

# TRANSITIONING TREASURES, LLC

## Senior Care Funding

### TRANSITIONING TREASURES, LLC

*Specializing in  
Senior Move Management,  
Household Downsizing and  
Aging in Place Planning*

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**New long-term care financing alternatives emerge in response to senior housing financing crisis.**

As reported in periodicals such as the New York Times and US News and World Report, many seniors facing the prospect of long term care are unable to pay for their care today owing to the depressed real estate market.



These aren't seniors who've traditionally turned to Medicaid. Rather, these are older adults whose primary homes are their largest store of wealth, and they've planned on selling that primary home when the time was right and exchange the proceeds from that sale to secure a place in a senior living center or retirement home.

Vacancy rates at retirement homes and assisted living facilities are rising as this funding gridlock prolongs, causing these businesses to become creative and risk-taking in order to keep occupancy rates high. Some retirement homes, for example, are foregoing their customary entry deposits until the incoming residents can sell their homes.



Certain lesser-known funding strategies are gaining in prominence and popularity as seniors seek new solutions to pay for their elder care. Among these strategies are:

- bridge loan products that lend up to \$50,000 per year to a "consortium" of up to six family members who need to finance a loved one's care temporarily until the future sale of an asset such as the senior's home.
- life settlement products, which purchase in-force life insurance policies from seniors for a lump sum that's greater than the cash surrender value of the policy.

Whereas the bridge loan products may generally be used solely for community-based care, the life settlement products can be used for about any purpose.

Determine if you are eligible for new senior funding alternatives by going online to [www.SeniorCareFunding.com](http://www.SeniorCareFunding.com):

Find new alternatives for funding long-term care

### **Access Loans to Pay for Senior Living**

Pay for housing while waiting for a home to sell, a life insurance policy settlement or VA Benefits to arrive

### **Life Settlement Funding**

Pay for senior housing or other long-term care options including home healthcare

### **RESOURCES:**

[www.SeniorCareFunding.com](http://www.SeniorCareFunding.com)

[www.SNAPforSeniors.com](http://www.SNAPforSeniors.com)

[www.WrightLegacyGoup.com](http://www.WrightLegacyGoup.com)

