

Preparing for Aging in Place and Thriving in Community

A PLANNING GUIDE AND WORKBOOK



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A PLANNING GUIDE AND WORKBOOK

Developed by the Housing Options for Aging in Place
working group of Age-Friendly Buncombe County, NC.

Based on the prior research and publications by New River
Valley Virginia Aging in Place Leadership Team and others.

Edited and produced by the Cares Program at the UNC
Chapel Hill School of Social Work.

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If I am not for myself, who will be for me?
But if I am only for myself, what am I?
And if not now, when?

~ Hillel the Elder

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Introduction

This guide was produced by Age-Friendly Buncombe County North Carolina's Housing Options for Aging in Place (HOAP). HOAP consists of professionals and community advocates with years of experience and expertise in health, aging, community services, planning, housing, and design.

And we have lived experience, helping ourselves, our friends, and family prepare for their futures.

The importance of preparing for aging in place

Regardless of financial situation or what you consider "home" currently, you can prepare to maximize your well-being as you grow older. This means much more than installing ramps and handrails, so read on and get started.

Aging in Place: Remaining independent and comfortable in your home and community as you age. "Home" may be a residence you own, rent, or share with others.



Like the majority of older Americans, you may be intending to live in your current residence for as long as possible. Your decision to age in place may seem like an obvious and logical choice. After all, you have invested time and money in your living space and have fond memories of the time you have spent there with family and friends. Home not only connects us to people important to us but can also give us a sense of place and belonging in our communities. Aging in place in a safe and well-maintained space has many benefits. It helps improve personal health, social interactions, and connections to community resources. Living in a place we call home can also enable us to enjoy a better quality of life. However, thriving where you age requires planning for the unexpected.

Inevitably, function and ability change over time. Far too often people find themselves having to quickly make big decisions about how and where to live because of an unanticipated turn of events.



Taking the time to learn about and consider your options now can mean better choices and give you more control later. A huge piece of aging well, and in a chosen community, is thoughtfully considering some challenging questions in addition to the home itself, for example: health and well-being, finances, transportation, and social relationships.

Most older Americans believe they will be able to manage changes that may occur in their health, well-being, and finances. Approximately 70% will require help with their care at some point, for an average of three years.

Thinking about your current and future housing needs and pre-planning for changes, including safety and accessibility improvements (aka home modifications), can assist in maintaining your independence at home. Deciding where and how to age in place is best done as part of a process that includes personal reflection, conversations with people important to you, intentional preparation, and action. Generally, the first step is to identify what you want and expect when it comes to where you will live.

Would you rather stay in your current home, move to a different place in your community, or move to an entirely new place? And does your budget align with these desires? Once you have a better idea of where you want to live and what you can afford, you can start making a plan around other critical elements. This planning workbook will help you think through all this so you can make decisions that lead to staying active, healthy, and happy throughout your life.

A word about planning. There's a joke that goes, "How do you make God laugh?"... "Tell God your plans!" While this guide is intended to help you plan for aging, we acknowledge that in most cases, the answer to any question you have will be, "It depends." There is no one-size-fits-all or checklist that will help you with exact certainty. However, this guide can help you anticipate possible issues. It will suggest questions that maximize your choices and your ability to direct outcomes, rather than have others decide for you. And if your situation shifts due to changes in health, finances or support systems, you will have enough information to be able to shift with it, because you'll already have a "Plan B".



Structure of the Workbook



In this guide, you will find information organized around important aspects of aging in place, such as Housing, Connection and Community, Health and Well-being, Tools and Technology, Transportation, and Finance. As you consider each of the topics separately, it's also important to think about how these topics interrelate or impact one another. We have included ideas to consider as well as resources that are available to assist you and your family. Many of the examples and resources in this guide are specific to Western North Carolina, however most can be applied wherever you are making these decisions. Each chapter of the workbook follows the same format as follows:

Key Points

We have begun each chapter with several key points that are designed to expand your thinking from your current circumstances to what could potentially change for you in the future.

Self-Assessment Questions

Each chapter includes sets of questions that you can use to assess your current and potential future needs. Most of the questions require yes/no/not sure responses or will ask you to “check all that apply.” Other questions are open-ended to provoke a more detailed answer. There are no right or wrong answers.

Highlighted Boxes

You will also find additional information in “Did You Know” boxes. These supplements relate directly to the chapter topic and offer additional material such as online resources and contact information for agencies and organizations that serve older adults and their caregivers



Notes Pages

This is a space for you to jot down anything that comes up for you as you move along: Are there specific items you want to follow up on? New priorities? You may also want to use this space to note any questions you've answered with a "No" or "Not Sure." These may highlight issues to consider exploring further.



Plans A & B by Topic Area

At the close of each chapter we've provided a space for your ideal scenario ("Plan A") and your preferred alternative in the event your health, financial, and/or support circumstances change significantly ("Plan B"). Use this space to list specifics, the action items you intend to pursue going forward. This can also serve as a jumping off point for important conversations with family and others in your support network.

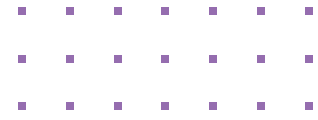


Getting Started

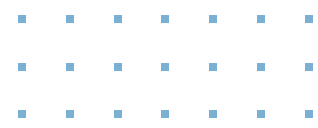
Before you begin, set aside some uninterrupted time to become familiar with the topic areas to be addressed. It takes dedicated thought to come up with a plan. And that takes time. Don't expect to complete the workbook and make any final decisions in a single sitting. If you are married or have a partner, you may fill out the workbook together or individually and then compare. Some sections may be more useful if filled out separately followed by a conversation about your responses.

Involving family, friends, or trusted advisors in this process may seem like difficult conversations to begin with, but you can actually have fun with it. Make it an occasion. Invite important others to join you around a table. Put out some snacks. And answer the workbook questions together - like hosting a game show with the prize being clarity and confidence for all involved. Time to begin!

Housing



Your Home, Part 1



KEY POINTS

1 Think about what you really want – your vision.

Before starting this section, take some time to consider what is important to you since your housing choice will have a big impact on many parts of your life as you get older.

- If your current home will allow you to be near family, friends, services, the outdoors, or any other criteria you have, then what needs to be done for you to stay in that home?
- Or maybe you would prefer a home that requires less maintenance or yard work, or a home in a different climate? Or a home where it's easier to get around without a car? What's important to you?
- On the other hand, maybe you want a type of housing where friends and neighbors intentionally support each other as they age such as a cluster of small homes, a cooperatively owned and maintained community, or some other type of shared housing. Options like this exist in Western North Carolina and in many other parts of the country. Pursuing something like this may require you to reach out to others who share your vision to see if you can find or create the type of housing and community you want in the location you desire.

2 Be proactive and identify resources.

Identify the challenges that your current home may present over time and think about your ability to meet those challenges. Changes in your physical or financial abilities can make it more difficult to maintain your home. A home that is not maintained can affect your health and safety. It's also not uncommon for one member of a household to be unaware of monthly, seasonal and annual tasks needed to maintain the home and property.

- Identify trusted resources for home maintenance and routine chores, should you need them.
- Talk with others to decide how these will get done as time goes on. Remember, planning always reduces cost and increases options.



3 Evaluate accessibility and fall hazards

According to the National Center for Injury Prevention and Control, falls are the number one cause of home injury. And many older adults who go to the hospital because of a serious fall wind up with life-threatening complications.

Studies suggest that a significant proportion of all falls are due to factors around the home that can be easily changed. For example, throw rugs, clutter, and exposed electrical cords are tripping hazards. Fall prevention is a key factor in enjoying life at home for as long as possible.

Consider how easily you (and others) can enter and get around inside your home before a change occurs that makes a remodel or renovation urgent and unavoidable.



Assess Your Home: Safety, Comfort, and Accessibility



Entrances

- Is there at least one step-free entrance into the home? Yes ___ No ___ Not Sure ___
- Is the main entryway door to your home easy to open? (Consider lever door handles and a bench beside the door to hold packages while you are opening the door.) Yes ___ No ___ Not Sure ___
- Can you easily lock and unlock your doors? (Consider keypads or remote openers if keys are difficult.) Yes ___ No ___ Not Sure ___
- Are your doorways free from welcome mats, decorations, and any other tripping/slipping hazards? Yes ___ No ___ Not Sure ___
- Does the door have a security peephole or view panel at the correct height for you? Yes ___ No ___ Not Sure ___
- Are there secure handrails on both sides of outdoor steps and indoor stairways? Are they at a good height for you? Yes ___ No ___ Not Sure ___
- Are exterior pathways, porches and doorways well lit? (Consider lighting with motion sensors so they will turn on automatically when needed.) Yes ___ No ___ Not Sure ___
- Are the walkways in good condition? (No holes, loose bricks, or uneven areas of pathways.) Yes ___ No ___ Not Sure ___
- Are the doorways and hallways wide enough to let a wheelchair pass through (32" door & 36" hall)? Yes ___ No ___ Not Sure ___
- Do doorknobs have lever handles, which are easier to use than rounded knobs? Yes ___ No ___ Not Sure ___

Indoor Accessibility and Fall Prevention

Is there a bedroom, full bath, kitchen, and laundry on the main living floor?

Yes ___ No ___

Is carpeting on interior steps worn, torn, or loose?

Yes ___ No ___ N/A (no steps) ___

Are your interior door thresholds flat? (Consider installing beveled, no step, and no-trip thresholds between rooms. A contrasting color will make transitions more visible for added safety.)

Yes ___ No ___ Not Sure ___

Can light switches, electrical outlets, and thermostats be easily reached even when seated? (Light switches and thermostat at 48", outlets at 24" above the floor. See the chapter on Tools and Technology to learn what's new and how you can benefit.)

Yes ___ No ___ Not Sure ___

Are light switches easy to use? (Consider rocker switches and/or motion detectors.)

Yes ___ No ___ Not Sure ___

Can the windows be opened with minimum effort and from a seated (i.e., wheelchair) position if necessary?

Yes ___ No ___ Not Sure ___

Did you know?

Among people 65 years and older, falls are the leading cause of injury deaths and the most common cause of nonfatal injuries and hospital admissions.

Studies suggest that a significant proportion of falls are due to factors around the home which can be easily changed, such as securing rugs.



Steps and Stairs

Are interior steps in good repair? (Consider refinishing or replacing worn stair treads; consider non-slip adhesive strips to reduce slip hazard on uncarpeted stair treads.)

Yes ____ No ____ Not Sure ____ N/A (no steps) ____

Can you clearly see the edges of the steps? (Consider painting the edge of the step with a contrasting color so you can see the stairs and landings.)

Yes ____ No ____ Not Sure ____ N/A (no steps) ____

Are the stairs well lit?

Yes ____ No ____ Not Sure ____ N/A (no steps) ____



Are there light switches at both the top and bottom of indoor stairs? (Consider motion sensor lights for stairs.)

Yes ____ No ____ Not Sure ____ N/A (no steps) ____

Are your stairs free from clutter or other objects that could trip someone?

Yes ____ No ____ Not Sure ____ N/A (no steps) ____

Would it be possible to install a stairwell chairlift in your home if it was needed in the future?

Yes ____ No ____ Not Sure ____ N/A (no steps) ____

Contrasting color on steps can help with visibility.



Handrails on both sides.
Non-slip strips on edges of stairs.



Battery operated motion sensor LED lights are easy to install.

Bathroom

Is there good lighting in the bathroom? (Consider a night light or glow switch.)

Yes ___ No ___ Not Sure ___

Is the hot water heater set at 120° or lower? (Any hotter wastes energy and is a scald risk.)

Yes ___ No ___ Not Sure ___

Are the sink, bathtub and shower faucets easy to reach and operate?

Yes ___ No ___ Not Sure ___

Are grab bars properly installed in the bathtub, shower, and toilet areas?

Yes ___ No ___ Not Sure ___

Is there a handheld or adjustable-height showerhead? (Helpful if you have trouble bending or need to bathe from a seated position.)

Yes ___ No ___ Not Sure ___

Does your bathtub or shower have a built-in or removable seat?

Yes ___ No ___ Not Sure ___

Does your bathtub or shower have a walk/roll-in entrance with no threshold?

Yes ___ No ___ Not Sure ___

If you required a wheelchair in the future, would you be able to maneuver in your bathroom? (A 5-foot unobstructed turning radius is necessary.)

Yes ___ No ___ Not Sure ___

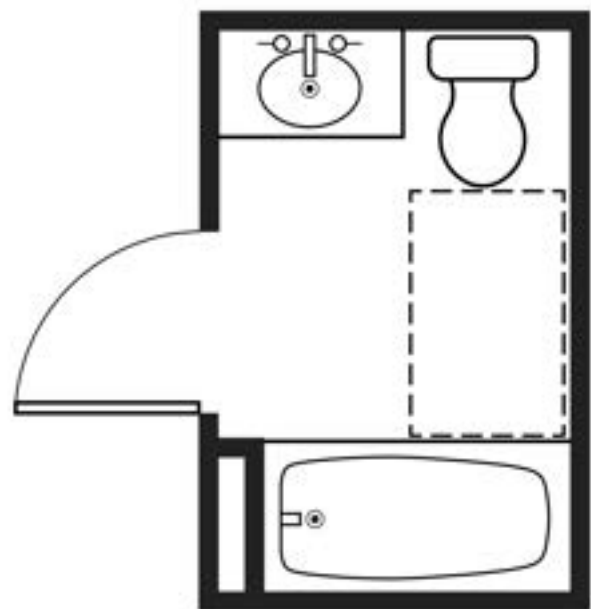


Image courtesy RL Mace
Universal Design Institute

Is the bathtub and/or shower floor slip resistant? (Consider using non-slip strips on tub or shower floors.) Yes ___ No ___ Not Sure ___

Do bath mats outside the tub have rubber backing and lie flat? (Never use towels or throw rugs on the floor in the bathroom.) Yes ___ No ___ Not Sure ___

Is the toilet seat at a comfortable height to make it easy to sit down and stand up? (Consider replacing low toilets with comfort height toilets, or adding a raised toilet seat.) Yes ___ No ___ Not Sure ___

Did you know?

An **Occupational Therapist** is a professional with specific expertise in helping people across the lifespan do the things they want and need to do. They are trained to observe and understand how an individual functions in her or his space, which is essential in making recommendations that will enhance function and safety in the home environment. This person-centered focus helps ensure that any modifications made to a home will meet both current and future needs. Such unbiased assessments save money in the long run by helping to avoid mistakes in product selections and design solutions.

Occupational therapists are generally paid a flat fee per visit and their services may be covered by health insurance (check with your insurance provider.)

To find a local occupational therapist, ask your physician for a referral or contact a local home health care agency. See pages **17 and 44** for more information.

Kitchen

Is there good lighting to do tasks in the kitchen?
(Consider LED lighting.) Yes ___ No ___ Not Sure ___

Are cabinets and cupboards easy to open? Yes ___ No ___ Not Sure ___

Is a working multi-purpose fire extinguisher within easy reach? Yes ___ No ___ Not Sure ___

Does the sink have an anti-scald device? Yes ___ No ___ Not Sure ___

Is there a countertop work area that can be used from a seated (wheelchair) position? Yes ___ No ___ Not Sure ___

Is the dishwasher raised for easy loading? Yes ___ No ___ Not Sure ___

Is the refrigerator a side-by-side model for easy access? Yes ___ No ___ Not Sure ___



“C” or “D” shaped handles are easier than knobs for people with limited dexterity.



Contents in pull-out base cabinet drawers are easier to access than standard base cabinets.



Appliances, countertops, and cabinets can be designed to be accessible from a seated position.

*Image courtesy RL Mace
Universal Design Institute*

Are stove controls easily reached from a seated position without exposing your arms, hands or clothing to a flame or electric burners?
Yes ___ No ___ Not Sure ___

Are objects on shelves or in drawers easily accessible? (Move frequently-used items to where you can reach without a step stool. If you do need to use a step stool, make sure it has non-slip steps and a grip handle.)
Yes ___ No ___ Not Sure ___

Living Spaces and Bedrooms

Are all passageways well lit? (see image #1 below)

Yes ___ No ___ Not Sure ___

Are pathways clear of throw rugs, electrical or telephone cords, and other clutter?

Yes ___ No ___ Not Sure ___

Are carpets free from wrinkles and secured to the floor?

Yes ___ No ___ Not Sure ___

Are there working smoke and carbon monoxide detectors on each floor of the house and are they near bedrooms?

Yes ___ No ___ Not Sure ___

Is the telephone easily accessible from bed?

Yes ___ No ___ Not Sure ___

Are closets well lit and easy to use? (see image #2 below; Consider installing rods and shelves that can be adjusted to different heights to enable access from a wheelchair if needed.)

Yes ___ No ___ Not Sure ___

Are there lamps on both sides of the bed that are easy to turn off and on (see image #3 below)?

Yes ___ No ___ Not Sure ___

Are you able to keep your house comfortably warm in winter and cool in summer?

Yes ___ No ___ Not Sure ___

Are your utility bills affordable during the coldest and warmest months?

Yes ___ No ___ Not Sure ___

If you heat with a wood stove, are you able to carry firewood, even in inclement weather?

Yes ___ No ___ Not Sure ___

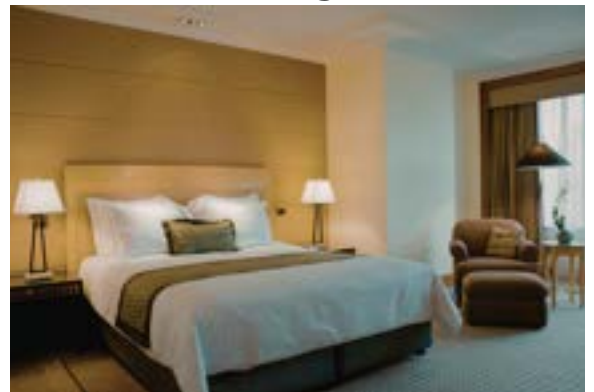
1



2



3



Home and Yard Maintenance

Do you know the maintenance requirements for the appliances and systems in your home?

Yes ___ No ___ Not Sure ___
N/A (covered by rental/condo property manager) ___

Do you have the physical capability to maintain your home?

Yes ___ No ___ Not Sure ___
N/A (covered by rental/condo property manager) ___

Do you have the financial resources to maintain your home (or pay someone to do it)?

Yes ___ No ___ Not Sure ___
N/A (covered by rental/condo property manager) ___

Do you have the physical capability to maintain your yard/property?

Yes ___ No ___ Not Sure ___
N/A (covered by rental/condo property manager) ___

Do you have the financial resources to maintain your yard/property (or pay someone else to)?

Yes ___ No ___ Not Sure ___
N/A (covered by rental/condo property manager) ___

Do you know who you might contact for specialized home repairs or maintenance? (plumbing, electrical, heating/air conditioning, roof/gutters, cleaning/painting)

Yes ___ No ___ Not Sure ___
N/A (covered by rental/condo property manager) ___

Did you know?

Deferred home maintenance can lead to expensive or even dangerous conditions over time and may diminish your ability to successfully age in place.

For some maintenance tasks, it may make sense to hire a professional. Remember: emergency repairs are almost always more expensive than proper preventative maintenance!

As a part of your aging in place planning, it may also be worth hiring a professional inspector to perform a thorough assessment of your home to identify any structural problems, major system issues, or safety concerns.

Your Home, Part 2



SHOULD YOU STAY OR SHOULD YOU GO? While completing this preliminary assessment of your current living situation, you may have discovered some areas of concern. Below is information that will clarify several approaches to making adaptations that can help to extend your time being safe and comfortable there. **Consider these options: Renovation, Remodeling, or New Construction**

KEY POINTS

1 What is the difference: Renovation vs. remodeling?

According to Kamron Sanders, “While it might seem inconsequential to use the terms ‘renovation’ and ‘remodeling’ interchangeably, it can make a major difference when communicating your scope of work to contractor candidates. While many DIYers and pros alike seem to rotate between ‘renovating,’ ‘remodeling,’ and even ‘flipping’ when describing their projects, there really is a difference. Put simply, remodeling is more in-depth than renovating.”

- **What Is Renovating?** Renovating entails refreshing or restoring a project to a like-new state.
- **What Is Remodeling?** Remodeling entails restructuring or drastically altering a given project.

2 In renovation projects: Consider Universal Design

- **Universal Design:** Designing buildings, products and environments to make them usable by people, regardless of age, disability or circumstance.

These principles address common barriers by creating things that can be used by the maximum number of people possible. A key element of universal features is that they are appealing to all users. While many home modifications will necessarily be customized, solutions for one person (e.g., grab bars, or knee space under a counter), many others may serve a broad user group. Wider doors and curb-less showers, which are essential for people who use certain mobility devices, also work well for everyone else and are good examples of universal design.

- Universal Design can make a home more convenient and safer for toddlers, young families, growing families, people with differing abilities, and people aging at home.

3 Professional help can save time, money, and stress

Home modifications, as part of renovations or remodeling, need expertise to be executed correctly. Occupational Therapists are professionals who evaluate the home for areas that may be unsafe and customize the modifications to meet your particular needs. Certified Aging in Place Specialists (CAPS) are contractors, interior designers and therapists who have completed a course of training by the National Association of Home Builders. They are well versed in Universal Design, ADA Standards for Accessible Design and other processes to ensure that your renovations or remodeling is completed efficiently, effectively and safely. Other credentialing groups include:

Executive Certificate in Home Modifications (ECHM): Offered by the University of Southern California, the ECHM is a credential for healthcare and construction professionals focused on maximizing home environments for people with disabilities or who are aging.

Certified Living in Place Professional (CLIPP Certification): The Living In Place Institute™ certifies professionals, manufacturer's products, and homes which represent the highest standard of accessible design and construction.

Universal Design Certified Professional (UDCP) is the home adaptation credential offered by the National Association of the Remodeling Industry (NARI) to professionals who specialize in creating accessible and adaptable home designs. This certification validates a remodeler's expertise in universal design principles for improving ease of use, safety, and accessibility for a wide range of clients. To obtain the UDCP credential, candidates must demonstrate extensive experience, meet continuing education requirements, and pass a comprehensive examination



4 Creating or building an accessory dwelling unit (ADU)

You probably have experience with an ADU but weren't even aware of it. It's an old idea: having a second small dwelling right on the same grounds (or attached to) a regular single-family house, such as:

- an apartment over the garage or a repurposed garage space
- a small house (on a foundation) in the backyard
- a basement space converted into an apartment

An ADU is sometimes called a granny flat, granny pod, mother-in-law unit, in-law apartment, bonus unit, casita, carriage unit, and ohana unit (primarily in Hawaii). Many ADUs fall into the tiny house category.

Creating or building an ADU on your existing property can mean the difference in your decision about where to age. It may make your current location affordable or it might give you the confidence of living very close to people who are important to you (whether family or paid support providers). ADUs can also be used by family members, assistants or caregivers, or renters, all of whom can directly or indirectly support an older person remaining on the property.

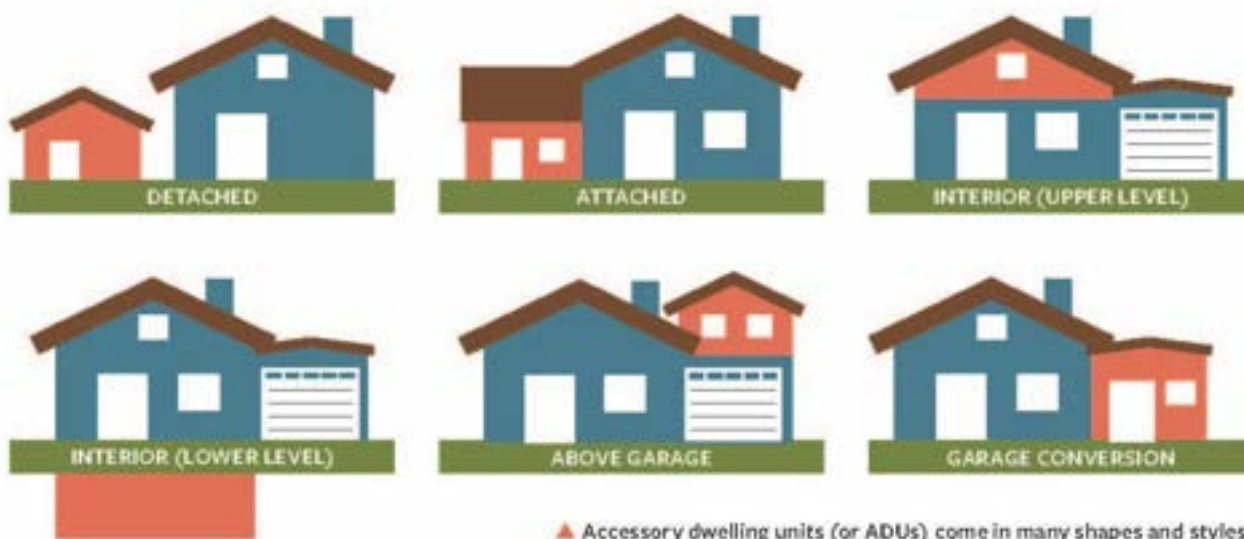


Image courtesy of AARP. From the publication, [The ABCs of ADUs](#)

Should I stay or should I go?

Consider your answers to the following questions when choosing to remain in your current home or searching for other options. Jot down notes to yourself.

What needs to be remodeled?

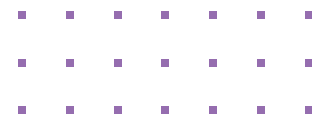
What needs to be renovated?

What cannot be renovated or remodeled?

If I choose to stay in my current home, are there friends or family nearby who are able to help me if I need it? Who are the Occupational Therapists and credentialed specialists to work with in my area?

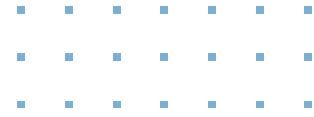
If I choose new construction, is an ADU appropriate for my needs and within community zoning guidelines? Yes ____ No ____

Your Living Environment



Your Living Environment

KEY POINTS



1 Think about your surroundings

Unless you plan to live a solitary life and never walk out your door, there's more to consider than the rooms in your residence. Think about the living environment that surrounds it. Factors that many people consider as they weigh one neighborhood against another include the following:

- Does the environment please you: urban, suburban, rural?
- Are there safe spaces to walk or bike without danger from traffic?
- Can you safely get across streets?
- Are there places to engage in physical activities, or sit in a green space?
- Is there a dog park or are there other places for your pet to be outdoors?
- Are there transportation options you can use if you can't walk or drive where you want to go?
Are they easy to access? Are they affordable?
- Are there grocery stores selling nutritious foods and fresh produce nearby?
- Is the neighborhood well maintained? Are there many vacant or underused areas?
- Are you comfortable with the crime rate?
- Are there health care providers and intergenerational job and volunteer opportunities nearby?

Home is
More Than
Where You
Live

2 Consider who you live with and around

Living with an extended circle of relatives is the most common type of household arrangement for older people around the world, according to a 2020 Pew Research Center study. But in the United States, older people are far less likely to live this way – and far more likely to live alone or with only a spouse or partner. Building and keeping trustworthy relationships nearby to your home base is a worthwhile consideration as you explore where and how to age.



You Can Choose the Environment That Suits You Best

Age-Restricted Communities

There are several kinds of communities marketed to older adults. Residential communities for older adults may offer houses, condominiums, townhouses, apartments, mobile or manufactured homes, or recreational vehicles (RVs) of varying size and luxury. These can be rented, leased or purchased, depending on the way the community is structured. While these types of communities abound in the warmer climates of Florida and Arizona, there are such communities all over the country, and the amenities they offer—and how much they cost—vary significantly. It's wise to use the expertise of a financial planner and/or an elder law attorney before you sign on the dotted line.

Generally, they are environments that offer ready access to social and well-being activities, wrapped in a bow of security and peace of mind because they lessen the burden of home maintenance responsibilities and encourage supportive relationships among neighbors.

Life Plan Communities (LPCs) - Some older adults might want to choose a community that offers various levels of care on the same property. In that setting you can start off in an independent living dwelling but move to another area in the same community that offers more assistance, such as assisted living, memory care and skilled nursing, as your needs change. LPCs may also be referred to as Continuing Care Retirement Communities (CCRCs).

Affordable Senior Housing - This is another age restricted community option, which generally is also restricted to people who meet specific income limitations.

“Affordable” means different things to different people. Ideally, no one should spend more than 30% of their monthly income on housing, but some people only have Social Security income and that may not be enough. One thing to remember



about the above community living options is that waiting lists are long. So plan to apply at least ten years before you plan to move in.

Cooperative Community Living Arrangements

Shared Housing - You may remember this option from watching “The Golden Girls” on TV. Two or more typically unrelated people live together in one home. Sometimes people live with others of similar ages. Sometimes younger people live with older people, who may or may not be blood relatives, to provide company, help each other with household tasks, and share costs. With residential rental rates so high these days, sharing a space in a home you own or creating an Accessory Dwelling Unit (ADU) to offer at below market rates can be a win-win exchange between you and a college student, personal aide or nursing student willing to provide some companionship and perform agreed upon tasks for you.

Pocket neighborhoods - A pocket neighborhood is a cluster of approximately 8 to 12 individually-owned small houses or apartments created by a developer and arranged as a compact neighborhood. The homes are typically placed around a shared open space such as a garden courtyard, a pedestrian street/alley or a series of joined yards. Parking is generally behind the homes to encourage people to meet and greet as they walk and/or sit on front porches facing common space.

Intentional Community - The phrase “intentional community” implies that the residents have intentionally selected their neighbors or have collectively chosen a particular philosophy or way of living together peacefully. There isn’t necessarily any shared ownership. Some types of intentional communities include eco-villages, faith-based communities, and others that developed around a set of shared values or intentions.



Cohousing - Cohousing is a form of intentional community where each household lives in their own fully functioning space and shares ownership and use of the surrounding property and amenities. Community residents actively participate in the legal aspects, design, operation and maintenance of the cohousing community. Because they share ownership, live, work, and manage the community together, cohousing residents form strong relationships and learn a lot about themselves and living and working with others.

The Village Model – Villages are intentional “caring communities” that typically form in a defined geographic area (e.g., neighborhood, town, county, etc.). The primary underlying purpose of joining this kind of membership organization is avoiding isolation and providing mutual support. Village volunteers/members provide a variety of services to other members and also organize social, recreational and educational activities. Members live in their own residences within the geographic area and are connected via the Internet and phones. Around 250 Villages are part of the Village-to-Village Network, which assists newly forming Villages. Each village is different, but they are all membership-driven, grassroots, nonprofit organizations, powered by volunteers, that enable older adults to remain living in their own homes and communities as they age.

Relocation to a New Neighborhood

If you don't think your current living environment will continue to meet your needs and preferences as you age, you can consider relocation. **Seniors Real Estate Specialist® (SRES®)** is an earned designation for REALTORS®. SRES are trained in understanding key life stages, viewpoints, and transitions for the 50+ age demographic and the real estate opportunities available to those 50+. They may be able to recognize how to adapt a home for the comfort and safety of seniors as well as the benefits of reverse mortgages.

Assessment

Your Living Environment – What's Attractive to You

When thinking about your future, which of these might you consider researching further for community living benefits? Mark all that may have potential for you.

- Helping to finance an ADU or other remodeling project so you can move in with a relative
- Moving to a pocket neighborhood or cluster housing community
- Moving to a cohousing community
- Sharing your home or moving in with one or more people
- Inviting a younger adult to move into your home to share tasks and costs
- Moving to a retirement village or other housing restricted to older adults
- Moving to a life plan community
- Moving to an affordable senior housing community

Rank the features below from 1 (most important) to 13 (least important).

- ___ Age-friendly accommodations in public and commercial areas
- ___ Neighborhood and community size
- ___ Climate and local weather
- ___ Outdoor spaces suited for your physical condition and interests
- ___ Utilities that are reliable and affordable
- ___ Internet access/speed and cost
- ___ Air quality
- ___ Close proximity to stores and services including healthcare
- ___ Easy access to public and/or senior transportation
- ___ Proximity to family
- ___ Proximity to friends
- ___ Proximity to recreational, employment and/or social opportunities

In assessing the community/environmental features you desire, what are the things you must have? Alternatively, what are some of the things you could live without?

Must Have

Could Live Without

Look at your responses in this section and use the space below to identify changes you are considering or topics you want to investigate further.

Which of the ideas above will you want or need to discuss with your family or friends?

Do you know anyone who lives in or has relocated to any of these community living settings? Ask for a half hour of their time to hear what they consider the pros and cons.

My Plan for My Living Environment

My Plan A for choosing a community/environment to live in, e.g., my ideal aging-in-place scenario is:

My Plan B for choice of community, if my financial, support or health circumstances change:

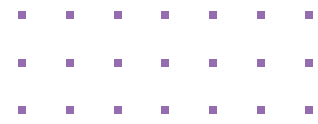
Actions I will take to make my Plan A probable and my Plan B possible:

Start Doing

Continue Doing

Stop Doing

Health and Well-Being



Health and Well-Being

KEY POINTS



1

Make health a priority

In this guide when we refer to health, we're referring to living well with diseases, injuries or chronic conditions and/or maintaining practices that maximize your ability to function as independently as possible, even if you have a disability.



As you make choices in your life consider these good health practices:

- Eating a healthy diet, being well-hydrated and staying active are some of the most important things you can do to prevent heart disease and maintain your health.
- Exercise and other forms of physical activity are associated with reducing certain health risks and remediating many health conditions. Strength and resistance training (to challenge your muscles), endurance, balance and flexibility are the four types of activities we need to be fit and healthy. It is important that all four are included in the variety of activities we engage in.
- Be a member of your health team: Be compliant and persistent. Being compliant means adhering to your doctors' recommendations about daily dosage, frequency, and timing of your medications. Medication persistence refers to the act of continuing the treatment for the prescribed duration. It may be defined as "the duration of time from initiation to discontinuation of therapy." If you experience side effects, do report them to the provider who prescribed your medication; they will work with you to find the best medication regimen for you.
- Be an advocate for yourself. No one understands your health needs more than you. Whether you are living with a rare, invisible, chronic, or disabling condition, you need to be vigilant and speak up to get the best care possible.

2 Make well-being a priority

Just as health affects the ability to live independently, so does well-being. Well-being, sometimes referred to as wellness, refers to the dimensions that go beyond physical health, and addresses human needs such as socialization, mental health, and even financial stability. How we live our lives, known as lifestyle, supports our well-being through balanced routines that address multiple dimensions of well-being.

The following are some examples of well-being dimensions:

- **Social** well-being includes seeking and maintaining positive relationships with other people. An important aspect of this is remaining engaged with your family, community and the broader society. Many people find meaning and a sense of purpose or accomplishment through these kinds of behaviors.
- **Spiritual** well-being involves possessing a set of guiding beliefs, principles, or values that help give direction to your life, providing a sense of meaning and purpose. One of the benefits of living a long life is having perspective and the time to connect with and share your innermost self.
- **Emotional** well-being includes optimism, self-esteem, self-acceptance, and the ability to manage and share one's feelings. Every stage of life has its ups and downs. Emotional resilience, or the ability to respond effectively to crises is a form of emotional well-being, and has a positive impact on your physical health, your ability to concentrate, and your relationships with others. It's also important to think about mental health challenges that can occur later in life. While mental health problems are not considered a normal part of aging, there are a number of risk factors such as loss and substance use that are associated with aging. Poor mental health can have a snowballing effect on other areas of life as well – your physical health or your ability to manage day-to-day tasks – so emotional well-being should not be overlooked or dismissed.
- **Cognitive** well-being refers to keeping your mind active and continuing to learn. Our minds need to be inspired and exercised just like our bodies do. In fact, research has demonstrated “brain plasticity,” which is the brain's ability to reorganize and rewire its neural connections, as it adapts to new information or situations. That means trying new activities can increase our ability to solve problems and accomplish complex tasks that require multiple steps.

Although health challenges often increase with age, you can dramatically increase the odds of maintaining independence in your later years by making wise lifestyle choices that contribute to your overall well-being.

3 Understand resources available to you

A good start toward maintaining your overall health and well-being is by taking actions now. Health insurance costs are usually the largest expense in an older adult's budget. Approximately 80% of older Americans have a chronic health condition and 50% have two or more, making it critically important to have adequate coverage and access to health care later in life. There are many online and community resources available to help you make informed decisions when choosing or re-evaluating your healthcare coverage options.

Because chronic conditions and/or declining functioning can emerge in later life, you also need to plan for the possibility that you may need some supportive, in-home assistance or community-based services. Statistics indicate that 70% of people who reach age 65 will need some form of supportive care before the end of their life, which includes both short- and long-term care. While that statistic can be sobering, it is important to remember that only around 5% of older adults will have to move into a nursing home.

Finding in-home assistance, community-based supportive services (such as daycare for adults) and long-term care pose challenges at best and can be overwhelming if searching for them in the midst of an urgent need. Exploring the spectrum of services available in your area and developing a hypothetical support plan (along with the potential cost and eligibility factors) before actually needing them can avoid unnecessary stress down the road. We don't know what will happen in the years to come, but we can consider the "what ifs" and know in advance what our possible first call for solutions might be.



4 Make your wishes known

A popular adage is, "The only certainties in life are death and taxes." It's the wise older adult who makes thoughtful and deliberate end-of-life decisions before they're needed. The ability to age comfortably and safely in one's home requires making thoughtful and deliberate decisions. The decisions include considering the circumstances and treatments you'd prefer and those you'd like to avoid if faced with a terminal illness or situation in which you can't speak for yourself.

It's not enough to make end-of-life decisions and complete necessary paperwork, it's also very important to discuss your desires with those who care about you and might be involved in assuring your wishes are followed. The importance of having advanced health care and related directives can't be stressed enough (e.g., Health Care Power of Attorney, Living Will). If you cannot express your wishes regarding treatments and no advance directive is in place, the treatment you receive might be very different from what you would choose for yourself. Without an advance directive in place, it can put family members at odds if there are differences of opinion about treatment, especially decisions involving palliative and hospice care toward the end-of-life.

Well-being Self-Assessments

The **World Health Organization-Five Well-being Index (WHO-5)** is a self-report instrument measuring mental well-being. It consists of five statements relating to the past two weeks. Each statement is rated on a 6-point scale, with higher scores indicating better mental well-being. The instrument has been translated into over 30 languages. To learn more and download the WHO-5, visit:

www.who.int/publications/m/item/WHO-UCN-MSD-MHE-2024.01

Psychology Today offers a **free, online depression self-assessment tool**. It is not diagnostic, but may help you identify if you are experiencing symptoms of depression. Psychology Today also provides a searchable therapy directory to help you find a mental health provider who is right for you. To find the self-assessment and access the directory, visit:

www.psychologytoday.com/us/tests/health/depression-test



My Plan for Health and Well-Being

My Plan A for maintaining my health and well-being includes the following actions and support systems:

Physical:

Social:

Spiritual:

Emotional:

Cognitive:

My Plan B for my health and well-being if my circumstances change and I have to adapt includes reaching out to:

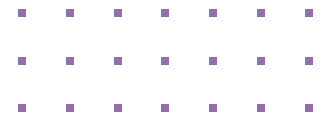
Actions I will take to make my Plan A probable and my Plan B possible:

Start Doing

Continue Doing

Stop Doing

Staying Connected



Staying Connected

We consider Aging in Community as distinct from Aging in Place. Remaining a part of and a contributor to one's community is a win-win component of thriving as we get older. It provides us with friendship, mutual aid and support, and in some cases, access to needed skills and resources. Whether you choose to remain in your current residence or relocate for any reason, you can purposefully create or expand your community to remain independent, but not alone. Note that community has broad meaning here. There are many ways to build community relationships, from in-person to virtual communications.

KEY POINTS

1 Understand the benefits of social connections

Social connections can affect health through biological pathways such as immune function or the regulation of stress hormones. Relationship quality can affect health by influencing your mood, motivation, and coping skills. Friends and family members can also influence your health-related behaviors such as eating and physical activity. Together, those pathways can have long-term outcomes for physical and psychological health and well-being.



2 Be aware of the risk factors for social isolation

Social isolation, or loneliness, is a significant predictor of poor physical and mental health in older adults. When changes occur in life, we may not fully realize how they will affect our ability to stay connected to other people. If we are aware of the risk factors, we can be proactive and avoid social isolation.

The top three risk factors for social isolation are living alone; having a mobility or sensory impairment; or experiencing major life transitions or losses such as divorce, retirement, moving to a new place, or the death of someone close to you. If several risk factors occur simultaneously, the impact can be much greater.

3 Stay engaged

Social Connections are not limited to friendships and family members. You may wish to engage with those who share a common interest, such as a book club or keep in touch with former colleagues through social media.

Often environmental factors keep older adults from accessing connections in their community. Yet adaptations can be made. For example, if you no longer drive at night, perhaps you can offer to host your book club each month and ask the others to help with providing refreshments. Or your granddaughter wants to use Skype to visit with you, and you don't know how to use that feature on your computer; you can ask your granddaughter to install what you need on her next visit!

Think about all the ways your social connections benefit your life. Family, friends and acquaintances provide support, resources and stimulation. It is never too late to work on improving your social connections: strengthen the relationships you have and forge new ones.

4 Volunteering is an excellent way to make connections



“Volunteering offers vital help to people in need, worthwhile causes, and the community, but the benefits can be even greater for you. Giving to others can help protect your mental and physical health, reduce stress, combat depression, keep you mentally stimulated, and provide a sense of purpose. Volunteering doesn't have to involve a long-term commitment or take a huge amount of time out of your busy day.”

<https://www.helpguide.org/articles/mental-health/volunteering-and-its-surprising-benefits.htm>

Assess your social connections. How solid are they?

How many people do you interact with every day?

How many people do you interact with at least once a week?

How many people do you make contact with at least once a month?

How much of this interaction is face to face, rather than long distance?

Do you feel that this amount of interaction with other people is enough for you to feel “connected”? Yes ___ No ___ Not Sure ___

If you answered “no,” what are the reasons? Check all that apply.

___ I don’t have access to or knowledge of technology that would allow me to use social media, email or other means for connecting

___ Transportation (hard to drive at night, cost, etc.)

___ My home is far away from neighbors, friends and other social opportunities

___ Children/family/friends no longer live in the area

___ I don’t feel comfortable meeting new people or joining groups

___ I am too often anxious, depressed or distracted by caregiving responsibilities

___ Other:

Did you know?

To discover social/educational opportunities close to home, take a look at the variety of interesting activities offered by individuals through the online service Meet-Up.com. Simply put in your zip code or neighborhood and explore the possibilities. You can also search MeetUp.com by topic. Here’s a handy list of key words you can use to begin your search:

- Gardening
- Games (solo or with friends)
- Reading or writing
- Visual art or crafts
- Music or other performing arts
- Charitable or volunteer work
- Competitive activities
- Touring/travel
- Classes (lifelong learning institutes)
- Carpentry/woodworking
- Hunting/fishing
- Camping/hiking
- Outdoor hobbies, e.g., birding
- Genealogy/history
- Solo exercise (i.e., cycling, swimming)
- Theater, movies
- Civic and service groups/clubs
- Group exercise, classes, or sports
- Car repair/restoration
- Other

What are some of your interests?

The easiest way to connect with people is through common interests. What kind of social activities and entertainment are you interested in? Read through the list in the Did you Know? box above and circle any interests that might lead to opportunities for you.

Look at all your responses in this chapter on Staying Connected and use the space below to identify changes you are considering or topics you want to investigate further.

My Considerations, Concerns & Priorities for Staying Connected:

Which of the ideas above will you want or need to discuss with your family or friends?

Do you know anyone who lives in or has a solid network of connections and/or participates in lifelong learning or volunteer opportunities? Ask for a half hour of their time to hear what they consider the pros and cons of various approaches.

My Plan for Health and Well-Being

My Plan A for building connections and staying engaged

My Plan B for staying connected if my financial, support or health circumstances change:

Actions I will take to make my Plan A probable and my Plan B possible:

Start Doing

Continue Doing

Stop Doing

Transportation



Transportation



KEY POINTS

1 Safe driving is about abilities, not age

Although physical changes can occur naturally in our brains and bodies as we age, there is no set age after which a person should stop driving. The factors that can affect an older person's ability to drive safely are: changes to vision, hearing, reaction time, physical ability, cognitive processing, general health, and the impact of certain medications. Arguably, impaired drivers put themselves and other people at serious risk of injury or even death. Because changes can creep up slowly, it's important for older drivers to look for early warning signs and commit to periodically assessing the physical and cognitive abilities needed for safe driving.

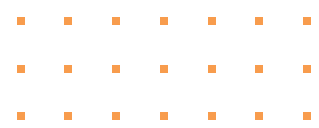
Assessment resources are readily available, including a self-evaluation developed through the MIT AgeLab, and available online through AARP.

2 Focus on getting where you need to go

Studies show that older adults who have convenient and affordable transportation options available to get them where they need to go (with or without a car) spend more time engaged in their communities and score higher on several measures of successful aging.

One thing is certain: the nature of transportation is changing. Many communities are working hard to expand public transportation options and make their transportation networks safer and more convenient for pedestrians and cyclists. Electric bicycles are becoming more popular and prevalent. Ride-hailing services like Uber and Lyft have transformed and are largely replacing taxi services.





3 Safe driving is about abilities, not age

Like young drivers, most older drivers value the independence and mobility that driving provides. Making the decision to stop or limit your driving can be an emotional and life-altering decision. Also consider that you will likely have times when you cannot drive for a period of time – after a surgery, a fall, an injury. Therefore, it's important to develop a concrete plan for how you will get where you need to go well before you have to limit or stop driving.

It's not my age, it's my changing abilities

Have you noticed any of these warning signs?

- Delayed response to unexpected situations
- Becoming easily distracted while driving
- Decreased confidence while driving
- Having difficulty moving into or maintaining the correct lane of traffic
- Hitting curbs when making right turns or backing up
- Getting scrapes or dents on car, garage or mailbox
- Having frequent “close calls”
- Driving too fast or too slow for road conditions

What is your current primary means of transportation?

- Driving myself
- Spouse/partner primarily drives
- Friends and family
- Volunteer ride services
- Walking or biking
- Public transportation
- Taxi or ride sharing services (Uber/Lyft)

Finding Out About Transportation Options

Depending on where you live, you may have access to a wide range of affordable and/or convenient transportation options. In many cases, it may be possible to get rides from family, friends, neighbors or volunteers. You may discover that your town or county has a convenient public or private transit system. Many communities are working to improve the safety and connectivity of their transportation networks, for all modes of travel.

Walking and Bicycling – Over the past 10+ years, communities have been improving their walking and bicycling infrastructure, making it easier and safer to walk and/or bike throughout their communities. Ask your local government for maps or plans that show current and planned sidewalks and walking/biking paths (also called greenways).

Ride-Hailing Services – In recent years, ride-hailing services like Uber and Lyft have largely replaced taxi services. These can be very helpful for people who are no longer able to drive or comfortable doing so. Ride-hailing services typically require you to download an app onto a smartphone and create an account.



Companies such as **GoGoGrandparent** enable you to access a ride-hailing service without having to own a smartphone. With this type of service, you can also select a designated family member or friend who is kept informed of when you request a ride and where you are going.

It's also worth exploring the potential costs of various transportation options (e.g., ride-sharing, ride-hailing services, public transit), keeping in mind that prices can vary a great deal for distance, time of day, weather conditions, and other factors.

If you are (or become) uncomfortable or unable to drive yourself, what other transportation options might be accessible, affordable, and convenient for you?

- Spouse/partner able to drive me
- Walking or biking
- Public transportation
- Taxi or ride sharing services (Uber/Lyft)
- Friends and family
- Volunteer ride services

Did you know?

The AARP Driver Safety Course teaches proven techniques to help you drive safely and keep yourself and others safe.

If you are unable to go out at all

COVID-19 ramped up the number of goods and services made available to us right at home. Some examples are:

- Grocery, pharmacy, restaurant and other delivery services
- Meals-on-Wheels and other home meal delivery programs
- Telehealth
- Friendly visitor programs
- Virtual/online religious services, classes/workshops, activities (e.g., knitting groups), etc.



Transportation Assessment



If you drive your car, do you feel comfortable...

Driving at night? Yes ___ No ___ Not Sure ___

Driving in heavy traffic? Yes ___ No ___ Not Sure ___

Driving on a highway? Yes ___ No ___ Not Sure ___

Driving to unfamiliar places? Yes ___ No ___ Not Sure ___

Do you limit or modify your driving in any of the circumstances or settings listed above?
 Yes ___
 No ___
 Not Sure ___

If yes, which ones?



Have you asked the people in your family or others close to you if they think you are a safe driver?

Yes ___ No ___ Not Sure ___

Have you discussed with your family, friends or doctor the factors that could impair your ability to drive safely in the future?

Yes ___ No ___ Not Sure ___

Are you willing to take an assessment of your vision, reaction time, and other functions necessary for safe driving?

Yes ___ No ___ Not Sure ___



Do you have difficulty getting to these activities or places? (Check all that apply)

___ Attending clubs or social events.

___ Buying groceries/shopping

___ Visiting family/friends

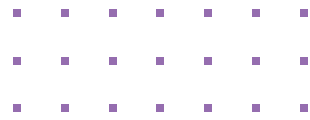
___ Outdoor recreation/exercise

___ Attending religious services

___ Medical/dental appointments

___ Volunteering

___ Other: _____



Think about your average month.

If you had no transportation obstacles, how many trips would you typically take in a 30-day period? _____

If you do not have access to the transportation that you need, would you consider moving to an area that has more available options?

Yes ____ No ____ Not Sure ____

Have you ever used public transit? Yes ____ No ____ Not Sure ____

Are you comfortable using public transit? Yes ____ No ____ Not Sure ____

Are you comfortable arranging the type of transportation that you need, such as local transit, para-transit or a ride-hailing service, or do you need assistance from someone else?

Yes ____ No ____ Not Sure ____

Consider the following advance planning actions:

Commit to having an annual evaluation with your medical provider to test for a significant decline in any of the senses and functions needed for safe driving: vision, hearing, reaction time, cognitive processing.

Have candid conversations with your family about how you plan to:

- Modify your driving if you are experiencing minor but manageable declines in any of the key senses or functions.
- Stop driving altogether if an evaluation reveals a significant decline in one or more senses or functions that cannot be managed by medication or assistive technology.
- Investigate and become familiar with transportation options that get you where you need to go and that are accessible, affordable, and convenient. Think about your day-to-day trips as well as your travel needs in the greater region. Try them out well before you need them!
- Set aside some money to pay for your routine transportation needs.



Use the space below to identify changes you are considering or topics you want to investigate further.

My Transportation Questions, Considerations & Priorities:

My Plan for Transportation

My Plan A for transportation, i.e. my ideal aging in place scenario is:

My Plan B for transportation, if my financial, support or health circumstances change:

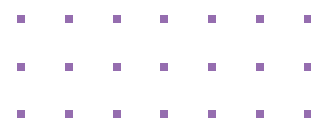
Actions I will take to make my Plan A probable and my Plan B possible:

Start Doing

Continue Doing

Stop Doing

Assistive Tools and Technology



Assistive Tools and Technology



KEY POINTS

1 Make safety a priority

The goal of aging safely in place can be enhanced by considering the use of tools and technology when possible. While health challenges often increase with age, using a variety of devices, services and strategies can offset or delay some of these challenges.

- Using tools and technology can dramatically support independence and safety in your later years and can provide peace of mind to remote caregivers and even assist your healthcare providers.

2 Think, compare, try out, and proceed

A wide array of tools and technology are available to support your safety and independence. Some are “high tech” or “smart” gadgets. But many are simple, “low tech” tools that are easy to use and understand.

The kinds of solutions that best meet your needs may vary over time so it’s a wise investment to call on professionals who can help you select, set up and use today’s most helpful devices appropriately, without confusion and at the most reasonable cost. Such professionals are listed on page 51.





3 You have options



You don't have to dive into high tech products just because they are being promoted as "the latest" or "the best." However, don't shy away from trying something that can improve your eyesight, your hearing, your balance or your ability to stay connected with people who are important to you.

- For assistive tools that are needed on a temporary basis, such as walkers, bed rails, lifts of various kinds, etc., look for a Medical Loan Closet or Medical Equipment Loan Center in your zip code.
- Computer equipment and Internet access is available at most libraries for free if cost or availability is an issue. AARP has free online classes to help you with many aspects of personal technology.



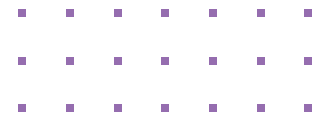
4 Recognize that time is on your side

Day by day our lives change, and what may be a minor problem today can become a major challenge tomorrow. There's a possible solution to almost any problem, if you seek it out.

- The best time to do your research, select assistance, and adapt to your new reality is before a problem becomes serious or reaches crisis stage. It's never helpful to go to the supermarket hungry or make a life accommodation decision in a stressful situation.
- By having annual or semi-annual visits with all your healthcare professionals, maintaining a nutritious diet and physical activity routines, and building positive relationships with friends and family right now, you are creating the internal fortitude to age well into the future.
- By adapting your home, seeking and adapting to assistive tools and technology as early in life as necessary, you are preparing your environment to support you and be welcoming to friends of all ages as long as you live.

Get those hearing aids, eliminate those throw rugs, learn to use a SmartPhone, install handrails and motion activated lights - do now what will make your life age-friendly throughout all stages. Time is on your side if you make wise use of it.

Who are the professionals who design, select, install, and adapt tools and technology?



Rehabilitation Engineers - For most of us, technology makes things easier. For people with disabilities, technology makes things possible. Rehabilitation engineers design, develop and modify technology to increase independence and quality of life for someone with a disability. Rehabilitation engineers can use technology to improve mobility, written and verbal communication, hearing, vision, living environments, educational access, recreational access, and tasks associated with employment, among many others. Technology that is used to help increase functional capabilities is often called assistive technology.

Assistive Technology Practitioners (ATPs) - An assistive technology professional is a service provider who analyzes the technology needs of people with disabilities and helps them select and use adaptive devices. These professionals work with clients of all ages with every type of cognitive, physical, and sensory disability. ATPs are professionals who has earned national certification from the Rehabilitation Engineering and Assistive Technology Society of North America. This professional organization promotes the health and well-being of people with disabilities through technology.

Occupational Therapists (OTs) - In addition, they are able to assess a client's need for assistive devices, such as ergonomic kitchen supplies, car add-ons to make driving safer and more comfortable, ramps, wheelchairs and smart home products. OTs also provide training in their use. Many OTs are certified ATPs as well.

Certified Aging in Place Specialists (CAPS) - In addition, CAPS are often contractors or "handymen" who develop a home modification or construction plan based on the safety and functional needs of you or your household. They often collaborate with an OT and a licensed contractor or interior designer about building and design strategies and techniques for creating attractive, barrier-free living spaces. They provide information about building codes and standards, useful products and resources, and the costs and time required for common remodeling projects.

Did you know? Technology can:



- Reduce social isolation
- Compensate for limited physical mobility
- Help maintain cognitive function
- Help improve quality of life
- Aid in staying connected to family and friends
- Give caregivers peace of mind
- Coordinate support teams
- Monitor well-being
- Alert others to an emergency
- Assist in food preparation, household maintenance and safety
- Help supportive services coordinate and avoid duplication of effort/mistakes
- Enhance adherence with medicine dosage and doctors' orders
- Teach new physical skills and provide brain boosting challenges

My Assistive Tools and Technology Questions, Considerations & Priorities:

My Plan for Assistive Tools and Technology

My Plan A for Assistive Tools and Technology, i.e. what do I know about and might use? What am I not sure about and would like to research?

My Plan B for Assistive Tools & Technology, if my financial, support or health circumstances change:

Actions I will take to make my Plan A probable and my Plan B possible:

Start Doing

Continue Doing

Stop Doing

Financial Considerations



Financial Considerations

KEY POINTS

1 Develop a clear picture of your finances

Having a financial plan is key because it identifies your sources of income and expenses and will help you budget based on your personal goals and changes that occur over time.

- The first step is to take a look at the big picture, i.e. your net worth (what you own minus what you owe).
- The second step is to create a monthly budget based on what you think your expenses are/will be in retirement including a bit of cushion for emergencies or unexpected events.
- Even if you are already retired, having a solid overview and tracking expenses at least bi-monthly will enable you to adjust your goals if unforeseen costs arise.

Based on the previous chapters in this guide, you may be considering various expenses: Renovation, remodeling, relocation, health and recreation options, transportation choices, assistive tools and technologies. Consider your options and expenses and how they relate to the quality and resilience of the assets you have worked hard to acquire.

2 Get advice

No doubt about it, retirement is a big life change. And to many, it can feel overwhelming to try to make sense of the complex financial decisions ahead.

You may have questions such as the following:

- Should I take my pension as a lump sum or as an annuity?
- When should I file for Social Security?
- Should I pay off my mortgage or focus on other debt? Is a reverse mortgage a good idea?
- Will I be able to afford health insurance during the bridge years between when I retire and Medicare eligibility?
- After I retire, do I still need life or long-term disability insurance?

These are all big decisions. In reality, few people possess the expertise, the time, or the desire to actively plan for and manage these aspects of their financial lives.

A financial advisor has the expertise to assess the big picture of your financial situation and help you look forward so you can better see how well-prepared you are for living your best life under different potential scenarios. Depending on your needs, you may also want to seek additional guidance from a tax advisor or an attorney with estate planning expertise.



Helpful Tip

When searching for a financial advisor, ask about their approach, fees, and commission.

3 Create and share key documents

Peace of mind is as important for your loved ones as it is to you. They need to know where you store important documents so that when you are no longer able to speak for yourself, they can adhere to your wishes for how you live your life and how you leave it. Ensuring they have access to these will go a long way toward helping them. Questions you should be asking:

- Do I have the appropriate documentation with regard to my financial records?
- Are these documents up to date?
- Do any of them need to be revised to reflect my current life situation or preferences?
- Do key people know where these documents are and how to access them?

Financial Considerations of Aging in Place

Personal Income and Assets

Even if you think you have healthy retirement savings, the expenses of aging in place can make them dwindle quickly. Take a close look at your current finances, such as income, savings, and any investments. Then tally up your monthly costs, including any debt payments. Before deciding to stay in your home, ask yourself:

- Do I have enough cash flow for monthly bills and everyday expenses?
- Could I quickly liquidate assets (such as stocks) if I needed the cash?
- Could I handle a large, unexpected expense like a major car repair?
- How much will it cost to adapt my home to meet my needs as I age?
- Does my home make sense for the current size of my household? Can I afford to pay for ongoing maintenance services like lawn mowing, driveway plowing, and gutter cleaning?

Additional Help You May Need

The need for more hands-on help can increase as we age. And while some of that support can come from willing friends, family, and neighbors, you may need to hire professional help for some tasks.

These tasks include:

- Money management/paying bills
- Housekeeping/laundry
- Meal preparation or meal delivery
- Help with activities of daily living (ADLs) such as eating, bathing, dressing, toileting, and grooming
- Shopping assistance (for food and other essentials)
- Landscaping services
- Home repair services
- Transportation
- In-home nursing care
- Medication management
- Companionship
- Adult Day Care



Some of these support services may be covered by your health care plan or available through local community-based organizations. Other services you'll have to pay for out of your own pocket and paid help doesn't always come cheap. It's vital to make sure you have the social and financial resources to get the support you need.

Resources to Help Older Adults Stay at Home

Support from Others

Spouses, adult children, friends, and neighbors often play a big role in a person's ability to age in place. They can take care of tasks like running errands, paying bills, and mowing the lawn. But relying on others can present its own problems (like caregiver burnout). It's important to consider the limitations of the people around you before counting on their assistance.

Home equity

Home equity is the difference between what you owe on your mortgage (or any other debt against your home) and your home's appraised value. If you owe very little on your home,

or it's paid off completely, you may have a good amount of equity. Borrowing against your home equity frees up extra cash that can help you stay in your home. You can use this money to pay daily living expenses, fund home modifications, or pay for in-home help.

When it comes to tapping into your home equity, you have several options:

- **Home equity loan:** With a home equity loan, you get a lump sum up front. This amount must be paid back with interest via monthly payments. The interest rate is usually fixed.
- **Home equity line of credit (HELOC):** A HELOC provides a flexible line of credit similar to a credit card. You use only what you need, when you need it, and you only pay back what you borrow. HELOC interest rates are typically variable and change over time, although some lenders today offer fixed-rate HELOCs.
- **Reverse mortgage:** Designed for homeowners age 62+, a reverse mortgage allows you to convert part of your home's equity into cash. There are several types of reverse mortgages, each for different needs.

Reverse mortgages aren't a way to get "quick cash." Rather, they should be viewed as part of your bigger financial plan. Before you seek a reverse mortgage, you'll be required to get counseling from a HUD-approved counselor to ensure you can make an informed borrowing decision.

Government Programs

Government-funded programs can be a lifeline for low-income older adults who can't pay for home-based help. If you qualify for any of the programs below, the assistance you receive could help you age in place with less financial worry.

- **Medicare:** This is a federal health insurance program for Americans age 65+ and younger people with certain disabilities. Traditional Medicare (Parts A and B) covers home health services while you receive skilled nursing care or rehabilitation at home. If you have a Medicare Advantage (Part C) plan, it may cover services like home personal care, adult day services, meals, and home modifications.

Can You Afford to Age in Place?

Most retirement experts recommend that retirees will need between 70 and 100% of their pre-retirement income to maintain the same standard of living once they stop working. In addition to your Social Security benefits and traditional pension (if any), you can probably spend about 4% of your savings each year. Aging at home requires thinking ahead.

- **Medicaid:** This joint federal-state program provides health insurance for various groups of people with low income. Medicaid may cover certain home and community-based services, such as custodial care. Eligibility and coverage vary by state, so be sure to talk to a financial advisor or contact your state's Department of Health and Human Services to find out more.
- **Department of Veterans Affairs (VA):** If you're an eligible veteran, you may be able to receive homemaker or home health aide services that help you remain in your home. You could also qualify for cash assistance that can be used to pay for in-home services and supports

Avoiding Fraud and Scams

"More than 369,000 incidents of financial abuse targeting older adults are reported to authorities in the U.S. each year, causing an estimated \$4.8 billion in losses, according to a January 2022 analysis of federal and state data by Comparitech, a cybersecurity research company.

And those numbers probably understate the problem by a considerable amount. Experts agree that elder financial exploitation, broadly defined as the theft or misuse of an older person's money by someone they know, is vastly under-reported.

But experts also say that in most cases, the abuse can be prevented before it starts. Take these steps to help protect yourself or a vulnerable loved one from financial exploitation.

1. Designate someone you trust as your financial power of attorney.

While you're still able to make financial decisions, choose the right person to do so if you become incapacitated. Or persons: If you invest two people with this responsibility, they can share the workload and hold one another accountable.

"We don't like to talk about finances. It's private. But we need to change that dynamic," says Julie Schoen, deputy director of the National Center on Elder Abuse (NCEA) at the University of Southern California's Keck School of Medicine.

Skip the standard power-of-attorney form and customize the role to meet your needs, preferably with the help of a lawyer. The federal government's Eldercare Locator can help you find free or low-cost legal assistance. Maybe you want your agents to handle all your financial matters, or maybe you just want them to file taxes or manage property. Spell it out.

Did You Know?

Have you recognized a scam? Become familiar with the AARP Fraud Watch Network and their Helpline. Call 877-908-3360 or report it with the AARP ScamTracking Map.

Get Watchdog Alerts for tips on avoiding such scams.

Maintain close contact with older loved ones through regular visits, phone and video calls, emails and texts. Encourage them to stay involved with others through a faith community, volunteer activities or other social groups.

And watch out for someone — even someone you thought you or your loved one could trust — who discourages contact with family and friends, exerts pressure on financial decisions or asks for large sums of money.

“There’s a phenomenon where someone befriends an older person, becomes part of their life and is grooming them, so when they ask for money the older person will give it to them,” says Kristin Burki, director of the National Clearinghouse on Abuse in Later Life (NCALL). “They’re looking for vulnerabilities in an older person. Pay attention to the relationships in an older person’s life.”

2. Get to know your loved one’s caregivers.

If you need to hire in-home help for a loved one, strongly consider going through a bonded agency that does rigorous screening and will take action in case of theft, such as contacting authorities and reimbursing you.

Once hired, observe how the caregiver is taking care of your loved one. Are they keeping them clean? Stocking the refrigerator with healthy food? Giving medications regularly?

“They’re less likely to financially exploit Mother because they know you’re paying attention,” says Bonnie Brandl, the founder and former director of National Clearinghouse on Abuse in Later Life. If you have suspicions or an uneasy feeling about a caregiver, find another.



3. Appoint a trusted contact for accounts and investments.

A trusted contact is someone you authorize a bank or financial institution to get in touch with about questionable activity on your account, or if they are unable to reach you. The company can disclose some account information to your trusted contact, but he or she is not able to make transactions.

A similar option is to give someone you trust view-only access to your account. View-only users can monitor your transactions but not conduct business or access the funds. This is a safer option than establishing a joint account, where the other person can make withdrawals and your money automatically becomes theirs upon your death.

“Never add someone to your bank account or the title to your property,” advises Joanne Savage, an attorney with AARP’s Legal Counsel for the Elderly which provides free legal services for older adults in Washington, D.C.

Contact your bank or brokerage or visit its website for information on adding a trusted contact or view-only user to your account. The Financial Industry Regulatory Authority (FINRA), a non-governmental body that oversees brokerage firms, requires its members to ask customers to identify a trusted contact when they open or update an account.

4. Sign up for a service that tracks your bank accounts, investments and credit cards.

Tech tools such as EverSafe and LifeLock can detect suspicious activity, like missing deposits, unusual withdrawals or abrupt changes in spending patterns, and notify you and a trusted advocate.

There are several services that do more than provide front-line protection in detecting scams, fraud and identity theft – they can also offer support in recouping any losses. If you do fall victim to fraud, for instance, they can walk you through the steps to take in reporting it and mitigating your losses. In the case of identity theft, some will reimburse lawyer fees.

5. Stay in touch with older loved ones.

A natural consequence of aging can be losing connections through retirement, moves, and the deaths of spouses, family members and friends. Social isolation, whether brought on by life’s circumstances or physical distancing required by a pandemic, is one of the greatest risk factors for elder financial exploitation, according to the NCEA.





Financial Planning Assessment

Understanding Your Income & Assets

Do you feel confident that you have/will have enough money (savings, income, assets) to support yourself through the remainder of your life?

Yes ___ No ___ Not Sure ___

Do you have savings, pensions or other funds set aside? Yes ___ No ___ Not Sure ___

If you answered “yes,” do you know where these funds are located and how to access them?

Yes ___ No ___ Not Sure ___

Have you thought about any of the following strategies to either increase your retirement income or reduce your expenses?

- Establishing a savings/retirement account Yes ___ No ___ Not Sure ___
- Delaying retirement Yes ___ No ___ Not Sure ___
- Phased retirement with part-time work Yes ___ No ___ Not Sure ___
- Modifying your savings withdrawal rate Yes ___ No ___ Not Sure ___
- Converting other assets to savings Yes ___ No ___ Not Sure ___
- Converting home equity to savings Yes ___ No ___ Not Sure ___
- Eliminating unnecessary expenses Yes ___ No ___ Not Sure ___
- Revising insurance needs Yes ___ No ___ Not Sure ___

Are you currently collecting Social Security benefits? Yes ___ No ___ Not Sure ___

If you answered “no,” have you decided when you will collect your Social Security benefits? (The earlier in life you start collecting benefits, the lower your monthly check will be.)

Yes ___ No ___ Not Sure ___



Take a look at your responses in this section and note any NO and NOT SURE answers. Use the space below to identify changes you are considering or topics you want to investigate further.

My Personal Finance Questions, Considerations & Priorities:

My Plan for Personal Finance

My Plan A for personal finance, i.e. my ideal aging in place scenario is:

My Plan B for personal finance, if my financial, support, or health circumstances change:

Actions I will take to make my Plan A probable and my Plan B possible:

Start Doing

Continue Doing

Stop Doing

Reviewing Your Key Documents

What measures and legal documents do you have in place for managing your assets?

- Will
- Trust
- Financial power of attorney
- Healthcare power of attorney
- Other _____

Have these documents been updated to reflect your current life preferences, choices, circumstances?
Yes ___ No ___ Not Sure ___

Have you checked into the legal ownership of your assets? (Often a deceased spouse or parent will still be listed as the legal owner on titles or deeds. Know who is listed on the title of your primary assets—car, homes, land, stocks, etc.). Yes ___ No ___ Not Sure ___

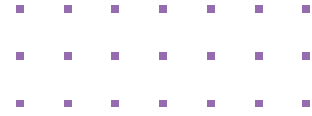
Have you shared the location of these documents and other financial information (e.g. bank accounts, life insurance) with your spouse, children, other family, or trusted friends?
Yes ___ No ___ Not Sure ___

If “yes”, have you given or written down directions on how to access these documents including login and password information?
Yes ___ No ___ Not Sure ___

Affordability and Personal Finance Resources

The mission of PayingForSeniorCare.com is to help the elderly and their families fully understand the cost of long-term care and the programs that can provide financial support. You have an online data- base of tools, references, and articles that cover topics like available care options and resources for senior residents of North Carolina.

Conclusion



Preparing to age in place is about more than choosing where you will live. It's about shaping a future that supports safety, independence, well-being, and connection. Throughout this guide, you have explored the many dimensions that influence aging successfully, from housing and neighborhood considerations to health, social relationships, transportation, technology, and finances. By reflecting on each topic, identifying your priorities, and developing realistic Plan A and Plan B scenarios, you are taking meaningful steps toward directing your own future rather than reacting to change when it arrives.

While none of us can predict exactly how our needs will evolve, thoughtful planning expands our options and preserves autonomy. The questions and tools provided here are designed to help you communicate clearly with loved ones, engage trusted professionals, and build a support network that aligns with your values. Ultimately, aging in place is not simply about remaining in a home. It is about remaining part of a community, thriving in familiar surroundings, and continuing to live with purpose and dignity.

As you move forward, revisit this workbook over time, adapt your plans as circumstances shift, and stay curious about emerging resources and possibilities. With preparation, awareness, and intentional action, aging in place can be both achievable and empowering, allowing you to remain independent, connected, and resilient in the place you most want to call home.

Key national and statewide organizations and resources mentioned in this guide are listed below. In addition, we recommend you contact your local Area Agency on Aging to learn about services and resources available in your own community. Every county in North Carolina is associated with an Area Agency on Aging (AAA).



To find your local AAA, visit www.nc4a.org/membership.

Resources

HOUSING

AARP HomeFit Guide

<https://www.aarp.org/livable-communities/housing/info-2020/homefit-guide.html>

Certified Aging in Place Specialist Program

<https://www.nahb.org/education-and-events/education/designations/Certified-Aging-in-Place-Specialist-CAPS>

Lowes Accessible Home Program

<https://www.lowes.com/l/shop/accessible-home-resources-and-guides>

Senior Real Estate Specialist Program

<https://www.nar.realtor/education/designations-and-certifications/seniors-real-estate-specialist-sres>

Universal Design Institute

<https://www.udinstitute.org/adaptinghomes>

YOUR LIVING ENVIRONMENT

Pocket Neighborhoods

<https://pocket-neighborhoods.net/index.html>

Co-housing

<https://www.cohousing.org/>

Accessory Dwelling Units

<https://www.udinstitute.org/adu>

Village-to-Village Network

<https://www.vtvnetwork.org/>

HEALTH AND WELL-BEING

The World Health Organization-Five Well-being Index

<https://www.who.int/publications/m/item/WHO-UCN-MSD-MHE-2024.01>

Psychology Today depression self-assessment

<http://www.psychologytoday.com/us/tests/health/depression-test>

Medicare and Senior's Health Insurance Information Program (SHIIP)

<https://www.ncdoi.gov/consumers/medicare-and-seniors-health-insurance-information->

STAYING CONNECTED

Meet Up

<https://www.meetup.com/>

North Carolina Public Libraries

<https://publiclibraries.com/state/north-carolina/>

Osher Lifelong Learning

<https://www.osherfoundation.org/olli.html>

Volunteer NC

<https://www.nc.gov/working/volunteer-opportunities/volunteernc>

TRANSPORTATION

AARP Safe Driving

<https://www.aarp.org/auto/driver-safety/driving-assessment/>

Go-Go-Grandparent

<https://get.gogograndparent.com/>

ASSISTIVE TOOLS AND TECHNOLOGY

Aging in Place Tech

<https://www.ageinplacetech.com/>

FINANCIAL CONSIDERATIONS

Benefits Checkup

<https://benefitscheckup.org/#/prescreen>

Paying for Senior Care

<https://www.payingforseniorcare.com/>

OTHER AGING RESOURCES

MIT Age Lab

<https://agelab.mit.edu/>

North Carolina Coalition on Aging

<https://nccoalitiononaging.org/>

North Carolina Division of Aging and Adult Services

<https://www.ncdhhs.gov/assistance/aging-and-adult-services>



TRANSFORMING AGING AND DISABILITY SYSTEMS

