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he cardinal rule in our planning is to spend the money necessary to take care of you (or your loved one) where you are right now. Because spending on home safety is always appropriate if you are living at home, we recommend that you review the following checklist as you make spend-down decisions.

The following checklist is provided as a resource only. We are not suggesting particular changes to your home. If you want specific home safety advice, then you should consult a home safety expert.

GENERAL SAFETY

- Emergency numbers and your address are posted by each telephone.
- Telephones are locates in each room. They can be reached from the floor in case of a fall.
- Inside and outside door handles and locks are easy to operate.
- Doors have lever-action handles instead of round knobs.
- Door thresholds are low and beveled, or there should be no thresholds.
- Windows open easily from the inside, but they have a secure locking system that can prevent someone from entering from the outside.
- The water heater thermostat is set at 120 degrees Fahrenheit or lower to prevent accidental scalding.

- Medications are stored in a safe place according to instructions on the label of the package or container.
- Carpeting and rugs are not worn or torn.
- Small, loose rugs have non-skid backing and are not placed in traffic areas of the home.
- Appliances, lamps, and cords are clean and in good condition.
- There are no exposed, glaring bulbs in lamps or fixtures.
- All electrical equipment bears the Underwriters laboratories (UL) label.
- Outlets are located where they are needed in every room.
- Electrical overload protection is provided by circuit breakers, fuses, or ground fault circuit interrupters (GFCI).

HOME SAFETY CHECKLIST (continued)

- GFCIs prevent electrical shock and are particularly important in areas where water is used, such as kitchens, bathrooms, and outside.
- ✓ Electrical service has enough capacity to serve the house and is up to code. (You can call your municipal electrical inspector or a reputable electrical contractor to check the wiring in your house.)
- Extension cords do not carry more than their proper load as indicated on the cord or appliance.

- Electrical cords are placed out of the flow of traffic and out from underneath rugs and furniture.
- Smoke alarms are present in the home and are in working order. One way to help you remember to change the batteries is to replace them on your birthday—don't forget to mark it on your calendar.

KITCHEN

- The range and sink areas have adequate light levels.
- If you have a gas range, it is equipped with pilot lights and an automatic cut-off in the event of flame failure. (Your local utility service representative can check this for you.
- The range is not where curtains might fall onto a burner.
- If you have an exhaust hood for the oven, it has easily removable filters for proper cleaning. Clean filters as needed.
- The kitchen exhaust system is internally vented, discharges directly outside, or discharges through ducts to the outside and not into the attic or other unused space.
- Counter top space lets you keep carrying and lifting to a minimum.
- Kitchen wall cabinets are not too high to be easily reached.
- Lighting of counter tops is enough for meal preparation.
- Light switches are located near the doors.
- Shiny or glaring work surfaces are not used.
- Oven controls are clearly marked and easily grasped.

- Oven controls are located on the front or side of the oven, so that you don't have to reach over the burners.
- A single-lever mixing faucet is used. This type of faucet controls both the hot and cold water flow with a single control.
- Flooring is not slippery and has a non-glare surface.
- When cooking, pan handles are turned away from other burners and the edge of the range.
- When cooking, you do not wear garments with long, loose sleeves.
- Hot pads and pan holders are kept near the range.
- If you have a microwave, it is operated only when there is food in it.
- Small appliances are unplugged when not in use.
- Knives are kept in a knife rack or drawer.
- Counter tops and work areas are cleared of all unnecessary objects.
- Drawers and cupboards are kept closed.
- A sturdy, stable stepladder or step stool is used rather than a chair to reach objects in overhead cabinets.
- Grease or liquid spills are wiped up at once.

STAIRS & HALLS

- Steps are in good condition and are free of objects.
- Steps have non-skid strips. Carpeting on steps is securely fastened and free of fraying or holes.
- Smoke detectors are in place in hallways and near sleeping areas.
- Hallways are equipped with night-lights.
- Sturdy handrails are on both sides of stairway and are securely fastened.
- Light switches are located at the top and bottom of stairways and at both ends of long hallways.

- Inside doors do not swing out over stair steps.
- There is enough space in the stairway to avoid bumping your head.
- Room entrances do not have raised door thresholds.
- It is easy to see the leading edge or nosing of each stair tread while walking down stairs.
- Stairways and hallways are well lighted.

LIVING ROOM

- Electrical cords are placed along walls (not under rugs) and away from traffic areas.
- Chairs and sofas are sturdy and secure.
- Chairs and sofas are not too low or too deep to get in and out of easily.
- Chairs and sofas have full arms to aid in sitting or rising.

- The light switch is located near the entrance.
- There is enough space to walk through the room leaving clear passageways for traffic.
- Furniture, which might be used for support when walking or rising, is steady and does not tilt.

BATHROOM

- The bathtub or shower has a non-skid mat or strips on the standing area.
- Bathtub or shower doors are safety glass or plastic.
- Grab bars are installed on the walls by the bathtub and toilet.
- The towel bars and the soap dish in the shower stall are durable and are firmly installed.
- A single-lever mixing faucet is used, or you have faucet handles that are easy to grasp.

- ❷ Bathroom flooring is matte-finished, textured tile, or low pile commercial carpet (no throw rugs or bathmats).
- Bathroom has even lighting without glare. The light switch is near the door.
- The bathroom door opens outward.
- The bathroom has a safe supplemental heat source and ventilation system.
- The outlets are ground fault circuit interrupters (GFCI) that protect against electric shock.

BEDROOM

- A lamp or flashlight is kept within reach of your bed. Check batteries periodically to make sure they are working, and keep a spare package of batteries nearby.
- A night-light is used to brighten the way to the bathroom at night.
- Plenty of room is left for you to walk around the bed.
- You have an adequate-sized nightstand or small table for the telephone, glasses, or other important items.

- There is a sturdy chair with arms where you can sit to dress.
- ✓ You have wall-to-wall low pile carpeting or a smooth surface floor
- Your bedroom is located on the first floor of the home. A telephone jack is installed in the room.

OUTDOOR AREAS

- Steps and walkways are in good condition.
- Handrails are sturdy and securely fastened.
- Doorways, steps, porches, and walkways have good lighting.
- Porches, balconies, terraces, window wells, and other heights or depressions are protected by railings, closed with banisters, closed with fences, closed with accordion gates, or are otherwise protected.
- Hedges, trees, or shrubs do not hide the view of the street.
- Garage doors are easy for you to operate, even when snow is piled against them.
- The garage is adequately ventilated.

HIRING A CONTRACTOR

If you find that your home does need changes in order to make it safe, you may want to hire a home repair contractor or handyman. It is important to select a reputable contractor. Check with the Better Business Bureau or the attorney general's office if you have questions or complaints about a contractor.

Here are a few guidelines to help protect you:

- Ask friends to recommend repair contractors.
- Get at least three written estimates for the project. Most contractors give free estimates.
- Ask for and check references.
- If licensing is required in your area, ask to see the contractor's license. Also ask for proof of insurance and bonding.
- Do not pay the contractor in full before the work is done. Some contractors will ask for a small down payment, which is permissible.
- Get a signed written agreement before work begins or money is exchanged. The agreement should specify both work and payment schedules. It should also detail the type of work to be completed.
- On not make final payments on the project until the work has been performed to your satisfaction.