

*Living Wisely*

Exploring  
Retirement  
Living  
Options



**B&F** Blankinship & Foster  
*Family Wealth Advisors*



**B&F** Blankinship & Foster  
*Family Wealth Advisors*

858-755-5166

420 Stevens Ave, Ste 250  
Solana Beach, CA 92075

[www.bfadvisors.com](http://www.bfadvisors.com)

*Living Wisely*

## Aging Safely In Your Home



Jacqueline A. Silverman  
Certified Senior Advisor (CSA)<sup>®</sup>  
Certified Aging In Place Specialist  
(858) 395-7733

B&F

### Creating an Environment for Aging in Place

To Age in Place is to live safely and comfortably in the residence of your choice as you age....with the ability to carryout your wishes wherever you call home.

90% of people want to live in their own home as they age;

45% can do it easily;

10% have a plan;

And even less have a home with features to support it.

It's not just about adding grab bars or removing throw rugs!

## Aging in Place on Your Own Terms is a Mission!

Create an environment to support you as your needs, community, and lifestyle change.

1. Make a plan;
2. Start making changes; and
3. Reach out for help.

The more you ask for help, the more independent you will be!

### Pillars for Aging Well

Wants and needs to consider as you age...

---

> **Social Connectedness** – engaging in social activities and cognitive stimulation

---

> **Health** – managing self-care and adjusting to support as needs change

---

> **Wellbeing** – maintaining nutrition, fitness, and a sense of purpose

---

> **Transportation** – ensuring access for independence and quality of life

---

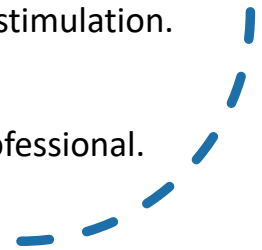
> **Finance** – planning for retirement and keeping essential documents up to date

---

> **Housing** – considering location, design, and maintenance for longevity at home

## Memory Matters: Addressing Cognitive Decline

- **Definition of Dementia:**
  - . Dementia is an umbrella term for neurocognitive disorders like Alzheimer's Disease.
  - . Mild Cognitive Impairment (MCI) is not dementia.
- **Tips for Diagnosis:**
  - . Consult a primary care physician or memory clinic.
- **Prevention Strategies:**
  - . Healthy diet, exercise, and mental stimulation.
- **"Brown Bag" Medication Review:**
  - . Review meds with a healthcare professional.



## Where to Start

---

Schedule time for a  
Home Safety Assessment

**An aging in place specialist will:**

- Identify solutions to particular needs.
- Recommend innovative ways to improve your home.
- Make connections to reliable resources.
- Be at your side to manage projects.

# Make Your House a Home for a Lifetime

## - Universal Design is Barrier Free -

---



### Most Common Features

1. One-level living
2. Zero-step entrance and low thresholds
3. Modern, secure bathroom
4. Safe, wheelchair accessible kitchen
5. Mobility solutions such as widened doorways, ramps, chair lifts, and elevators

### Features:

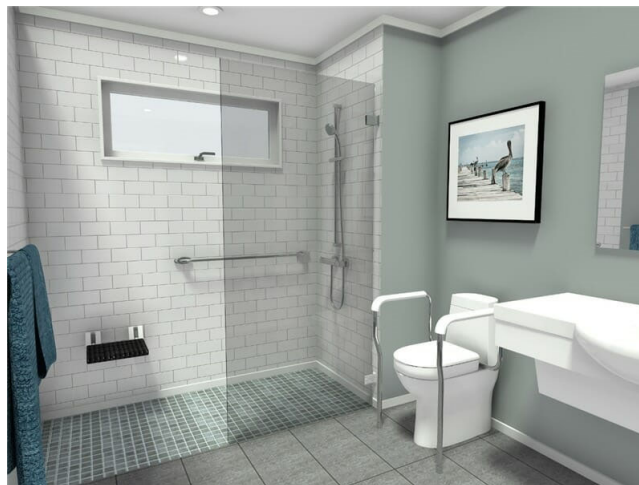
- Grab bars
- Wall mounted sink
- 17"-19" high toilet
- Curbless shower
- Shower seat
- Handheld showerhead on a slider
- Non-slip flooring
- Bright lights
- 32"-36" door width

### Safety tips:

- Set door to open out
- Medications secured

## Secure the Bathroom

---



# Safeguard Steps and Stairways

---

Outdoor features:

- Smooth surface
- Nonslip paint/treads
- Two railings
- Railing for 2+ risers
- Light sensor lights
- Contrast between steps and landings



Safety tips:

- 2 light switches
- Keep steps clear
- No stocking feet



## Mobility Solutions

### Ramps

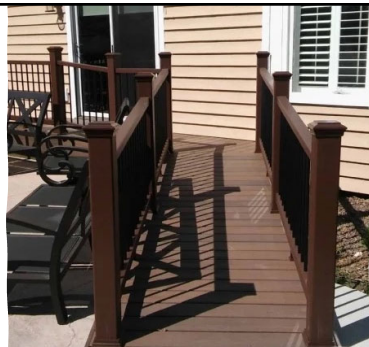
permanent, modular, threshold  
and

### Lifts

elevator, chair, wheelchair

1:12 Inch Rise Ratio:

For every 1 inch of rise on a step,  
plan for 12 inches of ramp  
length.





## Safety Monitoring and Simplify Everyday Routines with Smart Home Devices

- Reliable Wi-Fi connection
- Wireless network infrastructure to support smartphones (iPhone, Android) and smart home systems (Amazon Alexa, Google Home)
- Smart devices, including medication dispensers, lights, wireless speakers, thermostats, security cameras, smart stoves, ovens, and robotic companions like ElliQ

# Creating a Safe and Comfortable Environment - 5 Simple Projects -

---

1. Enhance lighting & contrast
2. Declutter
3. Get rid of things you can trip over
4. Keep things within reach
5. Use the right tools & devices



Mitigate Risk!



70% of Healthy Aging is Affected by Behavior

## Enhance Lighting

---



At least two sources of light in every room

Add Step/Stairway Lighting

Task lighting above workspaces

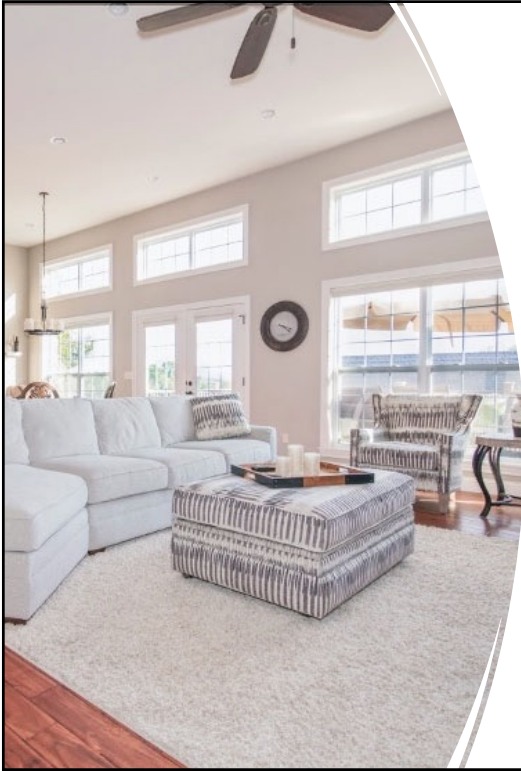
Dimmers and Rocker Switches

Timers

Motion Sensors, Light Sensors

Smart Bulbs Lighting systems





## Declutter

- Maximize clear space
- Make decisions about your stuff
  - Keep
  - Gift
  - Donate
  - Sell
  - Toss

Swedish Death Cleaning  
@ dumpsters.com

Matt Paxton's Legacy List.  
Youtube.com,  
Artifacts.com,  
"Secret Life of Hoarders"

Move,  
Repair, or  
Get Rid of  
Things You  
Could Trip  
Over



# Keep Things Within Reach



Everyday Things



Storage Solutions



Appliances

## Adapt to Tools that Make Life Easier

---

Adjusting to changing life circumstances is the marker of a healthy person.



# *Living Wisely*

How does where you live fit into your plans?



## **Think DNA**

- ✓ Do It
- ✓ Not everything all at once
- ✓ Ask for help

Thank You!



Questions?



# Effective Strategies for Living Well

## Make Your House a Home for a Lifetime

### Key design features

- A zero-step entrance into the house
- 32-36 inch doorway clearances
- Full accessible bathroom and bedroom on the main floor

### ...for barrier-free spaces

- Non-slip steps and floors
- Flat doorway thresholds
- Curbless (roll-in) shower
- Functional and safe kitchen

## Make Your Home Safe with Simple Fixes

### Key modifications for ease and confidence

- Declutter and simplify surroundings
- Eliminate tripping hazards
- Keep everyday items within reach
- Optimize lighting for user convenience

### ...and to simplify daily routines

- Enhance bathroom safety with grab bars
- Safeguard steps by adding railings
- Use assistive devices
- Incorporate smart technology

## Empower Your Tomorrow

### 1. Plan ahead for -

- Financial security
- Home maintenance and cleaning
- Access to health care
- Transportation solutions
- Healthy meals and nutrition
- Social engagement
- Who will take care of you?
- What will matter most to you!

### 2. Update essential documents -

- Emergency contacts & procedures
- Accounts and passwords
- Durable Power of Attorney, Advance Directive, Living Will, Will & Trust

### 3. Build a professional support network -

- Estate planning specialist
- Financial advisor
- Fiduciary
- Elder law attorney
- Health insurance agent
- Long-term care insurance agent
- IT/Tech consultant
- Senior real estate specialist
- Certified senior advisors for dependable referrals, expert guidance, and dedicated advocacy to support healthy aging, wherever you call home.



Jacqueline A. Silverman  
Aging Advisory Services  
Certified Senior Advisor (CSA)<sup>®</sup>  
Certified Aging in Place Specialist  
858-395-7733



Julie L. Derry, MBA  
Aging 123  
Certified Senior Advisor (CSA)<sup>®</sup>  
619-987-3131

# Effective Strategies for Living Well

## COMMUNITY SERVICES & RESOURCES

### Transportation

- Seniors A Go Go, ElderHelp, 619-284-9281
- On the Go, Jewish Family Services, 858-637-3000
- Go Go Grandparent, 855-955-2318, ext. 72079
- Casa Companion Wheelchair Transport, 858-221-4885

### Agencies and Organizations

- Aging and Independence Services, County of SD, 800-339-4661
- ElderHelp, 619-284-9281
- Jewish Family Services, Older Adults Programming, 858-637-3210
- St. Paul's PACE, 619-677-3800

### Services

- Meals on Wheels, 619-260-6110
- Elder Law & Advocacy (free legal services for older people), 858-565-1392
- Southern Caregiver Resource Center (free caregiver support services), 858-268-4432
- Benefits and Aid and Attendance program for veterans and spouses. County of San Diego Office of Military & Veterans Affairs, 866-726-8831

### Dementia Information and Care

- George G. Glenner Alzheimer's Family Centers, Inc., 619-543-4704
- Alzheimer's Association, San Diego, 800-272-3900
- Teepa Snow, Positive Approach to Care, [www.teepasnow.com](http://www.teepasnow.com)

### Plus, a few books we liked:

- Being Mortal by Atul Gawande's
- Stupid Things I Won't Do When I Grow Older by Steve Petrow
- Who Will Take Care of Me When I'm Old by Joy Loverde

Please note, this list is not exhaustive. Additional resources can be found on the websites of many of the organizations listed above, through online research, and by contacting us.



Jacqueline A. Silverman  
Aging Advisory Services  
Certified Senior Advisor (CSA)<sup>®</sup>  
Certified Aging in Place Specialist  
858-395-7733



Julie L. Derry, MBA  
Aging 123  
Certified Senior Advisor (CSA)<sup>®</sup>  
619-987-3131