

# NEWSLETTER



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[www.ctdclearningplace.com](http://www.ctdclearningplace.com)



## HOUSING NEEDS

HOUSING IS LINKED TO HEALTHY AGEING BECAUSE IT PROMOTES THE POSSIBILITY OF REMAINING INDEPENDENT. ADJUSTMENTS MAY BE NECESSARY TO HELP PEOPLE ADAPT IN ORDER TO MAINTAIN A SENSE OF WELLBEING AND INDEPENDENCE IN DAILY LIFE.

- Housing modifications become more important as people age due to changes in our needs and health which can have an impact on what constitutes a safe and independent home
- There is a need to plan for how to manage maintenance - for our homes and ourselves

### KEY INFORMATION

- Recent aarp research shows that 75% of Americans want to stay in their homes and 77% hope to remain in their neighborhoods (numbers are similar in Canada)
- According to Canadian research 100 % of seniors surveyed want to stay in their homes as they age (National Institute of Aging 2022)
- Older adults are more vulnerable to environmental hazards reinforcing the link between housing and health



Scan QR code or click link below



<https://app.chalenj.com/ctoken/OSHM7WY4AYA7PtmzTGwI8Qbv86J6uT6Ra3ZxLp9L>

Topics covered in this Chalenj:

- Common issues for aging at home
- Low/no cost modifications for accessibility
- Change has begun
- Information for aging in place
- Additional options to explore





## A NEED TO PLAN

There is the need to plan for how to manage maintenance and care—for your home, and for yourself.

- As people age, their needs and health change, which can have an impact on what constitutes a safe and independent home. Housing modifications become more important as people age.
- Older adults are more vulnerable to environmental hazards reinforcing the link between housing and health.

<https://academic.oup.com/gerontologist/article/47/1/96/588558>

## COMMON ISSUES FOR AGING AT HOME

- Cost of staying in your home
- Cost of outdoor maintenance, house repairs, and indoor maintenance
- Yearly cost for cutting grass, maintaining a garden, and snow removal
- Replacement of roof, windows, air conditioner, hot water tank
- Yearly cost for house cleaning, heating and cooling, home and/or car insurance
- Cost for small renovations: handrails, shower rails, ramp
- Cost for large renovations: accessible doorways, bathroom, shower, counter height changes, main level living



## THOUGHTS TO CONSIDER

If you are contemplating retiring, it may be helpful to complete a retirement budget worksheet to see the differences in costs before you retire and after you stop working.

Look at costs that you have today on one side and then list costs that you anticipate will be ongoing once you retire



Use the link below to access a sample budget worksheet...

[https://app.chalenj.com/storage/app/public/public/tasks/1055\\_166722223\\_9-Retirement-budget-worksheet.pdf](https://app.chalenj.com/storage/app/public/public/tasks/1055_166722223_9-Retirement-budget-worksheet.pdf)

 GetSmarterAboutMoney.ca  
Invest Wisely

 OSC  
Ontario Securities Commission  
Investor Education

What's your budget?

Good financial planning starts with knowing what you spend. Try out this budget worksheet to see the difference in your costs before you retire and after you stop working.

# LOW/NO-COST MODIFICATIONS FOR ACCESSIBILITY

**There is the need to plan for how to manage maintenance and care—for your home, and for yourself.**

- As people age, their needs and health change, which can have an impact on what constitutes a safe and independent home.
- Housing modifications become more important as people age.
- Older adults are more vulnerable to environmental hazards reinforcing the link between housing and health.

**Click here to learn more!**



<https://www.cmhc-schl.gc.ca/professionals/industry-innovation-and-leadership/industry-expertise/accessible-adaptable-housing/aging-in-place/low-and-no-cost-modifications-for-accessibility>

**Here is a list of things to consider when assessing your home for suitability to age in place:**

- Doorways and Entrances
- Furniture and Home Layouts
- Stairs and Staircases
- Kitchens, Bathrooms, Laundry Rooms
- Lighting

## HOUSING SOLUTION LAB EXPLORING PURPOSED-BASED SENIOR/NEWCOMER HOUSING IN NORTHUMBERLAND AND PETERBOROUGH

### PROBLEM STATEMENT

How can a hub model, through the integration of social enterprise and housing, address the growing need for affordable and appropriate housing that supports a purpose-filled life and builds community for older adults within Northumberland County and Peterborough?

- Local study completed in partnership with Metropolitan University and local senior/housing organizations (2015).
- This Solution Lab used interviews and workshops to identify challenges, needs and programming/service gaps, working toward developing a potential solution specific to the primary population which addresses the unique constraints of this rural geographic area.



### Check out Habitat's Home Repair and Accessibility Modification Program!

There is access to interest free loans, forgivable loans and grants. Funding is available for low-moderate income households to make urgent or necessary repairs to increase safety, accessibility, and efficiency of their homes.

<https://www.habitatnorthumberland.ca/home-repairs>

Many provinces in Canada have already begun making innovative changes towards aging at home.



#### HOUSING FOR SENIORS:

Partnering with CMHC and Solution Lab, the objective of this project was developing a model of purpose-driven, affordable housing in rural and small-medium sized urban areas.

**Follow this link to learn more about the project!**

<https://ctdclearningplace.wixsite.com/housingsolutionlab>



There are a number of things to consider when contemplating aging in place.

Click on the link to watch a video about "What can Aging in Place Look Like...."

While reading the information from the link provided, think about your current living arrangement, does it allow you to age in place?

- Introduction to aging in place
- Naturally Occurring Retirement Communities (NORCs) and the Benefits of NORCs.
- Helpful home changes from people living with dementia.
- Hiring a contractor.

<https://youtu.be/4LcvXki4JEI>

## OTHER OPTIONS TO EXPLORE

- You have thought about aging at home, estimated some housing maintenance and renovation costs, but what about an alternative?
- Think about other housing options close to amenities you frequent and write down some locations in your area.

### More ideas to consider:

- condominiums, rentals, shared homes, coach houses, co-op housing, retirement facilities
- mobility accessible homes, bungalows, elevators
- public transportation
- proximity to friends and family

<https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/aging-checklist.html>

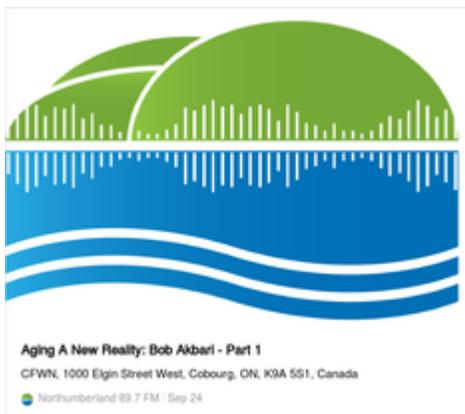
## Change before you have to.

\*Jack Welch, former CEO of General Electric



## Looking beyond the 4 walls of a house

- Importance of integrating services, amenities, activities, opportunities for social interaction and meaningful activities
- Balance independence with being close to others and connected to community



<https://northumbreland897.ca/aging-a-new-reality-bob-akbari-part-1>

<https://northumbreland897.ca/aging-a-new-reality-bob-akbari-part-2>

