



Aging in Place:

A Comprehensive Guide to Help you Stay at Home



The Importance of Planning to Age in Place

If you intend to stay in your home as long as possible as you age, you aren't alone. Aging in place may seem like an obvious choice, after all, this is the home that you love. You've invested time and money into it and formed memories with family and friends. Your home connects you to the people important to you providing you with peace and a sense of belonging in your "community."

While there are many benefits to aging in your home, you'll also want to consider how to do it safely.

Aging in place requires a carefully curated plan with consideration beyond housing. Health, well-being, finances, transportation, and social relationships all play a role in your success. Though most people believe they will be able to simply manage the challenges of aging in place, about 70% will require assistance at some point in their aging journey. In fact, the average person will require three years of assistance.

Now is the time to start thinking about your future needs and curate your own plan. This can include making home modifications, examining your finances, and determining your preferences for future care. This eBook will help you plan and work through all the necessary aspects of aging in place.



A Plan to Age in Place Part 1: Housing

3 KEY POINTS

1

Think About Where You Want to Be

Since your choice of housing will play a large part in the usefulness of this eBook, the first step is to consider where you want to live as you get older. Like most people, you want to age on your terms in proximity to your friends, family, and community. This is why it is so important to think ahead about what is needed for you to stay in your home. However, you may prefer to age in a community that requires little to no home and yard maintenance. Perhaps you want a different type of housing composed of a community of your peers with a full calendar of events and social activities. In this first step, you must really consider if aging in your home is right for you.

2

Be Proactive

There are many challenges involved in aging in place, namely living in and maintaining your home over time. Think about your capacity to meet these challenges now, but also take into consideration the possibility of changes in your health, physical ability, and financial circumstances which could impact your capacity in the future. Putting off a month or two of home maintenance can quickly build up, especially during certain times of the year and depending on where you live.

It is also common to be met with additional monthly and annual tasks that used to be handled by someone else but are now your responsibility. Make a home maintenance checklist, or use ours by going to confident-living.org/blog/the-simple-annual-home-maintenance-checklist and identify resources for maintenance that you can use in the future. Keep in mind that planning will reduce your costs and increase your options.

3

Know Your Limits

Keeping upright and preventing falls is a major factor in staying in your home as you age. Though slips and falls are the number one cause of home injuries, these can be easily avoidable by making small adjustments to your home. For example, many slips happen in areas with heavy foot traffic when water, mud, or snow are tracked in. Be careful around entranceways and watch your step in inclement weather. The main cause of tripping in the home is often attributed to things like floor rugs. Being aware and clearing your home of these hazards can greatly increase your ability to stay upright.

Another limit that is important to consider is your mobility. As you age, mobility may become more difficult and that two-story house may become too much of an obstacle. Take this into consideration before it becomes an issue and go back to key point number one to think if your home is really a practical place to age.



Choice of Residence Checklist

Here we have provided a checklist to make it easier for you to decide if aging in your home is right for you. What makes you want to remain in your home (check all that apply)?

- | | |
|--|---|
| <input type="checkbox"/> Location | <input type="checkbox"/> Design features |
| <input type="checkbox"/> Cost | <input type="checkbox"/> Energy sources and related costs |
| <input type="checkbox"/> Size | <input type="checkbox"/> Local transportation |
| <input type="checkbox"/> Familiarity | <input type="checkbox"/> Access to medical care |
| <input type="checkbox"/> Local weather | <input type="checkbox"/> Access to friends |
| <input type="checkbox"/> Proximity to stores | <input type="checkbox"/> Access to family |
| <input type="checkbox"/> Accommodations for physical condition | <input type="checkbox"/> Access to social or recreational opportunities |
| <input type="checkbox"/> Other: _____ | |
-

Residence Options Checklist

When you deeply consider your living situation, consider if there are other options that you might actually prefer (check all that apply).

- | | |
|---|--|
| <input type="checkbox"/> Downsizing to something smaller | <input type="checkbox"/> Non-traditional housing options such as co-housing or home sharing |
| <input type="checkbox"/> Something less expensive | <input type="checkbox"/> A different climate |
| <input type="checkbox"/> Something requiring less maintenance and/or yard work | <input type="checkbox"/> Better access to transportation |
| <input type="checkbox"/> One-level living (or a primary suite on the main level) | <input type="checkbox"/> Better access to culture, entertainment, or recreation |
| <input type="checkbox"/> A residence more suitable to my physical condition | <input type="checkbox"/> A retirement village or senior living community |
| <input type="checkbox"/> Closer/better access to family | <input type="checkbox"/> A continuum of care community (offers housing options with increased levels of care from fully independent living to 24-hour nursing home care) |
| <input type="checkbox"/> Closer/better access to friends/opportunities to socialize | |
| <input type="checkbox"/> Other: _____ | |
-
-

When considering your housing options, think of what you need and what you want. Write down your must-have's and your nice-to-have's.

Must-Have

Nice-to-Have



Affordability Checklist

To determine the current and future affordability of your home, please ask yourself these questions:

- Does your monthly rent or mortgage currently leave you enough money left over to afford your other needs?
- How confident are you that your rent or mortgage will remain affordable as you age? Especially, if other expenses should arise (like medical costs).
- Are your monthly electric and heating bills affordable in the height of summer and winter?

If your monthly bills should become unaffordable, are you willing to consider the following (check all that apply)?

- Find a home that is less expensive/downsize
- Remain in your current home and reduce other expenses
- Explore possible benefits available to you
- Property tax deferral plan for seniors
- Find a housemate or home-sharing arrangement
- Have your home/appliances upgraded for energy efficiency to save on utility bills
- Consider refinancing at a lower interest rate

Safety and Accessibility Checklist

One of the primary concerns for seniors aging in their homes should be how safe and accessible the home remains once possible health challenges arise (check all that apply).

Exterior

- Do you have at least one step-free entrance?
- Is the door of your main entry easy to open?
- Can you easily lock and unlock doors?
- Are your doorways free of welcome mats and other tripping hazards?
- Is your peephole at the correct height for you?
- Do you have handrails on each side of your outdoor steps?
- Are external pathways well-lit?
- Are external pathways in good condition?
- Do you have handles on doors instead of knobs (which can be hard to turn)?

Interior

- Do you have a bathroom, kitchen, and bedroom on the main floor of your home?
- Is carpeting worn out, bubbling, or coming loose?
- Are interior steps in good condition?
- Are your light switches and thermostats easy to access from a seated position?
- Can your windows be easily opened while sitting?
- Are your stairs well-lit with switches at both the bottom and top?
- Do you have working smoke detectors?



Bathroom

- Are sink and shower faucets easy to use?
- Do you have a handheld showerhead?
- Is there a seat in your bathtub or shower?
- If you were to be seated in a wheelchair, is there enough room to maneuver in your bathroom?
- Is the floor of your bathroom slip-resistant?
- Is your toilet at a comfortable height to sit and stand from?
- Do you have grab bars installed in your bath and other locations?

Kitchen

- Are your cupboards and cabinets easily opened?
- Are the controls on the stove accessible from a seated position?
- Is there an easily accessible fire extinguisher?
- Can you access your countertop from a seated position?
- Is there enough space to maneuver if seated in a wheelchair?
- Is your refrigerator a side-by-side that can be easily accessed from a seated position?
- Is your dishwasher easy to load and unload from a seated position?
- Do you have to use a step stool to access certain things in your kitchen?

Maintenance

- Do you know how to maintain your appliances?
- Do you have the physical capacity to maintain your home?
- Do you have the finances to maintain your home?
- Can you physically maintain your yard?
- Have you created a list of resources to contact should you not be able to maintain your yard or home?



My Plan to Age in Place

Here you can write out your plans.

My Plan A for Housing:

My Plan B for Housing:

Actions I Can Take to Make These Plans Possible

Keep Doing:

Start Doing:



A Plan to Age in Place Part 2: Health and Wellness

3 KEY POINTS

1

Make Wellness a Top Priority

The real goal to aging in place is to stay healthy enough to stay in your home comfortably. While many health challenges can occur with age, the best medicine is prevention. Your lifestyle choices play an enormous role in your health and ability to maintain independence in your golden years.



2

Take Note of the Resources Available to You

It is likely that health insurance costs are the greatest expense in your budget as you get older. About 80% of seniors have a chronic health condition and roughly half have more than one. This makes it vital to ensure you have adequate coverage.

With care coordination, you never have to worry about navigating the complex healthcare system on your own. Due to the fact that chronic conditions arise later in life, you may also want to plan for in-home support as you age in one place.

3

Communicating Your Wishes

Aging with dignity and grace in your home means lots of planning and decision-making. This, of course, applies to decisions about healthcare. If you fail to put a plan in place before a health challenge, your family may not know what to do should one arise. Be clear with your friends and family regarding your wishes for care later in life.



Wellness Assessment Checklist

This checklist will help you determine your level of wellness so you can start doing what it takes to remain healthy enough to age in place (check all that apply).

General

- Do you commit to at least 20 minutes of exercise a day?
- Do you eat a healthy, balanced, and nutritious diet?
- Are you maintaining a healthy weight?
- Are you a non-smoker?
- Do you limit your alcohol intake?
- Do you visit your doctor annually?

Daily Living

- Do you find showering or bathing to be a challenge?
- Is it difficult to maintain your personal hygiene?
- Do you find getting dressed to be difficult?
- Is managing medication a challenge?
- Is it easy to get in and out of a seated position?
- Do you have a family member that can assist (if needed) with activities of daily living?

Daily Care

- Do you have a chronic condition that requires monitoring?
- Do you need help managing medications?
- Have you considered care coordination and joining a CCAH program like Confident Living where this is included in the membership?

Long-Term Care

- Do you have a plan in place for long-term care?
- Can you afford to pay these costs out of pocket?
- Have you considered purchasing long-term care coverage from a service like Confident Living?
- Are you eligible for long-term coverage by Medicaid?

Medicare does not cover long-term care costs.

My Plan for Wellness

Take a look at your answers to help determine what needs to be done to improve your wellness to enable you to age in place. Write down what you plan to do to help improve your health and plan for your future care.



3 KEY POINTS

1

Safe Driving is About Ability

Though it is common to experience physical changes as you age, there is no definitive age that driving becomes dangerous. Though fatalities and injuries in car-related incidents are most common among individuals between the ages of 16-24, statistics show there is a substantial increase in accidents once people are over 70. There are several factors that contribute to your ability to drive safely:

- Changes in vision
- Changes in hearing
- Changes in reaction time
- Changes in physical ability
- Changes in cognitive process
- Changes in general health
- The side effects of some medications

Impairments such as these can place drivers at a higher risk of injuring themselves and others while behind the wheel. Since changes in your abilities happen over time, it is essential for older drivers to look for signs of impairment and periodically assess their physical and cognitive capacity to stay behind the wheel.

2

Get to Where You Are Going

Many people look at the ability to drive as an avenue for independence, and that's not entirely untrue. Those who use transportation options to stay engaged in the community also have a better chance of successfully aging. When it comes to transportation options, the industry is only growing. From public transportation like buses to ride-hailing like taxis and Uber, the landscape of the transportation industry is rapidly changing and expanding.

3

Plan, Plan, Plan

As you may have guessed by this point, the best way to prepare for the inability to drive is to create a plan. Committing to the decision to stop or limit your driving can be an emotional and life-changing one. This is why it's essential to have a plan in place before you limit or stop driving.



Ability Assessment Checklist

In this section, you want to evaluate your ability and plan for future driving (check all that apply).

How do you currently get around?

- Driving myself
- Spouse or partner mostly drives
- Driven by friends or family
- Use a ride service
- Walking or biking
- Public transportation

If you drive, do you usually:

- Drive at night
- Drive in heavy traffic
- Drive on a highway
- Drive to unfamiliar places
- Limit driving
- Ask others if they deem you to be a safe driver

Are there activities that prove challenging due to your driving situation?

- Attending social events
- Visiting family and friends
- Going to church
- Volunteering
- Going grocery shopping
- Outdoor exercise
- Medical appointments
- Dental appointments

If you should stop driving for whatever reason, what are your transportation options?

- Spouse or partner driving
- Walking or biking
- Public transportation
- Taxi or ride-hailing (Uber/Lyft)
- Friends and family



Developing a Plan

The process of aging has different effects and can set in at different times. It's important to remember that a decline in driving safety factors is not a personal failing or sign of weakness, it is simply a common part of aging. Sometimes changes in driving safety factors can mean limiting your driving if you are experiencing minimal decline, not driving at night for example.

However, a significant decline in driving safety factors will likely result in you being unsafe behind the wheel. Preparing for these changes can help you mitigate the difficulty that comes with these changes. Here are four steps you can take to prepare.

STEP 1:

Get an annual evaluation with your doctor to check and test for changes in your driving safety factors.

STEP 2:

Have a conversation with your family about your possible need to:

- Modify your driving if you experience changes in driving safety factors
- Stop driving if your annual evaluation reveals a significant decline in driving safety

STEP 3:

Do some research and become familiar with your alternative driving options. Think about where you need to get on a day-to-day basis as well as your additional travel needs. Take the bus route for a test ride, just to check the accuracy of the projected times.

STEP 4:

Be sure to set aside money to afford your new transportation routine in case you suddenly need to limit your driving altogether.

My Driving Plan

Take a look at your answers to help determine what needs to be done to prepare for changes in driving safety factors. Write down what you plan to do for your future driving.



A Plan to Age in Place Part 4: Finances

3 KEY POINTS

1

Get a Clear Picture of Your Finances

The big question to ask yourself is; how do you want to live in retirement? What kind of lifestyle do you want to live? Having a solid financial plan in place is vital because it helps you identify your expenses and sources of income to establish a budget based on your retirement goals. Now, if you've reached the point that you are able to retire, you've likely made a budget before, however, there are some costs you may not be considering. Be prepared to plan for emergencies and unexpected events. Keep in mind that your retirement goals will be more achievable if you plan for unforeseen circumstances.

2

Talk to a Professional

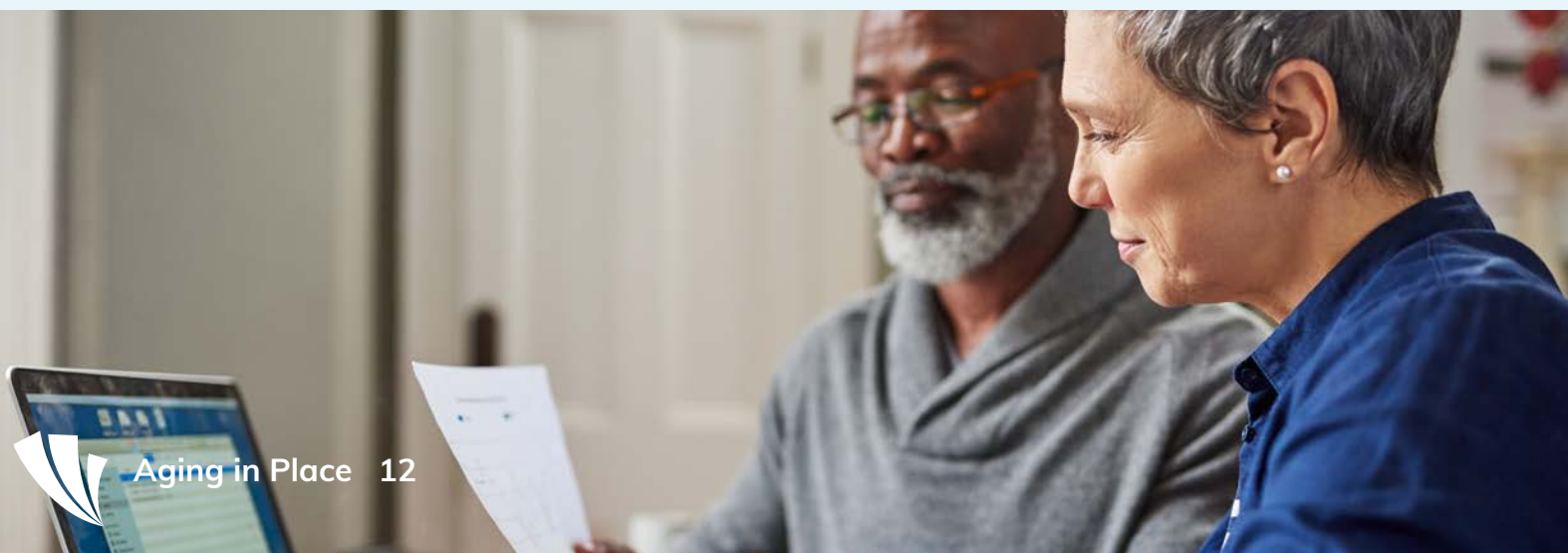
When it comes to serious financial planning, it's always a good idea to talk to a financial professional. Retirement shouldn't be spent worrying about the "what-ifs," it should be spent enjoying the "why-nots?" Confident Living is dedicated to helping you plan well for retirement in your own home – no matter what surprises may come your way.

Keep in mind that your retirement will be easier to enjoy if you plan for it properly.

3

Collect and Share Important Documents

There is no replacement for peace of mind as you age, and the same goes for your friends and family. Your family members will need to know where important documents are, especially if you become incapacitated and can no longer speak for yourself. Ensuring that your family has access to things like your living will and other documents will go a long way in assisting them when it comes to honoring your wishes.



Income Assessment Checklist

Your income is a major determining factor in your retirement. In this section, you will assess your income and savings to determine whether you can support yourself as you age in place. Here, you should think about strategies to either increase your income or reduce your expenses.

Examples of Ways to Increase Income or Reduce Expenses

Here are a few examples of ways you can adjust your finances to help you age in place (check all that apply).

- Have you established a savings or retirement account?
- Have you considered delaying your retirement?
- Have you considered part-time work in retirement?
- Can you modify your savings or withdrawal rate?
- Can you convert your assets to savings?
- Can you convert your home equity to savings?
- Are there unnecessary expenses you can eliminate?
- Have you revisited your insurance needs?
- Are you currently collecting Social Security benefits?
- Do you have savings or pensions set aside?

Assess Your Savings

Now it is time to assess what you have saved. This will help determine your ability to age in place (check all that apply).

- 401k
- IRA
- Bank savings
- Investments
- Annuities
- Trust accounts

Assessing Your Expenses

Your expenses are an important aspect of your ability to age in place (check all that apply).

- Have you calculated how much you will need to retire?
- Have you estimated your taxes in retirement?
- Will you have debt in retirement?
- Have you created a detailed budget for your expenses?
- Do you have a plan to cover anticipated expenses in retirement?
- Do you have a plan to cover emergency medical expenses?
- Have you sought advice on how best to invest your savings?



Retirement Living at Home with Confident Living

What is Confident Living?

Put simply, Confident Living is a Continuing Care at Home (CAAH) program. CCAH programs are a way to age in your own home because the services offered are similar to the care of a Continuing Care Retirement Community (CCRC). A few things Confident Living has to offer are:

- Financial Planning - options to set aside money for future care
- Care Coordination - guidance and advocacy for aging well
- Health and Wellness Program - individualized to maintain your independent lifestyle

Membership costs will depend on the package of services selected.

What is a Care Coordinator?

A Care Coordinator is a healthcare professional who knows your entire health history and works with you to develop a custom care plan. As a result, they know which hospitals and doctors you like best. So when you need care or help understanding lab results, they are there for you.





Confident Living is a continuing care at home program offered by Life Enriching Communities (LEC) designed to help people navigate their options so they can live independently in their own homes.

For more information call **513-719-3522**
or visit **www.confident-living.org**

Life Enriching Communities also owns and operates six senior living communities (CCRCs)...

CINCINNATI AREA

- Twin Towers, College Hill: **513-853-2000**
- Twin Lakes, Montgomery: **513-247-1300**
- Confident Living, Tri-State Area: **513-719-3522**

CLEVELAND AREA

- Concord Reserve, Westlake: **440-961-3700**

COLUMBUS AREA

- Wesley Glen, Clintonville: **614-888-7492**
- Wesley Ridge, Reynoldsburg: **614-759-0023**
- Wesley Woods, New Albany: **614-656-4100**
- Wesley Hospice, Central Ohio: **614-451-6700**



Life Enriching Communities is affiliated with the West Ohio Conference of the United Methodist Church and welcomes people of all faiths. We do not discriminate and we provide free assistance in your native language, if needed. Find our complete non-discrimination policy at www.LEC.org.