



Rick R. Johnson

Real Estate Agent • Mortgage Broker • CMPS •
Certified Mortgage Advisor

A Guide for Seniors & Families

Should You Sell... or Should You Stay?

For many seniors, home is more than four walls — it's decades of memories. But when health, finances, or family needs change, the question becomes real. There's no universal right answer, only the one that fits your life. Here are the questions worth asking either way.

Reasons families choose to stay

- Familiar surroundings support emotional well-being and independence.
- Aging in place is often possible with the right home modifications and in-home care.
- You may be able to access your home's equity without selling at all.
- Selling has real costs — commissions, moving expenses, and market timing.

Reasons families choose to sell

- Stairs, maintenance, and upkeep have become a safety concern.
- Care needs have grown beyond what home modifications can support.
- Moving closer to family or into a supportive community feels right.
- Ongoing property tax, insurance, and upkeep strain a fixed income.

There's no rush to decide alone. Rick offers a free, no-pressure "Stay or Sell" review — looking at your home's equity, condition, the local market, and your family's care needs — so you can make the decision with real numbers in hand.

Experience You Can Trust.

916-367-3738 •

Rick@RJ4Loans.com

NMLS #360614 • CA DRE #01711076

Serving Sacramento, Placer & El Dorado
Counties



Rick R. Johnson

Mortgage Broker • Real Estate Agent • CMPS •
Certified Mortgage Advisor

A Guide for Seniors & Families

How Will You Pay for Long-Term Care?

The cost of care — whether in-home assistance, assisted living, or memory care — is one of the biggest financial questions of retirement. Your home equity is often the most overlooked resource for paying for it, whether you plan to stay or eventually sell.

If you plan to stay in your home

- **Reverse mortgage (age 62+):** convert home equity into cash with no monthly mortgage payment required.*
- **Retirement mortgage (age 55+):** restructure your current mortgage to reduce or eliminate payments.
- **Home equity line with no monthly payment option:** a flexible source of funds for care as you need it.
- You remain the homeowner** while accessing funds for in-home care, medical costs, or daily expenses.

If you plan to sell or downsize

- Selling frees up your full equity to pay for assisted living, memory care, or a move closer to family.
- A quick, as-is sale — no repairs, no showings — can work for families on a tighter timeline.
- Proceeds can fund years of care while often still leaving money for legacy or living expenses.
- Rick can walk you through the numbers on both paths before you decide.

Every family's situation is different. Rick will lay out every real option in plain language — no pressure, no jargon — so you can choose the path that lets you pay for care with confidence.

Experience You Can Trust.

*Reverse mortgage borrowers must continue to pay property taxes, homeowners insurance, and maintain the home as their primary residence; failure to do so can result in foreclosure. **Reverse mortgage proceeds are generally not considered taxable income — consult your tax advisor. This is not a commitment to lend. Rates, terms, and eligibility vary by program and individual circumstances. Equal Housing Opportunity.

916-367-3738 •

Rick@RJ4Loans.com

NMLS #360614 • CA DRE #01711076

*Serving Sacramento, Placer & El Dorado
Counties*