

6 Most Asked Questions

00;00;00;00 - 00;00;31;26

Karen Brown

Welcome to another episode of Real Life Renos : The Podcast. I'm your host, Karen Brown. And for those who may be joining us for the first time, I'm an aging in place and accessibility strategist. I get a lot of questions sent to me or asked of me as I move through my day and so I thought I'd do this podcast on my top six questions and answer them for all of our listeners.

00;00;31;28 - 00;00;53;16

Karen Brown

Here we go. Question number one What is aging in place? That's a reasonable question because we hear that term a lot and not everybody truly understands what it means. There are a lot of definitions of aging in place, including staying in the home you've been in and perhaps raised your family in. I prefer to think of it as staying in the place of your choosing.

00;00;53;19 - 00;01;14;14

Karen Brown

So that doesn't necessarily mean the home you've had for ten or 20 years or the place where you've raised your family. If you want to downsize, do it. If you want to change neighbourhoods or even towns, do that. Look ahead for the next 20 or 30 years of your life and decide where you want to be and how you ideally want to live.

00;01;14;17 - 00;01;34;24

Karen Brown

Looking ahead means taking into consideration the progression of any disease or disability you have. It means thinking about range

of motion. It means thinking about how you will live and do life without a car and so on. Of course, it also includes your dreams, because now that your kids are grown and gone, you may have things that you want to do.

00;01;34;24 - 00;02;00;13

Karen Brown

So it's not all about, you know, the doom and gloom aspects of aging. It's about living your life the way you want to live. Once you've considered the probabilities, the possibilities, and the strong maybes you can set about either finding the place that is the best fit for you or making the current place you have a better fit for the next stage of your life.

00;02;00;15 - 00;02;25;18

Karen Brown

Question number two What modifications can I make to my home to make it safer and more accessible as I age? To a large extent, this question is dependent on your individual circumstances. However, in general terms, I can refer you to the last three podcasts I did with Ron Wickman. Ron is an architect who lives in Edmonton, and he is a barrier free specialist.

00;02;25;20 - 00;02;50;18

Karen Brown

So we did a series of five podcasts. The last three, we took a deep dive into entrances, vertical movement and bathrooms. I would encourage you to listen to those for more information. However, you need to be able to enter and exit your home independently and safely. So look at how that might be accomplished. A ramp or a lift of some kind is probably your solution.

00;02;50;20 - 00;03;09;21

Karen Brown

Inside the home, take a look at how you move about on a daily basis. For people who have a bungalow, this will be an easier puzzle to solve. But a two or three story house is not a deterrent for many. With a two storey house. The main bathroom will be on the second story, along with the primary bedroom.

00;03;09;23 - 00;03;33;06

Karen Brown

Is there room on the main floor to renovate and have the primary and a three piece good sized bathroom on the main floor? I say good size because if in your future there is a walker or a wheelchair, you will need a turning radius. And that is generally defined as five feet. You would also benefit from a shower that has no barriers to entry.

00;03;33;06 - 00;04;00;16

Karen Brown

So no lips. Sometimes those are called stepless showers, Euro showers, barrier free showers roll in showers. They're all the same thing. No barriers to entry. Alternatively, we need to look for solutions to move people safely between the main and second floor. That could be a home elevator or a stairlift. Now, don't freak out because I've said home elevator.

00;04;00;18 - 00;04;25;03

Karen Brown

When you listen to the podcast that Ron and I did on vertical movement within the house, you will hear that often times the cost of a stairlift is the same or greater than a home elevator, and that home elevators have not increased in price in decades. So it

is worth considering. Listen to that podcast and you'll get more information on including pricing.

00;04;25;06 - 00;04;49;13

Karen Brown

Again, you need to be able to think into the future and choose the option that will benefit you down the road, if not immediately, so that you're not throwing money away. Just like in question number one, I talked about looking down the road 20 or 30 years. If you're only looking down the road five years and doing what will benefit you for that period of time, then when five years comes, you're looking to make additional modifications.

00;04;49;13 - 00;05;06;03

Karen Brown

So look, as far down the road as the information you can gather allows and make your decisions based on your worst case scenario and then you will live and enjoy the benefit of it all along.

00;05;06;03 - 00;05;25;19

Speaker 1

Question number three are there any financial assistance programs available to help me renovate my home to make it safer? Well, yes, there are. If you have equity in your home, a good reverse mortgage will be useful. The home stays in your name and the amount you borrow against the equity is paid when you sell the house or pass away.

00;05;25;25 - 00;05;54;11

Speaker 1

Now, that's very simplistic, but reverse mortgages from reputable companies are a decent option. Emphasis on reputable. Make

sure you do your homework. The Ontario Renovates program allows up to \$25,000 in forgivable loan assistance to low and moderate income households with at least one senior adult. And it's to cover eligible, major repairs, renovations and accessibility modifications. Of course, there are qualifiers.

00;05;54;19 - 00;06;20;15

Speaker 1

For instance, if you are single and your annual income from all sources is less than \$36,075, then you may be eligible for two people. The income has to be less than 53,610 and so on. 10% of the loan is forgiven each year so that after ten years there's nothing left to pay. There are programs like this in most provinces.

00;06;20;16 - 00;06;46;04

Speaker 1

Some offer more money but must be paid back. Some have interest. Others don't. They all have different structures. So check them out for your province or territory. Federally, there is the federal Home Accessibility Tax credit, which is for people 65 and older who have a valid disability tax certificate or support someone who does have that certificate. It's a tax credit.

00;06;46;10 - 00;07;15;19

Speaker 1

So you have to spend the money and then you can claim up to \$10,000 of total eligible expenses and receive a tax credit of 15% of the amount spent. So you don't get the whole 10,000 back. You get 15% of that as a tax credit. The new kid on the block is the multi-generational home renovation tax credit, which is for building a secondary suite for seniors or adults with disabilities.

00;07;15;21 - 00;07;36;06

Speaker 1

People multigenerational homes are making a big comeback. So consider this as part of your long range plan. This allows for a 15% tax credit on up to \$50,000 in qualifying renovation or construction costs. So the maximum credit is \$7,500.

00;07;36;06 - 00;07;41;27

Karen Brown

Question number four How can I plan for my aging if I want to stay in my home?

00;07;41;29 - 00;08;07;02

Karen Brown

I get asked this question in multiple different ways all the time, and it's a really good question. Planning for your long term care needs is a huge project and it's very multifaceted. But as I've said, doing nothing is making a decision. So I would prefer that people would make the decision to proactively plan for themselves. You need to understand the progression of any illness or disease you have.

00;08;07;04 - 00;08;28;22

Karen Brown

Ask your doctor what things will look like for you in 20 or 30 years down the road, whatever it might look like. Plan for that. Understand how you will need your house to function so that you can continue to live there safely and independently, including getting in and out and using the bathroom. You might need some support. So what does that look like?

00;08;28;24 - 00;08;55;29

Karen Brown

Full time? Part time. Do you want someone living with you or not? Plan to stop driving and know what that looks like. Yes, I know you're all cringing, but you do have to plan to stop driving because if you don't make the decision, someone else will. Because you can't drive safely anymore. Your range of motion doesn't allow you to look around you while you're driving.

00;08;56;02 - 00;09;18;24

Karen Brown

It could be any number of reasons, but you need to take control of that and plan for yourself when you're going to stop driving. And what that will look like. How will you get groceries? How will you get to the doctor, attend church or social activities and so on? Really think about this stuff. I feel that many of us think that our kids live close enough so that they will do all of this.

00;09;18;24 - 00;09;45;09

Karen Brown

But they have lives. They're raising their children and they're going to their jobs and building their careers. Surely they want to support you, but don't assume that they want to be your caregivers. I often have conversations with elderly widows who feel an incredible loss of dignity and self when their adult sons must toilet and bathe them. Believe me, the sons don't love this either.

00;09;45;12 - 00;10;10;03

Karen Brown

Think of how your house will be looked after. It has to be maintained, cleaned the grass, cut the snow shoveled. I often suggest to people that they make a list of how life gets done in a chart form. Include how often tasks are done, how long they take, and what the costs are. It's a good way to understand what

you might be asking of other people and how much it might cost to hire tasks done instead.

00;10;10;05 - 00;10;32;08

Karen Brown

I did this exercise with a family a couple of years ago. Mum lived alone in what had been the family home. Son lived with his family some 20 minutes away. Son and his wife both had busy careers and were raising three children. Two of the children were in high school and one had gone off to post-secondary education. The husband felt very strongly that his mother was his responsibility.

00;10;32;11 - 00;11;06;00

Karen Brown

His wife had her own parents to look after and that his wife's time, apart from her job, was best spent on their children and their own home. First, we added up the time he spent on his own life, including his job, his tasks at the family home, exercise, social activities, and so on. We included everything. Then we listed the tasks needed to care for his mother and her house, which, by the way, she was not keen on leaving and the time required to carry out these tasks, adding everything together.

00;11;06;02 - 00;11;30;29

Karen Brown

The husband would have to spend 14 hours more than any given week has to do it all. A week has 168 hours, so he needed the universe to give him 14 more. That wasn't going to happen, so he would have to sacrifice volunteering in his community, date night with his wife, his daily exercise routine and all of his other social activities in order to be able to maintain both households.

00;11;31;01 - 00;11;51;21

Karen Brown

It was far less expensive than having her live in supported care, but of course it was his labour was free. This doesn't mean there was no cost to him. It just wasn't a monetary cost. Look at all he would have to give up. Important to note is that when he was at his mother's house, he wasn't visiting. They weren't sitting having tea.

00;11;51;27 - 00;12;17;24

Karen Brown

He wasn't taking her for a walk. He was working. So they didn't really spend a ton of time together that was quality time. Let's not kid ourselves Many, many people do exactly this. In the process, they become isolated, depressed, disengaged with the rest of the world and often become ill. And it's not uncommon for them to pass away before the person for whom they are providing care.

00;12;17;26 - 00;12;48;15

Karen Brown

The family that I worked with together with the husband's mother, very important to have the mother in on this, made the decision that selling her home was best. Everybody was able to compromise. They were able to find her an apartment in a three stage retirement village so that she could live with relative independence in an apartment, purchase the services she need, and in the future, she could move through the other two stages of the village, long term care and then nursing care.

00;12;48;18 - 00;13;22;06

Karen Brown

She got to stay being her son's mother. Don't just count that everybody wants their mother. Every mother wants their children.

But when they become our caregivers, it changes the dynamic. So she got to stay being her son's mother. Her son and his family are able to visit often and include her in some of their social activities. Yes, she has to pay to be in the village, but the money from the sale of her house was invested and together with her other income from pensions, she was comfortable.

00;13;22;08 - 00;14;08;02

Karen Brown

Not wealthy, but comfortable. Long story, but all to say that planning is everything and you need to be brutally honest with yourself, not just focused on your own wants to the exclusion of everybody else's wants and needs. Question number five What should I discuss with my family about my aging process? The short answer is everything. Once you have consulted with your health care team and understand your future from that perspective, consulted with your financial planner and understand your budget and made decisions about where you will live and what it will look like once you have made sure that you have a will and powers of attorney in place.

00;14;08;04 - 00;14;34;18

Karen Brown

Have a family meeting and tell them about your plans. You aren't necessarily asking for input unless you want their input. You're telling them what you will be doing. You're still an adult. You still have control of your life. You want everyone on the same page, understanding your wishes and your intentions. Tell them where the will is. Make sure they know how to get in touch with your lawyer and your financial planner and what your funeral will look like.

00;14;34;19 - 00;14;57;12

Karen Brown

Yes, You should even plan that. The worst thing in the world is having your adult children standing over your hospital bed arguing about your care. Back to my belief and proactivity. Plan it, make the decisions and tell them. Are all plans subject to change? Of course they are. Life is a moving, fluid, living, breathing thing and plans can change.

00;14;57;14 - 00;15;24;03

Karen Brown

But to the extent that you are able to take charge of those decisions. Question number six How can I maintain a sense of purpose and connection while I age in place? By having the intention to be purposeful and engaged with life? It's that simple. And for some it's that difficult. I saw a study that said that we make something like 35,000 conscious decisions each day.

00;15;24;05 - 00;15;46;19

Karen Brown

That sounds like a lot of decisions, but for some, making decisions becomes increasingly difficult. And not making a decision is in fact making a decision. The less you are engaged with friends and activities, the harder it will be to put yourself out there. The less time you spend with hobbies or volunteering, the harder it becomes to engage in these activities.

00;15;46;21 - 00;16;09;15

Karen Brown

We saw that during COVID lockdowns, didn't we? Sometimes it's baby steps that you need to take by offering to help in some community activity. Other times it's getting back to activities you once enjoyed but have moved away from. Call a friend and say that you want a buddy to walk with a couple of times a week.

Make a point of going to the library to catch up on the latest newspapers and magazine articles.

00;16;09;18 - 00;16;30;07

Karen Brown

Yes, you can go to the library and just sit there. You don't have to take a book out. You can just sit there. Hold your head up when you're grocery shopping and smile at those you pass. It's amazing how small efforts can be good for the soul and uplift you. If you're someone who likes to journal, write down your goals and accomplishments so that you can see progress.

00;16;30;08 - 00;16;49;16

Karen Brown

It really helps to be able to look back and see where you were and measure it against where you are now. Here's something my neighbourhood did a few years ago. If you've been following me for a while, you know that I lived in a house where I raised my children for 20 some odd years, 25 years, just about.

00;16;49;18 - 00;17;08;26

Karen Brown

And I thought I'd better follow my own advice. And when my children were grown and gone, I sold the house. So many in my neighbourhood were doing that. So it's all sort of taken apart now. But regardless, here's something we used to do. And if you're aging in place in a familiar neighbourhood, you can do it too. Consider hosting a dessert night.

00;17;08;28 - 00;17;30;02

Karen Brown

Invite your neighbors to bring their favorite dessert, BYOB and a chair, sit in the yard and catch up with each other. We used to sit

in a great big circle and just catch up. Everyone does a little bit of work to contribute to a very lovely, indulgent evening and goes home with a renewed sense of connection. It was really fun.

00;17;30;09 - 00;17;53;05

Karen Brown

We did that too, sometimes three times each summer on those warm summer nights. It was wonderful. I look back on those memories very fondly. There you have it. The top six questions I am asked on a fairly regular basis. If you have a question, send it in by using the contact US form at RenoStudios.com. We'll see you next time for another episode of Real Life Reno's : The Podcast.

00;17;56;07 - 00;18;33;25

Karen Brown

Real Life Renos : The Podcast is a production of Reno Studios. Executive produced by Karen Brown. This is Real Life theme music and lyrics by Jane Carmichael, recorded at Swamp Songs recording studio in Lucan, Ontario. Engineered by Matt Weston. Thank you for tuning in.