



AGING IN PLACE

SENIOR GUIDE BY TEAM PETRUZZI

5 things to consider for Aging In Place safely and happily ever after

Team  Petruzzi
YOUR NEXT ADVENTURE ADVISOR

Also known as 'staying put'--it's the plan for a majority of seniors. You may have heard a friend say (or said yourself): "I'll live in this house until I'm carried out." And that's a plan that works for a lot of people. If you're planning on staying put for as long as possible, here are a few things to consider.



1. Remodel or Move?

Aging in place doesn't necessarily mean in the same house that you've lived in for years. Sometimes it makes more sense to continue living on your own...but in a different home. If your current home is older and in need of major maintenance or has accessibility barriers (stairs, small doorways, lack of space to maneuver a walker or wheelchair, extra space that's unused, etc.), it may be in your best interest to consider purchasing or renting a newer home that has been built with current "universal design" standards that you may find helpful as your needs progress. A real estate agent who specializes in senior moves can help connect you to a professional contractor to assess your current home, as well as introduce you to new home options to help make this decision.



2. Safety Assessment

Whether you're staying in your current home, moving to a newer home, or moving in with family, it's very important to routinely assess your environment for safety. Accidents and falls at home account for a main reason why seniors end up needing emergency or rehabilitative care. And while not all accidents can be prevented, using a Home Safety Checklist can decrease your risk and bring peace of mind to yourself and your loved ones. Comprehensive checklists can be found online (see below), or ask your senior real estate specialist for a copy. Enlist a family member or friend (or a professional contractor) to go room-by-room in your home and address any safety issues that are found.

3. Technology

For many families, the idea of a loved one being at home without support can be scary. What if there's a fall, an accident, a fire, or a power/phone outage? Thankfully, technology advances have provided many ways to overcome these challenges. There are a variety of monitoring systems and security devices that can be incorporated into both the interior and exterior of homes. Such additions make it easier to both monitor and interact with family from a distance, while allowing seniors to continue to live privately and without the need for someone to physically 'check in' as regularly. There are even companies that provide 'virtual home health' support via cameras and audio equipment that can assist with tracking movement, medication schedules, health emergencies, and more. Wearable pendants, smart phones and notebooks can be equipped with GPS tracking for monitoring the location of seniors who are still driving or enjoy traveling or walking/hiking outdoors.



4. Community Support



Most communities offer a variety of senior services, you just might have to do a little research to find who/where they are. They can range from transportation support to meal delivery, or include assistance with medications and/or daily care. Hiring these services can provide a way to extend a senior's ability to stay at home longer and not require a move to an assisted living community. Medical insurance varies on coverage for these services, so it's recommended to find out early what is available to you. You can look for information on home health services, senior errand services, companion sitters, and more at your local senior center, your area's council on aging, or searching for a 'senior care coordinator' online. Aside from senior specific care, you may also want to sign up for delivery services for groceries, prescriptions, and more, to reduce your own driving time or lessen tasks that you would need family and friends to complete.

5. Senior Care Expenses

Reverse mortgages are not very easy to understand...but they can be a great solution for seniors with ample home equity. Also known as a **Home Equity Conversion Mortgage**, it can provide funds for home renovations, medical expenses, or even the purchase of a new home. When considering a reverse mortgage, it is highly recommended that you do your research and speak to a few companies who routinely provide this type of product and can securely walk you through the process. Your senior real estate specialist should be able to provide a list of reputable companies to work with.



AGING-IN-PLACE HOME SAFETY CHECKLIST



ENTRANCES AND EXITS

- ___ Establish a zero-step entry into the home
- ___ Install outdoor lights
- ___ Make the house or apartment number fully visible
- ___ Add a bench or small table near the exterior door for placing packages while the door is being locked or unlocked
- ___ Create a spot inside the entry for storing shoes; hanging coats; placing bags, keys, etc.
- ___ Install a no-step, no-trip threshold
- ___ Add a second handrail if the stairs only have one
- ___ Install lever-style door handles
- ___ Install easy-to-use deadbolt locks and/or slide latches or chain locks on exterior doors
- ___ Install a security peephole or viewing panel on the exterior door at a suitable height for residents
- ___ Install a camera, video doorbell or other electronic system for seeing who's at the door
- ___ Install sensors on outdoor lights to automatically turn lights on at dusk and off at dawn and/or when motion is detected
- ___ Repair holes, loose bricks or uneven pavement on exterior walkways
- ___ Clear paths so they're free of leaves, moss, mold or other slipping hazards
- ___ Remove throw rugs from the front stoop and inside the foyer and replace with sturdy doormats and/or floor mats
- ___ Remove clutter from hallways
- ___ Widen doorways to at least 32" by replacing traditional door hinges with swing-away or swing-clear types

BATHROOM

- ___ Change electrical outlets and switches near water to ones equipped with a GFCI
- ___ Install lever-, touch- or sensor-style faucets for the sink, bathtub and shower
- ___ Install pressure balanced faucets and/or thermostatic valves for the sink, shower and tub faucets
- ___ Install a nonskid mat or nonslip strips in the bathtub and/or shower
- ___ Purchase nonslip rugs (or secure mats with double-sided rug tape or rubber carpet mesh) for the bathroom floor
- ___ Install grab (or assist) bars in the bathtub, shower and adjacent to the toilet
- ___ Install a comfort-height toilet or toilet seat riser
- ___ Install a bidet or toilet-based bidet attachment
- ___ Insulate exposed pipes beneath sinks to protect against hot pipes
- ___ Install a handheld or adjustable showerhead
- ___ Install a shower seat
- ___ Set the water heater at or below 120°F to avoid scalding
- ___ Install nightlights and/or illuminated light switches in the bathroom and the hallway leading to it

LIVING ROOM AND BEDROOM

- ___ Arrange furniture to allow for clear, wide passageways
- ___ Position beds to allow easy access to the bathroom
- ___ Use natural light to the fullest by opening curtains, blinds and shades during daylight hours
- ___ Remove scatter and throw rugs, and secure large area rugs to the floor with double-sided tape or nonslip mats
- ___ Install interior lights and adjustable rods and shelves in closets

STEPS AND STAIRWAYS

- ___ Repair or renovate stairways that are unstable, have open backs, raised nail heads, missing treads, loose steps, etc.
- ___ Cover steps with a tightly woven, low-pile carpet with thin padding
- ___ Apply nonslip adhesive strips to uncarpeted steps
- ___ Install handrails on both sides of all staircases
- ___ Install a light fixture to illuminate the entire staircase
- ___ Add light switches at the top and bottom of the stairs
- ___ Plug automatic nightlights into outlets near steps and staircases
- ___ Clear the stairs of clutter
- ___ Place a tote or handled basket at the top and bottom of the staircase to use while carrying items up or down the steps

KITCHEN

- ___ Install task lighting for the sink, stove and other work areas
- ___ Replace knobs on cabinets and drawers with easy-to-grasp, D-shaped handles
- ___ Install a stove or cooktop with controls near the front of the device
- ___ Place a lightweight, ABC-rated fire extinguisher in an easy-to-reach location
- ___ Purchase a step stool that has nonslip steps and a grip handle
- ___ Install adjustable, pull-down or similar shelving for safe access to upper cabinets
- ___ Install pull-out cabinetry shelves beneath counters and place turntables in corner cabinets
- ___ Install a lever-, touch- or sensor-style kitchen faucet that's temperature-regulated and kept at or below 120°F
- ___ Ensure that electrical outlets and switches near water are equipped with a GFCI
- ___ Establish a kitchen surface for working while seated
- ___ Place or install bins for trash and recycling
- ___ Periodically check for and discard expired food and condiments
- ___ Place a list of emergency names and phone numbers in an easily found location. Include the senior's name and medical conditions and medications that emergency personnel would need to know quickly

THROUGHOUT THE HOUSE

- ___ Place flashlights in multiple rooms
- ___ Replace a top-loading washer with an easier-to-use front loader
- ___ Place the washer and dryer on a raised platform if additional height is needed
- ___ Check that the light bulbs used for fixtures are the proper rating and have the highest allowed wattage
- ___ Plug automatic night-lights into hallway and bathroom outlets and near stairs
- ___ Replace traditional toggle light switches with easier-to-use rocker-style switches
- ___ Install smoke and carbon monoxide detectors on every level of the home and ensure they can be heard in all bedrooms
- ___ Place telephones (or cell phone charging stations) in or near multiple rooms
- ___ Purchase touch control lamps and devices that automatically turn lights on and off at set times
- ___ Place electrical cords out of the way and/or along the wall to prevent tripping
- ___ Choose a secure password or otherwise secure the home's internet network
- ___ Securely attach tall or easily tippable furniture to the wall with furniture straps
- ___ Reduce or eliminate excessive clutter throughout the home

NOTES

Team Petruzzi's Preferred Partner for HECMs

Providing A Solution to Senior Care Challenges

- In-home care services can reduce the need for expensive nursing homes, and improve quality of care.
- Services can gradually be ramped up as needed—from help with household chores, to 24-hour nursing care.
- A Reverse Mortgage Standby Line of Credit can be set up in advance—before care is needed—so funding is at-the-ready.
- Unlike a traditional home equity line of credit (HELOC), the unused portion of the reverse mortgage line of credit grows over time, allowing access to more funds as the borrower ages. And the line cannot be reduced or revoked by the lender, as long as the terms of the loan are met*—ensuring the funds will be there when needed.
- There are no monthly mortgage payments for as long as they live in their home.* (The homeowners remain responsible for keeping current with property taxes, required insurance and home maintenance.)

The Numbers of Senior Care Challenges

- Over 97% of Americans make NO advance financial plans for Senior Care needs.
- Yet 70% WILL NEED some form of Senior Care in their lifetime.
- Most INCORRECTLY believe their medical insurance will pay for care.
- Annual costs start at approximately \$30,000 for In-Home Care and range up to \$94,000 for Nursing Home Care. (Not including therapy, rehabilitation or medication)

Questions for children of Baby Boomers

1. Can my parents afford \$94,000 per year each for nursing home care?
2. Do they have a Long Term Care insurance policy?
3. Am I planning on my parents and/or in-laws moving into my home, and being their care provider?



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A Seniors Real Estate Specialist®, or SRES®, is a REALTOR® who has received extensive training in helping 50+ home buyers and sellers. I understand the decision to move can be difficult and can help you navigate your choices and want to serve as a resource and guide for your next adventure.

You can count on me, a Seniors Real Estate Specialist® to ease you through the home buying and selling adventure, making the process less stressful and more **successful**.

As your SRES®, my team of professionals who serve the needs of the 50+ community is ready to help you with your next step.



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