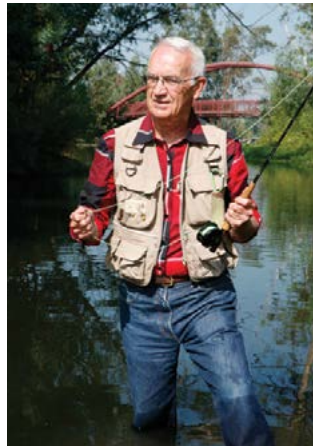


ASK LARRY

Time to Move?

Q: "What is a CCRC? What's the difference between an Active Adult and Independent Living Community? I'm looking to sell my home, bank the equity and rent from now on." —B.M.



A: I agree it's confusing. That's why in this issue we published our first annual Bay Area "Housing & Resource Guide." First of all, CCRC stands for Continuing Care Retirement Community. This type of community offers all levels of living: independent, assisted living, memory care and skilled nursing. You can live here forever. When needed, you can transition from one level of care to another. This is one of their strong selling points. Most CCRCs require a buy-in and charge a monthly service fee.

Active Adult and Independent Living communities are also confusing. Examples of Active Adult include *The Villages Golf & Country Club*, San Jose and *Rossmoor*, Walnut Creek both in the San Francisco Bay Area. Unlike Independent Living, in Active Adult communities, **you buy—not rent**—your housing, although rentals are sometimes available.

There is a Homeowners Association monthly fee in Active Adult communities which cover the cost of all the services and amenities including 24/7 gated security.

Q: My 87 year old mother needs some help around the house. Who do you recommend for Home Care? —C.L

A: There are literally hundreds (maybe thousands) of Home Care providers in the SF Bay Area. Most offer similar non-medical services at competitive prices. For starters, check out the Home Care advertisers in this issue of ActiveOver50. I know the owners personally and highly recommend them. You don't want just anyone taking care of your mother. Ask around. Do your homework first.

Got a question?

Ask me anything—email: ASKLARRY@activeover50.com. Or call 408.921.5806.

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