Financial Survival Guide

Aging In Place

Helping Clients Stay Safe, Independent, and Comfortable at Home

Why Aging in Place Matters

According to AARP, approximately 75% of adults age 50 and older want to remain in their homes as long as possible, and 73% want to remain in their communities. Yet many homes are not designed to accommodate mobility, balance, vision, and accessibility challenges that often accompany aging.

Proactive planning can improve safety, preserve independence, and potentially delay or avoid the need for assisted living.

Priority 1: Fall Prevention and Safety

Improvement	Approximate Cost
Grab bars	$150–$500 each
Improved lighting	$200–$2,000
Motion sensor lighting	$50–$300
Handrails	$500–$2,500
Trip hazard removal	$0–$1,000

Priority 2: Bathroom Accessibility

Improvement	Approximate Cost
Comfort-height toilet	$400–$1,200
Walk-in shower	$5,000–$15,000
Curbless shower	$8,000–$20,000
Shower bench	$100–$1,000
Handheld showerhead	$50–$300

Priority 3: Entryway Access

Improvement	Approximate Cost
Exterior ramp	$2,000–$8,000
Zero-step entrance	$3,000–$15,000
Wider doorway	$800–$2,500
Lever handles	$20–$100

Priority 4: Single-Level Living

Improvement	Approximate Cost
Bedroom conversion	$2,000–$15,000
Bath addition	$15,000–$50,000
Laundry relocation	$2,000–$10,000

Priority 5: Kitchen Accessibility

Improvement	Approximate Cost
Pull-out shelves	$300–$1,500
Cabinet pulls	$5–$20 each
Under-cabinet lighting	$300–$1,500
Lowered countertops	$2,000–$10,000

Priority 6: Stair Solutions

Improvement	Approximate Cost
Stair lift	$3,000–$15,000
Second handrail	$500–$2,500
Stair lighting	$200–$1,000

Priority 7: Smart Home Technology

Improvement	Approximate Cost
Video doorbell	$100–$400
Voice assistant	$50–$250
Smart locks	$150–$500
Fall detection devices	$200–$500

Home Assessment Checklist

❏ Exterior walkways are level and well lit

❏ At least one entrance has minimal or no steps

❏ Bathrooms have grab bars

❏ Floors are free from loose rugs and clutter

❏ Stairs have handrails on both sides

❏ Lighting is adequate throughout the home

❏ Bedroom and bathroom can be accessed on one floor

❏ Smoke and carbon monoxide detectors are working

❏ Emergency contacts are readily available

❏ Frequently used items are easy to reach

Aging-in-Place Planning Worksheet

Current age: ______________________________

Years you expect to remain in the home: ______________________________

Primary concerns: ______________________________

Top three improvements needed: ______________________________

Estimated budget: ______________________________

Potential funding source(s): ______________________________

Family/caregiver support available? ______________________________

Ready To take Action?

Work With A Team That Prioritizes Process Over Hype.

If you found this guide helpful, imagine how powerful a fully integrated investment plan could be when aligned to your personal goals, risk tolerance, and long-term objectives.

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11750 Katy Freeway, Suite 840 Houston, TX 77079 | 281-501-1791 | Fax: 281-501-1806 | Contact@RIAAdvisors.com | **www.RIAAdvisors.com**

RIA Planning

11750 Katy Frwy, Ste 840, Energy Tower IV, Houston, TX 77079
Phone (281) 241-4998 | Fax (281 201-1806 | Contact@RIAadvisors.com