

OLDER AMERICANS HOUSING GUIDE

Making housing decisions after losing a spouse or partner



Making housing decisions after the loss of a spouse or partner

Losing a spouse or partner can affect every aspect of your life, including your housing decisions. It is important to take time to grieve your loss and discuss your situation with trusted family or friends before making any big decision. But when you are ready, this guide can help you consider your options and determine whether staying in your current home makes sense for you emotionally, physically, and financially.

This guide provides general consumer information. It is not legal advice or regulatory guidance. For information on how to obtain legal help, please see the "Where to go for help" section of this guide. This guide also includes links or references to third-party resources or content. The Bureau does not endorse the third-party or guarantee the accuracy of this third-party information. There may be other resources that also serve your needs.

Is staying in my current home the right decision for me emotionally?

Assessing whether your current home is a good emotional fit is an important decision following the death of your spouse.

Explore the questions below by yourself or with a trusted family member or friend.

Q Give yourself time to adjust to your new life without your spouse. Your feelings toward your home may change as you grieve. Take your time, if you can.

Questions to ask yourself:

- Does remaining in my home bring about fond memories of my spouse, or is it potentially leading to more feelings of loss? If possible, give yourself time to figure this out, because you may find that your feelings change as time passes.
- Is it important to have family and friends close by?
- If so, will moving make it easier or more difficult to see family and friends?
- Might I feel socially isolated if I move? What about if I decide to stay?
- How might my feelings change about living in my home as I age (for example, in ten, 15, and 20 years)?

If you'd like to move out of your home, consider moving to a:

- Place that allows for a "fresh start," such as a new house, condominium, or apartment
- Location that offers social supports, such as in with or closer to your children, grandchildren, family member, or friends, closer to social activities or your faith community, or moving to a retirement community
- Safer home or apartment, with fewer stairs and more safety features
- Familiar place, such as a place where you grew up, or where you lived during an important time in your life
- Senior community, Continuing Care Residential Community (CCRC), or assisted living facility



For more information about options, read our guide on *Making housing decisions when your health changes*

Is staying in my current home the right decision for me physically?

After the loss of your spouse, your home may demand more of your physical attention. Even if you are in healthy physical condition now, consider how your physical condition and overall health will change over time. Is your current housing situation able to meet your physical needs for the next five, ten, 15, or 20 years?

Questions to ask yourself:

Explore the questions below by yourself or with a trusted family member, friend, or medical provider.

	Yes	No
Was my spouse my caregiver?	<input type="checkbox"/>	<input type="checkbox"/>
Did my spouse maintain the house and the yard?	<input type="checkbox"/>	<input type="checkbox"/>
Do I have difficulty getting around the house on my own, and will I be able to in the future?	<input type="checkbox"/>	<input type="checkbox"/>
Do I have trouble climbing the stairs or stepping in and out of the bathtub?	<input type="checkbox"/>	<input type="checkbox"/>
Does my house have railings and grab bars?	<input type="checkbox"/>	<input type="checkbox"/>
Do I have hallways that are difficult for me navigate?	<input type="checkbox"/>	<input type="checkbox"/>
Will I find it difficult to handle day-to-day household tasks, like cleaning, maintenance, and yard work?	<input type="checkbox"/>	<input type="checkbox"/>
Do I have trouble going grocery shopping or running errands?	<input type="checkbox"/>	<input type="checkbox"/>
Do I find it difficult to manage any necessary medications on my own?	<input type="checkbox"/>	<input type="checkbox"/>

If you answered "yes" to some of these questions, you may want to consider how you can make your living situation better fit your needs, and identify supports in your community that can help you handle these challenges.

If you want to stay in your home:

- Think about what physical modifications to your home might make it easier for you to stay, including things like handrails on stairs, non-slip rugs, entry ramps, grab bars, or a walk-in shower or bathtub transfer bench.
- Review the [AARP HomeFit Guide](#) for tips on room-by-room modifications that you may want to consider.
- Use the [Home Modification Information Network](#) to locate potential home modification funding sources in your state, or search the [Home Modification Funding Sources Inventory](#). Many state agencies also offer monetary support to older adults to make their homes safer.
- Ask your doctor about consulting with an occupational therapist, who could help you understand what modifications are needed.
- Explore the CFPB guide titled *Making housing decisions when your health changes*. to learn more about your options should you find it difficult to live in your home without support.

Is staying in my home the right decision for me financially?

For many, losing a spouse results in a loss of income. Staying in your home now may cause financial strain, because your mortgage or rent payments are likely to remain the same. Although some expenses, like food costs and medical expenses, may go down following the loss of a spouse, others may increase over time, like your rent or property taxes and homeowner's insurance. If you want to stay in your home, you must be able to pay many of these ongoing costs. Review the CFPB's [Help for Surviving Spouses](#). Take some time to talk with a trusted family member, financial professional, or [HUD-approved housing counseling agency](#) before deciding which housing option best aligns with your current financial situation.

Questions to ask yourself:

- Have I claimed all survivor and beneficiary benefits to which I am entitled, such as life insurance benefits, Social Security survivor benefits, and 401(k), pension, and other retirement plan benefits?
- Have I investigated whether my state has real estate tax relief for older adults that pays for all or some of my property taxes?
- What is my income now that my spouse is gone, and what are my expenses?
- Do I need to continue to work or go back to work to be able to cover all my expenses?
- What are my present and estimated future housing expenses?
- How much is my mortgage or rent?

- How much do I pay in property taxes and homeowner's insurance?
- What repairs might my home require in the future (for example, a new roof, water heater, windows)?

 Create a household budget to track money coming in (for example, salary and wages, pensions, Social Security or other benefits) and money going out (for example, rent or mortgage payments, property taxes, insurance, utilities, food, leisure and entertainment) to make sure that you can cover all your expenses. The CFPB has [resources to help you create a budget](#), including tools to help you track income and expenses.

If you can't afford to stay in your home, consider:

- Talking to an expert. If you don't know who to talk to or need financial assistance, visit CFPB's website to [find a housing counselor](#) and/or a [credit counselor](#) to talk about available options.
- Discussing your needs and desires with a trusted family member or friend who can help you weigh your options.
- Contacting your city or county to see if you qualify for assistance with utilities or real estate taxes.
- Downsizing, which could mean purchasing or renting a smaller, more affordable home.
- Finding a roommate to share expenses—there are roommate-matching services that cater to adults.

If you own your home, you can research ways to access your equity. Equity is the amount your property is currently worth, minus the amount of any existing mortgage on your property. You may be able to access your home equity through refinancing, a home equity loan, a home equity line of credit, or a reverse mortgage. It is important to remember that tapping into your home's equity means taking on additional debt that must be repaid. For more information, see the CFPB's *Using your home equity to meet your financial needs* guide.

 Before making these decisions, be sure to discuss your options with an attorney, accountant, financial advisor, or HUD-approved housing counseling agency.

Where to go for help

Legal help

- **Free legal services for people over age 60**

Find local programs that provide free legal help to people over age 60 by contacting the national Eldercare Locator at (800) 677-1116 or eldercare.acl.gov.

- **Free legal services for people with low income**

Find local programs that provide free legal help to low-income people through the Legal Services Corporation at (202) 295-1500 or lsc.gov/find-legal-aid.

- **Fee-for-service lawyers**

The American Bar Association provides information about how to find a lawyer in each state, available legal resources, how to check whether a lawyer is licensed, and what to do if you have problems with a lawyer, at (800) 285-2221 or findlegalhelp.org.

Housing counseling

The U.S. Department of Housing and Urban Development (HUD) provides a list of approved housing counseling agencies that offer advice on buying or renting a home, curing a mortgage default, obtaining a forbearance and avoiding foreclosure. The HUD-approved housing counseling agencies offer independent advice, often at little or no cost to you, at (800) 569-4287 or consumerfinance.gov/find-a-housing-counselor.

Credit counseling

Most credit counselors offer services through brick-and-mortar offices, online, or via telephone. The U.S. Department of Justice publishes a list of approved credit counselors. Call (202) 514-4100 or see the list at justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111.

Accounting help

The American Institute of CPAs provides a list of local certified public accountants, at (888) 777-7077 or aicpa.org/forthepublic/findacpa.html.

Benefits for older adults

The National Council on Aging publishes a free Benefits CheckUp tool that connects older adults with benefits that they may qualify for. Call the helpline at (800) 794-6559 or visit benefitscheckup.org.

Home modifications

▪ **Home Fall Prevention Checklist**

The Center for Disease Control (CDC) produces this checklist to help older adults find and fix potential hazards in their home. Call (800) 232-4636 or look through the [CDC Check for Safety Checklist](#).

▪ **The HomeFit Guide**

AARP provides more than 100 tips and suggestions to help people live safely and comfortably no matter a person's age or life stage. Call (888) 687-2277 or look through the [AARP HomeFit Guide](#).

▪ **The Home Modification Information Network**

A state-by-state inventory developed with the support of the Administration for Community Living that provides each state's home modification policies, funding sources, and programs. Call (213) 740-1364 or visit the [Home Modification Information Network](#).



More CFPB resources consumerfinance.gov/olderamericans



Online

consumerfinance.gov



By phone

(855) 411-CFPB (2372)

(855) 729-CFPB (2372) TTY/TDD



By mail

Consumer Financial Protection Bureau

P.O. Box 27170

Washington, DC 20038



Submit a complaint

consumerfinance.gov/complaint