



The Complete Guide to

Aging in Place in the Twin Cities

Seniors want to stay home longer, but many don't know how. **Age Well at Home™** makes it possible with aging in place home modifications, resources, and support.

***Age Well at Home™* is Help for Seniors**


When you reach a certain age, you might feel like the only way to age safely is to move to a senior living community. What you might not realize is there are ways you can age while maintaining the independence of homeownership.

Today, there are more senior living options than ever that don't mean giving up the benefits of owning a home.

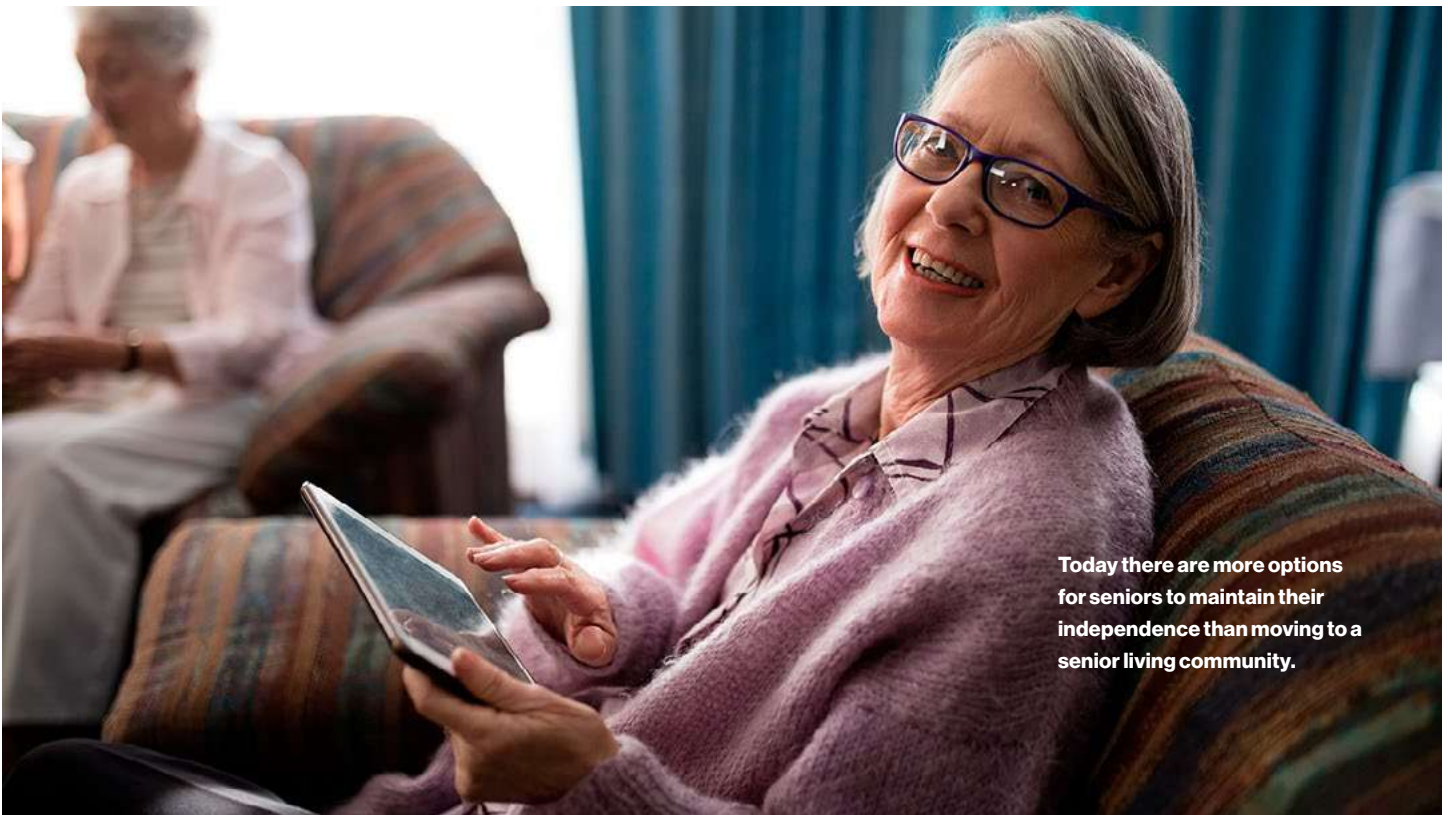
Most older homeowners want to stay in the homes they love as long as possible, but it's hard to know where to start. Today, there are more senior living options than ever that don't mean giving up the benefits of owning a home.

One option is *Age Well at Home*, a home modification and senior homeowner support program from Twin Cities Habitat for Humanity. The program helps homeowners live safer, healthier, and longer lives in their own homes.

We created this resource to explain what aging in place is, how to age in place, and how *Age Well at Home* can help you do it.



Lilly purchased her home from Twin Cities Habitat for Humanity in 1985. Simple modifications like ramps and grab bars make it easier for her to remain in the home she loves.



Today there are more options for seniors to maintain their independence than moving to a senior living community.

What is Aging in Place? Why Do We Need It?

Every adult should have the right to live independently. That gets harder to do with age, but for most people, it's still achievable. **It's called aging in place:** making the home you love fit your changing lifestyle so you can stay in it longer.

As Americans get older, the need for aging in place solutions grows. Consider the following statistics on aging:

- [Every day in the United States, 10,000 people turn 65 years old.](#) AARP
- [People over the age of 50 are predicted to outnumber children under 18 for the first time by 2034.](#) U.S. Census Bureau
- [Nearly 80% of Minnesotans older than 65 own their homes.](#) U.S. Census Bureau
- [People 65 and older are expected to make up almost 20% of Minnesota's population by 2025.](#) Minnesota Compass
- [More than 75% of adults over 50 say they want to stay at home while they age, but more than half don't know how they'll do it.](#) AARP

Research shows that older adults don't want to leave their homes, but aging in place comes with a set of challenges difficult to take on alone. That's why we started *Age Well at Home* (formerly *Age in Place*).

Through *Age Well at Home*, we partner with healthcare providers and volunteers to make safety and mobility enhancements to seniors' homes.

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Through our *Age Well at Home* program, we partner to make safety and mobility enhancements to help seniors age in place.

agewellathome.org»

Benefits of Aging in Place

With support from your community and organizations like Twin Cities Habitat for Humanity you can age in place instead of moving into a nursing home or senior living community. It could help you lead a happier, more independent life.

Seniors Can Live Healthier, Happier Lives

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Studies have shown a reduction in cognitive decline if seniors maintain a sense of community while aging in place.

[Greater Good Science Center »](#)

Don't underestimate how important your living space is to your health. When you've lived in one place most of your life, it's more of a home than a house. It can be hard to let go of the emotional attachment to your home and the connections you've made and the communities you're a part of.

Everyone's situation is different, but with the right resources you can improve your quality of life by living at home longer. [Studies have shown a reduction in cognitive decline if seniors maintain a sense of community while aging in place.](#)



For seniors, **moving can have a bigger impact than it does for young people.** Uprooting and moving into a new space can affect their physical, mental, and emotional well-being and add confusion and stress to their later years. Relocation Stress Syndrome (RSS) is defined as the anxiety and loneliness that can follow moving to a new place. RSS can aggravate common aging symptoms (like depression and stress) and lead to decreased cognitive function—all of which have been associated with lower quality of life and shorter life expectancy.

Additionally, **socialization** only becomes more important with age. Aging itself can increase feelings of depression and isolation in seniors, so it's vital to make sure every senior has the tools and opportunities to be with other people as they age. Many senior living communities offer social programs for residents, but nursing homes are often unfamiliar places.

Many older adults may prefer to socialize from home. It can be as simple as regular calls with family, joining friends for volunteering and games, or even just being in public.

Aging in Place Can Be an Affordable Option

You can't put a dollar value on your lifestyle, but comparing the cost of aging at home to other senior living options can help you narrow your search. As of 2020, Americans spend around \$83 billion per year on assisted living and senior communities, and that number is expected to increase over the next seven years.

It's important to remember that no two seniors' living situations are the same, and there are many factors aside from cost that can help decide whether or not aging in place is right for you. With that in mind, here's a comparison of the costs of senior living options in Minnesota:

- The average cost of living in a private room of a nursing home facility in Minnesota is \$12,025 per month. *Genworth's 2020 Cost of Care Survey*
- If you need skilled care due to a health condition or injury, you may need a home health aide. Homemaker services (like cooking, cleaning, and running errands) at 44 hours per week in Minnesota is around \$5,800 monthly. Fulltime home health aides cost \$6,300 per month—assuming the need for extensive personal and medical care. *Genworth's 2020 Cost of Care Survey*
- The costs of home modifications for aging in place are typically less than \$10,000 total. That includes common modifications like grab bars, elevated toilets, ramps, widened doorways, and motion-sensing lights.

The cost of aging in place depends on your current cost of living. It includes many costs you're already used to, like mortgage payments, utilities, and insurance. The costs of home modifications and healthcare will depend on how much you're modifying your house and the level of care you need.

Socializing becomes more critical as we age. Our homes can give us the tools to remain connected.

Americans spend \$83 billion per year on assisted living and senior communities.



The safety of your home for aging in place should be something you take into account. Your space should still work for you!

Knowing if You're Ready

Aging in place isn't right for everyone—but with the right resources, aging in place at home can be a safe, productive way to live out your later years. You and your family should talk to healthcare professionals and specialists to help decide what level of care you need and whether or not you're ready to age in place.

Questions to Ask Before Making the Decision

Aging in place looks different for everyone, so setting expectations early can help you avoid hiccups down the road. Talk to a loved one and make a list of questions. Try these to start:

- What worries you about living at home in old age?
- What excites you about it?
- Are you willing to change your lifestyle to make aging in place happen?
- Are you willing to have a caretaker or a housemate?
- What modifications would you need to make to your home?
- What about your current lifestyle would have to change in order to make aging in place a possibility?
- Is there someone else you could rely on when your family can't be there?
- What will it cost to live at home longer?

With the right resources, aging in place can be a safe, productive way to live out your later years.

Lifestyle Factors to Consider

If you know what kind of life you want to live, aging in place might be a good option. Dig a little deeper and ask these questions to find out if it's right for you.

What level of daily independence do you have? Living alone, you'll need to be able to bathe, dress, eat, and get around the house mostly by yourself. Is your home adequately updated to meet your physical needs? If there are things you can't take care of yourself, are family members or caretakers nearby to assist?

Is your home safe for aging in place? Even if you've lived in the same home for decades, you may need to adapt it in later life. House updates can be simple, like extra grab bars to get up and down stairs, or more involved, like installing a stairlift or a zero-entry shower. Aging in place means making your home work for you specifically.

How much medical attention do you need? Just because you rely on medical equipment doesn't mean you can't age in place. But if you need close observation, strict medication management, or complex equipment (like dialysis, oxygen tanks, and intravenous medication), you should consider how your medical needs would impact your day-to-day and long-term lifestyle.

Do you have reliable transportation? Seniors don't need to be fully mobile to stay at home, but reliable transport is essential. If you live near family, public transit, sidewalks or pathways, or can use ride-sharing services, it'll be much easier to age in place.

Can you still see your friends and family? Regular socialization can improve memory, physical and emotional health, and even lengthen your lifespan. Building strong social connections is essential for maintaining your quality of life while aging in place at home—whether it's family, neighbors, or anyone else you can interface with.

No two seniors' home lives will be exactly the same, so take your goals and experience into consideration. Loved ones and caretakers can help you sort through your options while you figure out what you want your golden years to look like.

Loved ones and caretakers can help sort through your options.

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Maintaining a social connections to community and minimalizing isolation is critical to seniors' mental, physical and emotional well-being.

[Centers for Disease Control and Prevention »](#)

The 4 Main Reasons Seniors Move Out

When seniors do decide to move away from home, it's usually for a few common reasons. But today, aging in place is a more realistic living option than ever, and those reasons aren't as strong as they used to be.

Here are four reasons you might move away from home, and alternatives that can help you make the right decision for yourself and your family.

To protect against falls, create empty space to move within, remove tripping hazards, and make sure there's always something to lean against nearby.

Technology like smart programmed medication schedules and motion-sensors for lighting can keep independent living within reach.

1. Fear of falls and accessibility issues

The risk of falls increases dramatically as we age, and each fall has the potential to cause serious damage. We often don't think about the layout of our living spaces, but in our later years, it becomes harder and more dangerous to get around than it used to be—and when some seniors realize that, they decide to leave rather than address the issue.

But aging in place home modifications can help your home fit your changing lifestyle. **Living on one level, creating plenty of room to move, and making sure there's always something to lean against** (like walls, handrails, or grab bars) are simple ways you can make the home you love work for you.

2. Medical needs and help with daily living

Your house is very important to your day-to-day life. That's why aging in place usually means adapting your daily routine in one way or another. Senior living communities can help manage medication schedules and health concerns, but there are effective ways to address your daily needs right from your own home.

There are plenty of ways to navigate daily life from home. Here are just two:

- **Easy-to-use technology for aging in place** puts independence within reach for seniors living at home. From smart programmed medication schedules to automatic lighting, it's never been easier to make your home and schedule fit your changing lifestyle.
- **At-home care** brings caregivers and specialists to a senior's home for more involved medical care. In-home help from caretakers or family takes the stress and complication of day-to-day care off your shoulders.

3. Isolation and socialization

Isolation has a huge impact on your well-being. Physical, mental, and emotional metrics trend downward as we age, and that trend gets worse when we can't see our friends. For some older adults, moving out of the house and into an organized senior community seems like a simple way to inject their lives with social interaction, but they're often far from family and disconnected from their existing social circle.



Living longer a longer and better quality life can be simple as making regular calls to family and friends, volunteering, or being out and about.

The truth is that **aging in place can be a social experience**, too. In fact, it's the backbone of senior living options like home sharing and the [Village to Village Network](#). With reliable access to transportation, you can ensure a consistent level of social engagement while aging at home.

4. Cost

Aging in place can feel like a pricey option when you're living on a fixed income. But the monthly costs associated with living at home are typically much smaller than the average cost of an assisted living facility. Aging in place at home gives you more control over your lifestyle, day-to-day schedule, and pocketbook.

Nobody should have to move out of their homes because of everyday health, safety, socialization, or financial concerns. With resources and assistance from aging in place programs, living at home in older age can be a realistic option for almost anyone

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The monthly costs associated with living at home are typically much smaller than the average cost of an assisted living facility.

[***National Institute on Aging »***](#)



Getting Started

So how does aging in place actually work? We've broken it down into steps that make it easy to plan for staying at home longer.

Fall Prevention, Easy Technology, and Other Aging in Place Home Modifications

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The CDC's "Check for Safety" checklist can help identify the areas of your home that could be a potential safety hazard

[Center for Disease Control and Prevention »](#)

Safety is the main reason seniors move out of their houses. It's understandable: one in four Americans over 65 falls every year, making falls [the leading cause of injury for older Americans](#). But there are more ways now than ever to make your home safer for aging by making modifications to your living space.

Most homes simply aren't designed for seniors. Home modifications can improve your everyday quality of life by reducing stress, eliminating risk, and removing barriers. Some changes are simple, while some are more involved, but they're all about making your home fit your lifestyle. Look at your needs and consider what adjustments would have the greatest impact on your quality of life.

Here are some of the most common home safety features and easy-to-learn technologies that can help:

- **Non-slip floor surfaces.** Even when dry, tile and plastic flooring can lead to falls. Make sure walking surfaces have some form of traction to prevent accidental slipping.
- **Bathroom grab bars.** The bathroom can be a hotspot for falls. A simple metal bar secured to the wall at key standing and sitting points can make all the difference for your safety.
- **A personal alert system.** Today's alert devices integrate with smart home technology to pinpoint the location of the accident in the home, decreasing emergency response time in case of a fall or other incapacitating accident.
- **Wifi-enabled doorbells or cameras** like Nest can let you know when someone arrives at your door, giving seniors a bird's-eye view of their home when expecting visitors or packages.
- **Smart speakers** like *Google Home* and *Amazon Alexa* feature Artificial Intelligence (AI) that can search the internet, make phone calls, send text messages, and contact emergency response services, all by voice command.
- **Digital medication reminders** make it easy for seniors with complicated medication schedules to remember which medications to take, when to take them, and how much to take by sending reminders to their smartphone. With built-in speakers and screen, family members can even record reminder messages for their loved ones living at home.
- **Fall sensors** connect a discrete personal help button (worn comfortably on the wrist or neck) with receivers installed throughout your home to immediately notify emergency services if you should fall.
- **Motion-activated lights** can illuminate darkened areas like walkways and bathrooms to help you move around your home comfortably and safely. Smart lights with wifi-enabled cameras can also be placed at entryways to alert senior homeowners.
- **A stepless home entrance.** Even if you don't need assistance walking, climbing up and down just one or two steps day after day can become challenging. A ramp goes a long way toward getting in and out of the house with ease.
- **Wide doorways.** While it's beneficial for seniors who require a wheelchair or walker to navigate their home, seniors of all ages benefit from having large, clear pathways in their home, unobstructed by barriers or objects that could induce a fall.
- **Lever-handle doorknobs.** Round or trigger doorknobs require twisting and gripping that can strain the muscles in the wrist, especially for people with dexterity limitations. Lever-handle doorknobs rely on downward motion, which leverages gravity instead of putting so much pressure on your joints and bones.

Depending on your square footage and level of mobility, you may consider even more home modifications. Some examples include handheld showerheads and heightened platforms for the oven, dishwasher, clothes washer, and dryer.

The CDC's "[Check for Safety](#)" [checklist](#) can help identify the areas of your home that could be a potential safety hazard. If you're unsure whether or not your home is safe for aging in place, help is available: [Minnesota's Senior LinkAge Line](#)® connects seniors to services like at-home care, inspections, and more

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Help is close at hand. The Senior LinkAge Line® connects seniors to services like home inspections.

[State of Minnesota \(MN.gov\)](#) »

Options that Might Work for You

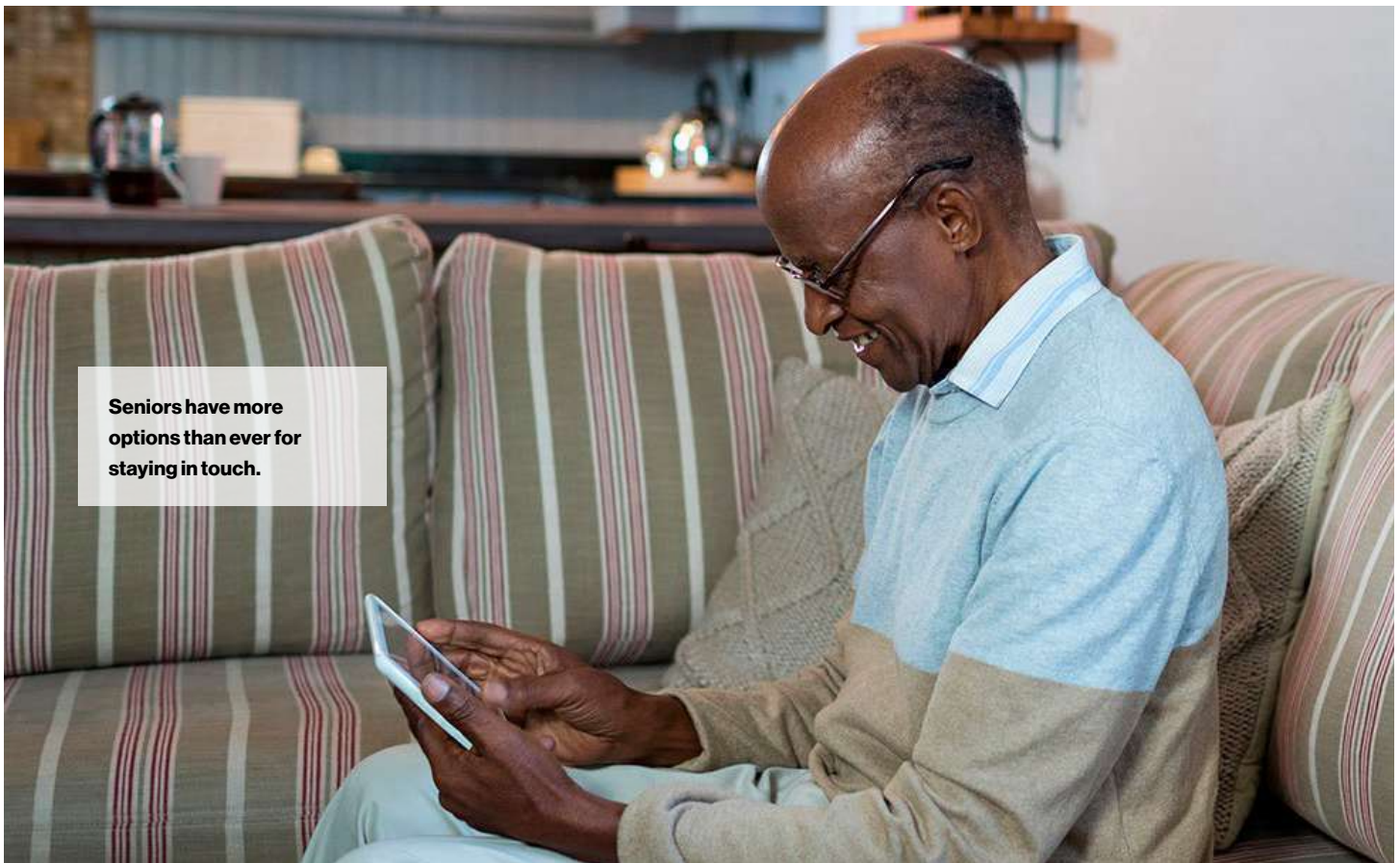
No matter how long you've been living in your home, there are ways it can work better for you today. It could be simple hardware, ramps, or even moving to a new home entirely. The important part is that staying or moving isn't an "either/or" decision anymore—it's more of a spectrum of choices.

Maybe you love being a homeowner, but you don't need all that space. Maybe you don't need all the bells and whistles of a senior living community, but you still want to socialize and see loved ones. Every older adult wants something different from life, and living options for seniors have evolved to match.

Every older adult wants something different from life, and living options for seniors have evolved to keep pace.

Consider these aging in place options that can keep you at home longer:

- **At-home care, senior care, and assisted living.** Some seniors find themselves stuck between health needs and independent living. Home care can help strike that balance, providing the care services you need without forcing you to relocate.
- **Downsizing homes or moving closer to family.** If you moved into your home with a family who's moved away, your house might feel a bit roomy these days. In that case, you may decide to move into a smaller home closer to your family, preserving a sense of independence without letting go of their connections with loved ones.
- **Accessory dwelling units.** What if moving out didn't have to mean moving away? [Accessory dwelling units \(ADUs\) are an increasingly popular living option for seniors](#) because of their simplicity. In most scenarios, a younger family member will buy a home from their aging parents, who will then relocate into a smaller unit on the same property. Accessory dwelling units let you live close to family—without being tied to their schedule, pace of life, or living space.
- **Senior homesharing.** Remember *Golden Girls*? Senior homesharing is a little bit like that: Services like [Silvernest](#) pair seniors aging at home with other seniors as roommates. Ideally, both parties benefit from a homesharing agreement: the homeowner earns income while both receive companionship and peace of mind. [Read about more of the benefits of senior homesharing.](#)
- **Senior villages.** A senior village is a community of seniors within a larger region. Because they live near each other, they help take care of each other. It's simple, but effective: Members of a senior village advocate for one another in many ways, including on-the-ground services like grocery delivery and other necessary goods. Visit the [Village-to-Village Network's website](#) to find a senior village near you.



Seniors have more options than ever for staying in touch.

Staying Social While Aging in Place

If you feel like you can make friends at a nursing home, it might be the right social outlet for you. But you can still stay connected with friends, family, and your community while aging at home.

In the connected world, we've discovered many ways of keeping in touch that don't mean being near each other.

- **Zoom, Skype, and Facetime** let you chat face-to-face with loved ones to keep track of growing families, sprouting grandchildren, lifelong friends, and more—all for free.
- **Digital picture frames** are easy to set up and are automatically updated by friends and family who have remote access, so you can be instantly greeted by new photos of family as soon as they're taken.
- **Shared family calendars** let you plan days and weeks at a time with your family. Whether that means remembering birthdays, keeping a weekly meetup, or planning a family call, it's easier than ever to coordinate. Options range from simple and free (like *Google Calendar* and apps that come with your phone) to more full-featured, including shopping lists, recipes, medication schedules, and more.

Options for staying in contact with the important people in your life can be simple to use, and free to obtain.



Caregiving and Skilled Nursing Needs

Age Well at Home™ currently does not provide caregiving or healthcare services, but Twin Cities Habitat for Humanity continues to advocate for the improved availability and affordability of these services in Minnesota.

Health, hygiene, and wellness are some of the most important things to focus on later in life. From physical limitations to cognitive decline, we all need help when we age. We'll all need help bathing, getting around, taking medication, controlling spending, and staying sharp and responsible.

Unfortunately, few senior living communities offer enough affordable services for aging adults. But that doesn't mean you don't have options for maintaining your health and quality of life.

Some seniors choose to hire in-home caregiving services to assist with ongoing health needs. These can include intravenous medication, impulse control, or physical therapy. Other times, adult children take over caregiving duties and Powers of Attorney to handle day-to-day affairs like finances.

For most seniors and families of seniors, the right path is somewhere in the middle: a combination of in-home care, community activism, and assistance from family or friends. Services like *Age Well at Home™* are designed to reduce confusion and stress for you and your family, letting you focus on the most important parts of aging in place.

What Next?

Remember that no two seniors' aging in place experience will look the same.

That fact bears repeating, because it will guide every decision you make with regard to aging in place. Hopefully, aging in place resources like *Age Well at Home*™ can provide information and direction. When it comes time to make a decision, follow these steps to make sure you're on the right path:

1. **Do your research to understand all of the options available.** Consider every angle, eventuality, and outcome you possibly can to make the best decision. Aging in place simply might not be right for you, but no single factor should disqualify anyone from being able to live in their own home.
2. **Speak with family and loved ones one about your options.** Find out how they feel about your senior living options, including aging in place. Be open-minded and assume your loved ones only want the best for you. Listen to their concerns and the ideas they have about your living situation.
3. **Contact the service provider.** If a move is in your future, call and visit the community to get a full picture of what life will be like there. But if you've decided aging in place is the right decision, compare what you need against what they offer.

For senior home modifications and aging in place design in the Twin Cities, contact *Age Well at Home*™ by emailing mods@tchabitat.org.

The Bottom Line

Aging isn't a pipeline from your home to a senior living community. Older homeowners like you have invested time, money, and emotion in their own homes, and you deserve the right to stay in your home as long as possible. But many seniors don't know what resources are out there to help them live their best lives at home. When it comes to aging in place, education is power—know your options and you'll be empowered to make the best decision.

With *Age Well at Home*™ we want to open the eyes of Twin Cities seniors to the spectrum of living options available—and then help you live the life you want, regardless of your age.

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