

Aging in Place- Expert Strategies for Safe and Comfortable Living with Jim McWhirter

David Lowry: 0:29

Welcome to Peaceful Life Radio, your place on the internet for a happy and peaceful second half of life.

Jim McWhirter: 0:36

It's okay to live alone. It's not okay to be lonely. Loneliness is a stepping stone to depression. And depression can be treated with medications, with therapy, but so many people don't recognize it quick enough. So, educate yourself on that. If you have an adult age, parent, or loved one that's living alone.

David Lowry: 0:58

Those were the opening remarks of Jim McWhirter, who will be our guest today. I'm David Lowry, one of your co-hosts, along with my good friend and co-host, Don Drew.

Don Drew: 1:07

Hello, David. Hello everyone. It's good to be with you all. And I've got some good news for us because today's guest is someone who is transforming the way we think about aging and independence in our homes. Jim McWhirter is with us today and he is a Certified Aging in Place Specialist dedicated to creating safe, functional, and comfortable spaces that allow individuals to live confidently and securely as they grow older. With his expertise Jim brings a unique blend of compassion, innovation, and practical solutions to a topic that touches families everywhere. I'm thrilled to have him on the podcast to share his insights and experiences. Welcome Jim.

Jim McWhirter: 1:44

Thank you very much.

David Lowry: 1:45

Jim, we want to know about some of your experiences as a Certified Aging in Place Specialist. And I guess the best way to start is to ask you what in the world is that?

Jim McWhirter: 1:56

The CAPS program is what we call it, you know, the abbreviation, the acronym, whatever you wanna call it, is designed to train builders, remodelers, people that are involved with

occupational therapy even. And the whole idea is to help people know what to do to renovate their homes so that they can age in place. Many people live in homes that maybe they've lived in for 30, 40, 50 years, and designs have changed in that period of time to be a little more accommodating for people as we age. So the whole idea is it's sometimes less expensive to remain in your existing home if it will accommodate you safely than having to move on to certain types of retirement communities and places like that.

Don Drew: 3:04

Jim, you've got what, over 30, 40 years of experience as a builder, and then you also own a retirement home?

Jim McWhirter: 3:12

That's true Don. And as a registered designer, it has even changed my ideas about how a home needs to be designed and built. And I started this before the CAPS program was even invented by the National Association of Home Builders. And that's who the certifying agency is and put that in place. The reason why is because I started recognizing the fact that maybe some of the simplest things that we could do in new home construction could help people in the future if they kept their homes as long as the generation before us. Now we're all a part of the baby boomer generation, but the generation before us and even our grandparents generations were used to living in homes for 50 years or more. Many people that have moved into our retirement community or our assisted living came from a house they lived in for 50 or more years. So their challenges are specifically things like bathroom doors, for example. They're 24 inches wide. Well, you can't get a walking assistant device, like we abbreviate the term walker, through a 24 inch door. The bathroom becomes one of the biggest fall hazards, if you will, and the goal is to eliminate those type of issues for people as they age. It's something that we're all going to be faced with at some point in our lives. It's just another stage or phase of life, if you will, that we are going to be challenged with different things and we want to be sure we're prepared. I go to my old Boy Scout motto, be prepared. And so do that now. I have a lot of baby boomers that I've worked with that are trying to plan for their futures, even though they don't need some of these things right now. And most of the modifications that usually are necessary for someone to comfortably age in place, are not gonna cause any kind of loss of resale value. Most people may not even notice the majority of features that are utilized. I'm also a licensed real estate broker, and so I see these things from all these different arenas, and that's part of the reason why I chose to become a certified aging and place specialist.

David Lowry: 6:00

What kind of people are seeking you out for advice on this? Is it only people who are retiring or people with illnesses. Help us understand.

Jim McWhirter: 6:09

Okay, so, primarily the people that, I have assisted with this are usually children of the adult age generation, and sometimes the adult ages. And they'll contact when they're fearful of their children saying, you know what I'm worried about you being alone and all this. So, let's talk to somebody, a specialist, about things we can do to make it easier for you. Sometimes it's health issues. People have an accident. And one of the things that I think is really important with what you want to accomplish with this particular session on your podcast is some reminders of some of the important things, and I feel that it's my responsibility to mention some of those things. First of all. Earlier I talked about the bathroom and the size of the door. The bathroom is the number one place for falls, and I said that, and those are usually people's concerns, whether it's the loved ones of the adult age generation, and I like that term, it's friendlier more positive than just saying seniors because technically seniors involve anybody over the age of 60. The falls become a real issue and let me just briefly share that a third of the falls, just simple accidents. We can all have them. Maybe you get a new piece of furniture, you rearrange furniture, you're not used to it. You get up at night to go to the restroom or get a drink of water and you bump the side of a new sofa or recliner. And those are what we call simple. Accidents. The other two thirds are usually caused by one of two things. One is nutrition. You have people, especially if they live alone, and at some point they get tired of fixing full-blown balanced meals. Maybe with the right amount of protein, nutrition, and all the things that are important to us all the time, but especially as we age. And so the lack of nutrition causes certain weaknesses and that creates balance issues. The other big thing that causes falls is medications. It's either from forgetting to take the medications or getting new medications that you're not used to yet. That can create a balance issue until you're used to'em. But sometimes people just don't take them as they're prescribed by the physician. And it's like they're on this rollercoaster. Up and down with their medications and balance issues. And the older we get, the more brittle the bones and all of those things can cause fractures and different things. Once that happens, most likely, the healing time is not going to allow somebody to remain in their home when they get out of the hospital and out of the skilled nursing. Getting their bodies back into order. And that's when ready to age in place can be an issue. The bathroom I want to point out besides having 36 inch wide doors in the bathroom, all the main rooms you live in, the living room the bedroom, the bathroom, the kitchen. All of those need to be walker and or wheelchair friendly. And specifically the bathroom needs to have a minimum of a five foot wide shower so that you can access the shower to be able to bathe. The flooring, it's gotta be a nons slick type flooring because ceramic tile gets wet. You may slip and fall if it doesn't have something skid proof to prevent that. Toilets sometimes being the regular high toilet, we like, I call them comfort height toilet instead of a DA type toilets, but they're just a little bit higher, more comfortable, prevents a lot of falls. These are things that should be considered if somebody's wanting to renovate to

age in place. Some places will need more renovations than other. The older the home will require more renovations, most likely, unless your designer, was already thinking of these things and trying to make a master suite more compatible for. Aging in place.

David Lowry: 10:56

Are these going to be expensive fixes, Jim?

Jim McWhirter: 10:58

It depends on how you wanna look at it. My first response is, unfortunately, the bathroom and the kitchen are the two most expensive rooms in a home to renovate. And it's because they involve a lot of plumbing and different things that may have to be replaced, modified concrete removed to be able to accommodate that five foot wide shower. I like to design the bathroom to where no matter what happens in the future, and I like to think, okay, if my mom had to be in a wheelchair, she needs to have a five foot minimum spin in the center of that bathroom in between the shower, the laboratory, the toilet, so everything is comfortable and not too tight not to feel like you're squeezed in there. That's when people can fall. I've seen bathroom remodels I have taken, extra bedrooms. You've got a three bedroom home, one person living in it. So, many times we get lucky in a closet backs that main bathroom that we're wanting to renovate. And we can utilize the space of that closet and still keep it a bedroom, but put a separate wardrobe cabinet for guests or whatever to have a place to hang clothes. But the most important thing is to think about this future Now, yes, that's expensive. I've seen people spend up to \$30,000 to get the bathroom they wanted with a certain type of whirlpool tub and all these different things. You can go as fancy as you want, you can just deal with the most immediate and save that money. But in my mind, you have to look at it like, if you're really determined and you're really pretty healthy, you're already not having some health issues, then by all means invest in that. And the money you're investing in that is still going to not hurt the value of your home. In fact, it most likely will help you get the money back out of it, in my opinion. And I've seen that happen. That's why I can say that because you have other people that are looking for that, seeking for that. In my opinion, you should not attack renovating a house for mom or dad or both if at least one of them is already having some health issues. I think you're better off to look at other options because it may be a situation depending on their age and what their health issues are that they may want to consider researching retirement type living and even assisted living. Living alone is something that can be very challenging, especially if you don't have children or loved ones that live close by that can check on them. And one of the things we want to combat is depression. When somebody loses a spouse or something and they're lonely, it's okay to live alone. It's not okay to be lonely. Loneliness is a stepping stone to depression and depression. It can be treated with medications, with therapy, but so many people don't recognize it quick enough. So educate yourself on that. If you have,

aged parent, an adult age, parent, or loved one that's living alone. And we train our nurse aides on depression regularly and recognizing signs of depression and all.

David Lowry: 14:42

That is a very good piece of advice.

Don Drew: 14:44

So a good place to start would be for me to contact one of these certified aging in place specialists and get the ball rolling to do an evaluation on a home and then collaborate with other health caregivers and so forth. Is that also true?

Jim McWhirter: 14:57

Have somebody, like a certified age in place specialist. There's a handful of us in the Oklahoma City metro area, for example, that are qualified to help with that and do a walkthrough. We can almost tell you what to look for on a podcast like this and walk around with a tape measure and see how things are or have somebody come out and look at it with you and give you some rough cost ideas.

Don Drew: 15:24

Jim, are you aware of any government programs or resources that can help offset the cost? Let's say I have a parent that in a 1980s house and they don't have the resources to pay to have that modified Jim, are you aware of any government programs or resources that can help offset the cost? Let's say I have a parent that in a 1980s house and they don't have the resources to pay to have that modified so they could age in place. Are you aware of any help out there? so they could age in place. Are you aware of any help out there?

Jim McWhirter: 15:58

Don, as a matter of fact, for veterans, I have had the VA pay up to \$7,000 to renovate a shower to combat a veteran who is struggling with a wheelchair and needing to be able to bathe and all. And I've had them do that as a renovation. I've had them assist them financially in new construction even. And I'm sure that program is still available. The VA even pays well over 1900 a month for assisted living. And that program, I'm told, is still out there. I haven't had anyone use it in several years, but it's something to research depending on a person and their situation, disability and all that, they want to check with all of the programs through DHS and all of those to see what's available.

David Lowry: 16:55

Jim, my dad was becoming more of a fall hazard, he fell several times and we'd say to him, Dad, you need to use your walker. And he would refuse to do it. How do we talk to our aging parents and loved ones when it's time for them to start using a walker, start making some of these home modifications when we just find them resistant to doing those things?

Jim McWhirter: 17:19

That's a good question, David, because the quickest way to answer that is, this term called stubbornness and...

Don Drew: 17:28

Yeah, David and I know little about that. But go ahead.

Jim McWhirter: 17:32

(Laughter) Yeah, I was gonna say, I think all three of us can be the three stooges on stubbornness probably. But it's it's a challenge for sure. And my mom she at 92 was pretty healthy and everything, but she would get up at midnight and start looking through her closet and stuff and not use her walker. And we kept reminding her, and she fell one night and broke her hip. And, that that took her took her energy away from her and several months later she was gone. Because of that fall, that's why I'm so passionate about recommending people really consider the fall hazards in a home. You can't totally prevent somebody from falling, but you can do a lot of things to make it less likely to happen as long as they're cooperating with their physician and medications and nutrition and all the things I mentioned earlier. But yeah, we have a battle of stubbornness with the older we get. One of the difficult things people ask me is how do I talk to my dad about not driving anymore? And that's a tough one because that's like taking their freedom away. They've been driving since they were 16 and now maybe they're 90. And think about how excited we were when we got our driver's license and now the thought of, wow, what would I do if I couldn't drive anymore? My father-in-law lived at Wellington Park until he was two weeks from 102, and he was still driving at 99 and it really bothered us. It didn't matter what we did to try to discourage him. But I followed him one morning and it amazed me. He's 99 and he is still a safe, great driver. But my mom, when she was 89, she was scared of driving anymore. She said, I'm not driving anymore, I'm selling my car. And I said, great. But that's one of those stubbornness things, that's a challenge because people are looking at their freedom and you're taking away my freedom. Now, you wanna spend my money to make this bathroom shower bigger when I've been taking a bath in this tub for 49 years. So there's a psychological thing that we have to deal with and we're going to be faced with it too. And as I mentioned, we're obviously stubborn people too.

David Lowry: 20:00

Well, there are some really interesting modifications that can be made in homes today, and some of them are exciting. I've seen some of these showers where you can step in, sit down, and close the door. Some of those look kinda like they could be fun to have in your house.

Jim McWhirter: 20:15

Showers are a big deal nowadays. So many people in today's market want a big shower. In fact, in new construction, we don't necessarily see very many bathtubs anymore, especially in the master suite. I designed one shower 10 foot by 10 foot. In starter homes, that's a bedroom. And the shower spray heads that come out of the ceiling, crossways, all of the walls of the shower and it's like being under a waterfall or something, but people love it. And there's a lot of state-of-the-art things in showers that you basically wheel right in. And at that point of the planning when you have the space, then take advantage of it. So, a shower is a great investment and I feel like you get your money back out of it. Especially if it's in that master suite. That's a great renovation to do.

Don Drew: 21:09

Are, there's some kinds of modifications that are pretty typical?

Jim McWhirter: 21:12

Let's put the square footage in the main living area in our bedroom and walk in closet and bathroom and kitchen and the places where we really live all the time and less in extra rooms. Go ahead and renovate a bathroom door from a 24 inch wide to a 36 inch wide, it doesn't matter if you decide to go ahead and sell the house. The average person is not gonna think about the width of that door being wider than what it was when it was built. I just, I've never ran into anybody that was concerned about something like that. If you're gonna have to buy a new toilet do a comfort height toilet unless you're a short person because, you may be more comfortable with the regular height. Used to we kept bathroom vanities at 30 to 32 inches high. The standard was 32 inches for years and years Now, they're 36, like a kitchen countertop height. People like them because it's easier to wash their hair in. But yeah, those are those are all features that I feel like help accommodate the investment for mom or dad or whoever, or for yourself, for your unknown future. And still not be throwing money away that you'll never see again. I read all these surveys and so that's where I get a lot of my information that I'm sharing with you. This isn't just my opinion, it's based on NAHB research and all.

David Lowry: 22:47

The other day I went to my physician for my annual they don't call'em physicals anymore, but on Medicare...

Don Drew: 22:54

I think they're called fogey physicals.

David Lowry: 22:56

Fogey physicals, right? and they were asking me questions, and these are the first times I've been asked these questions, and I remember feeling Oh my goodness. I've crossed a line, haven't I? Things like, do you have grab bars? Do you have to step over something to get into your shower? Do you have things you can hold onto? They were asking me all these questions and I realized, Okay this is now a part of the questions I'm going to be getting for the rest of my life because I've crossed that second half of life where they ask those. Who should I collaborate with to get this done correctly?

Jim McWhirter: 23:31

You mentioned grab bars and things like that. I'm big on this terminology. Grab bars seems negative to me. So, I call them balance bars because they're just to give you a little balance when you step out of a shower or something. They can be added so easily and they don't have to be until you really need them.

David Lowry: 23:51

Jim, if you were to create a shower or modify your house for a shower, describe how wide, how deep and so forth you think it ought to be.

Jim McWhirter: 23:59

Well, I'll give you an example of one that I designed recently, and it was a seven foot by seven foot. And, that pretty much accommodates just about anything in any one. It has a 48 inch wide opening, which I just mentioned. 36 inch wide doors are plenty, but there was plenty of room to add as many balance bars as somebody could possibly need. And sometimes you can put what we know is really a safe place for a balance bar. But then you get somebody that starts trying to use it and it just doesn't fit them. So the beauty is that you can add. To where they need it. You've just gotta plan for it in the beginning with all of the structural backing to allow no matter where in that seven foot by seven foot area, as many balance bars as make somebody happy than they feel more comfortable, they feel safer. And that's the goal.

Don Drew: 25:00

A lot of our listeners are not in the Oklahoma City area. You mentioned the certified aging in Place specialist designation as being developed and overseen by the National Association of Home Builders. Is it fair to say, Jim, that for most of our listeners, if they will go to the local National Association of Home Builders webpage in their metropolitan area, they can probably find a list of certified aging in place specialists. Is that true?

Jim McWhirter: 25:26

Yes, and, you can actually call the central Oklahoma Home Builders Association. It's 4 0 5 8 4 3 1 5 0 8, and get a list of the certified aging in place specialists that we have in that area. And they can also lead you on to the information to receive from the State Home Builders Association that will most likely have anybody in their area. Otherwise outta state, go to home Builders Association, whatever the closest local or state Home Builders Association is, and they should be able to provide them with a list of qualified, certified people.

David Lowry: 26:10

Jim, since you've worked as a owner operator of a retirement center when is it making more sense to move to an assisted living place as opposed to remodeling your home? What are your thoughts on that?

Jim McWhirter: 26:24

Normally that's going to be a financial decision in my opinion. Here's a term to consider, and that's called continuing care. What that means is on the same campus, it's like I sought out to have enough land to where we could do what we needed to do. So we've got 25 acres here on I-40 that we can continue expanding. But it begins with driving into an independent living community. And what that means is there's independent living homes. For example, I designed 900 square foot one bedrooms, 1400 square foot, two bedrooms. Those are very spacious, very open plans. Has many of the features that we're talking about right now. But people live independently. Now they do have access to activities and different things. But you go from independent living and you look at, Well, all I have to do is write one check that covers my lease, my utilities. I don't have to pay homeowners insurance anymore. I don't have to pay property taxes anymore. I don't have to pay all of this stuff that I've been having to pay and paying the neighbor boy to mow my lawn. All of those different homeowner responsibilities and maintenance and have to repaint the outside, buy a new roof. Insurance is so high now and it doesn't cover near what it's supposed to, replacing a roof in Oklahoma. So a lot of people when they assess the cost to renovate the home and look at what their income is and what they get from retirement funds, social security, all those different income, and then what their expenses are, it's easy to weigh the facts that, hey, maybe I should consider moving into this independent living home. I have neighbors there. We'll have activities we can do together and potluck dinners, and the town hall and different things like that. If things require me to need a little bit of assistance, like from a nurse aid or a nurse or somebody, then I can move in right next door into the assisted living building, and there I've got three nutritious meals a day. I've got somebody that's gonna handle my medications. I don't have to worry when it's time for me to take a pill. A nurse aid is going to bring it to me and I have activities I can enjoy. There's exercise

classes, there's crafts to do, there's entertainers that come several times a week. And then if something happens that maybe somebody gets into one of the dementias, Alzheimer's, anything like that, the continuing care is right there. If you follow what I'm saying. And I know you all are familiar with this. And it all begins with the assessment of the existing home. If that's what somebody's thinking about doing. We have some people that say, Well, we've got this money. Mom's got this money put back. We can invest in fixing our house, her house, whatever. And for as long as we can, then it'll be there for us in the future, whatever. Many people decide that it's just a whole lot less expensive and easier to find the right continuing care place for them.

David Lowry: 29:59

Jim, thank you so much for being our guest today on Peaceful Life Radio,

Jim McWhirter: 30:03

You're sure welcome, and thank you. This is something I'm very passionate about from what I've done over the years, especially the past almost 16 years and all...

30:12

jim McWhirter, president

Don Drew: 30:14

and CEO of Gemini Builders owner of Wellington Park, an assisted living community and Certified Aging and Place Specialist. Jim, thank you so much for being with us today. I really appreciate your contribution.