

# Simple Changes to Make Aging in Place Easier

Many seniors want to age in place, but home modifications can be costly, often reaching tens of thousands of dollars. Fortunately, simple, affordable changes can help accommodate their needs.



## Bathroom

- Use a shower chair or bench for easier bathing
- Switch to a handheld showerhead for easy rinsing while seated
- Replace glass enclosures with shatterproof materials for safety
- Install slip-resistant strips on the shower floor instead of mats
- Lever-style faucets are easier for older hands to turn

## Bedroom

- An adjustable bed can add comfort and ease of access
- Motion-sensor night lights can benefit nocturnal risers

## Kitchen

- Rearrange major appliances for easier access
- Choose refrigerators with wheelchair-accessible handles
- Use slide-out drawers for easier cabinet access

## Furniture


- Chairs with armrests make it easier to stand and sit
- A lift chair with an electronic control can make sitting and standing safer
- Organize electrical cords to prevent tripping hazards

## Lighting

- Install easy-access light switches
- Use lighting to create safe navigation in all areas
- Voice-activated smart lighting can be perfect for seniors

## Flooring/rugs

- Use non-shag carpeting over hard floors to reduce fall risk
- Wheelchairs or walkers are easier to use with short-pile carpet
- Slip-resistant backing can keep rugs in place and reduce tripping hazards

 **An SRES® has the training, skills and experience to help you with the right move for you in your golden years.**

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# The Skills You Need to Age in Place

Over 90% of seniors prefer to stay in their homes as they age, a concept known as "Aging in Place."



To maintain independence and age in place safely, individuals need to be able to perform both Basic Activities of Daily Living (ADLs) and the more complex Instrumental Activities of Daily Living (IADLs).

If you have concerns about either yourself or a loved one being able to care for themselves, reach out to your doctor or local senior support center for help. They can assess ADLs and recommend interventions and support to help you age in place safely and confidently.

## BASIC ACTIVITIES OF DAILY LIVING (ADLS):

- **Mobility:** Moving independently, including transferring between a bed and chair, walking, and navigating stairs.
- **Feeding:** Eating and preparing simple meals independently.
- **Dressing:** Choosing and putting on appropriate clothing, managing fasteners, and dressing for the occasion.
- **Personal Hygiene:** Bathing, grooming, and maintaining personal hygiene, including dental, nail, and hair care.
- **Continance:** Controlling bladder and bowel functions.
- **Toileting:** Using the toilet and cleaning oneself afterward.

## INSTRUMENTAL ACTIVITIES OF DAILY LIVING (IADLS):

- **Managing Transportation:** Driving or arranging alternative transportation.
- **Managing Finances:** Handling financial tasks, such as paying bills, managing bank accounts, and budgeting.
- **Shopping and Meal Preparation:** Planning, shopping for, and preparing meals.
- **House Cleaning and Home Maintenance:** Keeping the home clean and performing minor repairs.
- **Managing Communication:** Communicating through phone, mail, and digital means.
- **Managing Medications:** Obtaining and taking medications as prescribed, understanding dosages and schedules.

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# 7 Quick Home Financing Tips

From Your National Association of REALTORS®  
Senior Real Estate Specialist®



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## 1. Your Retirement Income Has Value

If you're on a fixed income—Social Security, a pension, retirement account withdrawals lenders evaluate them differently than traditional salaries. They all count towards a mortgage, but documentation requirements may be stricter.

## 2. Document Your Fixed Income Sources

Gather records for Social Security, pensions, and retirement withdrawals. Lenders will want clear documentation of these stable income streams.

## 3. Factor Ongoing Costs Into Your Budget

Beyond the mortgage payment, budget for property taxes, insurance, maintenance, and potential health-care modifications. These expenses can strain fixed incomes over time.

## 4. Review Your Debt-to-Income Ratios

Keep total monthly debts under 43% of income for better loan approval odds.

## 5. Explore Age-Friendly Loan Options

Some lenders offer specialized programs for older borrowers. FHA loans don't have age limits, and certain credit unions provide senior-specific mortgage products with favorable terms. Additionally, 15-year mortgages often have lower rates and build equity faster, fitting better with retirement timelines.

## 6. Evaluate Down Payment Strategies

Using retirement funds for a down payment affects a financial cushion. Consider smaller down payments to preserve emergency savings, even if it means paying mortgage insurance.

## 7. Plan Your Estate

If you have children or others who might be beneficiaries of your estate, consider how the new mortgage might affect these beneficiaries and your inheritance plans.

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