WHEN AN AGING-IN-PLACE ADU MAY BE WORTH EXPLORING

A Practical Guide for Estate Planning Attorneys, Financial Planners, and Their Clients



HELPING CLIENTS PLAN FOR THE HOME THEY MAY NEED TOMORROW

A home is often more than a financial asset. It represents independence, familiarity, family connections, and a sense of security.

As clients consider their long-term financial and estate plans, questions about future living arrangements, caregiving, and maintaining independence may become increasingly important.

For estate planning attorneys and financial planners, these conversations present an opportunity to help clients consider whether their current home can continue supporting their needs as circumstances change.

One possibility worth exploring is an Aging-in-Place Accessory Dwelling Unit (ADU).

What Is an Aging-in-Place ADU?

An Aging-in-Place ADU is a separate residential living space designed to support safer, more comfortable, and more independent living over time.

Thoughtful design may include:

- Zero-step entrances and reduced thresholds.
- Curbless showers and accessible bathrooms.
- Single-story layouts with wider doorways.
- Improved lighting and easier movement throughout the home.
- Flexible spaces that accommodate changing family or caregiving needs.

These features use Universal Design principles to make a home more practical and comfortable without creating an institutional appearance.

When Should Advisors and Clients Explore This Option?

When a client wants to remain at home

A homeowner may love their property but worry that its current layout will become difficult to manage. An ADU or modifications to the existing home may offer alternatives worth evaluating.

When family members want to live closer together

An ADU may allow aging parents, adult children, or other family members to live nearby while maintaining their own space and privacy.

When future caregiving is a concern

A separate living area may provide flexibility for family assistance or caregiving arrangements as needs evolve.

When multigenerational living is being considered

Families may want to remain connected without sharing every aspect of daily life. An ADU can provide an additional option for balancing proximity and independence.

When clients are reviewing their long-term housing plans

Changes in mobility, family circumstances, or financial priorities may prompt a broader discussion about whether the current property remains suitable.

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HOW AN ADU MAY SUPPORT LONG-TERM PLANNING

For clients and their professional advisors, an ADU may be worth considering as part of a broader conversation about:

- Aging comfortably in a familiar environment.
- Maintaining independence and personal privacy.
- Preparing for changing caregiving needs.
- Supporting multigenerational living arrangements.
- Creating a smaller, more manageable living environment.
- Increasing the flexibility of a property as family needs evolve.

An ADU should not automatically be viewed as the preferred solution. Personal needs, property conditions, available resources, timing, and local requirements all influence whether it is appropriate.

AN ADU IS NOT ALWAYS THE ANSWER

The starting point should always be the client's goals.

In some circumstances, the better option may be modifying the existing home, making improvements gradually, considering a different living arrangement, or making no significant changes at all.

Estate planning attorneys and financial planners can help clients evaluate these decisions within the context of their broader legal, financial, and family planning objectives.

A VALUABLE QUESTION TO ASK

> “Have you considered whether your current home will continue to support your independence, privacy, and family needs as your circumstances change?

This question can open a constructive conversation without assuming that an ADU or any particular home improvement is necessary.

EXPLORING THE NEXT STEP

If a client expresses interest, an introduction to a Certified Aging-In-Place Specialist (CAPS) can help determine whether an ADU or another home solution deserves further consideration.

A CAPS professional can offer an initial home-planning consultation to understand the homeowner's goals, explore potential options, and identify appropriate next steps.

Questions involving financing should remain with qualified financial and lending professionals, while estate planning and legal considerations should be addressed by the client's attorney. Reverse mortgages and HELOC options should be considered.

ReverseYourThinking will collaborate with you and source the right professionals if this is an option that your clients want to consider.

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