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LIFE | JOURNAL REPORTS

Homeowners Get Ready to 'Age in Place'

Baby boomers spend on improvements that will allow them to stay in their houses longer



In the Owens home, the entry mat is recessed to prevent trips. PHOTO: BILL OWENS

By SALLY ABRAHMS

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Bill and Betsy Owens recall the growing concerns they had about their house—built in 1876—in Powell, Ohio. They loved the 12-foot ceilings, the circular stairway and the formal parlor. But when the couple thought about the future, the home's steep steps and narrow doorways meant "it wasn't very livable," says Mr. Owens, age 57.

So, three years ago, the Owens built an addition. Now there are no steps from the driveway into their new kitchen and great room. A control pad with smart technology turns lights on and off, and three-foot-wide doorways offer easy access for a grandchild in a stroller or, if the Owens should need it, a walker or wheelchair.

"Our homes aren't aging as well as we are," says Mr. Owens, a Columbus, Ohio, contractor.

Call it a baby-boom building boom. Hoping to remain in their homes

JOURNAL REPORT

- Insights from The Experts (http://blogs.wsj.com/experts/category/retirement/? mod=experts retirement)
- Read more at WSJ.com/Encore (http://online.wsj.com/public/page/journal-reportretirement.html)

MORE IN ENCORE: THE NEW RETIREMENT

- How to Add Life to Longer Lives (http://www.wsj.com/articles/how-to-make-the-most-oflonger-lives-1432743631)
- New Ways to Tap Your Nest Egg (http://www.wsj.com/articles/a-better-way-to-tap-yourretirement-savings-1432836119)
- A Financial Adviser's Credentials (http://www.wsj.com/articles/credentials-to-look-for-in-afinancial-adviser-1432824631)
- Cycling Around the World (http://www.wsj.com/articles/new-retirees-head-around-the-worldby-bike-1432905408)
- Be Ready for Health Trouble on Trips (http://www.wsj.com/articles/how-to-prepare-forhealth-problems-on-a-trip-abroad-1432833399)

and

Help for Your Home

Resources that focus on aging in place

◆ ARP HomeFit Guide
aarp.org (search for: homefit guide)
How to create a "lifelong home." Both
do-it-yourself projects and improvements
requiring professional help.

AARP Livable Communities Index aarp.org/livabilityindex
 Tool to measure livability (transportation, civic engagement, etc.) around the country and in your community.

Aging in Place aginginplace.com
 Tips and resources, as well as a retail site.

Aging in Place Technology Watch ageinplacetech.com
 Analysis of, and guidance about, technologies and related services.

Certified Aging-in-Place Specialists www.nahb.org/capsdirectory
A listing of mainly builders, architects, designers and remodelers who receive training through the National Association of Home Builders to help individuals make their homes safer and more accessible.

National Aging in Place Council Ageinplace.org
List of aging-in-place professionals,
as well as housing information.

 "Aging in the Right Place" by Stephen M. Golant
 With the emphasis on "right." Contends that aging in place isn't right for everyone and looks at different options to improve quality of life.

*The Accessible Home: Designing for All Ages and Abilities" by Deborah Pierce Begins by looking at daily activities (dressing, cooking, sleeping) that can help shape thoughts about home design. Twenty-five case studies illustrate how accessibility is built into various settings.

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communities as they age-but recognizing that living spaces can become unsafe and difficult to navigate—people in their 50s and beyond are retrofitting houses, building additions or constructing new digs with age-friendly features.

"You have to design for a 'you' that doesn't exist yet," says Louis Tenenbaum, a Rockville, Md., contractor and founder of the Aging in Place Institute, a nonprofit that educates businesses and consumers about aging in place.

The big picture is worrisome. A recent study from the Joint Center for Housing Studies of Harvard University found that less than 25% of homeowners age 55-plus have a bedroom and full bathroom on the first floor of their homes, a way to get into the house without steps, and no steps between rooms—universal design features that make life easier for all ages.

Remodeling can be pricey. But given the high cost of care in an assisted-living facility or nursing home, such improvements can make sense, experts say.

"People have a financial plan, an estate plan and an insurance plan. How about a frailty or disability plan?" asks Mary Tuuk, a geriatrician in Denver.

Here is a look at three families who have taken the plunge.

Say goodbye to steps

Two years ago, Frank Briber made the case to his wife, Fran Pollitt: He was no longer willing to live in Fryeburg, Maine. The town has no public transportation, and Portland, the nearest big city, is 90 minutes away. "Rural Maine is a tough place to live as you grow older," says Mr. Briber, 65, a retired banker.

The pair decided to move to Wayland, Mass., a Boston suburb. They bought Ms. Pollitt's mother's house, tore it down and are building a brick, French-chateau-style home.

"We've seen our parents get old," Mr. Briber says. "We want to make it as easy as possible as we enter those years." For the couple, that means minimal upkeep and no-hassle navigating.

When the house is completed in the first half of next year, it will have a gently sloped walkway—really a ramp with landscaping on both sides to disguise it—to the step-free door. The pair's master bedroom and bath will be on the main level. The powder room will have a wide door, grab bars that look like elegant towel bars, and a vanity with space below for a walker.



When their adult children (each has two from a prior marriage) and the

The Owens' kitchen storage is designed to minimize lifting. PHOTO: BILL OWENS

grandchildren visit, their quarters will be upstairs.

Mr. Briber doesn't want to worry about mowing, so he's creating a meadow with wildflowers. And then there is the backyard. "We could have had beautiful tiered terraces," says Ms. Pollitt, 61, "but we can't be going up and down steps all the time." It, too, will be sloped with few stairs.

The couple expects to spend \$3 million. The hefty price is less the result of its age-friendly features than of high-end finishes and materials. (It will be a passive-energy house—one designed to use far less energy than the typical home.) Still, if they ever have to sell, Mr. Briber says, "there are enough retired people who would buy this house in a second. There are very few homes designed with aging in place in mind."

The bathroom gets an upgrade

Sally Evans, 67, and Brian Rodgers, 66, adore their Bellaire, Texas, townhouse and want to live there "for 20 or 30 more years," says Ms. Evans.

But their small master bathroom had turn faucets, a deep, treacherous bathtub, a narrow 24-inch-wide door, and a step-up shower with sliding glass doors.



In the Evans-Rodgers master bath, the shower has a fold-up seat and grab bar. PHOTO: DAN BAWDEN

Not today. The door was expanded 10 inches, and the new vanity is raised, making it gentler on the back. The couple nixed the tub and

installed lever faucets. ("It's a lot easier to use," says Ms. Evans, "and arthritis runs in my family.") There is also a curbless walk-in shower with a teak fold-up chair.

Oh yes, and five grab bars.

"Even though we don't need them now, we thought, 'Why not put them in and be ready?' "says Ms. Evans, a public-relations consultant. "Brian and I are in good shape and work out five days a week, so I'm amazed at how much I use the grab bars. I don't want to take the chance of falling." She finds the grab bar with a hand-held shower head on it "cool."

It cost \$32,500 to retrofit their bathroom; age-friendly items added just \$2,000 to the tab.

No bending, no tripping

The four bedrooms in the Owens's 19th-century home are an 18-step climb from the first floor.

"Life has a way of throwing you curveballs. It's a pretty big deal if something were to happen now or in 20 years," says Mr. Owens.

So the Owens looked around and decided that if they ever need a bedroom on the first floor, it will be their parlor. A full bathroom that's already nearby makes them golden.

Today, there are no steps anywhere on the first floor and expansive spaces to move about. "As soon as you walk through the door, you know something is different," Mr. Owens says.

To prevent tripping, the rugs and entry mat in the new space are recessed into the hardwood floor. The wood is good for walking and wheelchairs, holds up well, and is easy to maintain. A heated-tile floor, great for cold mornings, is also flush with the hardwood in another area.

Kitchen counters have variable heights for sitting (if a person wishes to sit, or if someone is in a wheelchair) and standing. Upper cabinets are few; that helps eliminate heavy lifting, reaching for items, and potentially falling. Drawers and doors underneath the counter close automatically, requiring no hand strength.

Rather than bend down to reach plugs, the couple put outlets at least 18 inches off the floor. A keyless entry means one less thing to worry about, too.

About one-third of the \$170,000 price tag for the addition (which would have run \$220,000 if Mr. Owens wasn't in the building business) was spent on age-friendly features, but guests and family of all ages are benefiting. He points out that his three children, ages 17 to 23, will "especially appreciate the no-step entry if they blow out their knees skiing!"

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