

THE CONSUMER'S GUIDE TO HOME SAFETY *for Seniors*



A White Paper Presented by:



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A white paper presented by
The Society of Certified Senior Advisors

FOREWORD

'Aging in place' is a commonly used phrase to describe remaining in your home as you age and maintaining independence for as long as possible. A 2009 AARP survey indicates that 89 percent of homeowners would prefer to stay in their own homes as they grow older.

Remaining independent in your home often requires some adjustments or improvements to your home so your home is a safe environment that allows you to function better and more comfortably. These adjustments can range from small changes that don't cost anything and can be modified by the senior, their families or caregivers, to more significant home improvements which may require monetary investment and the hiring of a contractor. The larger changes to the home may be daunting, but can be a cost-effective method to allow the senior to stay in his or her home. Even middle-aged adults are now implementing design changes to their own homes to address the needs of their visiting senior parents as well as to create the ideal environment to age in place in future years.

Ultimately, a senior's safety in their own home should be of primary importance. All of the possible precautions that can be taken in creating a safe environment for the senior should be considered and changed if necessary. Taking steps toward safety allows for the senior to remain safe, comfortable and offers opportunity for better quality of life.

Inside this guide, *The Consumer's Guide to Home Safety for Seniors*, is the following useful information:

- An overview of senior-focused home improvements.
- The top 11 home improvements that seniors have made to their homes, as reported by the U.S. Department of Housing and Urban Development.
- What equipment is and is not covered by Medicare.
- Tips for finding the right contractor to make improvements to your home.
- Lists of recommendations for changes in each room of the home to provide for safer and better functioning.
- List of recommendations for general changes to the home that will help a senior operate better inside the home and feel safer overall.
- For caregivers, an additional list of safety tips from their perspective

We hope you find this guide helpful as you determine how to create a safer environment for yourself, a loved one, or someone under your care.

Ed Pittock, CSA



President and Founder, Society of Certified Senior Advisors

Note: This white paper is intended to provide strictly factual information about home safety for seniors. SCSA does not take a stance on this topic and this white paper is only intended to help seniors interpret the vast amount of information available on this issue.

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A LOOK AT SENIOR-FOCUSED HOME IMPROVEMENT

Why is home improvement necessary for a senior?

Safety is the first concern when addressing home improvements for a senior. Typically, as a person's ability to care for themselves becomes increasingly limited, their safety should be the focus. Falls in the home are very common for seniors and can cause devastating changes in health status and independence. Any changes that can be made to the home which will help prevent falls should be addressed immediately.

Added benefits to the safety improvement measures that are taken in the home are the senior's access to expanded conveniences and better functionality within the home for normal daily activities. These benefits allow for a less stressful and more comfortable living environment making it easier, overall, for a senior to remain independently in his or her home.

Each home and safety improvement situation is different depending on the condition of the home and the needs of the senior.

What does home improvement mean for a senior?

A senior who is living in a safe and comfortable home, is able to live more independently and 'age in place'. When the modifications made in the senior's home have addressed safety and comfort issues, the senior's quality of life improves and the length of time that they will not need assistance from a family member, paid service provider, or be moved into an assisted living facility will be greatly extended.

The caregiver's role in home and safety improvement

Caregivers are responsible for the safety of the senior in their care and need to look at safety features from a different perspective. A senior may or may not need to be protected from certain elements within the home given his or her specific impairments. The caregiver should determine the necessary measures for making changes in the home. Again, some changes will be small and others more substantial. If the caregiver is not a family member, he or she should get permission to make changes to the home that would require any monetary investment. It may take the approval of many family members to make substantial changes.

Assessing the needs of the home and the senior

As you look through the improvement recommendations in this guide and compare them with the condition of the senior's home, determine which items are of highest priority to fix when it comes to keeping the senior safe. Even the smallest of changes can make a big difference. First understand the limitations of the senior. Ask the senior what areas in particular are difficult to navigate in the house, e.g. stairs, pathways, bathrooms, kitchen, etc. Next, observing the senior in the home will also provide clues of what he or she may be struggling with on a regular basis. It may be helpful to have an occupational therapist, geriatric care manager, or other professional who works with seniors come in to do an assessment of the home and the senior.

Assistance with paying for home improvements

All states and many local communities have programs to assist seniors with home maintenance, seasonal weatherization, and needed repairs. Fees range from free, except for the cost of materials, to an ability-to-pay basis.

Home repair loans are offered by government housing agencies and various nonprofit organizations. The loans can be interest-free or a below-market rate and eligibility requirements apply. Your local Area Agency on Aging will be able to help you locate these programs and determine which programs align with your situation.

Some sources for these loans are:

- Title III of the Older Americans Act
- U.S. Department of Agriculture Section 504 Rural Development Home Repair Loans
- Local Community Development Departments
- U.S. or local Department of Energy weatherization loans
- Federal Emergency Management (FEMA) for disaster assistance

Top 11 home improvements

The U.S. Department of Housing and Urban Development reported that these items were most often installed in a senior's home:

1. Levered doorknobs
2. Grab bars in bathrooms
3. Levered faucets in kitchen sink
4. Handrails on both sides of stairwells and on front and rear steps
5. Grab bars in showers
6. Removal of any door threshold
7. Movable shower heads for those who must sit
8. Portable shower seats
9. A bathroom with a bath/shower and a bedroom on the first floor
10. Widened doors to accommodate wheelchairs
11. Ramps for those using walkers and wheelchairs

Medicare and equipment coverage

Medicare Part B helps pay for some durable medical equipment but only when prescribed by a doctor and when the coverage criteria is met. To find out what equipment is covered and to find an approved supplier, contact a local Medicare's durable equipment regional carrier (DMERC). For more information, call 1-800-MEDICARE.

Equipment that IS covered under met conditions:	Equipment that IS NOT covered (adaptive daily living aids):
<ul style="list-style-type: none"> • Manual wheelchairs • Power wheelchairs • Some positioning devices • Walkers • Scooters • Seat-lift mechanisms for lift-chairs • Mattress over-lays • Hospital beds, semi-electric type only • Patient lifts • Oxygen equipment • Artificial limbs • Orthotics, splints 	<ul style="list-style-type: none"> • Ramps • Automobile lifts • Reachers • Sock-aids • Utensils • Transfer benches • Shower chairs • Raised toilet seats • Adjustable based beds • Pulse oximeter • Grab bars

TIPS FOR FINDING THE RIGHT CONTRACTOR

If the desired or necessary improvements require hiring a contractor, finding the right contractor can take some time and effort. Approaching the project with the following list in hand will help you locate a good contractor, develop a contract to maintain a quality working relationship with the contractor, and get a good end result.

1. Background check – Contact the Better Business Bureau about the contractor you are considering.
2. References - Ask for references of previous and/or current customers.
3. Payment - Never pay the full amount upfront. Pay according to a payment schedule in the contract. Do not make the last payment until every detail of the project is done to your satisfaction.
4. Contract - Always get a written contract. The contract spells out every detail of your project. It should be clear, concise and complete. Before you sign a contract, make sure it contains:
 - The contractor's name, address, phone, and license number, and proof of insurance coverage. If you work with a corporation, get the names of all owners and principals.
 - The payment schedule for the contractor, subcontractors and suppliers. Final payment should only be made when all work is done to the customer's complete satisfaction.
 - The estimated start and completion date.
 - The contractor's obligation to obtain all permits, including a list of those needed.
 - A clear definition of how changes to the original contract will be handled. A change order, common on remodeling jobs, is a written authorization for the contractor to make a change or addition to the work information described in the original contract. It may affect the project cost and schedule and should clearly spell this out. Remodelers may require payment for change orders before work begins.
 - A detailed bill of materials listing everything needed including color, model, size, brand name, and product.
 - Warranties covering both materials and workmanship. The names and addresses of the parties honoring the warranties, whether it is the contractor, distributor or manufacturer. The length of the warranty period and any warranty limitations should be spelled out.
 - A list of what the contractor will and will not do, e.g., site clean up and trash hauling.
 - Any oral promises made during the project should be included in the written contract.
 - Never sign a contract with blanks in it that can be filled in later.

Good contractors operate along these guidelines. If you should come across one that does not follow these procedures, find another contractor to interview. Ask friends and neighbors who they have used for home improvements. Contact your local senior support services organizations to see if they can recommend someone. The success of a sizeable home improvement project relies heavily on the quality of the contractor.

RECOMMENDATIONS FOR A SAFER LIVING ENVIRONMENT

Medication Safety

- Organize medicine in daily dosage packs to prevent medication distribution and consumption errors.
- Know what each pill is for and what it looks like. Write a description on the outside of the bottle or take a picture of each pill and put it on the outside of the bottle or with medication information.
- Follow the doctor's orders closely for taking the medicine – quantities, duration, food intake, etc.
- Throw away expired prescriptions and unmarked bottles.
- Keep all medications in original containers.
- Keep track of symptoms, side effects or changes in conditions and communicate them to a doctor.
- Get prescriptions refilled far enough in advance to avoid running out of medication.

Caregiver Tips:

- Store all medicine in a secure location.
- Ask pharmacist for child resistant containers.

General Home Safety

- Post all emergency numbers near the phone or on the refrigerator, i.e. emergency contacts, doctors, poison control.
- Place frequently used items within reach and off of high shelves.
- Remove potential tripping hazards: electric cords, low lying furniture, area rugs, loose carpet.
- Inspect walkways and driveways and repair any problem areas.
- Install ramps outside and inside the home where necessary for wheelchairs.
- Even out differences in floor heights from room to room by installing beveled thresholds.
- Check that footwear worn in the home has non-skid soles and is in good condition.
- Install or inspect smoke alarms to assure proper functioning.
- Check that small appliances are working properly and are in good condition, e.g., toasters, space heaters, blenders, coffee makers, microwaves, etc.
- Dispose of flammable liquids, e.g., paint, gasoline, etc.
- Remove clutter from main traffic areas.
- Inspect hand rails for proper, secure installation and that they can support appropriate weight.
- Position furniture to allow plenty of space for walking. Remove furniture if need be.
- Don't use chairs with rollers on the legs.
- Replace handles on doors, cabinets, and furniture that makes grasping them easier.
- Check stairways for safety: treads that are secure, carpeting that is not loose or worn, even heights of risers, take care of any protruding nails, get rid of clutter stored on steps, secure handrails, etc.
- Security:
 - Program the phone with all emergency numbers and important contacts.
 - Make sure all doors are in good condition and have sturdy locks.
 - Check that all windows lock and are not broken.
 - Illuminate entryways, pathways and yards.
 - Landscaping should not allow for blind spots near doors and windows. Keep all bushes and trees around doors and windows trimmed back.

General Home Safety cont.

Caregiver Tips:

- Lock any cabinets that contain sharp or dangerous items or remove the items from the home.
- Lock up all cleaning products in the kitchen, bathroom, laundry room, etc.
- Provide extra support while walking on surfaces such as tile, wet areas, icy walkways, in stocking feet, over curbs, into doctor's offices, and in unfamiliar places.
- Remove access to car keys if the senior is not able to drive.

Lighting Safety

- Check light levels for daytime and nighttime vision to be sure they are more than adequate in work areas, hallways, frequently used rooms, and pathways outside the home.
- Illuminate edges of stairs.
- Install night lights throughout the home to light the way.
- Install sensor light switches. These detect movement and will turn on the lights automatically when you enter a room. The lights also turn off automatically when there is no one in the room.
- Install a remote. This is a device held in your hand that controls a light that is plugged into a receiver that is plugged into a standard outlet.
- Install outdoor security sensor lights for added security.
- Even levels of light throughout the house make it easier for eyes to adapt moving from one area to another. Illuminating the ceiling and the tops of the walls helps the light reflect around the room without glare.
- Use task lights to see more clearly while reading, writing, cooking, and personal care.

Caregiver Tips:

- Seniors can tend to accept a lower level of lighting because they assume that poor eyesight is part of aging. They don't realize that it is very likely just a lighting issue. Experiment with light levels to improve the lighting throughout the home to see if that makes a difference.

Kitchen Safety

- Appliances:
 - Large size buttons and controls.
 - Easy to read displays.
 - Safety features within the unit include an automatic turn-off feature that will program a maximum cooking time and turn off when it is reached, a burner that will turn off when there is not a pan on it or if an empty pan is on it, and an indicator light will tell.
 - The safest place for a microwave is on a counter top, not above head-level, to avoid injury to the face when hot items are removed.
- Keep regularly used items within easy reach, so climbing on a chair to reach them is not necessary.
- Regularly inspect foods for freshness and expiration dates to get rid of spoiled foods.
- Replace cabinet and drawer handles with styles that are easier for grasping.

Caregiver Tips:

- Remove knobs from the stove or unplug it from the wall to avoid accidents.
- Keep knives out of reach or locked up.
- Lock up all cleaning products.

Bedroom Safety

- Move furniture with sharp corners or edges away from the bed in case of a fall out of bed.
- Move breakable items away from the bed.
- Wear nonskid socks to bed to avoid slipping and falling if getting up in the middle of the night.
- Install adjustable bed rails on one or both sides of the bed. These are good to keep a person in bed and to assist them getting in or out of bed.
- Consider the height of the bed and how easy or difficult it is for the senior to get in and out of bed. Raise the bed height if necessary.
- Keep a flashlight at the bedside.
- Dressers might be easier to access than closets.
- If a closet is used:
 - Get rid of excess clothing items.
 - Use adjustable rods and shelves.
 - Move shoes off of the floor and into a shoe rack.
 - Add lighting.

Caregiver Tips:

- Do not allow smoking in the bedroom.
- Remove all sources of flame from the bedroom.

Bathroom Safety

- Install non-skid surfaces on the floors, shower and tub.
- Install grab bars near the toilet and tub.
- Install elevated toilet seats with armrests.
- Have shower/tub chairs accessible.
- Install a raised toilet seat for easier transferring.
- Replace faucet fixtures to easy-to-use style.
- Set water heater at 120 degrees or less to avoid scalding.

Caregiver Tips:

- Remove all sharp objects, such as razors.
- Lock up all cleaning products.

Extra Safety Tips

- Use a cordless phone or cell phone in the home that the senior can carry around with them.
- Install a call button system that can alert authorities immediately in case of emergency. Some models include a device that can be worn around the neck.
- Reduce phone calls to the home. Add the phone number to the Do Not Call Registry, 1-888-382-1222 or www.donotcall.gov. You can also forward all phone calls to a different phone number.

Caregiver Tips:

- Install a web cam accessible from a remote location to keep an eye on the senior.
- Install a GPS in the home or car to allow for easy tracking.

CONCLUSION

Generally, the safer the home is with respect to the senior, the less likely the senior is to have an accident or a fall, and the more likely he or she is to feel safe and secure, thrive in that environment, prolong good health, and possibly improve a health condition. Whether minor adjustments or major improvements are made to the home, these changes can make a considerable difference in daily living and allow a person to remain in his or her home longer and ultimately reduce the cost outlay for in-home care or a move to a senior care facility.

We hope this guide provides you the direction you need to create a safe and functional residential setting for yourself, a loved one or the person in your care.

About the Society of Certified Senior Advisors (SCSA)

SCSA is the world's largest membership organization educating and credentialing professionals who serve seniors. SCSA was founded in 1997 with the input of doctors, attorneys, gerontologists, accountants, financial planners and other experts who believed there was a need for standardized education and a credential for professionals who work with seniors.

SCSA's mission is to educate professionals to work more effectively with their senior clients. For those who work with seniors, this means understanding the key health, social and financial factors that are important to seniors—and how these factors work together. CSAs are able to integrate this into their professional practices, no matter what field they're in. They've learned how incredibly gratifying it is to help seniors achieve their goals, and the seniors they've worked with have learned how important it is to work with someone who truly understands their age-related circumstances.

For more information about SCSA, please visit www.csa.us.

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