** Monthly benefit for eligible veterans needing care
- **Bridge Loans:** Short-term funding until larger assets become available

When the home stays: **Modify and Fund.**

When the home goes: **Sell and Fund.**

Different families, different right answers.

Medicaid is not a funding option in the same way these are. It is a long-term care payor with strict rules. Before any decision involving the home and Medicaid, **consult an elder law attorney.** The Before You Need It guide and the Medicaid section helps with "what to know first".

For more details get the companion guide at www.seniormoveroadmap.com

MOST AGENTS PREFER THE TOOL THEY KNOW.

A listing. A lockbox. A sign in the yard.

For **MOST** transactions that's enough.

A senior transition — with an estate, multiple stakeholders, a care timeline, and real financial consequences on the other side of the closing

— **isn't most transactions.**

The home isn't just an asset. It's the thing that can fund the care, settle the estate, and close a chapter for everyone in the family. How that decision gets made — and when, and in what sequence — changes the outcome in ways that matter.



Daniel Stine built the Senior Move Roadmap — a free, 240+ page guide system used by families navigating senior transitions, and recommended by senior care professionals nationwide. He understands both sides of this moment: the care decision and the home decision. When a family is ready to deal with the house, he's the agent who already understands the situation before they have to explain it.

Three paths. Creative strategies most agents don't know exist. When timing and sequencing matter — tax year planning, estate considerations, post-close occupancy — he coordinates with your existing legal and financial advisors rather than around them.

FOR THE PROFESSIONAL WHO HANDED YOU THIS

You gave this to a family because you wanted them to have access to someone who operates at the level this situation requires.

Daniel doesn't compete with the work you do. He handles one thing — the home — and coordinates with the rest of the advisory team rather than around it. He understands care timelines. He won't step on your relationship to close a deal.

When the family thanks you for thinking of everything, that's yours.



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