

Our home is the physical embodiment of our memories. Our children took their first steps there. We gathered there with family and friends for holidays and birthdays. We planted the tree in the front yard. Our home is an extension of ourselves. In fact, 87% of adults age 65 and older and 71% of people age 50 to 64 want to remain in their home or community as they age.

When you envision your retirement years, do you see yourself staying in your current home? If the answer is yes, then home modification may be essential to making that dream a reality. Because depending on the magnitude of modifications, they can cost \$100,000 (e.g. building an addition to add a bedroom and bathroom to the main floor).

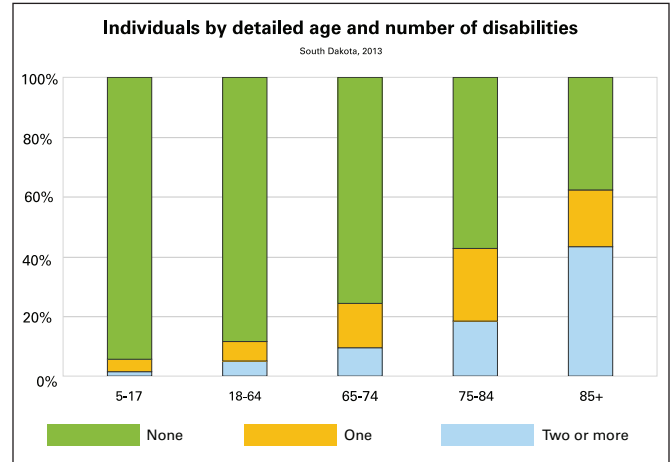
Home Modifications Defined

Home modifications are changes made to the home to increase the accessibility of the home. Accessibility ensures people with disabilities can live in and use the home. Common accessibility features include:

- Extra-wide hallways and doors
- Lever-style handles on doors and faucets
- No-step entry
- Accessible electrical controls (no bending or reaching required)
- Single-floor living (homes with both a bathroom and bedroom on the entry level)

Including Home Modifications in Retirement Planning

As we age, our risk of developing disability increases. In South Dakota nearly half of adults age 85 or older have a disability that limits their ability to move independently. People with disabilities may require assistance from another person or device (e.g. wheelchair). If we develop a disability, the home can be the largest barrier to aging in place.



Source "South Dakota Dashboard: Individuals by detailed age and number of disabilities" <http://www.southdakotadashboard.org/disability#0-11388-g>

Much of the existing housing stock was not constructed to ensure people with disabilities could interact with the home. While newer homes are more likely to include accessibility features, less than 20% of homes constructed after 2000 have extra-wide hallways and doors or lever-style handles on doors and faucets. Older homes are less likely to have accessibility features. For example, only one out of every four homes built prior to 1940 have no-step entry.

Depending on your home, modifications can be costly. By the time most people develop a disability, they are living on a smaller income. As a result, they may be forced to relocate to more supportive housing much sooner than anticipated. In worst cases, they may remain in a home that does not fit their abilities, increasing the risk of injury (e.g. falls).

Benefits of Home Modifications

Greater prospect of remaining in the home if you or a loved one develop a disability. Remaining in the home is a high priority for many adults age 50 and older. While the vast majority of people age 65 and older are active and independent, our risk of developing a disability increases with age. Our home can be

the biggest barrier to remaining in the home after developing a disability or experiencing a short-term injury.

Reduced risk of accident or injury. We often remain in unmodified homes after developing a disability. One in three older adults fall each year and most falls take place in the home. Many of these falls could be eliminated or reduced in severity by modifying the home environment. Some changes are inexpensive, requiring only manual labor (e.g. arranging furniture and removing clutter). Other changes are more costly and time consuming, like relocating a laundry room to the main floor.

Reduced risk of negatively impacting home resale value. Modifications needed to make a home usable for a person with a disability can impact the value of the home or make it difficult to sell. Fortunately universal design has emerged as an alternative to traditional accessibility modifications. Universal design is the practice of building homes for people of all ages and abilities with minimum adaptation or specialized design. As a result, the home can be both accessible and fashionable.

Cost of Home Modifications

The amount of money to save for home modifications is determined by your home, number of existing accessibility features, and whether you opt for accessible or universal design. Beyond accessibility features, additional modifications may be necessary to maintain ability to live in and use the home. For example, an unmodified bathroom could pose significant barriers to a person with a disability. A person who uses a wheelchair may experience significant challenges because of the absence of space below the sink and limited space between the toilet and vanity.

Home modification are sometimes delayed out of fear of adversely impacting resale value of the home. Another fear is making the home look like a hospital or nursing home. With advancements in universal design, modifications can be made to the home that increase accessibility while maintaining resale value and aesthetic appeal. For example, grab bars can be disguised as towel rods or toilet paper dispensers. Planning ahead is key because universal design

can have a greater cost than traditional accessibility modifications.

Conclusion

We are all one moment away from being less able than we were before. Aging increases our risk of developing a disability that impacts our ability to interact with our home and the world around us. Depending on the scope of modifications necessary to facilitate independence, they can be quite costly. To assist you in planning for home modifications we have compiled a list of questions and created a worksheet.

Please note our questions are not an exhaustive list modifications that may be necessary for aging in place. They are designed to help begin the process of planning for future needs. We highly encourage you to consult a trained contractor when estimating future needs and the expense of modifying your home.

References:

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Quick Start Questions

- Are steps required to enter the home? Yes No
Notes:
- Are entry doors at least 36 inches wide? Yes No
Notes:
- Are threshold heights throughout the home no more than 0.5 inches? Yes No
Notes:
- Does exterior lighting effectively illuminate door handle and keyhole? Yes No
Notes:
- Can door hardware throughout home be operated without gripping or grabbing (e.g. lever)? Yes No
Notes:
- Is at least one bedroom on the main floor? Yes No
Notes:
- Are doorways to bedrooms at least 32 inches wide? Yes No
Notes:
- Is there at least one full bathroom on the main floor? Yes No
Notes:
- Is a walk-in shower available without any step or curb? Yes No
Notes:
- Is lighting available over the shower? Yes No
Notes:
- Is there clearance under the bathroom sink for seated access? Yes No
Notes:
- Is floor space of at least 5×5 feet available in the bathroom, unobstructed by open door? Yes No
Notes:
- Are grab bars available in shower and near toilet? Yes No
Notes:
- Is a handheld showerhead with an adjustable height wall mount available? Yes No
Notes:
- Do the water faucets throughout the home have level, push-button, or electronic controls? Yes No
Notes:
- Are hallways widths and pathways at least 36 inches wide? Yes No
Notes:

Are stairs and pathways well lite? Yes No

Notes:

Are stair treads at least 36 inches wide? Yes No

Notes:

Are hand rails present on both sides of the stairs? Yes No

Notes:

Are stairs required to access the laundry room? Yes No

Notes:

Can laundry machine controls be accessed from a seated position? Yes No

Notes:

Can storage throughout the home be accessed from a seated position (closets, kitchen, linen, bathroom, etc.)? Yes No

Notes:

Does the storage throughout the home have interior lighting? Yes No

Notes:

Can kitchen switches/controls (e.g. lights, garbage disposal, vent/hood, microwave, etc.) be accessed from a seated position? Yes No

Notes:

Is flooring throughout the home slip-resistant, trip-resistant, and durable? Yes No

Notes:

Are electrical outlets between 16 and 20 inches from the floor? Yes No

Notes:

Are window controls and locks no higher than 48 inches from the floor? Yes No

Notes:

Is color and texture contrast used for transition between spaces? Yes No

Notes:

Additional comments and observations:

Home Modification Worksheet

Room	Description of Modifications	Estimated Expense
Kitchen		\$
Bathroom		\$
Bedroom		\$
Laundry room		\$
Stairs/split level		\$
Building entry		\$
Lighting		\$
Halls and walkways		\$
Estimated Total:		\$