

Your Stay, Adapt, or Move Plan

THE SHORT VERSION

Your stay, adapt, or move decision at a glance

Your stated preference stays in the driver's seat. The report uses the economics to test what could strengthen it, weaken it, or make another path worth keeping open.

YOUR PREFERENCE

PROMISING

Downsize nearby

This is the preference you gave us, not a model-selected winner.

ALTERNATIVE WORTH KEEPING OPEN

CONTEXT

Stay as-is

A backup path you said you would consider.

TIMING

CONTEXT

one to three years

Falls, hospitalization, driving changes, support changes, or rising maintenance/care needs are useful review points.

What looks good

STRONG

The analysis begins with what you said you want rather than overriding it with hidden scoring.

What could get in the way

MIXED

Market benchmarks are not your household bills, contractor quotes, or a specific assisted-living community's price.

What to check next

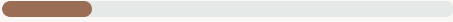
VERIFY

Price the costs that can actually change the decision: your current home, likely modifications/support, and the realistic alternative.

How paid help can change the stay-at-home economics

Local non-medical help benchmark: \$38/hour. National benchmark: \$35/hour. +8.6% vs. national.

Illustrative paid-help scenarios

8 hours/week	\$15,808/year	 Illustrative annual paid-help scenario, not a forecast of how much help you will need.
20 hours/week	\$39,520/year	 Illustrative annual paid-help scenario, not a forecast of how much help you will need.
40 hours/week	\$79,040/year	 Illustrative annual paid-help scenario, not a forecast of how much help you will need.

Where the stay-at-home cost gap starts to narrow

Directional screening only: this uses the District of Columbia current-county ACS housing-cost benchmark, not your actual home carrying cost, together with statewide care benchmarks. It is a point to compare real quotes, not a recommendation to move.

Base-rate crossover screen

Paid help per week	About 45.4 hours
 At roughly this level of paid help, modeled stay-at-home cash outflow approaches the assisted-living base benchmark. Care-level surcharges and your actual housing costs can move this point materially.	

What you told us

Your preferred later-life path is to downsize nearby, with a decision horizon of one to three years. You want less upkeep and a workable budget without giving up the emotional ties and everyday routines that make home meaningful. You and your spouse are mostly aligned, so the next step is to settle what a better arrangement would actually need to improve.

You already own and live in your selected Washington home in ZIP 20008. This plan starts there—not with another property search. Your downsizing preference remains a future option, not an instruction to move now.

Because you own your home, the comparison needs to account for equity, the actual property-tax bill, homeowners insurance, maintenance, feasible modifications, and the proceeds and costs of any eventual sale. Ownership gives you choices, but it does not by itself settle whether staying is affordable or practical.

Why this path fits

Downsizing nearby makes sense as your preferred future direction because the difficulties you identified are substantial: stairs, the bedroom layout, yard and exterior work, and general maintenance. A smaller home would be useful only if it reduces those burdens. Less square footage with the same stairs and awkward bedroom access would not solve the main problem.

Staying nearby could also preserve familiar relationships and routines. Your Northwest Washington surroundings include the Cleveland Park area's quieter residential character, neighborhood retail, Metro access, and access to Rock Creek Park. Those are reasons to protect community continuity, not promises that every trip from your front door is easy.

The strongest immediate recommendation is to test how well your occupied home can support you while you decide. That protects your current life and gives you a fair basis for deciding whether downsizing would deliver enough improvement to justify another change.

What could make it harder

Three issues deserve attention before a firm decision: whether you can afford to stay, whether the home's major physical barriers can be reduced, and whether limited nearby support can be made dependable.

You believe life without driving could work with planned support. The important word is “planned.” Grocery trips, appointments, social visits, and help during bad weather need workable arrangements—not just the possibility of asking someone for a ride.

Your emotional ties matter, too. They are a legitimate reason to invest in making this home work. But paid help with chores cannot necessarily solve a bedroom that is difficult to reach, and modifications cannot replace dependable human support. Those

problems need separate answers.

What the costs could mean

CareScout's **2025 median for non-medical help at home is \$38 per hour in D.C., compared with \$35 nationally—\$3, or 8.6%, higher.** This is a market benchmark, not your bill or an insurance-covered rate. It shows why recurring help needs its own place in the stay-at-home budget.

The annual illustrations for eight, 20, and 40 hours of weekly help show how support can become a substantial continuing expense as hours increase. They illustrate different amounts of help; they do not predict what you will need. For your decision, obtain a written quote for the actual tasks and schedule you would use, including minimum visits and extra fees.

Keep two kinds of costs separate:

One-time costs: an accessibility assessment, modifications, and—only if you later decide to relocate—sale, closing, and moving expenses.

Ongoing costs: any mortgage payment, property tax, homeowners insurance, utilities, maintenance reserves, association fees if applicable, transportation, and paid support.

Use your actual bills and written estimates to compare the paths, alongside the Financial Outlook. Equity released by a future sale is money available after the transaction; it is not automatically a reduction in monthly expenses. Broader retirement affordability belongs in the Retirement Transition & Readiness Plan.

If Medicaid-funded nursing-facility care could realistically matter later, a primary home can receive different eligibility treatment from cash under applicable rules, so selling can change the planning picture. Seek elder-law advice before a sale if that issue could affect you; keeping the house is not automatically the better choice.

Alternatives worth keeping open

Keep two alternatives active without treating them as equal to your preference:

Stay and adapt the home: This respects your attachment to home if a practical modification plan can materially improve stair and bedroom access at an acceptable cost.

Stay with added support: This could reduce exterior work and maintenance burdens while preserving familiar routines, provided reliable help is available and affordable.

Moving closer to family or support, or choosing a retirement-oriented community, can remain reserve options if your support needs change. For now, neither needs to replace the nearby-downsizing preference or start another residential search.

How to pursue what you want

Important question	Task, timing, and responsibility	Done when—and what changes the plan
Can this home work better?	Before committing to major work, you and your spouse arrange an in-home accessibility assessment with a qualified professional. Ask for separate recommendations for stairs, bedroom access, and exterior upkeep. Obtain written contractor estimates; check applicable association rules if there is an HOA or condo association.	You have a clear scope, cost, and description of which barriers would remain. If major barriers persist, favor limited safety improvements over an expensive project that does not solve them.
Can you afford to stay comfortably?	Before choosing a long-term path, one of you gathers the parcel tax bill, homeowners-policy renewal, utility bills, maintenance history, association charges if any, and mortgage information if applicable. Add quoted modifications and support costs. Use housing counseling if you need help comparing them.	You have an annual ownership-cost worksheet tied to actual documents. If it does not fit the Financial Outlook, reduce the proposed spending or reconsider the housing path together.
Would life without driving actually work?	You and your spouse test essential trips from your occupied home before relying on a no-driving plan. Use the D.C. transportation resource to check eligibility, booking requirements, fares, and service boundaries.	You have a tested primary arrangement and backup for groceries, appointments, and social contact. If essential trips remain unreliable, transportation becomes a central requirement in any later housing decision.
Who will reliably help?	Before relying on added support, agree which tasks need outside help and which each of you is comfortable handling. Use Eldercare Locator for local referrals, then obtain written service terms directly from providers.	You have confirmed tasks, scheduling, prices, and a backup when help is unavailable. If coverage is too limited, the stay-with-support option needs revision.
What would make downsizing worthwhile?	At your next housing discussion, you and your spouse write a shared brief: accessible entry, manageable bedroom and bathroom access, less exterior responsibility, affordable recurring costs, and continued access to familiar people and healthcare.	You agree on the improvements that would justify moving and the routines you want to preserve. Only if you later decide to relocate should property research and sale sequencing begin.

Long-term-care insurance and staying at home

An existing or contemplated policy changes the economics only if its actual contract provides usable in-home-care benefits and you meet its benefit trigger—the conditions required before payments begin.

Before counting insurance toward support costs, ask the insurer for written answers on five points: covered home-care and non-medical services; help required with activities of daily living, such as bathing or dressing, or a cognitive-impairment trigger; the waiting period before benefits begin; payment limits and duration; and restrictions on providers or caregivers. Use those answers with a real service quote to estimate what you would still pay yourself. Some policies include home care; that does not mean every policy does or that benefits are currently payable.

Resources to help you pursue this plan

U.S. Administration for Community Living — Eldercare Locator: A national starting point for local referrals involving home support, accessibility, and caregiver help. Search using Washington and ZIP 20008. <https://eldercare.acl.gov/>

DC Department of Aging and Community Living — Transportation: Use this to build and test your no-driving arrangements. <https://dacl.dc.gov/service/transportation>

DC Department of Housing and Community Development — Housing Counseling Services: Use the counseling network for help comparing ownership costs, staying, and a possible future downsizing decision. Confirm the participating organization's services and eligibility rules. <https://dhcd.dc.gov/service/housing-counseling-services>

DC Office of Tax and Revenue — Senior/Disabled Property Tax Relief: Check current relief and deferral rules against your household circumstances and actual property. Count savings only after approval and confirmation of how they affect your bill. <https://otr.cfo.dc.gov/page/real-property-tax-relief-and-tax-credits>

These are referral and program starting points. Confirm eligibility, current availability, service boundaries, and costs directly before relying on an arrangement.

When to revisit

Set a joint review in six months, then review annually within your one-to-three-year decision horizon. Revisit sooner after a fall or hospitalization, reduced driving, a significant financial change, maintenance becoming unmanageable, support moving farther away, or a change in either spouse's ability to help.

None of those events automatically requires moving. Each is a reason to ask whether the current arrangements still work. **Stay for now is a valid answer if the home can be used safely, the costs are manageable, and support and transportation are dependable.** If those conditions cannot be made workable, your nearby-downsizing preference deserves renewed attention—through a deliberate decision with your spouse, not an assumed move.