



Your Home and Community:
Are They Ready for You?





Assessing Your Home and Community's Readiness for a Lifetime of Living

Where do you want to spend your later years? Chances are your response will echo what 89 percent of older Americans have told AARP. That is, you want to stay for as long as possible in your current home and community—in places like Harrisburg, PA; Jacksonville, IL; Summerville, SC; San Angelo, TX; Astoria, WA, or wherever you call home.

There's No Place Like Home...

There's No Place Like Home.

It's easy to understand why people want to "stay put." Your home is a reflection of who you are and the site of cherished memories and life experiences. Plus, your community may offer you the very things that make your life meaningful—family, long-time friends, neighbors, trusted health care providers, places of worship, convenient stores and services, and opportunities for social and leisure activities.

Demographics are already beginning to reflect people's preference to remain in their homes and communities. Since 1990, roughly 90 percent of older Americans have stayed in the county they've been living in, many in the same house. In the 1990s, all but 11 of America's 318 metropolitan areas saw an increase in their 65+ population. Looking ahead, the need for communities to prepare for their older residents is made clear by the Census Bureau's projection that the 65+ population will grow faster than the population at-large in all 50 states, and 10 states

will find they have more Medicare-eligible residents than school-age children.

Robert McNulty, president of Partners for Livable Communities and a proponent of aging in place, summed it up best. "The desire of tens of millions of baby boomers to live out their lives in their own homes and communities is going to change the face of this country."

Livable Communities

What is a livable community? It can mean different things to different people but simply put, a livable community is a good place to live. It's a place where all residents can live and participate in their community, no matter what their age, health, or physical ability.

For some, it could be a neighborhood that is close to work and has good restaurants or nightlife. For others, such as busy families, good schools, parks, and lots of services may

No Longer Perfect

"When we were married in 1952, my husband Bill and I moved to an historic but little, two-bedroom row house with a small flower garden and goldfish pond in the Georgetown section of Washington, DC. Although our house is small, we decided not move to the suburbs when our daughter Annie was born. We loved our little house and garden, the bus Bill took to work before he retired stopped a block away, and Annie's school was close by. Our house and community were perfect for us so we stayed and have lived here ever since.

Today, over 50 years later, we still love our house and all the memories it holds. But now, it isn't so perfect for us anymore. A few weeks ago, I fell, and while I didn't break anything, I need to use a wheelchair for a while and no longer can climb stairs without difficulty.

make a suburb a livable community. For Americans 50+, a livable community has:

- Affordable and appropriate housing,
- A variety of transportation and mobility options, and
- Supportive community features and services.

Together, they make personal independence and continued participation in the community's civic and social life possible.

Preparing for Your Future

In many ways, Americans are careful about preparing for the second half of their lives. The importance of financial planning for retirement is well known and, even though not enough people actually do it, at least they know they should.

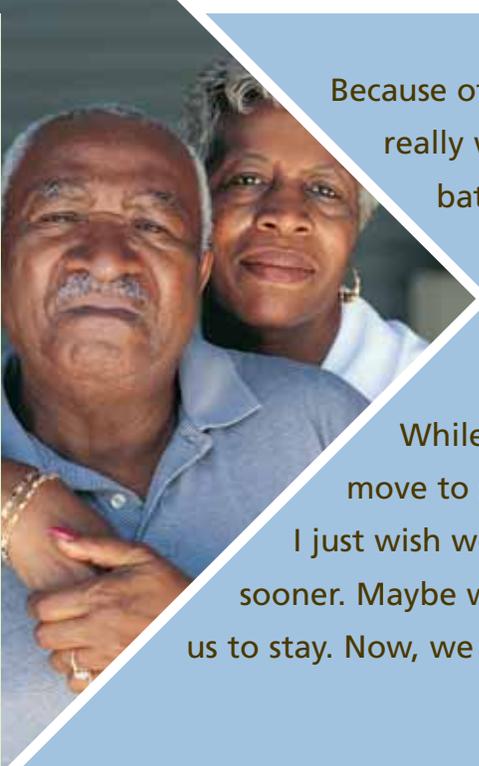
Unfortunately, for many there's no such awareness when it comes to evaluating your home and community's ability to support your needs and lifestyle as you age. Most people don't discuss or think about home and community livability

until a crisis occurs and it becomes obvious that they are living in a place that no longer meets their needs or abilities.

Don't let this happen to you. Evaluate your home and community's livability so you can be certain that the place you call home is right for you now and in the years to come.

Evaluating Your Home and Community's Livability

To help you get started evaluating your home and community, questions have been designed to get you thinking about your home's suitability as you grow older, the availability of affordable housing, transportation, and mobility options. While a livable community must include other elements of livability such as health services, safety and security, and opportunities for social interaction and community engagement to name a few, research has shown that **housing and mobility are the key factors that affect an older person's ability to remain independent and engaged in their community.**



Because of my accident, Bill and I have come to realize our house doesn't really work for us any more. The bedrooms and the house's only bathroom are on the second floor up a steep, narrow staircase, the doorways aren't wide enough for my wheelchair, and **Bill can't keep up with all the maintenance and repairs that an older house requires.**

While neither of us wants to leave our little house, we know we should move to someplace that will support our needs both now and in the future. I just wish we had been more realistic and had taken a hard look at our house sooner. Maybe we could have made some changes to it that would have allowed us to stay. Now, we no longer have that choice." *–Margaret, Washington, DC*

ASSESSING YOUR HOME AND COMMUNITY

Ask yourself the questions that follow and decide if your home and community, or one you are considering moving to, meet your current and future livability requirements. Your answers will let you know if you need to make changes or if you should keep searching for a better community in which to live.

If you would like to do a more comprehensive assessment of home and community livability, an expanded checklist that includes all elements of a livable community may be found on page 14.

Housing

Appropriate Housing

Most houses and apartments are designed for young, able-bodied adults and do not accommodate the needs of older residents or people with disabilities. Think of the steps in front of many houses. They are an inconvenience to a parent pushing a stroller, but to those with disabilities or someone who is older, they can be a barrier to living safely and independently. A well-designed home, or one that has been modified to accommodate the needs of residents of all ages and physical abilities, can promote independence and the satisfaction of staying in control and in your home as you age.

Questions to Ask Yourself

- Is there at least one step-free entrance into the home?

- Are there a bedroom, full bath, and kitchen facilities on one level, which is barrier free?

- Are the doorways and hallways wide enough to let a wheelchair pass through?

- Do doorknobs and faucets have lever handles, which are easier to use than rounded knobs?

- Are kitchen countertops mounted at varying heights so they can be used while standing or seated?

- Can kitchen and bathroom cabinets be easily reached?

- Do the bathtub and/or shower have a non-slip surface?

- Are hallways and staircases well lit?

- Are there secure handrails on both sides of stairways?



Harry's Place

"My father-in-law, Harry, moved into our 'guest house' in the back when he was in his early seventies, suffering from throat cancer and Paget's disease. Paget's caused extra bone growth in his knee, leading to gait problems, and surgery from the throat cancer made it so difficult to eat that he fed himself liquid nutrition through a feeding tube in his stomach area.

Given his existing problems, he was at high risk for falling. So, I re-designed the guest house with a number of features that I thought would help. They included low-pile, tightly woven carpeting that was glued to the floor, non-skid tile in the bathroom, a walk-in or curbless shower with grab bars tailor made to his height and reach, excellent non-glare lighting, grab bars near the 'raised' or comfort height toilet, and an alarm system through which he could alert us if there was a problem. The features looked residential and blended in with the rest of the decor although there was appropriate color contrast where appropriate (e.g., between the floor and the walls).

Harry lived with us for almost five years during which time he never fell and was able to carry out tasks independently. **He told me that re-designing the back house was the 'best thing I ever could have done for him.'**

Several years later, we had a college student move into "Harry's place" and I told him about the features that made the back house special. Later that year, he had a hernia operation and was released from the hospital the same day. Only then, after he had trouble getting up and down, did he really appreciate the value of the supportive features in Harry's place."

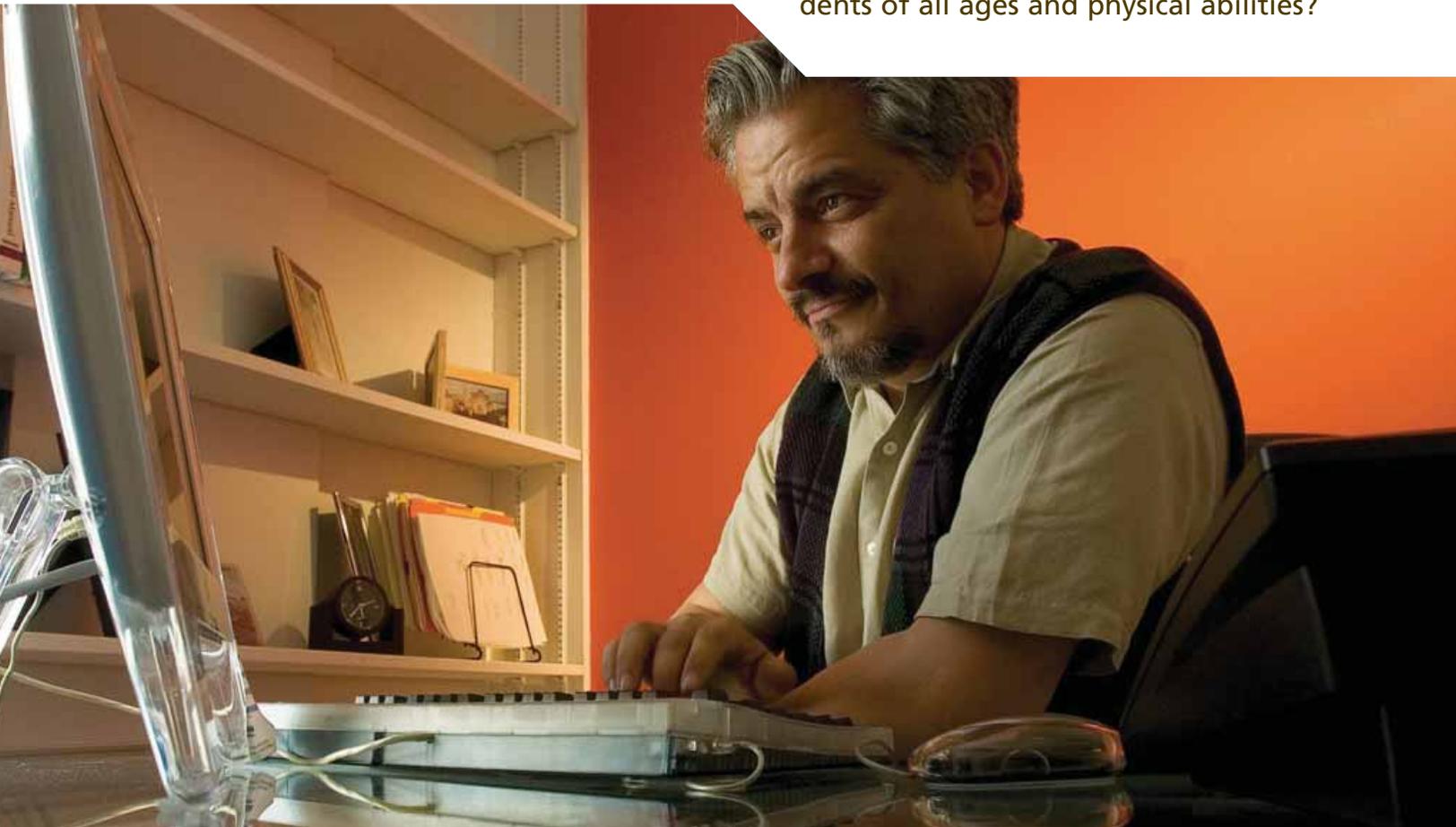
-Jon, Los Angeles, CA

Affordable Housing

Finding an appropriate place to live that doesn't strain your budget could be difficult if you wanted or needed to leave your current home. Affordable housing, particularly for renters, is a major problem in many parts of the United States. According to the U.S. Department of Housing and Urban Development (HUD), in 2002 and 2003, nearly half of renters age 50 and older paid more than 30 percent of their gross household income for rent. Among homeowners 50+, one out of five pays more than 30 percent of their income for housing-related costs that include mortgage or rent payments, utilities, insurance, property taxes, maintenance and repair, and modifications to maintain independence. Although these problems are well known, many communities find it very difficult to protect and expand their stock of affordable housing.

Questions to Ask Yourself

- ❑ Does your community offer housing options? This includes single and multi-family homes, rental units, shared housing, assisted living facilities, continuing care retirement communities, or nursing homes.
- ❑ If there are housing options, are they affordable?
- ❑ Are there long waiting lists for affordable housing?
- ❑ Are there any special housing complexes or apartment buildings especially for older people in your community?
- ❑ Are there affordable houses, rental apartments, or other housing in your community that meet the needs of residents of all ages and physical abilities?





Resources on Affordable and Appropriate Housing

- For information from AARP on different types of housing, go to www.aarp.org/housing.
- For home design information, see AARP's housing home page at www.aarp.org/homedesign.
- The Universal Design Alliance at www.universaldesign.org, the Center for Universal Design at www.design.ncsu.edu/cud, and EasyLivingHome™ at www.easylivinghome.org offer information on universal design features that everyone, regardless of age or ability, can benefit from.
- The National Association of Home Builders maintains a list of Certified Aging in Place Specialists (CAPS), who have taken courses on modifying homes to make them more livable. To find a CAPS professional in your area go to: www.aarp.org/caps.
- AARP provides information on reverse mortgages at www.aarp.org/money/revmort. A “reverse” mortgage is a loan against your home that you do not have to pay back for as long as you live there. With a reverse mortgage, you can turn the value of your home into cash without having to move or repay the loan each month.
- The Department of Housing and Urban Development (HUD), www.hud.gov/renting/index.cfm, provides information on renting and HUD rental assistance programs. HUD also has a number of resources for homeowners at www.hud.gov/owning/index.cfm.

TRANSPORTATION OPTIONS

Driving

Americans love their cars and many communities are designed to accommodate driving. But road and highway design does not necessarily provide for the safety of individuals experiencing age-related physical changes. As people age, they often limit or stop driving to keep themselves safe. Designing roads for safety can help keep people of all ages mobile and connected to their communities.



Questions to Ask Yourself

- ❑ In your community, are street and traffic signs readable at a distance and are they placed so that drivers have time to make decisions?

- ❑ Are there left-turn only lanes and can drivers see oncoming traffic from those lanes?

- ❑ Do intersections have stop signs or traffic lights?

- ❑ Are there safe walkways to get to stores from parking lots?

Home Alone and Stranded

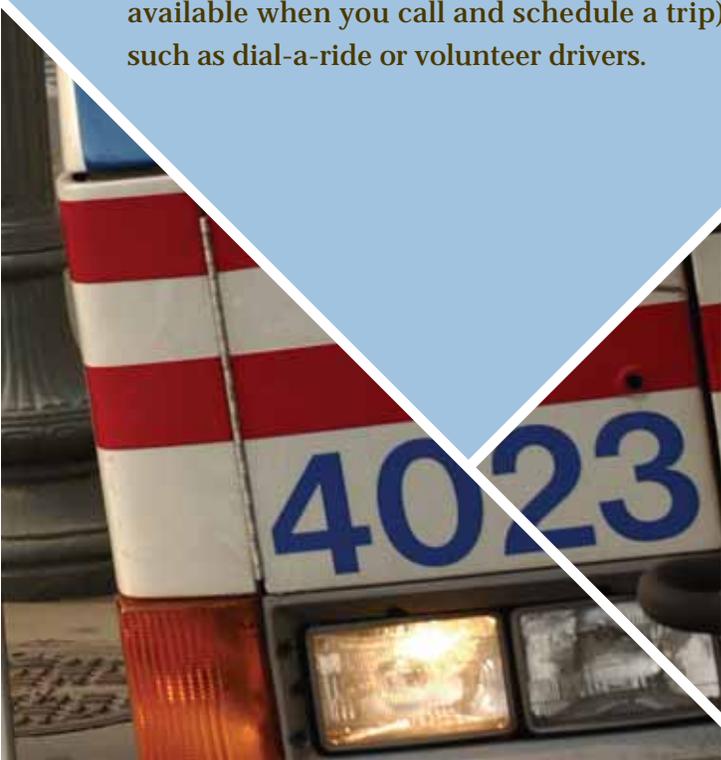
“My mother, Bessie, is 86 years old. Two years ago, she moved out of her apartment in New York City and now lives with me in suburban New Jersey. I encouraged my mother to move in with me because I was very worried about her living alone in the city. She has fallen a couple of times and was just lucky that friendly neighbors found her and helped her get back to her apartment. Luckily, none of the falls have been serious, but I was afraid she might fall again.

When she lived in New York, my mother relied on either the subway or bus to take her where she needed to go. If she wanted to visit me in New Jersey, she would rent a car since she had a driver’s license. However, the last time my mother rented a car she had a minor fender bender and her doctor told her not to drive anymore.

I wasn’t working when my mother moved to New Jersey. I had just retired and was able to take her wherever she wanted to go. Now, I can no longer do that. I’ve recently taken a part-time job because the income from my pension just wasn’t enough. When I’m not working, I’m happy to

Alternatives to Driving

When driving is no longer feasible or desirable, alternative transportation options become crucial to an older person's independence and ability to stay connected to their community and the people and services that support their quality of life. Options include reliable public transportation, taxis, subscription car services, on-demand transportation services (transportation that's available when you call and schedule a trip), such as dial-a-ride or volunteer drivers.



Questions to Ask Yourself

- ❑ Does your community have a variety of transportation options such as regularly scheduled bus or rail service, dial-a-ride service, special transportation service for older people or people with disabilities, community vans, shuttles, or taxis?

- ❑ Can you easily get information about your community's transportation options?

- ❑ Can you easily get to public transportation and is it accessible to everyone including those with physical challenges?

- ❑ Does your public transportation agency offer opportunities to learn how to use the system?

- ❑ Does public transportation serve the places you want to go?

- ❑ Are schedules convenient?

- ❑ Are reduced transit fares available for older residents?

drive mother anywhere. Unfortunately, her regular hair appointment at the beauty shop was on one of the days that I now work so I can't take her there anymore and she's had to give it up. I know she's not happy about that but I can't leave my job every time she wants to go out. Since my mother has used public transportation all her life, I'm sure she'd be happy to get to the beauty shop that way but, where we live, there isn't any public transportation and an expensive taxi ride just isn't in our budget. I feel guilty because I know my mother just sits at home all day waiting for me to come home from work. **I guess I should have looked into my community's mobility options before she moved in with me.**" —*Alice, Hoboken, NJ*

Walking In Your Community

Walking is the second most used mode of transportation after privately owned vehicles. A livable community is one that has safe, well-designed sidewalks that can be used for recreational walking or for daily activities, whether you want to go on foot, by wheelchair, bicycle, or scooter. Unfortunately, many communities don't have sidewalks and even in those that do, the sidewalks often don't connect homes with desirable destinations such as stores, restaurants, places of worship, community centers, or professional services.

Questions to Ask Yourself

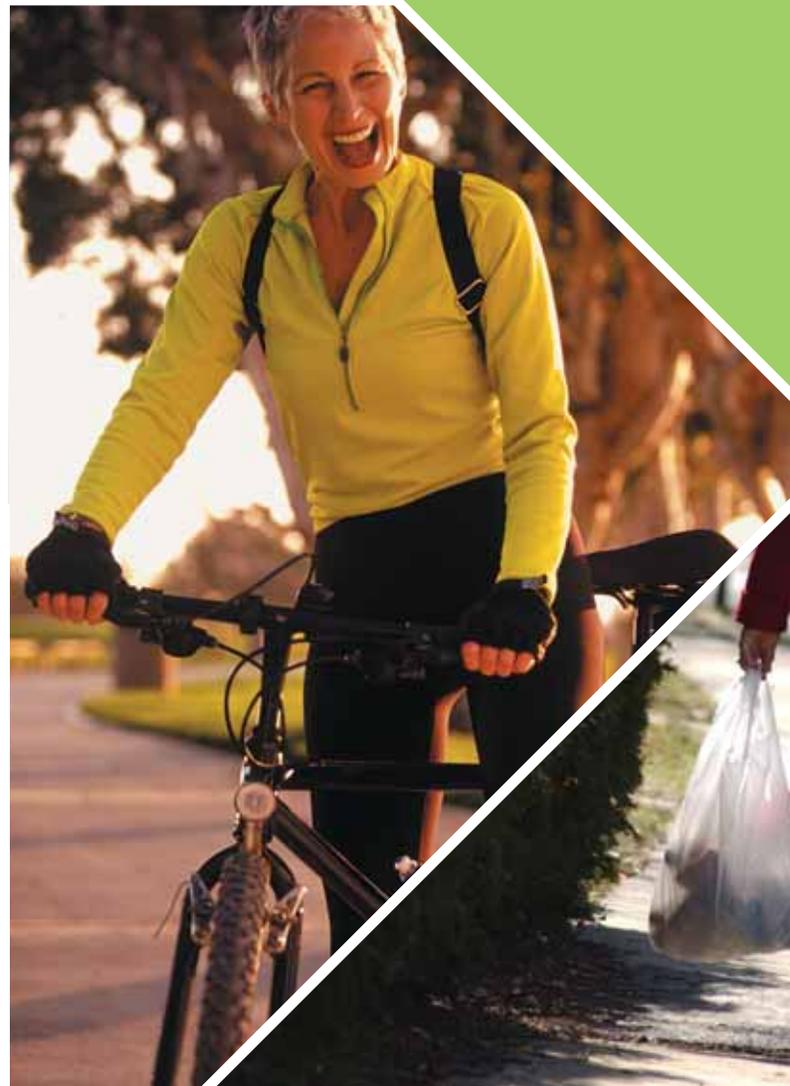
- ❑ Is your community walkable? Are there sidewalks throughout the community? If so, are they in good condition?

- ❑ Are there curb-cuts that allow people with wheelchairs, bicycles, or strollers to move easily from the sidewalk to the street?

- ❑ Are there traffic signals at pedestrian crossings? If so, do the signals allow adequate time for older pedestrians to cross?

- ❑ Are crosswalks well marked?

- ❑ Can you walk to public transportation, a store, a friend's home, or to your health care provider?



Resources on Transportation Options and Community Walkability

- The AARP Driver Safety Program is the nation's first and largest refresher course for drivers age 50 and older that has helped millions of drivers remain safe on today's roads. For more information on the program or how to find a class near you, go to www.aarp.org/families/driver_safety.
- The Eldercare Locator is a free service of the Administration on Aging, U.S. Department of Health and Human Services, that provides resources that enable older people to live independently in their communities. For more information call 1-800-677-1116.
- The American Public Transportation Association offers information on transit systems across the country at www.publictransportation.org/systems.
- The National Center for Bicycling and Walking website at www.bikewalk.org tells you how to help create neighborhoods and communities where people walk and bicycle.
- The Pedestrian and Bicycle Information Center provides information on how to develop a pedestrian safety plan as well as a comprehensive walkability checklist at www.walkinginfo.com.
- Walkable Communities: www.walkable.org

Become a Community Livability Advocate

Unless America makes a commitment to livable communities, baby boomers and other people of a range of ages and with a variety of abilities will find it difficult to age successfully and remain engaged in their communities. The shortage of affordable and well-designed housing, transportation and mobility options, and opportunities for community engagement make it difficult for people to maintain independence and a high quality of life. On the other hand, those communities that design for livability empower their residents to remain independent and engaged, and offer a better quality of life.

Good community design does not come about by accident; it must be carefully considered, promoted and supported. An integral part of successful community planning is the active solicitation and participation of older Americans.

So, after you have evaluated your home and community, take it one step further and get involved. Every planning decision made in every community from now on must take into account the impact it will have on older residents. Community livability for older adults and others will only become a reality if people like you actively take charge to bring about needed changes.

For information on AARP volunteer opportunities in your state, visit the AARP website at www.aarp.org/states. For information on becoming an AARP Driver Safety Program volunteer, go to www.aarp.org/families/driver_safety/driver_volunteer/a2004-06-07-volunteer_with.html.

HOME AND COMMUNITY LIVABILITY CHECKLIST

Eighty-nine percent of older Americans have told AARP they want to continue to live in their current home and community for as long as possible. Therefore, key elements of your home and the community in which it is located, play a crucial role in determining whether or not you will be able to remain in your home as you age.

To find out if your home and community are suited to your needs both now and in the future, review the checklist that follows. If you answer “no” to any of the questions, you may want to consider making some changes.

Home

- Is there a step-free entrance into the home?

- Are there a bedroom, full bath, and kitchen facilities on the main floor, which is barrier free?

- Are the doorways and hallways wide enough to let a wheelchair pass through?

- Do doorknobs and faucets have lever handles, which are easier to use than rounded knobs?

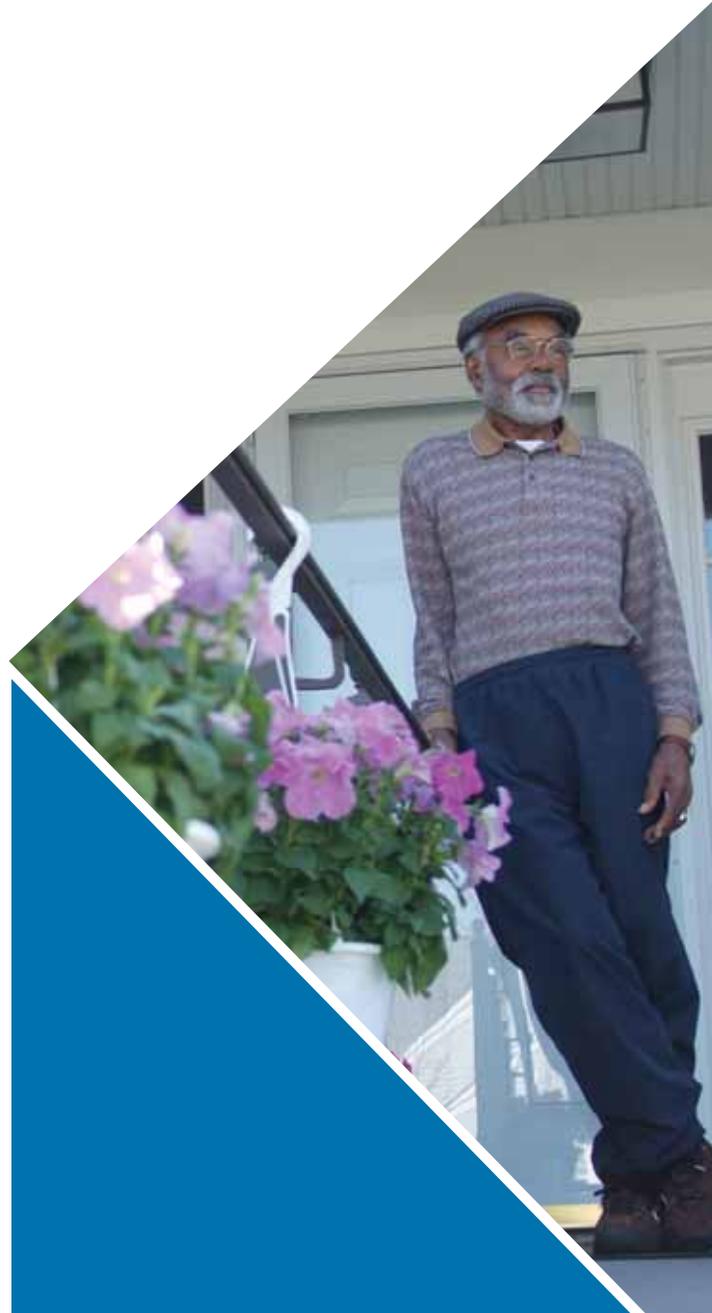
- Are kitchen countertops mounted at varying heights so they can be used while standing or seated?

- Can kitchen and bathroom cabinets be easily reached?

- Does the bathtub and/or shower have a non-slip surface?

- Are hallways and staircases well lit?

- Are there secure handrails on both sides of stairways?





Housing

- ❑ Are there multiple types of housing available in the community?
 - Single-family homes?
 - Multi-family homes?
 - Rental units?
 - Shared housing?
 - Accessory dwelling units?
 - Assisted living facilities?
 - Nursing homes?

- ❑ Are there affordable housing options in the community?

- ❑ Is affordable housing located within walking distance to everyday goods and services or near public transportation?

- ❑ Do affordable or accessible housing units or assisted living facilities or nursing homes have waiting lists?

- ❑ Are housing units available that are accessible to people with varying or changing degrees of physical ability?

- ❑ Are there any special housing complexes or apartment buildings especially for older people in the community?

- ❑ Does the community offer any property tax reductions for homeowners over age 65?

- ❑ Do lending agencies in the community offer reverse mortgages to homeowners over age 62?

- ❑ Are there any financial assistance programs for home modifications available in the community?

Transportation

- ❑ Does the community have dependable, regularly scheduled public transportation options such as bus or rail service?

- ❑ Does the public transportation system serve hospitals, clinics, shopping facilities, and other destinations of interest to older people?

- ❑ Is public transportation available within a 10-minute walk from your residence?

- ❑ Are schedules and route maps readily available and are they easy to read?

- ❑ Are reduced transportation fares available for older residents?

- ❑ Does the community have dial-a-ride, taxi, van, or volunteer driver service?



Drivability

- Does the community have roads designed for safe driving, with clear signage, traffic stops, and pedestrian crosswalks?

- In the community, are street and traffic signs readable at a distance and are they placed so that drivers have time to make decisions?

- Are there left-turn only lanes and can drivers see oncoming traffic from those lanes?

- Do intersections have stop signs or traffic lights?

- Are lane markings clear?

Walkability

- Are there sidewalks throughout the community?

- Are sidewalks well maintained?

- Are there safe walkways to get to stores from parking lots?

- Do sidewalks have curb-cuts that allow people with wheelchairs, bicycles, and strollers to cross streets?

- Are there traffic signals at pedestrian crossings and do they allow sufficient time for crossing?

- Are crosswalks well marked?

Safety & Security

- Does the community have well-lit street, sidewalk, and alley lighting?

- Is there a neighborhood watch program in the community?

- Are there call boxes that are well marked in case of an emergency?

- Do police patrol the area routinely?

Shopping

- Does the community have grocery, drug, or convenience stores within walking distance?

- Do grocery stores and drug stores/ pharmacies in the area offer home delivery service?

- Is public transportation located close by and does it serve shopping areas or malls?

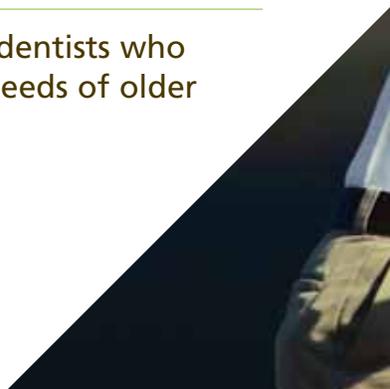
Health Services

- Does the community have health services (hospital, clinic, or outpatient service) that meet the needs of older residents?

- Are health services readily accessible by public transportation?

- Are home health care services available in the community?

- Are there doctors and dentists who are responsive to the needs of older residents?



- ❑ Is access to health care an issue for those with limited incomes?
- ❑ Are adult day care services available in the community?

Recreational and Cultural Activities

- ❑ Does the community have any recreational facilities such as parks, swimming pools, tennis courts, golf course, or trails for walking, jogging, or bicycling?
- ❑ Does the community have a public library?
- ❑ Is there a nearby college or university that offers adult education classes?
- ❑ Does the community have a senior center or recreational center with activities for older residents?

- ❑ Is there a mall or other facility that offers indoor walking for exercise?

Community Engagement and Services

- ❑ Does the community have an information hotline or directory of services for older residents?
- ❑ Is there a local meals-on-wheels program?
- ❑ Are there opportunities for congregate meals for older residents?
- ❑ Does the community have support groups for older residents and their caregivers?
- ❑ Are there opportunities for informal sharing and social interaction?
- ❑ Does the community offer intergenerational programs?
- ❑ Are there opportunities to become a volunteer and give back to the community?





Volunteer Opportunities

After you have assessed your home and community for livability, think about giving back to your community by volunteering. AARP offers a range of opportunities where volunteers can put their time, skills and experience to good use. Working closely with community partners, teams of volunteers ensure that important AARP programs are available in their community. Others help with a variety of community events that inform, protect and empower adults 50+ on a range of important issues.

Visit **www.aarp.org/states** for more information on AARP volunteer opportunities in your state. In addition, AARP's Driver Safety Program is always looking for volunteers to help coordinate and teach this important program. For more information on the AARP Driver Safety Program and volunteer opportunities with it, visit the AARP website at **www.aarp.org/driver**.

AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our website, AARP.org. AARP Foundation is our affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.



601 E Street, NW
Washington, DC 20049

www.aarp.org
1-888-687-2277

D18566 (507)