

RETIREMENT: *Secure Your Dreams*

Update Your Home for a Lifetime of Living

Where do you want to live when you retire? Most midlife and older Americans say they want to stay in their current home for as long as possible, and many are beginning to make changes to achieve this goal.¹ Your home will be ready for a lifetime of living if it can pass these three easy tests: easy-visiting, easy-living, and easy on the budget. If your house doesn't pass the tests, develop a long-range plan to make necessary improvements as time and resources permit.



Easy-visiting

The easy-visiting home is a welcoming place for family members, friends, and relatives. It will be easy to entertain overnight guests—even those who use wheelchairs—if your home has a no-step entrance, a bedroom or sleeping area and a full-sized bathroom on the main level.

No-step entrance

A home with a no-step entrance makes it easy to carry groceries, move furniture, or push a baby stroller through the doorway. And you'll be glad you don't have to climb exterior steps during icy winters. There are many attractive ways to create a no-step entrance without building a ramp. Get a copy of *The Welcoming Home*, ISU Extension publication PM 1804, for details.

Bedroom or sleeping area on main level

A bedroom or sleeping area on the main level is convenient for guests who aren't able to climb stairs and is a good place for family members to recuperate following an injury or illness. If you don't have a bedroom on the main level, consider how an office or family room might double as a guest bedroom with the use of a sofa bed.

Full-sized bathroom on main level

You'll need a full-sized bathroom on the main level. A skimpy powder room won't work for guests who use walkers or wheelchairs. At a minimum, guests will need a five-foot circle of open floor space for maneuvering a wheelchair between bathroom fixtures (see Figure 1). A shower stall will be more convenient than a tub

for most guests. Make sure the bathroom door is at least 32 inches wide (preferably 36 inches).

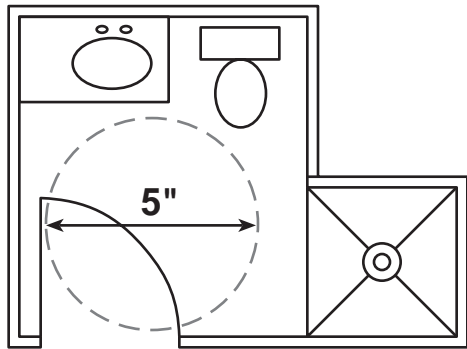


Figure 1. Bath with five-foot circle of open floor space between fixtures.

Easy-living

Because you'll probably be spending more of your waking hours at home after retirement, the convenience and comfort of your home environment becomes more important. You can make sure you'll have easy living if you keep these points in mind: plan space for activities you enjoy, update for safety and security, and add features for convenience and comfort.

Space for activities

Plan activity areas that make it easy to enjoy hobbies in pleasant surroundings. It's not much fun to spend long hours working in a dark basement. Add extra windows to provide more sunlight and better views if you'll be spending lots of time indoors.

Consider whether you need both a family room and a separate living room. Perhaps one could be put to better use as a light-filled space for sewing or painting. Maybe you could convert an extra bedroom into a high-tech work room with space for the latest in computer technology, plus room to store all the family photos and genealogy records you've been collecting.

No matter what your special interests are, be sure to include shelving or storage units that are designed to hold the supplies and equipment you will be using. Large storage boxes

need deep shelves. Smaller items are easier to find on shallow shelves where items are only one row deep. Invest in file cabinets to make it easier to find important papers, rather than stacking them in boxes or drawers.

Safety and security

Have your heating system and other fuel-burning appliances serviced yearly by a qualified service technician. If these appliances aren't operating properly, carbon monoxide (CO) may be produced. You can't see or smell carbon monoxide, but it can be deadly. Install at least one carbon monoxide detector near sleeping areas. Also install smoke detectors on each floor of your home, especially near bedrooms. Don't forget to place a fire extinguisher in an easy-to-reach location in the kitchen.

If you live in an older home, have a qualified electrician check out the electrical system. You may need to add additional circuits or upgrade the entire system to handle ever-growing demands for electricity. Do this sooner, rather than later, if lights frequently dim when your refrigerator kicks into action or if a circuit breaker trips when you turn on several appliances at the same time. This would also be a good time to think about adding communication systems or central controls for lighting and appliances throughout the house.

Think about ways to change your home to prevent falls in the future. Falls continue to be the major reason for injury-related death, injury, and hospital admission for older adults.² Add additional lighting, especially near steps. Add handrails on *both sides* of each stairway. Install anti-scald faucet controls in the bathroom. Replace towel bars with colorful grab bars to match the decor of your home.

Security concerns should also be considered. Install motion-detector lighting on the outside of your home. A security system may be needed if you live in a remote location or if you will be away from your home for long periods of time.



Convenience and comfort

Upgrade your home with universal design features to make it more convenient for everyone. Some possibilities include widening all doors to at least 32 inches, replacing round door knobs with lever handles, creating a seated work area in the kitchen, converting to single-lever faucets at sinks, replacing shower heads with hand-held shower units on a slide bar, and adding adjustable shelves for easy-to-reach storage.

If your washer and dryer are now in the basement, be sure to relocate them to the main level when it's time to replace them. A stacked washer-dryer unit doesn't take up much space and could be placed in the corner of the bathroom or kitchen, or even a hall closet.

A garage that has a sheltered connection to your house is a must if you're planning to spend your winters in Iowa. Figure 2 shows an attractive way to add a new garage to an existing home.



Figure 2. Before (above top)—Like this 1920s bungalow, many homes in Iowa were built without a garage. **After (directly above)**—An attached garage was added to update this home for retirement. Note that doors, windows, and roof lines of the new addition echo the original character of the home.

Make the new garage spacious enough to accommodate today's larger vehicles. Allow generous walkways around vehicles, plus room to store lawn and garden equipment. If steps are required to go from the garage to the main level of your home, plan for enough extra space *inside the garage* so a ramp could be added in the future, if needed.

Plan space for a future master bedroom on the main floor, if you don't already have one on this level. You might convert an existing room for this purpose, or you may need to build an addition. A master bedroom needs to be larger than a typical guest bedroom. Provide pathways at least three feet wide on each side of the bed, plus room to accommodate other furniture. You may be surprised how much space this takes when you upgrade to a queen- or king-sized bed, along with a recliner, a triple-dresser, and other furniture.

Be sure the new bedroom would be adjacent to a full-sized bathroom and have a walk-in closet or convenient storage for hanging clothes. You'll want plenty of large windows—low enough to see out—if you would ever need to spend a long time in bed because of a serious illness. Casement windows are easier to open than traditional double-hung windows.

Easy on the budget

Energy prices continue to take an ever-increasing share of the household budget. Put a high priority on making energy conservation improvements that will save money now and into the future.

Schedule a home energy audit to find out where you have energy leaks. Many utility companies provide free audits, or some local businesses provide this service. An energy audit starts with the basics: Is there enough insulation in the



attic, walls, and basement areas of your home? Are there cracks and leaks that need to be caulked and weatherstripped? Many of these improvements can be made by do-it-yourselfers.

Look for the Energy Star® label when it is time to update your heating and cooling systems and other major appliances. Programmable thermostats are a part of the Energy Star® program, as are water heaters, refrigerators, freezers, dishwashers, and clothes washers. The Energy Star® label indicates high-performance products that exceed existing federal efficiency standards.

Replace old, leaky windows with new high-efficiency models. If there is a large amount of window area on the north side of your home, consider adding triple-pane windows to increase comfort, as well as reduce energy costs.

You also may want to add more windows or enlarge the windows you already have on the south side of your home to provide free energy (passive solar) from the sun. If you're considering a new addition on your home, try to orient it to the south. South-facing windows not only save energy, but are comfortable and inviting on a sunny winter day.

For more information

Iowa State University Extension offers several ways to get in-depth information to help you update your home.

ISU Extension Housing Web site

Start with the ISU Extension Housing Web site at <http://www.extension.iastate.edu/housing>.

There are eleven basic categories to help you find everything you need to know about your home.

File: Human Housing 4

... and justice for all

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, and marital or family status. (Not all prohibited bases apply to all programs.) Many materials can be made available in alternative formats for ADA clients. To file a complaint of discrimination, write USDA, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call 202-720-5964. Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture. Stanley R. Johnson, director, Cooperative Extension Service, Iowa State University of Science and Technology, Ames, Iowa.

Universal Design Learning Laboratory

You can find out about universal design features and products by touring the Universal Design Learning Laboratory on the Iowa State University campus, or by taking a virtual tour of the lab on the ISU Housing Web site.

Home Planning Workshops

Sign up to attend a Home Planning Workshop. These workshops are held monthly, except July and August, on the ISU campus. They're designed for people who are building new homes or doing major remodeling. Registration information for the workshops is on the Web site listed previously.

¹ Bayer, A. H. & Harper, L. (2000). *Fixing to Stay: A National Survey of Housing and Home Modification Issues*. AARP.

² Source: National Safety Council

This is one in a series of publications written to challenge your thinking about retirement. You can also find several other ISU Extension publications that can help you design your future. Ask at your local county office of ISU Extension for additional publications. Also follow the publications link on the ISU Extension Web site at <http://www.extension.iastate.edu>.

- PM 1816 *Begin by Planning Today*
- PM 1817A *Picture Your Future*
- PM 1817B *When Life Changes*
- PM 1818A *Retirement Income: How Much Do You Need?*
- PM 1818B *Estimating Your Retirement Expenses*
- PM 1819 *Money Math*
- PM 1820 *Where Will Money for Your Nest Egg Come From?*
- PM 1821 *Growing Your Nest Egg: Risk and Return*
- PM 1822 *Retirement Investment Options*
- PM 1823 *Painting Your Retirement Picture: Special Considerations for the Self-employed*
- PM 1824 *Update Your Home for a Lifetime of Living*
- PM 1825 *Decisions at the Time of Retirement*
- PM 1826 *If You Want to Know More*

Written by ISU Extension housing specialist Mary Years and reviewed by ISU Extension specialist Marilyn Bode and ISU family resource management field specialist Donna Donald. Edited by Carol Ouverson, ISU Extension communication specialist. Designed by Jane Lenahan, ISU graphic designer. Illustrations by Letitia Wetterauer.

