



# "The Adult Family Home Business Revealed"

An Insider's Professional View  
of America's Most Needed  
Home Based Business



By Jo Lyn Cornelsen RN

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[www.QualityNurseConsultants.com](http://www.QualityNurseConsultants.com)

## The Adult Family Home Business Revealed

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[www.carehomeamerica.com](http://www.carehomeamerica.com) (membership website)

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## The Adult Family Home Business Revealed

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Congratulations for making a great choice! You are now in possession of this information packed, real-life insider's eBook on what it's like to own and operate an Adult Family Home Business.

If you're like most people who buy this eBook, you have very specific reasons for being interested in the Adult Family Home Business.

Perhaps you are researching home based businesses because you:

- want another stream of income in this uncertain economy,
- need to provide care for a disabled family member or friend,
- want to make more than an hourly wage,
- are tired of running the halls of a hospital or nursing home,
- are frustrated about not being able to give total quality care because you've been assigned too many clients,
- want to provide better care for a smaller number of clients
- need to provide an income and be available to your family at the same time,
- are tired of long commutes or office politics,
- are ready to become your own boss...

If these are your reasons for looking at the Adult Family Home business... then you are not alone, and you have come to the right place!

I have been teaching, training and coaching individuals in the Elder Care industry for over ten years. I make an excellent living in the Adult Family Home business. I also teach others how to do the same.

You now have in your possession an information product that will give you a "sneak peak" into the Adult Family Home Industry – so you can get a better idea of whether this is a good match for you, before you spend potentially thousands of dollars and months of time in starting up a Care Business.

Every effort has been made to present accurate information representation in this report. The stories are first hand examples of the author or author's students' experiences. Names may have been changed for privacy.

## The Adult Family Home Business Revealed

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As you read this report, I encourage you to notice your inner feelings that are brought out by the stories and examples.

Your feelings are clues as to whether or not the Adult Family Home business will be a good match for you.



Ask yourself:

“Am I motivated and capable enough to do what it takes to learn how to work through issues such as these?”

“Are the benefits of this business of greater importance to me than the downsides of this business?”

Remember that the Adult Family Home business requires real commitment.

If you decide to go forward, I recommend that you register for the Quality Nurse Consultants 48 Hour AFH Administrator Training, the most comprehensive Adult Care Home Success Course in the Nation.

Get more information about the AFH Administrator Training here:

[www.qualitynurseconsultants.com](http://www.qualitynurseconsultants.com)

In an Adult Family Home business, you will be experiencing end of life issues with your residents. You will learn things you never knew were possible to learn... things that most people don't begin to understand until they are facing those issues themselves.

It is both a privilege and a burden to share these end of life experiences with your residents, and while you need to be willing to walk the path with them, you also need to be self-protective enough to survive and still thrive on your own life journey.

To support you in your personal life success, I recommend my website [www.authenticwholeness.com](http://www.authenticwholeness.com), where I share my story of healing and personal development, including very targeted links and other information to help you on your own journey of creating a satisfying and successful life experience.

## The Adult Family Home Business Revealed

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As a trainer, I want to share with my clients and students the things I found that helped me grow, solve problems, and create whole-life success.

If I can shorten your learning curve in any of the areas I have identified as points of Authentic Wholeness, and increase your awareness and ability to improve your life and the lives of those you connect with, then my work is of value.

The Eight Points of Authentic Wholeness™ are:

1. Learning & Awareness
2. Values & Meaning
3. Satisfying Work
4. Financial Support
5. Health & Energy
6. Fun & Recreation
7. Emotional Connections
8. Life Balance



Life success goes beyond the business you are in, or how much money you make. Life success is a feeling of being in the right place at the right time, doing the things you are meant to be doing at each stage of your life. Success is largely a product of who you are and who you are becoming.

Creating a life of Authentic Wholeness involves learning to trust your own inner guidance, identifying your own true values, and structuring your daily life to match those values.

Why do I speak of values in a business eReport?

Because if you are going to be an Adult Family Home Provider, you will be at the top of your own organization – and you have probably already figured out that the success of every organization is directly related to the leadership abilities of the person or people at the top.

## The Adult Family Home Business Revealed

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Ultimately, your AFH business success will be determined by your ability to lead... and true leaders are people with integrity, who continually strive to improve themselves as they serve.

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## You will find Answers to These Questions in this eBook

1. What exactly is the AFH Business?
2. How much \$\$ can I earn if I own an AFH?
3. What does it cost to start up an AFH?
4. Do I have to be a Health Care Professional to open an AFH?
5. Why do I have to get a special license to open an AFH?
6. Do I need special training to become an AFH Care Provider?
7. Once I get a care home, how do I find residents?
8. What kind of care will I be providing?
9. What is it like for a resident to live in an Adult Family Home?
10. What else should I know about the AFH Business?



# “The Adult Family Home Business Revealed”

An Insider’s Professional View of America’s  
Most Needed Home Based Business

By Jo Lyn Cornelsen RN



Congratulations on your decision to create a home based business, and specifically on your decision to learn more about the Adult Family Home Business!

It is an exciting time to be working in the Elder Care Business... with the “over 65” population projected to double by 2020. Those who position themselves well will reap strong profits in the ensuing years. And it’s not just big corporations who are in line for success.

Any industry that has served the Baby Boomer generation has thrived, and you can, too... if you structure your business for success and learn to run it well.

I invite you to take advantage of the free information available for you on my website,  
<http://www.QualityNurseConsultants.com>  
and to research the links available there as well as reading this eBook.

Some of the information here is already

An Adult Family Home is a win/win situation: caregivers can work in the comfort and privacy of their own home, provide quality care to a few people, and residents receive the personalized long term health care they need without having to live in a large facility.

## The Adult Family Home Business Revealed

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available on the website, and will be a summary review.

But this book goes beyond the basics.

This eBook reveals more in-depth, hands-on, personal information about this unique Home Based Business.

It goes beyond listing the training requirements and rule reading. It's actually a bit of a "peek behind closed doors".

You'll learn some of the challenges and the blessings of what it is like to be an AFH provider as I profile some real situations.

You'll get an idea of what it is like to own and operate an Adult Care Home, and what it may be like for residents to live in one...

Just as every business that has served the American Baby Boomer generation, the elder care industry is booming. Eighty million Americans are moving into their "golden years", which means those who successfully cater to the needs of this huge population group will surely "ride the wave" to prosperity.

The Adult Family Home industry has been progressively developing (rules and all) over the last 20 years. Aging touches everyone – every family from every walk of life – and as elder care needs emerge, so does opportunity.

This huge, unprecedented opportunity has already been spotted by large corporations – you see Retirement Communities, Assisted Living, and Nursing Homes in every community.

If you are going to become an Adult Family Home Provider, these big businesses are your competitors – and some individual Care Providers may feel intimidated by the huge, luxurious buildings that have been popping up all over the nation.

But I'm here to tell you that plenty of opportunity still exists, and the individual provider is in the best position to capitalize on that opportunity, because of this one bottom line secret:

**NOBODY WANTS TO LIVE IN A LARGE INSTITUTIONAL SETTING!**

That's right,

### **NOBODY WANTS TO LIVE IN A LARGE INSTITUTIONAL SETTING!**

People want to be treated like people and have their needs attended to. They don't want to be "herded" into isolated apartments within a big "hotel-like" facility, where they are basically left to fend for themselves. Large institutional settings defeat the purpose of paying for care – and personal care is what these residents need.

The problem with big facilities is that these frail elderly people are not able to make themselves heard when they need help – like when they fall, or when they can't manage to get up out of their chair by themselves, or even when they'd just like someone to hand them a glass of water or the TV remote. Yes, there's a call pull cord, but it's usually on the wall behind the TV – completely inaccessible to them.

Do you really think they can get up and pull the cord when they've forgotten to use their walker and they have fallen in the middle of the room?

Not likely.

They pay so much to live in these big facilities, and their rates are increased every three months based on how many times the facility caregivers come into their apartments to help them.

So they end up still using things like the emergency buttons that they pay every month for... just to call the caregivers on site.

Or they just lay there on the floor until someone figures out they haven't come down for a meal, and they go looking for them.

My main point here is that baby boomers think they are something special – and they are! (Actually, I'm one of them!)

They are individualists with the attitude that they can have what they want.

They want privacy;

They want to be treated as individuals;

## The Adult Family Home Business Revealed

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They want dignity;

They want respect;

They want great food;

They want comfort;

They want familiar belongings;

They want companionship;

They want attention.

They want what they want when they want it.

And they can't get that in an isolated apartment in a big facility with one caregiver on duty for 30+ other residents.

This is where you, the individual care provider, come in.

Can you create a "home away from home" for a few special people who can no longer live on their own?

Are you willing to do what it takes to qualify yourself and to follow the rules?

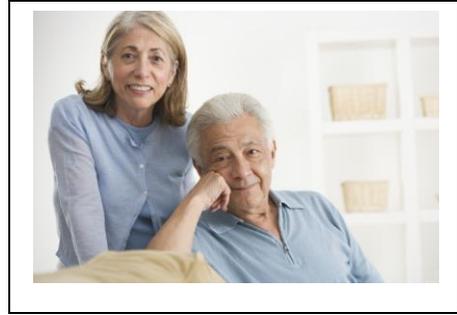
Are you ready to "step up to the plate and get in the game?"

If so, I can train you to be successful – to avoid the pitfalls that get so many care providers into trouble –

I must also say, that this business is not a "one size fits all" business in a box. You and your living situation, your family, your abilities, are unique. That's what makes this a special business for you and for the people you serve.

I can coach you through the business planning process, the learning curve everyone experiences in this business, and help you create a uniquely satisfying and lucrative home based business for yourself and your family!

This business can leverage you from earning an hourly wage... to a six figure business in less than one year... if you set up and manage it well.



## The Adult Family Home Business Revealed

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If you've ever wanted a serious opportunity to grow from your current situation and into real business income – read on to learn more....

### **What Exactly is the AFH Business?**

We had just returned from 12 years of living overseas and I resumed my nursing career in Seattle, WA in the Home Health industry in 1993.

One of the other case managers arrived at the office late one morning, because she had stopped in at an AFH to see one of her clients at 8 am. After a long wait, the care provider opened the door wearing a bathrobe with her hair uncombed.

This nurse was offended at being greeted in such a haphazard manner. Rather than apologizing for making an unannounced visit, the nurse was of the opinion that business hours began at 8 am sharp, and she felt that the care provider was being unprofessional. She showed her disapproval by making a nasty comment.

The care provider explained that she had been up in the night for several hours with her residents, and her residents usual wake up time was 9 am.

Still, the case manager disregarded the explanation. She was an “old school” nurse, and felt that all people residing in a care facility should be up, bathed, dressed and eating breakfast by 8 am, ready for visitors.

She wanted to report the care provider to the State authorities, and she was very vocal about the whole experience when she got to the office.

This was my first introduction to the existence of the AFH business, and it intrigued me.

I saw the Adult Care Home business as a win/win situation: caregivers can work in the comfort

AFH business success is as much style as it is substance. Style: keeping up appearances and handling unexpected events professionally and strategically, always with the residents' well being as the primary consideration. Substance: the quality and consistency of the actual care and services given.

## The Adult Family Home Business Revealed

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and privacy of their own home, provide quality care to a few residents, and the residents could receive the long term health care they needed in a comfortable home environment in a regular neighborhood – a residential home - rather than having to live out their lives in a large congregate facility.

I don't know if the nurse reported the care provider to the state or not.

What I do know now, after my years of teaching and consulting in the industry, is that the nurse may have been embarrassed about coming without an appointment, and the care provider may have been embarrassed about not being up and ready for the day. The two of them certainly had differences of opinion, which created unnecessary conflict.

One thing Adult Care Providers don't want is complaints to the State.

The State Licensors and Complaint Investigators must respond to every complaint, no matter how small or unreasonable. There's always more than one side to every story... and complaints take time and money to process. When there's a complaint – it's not usually a win / win outcome.

So one important thing to learn in this business is how to prevent or minimize complaints. You've got to know this:

The care business is highly regulated because it serves people who are frail, elderly or disabled – people who are not able to adequately advocate for themselves.

All health care professionals are by law mandatory reporters – if they see action or in-action that appears to be a form of neglect, abuse or exploitation, they must report to the State authorities.

So it makes sense for AFH Care Providers to always be ready for visitors during what most people perceive as “business hours”.

But because an AFH is located in a private home, it also makes sense for visitors to call ahead for appointments.

## The Adult Family Home Business Revealed

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Basically, it's important to create positive working relationships with everyone who connects with your business – your clients, their families, their visitors, the home health nurses, physical therapists, health care equipment delivery people, the pharmacy team, doctors, health clinic personnel, the landscape people, the neighbors... basically, everyone!

If you're not a people person – this is not the business for you!

### **AFH business success is as much Style as it is Substance.**

**STYLE:** Keeping up appearances and handling unexpected events professionally and strategically, always with the residents' well being as the primary consideration.

**SUBSTANCE:** The quality and consistency of the actual care and services provided.

How can care providers always be ready for the unexpected? There's so many different ways a day can play out. You never know when you'll have to make an emergency call on behalf of one of your residents... they may have a stroke, or heart attack, or a fall, or need a medication change...

Basically, you have to live 24/7 with the potential for dealing with emergencies. Sounds scary... but that's where good training and support comes in.

In the AFH Administrator Training, I teach you how to set up systems in your home that support you during routine operations, and during health care crisis.

It is possible to create beautiful daily life experiences in the process of nurturing and caring for these special elderly and disabled people who come to live in your home... and to deal with the emergencies calmly and smoothly.

I've done it... thousands of others are doing it... why not you?

In the case of this care provider appearing to "still be in bed" at 8 am, when they should have been "open for business", a simple system would be to

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## The Adult Family Home Business Revealed

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not use a bathrobe, but to have a set of scrubs or other comfortable clothes at the bedside, ready to “jump in to” at a moments’ notice.

It works. That’s the system I used. Of course, I had to not wear my favorite silky pajamas while I lived in my care home and provided the night time care, but it worked.

Remember, you’re responsible for the well-being of your residents and the operation of your home 24 hours a day, 7 days a week, 365 days per year... whether you live in the care home or in your own separate home.

Can you live with that?

### **How Much Money Can I Earn in an Adult Family Home?**

Aha – the bottom line!

That’s what we want to know about any endeavor for which we will be trading our time and energy.

Honestly, I must tell you that some people don’t make any money in this business, and some actually lose money!

That’s the same as in any business.

On the other hand, many people create AFH incomes that are three times or more what they previously made working for someone else.

I actually struggled for the first year during start-up, and then I brought in over six figures each year.

I wasn’t used to managing so much money – and I experienced a sharp learning curve with that blessing also.

You’ll need to learn to balance a budget – when to begin taking a salary... how to know it’s time to move out of your care home and hire staff. All these critical points are discussed thoroughly in the AFH Administrator Training.

## The Adult Family Home Business Revealed

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Basically, your beginning success depends on whether or not you can qualify yourself, get through start-up, attract the right residents, pass your first annual licensing audit, and continue to run your AFH Care Business well.

This is a real business opportunity – not a guaranteed paycheck. All other factors being equal, your success depends largely on your own skills, abilities, commitment and persistence.

Each Care Home is unique. Each is a small business and as such, each one reflects the personality, beliefs and lifestyle of the owner in every aspect, including finances.

There are so many different variables in the way these home based businesses are structured and operated, that there is no “one-size-fits-all” financial proforma, but here’s a starting point for the numbers:

1. Research the current range of income received from private pay clients and the range of income received from State pay (Medicaid) clients in your state.
2. Calculate the average income for private pay, and average income for state pay.
3. Multiply that average income for state pay and for private pay by the number of clients allowed by your state’s license rule.
4. The results will reveal the range of possible income for an Adult Family Home provider in your area.

Potential Income	Low Rate	High Rate
State Pay		
Private Pay		

Mid Range Rate	Number of Residents	Possible Monthly Income

## The Adult Family Home Business Revealed

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We all think we want only private pay residents... because the income is greater than what Medicaid pays. In fact, due to our high mortgage costs, I took only private pay while I lived in my AFH. My residents paid for their care by selling their houses.

Now, however, with the Real Estate and Mortgage Industries being in trouble, it's more difficult to sell homes quickly, and people who need care are forced to go on welfare – Medicaid.

Typical Adult Care Homes have a mix of State and Private Residents.

Are you willing to accept Medicaid to keep your home full?

Can you structure your budget to be fine with Medicaid income?

Also, if there is an over-abundance of licensed Care Homes in your area, you may expect to have some vacancies.

Face it, elderly people pass away. You may be bringing in great money for years, then suddenly, three of your residents leave or pass away, and you are left with a severely diminished income in what seems to be only a moment's notice.

You can see how it is important it is to learn to manage your money well while the business is doing well.

There are many factors that will affect your Adult Family Home income and expenses – and your situation will be as unique as you are.

In the 48 Hour AFH Administrator Training, we discuss prospective and actual financial scenarios in detail.

Again... figure out the numbers for your local area, do the math, and you'll have an idea of what is possible.

Managing your money well and creating more than one stream of income is critical in creating and sustaining your financial health. When one stream is interrupted temporarily– the other can still support you!

## The Adult Family Home Business Revealed

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Hint: Creating more than one stream of income is critical in creating and sustaining your financial health, no matter what business you choose!

Once you get your home up and running well, it's time to look for a second home based business.

Maybe you'll do a second care home. Or an elder care placement agency. Or create an internet business or network marketing business. Or look into the insurance business.

Just be sure to choose something that you can do while still managing your AFH business well.

### **What does it Cost to Start Up an Adult Family Home Business?**

Start-up costs vary with the individual home and the choices of the Care Provider.

Care Providers operate their businesses in both million dollar homes and in starter homes. Some Care Homes are in rented homes (written permission from the landlord is required) – others are in homes owned by the Care Provider.

Washington State allows an Adult Family Home in a duplex, but not in apartment buildings. You must research the rules of your own state, to see what type of residential homes you may operate a Care Home in.

Timing can also affect your start up costs.

It took a year from the time I attended orientation to the time my AFH business was licensed, up and running, and bringing in \$10,000 per month.

That's common in start-up... unless you already have a home you can use for the

In Washington State, you can have one private pay resident without having an AFH license. What does this information mean to you in your particular situation?

## The Adult Family Home Business Revealed

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business, or have potential clients already “waiting in the wings” for you to get licensed.

Our particular choice was to purchase our 20 acre farm and remodel the home for Adult Care. We secured a capital loan and a business line of credit to fund us while in the licensing process.

There were actually a couple months where covering the cost of financing got a bit scary while we waited for the license to arrive.

I solved that by holding an open house and accepting one private pay resident.

Caution: the AFH business is not a simple business, nor can it be termed a “get rich quick” scheme. It takes planning, qualification and persistence to create and operate a successful Care Home. It’s not the easiest Home Based Business – but it is a much needed business – and can be an excellent source of income, companionship and personal satisfaction for the right people.

Hint: In Washington State, you can have one private pay resident without having an AFH license. What does this information mean to you?

### **CASE STUDY**

Clint (name changed for privacy), a 33 year old down-sized corporate professional came through my 48 Hour AFH Administrator Training. Clint and his wife have 2 young boys. His wife and her parents are already trained, experienced caregivers, and this extended family lives together in a nice three-level rental.

They already had one private pay resident living on the main floor, but the income from this one resident was not sufficient to cover their rent and living expenses.

They decided to open an Adult Family Home to increase their income, so Clint was in the process of qualifying himself for the business by taking all

## The Adult Family Home Business Revealed

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the required trainings. They planned to find another home to lease for an AFH, because they did not have six bedrooms on the main floor of their rental.

He had no clue how he would finance the business, but he was determined to figure things out. He is an action taker.

In class, when we discussed business planning, I suggested he explore the possibility of buying a currently operating AFH business.

Advantages of buying an established AFH:

- Instant cash flow,
- Established location.
- Established business systems
- Shorter start-up time.

Disadvantages:

- The initial investment.
- Residents may leave.

**The advantages:** instant cash flow, established systems, and shorter start up time.

**The disadvantages:** coming up with the initial cash to buy a business.

You can't "buy" residents. (Residents have the right to receive 30 day written notice of any change in ownership of the Care Home they live in). They can choose to leave at any time.

**The solution:** If you plan to buy an existing home, go work it as a volunteer or employee for a few weeks before you give notice to the residents of coming transfer of ownership. They will have already bonded with you, and won't feel afraid of you taking over. Chances are, they'll stay, and welcome your "new proprietor" energy and the attention you give them.

Back to our Case Study:

I referred Clint to one of my previous students who was in process of selling one of her four AFH businesses. This well-run business operated in a 2600 square foot home in a nice neighborhood.

The house did not have accommodation for a care provider's family to live-in, but 24 hour staffing was already in place. Licensed for six residents,

## The Adult Family Home Business Revealed

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there were four residents in place and an income of about \$10,000 per month.

The cost: \$78,000 for the business only, and rental of \$2600 per month to rent the house. The seller's plan was to sell the business only retaining the real estate, and to let the business continue to pay the mortgage on the home.

Knowing that it can take that much or more to start up an AFH business, is it worth buying one already licensed with residents in place?

Absolutely! Why? "A bird in the hand is worth two in the bush."

Buying an existing operating business gives immediate, rather than deferred, return on investment: Instant Cash Flow!

Still – it's important to do your homework and see how your particular situation lines up with the opportunities presented. Clint was serious in his research, but asked for a 2<sup>nd</sup> opinion.

In the 48 Hour AFH Administrator Training class, we reviewed the AFH Chart of Accounts – the list of tax deductible expenses in Unit 2, Fiscal Management.

We used Clint's opportunity as a learning situation in class, crunching the numbers and brainstorming for Clint's business opportunities. I also visited Clint's current home to analyze licensing potential.

Here are some of the questions that came up, and answers that we discovered:

- Clint did not have \$78,000 in cash to buy the seller's business – how could he raise the money?
- Clint found a private investor (a successful AFH provider) who offered \$35,000 cash in exchange for payments of \$1200/month.
- The seller would finance the rest, but wanted payments of \$2600 per month (in addition to the \$2600 per month rent for the house), for a total of \$5200/month.

## The Adult Family Home Business Revealed

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- What were the actual costs of payroll and utilities?
- Payroll ran approximately \$5,000/month, with sleep-over shifts.
- Clint realized that there wasn't enough income to create positive cash flow, unless Clint chose to lay-off caregivers and work the business himself until his loans were all paid off.
- Clint thought that buying this business was a good idea – but something didn't feel quite right to him. (He was listening to his inner wisdom as I encourage all my students to do.) So we looked at other options, and asked more questions.
- Could Clint simply add one more resident to the home he was already living in?
- His current resident was occupying both of the bedrooms on the main floor, and she was very happy with the two rooms. She was paying 1/3 less than when she had lived in a licensed Adult Family Home.
- Could Clint re-negotiate with the client for increased rate?
- Clint learned that his resident was on a limited income, and increasing her rent would surely trigger her need to move out. They liked the resident, and did not want her to leave.

I visited the house. Here's what I discovered:

- The home is located in a nice, established neighborhood. His wife's parents lived in the upstairs suite. Clint and his family of four live downstairs, with potential to easily add a kitchenette.
- The main floor includes a front living room, a formal dining room with access to the deck, a kitchen/dining area also with access to the deck. There are also a laundry room, full bathroom, half bathroom, and two bedrooms on the main floor.
- In less than 10 minutes, I identified the few simple construction changes that needed to be made, to qualify the house they were currently living in to be licensed as an Adult Family Home. They were simple things like building an ADA accessible ramp, adding blinds to a room, putting in French Doors.
- For less than a few thousand dollars, and no main structural changes, the home they were renting could qualify for licensing of six residents.

## The Adult Family Home Business Revealed

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- In comparing Clint's two best choices, should he:
  - 1) buy an existing AFH business or
  - 2) license their current home as an AFH?

The answer boiled down to one question:

- Why should they go into \$80,000 of debt for minimal cash flow when they could double or triple their income in their current home without incurring large debt?

Clint and his family decided not to proceed with buying the other AFH – though it could be a perfect fit for someone else – and go forward with getting permission from their landlord to open an AFH in their current residence.

The configuration of the upper and lower levels was perfect provision for privacy needs for residents and the provider family. The four qualified caregivers in the family would make for ease of operations, less payroll costs, and low caregiver burn-out... a perfect win/win!

The next consideration in Clint's business plan was creating multiple streams of income.

Clint was currently receiving unemployment benefits and applying for jobs. Several great jobs opened up for him, but at the interviews, he learned that he was actually overqualified.

One job, as a manager for a national food chain, looked promising, until he found out that his compensation would be a low base salary, then bonuses if he met his annual quota.

An insider tip revealed that no matter how well Clint performed, those sales quotas would be increased by the Corporation each year, and the job would become pretty high stress, continually requiring Clint to "do more with less".

Clint's instincts recoiled – he said that was the same environment he had just come out of and did not want to return to. It became clear to him that in addition to becoming a licensed AFH provider, he needed to create at

## The Adult Family Home Business Revealed

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least one other stream of income so that he could continue to work for himself from home.

He wanted a business that he could

- believe in,
- could work part time or full time,
- retain a flexible schedule,
- work from home,
- synchronize with his AFH duties,
- create solid significant income that could, over time, grow to replace even his AFH income, should he ever want to exit the AFH business.

Clint's story is a positive one. He did find a second business that matches his ideal work situation. He did the "homework" required to create a viable business plan to support their family for years to come.

Clint is able to be present with his family as they work and play together, and still reach his professional and income goals.

Our classroom and coaching work helped him fine-tune his research and strengthen his plan out beyond the five years he wants to run the AFH business. He's now going forward with clarity and confidence.

### **Do I have to Be a Health Care Professional to Open an AFH?**

No, you do not need to be a Health Care Professional to open and operate an Adult Care Home, though if you are, the education and experience will certainly help.

In Clint's case, three of the family members were experienced caregivers. He was new to caregiving, but doing well with it.

In my case, I'm a Registered Nurse, and a trainer. But people come to this business

The beauty of this business is that the opportunity is available to people from all walks of life.

## The Adult Family Home Business Revealed

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from every walk of life... because the Aging process touches everyone.

I've taught this business to caregivers, nurses, doctors, physical therapists, occupational therapists, computer specialists, real estate pros, CEO's, ministers, grandmothers, 18 year olds, stay at home moms, business owners, single people, couples, secretaries... the list goes on.

We're all people... we all have a human connection... we all have heart.

An Adult Family Home is a perfect entry-level business that can provide anyone great leverage for wealth building, if set up and run well.

These businesses are born for a variety of reasons – to create income while caring for a loved one; to work from home and care for children simultaneously; to create a six-figure income without having a six-figure education; to pay for a mortgage and more.

One of my first students, an experienced RN, teamed up with an LPN to open first one, then eventually four Adult Family Homes. The plan was that working together, they would be stronger in start-up, and then they would divide the operations so each family had two homes.

Their plan did work for them – but it took several years for the plan to be fully implemented, and some friction emerged along the way. It turned out that three of the four people involved began to leave most of the work to the RN – who had the greater management and caregiving skills.

Though the plan was basically sound, but communication deficits, personalities, and opposite work styles nearly derailed their business along the way.

Still, they did pull it off, and each ended up with two solid AFH businesses. The discord, however, pretty much ruined their friendship.

Looking back, they realized that they could have prevented the discord in the initial planning stages, had they made different decisions regarding start-up.

### **Why Do I Need a Special License to Open an Adult Family Home?**

The clients who come to Adult Care Homes are vulnerable. They are frail, elderly and/or disabled, and unable to advocate for themselves because of their mental or physical health condition.

Laws are in place to protect those who cannot protect and advocate for themselves. Hence, there are many rules to follow.

Actually, overseeing community based care service businesses is big business for government – millions of our tax dollars go to support Medicaid and Developmental Disability programs, including direct payment for client care and payroll for regulators.

Every year, rules are updated and increased – often in direct correlation with issues and concerns that arise in actual care situations.

Rules and the implementation of the rules are continually in process of change, to meet perceived needs in the communities. All it takes is one negative care outcome for a new rule to be implemented.

If you are a person who highly dislikes regulation, then the Adult Family Home business is most likely not a good match for you, and I encourage you to contact me and inquire about what might be a good match.

I have researched over 40 businesses in the last 15 years, and can guide you in understanding the basic characteristics of many of them, so you can create the lifestyle you're looking for.

In the Adult Family Home business, regulation comes with the territory. Either accept and work with it, or don't go into the business.

It can take two to nine months and thousands of dollars to start up a care home. I have seen them shut down by complaint investigators in less than 24 hours.

In my observation, the state takes the approach of limiting and absolve the state government, its elected officials and its' employees of all liability and

## The Adult Family Home Business Revealed

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responsibility – pushing both liability and responsibility to the private business owner.

Can you carry that load?

Can a person still open and operate successful care businesses despite the ever increasing regulation?

The answer is yes.

Yes, it is definitely possible to work within the regulations and to thrive in these businesses. It's all in how you set up and operate.

In my QNC AFH Administrator Training, we discuss 4 very specific ways that a care provider can limit their liability and protect their assets. That information is beyond the scope of this simple eReport.

The real question about whether this business is for you lies within you... and you are the only one who can discover that answer.

### **Do I need Special Training to become an AFH Care Provider?**

Yes, actually, you do need special training, but the regulations vary from state to state. That's why you need to specifically search out the rules in your state.

If you are in Washington State, the website for Adult Family Home rules and resources can be found in the Community Resources page of [www.qualitynurseconsultants.com](http://www.qualitynurseconsultants.com). Look for Government Links.

There is a wealth of information on the WA State AFH licensing website, and I must say, I appreciate having all the rules online.

We used to have to keep massive binders with all the printed rules and the myriads of "Dear Provider" letters. They would pile up on our desks as we focused first on the actual caregiving, later on paperwork.

The internet has certainly made it easier to keep up with current methods, procedures and license rules.

## The Adult Family Home Business Revealed

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However, despite the advances in the Washington State AFH licensing website, many people still seek simple answers to basic questions.

So I created [www.qualitynurseconsultants.com](http://www.qualitynurseconsultants.com) to introduce and explain the generalities of the business to AFH newcomers.

Go to [www.qualitynurseconsultants.com](http://www.qualitynurseconsultants.com) . Click on Caregiver Training.

You'll see a list of all the classes that are required by Washington State license rule. Click on any class title, and another page will open to explain the details about that class and who must complete it.

The Community Resources page lists some of the trainers for those classes, primarily in my local area, which is southwest Washington. As I continue to build the site, I will include links and community resources in other states and other areas.

Until then, if you are in another state, contact your local Home and Community Services office for information about qualifying to license an Adult Care Home.

You can find government information usually in the front of your telephone book, or online at your state website. Some states license care homes by county. Others license by the state. Some call them Adult Family Homes. Others may call them Adult Care Homes or Adult Foster Care. Basically, look for a license for taking care of residents in a regular residential home.

As you search out specific information in your state about licensing an Adult Family Home, do pass that information on to me so I can include it on [www.qualitynurseconsultants.com](http://www.qualitynurseconsultants.com) .

### **Once I get a Care Home, How do I Find Residents?**

This is a marketing question which is answered in detail in the 48 Hour AFH Administrator Training.

But let me ask you a question...

When you want to find a particular service or product, where do you go to look?

## The Adult Family Home Business Revealed

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That's right – nowadays, most people go to two or three places:

1. People and places they know.
2. The phone book.
3. The internet.

And not always in that order.

There's a multitude of ways to market your care business, and we list them in detail in the 48 Hour AFH Administrator Training.

I've had people show up on my doorstep just because of the sign on my fence. Some come by word of mouth. Some from internet referral. Others through placement agencies.

So you want to start a Care Home and fill it with residents?

1. Do your homework to make sure you'll qualify and the business is right for you and your situation.
2. Decide where to open your care home.
3. Get busy on the licensing process in your state.
4. Create a website for your Care Business.
5. Talk to everyone you know about your business and ask for referrals.

It's important to let the Health Care Professionals and Residential Care Case Managers in your area know about your Care Home and the type of clients you are looking for. Word of mouth is one of the most effective marketing methods for this business.

And there's one other extremely important method of finding the right clients.... And that's through the putting the Law of Attraction to work on your behalf.

The Law of Attraction teaches that whatever we focus on, we get more of... whatever we put out, returns to us multiplied.

Though licensing regulations are standard, each Adult Care Business is unique. An Adult Family Home is a place where people matter – the individuals matter.

## The Adult Family Home Business Revealed

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The Care Business does far more than provide an income for care providers and a place to live for elderly and disabled individuals.

An Adult Family Home is a place of learning, a place of growth, a place where people's lives are honored, where the meaning of life comes full circle.

Inherent in the business is the responsibility to care for your residents with compassion, to help them regain and retain as much quality of life as possible.

The little things you do on a daily basis with and for your residents either increases or decreases that quality of life.

An Adult Care Home is a place where the physical and spiritual become blended.

To serve is to love. To love is to serve.

It's the natural result. In the truest sense of the word, your residents become like family to you – and you become like family to them.

There are as many personalities of care providers as there are personalities of potential residents... and that means there is opportunity for a good match for everyone.

But... I've often observed that **no one really cares about the Adult Family Home business until they need it, and then it's crisis time!**

Crisis management doesn't always produce the best solutions... so the more people know about you and your care home in advance of the need, the more likely they are to call you when they or someone they know are ready for placement.

The next question is, can you be ready to help someone who calls, even on a moment's notice? If they call with a need, and you put them off, they will

Don't be afraid of this business – it will bless you, your family, your residents and their families...

“Fear not to do good, my sons, for whatsoever ye sow, that shall ye also reap; therefore, if ye sow good ye shall also reap good for your reward.”

Doctrine & Covenants 6:33  
[www.lds.org](http://www.lds.org)

## The Adult Family Home Business Revealed

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most likely find another solution. Be ready. Be willing. Be capable. Be a problem solver.

I have received resident referrals from people I had not seen nor spoken to in over ten years – people who just knew that I owned and operated a care home. When they needed me, they called.

So how will you find your residents?

Get out there, get marketing, get talking with people, and they will find you when they are ready. It's called Attraction Marketing.

You can do it in person – and even online. Formats like Facebook can be really helpful.

### **What Kind of Care will I Be Providing?**

I get this question occasionally from people who really don't know anything about the business.

People who are already in the eldercare field already know what they'll be doing as a Care Provider – they're doing it already as they work in Nursing Homes, Assisted Living, or another Adult Family Home. They have simply decided to open their own Care Home and get paid better for what they already do.

So... the basic personal care tasks that AFH providers get paid to do are:

- Dressing
- Bathing
- Feeding
- Ambulation
- Supervision
- Medication Assistance or Administration
- Therapy Exercises

But it goes beyond this simple list.

An Adult Care Provider is responsible for everything that occurs or is supposed to occur in their facility... they wear every hat there is to wear – and then some!

## The Adult Family Home Business Revealed

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When you own your own Care Home, you can expect to wear every hat:

- Cleaning and Housekeeping
- Laundry
- Shopping
- Cooking
- Dishes
- Meal Planning
- Resident Activities
- Health Care Coordination
- Employer
- Supervisor



Then, when you're working with your residents' families, you can add even more:

- Counselor
- Arbitrator
- Contract Manager
- Negotiator

And one more layer that comes with being a licensed facility:

- Safety Officer
- Record Keeper
- Administrator
- Community Liaison

Are there more hats you'll wear in an Adult Family Home?

Probably. Let me know when you figure it out, and I'll add it to the list.

Hmmm... looking at this list again reminds me of another similar role – that of being a parent.

## The Adult Family Home Business Revealed

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Hmmm... can you see how difficult it might be to take care of all these things and still take care of your own personal needs for privacy, exercise, nutrition, family and relaxation?

Hmmm... better plan in advance for back up help so you don't burn out!

YES, IT IS POSSIBLE!

### **What is it like for a Resident to Live in an Adult Family Home?**

Imagine you... getting older, frail, becoming forgetful. Maybe you have some health problems... trouble walking because of pain in your back or hips or knees... or maybe a small stroke.

You do okay in your own home because you have your familiar belongings, rooms and routines.

But when you go shopping or even to church, you are overwhelmed.

Everything is stressful when you don't feel good.

Life is more difficult when you feel fragile - when you're low on energy.

It becomes difficult to shop – difficult to be in large groups of people. You have to use the bathroom frequently, and finding a public bathroom is a major pain.

Sometimes you don't get there fast enough, and you have an “accident”.

So you tend to go only to the same, familiar places. Limited physical energies and maybe pain or mobility issues just make getting out a big chore. You need help, but you just don't want to bother other people.

Eventually, you stop going out. If you're lucky and have family or friends to help, they go shopping for you. As long as you're basically safe in your own home – you stay there.

But if you forget to turn the stove off, or stuff begins to pile up in your house so much that there's no clear place to walk, or you fall and can't get up – and the people in your life begin talking about moving you into a facility of some kind.

And that brings up the fear... fear that is not misplaced.

## The Adult Family Home Business Revealed

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This is real fear, based on real memories of horrible things that happened to people you knew – your grandparents, your parents, your friends... things that happened in nursing homes, where everything stank and they'd put the buzzer on but nobody came and they wet in their beds because they couldn't get up... or they moved in and somebody took their favorite dress and put it on some other old crazy lady that wandered around going into everyone's rooms and taking their things.....

How will you feel, when it is your turn to need care.

### **What is it really like to live in an Adult Family Home?**

Is it any better than a nursing home?

Well – that depends on who you are, as the care provider, and whether or not your home, as you run it, is a good match for them.

You, the Care Provider, are the leader. You set the tone in the home.

Ask yourself these questions:

Can you create an environment and daily programming that meets their needs?

Can they trust you?

Do you honor their preferences?

Do you take good care of their clothing?

Do you allow them to bring their own belongings?

Their own furnishings, decorations, and hobbies?

Do you let them sleep in, have snacks, or is everything regimented?

Do you encourage them to tell you what they need and want?

Do you “nickel and dime” them for every added service?

Do you treat them like a real person with real feelings?

Do you make them welcome in the living room?

Are there activities they can enjoy and are able to participate in?

## The Adult Family Home Business Revealed

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Can they bring their pet?  
Will you make their family feel welcome?  
Will you help them with their bath?  
Will you steal their things?  
Will they like what you cook?  
Can they have snacks?  
Will you turn on the TV for them so they don't have to get up from their chair?  
Will you bring them their meal if they are feeling weak or dizzy to go to the dining room?  
Will you help them write a letter?  
Do they have to ask for toilet paper?  
Can they trust you to care for their needs as they get worse?  
Are you going to move them out when they can't walk anymore?  
Do you like them, even if they have disabilities?  
Will you be there for them?  
Will your home be "their home"?  
Bottom line:  
Can they trust you with their life?

"The very best thing you can do for the whole world is to make the most of yourself."

Wallace D. Wattles  
(1860-1911)

### Case Study

I'll tell you about one of my first residents – I'll call her Alice. She was 93 years old when she came to live at Wisteria Gardens. She was tiny, frail, beautifully coiffed with beauty shop hair. Her outfits always matched.

Her daughter said that 16 years before, she had simply gone to bed and wouldn't get up and take care of herself or her home.

## The Adult Family Home Business Revealed

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Alice's four children were called in by neighbors. They had to divide up Alice's belongings and moved her in with her daughter. She cared for Alice for two years, at which point she moved to the next child's home for two years, and so on and so on.

In 16 years, with two rounds of two years each of living with her children, her son was terminally ill himself, and could no longer provide for her care.

The next son was also ill, and said if he took responsibility for Alice, he would move her into a nursing home.

Alice had already been with us for a temporary stay, so the daughter-in-law said, "Well, if you're going to do that anyway, I'm going to move her to Jo Lyn's." And that was that.

Alice outlived two of her sons. She stayed at Wisteria Gardens for four years until she passed away at age 97, in the presence of her daughter and daughter-in-law.



What was it like for her during those last four years of her life?

Well, we simply re-created her usual routine. She spent a lot of time in bed – so we made sure she could see out the window and across the grounds from her bedroom window.

This was her view:

This was her daily routine:

- Sleep till 11am.
- Wash up.
- Get dressed.
- Lunch (first meal of the day) and medications.
- Rest on her bed or other activity of choice.
- Up at 4:30 pm for dinner.
- Sit in easy chair and watch TV with other residents.

## The Adult Family Home Business Revealed

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- Evening personal care
- Bedtime by 8 – 9 pm
- Up x2 in the night to use the commode (self care).

Alice was a “dream resident”, ambulatory, cooperative, with minimal dementia, but few needs. But she could definitely express her opinions, which could sometimes be quite caustic.

She had been a dress shop manager when she was young, and cared very much about appearances. We took very good care of her clothing.

Alice loved to be warm – and spent hours on the patio in the summer sun, actually tanning! She pushed up her pant legs and sleeves and soaked up that warmth.

She loved good food – we learned to cook her favorite meals.

We always treated Alice with respect, dealing with necessary personal care needs kindly, gently, and always informing her in advance of what we were going to do.

Alice loved Wisteria Gardens – the flowers, the peacocks, the companionship, the food, the attention... everything!

Sometimes she'd say – “I don't know why I'm still here.”

I'd reply, “I don't know either, but I'm glad you are, because I love having you here!”

Then she would simply smile and we would go on with our day.

### **Case Study:**

Another resident, Bonnie, had both Dementia and severe Mental Health issues. The family chose a specific AFH for the country environment and faith based care. Bonnie would be a private pay client.

Before accepting Bonnie as a resident, license rule requires a complete Nursing Assessment.

## The Adult Family Home Business Revealed

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The Care Coordinator took her RN Assessor to the out-of-state psychiatric hospital to see Bonnie, where she was there for medication review and stabilization.

Nursing Assessment showed that Bonnie was stable on her new meds, and though she had a severe Mental Illness, she was considered stable enough for discharge to a less restrictive setting.

At the hospital, Bonnie appeared sweet tempered, carrying a baby doll around in her arms. The nurse found her cooperative and able to communicate verbally, and recommended placement at the AFH.

The Care Home accepted Bonnie, and the family moved her things into her new room before bringing her from the hospital.

It looked like it would be a good match, but a huge, unexpected problem surfaced within the first 24 hours.

The problem?

As it turned out, rather than writing the discharge orders continuing Bonnie's psychiatric medications as expected, the hospital physician *discontinued* Bonnie's psychiatric medications *upon discharge!*

Then, once Bonnie had been discharged, this hospital physician would not provide prescriptions for her because she was "no longer an in-patient".

Bonnie's appointment with the new Primary Care Physician was weeks away, and he would not write any prescriptions until after he had seen her personally. She would have to go without the meds for her mental health condition for several weeks.

The Care Coordinator decided to focus her energies on working with Bonnie during that interim, trying creative caregiving methods for behavior management.

But once Bonnie's meds wore off, all "blankety-blank" broke loose. Bonnie did not sleep... at all... 24/7. She was agitated every moment – exhibiting continual disturbing behaviors and loud vocalizations (I'm saying this very nicely) literally running in and out of rooms, disrupting everyone and everything in the home.

## The Adult Family Home Business Revealed

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Bonnie's daughter spent many hours at the care home, trying to help her mother "adjust", but was unsuccessful in helping her become more calm or cooperative.

Finally, when Bonnie forcibly refused her medications for her diabetes, putting herself in danger of severe blood sugar fluctuations, the AFH Care Coordinator sent her to the Emergency Room via ambulance.

The Emergency Medical Technicians took Bonnie to the new hospital in town, where the ER personnel gave her an insulin injection, but they did not address the psychiatric issues. They sent Bonnie back to the AFH without contacting the Care Coordinator by phone. A follow-up call to the ER Nurse was frustrating – she said that psychiatric evaluation was "not within their scope of practice".

If the hospital could not/would not help this client, then who could?

Bonnie's out-of-control behaviors continued at the Care Home, but they found they simply could not meet her needs and the needs of other residents with Bonnie in her agitated Mental State.

They had done their homework with a proper nursing assessment, but Bonnie was exhibiting behaviors that had not been disclosed on the assessment.

Further research revealed that the other hospital in town had an in-patient psychiatric unit, where she could be re-evaluated. But calling the EMT's would not necessarily get her there - their company policy required alternating their cases. One to one hospital, the next to the other.

This time, the daughter took her mother to the hospital herself, and Bonnie ended up with a three week hospitalization in the locked psych unit.

Then with new meds in her system, she was placed, not back into the AFH, but into a secure lock down wing of a large Assisted Living facility.

So the Care Coordinator worked fruitlessly to solve problems for this client, only to have this client moved elsewhere.

As it turns out, the medical system won't protect Care Providers from Mental Health clients who may be dangerous. The system requires trial of

## The Adult Family Home Business Revealed

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two least restrictive settings before a client can be placed in a lock-up, secure setting.

Basically, this Care Provider had been “used”. She wore herself out and disrupted the smooth operations of her care home, to no avail.

The costs of this admission far outweighed the payment received – and then for a last “kick in the pants”, this residents’ check bounced!

The Care Provider had to go deal with the family again.

Some things are more important than money.

Choose your residents well!

### **What else should I know about the AFH Business?**

What else should you know about this business?

Well, it’s impossible to know everything in this business before you begin.

Your experiences are going to be as unique as you and your family and your residents and their families are.

Some of those experiences will be sweet – others will be extremely challenging.

This business inserts itself in the flow of real life for all who participate – it’s a growing, flexible thing that seems to take on a life of its own.

You should definitely know that opening and operating an Adult Family Home will bring you experiences and life lessons that you never thought possible to learn.

Even the tough things will become blessings, because:

- You will grow in ways that surprise you.
- You will cry, but you will also laugh.
- You will grieve, but you will also rejoice.
- You will give, but you will also receive.

## The Adult Family Home Business Revealed

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- And somehow, you will be supported by forces greater than you along the way.

When he saw how nervous I was about opening my care home, even though I'd been teaching the business for 4 years, one of my AFH Administrator Training students put it this way:

“Jo Lyn, don't be afraid of this business. Go for it. You've done your homework. You're prepared. This business will bless you, it will bless your family, it will bless your residents and their families. Just don't build it into something you can't sell, because you will feel differently in five years.”

“To guarantee success, act as if it were impossible to fail. Act boldly and unseen forces will come to your aid.” - Dorothea Brande (1839 -1948)

And that's the same message I want to pass on to you.

I'll say it again, but with a slightly different twist.

This is my message to you:

“Don't be afraid of this business. Go for it. You've done your homework. You're prepared. This business will bless you, it will bless your family, it will bless your residents and their families.”

“Just be sure to create another stream of income along the way, so you will be prepared to exit the business when you're ready to.

“You will feel differently about the AFH business in five years.”

In Conclusion:

The Adult Care Business blesses lives.

Are you ready for it to bless yours?



## The Adult Family Home Business Revealed

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Thank you for investing in this report.

To inquire about the AFH Administrator Training, where you will get even more information plus specific coaching for your specific, unique situation, you may contact me by email at

[jolyn.cornelsen@gmail.com](mailto:jolyn.cornelsen@gmail.com)

or through my website [www.qualitynurseconsultants.com](http://www.qualitynurseconsultants.com)



You can be successful in this business, if you apply both your head and your heart to this business.

If you are serious about making money in the comfort and privacy of your own home, you like being of service to others, and you are willing to open your home to others, the Adult Family Home business may be the right business for you.

The key is to create a viable plan and take focused, specific, consistent action on that plan.

To your success and well being!

Jo Lyn Cornelsen RN

Expert in the Business of Caring



P.S. Bottom Line: *Head + Heart = AFH Business Success*

[www.QualityNurseConsultants.com](http://www.QualityNurseConsultants.com)

[www.CareHomeAmerica.com](http://www.CareHomeAmerica.com)

[www.AuthenticWholeness.com](http://www.AuthenticWholeness.com)

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## The Adult Family Home Business Revealed

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Jo Lyn Cornelsen RN holds an Associate Degree in Nursing and a Bachelor Degree in Health Science from Brigham Young University.

Early in her nursing career, she enjoyed Public Health Well-Child Screening, Newborn Nursery, Post-Partum Care, Surgical circulating, and Long Term Care, working in small rural settings and in major metropolitan medical centers.

During the 12 years she and her family lived overseas, she served as a substitute teacher and school nurse for the US Department of Defense Schools in Germany.

Returning stateside in 1993, Jo Lyn refreshed her clinical nursing skills while working in the Home Health field, serving clients who live in Adult Family Homes.

In 1995 she formed Quality Nurse Consultants, and contracted with Aging and Disability Services of the State of Washington to teach their new AFH caregiving classes, “Fundamentals of Caregiving”, “Modified Fundamentals of Caregiving”, and “Nurse Delegation Training”.

As Washington State ADSA developed further training programs, Jo Lyn became an authorized trainer for the “48 Hour AFH Administrator Training” and the “Mental Health and Dementia Specialty Trainings”.

Simultaneously, for eight years, she taught the Oregon State “Ensuring Quality Care” curriculum for Adult Foster Home Caregivers in Washington County, Hillsboro, OR.

Through the years, approximately 3000 caregivers and new business owners have attended Jo Lyn’s classes, coming from all over Washington and Oregon, and from as far away as Philadelphia, PA.

Advocating for her students and their residents, Jo Lyn is an expert in implementing AFH License Rule through streamlined business

## The Adult Family Home Business Revealed

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systems, thereby promoting resident rights and quality of life for the AFH residents and healthy businesses for Care Providers.

In 2001, Jo Lyn opened Wisteria Gardens Adult Care Home in Brush Prairie, WA. [www.wisteriaphotos.com](http://www.wisteriaphotos.com)

Jo Lyn's hands-on AFH business success, expertise as an educator and consultant, real estate investment training and experience, and energy psychology skills uniquely qualify Jo Lyn as an unparalleled expert in the Adult Family Home industry.

With an appreciative awareness that her life is blessed with prosperity, love and joy, Jo Lyn is dedicated to assisting others in creating their own, richly satisfying, Authentic Wholeness.

### Services Offered:

- 48 Hour AFH Administrator Training in Washington State
- One on One Mentoring
- Personal Coaching
- Home Business Coaching
- E-Based products

Contact Jo Lyn through her websites or email: [jolyn.cornelsen@gmail.com](mailto:jolyn.cornelsen@gmail.com)

