

#### Protect Yourself From Idnety Theft & Fraud

There are a number of things you can do to protect you and your loved ones from online or offline identity their and fraud:

#### Protect Your Social Security Number (SSN) & Personal Information

- Don't carry your Social Security card in your wallet.
- Don't print your SSN or driver's license number on your checks.
- Shred sensitive information.
- > Limit the number of credit cards you carry.
- Keep copies of credit cards (front and back) in a safe place in case a card is lost or stolen.

#### Monitor Your Bills & Financial Accounts

- Watch for missing bills and review your monthly statements carefully.
- Contact your creditors if a bill doesn't arrive when expected or includes charges you don't recognize.
- Don't invest in anything you are not absolutely sure about. Do your nomework on the investment, the company, and the salesperson to ensure that they are legitimate. You can look them up at finra.org/BrokerCheck and sec.gov.

#### Watch Over Your Credit Reports

You are entitled to one tree credit report each year from each nationwide credit bureau. To get your free report, go to annualcreditreport.com or call 1-877-322-8228.

#### Protect Personal Identification Numbers (PINS) & Passwords

- Don't carry your PINS and passwords in your wallet or purse.
- Avoid using easily available information for your PINs or passwords such as your mother's maiden name, your or a family member's birth date, your SSN or phone number, or a series of consecutive numbers (i.e., 1, 2, 3, 4).

Choose a different PIN for each account.

#### Protect Your Information Online

- Beware of emails that claim to come from a bank, internet Service Provider, business or charity and ask you to confirm your personal information or account number. If you receive one that is suspicious, forward the email to spam@uce.gov.
- Avoid conducting personal or financial business on shared/public computers or over public wireless notspots.
- Install the latest version of established anti-virus software.
- Make sure websites are secure, especially when shopping online. A secure website will begin with "https" not the usual "http".

#### Protect Your Mail

- Call 1 (888) 5-OPT-OUT or visit optoutprescreen.com to stop pre-approved credit card applications that a thief could steal and use to get credit in your name.
- Place outgoing mail into a locked mailbox such as a blue postal service box.
- Don't leave incoming mail sitting in an unlocked mailbox.
- Cut down on junk mail by contacting the Direct Marketing Association at dmachoice.org.

#### Be Cautious of Scams & Frauds

- Never give personal information to telemarketers who call you on the phone. To cut
  down on unwanted telemarketing calls, sign up for the Do Not Call Registry at
  donotcall.gov or call (888) 382-1222.
- Double-check references for door-to-door sales, home repair offers and other products. Verify that businesses and others who contact you are who they claim to be before you provide any personal information. If you think the request for information is legitimate, contact the company at a number you know is valid to verify the request.
- Check out a charity before donating to make sure they are legitimate at charitywatch.org or charitynavigator.org.



For more information about the latest scams, visit::

aarp.org/maudwatchnetwork

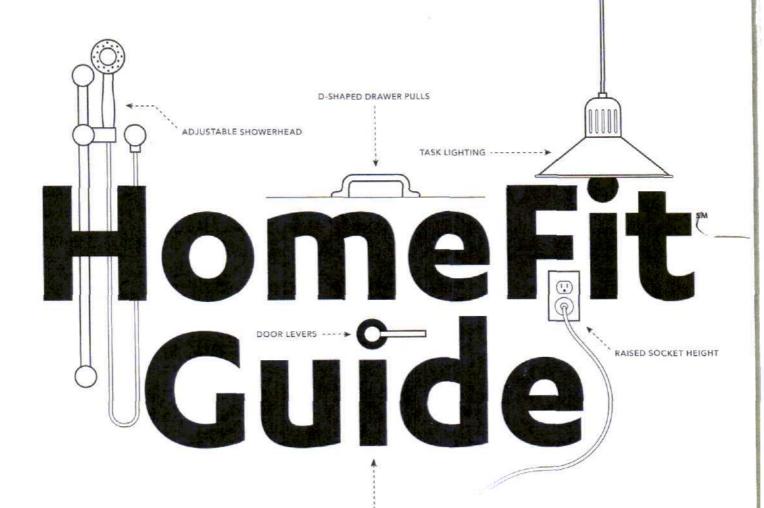
# What if

regardless of a person's age or physical ability? all homes could be suitable for anyone,

# What if

regardless of his or her age or physical ability, a person who wants to live independently, could do just that?





Smart solutions for making your home comfortable, safe and a great fit



ARP®
Real Possibilities

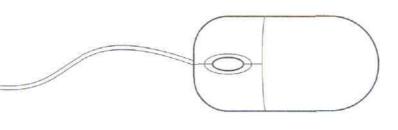
# Resources

These websites feature information about many of the topics addressed in this guide.

#### **AARP Livable Communities**

The AARP HomeFit Guide was created by the AARP Livable Communities team, whose website houses an online version of this guide and accompanying worksheets at <code>aarp.org/homefit</code>. The site also contains information about how communities nationwide can become more livable for older adults and people of all ages. The page <code>aarp.org/agefriendly</code> includes resources for community leaders. (If you want to get in touch, email us at <code>livable@aarp.org</code>.)

#### aarp.org/livable



#### American Occupational Therapy Association

Although the AOTA is a professional association for occupational therapists, assistants and students, the website's "Patients and Clients" section provides information for consumers.

aota.org

#### National Association of Home Builders

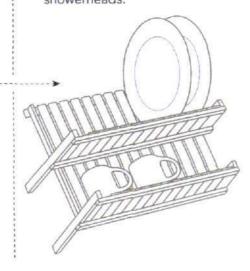
A trade association for the home construction industry, the NAHB administers the "Certified Aging-in-Place" program (see page 18). The website contains consumer-oriented homeownership and home remodeling information.

nahb.org

### **Power-Friendly Ideas**

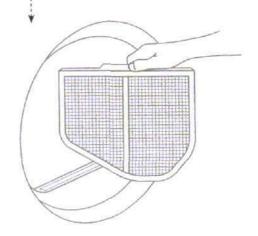
- Shut off lights in unoccupied rooms, and turn off kitchen and bathroom ventilating fans after they've done their job.
- ☐ Unplug chargers such as phone, computer and small appliance chargers when not in use. If the charger is plugged into the wall, it's still on and consuming energy even if you aren't charging.
- Air dry dishes and cookware instead of using the dishwasher's drying cycle.
- ☐ Install a motion detector or photocell unit on exterior lights so they'll turn on only when needed and will automatically turn off during the day.

☐ To identify ways your home is wasting energy, ask your utility company to do an energy audit. Cost for an audit varies, but some companies do offer free audits and/or provide free items, such as high-efficiency light bulbs and water-saving showerheads.



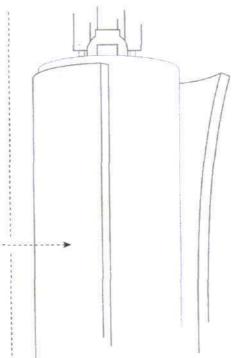
# Clean and Save

- For maximum heating and cooling output, regularly clean HVAC air vents and registers or baseboard heaters and radiators. Have heating and air-conditioning systems professionally checked once a year. (Two more tips: Push warmth into a room by placing a heat-resistant reflector between the radiator and the outside wall. Ensure all vents are providing heat and cool air by keeping all vents and outputs clear of curtains, furniture and carpeting.)
- ☐ Replace or clean furnace air filters every 30 to 90 days according to the furnace or filter manufacturer's instructions. Dirty filters block airflow, which forces a furnace or HVAC system to run longer, raising your energy bill.
- Clean the lint filter in your clothes dryer after every load, and periodically clean the dryer's vent system. Lint buildup in the filter can cause the dryer to run longer, which wastes energy. (Also, excess lint in the filter and vent can be a fire hazard.)



### **Water Works**

- ☐ To reduce your water consumption and heating costs, take showers instead of baths, install a water-saving showerhead and set the hot water heater at 120°F or below.
- Run washing machines and dishwashers only when you have full loads. When suitable, use the cold water setting on your clothes washer to reduce water-heating costs.
- □ Wrap your hot water heater with an insulation blanket or jacket. (Note: Blankets aren't recommended for gas heaters and those with automatic vent dampers. Check with the manufacturer to see if your unit can be wrapped.)



# Smart Ways to Spend Less

After a mortgage, utility bills for heating and cooling are among the priciest expenses of maintaining a residence. Here are 22 ways to lower those costs.

## Let the Sun Shine In (Sometimes)

- Open curtains, blinds or shades on south-facing windows in winter to let the sun warm your rooms. In summer, close the window coverings to keep rooms cool.
- If you live in a warm climate, install white shades or blinds on windows to reflect heat away from the house.
- ☐ To block solar heat and protect furnishings from UV damage, install awnings over windows if the roof eaves or other overhangs don't shield windows from direct sunlight.



### Hot and Cold

- ☐ Install glass doors on a fireplace opening to prevent embers and ash from flying free and keep the warm air in the house from escaping up the chimney. Shut the fireplace damper when the fireplace is not in use to prevent heated air from going up the chimney. After burning a fire, be sure all embers are out before closing the damper.
- ☐ Turn ceiling fans on low, and set the blades to force warm air near the ceiling downward in the winter. Do the reverse in the summer by making the blades turn in the opposite direction.
- ☐ Use heat-generating appliances such as clothes dryers and ovens during the coolest time of day. This reduces the load on your air conditioner in the summer and helps heat the house in the winter.
- Install a programmable thermostat to change the set point for heating and cooling when you are away from home or are asleep.

- Install weather stripping or caulk around doors and windows, and place foam gaskets behind outlet plate covers on exterior walls. If there's a gap at the bottom of the door, install a door sweep or door shoe gasket.
- Remove window airconditioning units before cold
  weather to prevent heat from
  escaping through and around
  the unit. If the a/c unit can't be
  removed, cover it to prevent
  drafts and air leaks.
- Insulate the attic to maximize energy efficiency and save on both heating and cooling costs.
- ☐ Unsealed or improperly insulated ducts running through unfinished spaces such as attics, crawl spaces and garages waste energy. Seal the joints with a non-hardening sealant and insulate the ducts. Use expanding foam, which comes in convenient aerosol cans, to seal gaps around pipes that connect from the outdoors.

### What's an "OT"?

Occupational therapists (OTs) are licensed health care professionals who understand the health and disability issues people face over a lifetime and know how to match the abilities of an individual with needed supports.

OTs are skilled at performing home assessments that identify a person's daily routines and activities and the barriers that impact performing them. An OT then works with the individual, the family and others to identify solutions for achieving the desired goals.

An OT has a strong understanding of how an individual functions in her or his space, which is essential for making recommendations that will enhance function and safety in the home environment. This person-centered focus helps ensure that any modifications made to a home will meet both current and future needs. Such assessments save money in the long run by helping to avoid mistakes in product selections and design solutions.

All OTs have training in basic home assessments, and some have additional training or certifications including Specialty Certification in Environmental Modification (SCEM) through the American Occupational Therapy Association (aota.org), the Executive Certificate in Home Modification (ECHM) or the CAPS designation.

Occupational therapists are generally paid a flat fee per visit and their services may be covered by health insurance. (Check with your insurance provider.) To learn more about occupational therapists, visit aota.org. To find an OT in your area, check with your physician, health insurance provider or local hospital or seek recommendations from family and friends, or even age-friendly builders.

### An Occupational Therapist can:

- Assess an individual's abilities, challenges and needs. (This is often done by asking questions, such as: Do you have medical conditions that impact your daily life? What activities are painful or difficult for you to do?)
- Provide a home evaluation and recommend changes to increase safety and ease of use
- ☐ Identify furnishings, equipment and techniques that can help with regular or needed activities
- Suggest and demonstrate techniques that can make essential activities possible or easier
- Collaborate with a home improvement contractor to develop a modification or build plan that will meet the needs of an individual or household
- Work with clients after the modifications, equipment or specialized products have been installed in order to ensure safe usage



# **Getting the Right Fit**

It can be hard to know which furnishings and housing features provide the best comfort, safety and ease of use. For those reasons and others, it may be useful to bring in an **Occupational Therapist** or **Certified Aging-in-Place Specialist**.

### What's a "CAPS"?

The National Association of Home Builders (NAHB), in collaboration with AARP and other experts, developed the Certified Aging-in-Place Specialist (CAPS) designation, which is achieved through training and testing during a multicourse educational program.

A Certified Aging-in-Place Specialist understands the unique needs of the older adult population and is knowledgeable about aging-in-place home modifications, common remodeling projects and solutions to common barriers. CAPS designees are often remodelers, but designers, OTs, architects and others frequently achieve this designation as well.

CAPS remodelers and design-build professionals are not medical or health care providers. They are generally paid by the hour or receive a flat fee per visit or project. To find a Certified Aging-in-Place Specialist in your area call the NAHB at 800-368-5242 or visit its directory page "Find a Certified Aging-in-Place Specialist" at nahb.org.

### A Certified Aging-in-Place Specialist can:

- Recommend updates that will help a person live independently in his or her own home
- Work with an OT to develop a home modification or build plan based on the safety and functional needs of an individual or household
- Collaborate with a licensed contractor or interior designer about building and design strategies and techniques for creating attractive, barrier-free living spaces
- □ Provide information about building codes and standards, useful products and resources, and the costs and time required for common remodeling projects

### The Don't-Do-It Yourself List

For certain improvements you may need to hire a skilled contractor or seek help from a handy friend or relative. Some examples:

Replace traditional light switches with easier-to-use rocker-style light switches
Install a handrail on both sides of any staircase
Mount grab bars next to the toilet and bathtub and in the shower
Install swing-away or swing- clear hinges on all doors to add two inches of width for easier access
Install a security peephole on exterior doors
Install deadbolts and other protective hardware on exterior doors
Install photosensitive porch or entryway lighting that will turn on at dusk and off at dawn
Install outdoor floodlights with motion sensors
Replace or remove any worn, torn or loose carpeting
Install adjustable, pull-down shelving to facilitate safe access to upper cabinets
Install a Lazy Susan in corner cabinets and pull-out cabinetry or shelving under counters
Insulate the attic for better heating and cooling energy efficiency

## When Hiring a Home Improvement Contractor

Make a list of what you need done
 Write down exactly what you want the contractor to do.

#### 2. Seek recommendations from family and friends

Beware the stranger who shows up at your home unannounced and says something like, "I'm on a job in the area already so I can give you a good price." This is rarely a smart choice and could be a scam. (Visit aarp.org/fraudwatch for more about protecting yourself from scammers.)

#### 3. Check the recommendations

The Better Business Bureau (visit bbb.org) can tell you if complaints have been filed been against a contractor or company. Also, although having a state license doesn't guarantee reliability, it's a minimum qualification a contractor should have.

#### 4. Ask for estimates

Meet with at least three contractors. Estimates should detail the materials to be used, the labor charges, the start and end dates and the total cost. Ask for proof that the contractor is licensed, bonded and covered by workers' compensation and liability insurance. Check references from past clients.

#### 5. Get everything in writing

Don't approve any plans you don't understand. Never sign a contract with any blanks, and do keep a copy of everything you sign. Take your time to make a decision and, remember, genuinely good deals will still be there tomorrow.

#### Don't pay the final bill until all the work is complete

Be sure all required building authorities have inspected the work, and get a written statement that the contractor has paid all of the subcontractors and suppliers.

# Your HomeFit "To Do" Lists

Some HomeFit improvements are so simple they can take seconds to complete - and you really can do them yourself. Other projects require both skill and time.

### The Do-It-Yourself List

You'll likely be able to handle all or some of the following tasks. If in doubt about your abilities, seek the beln of a family member, friend or skilled professional

seek the help of a faithfy member, mend of skined professional.				
<ul> <li>Install night-lights in the bathroom and in the hallways that are used after dark</li> </ul>	<ul> <li>Install address numbers that can be easily seen from the street</li> </ul>	<ul> <li>Replace knobs on cabinets and drawers with easier-to-grip D-shaped handles</li> </ul>		
<ul> <li>Apply nonslip adhesive strips to uncarpeted stair treads</li> </ul>	<ul> <li>Install lever-style door handles, which are easier to use than doorknobs</li> </ul>	☐ Add a work surface you can sit at by placing a table where needed, or by removing some cabinet doors and shelving beneath a countertop		
Remove all scatter rugs or use double-sided tape to secure them to the floor	☐ Keep a phone near your bed and in the rooms you spend a lot of time. (If you use a corded			
☐ Install a rubber-suction bathmat or anti-slip floor strips or decals	phone, take care to avoid tripping over the cord.)	☐ Check outdoor walkways for loose bricks or pavers, and keep the paths clear of debris, including slippery wet leaves,		
in the tub and shower  Place a lightweight, easy-to-use	<ul> <li>Install a hand-held, adjustable- height showerhead for easier bathing</li> </ul>	moss or mold  Trim overgrown shrubbery to		
ABC-rated fire extinguisher in an easily accessible location in the kitchen	☐ Check the wattage ratings on your lamps and light fixtures, and	provide a clear view from doors and windows		
☐ Arrange furniture to allow for easy passage	install the brightest bulbs allowed  ☐ Place electrical and phone	☐ Create an emergency exit plan for getting yourself and others out of the home		
☐ Check the carpeting on stairs to be sure it's firmly attached	cords along a wall where they won't be a tripping hazard			
☐ Set the hot water heater to 120°F or below to reduce energy costs and prevent scalding	<ul> <li>Install smoke and carbon monoxide detectors on all levels of the house, especially in or near the bedrooms</li> </ul>			

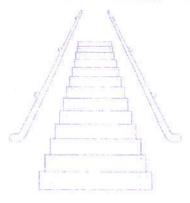
 Use grab bars that are securely installed to a solid wall surface, not towel bars or suction cup grab bars

Because bars identified and sold as grab bars are sturdy and can be decorative, while suction cup grab bars often fall off walls, and towel bars aren't intended to support a lot of weight

1234

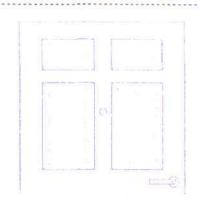
 Use address numbers that are easy to see, not hidden or dark numbers

Because you want emergency responders to be able to find your home



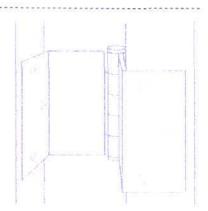
 Use railings on both sides of staircases, not a single railing or (yikes!) no railing

Because railings can prevent falls and provide support that everyone can use when climbing up or going down stairs



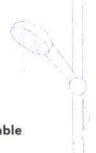
 Use a door that has a peephole or viewing panel, not a solid door

Because you want to be able to see who is at the door before you open it



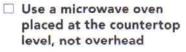
 Use a wide door (or a door with swing-away or swing-clear hinges) to provide a 36" wide entrance, not a narrow door

Because wide doors are useful if you have mobility constraints — and they're great when moving furniture!

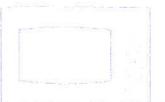


 Use an adjustable showerhead, not a stationary showerhead

> Because an adjustable showerhead can be used when seated or standing



Because overhead microwave ovens can be difficult to reach



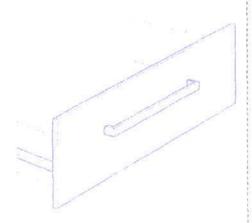
More Smart Selections

While you're shopping, pick up some:

- Automatic night-lights for hallways and bathrooms
- Screw-in duskto-dawn sensors for outdoor light fixtures
- Nonslip bath mats for the tub or shower as well as for the

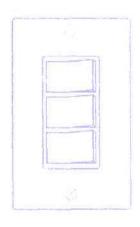
# Use This, Not That

Create a shopping list and bring the list (or this entire guide) to the store.



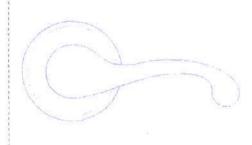
 Use D-shaped handles, not round cabinet knobs

Because D-shaped handles are easier to grip



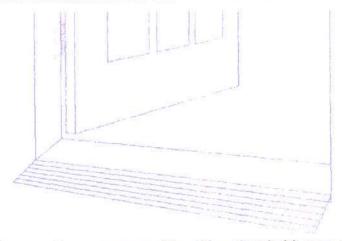
 Use rocker-style wall switches, not toggle wall switches

Because a rocker-style "push" switch is easier for everyone to use than an up-and-down "flip" switch



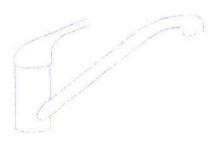
 Use lever handles, not round doorknobs or thumb-push handles

Because lever handles are easier to manage, even when your hands are full



 Use a no-step or compressible rubber threshold, not a raised or hard threshold

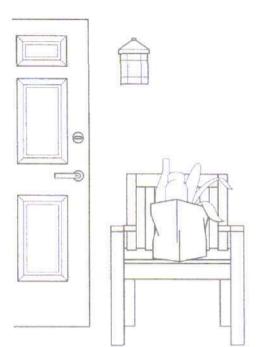
Because a no-step or zero-step entry into the home lessens tripping hazards and allows easier access for wheelchairs and strollers



 Use lever-, touch- or sensorstyle faucets, not round turn handles or knobs

Because round handles or knobs can be difficult to grip

### To More Easily Reach and Move All About

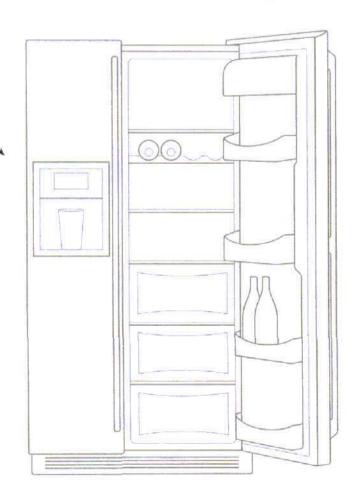


- ☐ Use adjustable and low rods and shelves in closets and cabinets. Consider pull-out or pull-down shelves, or drawers designed to close automatically
- ☐ Have the dishwasher elevated to reduce the amount of bending you must do
- Choose a side-by-side or drawer-style refrigerator
- Sit rather than stand while working at the kitchen countertop. (If necessary, have cabinet shelves or drawers removed to allow room for your knees.)

- Buy touch control lamps or "clapper" devices for lights and electronics
- Install a walk-in or no-threshold shower, a bath seat or bench and an adjustable, hand-held showerhead
- Use a front-loading washer, and place the washer, dryer, shelves and work surfaces at reachable heights
- Keep a cell phone on you, or install a telephone in multiple rooms (including the bathroom) so you're never too far from being able to call for help

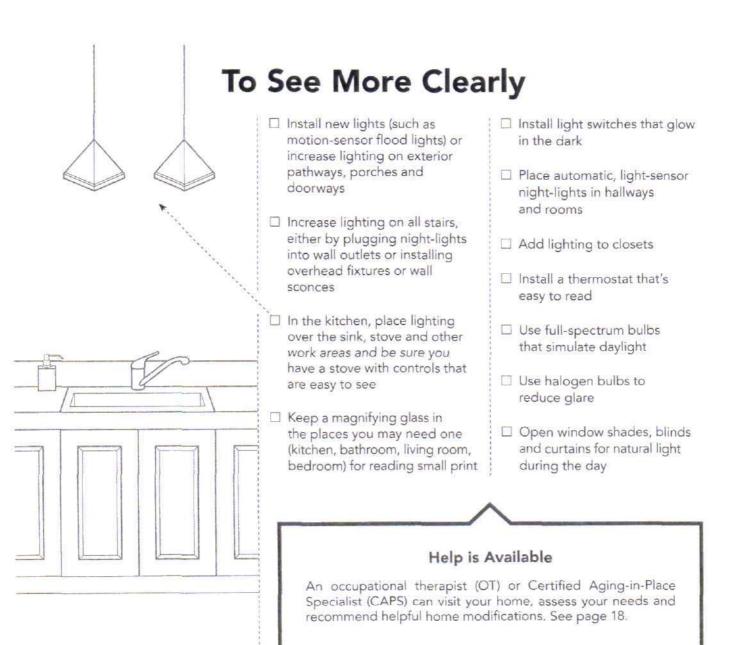
### To Lend Your Hands a Helping Hand

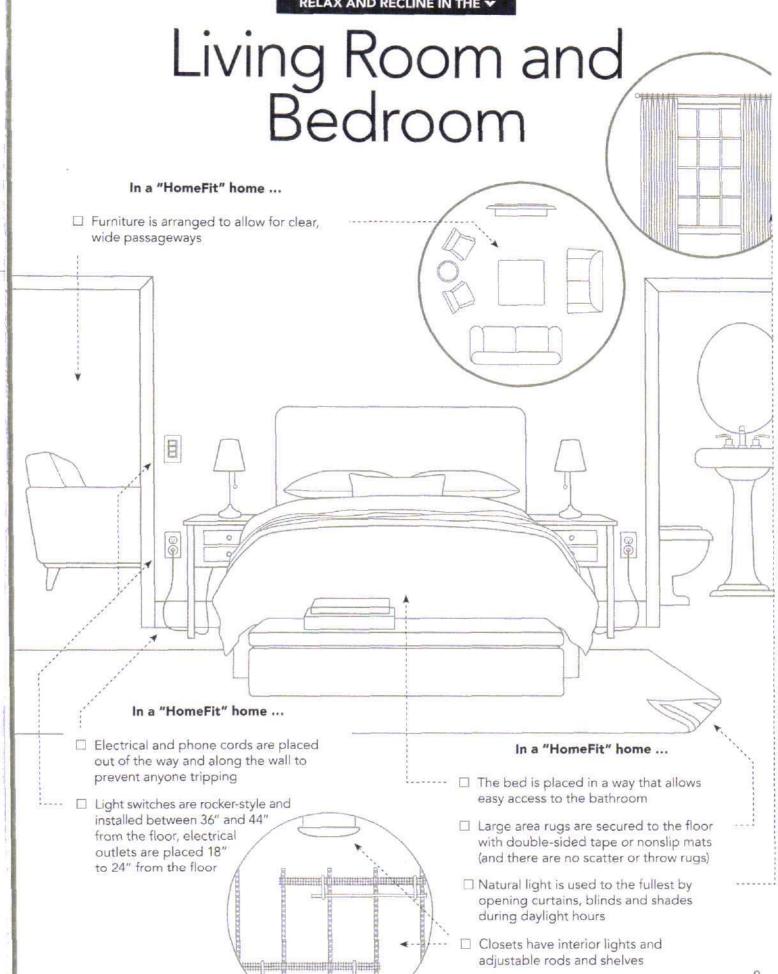
- Replace round doorknobs with easier-to-use lever-style door handles
- Put a chair or table near the entrance door for placing packages while you lock or unlock the door
  - Replace traditional togglestyle light switches with larger, easier-to-use rocker-style light switches
  - Repair or replace any hard-toopen windows



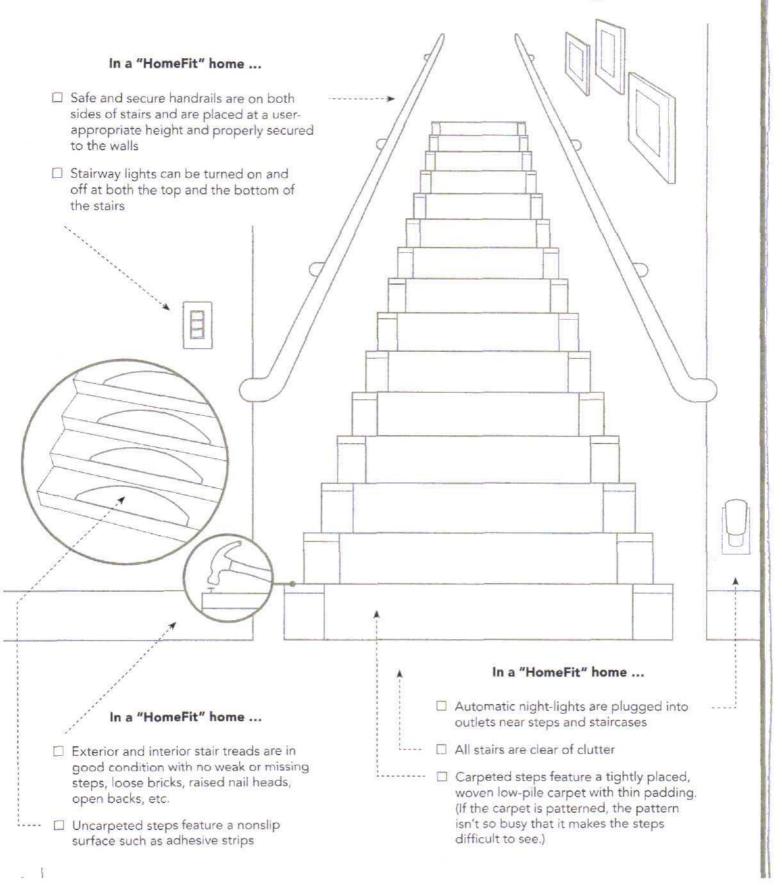
# Home Fitness for Specific Needs

Simple home modifications can make a home more user-friendly and livable for everyone. Here are just a few examples.



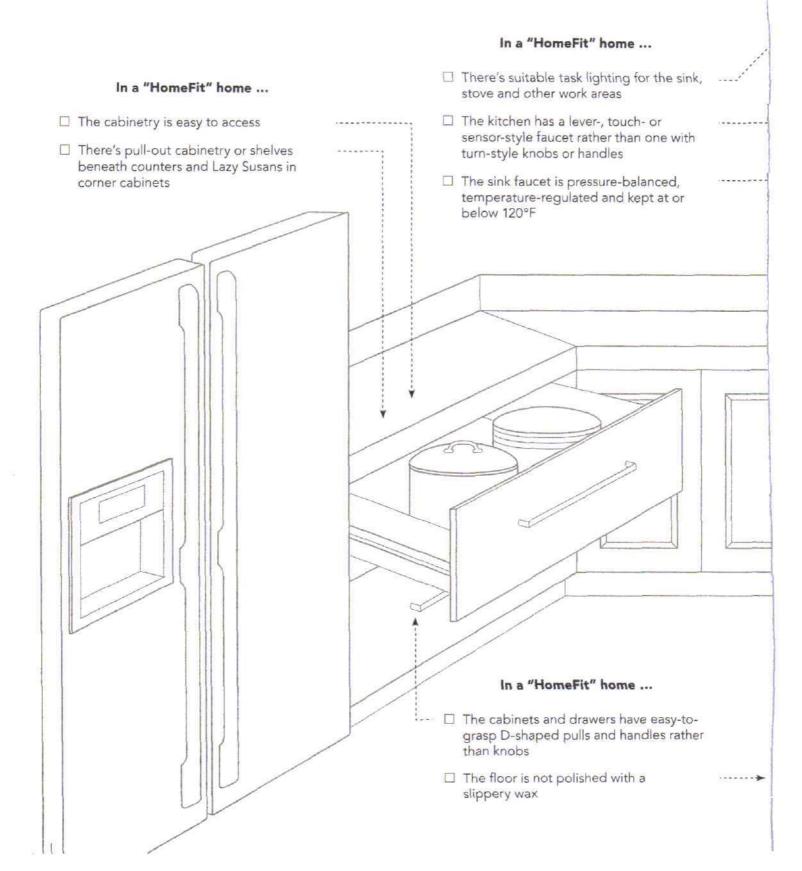


# Steps and Stairways

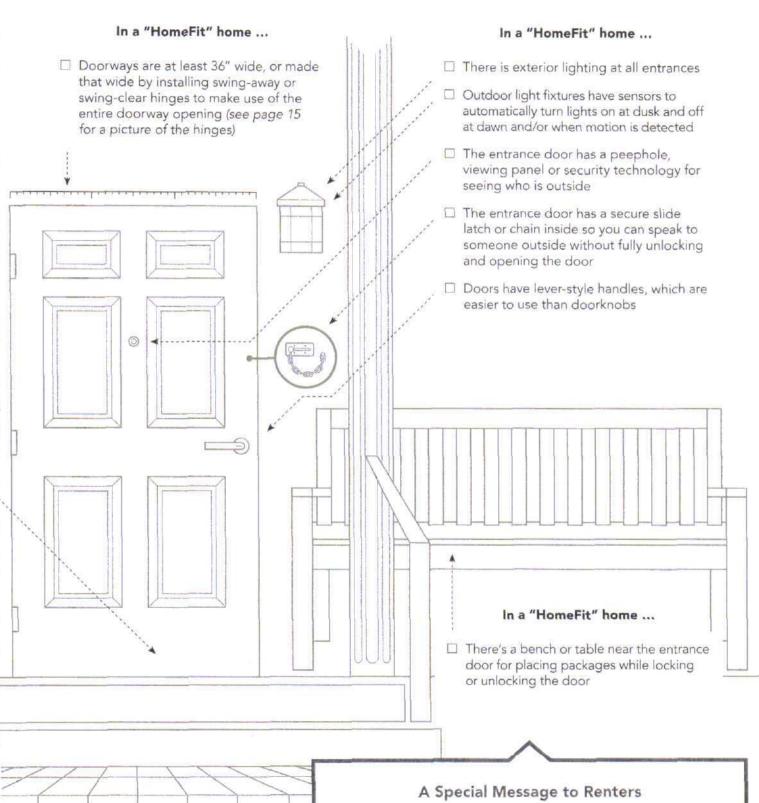




# The Kitchen



# Entrances and Exits

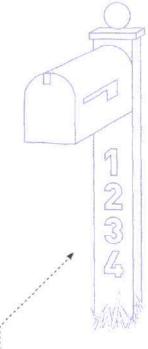


Many of the HomeFit Guide's suggestions are doable even if you don't own the house or apartment where you live. For changes that will require some remodeling or installation work, you may

# The Room-by-Room HomeFit Tour

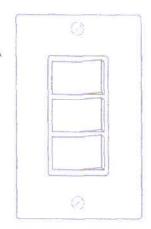
Now it's time to learn about the design elements and safety features that help make a home livable for everyone.

## In a "HomeFit" home ... ☐ The address number is visible from the street so emergency responders can locate the home In a "HomeFit" home ... ☐ Exterior pathways are free of holes, loose bricks, uneven pavement, leaves, moss, ☐ Entrances (inside and out) are free of mold or other slipping hazards clutter ☐ There is a no-trip doorway threshold ☐ There are handrails on both sides of all steps and stairways

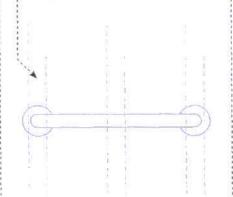


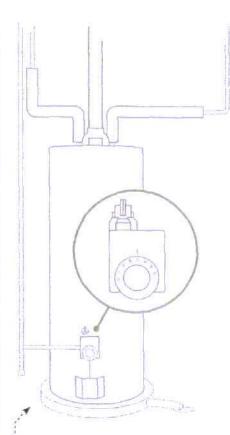
- Is your home's address number clearly visible from the street?
- Is your entrance door easy for you to unlock, lock, open and close?
- □ Do your exterior doors have secure locks that can't accidentally lock you in or out of the home?
- □ Does your entrance door have a peephole, viewing panel or security technology so you can see who is outside?
- Does your entrance door have a secure slide latch or chain so you can open the door enough to speak with someone outside while not fully unlocking and opening the door?
- ☐ Are the exterior door thresholds easy to see?
- Do all of your area rugs have nonslip grips to prevent tripping or slipping?
- Is the carpeting on your stairs secure and in good condition?

- Are all electrical and phone cords safely located (so they aren't a tripping hazard)?
- Are the switches that control stairway light fixtures located at both the top and bottom of the stairs?

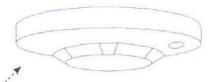


- ☐ Do you have a shower with a step-free entry?
- ☐ Are the bathroom cabinets and shelves easy for you to reach?
- Does your bathroom have a lever-, touch- or sensor-style faucet?
- Are there nonslip strips or nonslip mats in the bathtub and/or shower?
- ☐ Is there "blocking" (e.g., a wood stud or other solid surface) behind the bathroom walls so grab bars can be securely installed in the bathtub, shower and toilet areas?





Is your hot water heater set at or below 120°F?



- Are there smoke and carbon monoxide detectors on each floor of the home?
- Can a smoke and carbon monoxide detector be heard in every bedroom?
- Is a telephone easily accessible on every level of your home?
- Do you have flashlights in multiple rooms (in case of a power failure)?

# The Lifelong Home

One way to make a home more livable is to incorporate design principles and products that are adaptable, safe and easy to use. Such smartly designed features are attractive, stylish and come at all price points.

The AARP HomeFit Guide will show you how that's possible.

### Is Your Home "HomeFit"?

First, let's take a look at where you live.

Read the following questions and mark the ones you answer "Yes." (Skip those that don't apply or you're unsure about.) Please don't feel discouraged if you end up responding "No" a lot. The **HomeFit Guide** will explain how simple changes can help you turn those answers to "Yes"!

☐ Are your staircases well lighted? □ Is there at least one step-free Are your kitchen cabinets and shelves easy for you to reach? entrance into your home? □ Are your hallways well lighted? (Can you see what's in front ☐ Is there a bedroom, full Does your kitchen have a lever-, touch- or sensor-style faucet? of you and on the floor bathroom and kitchen on beneath you?) the main level? Are your exterior walkways and ☐ Are the interior doorways at entrances well lighted? least 36" wide? Are your exterior walkways free Does your kitchen have a of tripping hazards? work surface you can use while seated? Is there a fire extinguisher within reach of the oven ☐ If you use a step stool, does or stove? it have nonslip surfaces and a handle you can grip? Are there secure handrails on both sides of your stairs?

The AARP HomeFit Guide was created to help people stay in the home they love by turning where they live into a "lifelong home," suitable for themselves and anyone in their household. The guide offers solutions that range from simple do-it-yourself fixes to improvements that require skilled expertise.



#### How to use the AARP HomeFit Guide

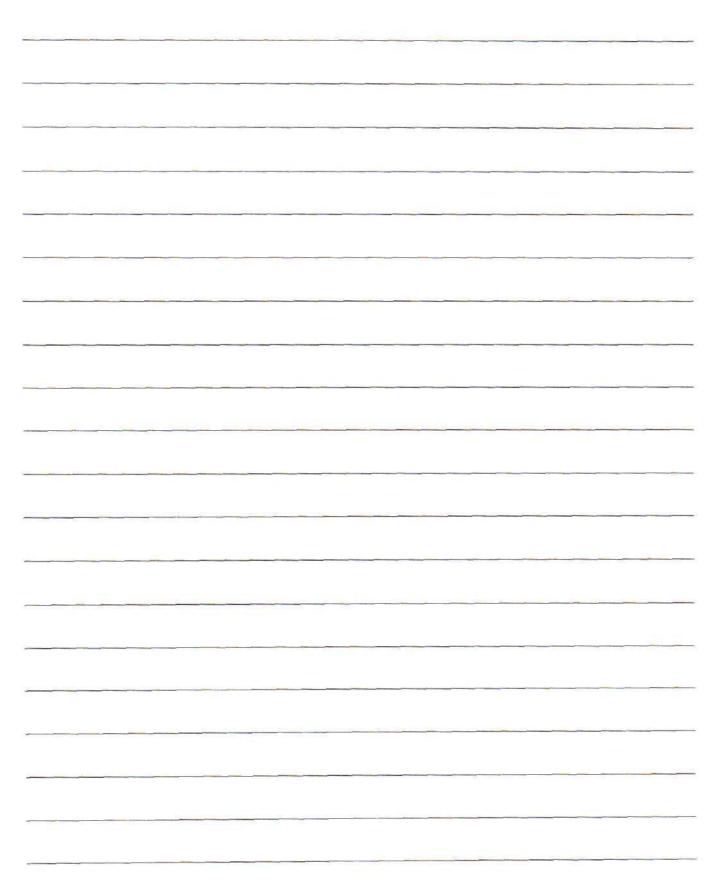
As both an educational resource and a personalized tool kit, the AARP HomeFit Guide provides lessons, suggestions and practical solutions. The guide is a great resource to keep on your bookshelf or share with friends and family.

### Let's get started!

#### CONTENTS

The Lifelong Home	2
The Room-by-Room HomeFit Tour	4
Home Fitness	40
for Specific Needs	12
Use This, Not That	14
Your HomeFit "To Do" Lists	16
Getting the Right Fit	18
Smart Ways to Spend Less	20
Resources	22
Your Notes	23
Worksheets	24

# **Your Notes**



# Worksheets

AARP HomeFit's free worksheets can help you put into place the ideas discussed in the AARP HomeFit Guide, Select the worksheets you want — or use them all!

- ☐ Is My Home "HomeFit"?
- ☐ My Room-by-Room HomeFit List
- ☐ My Room-by-Room Shopping List
- ☐ My Room-by-Room Do-It-Myself List
- ☐ My Room-by-Room Don't Do-It-Myself List
- ☐ My Contractor Interview Notes ☐ My Emergency Contacts
- ☐ My Contractor Reference Check Notes
- ☐ My Home Maintenance Schedule



If you're attending an AARP HomeFit Workshop in person, the worksheets are housed in the pocket at right.

The AARP HomeFit Guide and worksheets are also available for order by calling 888-OUR-AARP or visiting aarp.org/livablecommunities/publications.

In addition, you can read and download the AARP HomeFit Guide and the worksheets at aarp.org/homefit.