



ANY HOME LLC



HELPING YOUR HOME SUPPORT YOUR RETIREMENT

A short educational guide for older adults, families,
home-care agencies, churches, and community organizations



You worked hard for your home.

Now it may be time to explore whether your home can help support you—so you can manage rising costs, live more comfortably, and remain safely at home longer.

FREE EDUCATION • CLEAR OPTIONS • NO GUARANTEED RESULTS

Any Home LLC — A Helping Residential Services Agency
Private Money Help — Educational Division

FREE EDUCATION FOR OLDER ADULTS AND FAMILIES

A Home Is More Than a Place

It can also be part of a thoughtful retirement plan.

For many older adults, a home represents decades of work, sacrifice, memories, and financial commitment. Retirement can bring a new challenge: everyday costs may continue rising even when regular income does not.

The first goal is not to sell a product or rush into a financial decision. The first goal is to understand the person's needs, protect the home, and compare responsible choices.

A better question

Not “How much money can I get?” but “Which option—if any—best supports my safety, comfort, independence, monthly budget, and long-term wishes?”

Begin with five priorities

- A safe and accessible home
- Reliable monthly cash flow
- Affordable property taxes, insurance, utilities, and repairs
- A plan for future care and family support
- Protection from pressure, fraud, and unsuitable financial decisions

Aging in place takes planning. The National Institute on Aging recommends considering personal care, household tasks, meals, money management, health care, transportation, and home safety.

Source: [National Institute on Aging: Aging in Place](#)

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Make the Home Safer First

Protecting independence may be the most valuable return.

Falls are not an unavoidable part of aging. Practical changes, clinical review, and appropriate exercise can reduce risk and help an older adult remain independent.

A simple home-safety walk-through

- Improve lighting at entrances, stairs, hallways, and bathrooms.
- Remove loose rugs, clutter, cords, and other tripping hazards.
- Add secure handrails and professionally installed grab bars where appropriate.
- Keep frequently used items within easy reach.
- Review medicines, vision, footwear, strength, and balance with qualified health professionals.
- Create an emergency-contact and check-in plan.

Established evidence

CDC identifies exercise, home modification, clinical interventions, and multifactor programs as effective approaches to fall prevention.

Source: [CDC: Older Adult Fall Prevention](#)

Source: [National Institute on Aging: Home Safety Tips](#)

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Help Retirement Income Keep Pace

Build a complete picture before choosing a solution.

A comfortable retirement depends on more than income alone. Families should look at monthly cash flow, health and care needs, housing expenses, emergency reserves, debt, taxes, insurance, and long-term goals together.

Four questions to answer

- What does it cost each month to live safely and comfortably?
- Which expenses are likely to increase over the next several years?
- Which resources are dependable, and which may fluctuate or be difficult to access?
- How would a decision affect the home, spouse, heirs, benefits, taxes, and future care?

Use careful language

The goal is to explore additional retirement income or greater financial breathing room—not to promise earnings or claim that any strategy will beat inflation.

Before using home equity or retirement assets, consider obtaining independent legal, tax, housing-counseling, and financial guidance appropriate to the individual's circumstances.

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Ways a Home May Help

Every option has different benefits, costs, requirements, and risks.

Depending on the homeowner, property, family plan, and local rules, possibilities may include:

- Reducing expenses through repairs, energy improvements, tax-relief programs, or available assistance.
- Adapting the home so it remains safe and usable for longer.
- Renting permitted space or sharing the home, when appropriate and lawful.
- Downsizing, relocating, or selling as part of a broader retirement plan.
- Considering a home-equity loan, line of credit, refinance, reverse mortgage, or another housing-related arrangement after comparing total costs and risks.

Important protection

Using home equity can reduce what remains in the home and estate. Some arrangements create monthly payments; others can grow in balance or require a large future repayment. Failure to meet taxes, insurance, maintenance, or loan obligations can place the home at risk.

The Consumer Financial Protection Bureau explains that reverse mortgages are loans for eligible older homeowners; the amount owed generally increases over time. They are not free money and are not right for everyone.

Source: [CFPB: Reverse Mortgage Information](#)

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Putting Other Resources to Work

Private lending is an investment decision—not a guaranteed-income program.

Some qualified individuals may want education about lending money for real-estate transactions in exchange for scheduled interest payments. These arrangements may involve a promissory note and a recorded mortgage, but documents and collateral do not eliminate risk.

Questions every prospective private lender should ask

- Who is the borrower, and how will repayment occur?
- What is the property's independently supported value and condition?
- What lien position will the lender hold?
- Who verifies title, insurance, legal documents, and closing funds?
- What happens after a late payment, default, casualty, bankruptcy, or market decline?
- Can the lender afford illiquidity or loss without harming retirement security?

Know the warning signs

Avoid pressure, secrecy, unlicensed sellers, “risk-free” claims, and guaranteed or unusually high returns. Use independent professionals and verify every material fact.

Source: [SEC Investor.gov: Promissory Notes](#)

Source: [SEC Investor.gov: Self-Directed IRAs and Fraud Risk](#)

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A Family and Agency Conversation Guide

Listen first. Educate second. Decide only after careful review.

For families

- What does the older adult want life at home to look like?
- Where are the safety, care, transportation, and monthly-budget pressures?
- Who should participate—with the older adult's permission?
- Which options deserve independent professional review?

For home-care agencies and community organizations

- Use neutral education; do not recommend a specific financial product unless properly authorized.
- Watch for sudden financial pressure, coercion, cognitive concerns, or suspected exploitation.
- Refer health, legal, tax, investment, and housing questions to qualified professionals.
- Document the older adult's goals and preserve their right to make informed choices.

The guiding principle

A home should support the older adult's life—not become the reason they feel pressured, confused, or financially unsafe.

Home-care staff can identify concerns and provide education, but financial suitability and legal decisions belong with the older adult and appropriately qualified independent advisers.

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Let Us Help You Understand Your Options

Education first. No pressure. A clearer path forward.

Any Home LLC helps older adults and families organize questions about aging safely at home, housing decisions, and possible ways their home or other resources may support retirement. Private Money Help provides education about real-estate-secured private lending when that subject is relevant and appropriate.

Our promise is education—not earnings.

We will help you understand questions to ask, risks to consider, and professionals who may need to participate. We do not promise income, investment performance, loan approval, safety of principal, or that any option is suitable for every person.

Bring these items to an educational conversation

- A list of monthly housing and living expenses
- Your goals for remaining at home and future care
- Questions about repairs, accessibility, or household support
- A list of financial or housing options you want explained
- The names of trusted family members or advisers you want involved

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