

Staying in your home requires planning

By Ellen Waldman

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Doris and Tom had come to Ashland for years to see the plays. He had a background in theater, and although they lived in Pennsylvania, this became their regular vacation spot. Eventually, they bought a lovely piece of property near Lithia Park and built the perfect home for their retirement. Finally, in 1980, it was time to enjoy their dream home in Ashland.

Even in Ashland, though, people keep aging. At some point, Tom got cancer and Doris was diagnosed with dementia. They did not plan for this, and in their 80s, they had no idea what to do next.

Fortunately, they were members of a great church here in town that has a wonderful group of congregants. The church volunteers pitched in as much as they could, but they needed more help. This help eventually included paid caregivers, home remodelers, Ashland Hospice, and a geriatric care manager. Tom was able to remain at home through his demise. After he passed, Doris moved into Mountain View Assisted Living in Ashland, where she lived happily for several more years.

From this scenario, we begin the exploration into how you can live in your home, or not, as aging continues. This is the key word, because it does keep changing. In every study, people consistently report that they want to remain in their homes. There are two questions to answer: Will this home work, and how can I get the care I might need? The other big factor in all this: What does this cost? This may well determine what is possible for you. One woman in town needed an elevator to be installed if she were to remain at home, at a cost of \$50,000. Not everyone can do that.

Here's a short list of local services and the fees they charge that might help you remain in your current home. There is a longer list of providers in the phone book or the free Senior Resources Directory (541-488-1743).

Contact a Certified Aging-in-Place Specialist (CAPS). They will assess your home and recommend any changes to make it more suitable. Darrell Boldt, an Ashland contractor, (daboldtconstruction.com; 541-482-4865) is certified to provide this service. Sharon and Howard Johnson have a non-profit organization with CAPS credentials and will respond to inquiries about home assessment options. (sharon@agefriendlyinnovators.org; 541-261-2037). You can also locate home safety assessments online. At AARP.org, you can locate "The AARP Home Fit Guide" and start this yourself.

Ashland at Home (ashlandathome.org; 541-613-6185) is a membership organization where "neighbors help neighbors live in their own homes and stay engaged in our community as long as possible." Their membership fee is around \$500 per year. We're lucky to have them here.

For additional caregiving needs in the home, working with a licensed agency is a great way to bring in some support. Generally, expect to pay \$20 per hour for this service. In Ashland, there is Nurse Next Door, 541-708-0880. A couple of other excellent agencies are Interim Healthcare, 541-779-0054, and Home Instead Senior Care, 541-734-2700. They can consult with you about your needs, and their

services. At HomeCareChoices.org, you can locate private individuals who provide caregiving services. Please be aware of taxes, insurance, liability, overseeing, etc., if you do this on your own.

The National Association of Professional Geriatric Care Managers (caremanager.org) has information about its full range of services and a list of eight local providers. As professionals, their fees generally range from \$80 to \$100 per hour.

If your income is in the lower ranges, find out if you are eligible for any assistance from the state or federal government. There are two ways to do this. Call Medford Senior and Disability Services (RVCOG.org; 541-776-6222). An intake worker will help you determine eligibility. You can also contact Aging and Disability Resource Connection of Oregon at ADRCofOregon.org or 1-855-673-2372. They offer a wonderful array of help in this area.

Where you live is a big topic. Next time, we'll begin looking at options when living in your current home may not be the best choice any longer, and the familiar question, "How do you know when it's time to move?"