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Home Front: Seniors get aid in staying in touch

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The time is here when can you live 3,000 miles from your mom and get a text message if she's not out of bed by noon.

And if your aging dad forgets to open the medicine box to take his heart pills, that's another digital alert on your cell phone, BlackBerry or laptop.

If this sounds far-fetched, you haven't seen the newest real estate phenomenon in Roseville. It's a national demonstration home for advances in housing elder generations. The single-story house, opened Oct. 23 at Eskaton Village off Blue Oaks Boulevard, is a glimpse of what might happen when 70 million baby boomers hit their 70s and 80s.

"Three hundred-some people have toured this house," said Sheri Peifer, vice president with Carmichael-based Eskaton Senior Residences and Services. It's a daily pilgrimage of architects, home builders, technology insiders and elder-care professionals. Visitors came this week from Florida, Georgia and Oregon. The 1,850-square-foot house is a joint venture with Roseville builder Lakemont Homes.

Most people associate 40-year-old Eskaton with assisted living. But its demonstration house is a pitch to the design and building industry for what's possible now in standard senior housing. The new in-home technology on display helps seniors with what they want most: to stay in their own house as long as possible.

So think fitness centers for the brain instead of biceps. (A special computer designed with help from the UCLA Center on Aging offers memory exercises to ward off dementia). Or picture in-home blood pressure checks on a wireless device that sends results to nurses. Webcams offer personal medical consultations without an office visit. (Intel's new touchscreen Health Guide device asks: "How are you feeling today?" If not so good, it suggests what to do before it turns into trouble).

The remote monitoring, however, is most interesting to children of aging parents. A "Grand Care" digital system "allows seniors to live at home and offers family members peace of mind

they're doing fine," said Kathy Hatten, an Eskaton guide who takes people on tours through the house.

Sensors that look like computer mice and detect motion can be placed throughout the home. If motion falls to an unusually low level – suggesting a fall or medical problem – alerts are sent to children or others who may be down the street or across the country.

This two-bedroom, two-bath house, however, is not just about technology. It also contains small touches you never think about when you're younger. The air filter is near the floor instead of in the ceiling. Doors are 36 inches wide to accommodate wheelchairs. There are no steps to trip on. Shelves are low and electrical sockets are high.

The demonstration house is intended to attract builder interest in an "Eskaton Certified" home program.

One thing is for sure about baby boomers. They don't like to think about life after their current status as "active adults." But if Roseville's new demonstration house is any indicator, that stage, too, will have its perks. Information: www.eskaton.org.

Workshop targets foreclosures

This entire year has been a series of foreclosure prevention workshops. But the big one is coming now.

Hope Now, the national alliance of mortgage lenders and nonprofit loan counselors, will be in Sacramento on Thursday, Dec. 4. The free event is scheduled from 3 p.m. to 9 p.m. at the Sacramento Convention Center on J Street.

Details are still sketchy. But these events bring mortgage workout specialists from up to 20 financial institutions to talk with troubled borrowers.

John Jelavich, vice president for homeownership preservation initiative at Walnut Creek-based PMI Group Inc., said his firm will mail invitations to borrowers with loans backed by the firm's mortgage insurance. Lenders, too, may be mailing invitations, he said.

More information is at www.hopenow.com or (888) 995-HOPE (4673).

Mortgage rates fall with economy

Mortgage interest rates, meanwhile, are hovering near the 6 percent mark again. The weekly Freddie Mac survey showed rates for 30-year fixed-rate loans averaging 6.04 percent this week. That's down from last week's 6.14 percent, and off dramatically from a high of 6.46 percent three weeks ago. The firm's economists credit a slowing economy for bringing rates down.

The financial Web site Bankrate.com showed similar overnight results for mortgage rates. Bankrate on Thursday reported a national average of 6.05 percent.

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