



Own Your Future

Aging in Place

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None of us likes to think about getting old and needing help. But we do hope that we will have choices about where and how we will live as we age. For most of us, the first choice is to stay in our own home for as long as we can. Whether you need help with housekeeping, meals, personal care or minor home repairs, programs are available that can make staying at home possible for anyone, including those of modest means.

In the past, if someone had difficulty cooking a meal or taking a bath that was a sign it was time to move in with family or go to a nursing home. Fortunately, that is no longer the case. Today, you can live on your own for many years, even as you grow older and need help with everyday tasks. This is called "aging in place."

When you develop a chronic health condition such as diabetes, arthritis, or Alzheimer's disease, aging in place means more than just staying put; there are many other things to consider. Does your home afford a safe, comfortable environment for whatever care you may need? What services are available if you need care in your home? How much does care cost, will you need special equipment and can you afford it? If you are no longer driving, is access to safe, reliable modes of transportation readily available?

Americans of all ages value their ability to live independently. However, without a plan for aging in place, it can be hard to stay in control of your life. Knowing your health risks and financial options can make a big difference in your ability to stay in a familiar place.

Information adapted from www.aginginplace.org

What is a "NORC"

A NORC is a community or neighborhood where residents remain for years and age as neighbors, until a Naturally Occurring Retirement Community develops. A NORC may refer to a specific apartment building, or a street of old single family homes. Residents would have stayed and just aged.

It is possible to band together and develop, or seek help to develop, access to services to aid those needing assistance, thereby retaining the highest quality of life for all residents as they age.

Some 27% of seniors live in a NORC.

Fair housing laws provide for a complex with 80% of its residents over 55, to become officially age restricted. Another classification for restricted age is for 100% of residents to be above the age of 62, but this is rare in an evolving NORC.

For many years, the law required an age restricted community to offer significant amenities and services if it was age restricted. That is no longer the case, but to compete, and attract residents, we still see most age restricted communities offering amenities and services to serve their residents.

Significant amenities and services may include:

- Social and recreational programs
- Continuing education programs
- Information and counseling
- Outside maintenance and referral services
- Emergency and preventive health care programs
- Meal Programs
- Transportation on a schedule

Information adapted from www.aginginplaceinitiative.org

Resources

The National Aging in Place Council

www.ageinplace.org

The National Aging in Place Council is a senior support network. NAIPC was founded on the belief that an overwhelming majority of older Americans want to remain in their homes for as long as possible, but lack awareness of home and community-based services that make independent living possible.

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www.aginginplace.org

Aging in Place is an initiative of Partners for Livable Communities and the National Association of Area Agencies on Aging (n4a). It was developed to help America's communities prepare for the aging of their population and to become places that are good to grow up, live in and grow old.

Senior Resource

www.seniorresource.com

Senior Resource provides information and resources for of housing options and information for retirement, finance, insurance and care.

NeighborWorks America

www.nw.org

NeighborWorks America is a national nonprofit organization created by Congress to provide financial support, technical assistance, and training for community-based revitalization efforts. The website provides an excellent resource for aging in place.