

A publication of *LifeTime Resources Inc.*, where our mission is,
“Working together to provide services that help people maintain their independence.”

A Letter from the Executive Director



Sally Beckley
Executive Director

Dear Friends,

Aging in Place is a new national initiative that provides solutions for older adults to stay in their homes and active in their communities for the rest of their years. Some solutions include modifying homes to make them friendlier as a person ages such as adding a ramp for wheel chairs or walkers and installing grab bars in the bathroom.

LifeTime has always believed the best place to live out your years is in your own home surrounded by family and friends. That is why for 33 years, we have provided services such as Meals on Wheels, Home Health Services, Case Management, and *Catch-A-Ride* public transportation to ensure that area older adults remain in

their homes and communities for years to come. We also coordinate home modifications for those in need through *LifeTime* Housing Group.

It is already quite evident that baby boomers will want more choices of how to live in their golden years. The move from traditional institutions to home and community-based care will become the norm instead of the exception. The need for Aging in Place Specialists and services will continue to grow.

I hope you enjoy this issue of our supplement and hope that its articles will help you think about solutions to help you in the coming years. Caregivers can also learn simple solutions to make both them and their loved ones live more comfortably and independent.

Sincerely,
Sally

Contracting for Independence

As the Baby Boomer generation continues to enter their sixties, Aging in Place will likely be a commonly heard phrase. A collaboration between many organizations, including the National Association of Home Builders (NAHB) and the American Association of Retired Persons (AARP), the initiative strives to help older adults and those with disabilities safely and comfortably live in their homes as long as possible.

Jason and Lisa Cox of JDC Constriction in Aurora learned about the Aging in Place initiative through the NAHB and other trade conventions that they attend. Jason became a Certified Aging in Place Specialist in 2003, and Lisa just finalized her certification in August. The certification enables both of them to effectively serve the specific needs of the local older adult population

“It’s not the company that is certified, but rather a specific person,”

says Lisa. She mentions that it’s not just building/remodeling contractors becoming certified, but anybody, who may be affiliated in aging services, such as gerontologists, occupational therapists and representatives from Veteran’s Affairs.

Aging in Place Certification requires taking courses in general management, Aging in Place design, and marketing. Once certified the individual pays a yearly renewal fee and must undergo continuing education courses every three years to remain certified. The education focuses on four aspects: universal design, a concept that allows anyone to benefit from specific design features; adaptability, which takes in to consideration a home’s ability to adapt to changing needs; accessibility, which assesses whether those with mobility issues or disabilities can enter a home or use its facilities efficiently; and

“visitability,” which makes sure that anyone who visits the home can safely use the features of the home.

“The goal is to get people thinking what simple things can be done to make sure they live in their homes forever,” says Lisa



Lisa Cox, left, with CAPS instructor Jud Mostenbocker during her recent certification. Cox is now has a CAPS designation along with a Certified Green Professional (CGP) designation.

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Donations & Memorials
6/12/08-8/11/08

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your generosity in
supporting our mission.**



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a comprehensive list of
apartment complexes
that specifically
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Financing Your Independence

Living out your golden years in the environment of your choice is a dream many people share. For some, home modifications and repairs will become a necessity in order to ensure prolonged independence. The following are just a few examples of resources that can help finance your future, no matter your economic status.

If you are a homeowner with a large mortgage balance, you may want to try tapping into your home's equity. A traditional home equity loan pays you a lump sum, and then has a monthly repayment schedule. These types of loans are very easy to obtain if you have good credit, because they are based on the appreciation in value of your home. However, if something changes in your health or financial situation, you could lose your house if the monthly payments are not made. Ask your mortgage lender for more information.

Another possible long term solution that uses your home is called a Reverse Mortgage. Reverse Mortgages are gaining popularity among baby boomers and older adults, however very few financial

institutions are prepared to handle them, which can make it hard for those interested to research and compare services. An advantage of this type of loan is that it does not need to be repaid while the last remaining borrower continues to live in the home. According to www.hud.gov, in order to be qualified for a Reverse Mortgage the borrowers must be at least 62 years of age, and must own the house outright or have a low mortgage balance that can be paid off with the loan. Once the home is no longer used as a primary residence, the balance must be paid off whether by selling the home or by using other income sources.

Government sponsored programs could be helpful to those on a low or fixed income. Each state has its own Medicaid guidelines, but funding sources like Medicaid Waiver can help pay for modifications to a home if a person needs a high level of care similar to that of a nursing facility.

The Department of Agriculture has developed the Rural Development Home Repair Grant that could also be a good option. With an age

requirement similar to that of Reverse Mortgage, the grant is available to older adults who cannot afford to take out a loan.

If you would like more information on any of these funding and financing sources please dial 2-1-1 from your phone for a list of agencies and programs, or visit www.hud.gov, www.in.gov/fssa, or www.rurdev.usda.gov. With knowledge of the appropriate resources, many individuals can remain in their home for life.

Sources: www.hud.gov;
www.in.gov/fssa;
www.rurdev.usda.gov/in



From the Resource Library

Most people know that as we age, our vision gets a little fuzzy. It may be hard to determine different colors and light. They may not seem as sharp as they did in earlier years. It is important to make changes, not only in color, but also in light to avoid dangers in the home.

According to the article "[A Design Primer for the Aging Eye](#)," by Julie Moller, cool colors, such as blues and purples, are harder for many older adult to discern than warm colors, such as, red and orange, however many shades of yellow make older adults look ill. The article was published in the June 2008 edition of *Long-Term Living*.

The article continues to point out the need for contrast in

color in the home like placing coffee in a white cup and oatmeal in a dark bowl, as well as removing items that do not contain contrasting colors, such as a glass table, from the home to avoid injury. Frames around doors should be a different color than the rest of the trim in the room.

If you would like to read this article, it will be available for viewing in the Resource Library at the offices of LifeTime Resources located at 13091 Benedict Drive in Dillsboro between the hours of 8:00 a.m. and 4:30 p.m. Monday through Friday. During your visit, be sure to pick up an Older Adult and Caregiver Resource Guide full of local, state, and national resources.

Ramp of Mobility

Retired Vevay Police Officer, Robert Baatz, was spending his retirement in a Senior Living community. He was doing very well, until he fell ill several months ago.

"I got pretty sick and was in the hospital for a while," says Baatz. "My doctor said I shouldn't stay by myself anymore."

Instead of being admitted into a nursing home, Baatz's daughter, Debbie, opened her home in Hanover to him. Even though the home is a ranch style, there was an issue with the steps at the front door. Mr. Baatz uses a cane and sometimes a scooter to aid in his mobility making the front step an obstacle.

LifeTime Resources and *LifeTime* Housing Group were able to help Mr. Baatz by having a ramp built leading to the front door. Baatz says the addition of the ramp has helped him to remain independent.

"I am able to go out and get the paper and take the dog out a few times a day," concludes Baatz.

LifeTime can help you or a loved one remain independent through a variety of services, just like Mr. Baatz. If you know of someone who may benefit from a home modification such as a ramp, please dial 2-1-1 on your phone to schedule an assessment with one of *LifeTime*'s Options Counselors.



This ramp was built in front of Mr. Baatz's daughters' home in Hanover so he could remain independent.

Thoughtful Design that Helps All

Have you ever had your hands so full that you couldn't open your front door without dropping something? A minor change could be all that is needed to make a situation like this a thing of the past. Replacing the traditional door knob with a lever handle can help you get through your door without setting down your shopping bags. This type of handle does not require a firm grasp and twist of the hand, but rather a downward push with the arm, elbow, or if you can, your hand. A solution to a common problem such as this is an example of Universal Design.

Universal Design happens when an item is designed with a specific purpose and population in mind, but also has benefits for everyone else. A lever handle on a door may be especially useful for someone who has arthritis or diminished sensation in their hands, but can be just as useful to someone who has their hands full.

Many baby boomers should consider adding elements of Universal Design to their homes in order to effectively age in place. Changes do not need to be at all extensive or expensive to get the maximum benefit.

Another example of Universal Design would be limiting the amount of

steps or stairs getting into the home. Outdoor steps can be especially hazardous for an older adult due to risk of falls due to waning balance. They can also be hazardous for others when icy weather comes to the area. Leveling the steps or modifying them to a ramp form can decrease the risk of injury. Also, make



Cooking and serving utensils with rubber grip handles, similar to these spoons, can be much more comfortable and easier to grasp than traditional handles made of plastic or metal, especially for those with arthritis.

sure any railings are stable and well-mounted.

Emergency alarms can also be a valuable home modification using Universal Design. Most people would normally wake up in the middle of the night

if they heard a loud alarm ring. Most people would also wake up if a bright light would flash in their face. However, people with a visual or hearing impairment can only react to one of these sensors. An alarm system with both visual and audio, and even motion stimuli will be sure to wake up almost anyone in the house in case of an emergency, no matter how sound a sleeper.

Not everything in Universal Design has to do with modifications to the home. Sometimes it is the gadgets and utensils you use in your home while doing everyday tasks such as cooking, cleaning and gardening. A pancake turner or potato peeler with a good rubber grip handle may be less painful to use for a person with arthritis in the hands, but also puts less stress on hands of anyone else who may use it.

There are many other ways to incorporate Universal Design into your home and life, but these are just a few ideas. If you would like more information about Universal Design, please visit www.design.ncsu.edu/cud, or www.aarp.org/universalhome.

Continued from page 9... Contracting for Independence

Within the past several years, JDC construction has worked with *LifeTime Resources* and *LifeTime Housing Group*. The most common modification is installing ramps outside the homes of clients, making sure that they can enter and exit their homes with little problem.

Lisa explains another common remodel in many homes is shower conversions in the bathroom. "Most bathrooms have a shower-bathtub combination, and it is a huge hurdle for anyone with mobility issues," continues Lisa. She says installing a walk-in shower is a much better alternative. Some of the challenges baby boomers

may face is not realizing that they need to plan for the future. Many may not know what resources are available to them.

"The cost of a home modification is considerably less expensive than assisted living," Lisa says. "It is estimated that 85 percent of people who face challenges in the home, stay in their homes and continue to live with the difficulty because they aren't aware of available resources."

While the need for Aging in Place services may be growing, there is still a lack of Certified Aging in Place Specialists available. According to the CAPS directory on www.nahb.org, Jason Cox is the only local specialist.

"There have been other specialists in the area, but they may not have renewed their certification," concludes Lisa.

When looking for a contractor to make home modifications Lisa suggests getting referrals. Also, check and see if the contractor is part of the local Home Builder's Association, has a CAPS designation, or is a Graduate Master Builder or a Certified Graduate Remodeler.

If you would like to know more about Aging in Place, please visit www.naipc.org, or to find a list of contractors visit www.nahb.org.

About *LifeTime Resources, Inc.*

For over 33 years, we have been serving residents of Dearborn, Jefferson, Ohio, Ripley, and Switzerland Counties. Our programs are designed to meet the growing needs of the people in our community.

All services provided by *LifeTime Resources* are provided without regard to race, age, color, religion, sex, disability, national origin or ancestry and are available to individuals of all incomes. Senior citizens, individuals with disabilities, caregivers, concerned neighbors, and the community at large will find services at *LifeTime Resources*.

Our professional staff assists families by identifying resources with an emphasis on our core values: integrity, quality, compassion, and cooperation. We accomplish our mission by working together to provide services that help people maintain their independence.

LifeTime Resources
13091 Benedict Drive
Dillsboro, Indiana 47018
(812) 432-6200 or (800) 742-5001
Or on the web at
www.lifetime-resources.org

LifeTime Resources' state and federal funding levels are inadequate to meet the needs of our service area. Our success in providing services is directly related to our ability to generate community support. We are a 501(c)(3) not-for-profit corporation which makes all donations to *LifeTime Resources* tax deductible. If you prefer to make a donation using your debit or credit card, please call our office at (812) 432-6200.

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Ways You Can Help

Volunteers: The AngelWorx volunteer program provides community members with the opportunity to serve in a variety of positions.

Advocates: We welcome volunteers who serve as advocates by monitoring and providing input on local, state, and federal actions that impact our customers.

Donors: If you are interested in giving a special gift, please complete and send in the attached "Yes, I want to help!" form or contact Resource Development.

For more information on any of these ways to help, please contact 812-432-6200 or 800-742-5001, or dial 2-1-1 to be connected with an Information and Referral Specialist.

Yes, I want to help!

___ Please use the enclosed donation to help a deserving person maintain their independence.

___ I would like to volunteer some of my time to *LifeTime Resources*. Please contact me about how I can get involved.

___ I would like additional information about the services provided by *LifeTime Resources*. I would be interested in: _____.

___ I would be interested in learning about options for including *LifeTime Resources* in my estate planning.

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