

Modifying Your Home Environment to Promote Greater Independence:

A Guide to Aging in Place



THE NATIONAL REVERSE MORTGAGE LENDERS ASSOCIATION

The National Reverse Mortgage Lenders Association is a nonprofit trade association, based in Washington, DC, whose mission is to support the continued evolution of reverse mortgages as an important financial option for senior homeowners while educating consumers and lenders about the varied applications of this type of loan. Members sign a Code of Conduct pledging to abide by guidelines that assure fair, ethical, and respectful practices in offering and making reverse mortgages to seniors. Details on NRMLA and reverse mortgages, and a state-by-state list of reverse mortgage lenders, may be found on NRMLA's Web site at <http://www.reversemortgage.org>.

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Build Your Dream Retirement Home

One of our greatest fears, as we all grow older, is the prospect that one day we may have to leave our home. We fear leaving not only the source of our memories and comfort but our sense of control. Our home is our security. In our home we decide what and when to eat, the time we go to bed, and who visits. The control we wield in our home is the source of our independence, dignity and quality of life.

But remaining in our homes is not without certain challenges. Homes that were convenient when we were younger can cause problems in later years. As our lifestyles and needs change, so should our home environments. Fortunately, thoughtful renovations and a variety of products consistent with the principals of Universal Design can make Aging In Place a reality. In other words, your dream retirement home may be right beneath your feet.

The National Reverse Mortgage Lenders Association, in partnership with the National Aging in Place Council, has created this booklet so that you can think about ways your home can be modified to adapt for current or future age-related concerns. Solutions for problems often exist but people are not always aware that products, or often simple changes, can be incorporated into the home that provide greater safety and accessibility.

For more information, please visit the National Aging in Place Council at www.naipc.org.



The Value of Simple, But Important Changes to Your Home

While we all appreciate the beauty of smooth, stepless entryways, covered porches, and wider doors and hallways, homes that incorporate elements of Universal Design go much further to enhance comfort and convenience. Who wouldn't enjoy sitting at a workstation in their kitchen to reduce fatigue and back strain while preparing food? Or imagine the greater convenience of a raised dishwasher, lowered cabinets, curbless showers, and remote lighting controls. These features not only enhance one's enjoyment of a home, but because they appeal to everyone, they may enhance the home's value.

Although a more comfortable home has obvious benefits, there is a more practical matter to consider: safety. We generally don't think of our homes as dangerous places, but the statistics prove otherwise. According to the National Center for Injury Control and Prevention, more than one third of adults age 65 and older suffer



injuries from falls each year. Among older adults, falls are a leading cause of injury-related deaths, and the most common cause of nonfatal injuries and hospital admissions for trauma.

The culprits may be seemingly harmless features we've lived with for decades, such as loose throw rugs, poor lighting, limited handrails, slippery surfaces in the kitchen and bathrooms, or awkward access to shower stalls and bathtubs.

Taking a fresh look at your living arrangements can help eliminate risks. For example, many homeowners are reluctant to alter the placement of furniture. We are likely to walk a winding path around end tables and hassocks, over extension cords and across multiple levels of carpet and flooring just to go from the television to the refrigerator. We often strain ourselves reaching for items in our kitchens that are too high to reach or crawl around the bathroom floor to find supplies buried in the bottom of a closet. These are just a few home features or habits that increase our risk of falls and contribute to injuries, hospitalization, and forced moves from the home.



Making Your Home Senior Friendly

ENTRY WAYS

The entry to your home is your connection to the rest of the world. It is important for receiving guests, for bringing in the groceries, for getting to appointments and for getting out to social events. It should be safe and convenient no matter what the weather, day and night, no matter what your condition.

Barrier-free entryways make it easier for a family member or friend who uses a wheelchair, or a grandchild who's on crutches because they've broken a leg or twisted an ankle, to gain access to your home.



Example of a no-step, or barrier-free, entryway

BATHROOM/BEDROOM

Space doesn't get more personal than the bathroom. You use it countless times every day. It should be comfortable, attractive and safe. To increase safety and accessibility in your master bedroom and bathroom, you should consider making the following home modifications:

Bathroom

- Building a roll-in shower with multiple shower-heads (height adjustable handheld showerhead and fixed)
- Lowering the bathroom sink and making sure there's proper knee clearance
- Installing an elevated toilet
- Installing grab bars



Example of ample maneuvering clearance, lowered sink with knee clearance and proper lighting.

Bedroom

- Ensuring there's ample maneuvering clearance
- Building a walk-in closet with storage at differing heights
- Installing rocker light switches that are easier to turn on compared to a more common flip switch



Rocker light switches reachable from the bedside, located 36" to 40" above the floor.

KITCHENS

If you love to cook, but find it difficult to bend over, or if you have a height limitation, there are numerous steps you can take to modify your kitchen to make it more “user-friendly,” such as:



This kitchen provides ample work space, a raised dishwasher and lowered cooking surfaces.

- Ensuring there’s ample maneuvering space
- Varying the height of countertops
- Installing a sink with knee clearance
- Installing a raised dishwasher
- Lowering cooking surfaces
- Mounting a wall oven or microwave at reachable heights
- Making sure there’s an abundance of storage space within reach
- Providing a desk/work area with knee clearance

LIGHTING

Lighting sets the mood. Controlling natural light during the day, and electric light when you need it, makes your home personal and convenient.

One way to reduce accidents in the home is to make sure you have proper lighting where you need it. Outdoor areas, stairways, the kitchen area, the living room and other places where you like to read, are just a few examples where proper lighting is often needed.

Use rocker-type light switches wherever possible. You can turn them on and off with the touch of an elbow if your hands are full.



Real Life Stories

COUPLE BENEFITS FROM PLANNING AHEAD

Pat and Ray are “early planners.” The couple is planning for retirement now by taking time to assess their home living environment and plan accordingly. They contacted a home accessibility specialist to get advice on affordable and workable solutions.

At the meeting, Ray said he was having trouble getting in and out of the shower. Pat, on the other hand, wanted a laundry room on the ground floor.

After touring the home, the consultant suggested a bathroom addition that could accommodate extra laundry space, upgrade of the master bedroom, and added views of their beautiful garden. The specialist suggested a curbless shower and use of a rolling shower chair could solve Ray’s accessibility issues and help

eliminate future falls in the bathroom. Other options included:

- Combining the full bath and half bath to create a one bathroom large enough to provide ample access and to accommodate a laundry room. The downside was that the 1-1/2 bath house would become a one bath with no tub; and
- Turning an unused bedroom into a bigger bath and laundry.

Simpler, less expensive solutions were also discussed. For instance, the consultant suggested removing the sliding glass shower doors which blocked at least half the tub, making it difficult to maneuver safely. And though each door had a towel bar, these actually gave a false sense of security and support. A full complement of grab bars was therefore recommended, coupled with a hand held shower, a shower seat, a new curtain, and a floor-to-ceiling mounted grab rail outside the tub in the bathroom.

Next, the price range of these home modifications was discussed. Pat and Ray decided to mull things over. Three days later they went with the simpler, less expensive modifications and put off the larger combination bathroom and laundry room until they saw how these minor adjustments worked out.

ACTIVE 90-YEAR-OLD MODIFIES HOME

When Dave's wife, Georgia, passed away, his friends thought he would need to move out of his home. Though Dave is in better health than your average 90-year old, he has medical conditions that make living in his home difficult. For example, Dave lost his sight nearly 10 years ago. After two hip replacements, walking remains a painful chore and a third surgery was necessary.

Almost a year before his third surgery, Dave remodeled his master bathroom so he could move around easier. He consulted

a home accessibility specialist to get advice on design and equipment needs for independent living and easy caregiving. Next, a contractor was selected to provide information on practical issues and costs for the various designs. Both Dave and the specialist explained to the contractor what they wanted, why they were doing it and how it was expected to work. Of the plans discussed one was clearly less expensive. This approach involved: Removing the existing shower stall and opening up the walls and floor to enlarge the entry and to create a smoother floor without trip hazards leading into the main areas of the bathroom; Replacing the existing linen closet with floor-to-ceiling cabinets and roll out shelving; Widening the door between the bathroom and bedroom; Installing a new vanity with cabinets, but open below for seated use; Installing a new and higher toilet; Installing a slip resistant tile on the floor including an accent line in a contrasting color to indicate the edges of the room in low light and installing grab bars in colors that contrasted with the walls; and Installing a temper safe anti-scald shower valve and handheld shower head on a slide mount bar.

These new features provide beauty and comfort. At the same time, these modifications help to avoid injury and provide the right and easy place to recuperate if necessary.

Dave's friends helped him choose the right colors, tile and counters. By carefully listening to comments over a few weeks he chose beautifully. Everyone is impressed with the sophisticated product. No one reacts as if access, disability or institutional issues are part of the design.

The result: Dave was able to return home with no assistance a week after his third hip replacement surgery. He felt confident he would be able to bathe and use the bathroom safely on his own as his rehabilitation continues. More importantly, the updated bathrooms add value to his life and his home.

FINANCING YOUR DREAM RETIREMENT HOME

As these case studies illustrate, with a little imagination (and some input from experienced professionals) it's possible to adapt a home to suit any situation. Of course, every project begins with an important question: How am I going to pay for this?

There may be grants or other public money available to you – your local Area Agency on Aging can be a great source for information to help you identify options. To locate the nearest Area Agency on Aging, call the nationwide Eldercare Locator at 800-677-1116.

Home equity and home improvement loans are readily available from banks and mortgage lenders in your area. These loans enable homeowners to borrow against the equity in their homes and generally require loan payments to be made on a monthly basis.

If making monthly payments is of concern, an alternative option might be a reverse mortgage. Reverse mortgages enable homeowners age 62 and older to convert a portion of their home equity into tax-free cash that can be used for any purpose without requiring monthly payments. When the borrower permanently moves out of the home, the loan becomes due and payable, and the sum of the funds advanced, plus accrued interest is repaid to the lender.

To learn more about reverse mortgages, please visit NRMLA's web site at www.reversemortgage.org or call 866.264.4466.



COMPREHENSIVE RESOURCES

- **National Aging in Place Council**
Web site: www.NAIPC.org, 202-939-1770
- **Eldercare Locator**
Web site: www.ElderCare.gov, 800-677-1116
- **National Resource Center on Supportive Housing and Home Modifications**
Web site: homemods.org, 213-740-1364
- **National Association of Home Builders**
Web site: www.nahb.org/CAPSinfo, 800-368-5242
- **Center for Universal Design, North Carolina State University**
Web site: www.design.ncsu.edu/cud, 800-647-6777
- **Center for Inclusive Design and Environmental Access**
Web site: www.ap.buffalo.edu/idea, 716-829.3485 x.329
- **National Association of Professional Geriatric Care Managers**
Web site: www.caremanager.org, 520-881-8008

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