

# The NRMLA Guide to Aging in Place

*From the National Reverse Mortgage Lenders Association*

In Partnership With the National Advisory Council for Aging In Place



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## THE NATIONAL REVERSE MORTGAGE LENDERS ASSOCIATION

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

*Published by*

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## Build Your Dream Retirement Home

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

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

*The National Reverse Mortgage Lenders Association, in partnership with the National Advisory Council for Aging In Place, has created this information booklet on design ideas, useful products and how to find them, and professionals who can help plan and implement home modifications.*

*In addition to our booklet, please visit our web site at [www.seniorsafehome.com](http://www.seniorsafehome.com) to obtain additional information.*



## The Value of Simple, But Important Changes to Your Home

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

Although a more comfortable home has obvious benefits, there is a more practical matter to consider: safety. We generally don't think of our homes as dangerous places, but the statistics prove otherwise. According to the National Center for Injury Control and Prevention, more than one third of adults age 65 and older suffer injuries from a fall each year. Among older adults, falls are a leading cause of injury deaths and the most common cause of nonfatal injuries and hospital admissions for trauma.



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

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

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



*\*Photo provided by: Danise Levine, of the IDEA Center, School of Architecture and Planning, University at Buffalo, State University of New York.*



## Getting Started

**T**here are resources available to help you evaluate your home, determine your needs, plan solutions and compare costs and options.

We recommend that you utilize the services of a competent home accessibility specialist, such as an occupational therapist, physical therapist, interior designer, home remodeler, architect, independent living strategist or case manager. These are individuals who can advise you on ways to incorporate customized home accessibility improvements based on your specific needs.

These specialists offer personalized in-home consultations with you and your family and work with a contractor to modify your home to suit your changing needs.

## HOME ASSESSMENT

Before upgrading your home, you should assess your home and evaluate your family needs. Get started by calling or visiting the web sites of the following firms.

**Lifese, Inc.** has developed special software designed to assess your needs, abilities and home, then offer personalized suggestions to improve your living environment. A modest fee of \$19.95 will be charged to your credit card to take the home assessment.

*Web site: [www.lifese.com](http://www.lifese.com)*

*or call 651-636-6869*

**Rebuilding Together** allows you to download a checklist to identify fall hazards and accessibility issues. The solutions worksheet can assist in prioritization and implementation of specific home modifications.

*Web site: [www.rebuildingtogether.org/home\\_modifications/house\\_assessment\\_checklist.shtml](http://www.rebuildingtogether.org/home_modifications/house_assessment_checklist.shtml)*

*or call 202-483-9083*

## COMPREHENSIVE RESOURCES

**National Center for Seniors' Housing Research**

*Web site: [www.toolbase.org/seniorsprodsearch.asp](http://www.toolbase.org/seniorsprodsearch.asp)*

*or call 301-249-4000*

**Center for Inclusive Design and Environmental Access**

*Web site: [www.ap.buffalo.edu/idea](http://www.ap.buffalo.edu/idea) or call 716-829-3485.*

**Center For Universal Design, North Carolina State University**

*Web site: [www.design.ncsu.edu/cud](http://www.design.ncsu.edu/cud)*

*or call toll free 800-647-6777*

**AARP**

*Web site: [www.aarp.org/universalhome](http://www.aarp.org/universalhome)*

*or call toll free 800-424-3410*

National Advisory Council for Aging In Place  
Web site: [www.seniorsafefhome.com](http://www.seniorsafefhome.com)

## HOME ACCESSIBILITY PRODUCTS AND COUNSELING

**National Resource Center on Supportive Housing and Home Modification** – The site contains a “Products” section that lists product suppliers. There is a separate section titled “National Directory of Home Modification Resources” that you can use to locate a consultant or other helpful resource.  
Web site: [www.homemods.org](http://www.homemods.org)  
or contact the Center at 213-740-1364.

**Dynamic Living**  
Web site: [www.dynamic-living.com](http://www.dynamic-living.com)

**Ageless Design**  
Web site: [www.thealzheimersstore.com](http://www.thealzheimersstore.com)

## CONTRACTORS

**National Association of Home Builders** – This Washington, DC-based organization offers a training program for home remodelers to become Certified Aging In Place Specialists.  
*To locate a CAPS contractor, please visit our web site at [www.seniorsafefhome.com](http://www.seniorsafefhome.com) and click on the Additional Information section.*



# Real Aging in Place Stories

## SIMPLE SOLUTIONS MEET NEEDS

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

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

After touring the home, the accessibility specialist discussed plans for a bathroom addition that could accommodate extra laundry space, upgrade the master bedroom and include views of their beautiful garden. The specialist noted that the addition

of a curbless shower and use of a rolling shower chair could solve Ray's accessibility issues and help eliminate future falls in the bathroom.

Other options were discussed that included:

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

The discussion turned to simpler, less expensive solutions. The consultant discussed removing the sliding glass shower doors at the tub. These doors blocked at least half of the tub, making it difficult to maneuver safely, and though each door had a towel bar, they actually gave a false sense of security and support. A full complement of grab bars was recommended, coupled with a hand held shower, a shower seat, a new curtain, and a floor to ceiling mounted grab rail outside the tub in the bathroom.

The price range of these home modifications was discussed next. Pat and Ray decided to mull things over. Three days later they went with the simpler, less expensive modifications and put off the larger combination bathroom and laundry room until they saw how these minor adjustments worked out. The bath addition has faded with the potential to solve their problems inexpensively.

### **MULTI GENERATION FAMILY MEANS PLUSES FOR ALL**

Ursula moved to Washington, DC, six years ago to be closer to her son Steve, his wife Claire, and their three children. She

moved from Los Angeles, bought a condominium and found new bridge partners to replace the ones she left behind.

The building where she lived had no services but she really didn't need any. Ursula was happy and independent. It seemed the best of all worlds. A series of health incidents did not cramp Ursula's style too much, but did increase the burden on Claire, her daughter-in-law, to be available. Their home was not close enough for unscheduled trips. With three youngsters, Claire and Steve began to feel the pressure of the sandwich generation. Options were discussed, one of which was to have Ursula move in with her son and his family.

Steve and Claire had recently bought a new home, which had space previously used as a doctor's office. One option was to convert that space for Ursula's needs. The sale of her condo could finance the renovations. She would be near her grandchildren, and Claire would be on hand to help out when needed.

A second option was for Ursula to move into an assisted living facility. After considering her options, Ursula rented an apartment in the assisted living facility. However, over time Ursula's health declined and her need for assistance increased from occasional to full-time. Ursula and her family decided she should move into the unused space in Steve and Claire's home. The home apartment now includes a new accessible and attractive bathroom, bedroom, kitchen and living room.

Ursula is very happy to have an accessible home. More



*No-Step Entry*

importantly, she gets to see her grandchildren every day and her family is able to provide care.

## TEAM EFFORT DEFIES EXPECTATIONS

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

Almost a year before his third surgery was scheduled, Dave decided to remodel his master bathroom to make it easier to use. He consulted a home accessibility specialist to get advice on design and equipment needs for independent living and easy caregiving. Next, a contractor was selected by Dave and the home accessibility specialist to provide information on practical issues and costs for the various designs. Both Dave and the specialist explained to the contractor what they wanted, why they were doing it and how it was expected to work.

Of the plans discussed one was clearly less expensive and got the nod. This scheme involved: removing the existing shower stall and opening up the walls and floor to enlarge the entry and to create a smoother floor without trip hazards leading into the main areas of the bathroom; replacing the existing linen closet with floor to ceiling cabinets and roll out shelving; widening the door between the bathroom to the bedroom; installing a new vanity with some cabinets, but open below for seated use; installing a new and higher toilet; installing a slip resistant tile on the floor including an accent line in a contrasting color to indicate the edges of the room in low light and installing grab bars in colors that contrasted with the walls; and installing a temper safe anti-scald shower valve

and handheld shower head on a slide mount bar.

A key feature of these design ideas is that they provide beauty and comfort at the same time that they help to avoid injury and provide the right and easy place to recuperate if necessary.

Universal Design-based home modifications keep you in control of your life and your home.

## FINANCING YOUR DREAM RETIREMENT HOME

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

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

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

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

To learn more about reverse mortgages, please visit NRMLA's web site at [www.reversemortgage.org](http://www.reversemortgage.org) or call 866.264.4466.



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