

# Chambliss Estate Planning Newsletter – July 2025

## Section 1.01 From Nervous to Thriving: My 88-Year Old Dad's Move to Senior Living

By: [Amy Boulware](#)

"I'm so nervous," he said. "Maybe I won't fit in, or maybe people won't like me." At 88, my dad was facing a new experience in his life, and he was worried. He likes to say that he has only lived alone for 15 minutes, and that was between graduate school and getting married to my mom. Dad lived with his parents while in college, had roommates in graduate school, and was married for forty-eight years until my mom passed away. Before mom passed away, they owned a house and had been happily living in what they considered their forever home. After her death, he sold their home and moved in with my family. Dad was not thriving in his house alone, but at that time, he was not ready to move into a senior community. Fourteen years later, we find ourselves at the next transition. My house is a two-story home with bedrooms upstairs, and it sits on a hill that makes getting up and down the driveway difficult. Dad has had a couple of falls, and climbing the stairs had become a chore. He can tell you how many stairs there are because he counted them every time he went up and down! It was time for him to consider moving out.

At 88, making a move to senior living may feel like a monumental shift — but for many, it marks the beginning of a vibrant, more supported lifestyle. Dad is now telling his friends that his place is like living on a cruise ship! Whether prompted by health needs, the loss of a spouse, or simply the desire to be part of a community, this transition can be both challenging and rewarding. Here's what to expect, how to prepare, and why transitioning to senior living at this stage can be a positive life change.

### **Safety and Health Support**

As we age, our risk of falls, medication mishaps, or isolation-related health concerns increases. Senior living communities offer professional support, 24-hour emergency response, and assistance with daily activities such as bathing, dressing, and mobility, depending on the type of facility you choose. There is a difference between independent senior living and assisted living. So, make sure to explore the kind of care your family member truly needs.

### **A Sense of Community**

Loneliness can have serious consequences for mental and physical health. Senior living communities are rich in social activities, from art classes to group outings, helping older adults feel connected, valued, and engaged. Dad takes chair exercises and water aerobics, attends lunch bunch outings, and loves inviting his friends and family to join him in the dining room for dinner.

### **Relief from Home Maintenance**

Home upkeep can become a burden. Moving to a community where meals are prepared, housekeeping is managed, and repairs are someone else's responsibility can bring tremendous relief. Dad said that one of the ladies who cleans his room asked him how he liked his bed made. He laughed and said, "With sheets and blankets." We laughed at this question, but perhaps some people like tight corners, while others prefer loose blankets. It is nice that they ask these sorts of questions.

### **Nutrition and Wellness**

Proper nutrition is essential, yet often overlooked, in later years. Senior living ensures regular, balanced meals, typically tailored to individual dietary needs, and access to fitness programs designed to suit seniors' abilities.

### **What to Expect During the Transition**

#### **Emotional Adjustment**

Leaving a long-term home is not easy. It is normal to experience grief, anxiety, or even guilt. Acknowledging these emotions — and discussing them with loved ones or a counselor — can help ease the adjustment. Dad was nervous about fitting in and having people to eat with in the dining room. I have heard from many clients that the dining room is worse than a middle school cafeteria. His facility assigned a resident ambassador to help introduce him to the other residents and his new surroundings and show him the ins and outs of living there. That included knowing how to use the call system, using their transportation, and where water aerobics took place. Four months later, he is now one of those ambassadors himself.

#### **Downsizing**

Part of the process involves letting go of furniture, keepsakes, and items collected over the course of decades. While difficult, this can be an opportunity to simplify life and focus on what truly matters. We used a Senior Move Manager who made the move so simple. His apartment was completely set up when he arrived. They even made his bed. There is a [national organization of certified Senior and Specialty Move Managers](#) if you need help finding resources.

#### **New Routines**

Most communities offer a flexible but structured routine, which can be comforting. Residents often find that having a schedule — meals, activities, outings — brings renewed purpose to their days.

#### **Family Involvement**

Many families worry about making the right choice. Touring facilities, asking questions, and involving your loved one in the decision-making process can ease the transition and ensure everyone feels confident. Dad and I visited multiple facilities to see what they were like. Healthy and tasty food is very important to him, and so we asked to eat at each of the places we visited.

**If you or a loved one is considering senior living, know that you are not alone. Resources, professionals, and compassionate communities are ready to help make the transition as smooth and empowering as possible. Please contact a member of our [Care Management Team](#) to assist you through this transition.**

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## **Estate Planning Resources**

### **How Mental Health Apps Can Help Older Adults**

Mental health issues come in many forms and can stem from many sources. An especially prevalent mental health issue is depression, which can be caused by loneliness, chronic medical conditions, stressful life events, or a combination of factors. Older adults can be especially susceptible to depression, as well as other mental health issues...

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### **The Benefits of Establishing a Special Needs Trust Early**

For families of children with disabilities, planning for a lifetime of support is both a practical necessity and a compassionate act. One of the most powerful tools available to help secure a stable financial future for a child with special needs is a special needs trust (SNT). These trusts provide a way to protect assets while preserving the individual's eligibility for critical public benefits like Supplemental Security Income (SSI) and Medicaid. Setting up an SNT early in a child's life can bring significant advantages that grow over time...

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### **Shared Living Arrangements for Individuals with Disabilities**

The U.S. Census reports that over 3 million American children live with a disability. When reaching adulthood, these individuals and their families turn their focus to housing options that offer support and foster independence. According

to a survey by The Arc, 75% of adults with intellectual or developmental disabilities live with an aging parent, though many aspire to live more independently...

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## Upcoming Events

### [YMCA Senior Tech Help Day](#)

**Where: YMCA of Metropolitan Chattanooga | When: July 21, 2025**

The YMCA of Metropolitan Chattanooga is partnering with Unum to offer a free, hands-on Tech Help Event where they will provide personalized assistance with smartphones, tablets, and online safety. To learn more, visit the [YMCA website](#).

### [YMCA Adaptive Programs](#)

**Where: YMCA of Metropolitan Chattanooga**

The YMCA of Metropolitan Chattanooga offers a wide variety of adaptive programs for individuals of all ages, including adaptive group exercise classes, swim lessons, sports clinics, and more! To learn more, visit the [YMCA website](#).

### [9th Annual Southeast Adult Autism Symposium](#)

**Where: Chattanooga State Community College | When: July 26, 2025**

The event is for autistic adults, caregivers, and professionals interested in autistic adult topics. Attendees can choose from various presentations and explore autism-related service providers. To register, visit the [GCA website](#).

### [GCA Centre for Adult Autism In-Person Social Support Group](#)

**Where: Chattanooga Pizza Co. (2000 E 23rd Street) | When: August 26, 2025**

Meet with like-minded individuals at the GCA Centre for Adult Autism's monthly in-person support group. The group will meet from 6-7:30 p.m. If you have any questions, please email Jamie Mackintosh at

[jamie@chattanoogaautismcenter.org](mailto:jamie@chattanoogaautismcenter.org).