



## Is This a Market Disruptor? Or a Market Extender?

By Susan Saldibar

It's hard to talk to Gene Guarino and not come away thinking, "Wow, that's a really interesting concept."

Gene is President of Residential Assisted Living Academy (a Senior Forum partner). The RAL Academy has developed an innovative real estate/residential assisted living model that appears to be gaining traction as the industry prepares to accommodate an influx of baby boomers hitting retirement age. RALA trains individuals on how to purchase properties and turn them into residential assisted living homes that will provide them with recurring revenue.

As a residential AL operator himself, Gene's hands-on knowledge is extensive and it's evident in the amount and quality of the training and resources RAL provides. To name some of them:

- [RAL Academy's](#) Live 3 Day Training and Online Education
- [RALNA](#), The RAL National Association
- [RAL NAT CON](#) The RAL Industry's Annual Conference (it sold out last year)

On top of that, the [AL Network](#) houses dozens of videos, articles and other information about the residential assisted living model as well as financial and real estate resources.

### **A real estate play, a senior housing opportunity and a revenue stream to leave a legacy.**

In a nutshell, here's how it works. RAL Academy trains people how to invest in properties (often those old, larger homes that boomers like me sell as we downsize) and, instead of bulldozing them down, repurpose them into high quality, profitable residential care homes. As the owner, you can have as much or as little to do with the business as you'd like. RALA will train you if you want to own it and manage it yourself or show you how you can be a "hands off" investor, if you don't.

Investors would receive an income stream, along with having the satisfaction that they are providing housing and care for aging seniors. The concept of "Impact Investing" is important to many investors today and, as

Gene points out, you can pass it down to your children. “Many of those we work with are doing this not only to establish an income stream right now, but also to leave their children with a blessing instead of a burden” Some of the people he works with are planning to move their own parents or other family members into their own RAL homes (rent free) at some point. Not a bad idea!

Gene is careful to make the distinction between the RAL model and traditional “mom and pop” resident home care providers or traditional rental property investments, for that matter. It’s neither. While RALA is geared towards those with experience in real estate and business, they also work with people with no background or experience in senior housing as well. “We work with a lot of people in their 30s, 40s and 50s,” Gene tells me. “They are not all financially “set” but they’re all looking to find a way to protect their own futures as well as do something positive and to leave a legacy” The RAL Academy’s motto is “Do Good And Do Well” and the RAL business provides an opportunity to do both in a meaningful way.

### **Is RAL Academy an industry disruptor? Or a market extender? Or both?**

So, two things stand out here. On one hand, RAL is clearly an opportunity for individuals to invest in real estate and get a potentially significant cash flow each month. But it’s also a way to serve a segment of our aging population; individuals who don’t want to move into a large facility with 100 or more people and would rather be in an actual home when it comes to their AL experience.

Is the RAL model on its way to becoming an industry disruptor? It may be too early to tell. Gene thinks it may be. But it may also be that RAL is broadening the AL market, rather than chiseling away at it. It may simply serve a growing segment of older Americans who opt for a simpler, more intimate care environment.

### **As a boomer who’s owned properties, I could see doing this. Could you?**

RAL is growing. So they’re clearly doing something right. They’ve taken an idea that has been around for decades and engineered it into a viable investment opportunity. And the timing seems right.

As Gene says, “I guarantee that everyone will be getting involved in senior housing at some point in their lives. Whether it’s owning the real estate, the business or both or having a family member lying in a bed writing a check to someone that does. Why not take the lead yourself, protect your own future and leave a legacy to your children?”

Gene urges those interested to join him for the Residential Assisted Living Convention, in Phoenix October 3-5. You can get more information about it [here](#).



This article has been brought to you by [RAL Academy](#) in partnership with [Senior Housing Forum](#).