

*The Best
of
the Rest*

AGING IN PLACE



Doug and Judy Robinson



This e-book is part of a series and contains expanded advice, wisdom
and experiences from the book:

**The Best of the Rest:
Downsizing for Boomers and Seniors
(2010)**

All e-books in the series:

Downsizing: Lots of Choices

The Five Steps of Downsizing

Aging in Place

Choosing a Retirement Residence or a Nursing Home

Multi-Generational Households

Selling Your Home

Luxury Living on Wheels

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Aging in Place is dedicated
to our children, Mike, Sue, Andrew
and their families,
including ten wonderful grandchildren.

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Introduction

THE PURPOSE OF THIS BOOK is to help you consider your options, organize your thoughts and ask questions before making any decisions or commitments about downsizing. Our goal is to provide you with information that can help you make your own more informed decisions. Whatever the choice, your goal is to have the best quality of life possible.

Please note that we are not providing legal advice. Given that laws vary from region to region concerning tax matters, real estate practices, elder care, estate organization and settlement, we strongly recommend that you consult the appropriate professional resource to advise you on your own situation, where applicable.

Aging In Place

"AGING IN PLACE" MEANS growing older in your own home or in another residence that is more adaptable to your future needs. It is important to note that some homes are not suitable for Aging in Place due to their design or location. In order to determine the suitability of your current or future home, we offer this examination of the areas you need to consider to comfortably and safely Age in Place.

A study by the National Association of Real Estate Investment Trusts in the United States says that 99% of seniors in their sixties remain in their homes. The remaining 1% need to, or are looking for, a lifestyle change.

Examine your home carefully. Can you easily modify it to meet your future needs? Or should you consider buying something that is more suitable or flexible, possibly in the same area?

As retirement was approaching, Doug and I started looking for a smaller home and a different lifestyle. We actually looked for 10 years, and in the end, we bought our new home in ten minutes! Doug wanted a farm or a waterfront home with some property so that he could have "something to do." I wanted a city phone number, the ability to see people from a window, nearby shopping, and a dining area that would hold the whole family. Everything on the same level was a priority!

We chose a 960 square-foot converted cottage on a river close to town. There was boating, fishing and swimming in the summer, and during the winter,

there were many activities we could enjoy on the property. The view was fabulous, yet from the kitchen window we could see people walking, jogging, biking and rollerblading. We had a city phone number, and ten minutes away there was a store with fresh meat, home baking, fresh flowers and wine. We could even call the store and order a medium-sized roast cooked to order for pick-up at a certain time! (Few places have this customized service.) And yes, we had many wonderful family dinners. In all, it was the perfect solution for the retirement we wanted. And several friends also bought in the area when they saw how much we enjoyed our new lifestyle.

LIFESTYLE

When we meet with people we usually ask, "**How do you want to live?**" We ask them to consider the following:

- Will you need to entertain large groups of people or small groups?
- Do you plan to do a lot of cooking, have food delivered or eat out?
- Do you want guests or children to be able to stay over when they visit?
- Do you plan to use one room for a home-based office? (We have an actual office in our home but prefer working at a special table by a window in the kitchen.)
- Do you want to start or continue gardening? (Consider raised gardens, which are easier to maintain.)
- Do you plan to have a pet with you, and will you be able to look after it?
- How close are the nearest first responders? The nearest hospital? The offices and businesses you need to visit frequently?
- Are there mobility issues that may limit the numbers of levels in your home or require modified entry ways or rooms?

When you know what's important to you and how you would like to live, it will be easier to make the right decisions. Think of how you would like to use your home. Then take the time to write down several things that are really important to you.

AGING IN PLACE IN YOUR OWN HOME

Most seniors desire to live in their homes as long as possible (90% according to the American Association of Retired Persons, or AARP), but few have actually done the necessary homework to know if it is actually right for them and how to make it happen.

When homes are "senior friendly" and when enough support services are put in place, seniors can often stay comfortably and safely in their own residences well into their nineties. Unfortunately, some people don't have the finances to own their home and to also pay for these necessary services. Others are too proud to accept help even if it is available.

Are there health or monetary concerns that can't be ignored? Will the design of your house actually work for you as you get older?

HEALTH CONCERNS

Sometimes diseases progress slowly, and other times they are more aggressive. Some people can manage in their homes with Alzheimer's disease, ALS, Parkinson's, macular degeneration or stroke, while others can't.

Discuss the prognosis with your doctor and remember: it is easier to move while you can still make quality decisions such as where to go and what to bring, etc. Often, we hear the words, "I should have moved sooner."

Denial and refusing to accept the reality of one's circumstances is not uncommon when it comes to letting go of a home that is familiar and much loved. But while it is not uncommon, it is unfortunate and it does not change the fact that relocation may be necessary to ensure safety and care.

LOCATION

Location is very important. Sometimes family members and friends move away; is your residence still close to them? Are medical offices, stores and other needed services nearby? Is your residence near a bus stop if you ever have to give up your car? Does your street have sidewalks for safe walking? Are paratransit services available in your neighborhood? Does your neighborhood or municipality have home support services in place?

Many neighborhoods change over the years. Some improve, and others decline and become run down, no longer being safe due to altered demographics. We worked with a lady in her nineties who said, "When I moved to this neighborhood 40 years ago, it was such a safe and friendly place to live, but now I no longer feel safe here."

Some areas, once very quiet, may now handle major traffic, resulting in extra noise and dust as well as hazardous driving and walking. Industries or businesses may have moved into the area, changing the residential appeal of the neighborhood.

It's important to pay attention to urban planning for the area in which you live. It may be that moving now will have a bearing not only on your lifestyle but on the future selling price of your home, for good or ill.

STRUCTURALLY SOUND

Is your home structurally sound? Can it accommodate major or minor renovations if needed? Has the time arrived when maintenance and upkeep are limiting your disposable income and your lifestyle choices?

Contact a reputable building inspector and get a report on the overall condition of your dwelling.

You should know if there are or could be any major surprises that could become a financial burden down the road. Also, we all have plans that unfortunately can change.

Some of the seniors we have worked with have been able to install a small elevator in their split level homes. Several have put a "lift" in the garage so they can easily enter their home.

If you are considering renovations, make sure they add to the value of your home or could be easily changed if need be. For instance, we designed a home with a thirty-foot kitchen and a ground floor family room. It was designed with an arch in the hall wall next to the kitchen so a formal dining room could easily be added. When we sold, the new owners did exactly that.

Make sure the inspector gives you a report on the following things:

Roof:

Will it need replacing in the future? If so, will it be a major job or just simply the shingles? What is the estimated cost?

Foundation:

Are there any cracks, leaks, mildew, or mold? If you plan on selling your home, these repairs will be your responsibility. Have you checked radon levels within your home?

Windows:

Are they energy efficient? Are there leaks? As a senior, are they easy to open, close and lock? Is there any wiring corrosion that could affect your security system?

Heating system:

If you have a furnace, how old is it, and is it in good condition? What kind of fuel does it use? Is it economical? What type of fuel costs the least in your area? Would a fuel conversion reduce your heating bill? In some locations, people are being told to remove radiant heating or to replace an oil tank. Some insurance companies no longer insure homes with certain wood burning stoves or fireplaces.

Cooling system:

Is it in good working condition? Is it still energy efficient? Check for mold or mildew.

Wiring:

Recently, our home insurance company completed their 5-year inspection. Although a qualified electrician had upgraded the electrical panel five years ago, they wanted some things changed, and we were given 60 days to have it done. An electrical audit can also look behind the walls to see the condition of the wiring, a process that is especially proactive in older homes.

Plumbing:

A small leak can become a major problem over time. Our son recently noticed a small water mark on his ceiling. Upon inspection, the substandard caulking around the bathtub had allowed water to build up, and he ended up needing more extensive ceiling repairs.

Check all taps and basement valves. A slow drip that goes unnoticed can dramatically impact one's water bill. Similarly, ensure all toilet bowl and faucet seals are tight.

Asbestos:

Although many of us don't realize it, asbestos can be found in old flooring, insulation and shingles. Down the road, "the condition of sale" could be that the asbestos is removed, and this is very costly.

Termites:

According to our building inspector, the home should be checked every year.

Well (if there is one):

If needed, a submersible pump can cost over \$1000. Many people wisely take water samples to be tested every year.

Septic System (if there is one):

We have had several friends run into major expenses with older septic systems. In some locations, there are rigid inspections.

Swimming Pool (if there is one):

Is the pool in good condition? Do you still use it? Are you able to maintain it financially? Is the wiring for filtration and lighting safe? Some friends decided to stay in their homes and "fill in" the pool.

Security System:

Even if you have a working security system, there are many new features available, and it may be time to upgrade it. Some systems feature monitors so you (or a family member) can see what is happening in your home even from other locations. There are cameras that allow you to see who is at your door and to unlock it for them remotely. I have left the stove on accidentally, and heat sensors could have reminded me to make sure it was off.

Exterior steps, walkways, laneways, retainer walls:

An unexpected fall can change your life, including your address. It is important that you take measures to prevent tripping or falling. Check for and repair loose masonry. Install hand rails in key places. Repair loose or rotting steps, and grades that can be treacherous when icy. Install good exterior lighting, including motion lights to save on energy and discourage crime.

Remember: if you or your family suddenly needed to sell the home, it would be more salable with everything repaired. Usually it also means you sell quicker for a better price.

FINANCIAL CONCERNS

We suggest that people consult a financial planner they know and trust or someone who comes highly recommended. They should look at all assets and liabilities – income and potential income including investments, pensions, and government pensions – and come up with a realistic idea as to what can actually be afforded and sustained. (We are living longer!)

As Senior Move Managers, we often hear, "I never thought I'd live this long" or "Finances are an issue again! I'll have to move to more modest accommodations."

Do you still feel you are a good candidate for aging in place? Will your finances stay healthy in the face of ever-rising utility bills such as heat, power, water, house insurance and taxes?

Some people, especially widows, downsize financially. This can remove financial pressure and free up money for a better quality of life.

We sold our "cottage" on the river. After 18 years, it needed a roof, windows, some wiring and plumbing upgrades. No matter what we did, it would still have been a "cottage," and we would never have recovered our money if and when we sold the property. The eventual buyers planned to build a new million dollar home on the fabulous lot. We actually did downsize but financially, and we have never regretted what we did.

CONDO

If your present home is a condo, or if you are planning to downsize to a condo, check out the contingency fund. Is the condominium board planning to do any major upgrades such as windows, roof, heating, cooling, elevator, garage, balconies etc.? Has the money been set aside for these expenses? When was the last time the condominium board undertook these repairs and upgrades?

This year, we have seen some senior clients assessed from \$18,000 to over \$30,000 for repairs to the condominium they lived in. Most had not planned for a large capital expenditure, and it was really hard on them.

ADAPTABLE RENOVATIONS FOR A SENIOR-FRIENDLY HOME

Could the living room, bedroom, bathroom, kitchen and laundry be on one level?

When we sold our "perfect retirement home" on the river and decided to buy our first 2-storey home, we knew we needed the option of living on the ground floor. The first thing we did was put a full bathroom and stacking washer and drier on the ground level. Some people build an addition with a bedroom and ensuite bathroom on the ground floor.

Bathroom:

Safety is always a major concern. A fall can end or drastically change your life. Most bathrooms in older homes need to be adapted to meet the special needs of seniors. Many washroom doors are too narrow to accommodate a walker or wheelchair. Also if the bathroom is small, a fall against the door could block

rescuers. A pocket door that slides into the wall is a good preventative measure. Another option is a quality folding door.

Some things to consider:

- A shower, walk-in tub or a "cut-away" tub
- Arthritic-friendly taps with a heat regulator
- Professionally installed grab bars
- Accessible drawers for storage
- Excellent lighting (please, no 40-watt bulbs!)
- Decora® light switches
- Phone, intercom or emergency button
- A floor surface that is senior-friendly (not slippery when wet) and easy to manage. (Speak with a reputable flooring contractor, as new products are constantly being developed.)
- Other ideas

Kitchen:

- A walker or wheelchair-friendly entrance. If a walker or wheelchair is used in the house, two doorways for the kitchen would be wise.
- Counters and cupboards could be adjusted to convenient heights.
- D-shaped handles rather than knobs are easier to use.
- Pivoting or rotating shelves in corner cabinets are more accessible.
- Countertops with rounded edges can be safer. As we age we tend to bruise more easily.
- The sink can be adjusted to a convenient height.
- Space can be made under the sink so you can sit and work more easily.
- Install a faucet with a single lever to control the flow and temperature of the water.
- Have enough electrical outlets in convenient reachable locations.
- Make sure to have excellent lighting.
- Decora® light switches are easier to use.
- A vertical cupboard or pantry is more accessible.
- A stove with accessible knobs is safer.

- A heat-proof surface beside the stove is needed.
- Have the microwave at a convenient height.
- Make sure the floor surface is senior-friendly and easy to maintain (A friend's wife slipped on a wet ceramic tiled floor, and after 18 months she is not fully recovered.)
- Never stack cutlery in the dishwasher with sharp edges facing up.
- Other ideas

Living Room or Family Room:

Get rid of the clutter and tripping hazards.

Beware of carpets, especially scatter mats and carpet on carpet that could cause a fall.

Make sure there are no loose cords or wires that someone could trip on.

Laundry Room:

Again safety is very important. Make sure the laundry area is easily accessible with no stairs needed to get to it. Is there a floor drain in the event of overflows? Be cautious if the floor is wet. Remember our still-recovering friend.

Front Door:

Some people are installing an automatic garage door opener on their front (or access) door. As well, you can install an intercom or TV monitor so that you can hear or see visitors before the door is opened.

Other considerations:

- Make sure the door is at least thirty-two inches wide.
- Install a lever door handle. (Knobs are not arthritis-friendly.)
- Again, make sure the area is well lit.
- Consider a keyless locking system.

Exterior ramp or elevator:

Look at a professionally built ramp that is not too steep (especially in snow country). We have seen many ramps built of wood and several built from interlocking stone that were very attractive.

- Have a landing at the bottom and top of the ramp and, if needed, one half way up.
- Choose a surface that is not too slippery when wet.
- Install guard rails to prevent accidents.
- Handrails installed on both sides of the ramp are often helpful.
- Several of our clients lived in bungalows or split levels and installed personal elevators to get them to the main floor. (Many bungalows have four or five steps to the entrance door although all living space is on one level inside the home.)

TO HELP KEEP INDEPENDENCE AS WE AGE, SOME OF THE FOLLOWING CAN BE HELPFUL:

- A simple security system can give extra safety and additional peace of mind.
- A "roomer" (possibly an older professional man or woman) can provide some companionship and help one feel more secure, especially at night.
- A "buddy system" where someone calls at certain times to make sure you are okay.
- Someone hired to come daily and provide meals, light housework, reminders for medication, and perhaps needed companionship.
- Telecare services, a growing telecommunications field that provides accessible reassurance and care so that people can continue to live independently.
- A lifeline or specialized phone service can provide immediate help if needed. This can include a personally worn monitoring device that detects falls and will send immediate help if you are unable to respond.
- A computerized video conferencing system allows you to see and talk with family members or friends.
- A telephone service is available in some areas to monitor eating habits, medications taken, blood pressure, glucose levels, moods. (This service is

becoming popular in many areas.) Some services also keep a child informed as to how a parent or loved one is doing each day.

- Specialized sensors that keep track of running water, people wandering at unusual times, appliances that have been left on, etc. They have auditory reminders set up with a familiar voice of someone the person trusts saying, "Turn off the water"... "Turn off the stove" etc. Some systems are also set up to send a message to a designated person if a sensor is set off.
- A trained companion animal that can assist in alerting of health-threatening conditions, such as inadequate insulin levels, or in retrieving items.

PREVENTING FALLS

A major concern for seniors is falling. In the United States alone, 1.8 million elderly people went to hospitals in a single year because of falls. Many did not recover. A large percentage of our emergency calls are for people who can't return to their homes because of falls and must therefore enter some type of care facility, often on short notice. Many accidents are preventable. It is important to make a senior's environment as safe as possible.

Here are some easy first steps:

- Get rid of clutter.
- Remove scatter rugs.
- Limit footstools.
- Install handrails or grab bars where needed.
- Ensure dust ruffles aren't too long.
- If needed, shorten bathrobes. (A friend's mom tripped on her nightie. She had shrunk with osteoporosis, and some of her clothing had become a hazard due to their excessive length.)
- Remove ladders if necessary. (Judy found her elderly grandmother up on a ladder, painting. She had asked to "borrow" the ladder and kept "forgetting" to return it!)
- Improve lighting in the home. (Are we repeating ourselves? Yes!)
- We've seen many seniors using 40-watt bulbs where 100 watts are necessary. At times, we found Doug's mom sitting in a dark room; she was

attempting to save on electricity! Use motion or night lights instead if you feel inclined to be cost efficient. But keep your environment lit and safe. Note: Better lighting can actually help sell a home. Remember: when showing your home or hosting an open house, you will be asked to turn lights on. We help seniors prepare their homes for sale, and often we need to change light bulbs to a higher wattage.

- Have a pharmacist check all medications to see if any of them could cause dizziness or fatigue. All out-dated medications should be discarded at the pharmacy as well.
- Have your vision checked. Different glasses for different activities may be required.
- Remain active. Exercise will improve balance and strength. Unfortunately, fear of a fall can actually precipitate one by a refusal to exercise. This is counter-productive.
- Don't let pride prevent you from using a cane or a walker if it helps to keep you active.

IDENTIFY NEEDED SERVICES AND THEIR AVAILABILITY

If you or a loved one want to age in place and are willing to accept help, see which services are needed, whether they are available in your area and what the costs are.

See if there are subsidies, tax credits, or financing available to defray some of the cost. In some regions, people with disabilities are provided with government-funded care-giving. In some countries, money is available to help veterans stay in their own homes. A motion chair, stair lift, or specialized bed might also be provided.

Use this list to help estimate your expenses:

Service	hours per week	cost
Assistance with housework	_____	_____
Lawn care	_____	_____

Snow removal	_____	_____
Gardening	_____	_____
Exterior maintenance	_____	_____
Laundry	_____	_____
Bathing and personal care	_____	_____
Prepared meals (in home)	_____	_____
Prepared meals (delivered)	_____	_____
Shopping	_____	_____
Nursing care	_____	_____
Medication supervision	_____	_____
Companionship	_____	_____
Banking and bill payments	_____	_____
Transportation	_____	_____
In-home hair care service	_____	_____
In-home foot-care service	_____	_____
Other	_____	_____
Other	_____	_____

If children are part of the equation, they might be willing to make a financial or time commitment to help bring it all together. On a personal note, I set aside Thursday mornings to take Doug's parents grocery shopping. **Although it would have been easier for us to pick up the groceries, it was important for their physical and mental well-being to get them out of the house!**

You may remember one of Lynn Johnson's cartoons where an elderly lady leaves the dentist's office and says, "I used to hate going to the dentist but now it is an outing!"

Finally, in all this, keep in mind that in many instances, major problems with aging are due to loneliness and poor nutrition. If someone is with them two hours a day, there are still twenty-two hours of being alone. Also, many people don't like eating alone and even if food is available, you can't guarantee it will be eaten.

SHARING A HOME

Many seniors are sharing their homes with family members. Sometimes it works, sometimes it doesn't. Marriages are breaking up, and the child and the grandchildren move back home. Adult children are losing their jobs and returning to the security of the home they grew up in. Grandchildren "move in" with grandma to attend college or start their first job. Keep in mind that the financial strain on the senior can be overwhelming if there is no financial help from the "boarder."

If possible, establish guidelines before anyone moves in.

- How long may they stay?
- How are they expected to contribute (finances, chores)?
- Is there a "quiet hour?"
- May friends "sleep over?"

Cautions: We have seen seniors sign over their homes to a child, believing that he or she could live with the child and be looked after forever. Down the road, we have seen a child find an excuse and place dear mom in a bare-bones retirement room. Some seniors have sold their homes just to end an intolerable situation of a free-loader who had out-stayed their welcome. It was the only solution they could see.

What if the child ends up with major health problems or gets into debt and the house has to be sold? What happens if the daughter's marriage breaks up and

the ex wants 50% of the value of his "wife's home"? Things don't always go as planned. Problems on the part of other children can also surface. Siblings can be very upset if they feel their inheritance is being threatened or if they think their parent is being taken advantage of. Can a daughter lift a heavy parent if necessary? Is it safe for the parent to be left alone even for a few minutes if he/she has advanced dementia? Again, think carefully before you make a commitment or encourage a sibling to make one.

Speak with a lawyer about the pitfalls of such an arrangement.

SENIORS' DAY-CARE

Parents are living longer, and many offspring assume some of the responsibility for their care. In some areas, seniors' day-care centers are opening. These help seniors to remain in their homes and help alleviate some of the stress adult children feel trying to balance work and family obligations. In fact, some businesses are experimenting with providing this service for parents of their employees to help alleviate stress for their staff.

Existing retirement residences are also looking at providing this service. They already have fitness programs, activities, and meals in place. If the space is available to accommodate the extra seniors during the daytime, only transportation needs to be provided. There is a cost for this service and it varies from place to place. As our population ages, this need will increase.

NEIGHBORHOOD-BASED STRATEGIES

Some seniors are members of registered non-profit organizations that provide necessary services that enable them to remain in their homes. These organizations have lined up providers of transportation, home repair, food services, companionship, daily security check-ins and other services to meet the needs of members in their homes. There is an annual fee, and extra services are available for additional fees. Although these growing neighborhood-based communities are enabling seniors to live independently in their own homes, they are not the answer for those with complicated medical needs. If staying in the home is not an option, then another form of independent living can be considered.



DOUG AND JUDY ROBINSON retired from teaching in 1992. At that time, they downsized. As the owners and managers of Senior Moves, they have been downsizing seniors since 1996. Over the years, they have been sharing their expertise on radio talk shows, national and local television, and through many live seminars near and far.

They have three children and ten wonderful grandchildren.

Visit their website at
downsizingforboomersandseniors.com.