

The Newton Housing Workbook

The Newton Council on Aging and the Newton Department of Senior Services are developing a series of workbooks to be used as resources by older adults and those who care about them. The purpose of these workbooks is to provide information and guidance on how seniors can remain in their community as active, fulfilled and contributing participants.

In 2016, Newton was designated a member of the World Health Organization/AARP Age-friendly and Livable Community Network. We have called this initiative PLAAN – **P**lanning for a **L**ivable **A**ll **A**ge-friendly **N**ewton. WHO and AARP have defined domains of Livability, which we are adopting in order to work towards the goal of Newton as an Age-friendly/Livable city. Our PLAAN domains are:

- Housing
- Transportation
- Social Participation
- Outdoor Spaces and Buildings
- Respect and Social Inclusion
- Civic Participation and Employment
- Communication and Information
- Community and Health Services
 - Arts and Culture
 - Educational Opportunities

A particularly important factor in the lives of older people is housing: where they will live now and into the future. This **Housing Workbook** addresses common questions and concerns. It offers information, self-guiding questions, tools, stories for reflection and resources to assist you whether you plan to remain in your home, are ready to consider a move or are struggling to make a decision.

Newton Council on Aging
Housing Group 2017

The Newton Housing Workbook

AS WE GROW OLDER, MANY OF US THINK ABOUT WHETHER WE SHOULD STAY IN OUR HOMES OR MOVE. WE MAY BE TORN BETWEEN TWO POTENTIAL DECISIONS: STAY WHERE WE ARE OR GO SOMEWHERE ELSE.

NEWTON'S COUNCIL ON AGING/NEWTON DEPARTMENT OF SENIOR SERVICES HAVE PUT THIS ***HOUSING WORKBOOK*** TOGETHER TO HELP YOU THINK THROUGH YOUR OPTIONS AND IDENTIFY HELPFUL RESOURCES AS YOU PONDER YOUR DECISION.

THE ***HOUSING WORKBOOK*** REFLECTS THE NEWTON COUNCIL ON AGING AND THE NEWTON DEPARTMENT OF SENIOR SERVICES' SHARED MISSION AND VISION FOR A LIVABLE AND ALL-AGE-FRIENDLY COMMUNITY.

Vision

Provide sustained leadership that helps Newton be a Livable and Age Friendly Community for all who choose to age here.

Mission

Optimize quality of life for seniors and those who support them through welcoming, respectful and meaningful opportunities that engage and value older people, and empower us to remain independent and to be important assets in our community.

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Introduction

Newton is a thriving city with a population of over 87,000 people. Forty percent of Newton households have at least one member who is sixty years old or older; given that the average household size in Newton is 2.53 people, that points to a lot of older Newton residents. So be assured that wherever you are in your thought process about your home and your future, you have a lot of company!

One of the greatest challenges we face as we age is the question of where we want to live. Remaining in our homes may be comfortingly familiar. Remaining too long in a home that is no longer appropriate can not only be a burden, it can be detrimental to our well-being. Features that were once prized and used – the large spacious rooms, the beautiful staircase, the finished basement – can become too costly to heat, too awkward to navigate, or simply too much to maintain. As we age, moves may be motivated by changes in our health or personal situations, or by the desire for:

- * less space,
- * fewer responsibilities around the house,
- * “age-friendly” features (e.g. no stairs, one-floor living, and a convenient laundry),
- * proximity to loved ones.

Thoughts about moving tend to encroach slowly as we age. Relationships and friendships change. We may feel different about what we like and dislike in our lives, our homes and our community. Our health and energy may start to ebb. Although often hard to accept, these kinds of changes may provoke us to wonder... “Should I stay where I am or move?”

Just thinking about staying or moving can be anxiety-provoking, but addressing this question is the first step toward making good decisions for ourselves as we age. For some, the answer will be an adamant “I am staying where I am!” If that is the case, then it is important to fully explore whether your home is appropriate for this life-stage. Others may conclude that moving is the better choice and that leads to another step – finding a home that is right for you for the next phase of your life.

The Newton Council on Aging/Newton Department of Senior Services has prepared this ***Housing Workbook*** to help with this decision. Armed with information to both assess your current living situation and understand your options for moving, you can better evaluate the available choices. It is up to each of us to decide how to use that knowledge.

We hope this workbook will help you make a well-informed decision for your future. We welcome your feedback.

Considering My Options

When I talk to people about where they want to live as they get older, many say “I want to stay in my house for as long as possible. I am not ready for a nursing home.” This intrigues me because it reflects a reluctance to acknowledge the long process that is ahead between right now and some undefined time in the future. It is as if one day we are healthy, competent, and functional, and, then on another day, without warning it’s nursing-home time. There seems to be a mental leap over a few decades of living to an imagined precipitous landing in an unhappy end-of-the-line place. Yes, the time may come when we are not able to manage on our own, but what really happens between now and then?

The comment “not ready for a nursing home” perplexes me. Experiences with my elders who made it into their 90’s before they became incapacitated reflect the path for most of us. In 2013, only a small percent (3.4%) of people 65+ were in institutional settings such as nursing homes, and the majority of those are 85+. The vast majority of us seniors are in the community in various types of living situations.

I’m sad when I think about people who may be living in fear when there are so many options and so much living to do between now and the end of “as long as possible.” Perhaps holding on to our houses when they become too difficult to maintain may prevent us from exploring ways of reinventing our lives. Maybe the question should not be “How can I stay in my house?” but “How do I want to live my life in the years between now and then?”

I imagine my life as a continuum to be navigated over the next 10, 15, or 25 years. Instead of thinking “no nursing home,” I have decided to put my energy into envisioning a list of potential next steps and the points at which I might reevaluate. For example, I can stay in my house for 5 – 7 years, find ways to know my neighbors and community better, and locate people to help with routine maintenance.

Then I could sell my house and rent an apartment, or buy a condo and stay another 5 – 7 years. Or, I might consider an independent living or “continuing care” community with things to do and people to meet. Moves are stressful but making at least one in the next few years might help me figure out what to keep and what to get rid of so my kids don’t have to deal with my stuff.

So, there are options to ponder as we go through this journey and it is up to each one of us to decide what’s best. But don’t think house vs. nursing home. Think continuum and creative transitions.

-Marian Leah Knapp

Should I Stay or Should I Move?

Staying in a familiar place is so easy. You know your home – with all its flaws and peculiarities. You are likely comfortable with the location and with people you know and trust, and the paths to common destinations are well worn. Your supermarket, pharmacy, favorite shops – all fit into a comfortable pattern. Yet, the space you're living in may have become burdensome in one way or another. You may face the ongoing unpredictable demand for repairs, the daily living patterns that may include going upstairs to bed and downstairs to do laundry, and the need to maintain the exterior on a regular basis. Over time, these demands can feel increasingly taxing.

Our personal tastes and preferences can also undergo gradual alterations as lifestyle, health, and social networks change. Raising our awareness about our options can help us think through what we really want for ourselves in the short, and especially longer, term.

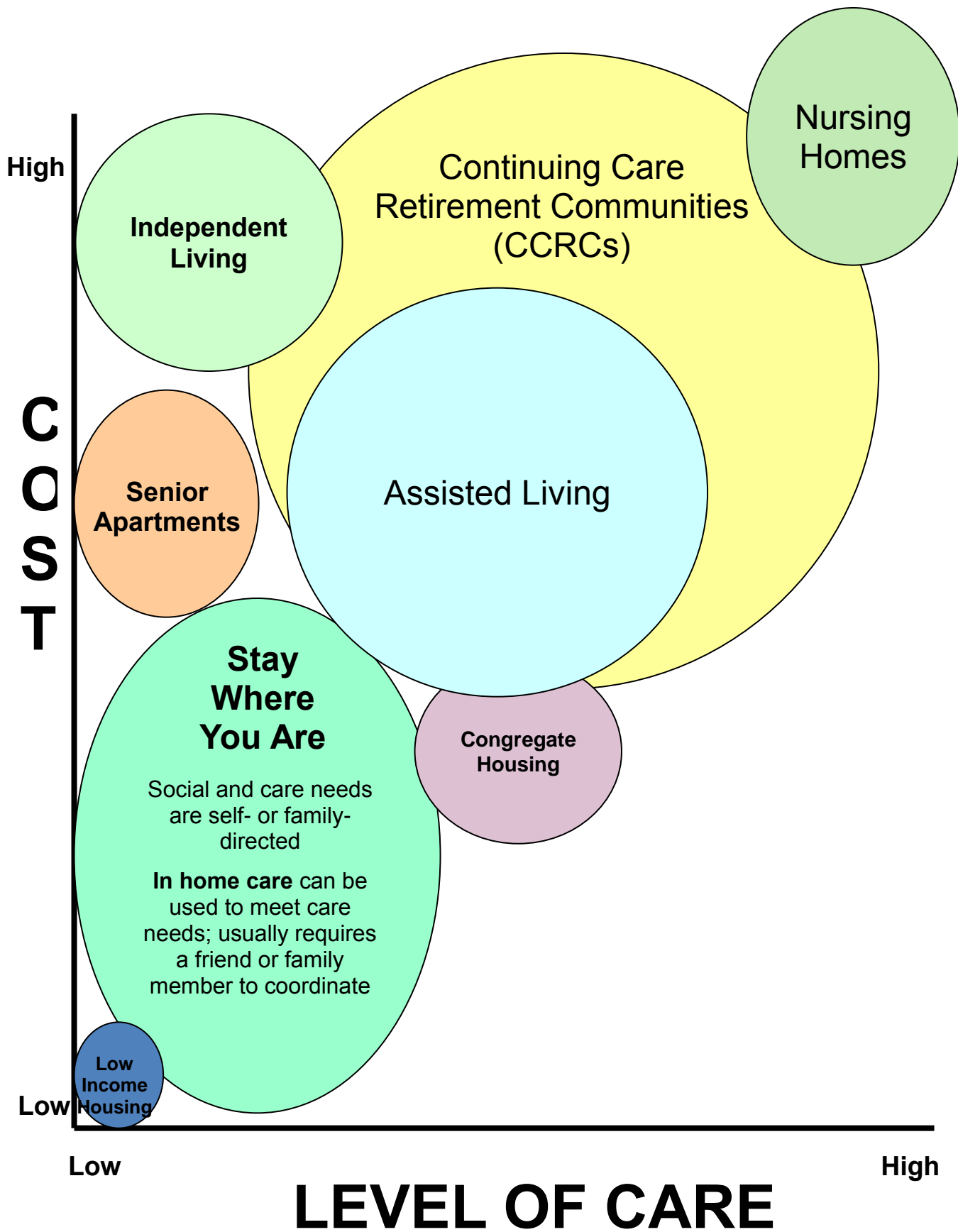
When thinking about whether to stay or go, it can be useful to understand the subtle but important difference between “housing for seniors” and “senior housing.”

“Housing for Seniors” implies housing options for people who wish to remain in the community and who may or may not need special services as part of the living arrangement. This includes single homes, condominiums and rental units that are designed with “age-friendly” characteristics that include one-floor living (i.e. bedroom, kitchen and bathroom on the same floor), unobstructed access into all rooms and, in multi-level buildings, elevators.

“Senior Housing” implies housing models and services that are geared to the needs of people who may require varying degrees of help with daily living and with social and medical needs. These developments include Senior Independent Living buildings (which may include meals), Assisted Living, Continuing Care Retirement Communities (CCRC), and Long Term Care Facilities. These residences can be expensive and some have age restrictions.

Cost and degree of care also vary depending on the type of housing:





Reflections on Staying or Going

I have an intimate relationship with my house. It is small and sturdy — it suits me. I feel safe in this familiar house, knowing all the ins and outs of living here — the tucked-away spots where I can stay warm in the winter; how the sun shines through the back windows in the late afternoon; and the funny noise the pipes make when the washing machine is on spin cycle. I know that sound and I know not to be afraid.

It has taken me many years to understand this house and I take care of it so that it will continue to shelter me. My house is full of memories, shaped by my perceptions of what happened here — the countless family events, gatherings of friends, and holiday celebrations. Objects clutter my space. Framed artwork, photographs on tables, and old furniture that I inherited from people I love are all suffused with memories. My house and the things that fill it have become a complex entity.

I often wonder how long I should stay in this house. My thoughts bounce randomly from one extreme to another. Maybe I should move to a place where I don't have to worry about shoveling in winter. Maybe I should stay and make arrangements for people to come in to deal with all these contingencies. Maybe I should just wait and not create stress for myself right now. After all, I am still self-reliant. When I think even tentatively about different staying or leaving scenarios, I am instantly confronted with daunting questions. If I move — where would I go? How would I fit my accumulated stuff into a smaller space? How will I meet people I like and trust? How would I pay for it? If I give my things away, who will remember their meaning?

If I decide to stay, how can I find people to maintain my house? How can I arrange for space for a live-in if necessary? Can my house earn money? If I decide to wait and see the main question is when will I know that it is time for a decision? What must I consider in order to know when the end of “as long as possible” has arrived?

Decisions about whether to stay, move, or wait and see are as complicated as the lives we live. Thinking about moving makes us ponder what our houses mean to us and who we are as their inhabitants. It forces us to deal with the physical, social and emotional involvement we have with the places in which we live, and to look at what's ahead.

The questions can be endless and intimidating. Framing them can stop further thought. I have found that when faced with difficult deliberations the best thing to do is start by gathering information. Much of the time we are fearful of tackling dilemmas because we don't know the choices available to us. We don't know how to begin. Getting informed is a way to begin. It can lead to a decision, a new way of thinking, or nothing. It is up to us to decide how to use that knowledge.

By Marian Leah Knapp

Tools to Guide Decision-Making

Housing Criteria

The Newton Council on Aging has developed a simple checklist of features for housing that is suitable and appropriate for all residents. How does your home measure up? Use these criteria to assess whether your current or prospective living situation is truly ‘age-friendly’.

Housing Criteria for a Livable and Friendly Newton for Everyone

General

- Environmentally friendly, energy efficient, and low maintenance

Community Environment Pedestrian-friendly access to:

- Food shopping and pharmacies
- Public transportation
- Social gathering places
- Open green spaces

Overall Home Environment

- Living space, bedroom, bath, kitchen and laundry on one floor
- Level flooring throughout the house
- Slip-resistant walkways and entryways
- Handrails on both sides of all stairways
- Lever-style handles on doors and faucets
- Electrical outlets 18 inches off the floor
- Easy-touch, rocker-style light switches 42 inches off the floor
- Anti-scald feature on faucets
- Generous electrical outlets to accommodate future technology or medical-equipment needs
- Bright non-glare lighting, with good task lighting over sink, stove and work areas.
- Common spaces in multi-unit buildings for residents to socialize

Entryways and Exits

- At least one pathway into the dwelling that has no steps
- Covered entrance to protect from inclement weather
- Bright lighting inside and outside entries
- Space near entrance to place packages
- Easy-open door locks
- Zero-threshold doorway
- High-visibility house numbers
- Lighted, easily reachable doorbell

Kitchen

- Easy-glide self-close drawers
- Accessible garbage disposal switch
- Rounded edges on countertops
- Counters of varying heights
- Counter space next to sink and appliances
- Easy-access storage, such as pull-out pantry or adjustable-height shelving
- Front-mounted appliance controls that are highly visible or touch operated
- Extra electrical outlets for small appliances; outlets under countertops

Stairways and Halls

- No open or see-through risers on stairs
- Calm, not disorienting, carpet pattern
- Chair rail with 1” ledge along hallways
- Rocker-style light switches at top and bottom of stairs
- Stair treads that accommodate firm placement of the foot
- Contrasting color at front edges of steps, for visual orientation, or non-slip adhesive strips

Bedrooms

- Multi-level shelving and clothes rod in closet
- Quality wire mesh shelving for visibility
- No bi-fold or accordion closet doors, if possible.

Bathrooms

- Non-skid floors
- Walk-in showers
- Countertops with rounded edges
- Built-in benches or seating in showers
- Easy-glide drawers that close automatically
- Maneuvering space that accommodates a 60-inch turning radius
- Hand-held, adjustable-height showerheads with easily operable controls
- Grab bars or wall-blocking for future installation in tub and shower and near toilet
- Easy-reach toilet paper

Laundry

- Non-slip flooring
- Front-loading washer/dryer, stacked or on raised platform, with front controls
- Laundry sink and countertop no more than 34 inches above floor, with knee space below for seated users

Additional Recommendations

- Adaptable space that enables reconfiguration without unnecessary disruption/expense
- Base cabinets with removable shelves to accommodate seated users
- Color-contrast front edges on counter tops
- Drawer-style dishwasher or raised platform to reduce bending
- D-shaped or pull-style cabinet/drawer handles
- Toilet center 18 inches from any side wall, tub, or cabinet
- Comfort height toilet
- 36-inch-wide doors (or pocket doors for interiors)
- Ample and level maneuvering room (5 feet by 5 feet) in entryway
- Emergency/Security system (esp. bathroom)

Reflections on Staying

Jack and I had a serious discussion regarding our options and tried to identify the plusses of making a move now. Advantages, primarily, would be an easier physical life; no more stairs given one floor living, no more outside management chores like sweeping the garage or retiring the hose after fall chill begins. On the other hand, Jack likes the activity. I see this as he walks around the yard picking up stray branches, nurturing a nice grass yard, and how proud he felt with the tomato harvest last summer. We passed out surplus to six of our neighbors.

Yes we would save some money in a move to smaller quarters, but not much. On the other hand, that is not enough to motivate us to a high cost apartment or to buy a modern condo. We will stay put given that we can physically and financially.

Given that decision we have decided to spend some money in making the property safer. A new driveway to eliminate the dips and cracks, a few twisted ankles was the motivation for this. A washer /dryer targeted for upstairs if we can get the carpenter and plumber together. And we will follow through on the suggestions in the Newton Council on Aging Housing Criteria.

- Joyce Picard

Soldiering On

Several months ago, a sharp knock at the front door roused me out of a reverie. A Newton policeman stood on my front porch. Apparently my unmowed lawn and the newspapers I'd neglected to collect over the past few weeks had caught the attention of a new postman, who had called for a safety check. Reassured that I was alive, the policeman left and I was back on the couch in the living room, more than a little shaken by the unexpected event. Yes, I'm getting older. I've fallen several times so I use a cane to get around now. I stopped paying the landscaper more than two years ago, but he, kind man, kept coming until this year. It was bound to happen. Am I no longer capable of living on my own in my own house? I was starting to doubt myself. While rather unkempt, my home suits me. I have the sought-after 'one floor living', with only a few steps to enter and leave the house. I do find it harder to manage on my own as I grow older, but I am fiercely independent. Moreover, I've lived in this house for over forty years and am surrounded by neighbors I know and who know me. I fit here. Leave this house? Where would I go?? No, I'll stay here. For just now, I will stay in the home I've lived in for almost half of my life.

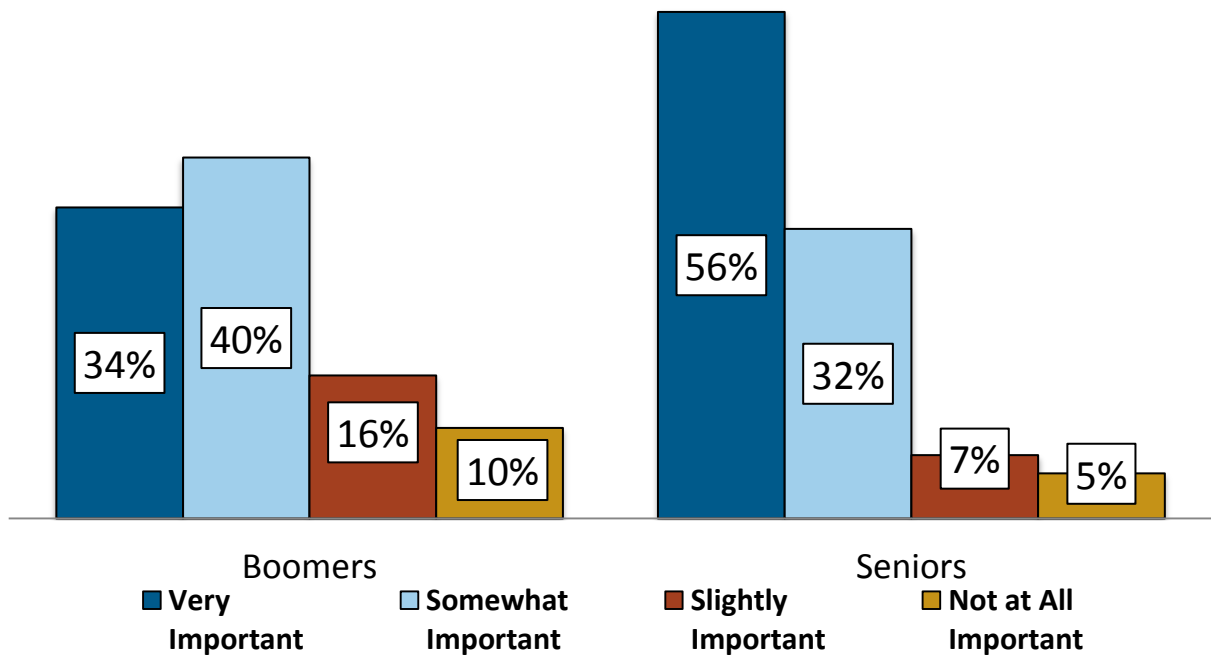
- Anonymous

Thinking About... Or Planning to Stay in Your Home?

Self-Assessment: Should I Stay?

Countless surveys confirm that most people want to remain in their homes for as long as possible. Data from Newton's survey "Living and Aging in Newton: Now and in the Future" (2014) reveals that more than half of Newton seniors (56%) rated remaining in Newton as very important in their lives. Another 32% rated remaining in Newton as somewhat important. Almost 90% of Newton's seniors want to remain in the city that they've lived in, loved and supported for most of their lives.

Importance of Staying in Newton



Boomers: age 50-59 in 2014

Seniors: age 60+ in 2014

When assessing the practicality of remaining in our current homes, it is a good idea to evaluate our situations honestly and objectively, before something happens that forces us to reconsider our situation. Look at the following list of questions and answer them honestly:

- Could I remain in my home if I could no longer climb stairs? Yes / No
- Do I have adequate support in case I need help at home? Yes / No
- Will my home allow me to age comfortably in it? Yes / No
- If I were in my current home and I.....
 - suffered a personal accident, such as a debilitating fall or stroke, what would I do?

- If I were unable to drive, how would I...
 - food shop _____
 - socialize _____
 - get to medical appointments _____
 - get prescriptions _____
- If I needed help in an emergency what would I do? _____
- If I fell and couldn't reach the phone or call out, how soon would someone notice?

- If I had to be away from home for a week or longer, who would take care of mail, bills, plants, pets, or other chores?

- How frequently do I make contact with others? _____
- If I were suddenly incapacitated, who would know where to find my essential belongings and documents?

The point of these questions is to encourage you to plan for a time when your personal situation changes and you may need additional assistance – thinking about this eventuality and making plans to deal with it can increase your likelihood of being able to stay in your home. If you don't have friends or family nearby to meet your needs, reach out to the Newton Department of Senior Services or the Newton Senior Center and familiarize yourself with the services that are available. From organizing transportation to the doctor, the library and the grocery store to helping you find a contractor to do home repairs, the Newton Senior Center has a wealth of resources to help.

Your next step is to conduct a “Home Safety Check” on your home. This handy checklist looks at every aspect of your home and helps you identify improvements, repairs and safety measures to ensure that your home is a safe environment for you (and for your loved ones) as you age. Use this checklist to identify and prioritize steps you can take to make your home more age-friendly.

Home Safety Check

If your home is comfortable and you have adequate support there, that is a good start. Next, it is important to assess your home for safety. The following is an abridged “Home Safety Check” to help you identify potential tripping hazards throughout your home. Falls are a major cause of hospitalization among the elderly; eliminating tripping hazards in your home is an important step toward ensuring you can live there comfortably as you age.

A complete, unabridged Home Safety Check is included in Appendix B– use the version in the Appendix to more thoroughly assess the safety of your home.

General

Yes (OK)	No (Needs Attention)	N/A	
			Do you have lighting that illuminates all exterior paths, stairs and parking spaces?
			Can you turn on a light without having to walk into a dark room to do so?
			Are all electrical and phone cords out of the flow of foot traffic?
			Do the carpets lie flat?
			If you must have them, do small rugs and runners stay put (don't slide or roll up) when you push them with your foot? Optimally, you should eliminate all small rugs and runners.
			Are floors and passageways clear of clutter or other obstructions that you could trip over?

Bathroom

Yes (OK)	No (Needs Attention)	N/A	
			Does your floor have a non-slip surface or does the rug have a non-skid backing?
			Does your shower or tub have a non-skid surface: mat, decals, or abrasive strips?
			Does the tub/shower have a sturdy grab bar (not a towel rack)?

Stairways

Yes (OK)	No (Needs Attention)	N/A	
			Is there a light switch at both the top and bottom of inside stairs?
			With the light on, can you clearly see the outline of each step as you go down the stairs?
			Do all stairways have sturdy handrails on both sides?
			Do handrails run the full length of the stairs, slightly beyond the steps?
			Are all the steps in good repair (not loose, broken, missing or worn in places)?
			Are stair coverings (rugs, treads) in good repair, without holes and not loose, torn or worn?
			Are stairs free of clutter or other obstructions?

Front and Back Entrances

Yes (OK)	No (Needs Attention)	N/A	
			Do all entrances to your home have working outdoor lights?
			Are walk-ways to your entry free from cracks and holes?
			Are entrances free of obstacles that narrow the passageway?

If you answered ‘No’ to any of the above questions, now is the time to start addressing these issues. Do you have the skills/ability to address these issues yourself? Removing clutter, for example, is a simple and low cost improvement that is often a task you can complete yourself. Do you need help to fix an issue? Consult the **Newton Senior Services Home Contractor Referral Program** (see p 36 for more information) for a list of pre-qualified handipersons and contractors who may be able to help. If a complete safety check (including the items listed in Appendix B) indicate the need for more extensive changes to your home, you may want to consult a Certified Aging-in-Place Specialist for advice (see next section or more information).

This checklist – and the more thorough one found in Appendix B - should help you think about and prioritize improvements you may want to make in your home. Those listed above pose potential risks to your health and wellbeing that should be addressed immediately; A complete Home Safety Check should prompt you to make home improvements that will help make your home safe for you for the long term.

Certified Aging-in-Place Specialists

If you are considering making renovations to your home and want to make good decisions for yourself as you age, look for a builder/remodeler that is a Certified Aging-in-Place Specialist. This certification, available through the National Association of Home Builders (NAHB), ensures that the builder understands the aging-in-place home remodeling market and the technology, tools and resources that are available to ensure that you can age in place safely.

Contractors with this certification will be able to identify home modifications that will help you remain in your home as you age – such as wider doorways, accessible bathrooms, and one floor living. A complete list of Certified Aging-in-Place Specialists can be found on the NAHB website (www.nahb.org).

Accessory Apartments

If you plan to stay in your home, an accessory apartment can be a means of having someone else living in or on your property - without sacrificing the privacy of your own home – while also providing a potential source of income if you choose to rent the unit.

An accessory apartment is a separate secondary dwelling unit located in or on your single- or two-family property. An accessory unit is a self-contained dwelling unit with its own entrance, kitchen, bathroom and living space. It can be in the house itself, such as a distinct part of your house, or a basement apartment, or in a building located on your property, such as a carriage house or converted garage. The unit must be smaller than the primary unit, and must be owned by the property owner (i.e. this is not an opportunity to divide your land into condos or to create a saleable unit.) The homeowner may choose to live in either the main or the accessory unit.

If you think an accessory unit may be a good choice for you, contact accessoryapartments@newtonma.gov for the most up to date guidelines on creating or legalizing an accessory apartment.

A Decision Made: Ready to Go

For a long time, years in fact, I debated with myself about whether I should remain in my house or move - perhaps to a place where I wouldn't have to worry about snow shoveling, keeping the lawn mowed, electrical panel meltdowns, and all of the other things that take time, attention, and worry. For many, many sleepless nights and restless days I thought about the implications on both sides of the issue. I really like my house; it has served me well for 25 years. My neighbors are wonderful. But, if I remain, how would I continue to handle home maintenance? What to do with all of the accumulated stuff? If I left, could I find a place that would have the conveniences I had become accustomed to? Could I still grow tomatoes?

And then I woke up one Monday morning and the decision just happened. It was there as brilliant and sparkling as cut crystal. It felt as if some undefined inner authority clicked a switch and the decision was made – GO!

Thinking back, I see a few things that perhaps propelled the decision out from a mired-down position. The previous six months had been stressful. Nothing really bad happened but one little thing after another made me feel worn out and irritable. I had made an exciting but tiring trip to Cuba; I went to Iowa to visit a wonderful friend, but came back with an exhausting sinus infection; and, over several months, I had lots of visitors – all wonderful but much work. At some point, as I wandered through my house, instead of seeing great space to spread out in, I saw empty rooms. These spaces were used occasionally, but mostly they sat devoid of activity. I began to wonder why I was holding on to all of this emptiness.

The decision was definite but it wasn't so obvious where to go. This unknown was the only thing that stood in the way of acting. I wanted to stay in Newton, because I have children and grandchildren here, and I am nicely involved in their lives. What were my options? I called a condominium complex in the city, saw several apartments and, in just a few minutes, I realized that I could make it work. I went home, did some calculations, and realized it was a “no brainer.” When I told my children, I explained my reasoning, and all they could say was, “That's great, mom.”

The rest of the summer was chaotic in an organized kind of way. I got my house ready to “show”, threw out endless old paper files, falling-apart books, broken-down furniture, and heavily recycled office supplies. My house sold quickly. A condo became available and I moved in on the day of the closings on both properties.

I am living with unpacked boxes, using only a few pans, dishes and cutlery, and planning how to rearrange space to enhance my life as I move into the future. I have changed my physical place but not my purpose, which is to try to make decisions and act on them before someone else has to do that for me. It feels fantastic!

By Marian Leah Knapp

Moving Out and Moving On

We've spent the summer clearing out my house. My son likes to boast to the neighbors that we've filled 2 dumpsters. So many valuable items discarded. He is a product of his generation, and I am a product of mine - he finds it so easy to throw things away, while I find it hard to discard anything with even the slightest imagined value. He really doesn't have the same attachments that I have to things I've spent a lifetime acquiring, accumulating, and preserving. I know things need to go, but this purge seems to cut so deep. I tell myself that I'm lucky to have someone to help with the move, and try to suppress my agitation. I recognize that I need to move... it's a cliché, but the house is too big for me now. Over the years, I've become more unsteady on my feet. No major illness or accident, just the steady accumulation of years. Several years ago the doctor recommended stents to increase the blood flow to my legs - that helped, but I really can't walk confidently any more. I rapidly lost the enthusiasm for 'exercise,' which only ever amounted to walking up and down the sidewalk in front of my house. I can manage the stairs, but I'm unsteady and I've already fallen. That makes me nervous. More alarming, I fell into a mild diabetic coma not long ago while we were packing up, and if my son hadn't been in the house, I shudder to think what might have happened. I neglected to eat in the chaos of moving. Orange juice revived me, but it was a close call. I was lucky he was there, and the episode clearly unnerved both of us.

Personally and financially, things are so different now. I know I can't afford to keep the house. I was falling behind on bills when my son raised the idea of a move. He has raised it periodically over the years, and each time I resisted. Then I saw that the time had come. My son found a smaller house - close to him in New Hampshire - that feels perfect for this new phase of life. I tell neighbors that my new house will be the size of my living room. I tell them I'm glad, because this house is too big, too hard to heat, too expensive to maintain. It's all true.

It's still hard to leave though. I was raised here. After college, I moved away, but moved back "home" when my son was born. When my husband left, my mother was there to help. As she aged, I nursed her in this house until she passed away, and I took over the house. It is the source of a lifetime of memories. I guess I thought the pattern would repeat with my son, but things have changed. He's a grown man with his own life, and he's been worried about me living alone in this house. The proceeds from the sale of the house will be substantial, so I won't have to worry about my bills any more, and that's a relief. I do love the new house, but I'll miss my old house and my old neighborhood. So we're discarding the non-essentials, packing up what I can't live without and I'm moving. The memories, though - those come with me.

-A former Newton resident

Thinking About... Or Getting Ready to “Go”?

If we start to think about moving, we are faced with an ocean of daunting questions...



- Where would I go?
- What situation will suit my needs and desired lifestyle?
- How will my family and friends react?
- How would I fit my stuff into a smaller space?
- What do the finances look like?
- If I give precious belongings away, who will remember their meaning?
- How will I meet people I like and trust?
- How will I pay for it?

What I Need in a New Home

Once a decision to move has been made, the challenge may be to determine where to go. Start by identifying what you want and need in your new environment and home. The following worksheet encourages you to think about what you need in a new home – where it will be and its general characteristics. Use this worksheet to help you think through and identify what you want in your next home.

What kind of place do I want to live in (Smaller house, Apartment, Condo, Assisted living, etc)? _____

Do I want to stay in my community? *Yes / No / Not Sure*

If so, in what neighborhood do I want to live? Name the first, second and third choices.
First: _____ Second: _____ Third: _____

Where else outside my current community could I live?

What is the maximum monthly payment I can afford? \$ _____
(See p. 31 for a worksheet to help you work through expenses)

Can I live in market rate housing? *Yes / No / Not Sure*

Do I qualify for subsidized housing? *Yes / No / Not Sure*

What is the minimum number of bedrooms that I need? 0 1 2 3 4 5

What is the maximum number of bedrooms that I want? 0 1 2 3 4 5

Do I want/need a wheelchair-accessible building? *Yes / No*

Do I want/need to live in a place without stairs? *Yes / No*

Do I want/need a wheelchair-accessible unit? *Yes / No*

Do I want/need my own parking space? *Yes / No*

Do I want/need a parking space for an accessible vehicle? *Yes / No*

Do I want/need any special amenities (such as strobe alarms for the Deaf or Hard of Hearing)? If so, what?

Do I want/need public transportation nearby? *Yes / No*

Do I want/need a hospital or medical center nearby? *Yes / No*

Do I want/need a service agency nearby? *Yes / No*

What else might I want/need? _____

Moving Within My Community

Moving within Newton presents some significant challenges. Living in Newton is expensive and the vast majority of the housing stock is large, single-family homes. The high cost of Newton housing can be a bonus if you have a home to sell and can use those funds to purchase or rent a new home. However, the scarcity of land and desirability of the community means it's a challenge for aging Newton residents to find alternative homes if they want to move within the city.

This chapter provides a brief overview of housing options that are available for Newton seniors. It includes lists of apartments and condos with ten or more units in the complex. If you are interested in looking for small houses or for condos or rentals in smaller buildings, you may want to use a real estate agent to help you identify appropriate properties.

Newton's new Housing Strategy is designed to address the lack of housing opportunities in general. To keep up to date on new developments in housing, refer to the city's planning website <http://www.newtonma.gov/gov/planning/default.asp>.

Low Income Housing

While the City of Newton offers both low-income and senior housing, these units are generally in very high demand, and waiting lists can be years long. To determine whether you are eligible for low income or senior housing – and to see a list of affordable and low income properties suitable for seniors – explore our Low Income Housing booklet, available separately. Because of the long waiting lists for this type of housing, it is necessary to act on this as soon as the idea of a possible move comes up!

The condominiums, apartments, and other living options listed in this section are primarily market rate – those that offer both subsidized and market rate units are explicitly noted.

Newton Condominium Complexes

These condominium complexes have ten or more units and are equipped with elevators;

Condominium Complex	Address	# of Units	# of Floors
The Towers at Chestnut Hill	250 Hammond Pond Pkwy	423	17
Imperial Towers	280 Boylston St	152	11
Village Falls Condominiums	173-193 Oak St	123	7
Hampton Place	77-79 Florence St	99	7
The Farm at Chestnut Hill	99 Florence St	75	5
The Fairways & Carriage House at 33Comm (Covenant Residences)	27-35 Commonwealth Ave	57	5
Nahanton Woods	207-297 Nahanton St	37	6
The Residences at Chestnut Hill	336-346 Boylston St	36	4
Falls Ridge Condominiums	51 Pettee St	33	4
Grandview Condominiums	209 Riverview Ave	30	4
	33-53 Paul St	26	3
The Residences at Chestnut Hill	350 Boylston St	22	4
Peabody Hill Condominiums	26-70 Ober Rd	22	4
Commonwealth House Condo	209 Commonwealth Ave	15	5
1087 Beacon St Condominiums	1087 Beacon St	12	4
Oxford House	391 Walnut St	11	3

THIS LIST IS NOT AN ENDORSEMENT OF ANY PROPERTY – IT IS PROVIDED SOLELY AS A RESOURCE FOR THOSE CONSIDERING A MOVE TO AN APARTMENT OR CONDOMINIUM.

These condominium complexes have 10 units or more but are not equipped with elevators; many have multiple low-rise buildings.

Address	Units	Address	Units
130-136 Boylston St	143	37-39 Commonwealth Ave	17
210 Nahanton St	108	220-252 Kenrick St	17
74-100 Boylston St	82	447-449 Lowell Ave	17
401-439 Dedham St	66	935 Washington St	17
287 Langley Rd	48	865 Boylston St	16
1075-1077 Chestnut St	46	543-549 Centre St	16
27-99 Saco St	38	73 Charlesbank Rd	16
73-89 Walnut St	36	25-31 Highland Ave	16
1175 Chestnut St	35	300 Tremont St	16
55-85 Norwood Ave Ctr	35	457 Washington St	16
160 Pine St	28	412-416 Parker St	15
15-49 Charlesbank Rd	27	1-9 Town House Dr	14
611-621 Watertown St	27	9-17 Baldwin St	13
83-91 Staniford St	26	174 Adams St	12
100-98 Washington Pk	25	1111-1123 Beacon St	12
11-9 Erie Ave	24	548 Centre St	12
101-99 Algonquin Rd	22	105-110 Huntington Rd	12
36-48 Crescent St	20	43-53 Jackson St	12
655 Saw Mill Brook Pkwy	20	410-412 Langley Rd	12
303-309 Winchester St	20	101 Walker St	12
2235-2271 Commonwealth Ave	19	505 Centre St	11
132-144 Middlesex Rd	19	192 Lexington St	10
2323 Washington St	19	32-50 Pine St	10
383 Langley Rd	18	16-18 Alden Pl	10
169 Washington St	18	173 Lincoln St	10

THIS LIST IS NOT AN ENDORSEMENT OF ANY PROPERTY – IT IS PROVIDED SOLELY AS A RESOURCE FOR THOSE CONSIDERING A MOVE TO AN APARTMENT OR CONDOMINIUM.

Newton Apartment (Rental) Complexes

Newton has several large apartment complexes and many multi-family homes that are rented at market rates. For an insight into options in the private sector, consult a local realtor, review online offerings or check local papers. When renting, speak frankly with your potential landlord about your expectations regarding property maintenance, rent escalation, turnaround time for repairs (critical vs. ordinary), landscaping, snow removal, and any other issues that may impact your quality of life over the long term. Make sure these items are listed in a signed rental agreement.

If you enter into a rental agreement, be sure that you and your landlord complete a “Statement of Condition” detailing the condition of the apartment when you move into it. Both you and your landlord should sign the Statement of Condition; any damage to the apartment that is found at the end of your tenancy that is not included in your original Statement of Condition may be your responsibility.

The apartment complexes listed below are equipped with elevators:

Apartment Complex	Address	# of Units	# of Floors
Avalon Bay at Newton Highlands	89-99 Needham St	294	5
Avalon Bay at Chestnut Hill	160 Boylston St	204	4
Arborpoint at Woodland Station	1938-1946 Washington St	180	6
	2300-2320 Commonwealth Ave	54	3
Adams Apartments	175 Adams St	31	4
	55 Farwell St	23	3
	135 Florence St	19	3

THIS LIST IS NOT AN ENDORSEMENT OF ANY PROPERTY – IT IS PROVIDED SOLELY AS A RESOURCE FOR THOSE CONSIDERING A MOVE TO AN APARTMENT OR CONDOMINIUM.

These following apartment complexes have 10 units or more but are not equipped with elevators; many have multiple low-rise buildings.

Address	Units	Address	Units
264-290 Grove St	126	77 Beaconwood Rd	21
129-151 North St (Newtonville)	88	199 Lexington St	20
2281 Washington St	60	5-11 Charlesbank Rd	19
2340-2366 Commonwealth Ave	52	89 Lexington St	18
155-163 Lexington St	50	337 Washington St	18
27-80 Hamlet St	46	402-404 Langley Rd	16
230 Walnut St	44	8-14 Mt Ida St	16
128-134 North St (Newtonville)	35	55-75 Wyman St	15
483-487 Centre St	30	41 Commonwealth Ave	14
151-155 Concord St	30	304-308 California St	12
392-396 Langley Rd	30	14 Cottage Ct	12
181 Lexington St	27	287-301 Elliot St	12
219 Commonwealth Ave	25	47 Hollis St	12
457 Centre St	25	125 Lexington St	12
40-46 Park St	24	1-6 Walnut Ter	12
83-87 Farwell St	24	197 Webster St	12
145 Lexington St		73 Elm Rd	10

THIS LIST IS NOT AN ENDORSEMENT OF ANY PROPERTY – IT IS PROVIDED SOLELY AS A RESOURCE FOR THOSE CONSIDERING A MOVE TO AN APARTMENT OR CONDOMINIUM.

Congregate Housing

Congregate Housing residents enjoy the privacy of their own apartments and half-bathroom and are part of a community that shares a living room, dining room and kitchen. This design provides residents with both privacy and the opportunity for companionship. This is a group living option for people aged 60 and older. Newton has one ten-unit congregate housing property: “The Commons at Nonantum” is located at 239 Watertown Street in Newton. Care management and supportive services are available, including assistance with:

- Bathing
- Dressing
- Housework
- Laundry
- Meals
- Medication
- Food Shopping
- Medical Transportation

For those needing a higher level of support, Springwell (the local, State-funded elder care agency) and the Newton Housing Authority offer an Enhanced Service option to enable each resident to maintain or enhance their independence. Some of the options available are:

- Information and Referral
- Personal Care
- Housekeeping
- Care Management
- Meal Coordination

A professional staff person is onsite from 7:00 p.m. through 7:00 a.m., providing peace of mind and an increased sense of security knowing that assistance is available should it be needed.

Admission to The Commons is administered by Springwell according to guidelines as established by the Newton Housing Authority. In order to be eligible for congregate housing in Newton, you must be:

- 60 years of age or older, with an income within financial guidelines
- Able to live independently with the supportive services available
- Able to transfer, dress, toilet and feed yourself with supportive services, if needed
- Able to manage your own medications with supportive services, if needed
- Emotionally stable
- Interested in living cooperatively with others
- Willing to commit to remaining in congregate housing for a minimum of one year.

If you are interested in congregate housing, call Springwell at: (617) 926-4100.

Independent Living (55+ Communities)

Independent living is any housing arrangement designed exclusively for older people, generally aged 55 and over. Independent living facilities do not typically provide assistance with daily living activities, but units, which can vary from apartments to freestanding homes, are generally designed with age-friendly features such as spacious entries and hallways and bathrooms that can accommodate walkers or wheelchairs, if necessary.

Residents live independently; most communities offer a wide range of amenities, activities and services. Often, recreational centers or clubhouses are available onsite to give residents the opportunity to connect with peers and participate in community activities such as arts and crafts, holiday gatherings, continuing education classes or movie nights. Independent living facilities may also offer features such as swimming pools, fitness centers, tennis courts, (even golf courses), as well as clubs and interest groups. Services may include onsite spas, barbers and beauty salons, daily meals, and basic housekeeping and laundry services.

Since independent living facilities are aimed at older adults who need little or no assistance with activities of daily living, most do not offer medical care or nursing staff. As with regular housing, though, you can hire in-home help separately, as required.

Cabot Park Village
280 Newtonville Ave
<http://www.cabotparkvillage.com/>

Coleman House (Market Rate and Subsidized Units available.)
677 Winchester St
<http://www.jche.org/coleman-house.shtml>

Golda Meir House (Market Rate and Subsidized Units available.)
160 Stanton Ave
<http://www.jche.org/golda-meir-house.shtml>

Weeks House (Market Rate and Subsidized Units available.)
7 Hereward Rd
<https://www.ncdfinc.org/properties/john-w-weeks-house/>

Wingate Residences at Boylston Place
615 Heath Street
Chestnut Hill, MA 02467
(617) 244-6400
<http://wingatehealthcare.com/location/wingate-residences-at-boylston-place/>

Assisted Living

Assisted living is a long-term care option that combines housing, support services and, in some cases, health care. Assisted living is designed for individuals who require assistance with everyday activities such as meals, medication management or assistance, bathing, dressing and transportation. Some residents may have memory disorders including Alzheimer's, or they may need help with mobility, incontinence or other challenges. Residents are typically assessed upon move in, and an Individualized Service Plan is developed that identifies the specific needs and desires of the resident. These plans are updated upon significant changes in a resident's health or circumstances.

When assessing Assisted Living communities, be sure to evaluate the facility's ability to meet your own personal needs. There are currently no federal laws or statutes that govern these facilities, so services can vary widely. By Massachusetts regulation, Assisted Living facilities may, but are not required to, provide emergency services such as CPR (Cardiopulmonary Resuscitation) or AED (Automated External Defibrillator).

Evans Park
430 Centre Street, Newton, MA 02458
(617) 965-9400
<http://www.evansparkatnewtoncorner.com/>

The Falls at Cordingly Dam
2300 Washington Street, Newton, MA 02462
(617) 928-0007
<http://www.fallsatcordinglydam.com/>

Pettee House at the Stone Institute
277 Elliot Street, Newton Upper Falls, MA 02464
(617) 527-0023
<http://www.stonerehabandseniorliving.com>

Scandinavian Living Center
206 Waltham Street, W. Newton, MA 02465
(617) 527-6566
www.slcenter.org

Wingate Residences at Boylston Place
615 Heath Street, Chestnut Hill, MA 02467
(617) 244-6400
<http://wingatehealthcare.com/location/wingate-residences-at-boylston-place/>

The website www.massalfa.org is a comprehensive resource for information on Assisted Living Facilities in Massachusetts, including financial information and decision making tools.

Continuing Care Retirement Communities

A Continuing Care Retirement Community (CCRC) offers a wide range of living options, from independent living to assisted living to nursing care — all within one community. The idea behind a CCRC is to provide all the services you will need through the end of your life in a single complex.

Lasell Village (188 independent living units)

120 Seminary Ave

Newton, MA 02466

(617) 663-7000

4-5 Floors

www.lasellvillage.com

Long Term Care/Skilled Nursing Facilities

Long Term Care Facilities are designed for people who need professional nursing care but do not need to be in a hospital. Most long term care facilities are staffed with skilled nurses who provide medical care as well as physical, speech and occupational therapy. The following facilities, located in Newton, all offer long term care services:

Nursing Home	Address	Telephone	Floors
Golden LivingCenter - Chetwynde	1650 Washington St	(617) 244-5407	3
Golden LivingCenter - Heathwood	188 Florence Street	(617) 332-4730	3
Golden LivingCenter – W. Newton	25 Armory Street	(617) 969-2300	4
Lasell House	120 Seminary Ave	(617) 663-7000	4
Care One at Newton	2101 Washington St	(617) 969-4660	3
Stone Institute	277 Elliot Street	(617) 527-0023	4-5
Waban Health Center	20 Kinmonth Road	(617) 332-8481	3
Wingate at Chestnut Hill	615 Heath St.	617-243-9990	

Living Arrangements with Varying Services

For complete information about the options in Newton and the types of services, contact:

Newton Department of Senior Services
345 Walnut St, Newton, MA 02460
617) 796-1660
<http://www.newtonma.gov/gov/seniors/default.asp>

Springwell
307 Waverley Oaks Rd #205, Waltham, MA 02452
(617) 926-4100
<http://www.springwell.com/>

The Financial Aspect: What Can I Afford?

When considering a move, finances can be a major concern. To help you think through the financial implications of a move, we have provided a sheet below to help you compare the costs of where you are, versus a move.

Current Costs/Considerations		Comparison Costs/Considerations (either rent or buy)	
Item	Cost	Item	Cost
Property Value		Property Cost	
Monthly Mortgage/ Rent		Monthly Mortgage/ Rent	
Insurance		Insurance	
Property Taxes		Property Taxes	
Utilities		Utilities	
- Electric		- Electric	
- Gas		- Gas	
- Oil		- Oil	
- Telephone		- Telephone	
- Cable		- Cable	
- Water		- Water	
- Other		- Other	
Lawn care/maintenance		Lawn care/maintenance	
Snow clearing		Snow clearing	
Security System			
Fees: condo, etc		Fees: condo, etc.	
Cleaning		Cleaning	
Annual Repairs (to estimate, use 1-3% of value of home)		Annual Repairs (to estimate, use 1-3% of value of home)	
Major repairs: roof, paint, chimney, etc.		Major repairs: roof, paint, chimney, etc.	
		Moving expenses: packing, movers, new connections, cable, telephone, etc.	
		New home modifications	
		New furniture	
Other			
Total Costs: Monthly & Annual			

Stay or Move?

The family has left after helping to clean up from another Thanksgiving feast. Jack and I marvel over how the grandkids have grown, and we wonder how many more years will we be able to do this. I am reminded of an Ingmar Bergman movie, *Fanny and Alexander*, where the family snake dances all through the house after the Xmas dinner and Fanny clutches her heart with her spiritual plea to hold this moment forever. But reality tells us, along with the kids' messages, that it may be time to move while we are still *good to go* as they say. We love our house and have cared for it over 50 years. Over the years, every time we had a yen to move, we made an improvement. We've added bathrooms and enlarged the deck. All systems have been updated and we are thrilled that wallpaper is coming back in style. Everything we need is within minutes by car. We have fallen into that new category of seniors: the over-housed.

Being active volunteers, a first consideration is staying in the community we know and love. Our temple is close and the high schools and Senior Center have much to offer. We have rejected – at least for now - the thought of moving to a retirement community. The cost is high - buy-in is almost the sale price of our house – and coupled with the monthly cost, staying where we are seems a more sensible choice.

“How about a nice new apartment?” the kids urge. That sounds appealing what with new appliances and walk-in closets. To be sure a bit of a squeeze for all our loot, but we are prepared to shed stuff. Many memories will go with our “tchotchkes.” (My Peace Lilies go with me wherever we end up.) There are several nice developments in town, we thought. We discovered that rents are high for a minimum of two beds. I hate the idea of writing that check each month, although we need to be mindful that the usual expenses for heat, water, taxes and so on are absorbed in the rent. The cost would be more than now and for less space. We are considered above financial eligibility for lower cost units in subsidized developments, and there doesn't seem to be anything in between subsidized and market rate.

A condo might work, however feeling comfortable in a high rise, not so sure. A few we looked at needed cleaning up and remodeling. The thought of arranging contractors and shopping for the latest gadgets and appliances could be an adventure. (“Think positively” I always told our children.) But then selling our house and buying another property seems more than we should be doing at our age. The financial advisors tell us to simplify, not make things more complex. Who listens anyway...but running the numbers tells us that the cost of a nice unit modernized is close to a wash given the value of our house. So why bother with such disruption where what to go and what to toss will absorb our life.

For now, we are not sure whether to stay or whether to go.

By Joyce Picard

Conclusion

For every individual, the choice you will make about where you will live as you age will be different. What matters isn't the choice you make...what matters is making a decision and then taking the steps necessary to ensure that your decision is a good one for you in the long term.

Making a move can be hard but enormously rewarding. Everyone knows someone who has made the decision to move and has found themselves, sometimes unexpectedly, immeasurably happier in their new homes. They revel in the smaller spaces, the freedom from yard work and home maintenance and the convenience and ease of their new surroundings. We offer this as a reassurance to those struggling with the decision to move – while you may miss your old home, you may find you love your new home in ways you never expected.

For others, particularly those with strong local support systems, aging in your own home can be a good choice provided you take steps to ensure that your home is safe and is equipped with essential age-friendly features – particularly the ability to live on one floor, if necessary. While these precautions may seem unnecessary during your more vibrant early old-age, they may become necessities as you grow older.

Plan ahead for a future that meets your own personal goals and expectations.

Letting Go

Driving up to the house we could see Philippa on the front landing waving already. We had come to her gracious oversized colonial in very Yankee horse country north of Boston. Behind the dripping maples and the pebble circle driveway, the stately yellow clapboard house with white trim was impressive at first blush. Massive granite planters had obviously been freshly tended given the red begonias and impatiens in full bloom. But as we mounted the stairs, and walked through the front portico, we could see chipping paint on the trim and columns.

I had been in the house for past pool parties and lunch on the patio for our shared professional group end of year hurrah. Previous visits had included a tour of the pool cabana and one was an impressive tour of the attic over the garage. It seemed to me that the accumulated detritus of generations had ended up in the attic. Clothes, china, and works of art were evident throughout. Clearing this would be a formidable task for anyone contemplating a move from this estate.

Philippa loved the house, its history and the memories associated with raising four children with her then husband. The grand piano fairly labored to hold the photos in silver frames recording the mementoes of a large family. But, Philippa was now over eighty and alone in this cathedral of memories, and she was now house-poor. The value of the house did not generate income even though we were walking through several million-dollars-worth of property. Money for maintenance, taxes and repairs was scarce and she often depended on friends within her sympathetic circle to sustain her. Her financial estate was thin, despite this physical wealth.

This visit was marked as a friendship dinner out and a consultation as to what her next step should be. The tug and pull of emotions was difficult to overcome for Philippa. Rational thinking clearly indicated that she needed to become self-supporting again by selling the property. Several high quality retirement communities offering independent living accommodations were available in her community. After a sale of the property she would have enough funds to be selective. For the observer, the situation was obvious. Philippa, on the other hand, was taking a mental inventory of possible revenue from items of value in the house. The family was not supportive of Philippa's thinking and this was driving the children to be short-tempered and controlling.

Phillipa is walking an emotional tightrope. She needs lots of support – irrespective of whether she stays or moves – to navigate this new situation, and it may not be coming from her children. To take root, the idea of a move needs to seed and grow over time. Ideally, a move should bring the prospect of something new, not a feeling of loss over what's left behind.

Joyce Picard – June, 2016

Appendix A: Resources

Newton Department of Senior Services (617-796-1660)

Newton's Department of Senior Services (NDSS) is located at the Newton Senior Center. The NDSS, through the Senior Center, offers a wide range of services and resources for Newton Seniors, from social events to health and home-care advice. The Department's experienced staff is capable of assisting with a wide range of issues, routine or unexpected. The Senior Center should be your first port-of-call for advice, assistance, or social opportunities.

Newton's Senior Center provides services and referrals for:

- assistance in your home
- health insurance information and needs (ask for SHINE)
- medical services
- medical equipment (i.e. wheelchairs, walkers, canes, shower chairs, commodes)
- public benefits counseling
- recreational activities
- respite care
- transportation
- volunteer activities

Other services include assessment and evaluation of present/future needs for care planning, housing options (including long-term care, senior residences), respite care, resources for food or clothing, heat, utilities or other emergency needs, as well as information on government benefits programs, property tax abatement assistance and help in applying for benefits and services.

When in need or in doubt, don't hesitate to contact the Newton Department of Senior Services.

Home Repair & Improvement

Newton Senior Services Home Contractor Referral Program - a listing of pre-screened contractors who will provide basic home repairs (electrical, plumbing), landscaping services, maintenance, and adaptation services that residents 60 and over may need in order to remain safe and independent. Accompanying the list is an information packet that discusses the specifics that should be included in any negotiations with contractors coming into your home.



Listed contractors are screened for appropriate state licensing, and insurance, and complaints with the Better Business Bureau and the state Attorney General's office. Before being added to the list, three references from each contractor are obtained and checked.

The Newton Senior Center welcomes referrals for contractors with whom residents have had a good experience.

The Newton Senior Center can also connect you with a local helper for performing small tasks in/around your home. Contact the Senior Center for more information.

Assistance with Utility Bills

Water Bills

Newton citizens over the age of 65 who own their property as a primary residence, and have an income of less than \$60,000.00 annually, are eligible to receive a deduction of 30 percent on water and sewer bills. Eligible residents must apply for the discount by July 1 each year. If you are already signed up for this program, a renewal application will be mailed out each year and must be filled out and returned by July 1. Contact Newton Assessors at 617-796-1160 for more information.

Energy Bills

If you need assistance with your energy bills, most utilities will prepare payment plans to help customers spread out the payments on the overdue portions of their bills. Contact the following organizations for assistance if you are having difficulty paying your bills:

Eversource Energy (NSTAR)	1-866-315-2496	www.nstar.org
The Good Neighbor Energy Fund	1-800-334-3047	www.magoodneighbor.org

The Case Manager at the Newton Department of Senior Services can help if you need fuel assistance, or with applications or recertification.

Assistance Programs for Newton Homeowners

Tax Assistance Programs

The City of Newton Assessor's Office administers a number of programs designed to assist older taxpayers who may have difficulty paying their tax bills. Each of the programs requires that the taxpayer fill out a form requesting the benefit of the specific program. These forms are available by contacting the Assessor's Office, or can be downloaded from the Assessor's page of the City of Newton website <http://www.newtonma.gov/gov/assessor/>.

Programs include:

The **Clause 41C** program provides a small exemption for taxpayers who are over the age of 65 and meet residence and income requirements.

The **Clause 41A** program offers the opportunity to defer payment of taxes for taxpayers who are over the age of 65 and meet residence and income requirements.

The **Clause 37A** program provide a small exemption for blind taxpayers who meet residence requirements

The **Clause 17D** program (Elderly, Surviving Spouse, Minor Child) provides a small exemption to taxpayers who are over the age of 70, or are a surviving spouse or a surviving minor child and meet residence and income requirements.

The **Clause 22B** program (Disabled Veterans) provides an exemption to certain disabled veterans, their spouses or the parents of a veteran who lost his/her life in service.

The Clause 18 program (Age, Infirmity and Financial Hardship) provides an exemption to taxpayers who are unable to meet their tax obligation due to age and infirmity and poverty.

The Newton Elderly and Disabled Taxation Aid Fund

In addition to the programs listed above, the City of Newton has created the Newton Taxation Aid Fund to assist low income elderly and disabled persons who are having problems paying their property taxes. This fund provides modest grants to help those with temporary financial hardships pay a small portion of their real estate taxes. Grants are made based on each applicant's total financial and housing situation. The fund is authorized by state law and administered by a committee consisting of the chair of the board of assessors, the city treasurer and three Newton citizens. (617) 796 -1160.
<http://www.newtonma.gov/gov/assessor/programs.asp>

Property Tax Work-Off Program

Newton offers this program to eligible seniors and veterans who are interested in volunteering their services to the city in exchange for a reduction in property tax. For each hour worked, the taxpayer earns a credit equal to the minimum wage, less taxes and deductions.

With prior approval, a qualifying proxy may perform the volunteer service for a qualifying senior or veteran who is physically unable to volunteer.

If you are interested, contact the Assessor's office for an application form.

You should always feel free to contact the Assessor's office with any issues or concerns.

Newton Assessors
Newton City Hall
1000 Commonwealth Avenue #116
Newton, MA 02459
(617) 796-1160
www.newtonma.gov

State Tax Credit (“Circuit Breaker” Credit)

The “Circuit Breaker” Tax Credit is a Massachusetts state income tax credit for residents age 65 or older who paid rent or real estate taxes during the tax year. Homeowners may claim the credit if they paid more than 10% of their total income for real estate taxes, including water and sewer debt charges. Renters can count 25% of their rent as real estate tax payments.

You must file a state income tax return to claim the Circuit Breaker Credit, whether or not you have to file otherwise. If your credit is greater than the amount of income taxes you owe, the state will give you a refund for the difference

Eligibility

To qualify for this tax credit:

- you or your spouse must be age 65 or older by the end of the tax year
- if married, you must file jointly
- you cannot be the dependent of another taxpayer
- you must rent or own a home in Massachusetts that is your principal residence
- if you are a homeowner, your property's assessed value cannot be greater than a specified amount.
- if you are a renter, you cannot be getting a federal or state rent subsidy (such as Section 8), and your landlord must pay property taxes
- you must meet the income limits
- the amount you paid for real estate taxes must be greater than 10% of your total income

To Claim the Credit

To claim the credit, you must file a Massachusetts state income tax return and include Schedule CB, Circuit Breaker Credit, with Form 1.

Utility Resources for Income Eligible Households

Citizens Energy Heat Assistance (Joe4Oil)

617-338-6300

www.citizensenergy.com

Citizens Energy heat assistance programs give financial help to people who cannot afford to pay their heating bills. Under the Oil Heat Program, eligible households receive 100 free gallons of oil.

Fuel Assistance

Newton Department of Senior Services

345 Walnut Street

617-796-1672

<http://www.newtonma.gov/gov/health/humansvcs/fuel.asp>

This program is available to low-income homeowners and renters. Most fuel assistance households also qualify for weatherization, utility discounts and emergency furnace repairs for homeowners. Eligibility is based on gross household income. By appointment only.

Good Neighbor Energy Fund Salvation Army

1-800-334-3047

www.magoodneighbor.org

Waltham Office: 781-894-0413

The Good Neighbor Energy Fund helps people in need pay for their winter heating fuel and other energy bills. The Fund is for people who are facing a short-term financial crisis and do not qualify for other fuel assistance programs. Referral from a social worker needed.

Utility Discounts

Massachusetts gas, electric and telephone companies offer reduced rates to low-income customers who receive public assistance benefits (SSI, Food Stamps, MassHealth, etc) and meet income limits. Eligible customers get a 20% -40% discount on their gas and electric rates and a discount on basic local telephone service and installation. Utility companies enroll eligible customers automatically or customers can apply directly to their utility company.

Utility Resources for All Households

Utility Shutoff Protection

There are strict rules in place that prevent utility companies (electric, gas, water, and telephone) from shutting off services to certain households, including those in which all adult members are 65 or older and household with people with serious disabilities. To qualify for shutoff protection, you must register with your utility or telephone company and provide the information required. When calling Customer Service, request a “utility protection form.”

Eversource Energy (formerly NSTAR): Call 1-800-592-2000

National Grid: Call Customer Service at 1-800-233-5325

Verizon: You must print and mail the form included the form located at this web address:
http://www.massresources.org/files/Verizon_Age-65-or-Over-Notification.pdf
(See the top of the form for the mailing address to which to send the form.)

Home Improvement Financial Assistance for Income Eligible Households

Newton Housing Rehabilitation Fund

(617) 796-1150

Planning Office

Newton City Hall

<http://www.newtonma.gov/gov/planning/hcd/housingrehab.asp>

Provides low interest direct and deferred payment loans for home repairs to income-eligible Newton homeowners. Eligible properties include owner-occupied single and two-family residential structures and owner-occupied condominium units and deed-restricted affordable rental units owned by a nonprofit housing organization or the Newton Housing Authority.

All funding assistance is in the form of deferred payment loan at zero percent interest due upon sale or transfer of the property with two exceptions:

- The cost of deleading is in the form of a grant.
- Emergency funding assistance for hoarding clean up is in the form of a grant up to \$5,000 and available for who are receiving or willing to receive mental health services.

Low Income Weatherization Assistance Program

Action for Boston Community Development (ABCD)

178 Tremont St., 4th Floor

Boston, MA 02111

1-800-315-2496

This program provides income eligible households with home energy efficiency services including air sealing (to reduce air infiltration into the home), attic insulation, sidewall insulation, floor insulation, pipe and/or duct insulation and limited energy related repairs.

Homes also receive a thorough evaluation of the heating system as well as health and safety testing of all combustion appliances. Local licensed and insured private-sector weatherization contractors complete the work at no cost to the residents. The local agency inspects all completed work to be certain that the authorized work was completed in a satisfactory manner.

Call to reach a representative who can the explain the program in greater detail.

Home Improvement Financial Assistance for All Households

Massachusetts Home Modification Loan Program

Metropolitan Boston Housing Partnership (MBHD)

125 Lincoln St.

Boston, MA 02111

617-425-6637

<http://www.mbhp.org/>

This program provides loans of up to \$30,000 for adding accessibility features to the permanent residences of older adults and households that have members with disabilities. Borrowers may not come back for more funding for the same property once their project is complete.

Community Resources

Springwell

307 Waverley Oaks Road, Suite 205, Waltham, MA 02452

Phone: 617-926-4100; TTY: 617-923-1562

<http://www.springwell.com>

Springwell provides a variety of services for older people and their caregivers. A federally-designated agency, Springwell can provide in-home services to help you live independently, assistance in locating services for others, or help caring for a senior. Springwell also works to heighten awareness among other agencies, organizations, groups and the public about the needs of older people, and to educate older people and their caregivers about the benefits and services available to help them.

Springwell's Private Geriatric Care Management service provides licensed, experienced Geriatric Care Managers who work with seniors, adults with disabilities, and families to help support decision making, to find and connect to services, and to help ensure that you are receiving the care you want. In addition, Springwell offers below-market rate in-home services from qualified in-home care agencies.

Newton At Home

206 Waltham St, Newton, MA 02465

Phone: (617) 795-2560

www.newtonathome.org

Newton at Home (NAH) is a non-profit membership organization that offers a wide variety of services and social activities that help its members remain safe, active, and connected

while living in their own homes and apartments, their neighborhood, and their city. Members pay an annual fee, and are eligible for a wide variety of services, including transportation to the airport, snow shoveling, small home repair services and vendor referrals.

Elder Hotline

1-888-AG-ELDER
(1-888-243-5337)
TTY: (617) 727-4765

The Massachusetts Attorney General's Office runs a statewide, toll-free telephone hotline to assist individuals on a wide range of elder issues. Staffed by senior volunteers, the hotline provides dispute resolution services and is a comprehensive resource for information and referral on a full range of concerns including (among others): Debt and debt collection practices, Health insurance, Home improvement, Landlord/tenant issues, Long-term care insurance, Scam awareness and Telemarketing. The Elder Hotline is available Monday through Friday, from 9:00 a.m. to 5:00 p.m.

Executive Office of Elder Affairs

1-800-AGE-INFO
(1-800-243-4636)
www.800AGEINFO.com

Portal to a wide range of resources provided by the State office of Elder Affairs. The website includes resources to assess your own situation and provides lists of services available.

Benefits Checkup

www.benefitscheckup.org

Benefits Checkup is a federally funded website that helps you identify local, state and federal programs and services for which you may be eligible.

Appendix B: Complete Home Safety Checklist

NOTE: BOLDED ITEMS ARE TRIPPING HAZARDS

Yes	No	N/A	GENERAL
			Does lighting that illuminates all exterior paths, stairs and parking spaces?
			Can you turn on a light without having to walk into a dark room?
			Are all electrical and phone cords out of the flow of foot traffic?
			Do the carpets lie flat?
			Do small rugs and runners stay put when you push them with your foot?
			Are floors and passageways clear of clutter or other obstructions?
			Do all exterior doors open and close easily?
			Do all exterior doors have secure, workable locks?
			Do you have keys for your locks?
			Do you have an emergency exit plan in case of fire?
			Do you have an ICE (In Case of Emergency) entry in your phone directory?
			Are your emergency phone numbers easily accessible?
			Are you able to heat your home to an adequate temperature?
			Are you able to keep your home at a comfortable temperature in warm weather?
			Do you have working fire/smoke and carbon monoxide detectors ¹ ?
			Do you have easy access to clothes washing and drying facilities?
			Do you have any electrical hazards, such as overloaded circuits, or improperly working electrical devices?
			Are you able to regularly and conveniently dispose of garbage?
			Do all faucets turn on and off easily and without leaks or drips?
			Are curtains and furniture at least 12 inches from baseboard heaters?
			Do you have water penetrating into your home or basement?
			Do all windows open and close easily?
			Do all windows have secure, workable locks?
			Do you have a working flashlight in an accessible location in your home?

Yes	No	N/A	FRONT AND BACK ENTRANCES
			Do all entrances to your home have working outdoor lights?
			Are walk-ways to your entry free from cracks and holes?
			Are entrances free of obstacles that narrow the passageway?
			Do the front and back doors have a working doorbell?

¹Carbon monoxide and smoke alarms should be located on every level of a home or dwelling unit including habitable portions of basements and attics. On floors with sleeping areas, the alarms should be placed within ten feet of the bedroom doors. CO alarms do not go inside garages.

Yes	No	N/A	KITCHEN
			Are stove controls easy to see and use?
			Can you use stove controls without reaching over burners?
			Are towels, pot holders, curtains and other flammables stored away from the burners and oven?
			Are frequently used items easily accessible?
			Do you have a sturdy step stool that is in good repair, and gives you something to hold on to?
			Is your refrigerator working?
			Does your refrigerator door open and close easily and fully?
			Do you have more than two appliances plugged into any outlet?

Yes	No	N/A	BATHROOM
			Does the floor have a non-slip surface or does the rug have a non-skid back?
			Does the shower/tub have a non-skid surface, mat, decals, or abrasive strips?
			Does the tub/shower have a sturdy grab bar? (Not a towel rack)
			Is your hot water temperature 120° or lower?
			Are you able to get off and on the toilet easily?
			Does your toilet flush properly?
			Is the toilet paper dispenser within easy reach?

Yes	No	N/A	BEDROOMS
			Do you have working smoke detectors installed outside your bedroom door?
			Do you have working carbon monoxide detectors outside your bedroom door?
			Do you have a lamp or light switch within easy reach of your bed?
			Is a phone within easy reach of your bed?
			Is a light that is easily accessible between your bed and the toilet?

Yes	No	N/A	STAIRWAYS
			Is there a light switch at both the top and bottom of inside stairs?
			With the light on, can you clearly see each step as you go down the stairs?
			Do all stairways have sturdy handrails on both sides?
			Do handrails run the full length of the stairs, slightly beyond the steps?
			Are all the steps in good repair (not loose, broken, missing or worn?)
			Are stair coverings (rugs, treads) in good repair, without holes and not loose, torn or worn?
			Are stairs free of clutter or other obstructions?
			Are all banister and handrails tight and secure?

			Are all steps of a uniform and natural height?
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Take a Closer Look at Your House:

As the greatest expert on your own home, you may be able to identify other potential risks in your home. Are there other hazards or unsafe areas in your home not mentioned in this checklist that cause you concern? If so, what?

Can you think of any other aspect of your home that could be dangerous to you if you were incapacitated in any way?

If you answered ‘No to any of the questions in this Safety Checklist (or noted any other hazards that you can think of), now is the time to start addressing these issues. This checklist should help you think about and prioritize improvements you may want to make, noting that anything that creates a risk to your health and wellbeing should be addressed immediately.