

5 things to plan before you retire in your home

An aging-in-place checklist for Canadian homeowners



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Why this matters

Over 80% of older Canadians want to age in place^{*}

But few have a plan for what that actually looks like.

Planning early gives you more control, not less freedom.



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**National Institute on Ageing, Perspectives on Growing Older in Canada, 2025.*

1

Your health

Know your baseline before it shifts.

- Get regular checkups (medical, dental, vision)
- Understand how conditions may evolve
- Advance directive or power of attorney

If your health suddenly changed, would you know what support you need?



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2

Your home

Small changes now. Big independence later.

- Grab bars, walk-in showers, ramps
- Adequate lighting throughout
- Home Accessibility Tax Credit may not cover the full range

Could this home support you 10-20 years from now?



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3

Your finances

Financial clarity reduces stress.

- Map retirement income (CPP, OAS, pensions)
- Estimate long-term housing costs
- Set aside funds for unexpected care

Would you feel financially steady if a major expense came up?



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4

Supports and safety

Everyone needs help eventually.

- Research local home care services
- Remove tripping hazards, add slip-proofing
- Create a basic emergency plan

Does your home feel safe in winter? At night?



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5

Connections & community

Independence doesn't mean isolation.

- Know your local recreation programs
- Stay connected with friends and family
- Have transport alternatives if you can no longer drive

If mobility changed, how would you stay connected?



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Aging in place isn't about avoiding change

It's thoughtful preparation, so change is manageable.

- **Speak with your family**
- **Organize important documents**
- **Take one step in the next 6-12 months**



Your home may be the key to extra retirement cash flow

An Equitable Bank Reverse Mortgage could help you access the equity you've built—without leaving the home you love.

Ready to chat? See my contact details in the caption.

