



# AGING IN PLACE

## Helping Elders Remain at Home

by Jean Lawe

*“My volunteers have become my surrogate family.” That comment was made by a resident of senior housing in Norwich, Vermont, in referring to her Aging in Place in Norwich (AIPN) volunteers. “My children are scattered across the states, and this young family fills their shoes beautifully.”*

### Norwich, Vermont

The 2010 U.S. Census shows that Vermont has aged almost four years since 2000. Windsor County, where Norwich is located, shows a median age of 45.8 years, whereas the median age for the United States as a whole is 37.2 years. The graying of Vermont is associated with the changing needs of its citizens, and some towns have begun to focus on amenities for their older residents. “Aging in place” is a relatively new concept, adopted by the local governments of a few towns across the nation, to offer services to elders in order to help them stay in their homes as they grow older. In Norwich, however, it was a group of private citizens who saw the need and undertook the initiative.

Norwich, a small town on the Connecticut River, has approximately 3,500

residents. It is one of the smallest of several towns within a roughly 30-mile area lying on both sides of the river and known as the Upper Connecticut River Valley. Originally, Norwich (which this year celebrates the 250<sup>th</sup> anniversary of the granting of its charter) was a farming community. Descendants of some of the early families still live there, remaining in their original houses. Today Norwich is largely a bedroom town for faculty and staff at Dartmouth College and Medical School, as well as for several small engineering and IT companies across the river in New Hampshire. Most people live in the village center, but many others live in isolated dwellings scattered up roads running into the hills and lacking close community centers, gathering places, or automatic support systems.

Although there are several choices of retirement homes and assisted-living facilities in the area for people of varied means, many elderly residents want to preserve their independence or do not have the ability to leave their current homes even if they wished to. And in the real estate market of these last few years, selling an old house may not be

an option. For those who do not drive or prefer not to, there is a free bus service, supported by Norwich and surrounding towns. The bus connects the center of the village to shopping areas and local hospitals. However, many residents live far from the village center, and that poses a problem for people who cannot drive to reach the bus.

The situation faced by many seniors in Norwich attracted the attention of a group of residents who saw the need to act. Before venturing far, the group did a careful study of the services and makeup of other Aging in Place organizations. In Vermont, they looked at neighboring Thetford and Champlain Islands Developing Essential Resources (CIDER). In Massachusetts, they checked out Beacon Hill Village and Cambridge at Home. The groups in larger communities face similar but not identical challenges as Norwich. And they generally have more resources.

Aging in Place in Norwich was created in 2009. It is a nonprofit, grassroots, neighbor-to-neighbor volunteer organization that is gradually refining its offerings as it grows. Its goal is to help people—many

# National Aging in Place

by Yunqi Lin, Federal Reserve Bank of Boston

Enjoying the Golden Years with health, independence, and a satisfying social life has long been a goal for seniors. A national organization called National Aging in Place Council (NAIPC) can provide some ideas on how to accomplish that. NAIPC helps elders achieve independence and safety in their own houses and can also ease their feeling of isolation. A nationwide, volunteer-based organization, it has affiliates with offerings such as exercise classes, home health care, transportation, meals, delivery of groceries, household tasks, and social events. Volunteers providing services also converse with clients and establish friendships. Exercise classes and social events lower the communication barrier and bring seniors together.

NAIPC affiliates include Beacon Hill Village in Boston and Cambridge at Home. Connecticut has Staying Put in New Canaan and At Home in Greenwich. New Hampshire has Right at Home. NAIPC also has chapters in Rhode Island and Maine. Although NAIPC is volunteer-based, members pay a membership fee annually to sustain the organization's activities. Different locations charge different amounts. NAIPC makes sure that the fee is affordable, and for those on limited incomes, NAIPC provides a discount. Aging in Place Norwich has developed independently, and at this juncture is not affiliated with NAIPC.

of whom are on limited fixed incomes—to stay in their own homes as long as practicable. The effort caters to a sense of independence and security. It also offers an affordable alternative to hiring help or moving to a service facility, which in many cases is not financially feasible. Many of the clients live in Norwich's senior housing and are glad of a little help with domestic chores.

## How It Works

An important difficulty AIPN faces has been encouraging low- or moderate-income

residents to request help, to overcome their natural reticence—being a deeply rooted New England value. One answer has been to invite people to attend neighborhood gatherings where needs and mutual support can be discussed informally. Those less active who receive help with simple home maintenance can reciprocate if they are able, perhaps by sewing or making phone calls from their home. As one such volunteer said, “It's really nice to barter our time without money being involved.” Volunteers telephone ahead that they are

coming, arrive in pairs, and carry IDs for the safety of all.

AIPN sponsors a service day every month. A flyer is delivered to churches, libraries, and notice boards offering help to seniors. A list of suggested tasks and a request for volunteers are included. A notice is also posted to the town listserv. More than 70 volunteers have come forward to help those who request specific assistance. So far AIPN has a client list of about 30 recipients, and each receives help multiple times. The jobs vary enormously and include housecleaning, moving heavy objects, installing window screens, preparing a small garden plot, shoveling snow from the walkway or off the roof, pinning up a hem. These are tasks that can be done by an ordinary person who is not a rocket scientist, an electrician, or a professional computer programmer.

Every call is an opportunity to chat and provide company for the homeowner, who most often lives alone. One repeat recipient of services in her home wrote of the volunteers, “What a lovely family! They did great work and were a delight to have here. I really appreciate how you organize this event month after month. It's been a real life saver for me this year.” Some volunteers “adopt” an elder, and are able to help even between service days. The helpers range in age from seniors to children who accompany their parents on visits. Recipients enjoy the opportunity to get to know members of the younger generation.

An important new offering is giving rides to nondrivers—a service that meets a critical need in a community where many people are geographically isolated and have



Photographs: Aging in Place in Norwich

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few public-transportation options. AIPN currently has a 12-person roster of volunteer drivers available by arrangement to take people shopping or to appointments. Again, every ride for a shut-in offers a chance for a friendly conversation on the way. A big part of AIPN's mission is to prevent a feeling of

isolation in seniors who live alone. Plans are being considered for volunteer-run programs such as memoir-writing, handicrafts, bingo, and other social events, and for workshops on such topics as reverse mortgages, making a home safe for people with disabilities, and preparing advanced medical directives. Another idea is to set up a system for checking on people who would benefit from a daily or weekly phone call. A list of resources, local agencies, and professional services has been assembled as a guide for seniors.

At the moment AIPN, a 501(c)(3) organization, is financed by voluntary contributions and fundraising events. The board comprises 11 volunteers, but with growth, it may be possible to employ a staff

member to receive calls, direct volunteers as needed, and answer questions. Similar organizations that AIPN researched maintain an office as well and have imposed a membership fee to cover such expenses. That may be necessary in Norwich, too. However, AIPN members are strongly committed to ensuring that no one is kept from using the services because of an inability to pay.

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## Did you know?

There's a new tool for unemployed borrowers having trouble with mortgage payments . . .

As of July 2011, mortgage servicers participating in the Making Home Affordable Program must extend the minimum forbearance period for unemployed borrowers from 3 months to 12 months. Visit [www.hud.gov](http://www.hud.gov) for exceptions and details.