THE AGING IN PLACE HUB

Connecting People and Professionals

The Autumn Fall-Safety Workbook

Name the hazards. Plan the fixes. Practice what you would do.

A companion to the article **“Fall Hazards: What to Watch for During Autumn”**

My name _____ **Date I started** _____

My home address _____ **Target finish** _____

Inside this workbook

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Use the companion checklist

Print the **Autumn Fall-Safety Checklist** and keep it next to this workbook. The checklist is your list of jobs. This workbook helps you look closely at your own home, decide what to fix first, and practice what to say and do.

Please write in this workbook. Use pencil if you like. Nobody will grade it. This workbook is general information, not medical advice. Talk with your doctor or pharmacist about your own health and medicines.

START HERE

Welcome

Autumn and falls share a name, and that is a useful warning. The reason has less to do with October itself than with what October is setting up. In the same six weeks the light fades, the ground gets slick, your clothes change, your house fills with cords and rugs, and your body gets less exercise. Almost nobody prepares for it.

Here is the good news. Autumn is the one season where the hazards **announce themselves in advance**. You have a head start. These pages help you use it.

A word about fear

Fear of falling is its own risk. People who get frightened move less, get weaker, and then fall more. This workbook is not about decline. It is about weather, daylight, and household logistics. All of these are changeable, and none of them are about you.

Before you start: how I feel about autumn

Write a few honest sentences about how you feel about going out and moving around your home in autumn and winter.

What I most want to keep doing this season

Think of walks, visits, errands, a favorite chair on the porch, grandchildren, church, the mailbox. These are what we are protecting.

Pages like this will ask you to circle or check. Use the box at the end of each worksheet to name your **one first fix**. Small steps done on time beat big plans put off.

PART 1 Understand the Season

The numbers, and the honest part

Read these facts, then answer the questions below. (The article gives the sources.)

What the article says	Number
Adults over 65 who fall each year	More than 1 in 4
Older adults treated in an emergency department for falls each year	About 4.5 million
Falls that cause an injury serious enough to limit activity for a day or more	1 in 10
Older adults who tell a doctor about a fall	Fewer than half
Share of winter outdoor falls that were weather-related (ice and snow)	About 34%
Share of summer or autumn outdoor falls that were weather-related	Under 2%

The honest part

When the CDC looked at fall-related emergency visits by season, **winter**, not autumn, had the biggest share. Autumn is not the season with the most falls. It is the season that **builds** them: clogged gutters, steps without traction, early darkness, and legs that weakened over three months of skipped walks. In winter you are reacting. Right now you are upstream.

In my own words: why does acting in autumn matter if most falls happen in winter?

Have I ever not mentioned a fall or a near-fall to my doctor? What might make it easier to mention?

The calendar: what changes, and when

Fill in what is different in **your** neighborhood. Use last year as a guide.

Event	When it usually hits me	What it changes for me
Clocks go back (Sunday, November 1, 2026, at 2:00 a.m.)	Dark by about 5:15 p.m.	
Peak leaf drop		
First frost		
Space heaters and electric blankets come out		
Cold and flu season starts		
Halloween visitors and holiday decorating		
Daily walks slow down or stop		

The two weeks to circle

The last week of October and the first week of November. Peak leaf drop, first frosts, the clock change, Halloween, and the start of holiday preparation all land at once. Do the work before this window, not inside it.

My plan: which of my fixes must be finished before the last week of October?

PART 2 The Five Causes, One Worksheet Each

A cause you can name is a cause you can aim a fix at. Each worksheet below matches one cause to your own home.

The five causes

#	Cause	In one sentence
1	The Light Collapse	It gets dark at about 5:15 p.m. overnight, while eyes need more light than they used to.
2	The Ground Changes Character	Wet leaves, hidden hazards, blocked gutters, and frost on the steps.
3	The Autumn Wardrobe	Shoes, socks, robes, and coats change nearly everything that touches the ground.
4	The House Fills Up	Cords, rugs, a crowded entryway, and ladder chores.
5	The Body Quietly Loses Ground	Less movement, new medicines, sick days, and a changed sleep schedule.

Which cause worries me most right now, and why?

Cause #1: The Light Collapse

The biggest one, and the most underestimated.

Why it matters: the pupil gets smaller and slower to react, the lens yellows, and contrast sensitivity drops. People in their sixties need about three times more light for comfortable reading than people in their twenties. Low autumn sun adds glare that can erase a step edge completely.

Worksheet: my dusk walk

Walk the path about half an hour before dark, in your real shoes. Then fill in each place. Under **Problem**, write: **edge** (cannot see the step edge), **dark** (light gives out), **glare**, or **surface** (surface changes).

Place	Problem	My fix	Cost	Done
Car to front door				☐
Front steps				☐
Mailbox				☐
Driveway				☐
Back or garage door				☐
Indoor stairs				☐
Hallway to bathroom				☐
Entryway				☐

Light shopping guide (from the article)

Stick-up battery or solar spotlights: about $15 to $65 each, no electrician. Hardwired floodlights: about $250 to $600 each installed. Grit stair tape: about $15 to $40 per 35-foot roll. Motion sensors beat switches because the light arrives before you do.

My one first fix for light, and the date I will do it

Cause #2: The Ground Changes Character

Wet leaves are as slippery as ice.

Why it matters: leaves hide cracks, roots, hoses, and step edges. Blocked gutters in October become ice patches in November. Black ice shows up in the same three places every year: the **bottom step**, the **shady side of the walk**, and **painted or metal surfaces**. The trip to the car before 9 a.m. is the riskiest moment of the autumn.

Worksheet: my outdoor surfaces

Area	Surface (concrete, wood, painted, brick, metal)	Gets shade, leaves, or water?	Traction fix
Front steps			
Porch or deck			
Walkway			
Ramp			
Driveway			
Back steps			

Worksheet: calls to book (leaf crew and gutters)

Service	Company or person	Date I called	Price quoted	Date booked
Leaf removal				
Gutter cleaning				

Typical costs from the article: leaf removal about $160 to $290 per visit for a quarter-acre; gutter cleaning about $119 to $234 (about $180 to $360 for two stories).

Handrail check

Every set of steps I use has a handrail on both sides: Yes / No. Steps that need a rail: _____. Quote asked on: _____.

Say this when you book

“I need the walkways, the steps, and the driveway cleared at every visit, not just the lawn.”

Cause #3: The Autumn Wardrobe

Within about three weeks you change nearly everything that touches the ground.

Worksheet: the shoe and slipper audit

Turn every pair over. You want a rubber sole with visible tread, a back that grips your heel, and a fit that does not make your toes clench. Worn-smooth tread gets retired.

Pair of shoes or slippers	Tread good?	Heel grips?	Keep	Retire
	Yes / No	Yes / No	☐	☐
	Yes / No	Yes / No	☐	☐
	Yes / No	Yes / No	☐	☐
	Yes / No	Yes / No	☐	☐

The clothing test

Put on the coat you will wear most. Then answer each question honestly.

- ☐ Can I swing my arms freely?
- ☐ Can I reach and grab a railing fast with my gloves on?
- ☐ Can I see to the sides when the hood is up? (If not, push it back and turn my whole head.)
- ☐ Do my robe and pajama hems stay off the floor?
- ☐ Do I have grip socks or rubber-soled house shoes for walking at home?

Three balance tools my winter clothes take away, and what I will do about each:

_____

_____

_____

My one first fix for shoes and clothes

_____

Cause #4: The House Fills Up

Cords, rugs, the entryway, and the chores nobody warns you about.

Worksheet: room-by-room cords and rugs

For each room, count cords that cross a walking path and rugs with curled corners. Then foot-test every rug. If it slides, it is not secured.

Room	Cords in the path	Rugs to secure or roll up	Fix
Living room			
Bedroom			
Hallway			
Kitchen or bathroom			

Worksheet: the entryway, one square yard

This is the wettest, most crowded spot in the house. Check what you have and what you need.

Item	Have it	Need it	Notes
Flat grip-backed mat outside	☐	☐	
Flat grip-backed mat inside	☐	☐	
Bench or sturdy chair to sit and change shoes	☐	☐	
Basket for wet umbrellas	☐	☐	
Light that comes on before I reach the door	☐	☐	

Worksheet: ladder jobs I will hand off

Job (gutters, storm windows, high decorations, attic bins)	Who will do it	When	I asked
			☐
			☐
			☐

Cause #5: The Body Quietly Loses Ground

The one that does not announce itself.

The person who falls in February usually started getting weaker in October. Exercise has the strongest evidence behind it as a fall-prevention step, and the U.S. Preventive Services Task Force recommends it for adults 65 and older at increased risk of falling.

Worksheet: my winter movement plan

Write down what you will do, like any other appointment. Chair exercises, a mall walk, a balance class, or a routine during the evening news all count.

Day	What I will do	Where	Minutes	Done
Monday				☐
Tuesday				☐
Wednesday				☐
Thursday				☐
Friday				☐
Saturday				☐
Sunday				☐

Worksheet: my sick-day plan

Being sick is itself a fall-risk event: dehydration, weakness, and dizziness on standing. Plan ahead.

Part of the plan	What I will do
Fluids within reach	
Clear, lit path to the bathroom	
Light left on at night	
Who I will call if I feel too weak or dizzy	

Count to five

Before you stand up, sit for a slow count to five. Then stand.

PART 3 What Would You Do If…

Real situations from the season. Read each one, then write what you would do. There are no wrong answers. Write first, and then check the Answer Guide near the end of this workbook.

Scenario 1: The dark walk home

It is the Monday after the clocks changed. You get home from an errand at 5:30 p.m. The porch is dark, the walkway light is a switch inside the house, and wet leaves cover the path to your door.

What would I do?

Scenario 2: The frosty morning

It is 7:45 a.m. and you have an appointment at 9:00. There is white frost on your painted wooden front steps. You also want to get the mail on the way to the car.

What would I do?

Scenario 3: The overflowing gutter

You notice water spilling over the gutter and across your walkway. The tall step stool is in the garage. You think, “I will just do it myself this once.”

What would I do?

Scenario 4: The 2 a.m. bathroom trip

You have a cold and took a nighttime cold formula. You wake at 2 a.m. and need the bathroom. The floor is hardwood and you are in socks. The hallway is dark.

What would I do?

Scenario 5: The new boots

You pull your new boots out of the box and wear them straight to the store. It is wet. You have a bulky coat, a scarf, gloves, and a hood up. There are wet leaves by the entrance.

What would I do?

Scenario 6: Halloween visitors

You want the porch to look festive for evening visitors. There is a pumpkin on every step, an extension cord for the lights, and leaves on the walk. A neighbor offers to string lights if you hold the ladder.

What would I do?

Scenario 7: The crew that only did the lawn

The leaf crew came and the grass looks great. But the walkway, the steps, and the driveway are still covered in leaves.

What would I do?

Scenario 8: The sales pitch

You slipped on a wet leaf last week. You were not hurt. Now a commercial says you need a walk-in tub, and a relative says maybe it is time to think about moving.

What would I do?

Scenario 9: The closet shelf

Your holiday decorations are on a high closet shelf. A kitchen chair is right there, and nobody else is home.

What would I do?

PART 4 Words That Work: Scripts for Your Calls

Many of these fixes need a phone call. Here are the words, taken from the article. Make them yours in the lines below each one.

Booking leaf removal

> "I need the walkways, the steps, and the driveway cleared at every visit, not just the lawn."

In my own words:

Asking family to take a ladder job

> Be specific. People want a task, not a vague offer. Try: "Could you clean the gutters and take down the storm windows this month? I would rather stay off the ladder."

In my own words:

Asking the pharmacist

> "I would like a medication review before cold season. I brought every prescription, every over-the-counter product, and every supplement."

In my own words:

Asking a Medicare Advantage plan

> "Does my plan include any in-home safety or home modification benefit this year, and what's the process?" Then ask them to point to it in the Evidence of Coverage.

In my own words:

Asking for a handrail quote

> “I need a handrail installed on my porch steps. Please secure it into the wall structure so it will not pull out, and give me an itemized quote.”

In my own words:

Telling my doctor about a fall or near-fall

> “I had a fall (or a near-fall) on [date]. Here is what happened. Can we talk about what might help?”

In my own words:

Asking the Area Agency on Aging

> “I’m looking for home safety and fall prevention programs, and any home repair assistance in my county.”

In my own words:

PART 5 Paying for It

Most of what is in the article costs under $200. If the handrail, ramp, or bigger repairs are out of reach, here is what exists and what does not.

Good to know

Original Medicare generally does **not** cover home modifications such as grab bars, ramps, stair lifts, or walk-in showers. Grab bars are occasionally covered as durable medical equipment when a physician documents medical necessity, but do not build a plan on it. Funding changes, waiting lists are real, and “eligible” is not the same as “funded this year.” Apply anyway.

Worksheet: programs to ask about

Program	What it may offer	Might I qualify?	Date I called	What I heard
Medicare Advantage plan	In-home safety benefit (only a minority of plans)			
Medicaid waiver (state)	Ramps, grab bars, sometimes handrails			
VA HISA grant	Entry access, bathroom changes, ramps. Up to $6,800 or $2,000			
USDA Section 504	Rural homeowners: loans to $40,000 at 1%, grants to $10,000 (age 62+)			
Rebuilding Together	Free safety repairs for income-qualified homeowners			
Area Agency on Aging	Front door to local programs and classes			

VA applicants will need a physician’s prescription with the medical reason, VA Form 10-0103, itemized estimates, and a photo of the area.

Worksheet: my fix budget

Costs below are rough ranges from the article. Write your own estimate in the last column.

Item	Typical cost	My estimate	Bought
Motion-sensor path and step lights	$15 to $65 each		☐
Motion-sensor night lights			☐
Brighter entryway and stairwell bulbs			☐
High-contrast or grit stair tape	$15 to $40 per roll		☐
Leaf removal visit	$160 to $290		☐
Gutter cleaning	$119 to $234		☐
Grip socks or house shoes			☐
Entryway mats, bench, basket	Under $100 total		☐
Handrail, installed	$250 to $400 (simple)		☐
Other:			☐

My total _____

The $40 version: if the big fix is out of reach right now, what is one small fix I can do this week?

_____

_____

_____

PART 6 Questions for Your Eye Doctor and Pharmacist

Eye exam

Book one if it has been more than a year. Eyes change how you see steps, glare, and darkness. Bring a list of what you noticed on your dusk walk.

Questions I want to ask (some ideas, then your own):

- ☐ I have trouble seeing step edges at dusk. Could my eyes be part of that?
- ☐ Do I have trouble with glare from the low sun or from headlights?
- ☐ How long should I wait for my eyes to adjust when I go from a bright room to a dark one?
- ☐ Are my glasses right for walking and for stairs?

Medication review with the pharmacist

The CDC's fall-prevention program flags whole classes of medicines that raise fall risk, including sleep aids, sedatives, antidepressants, muscle relaxants, antihistamines, and medicines that affect blood pressure. Many of them sit on the drugstore shelf in October: the nighttime cold formula, the allergy pill, the sleep aid. Bring everything and ask.

Medicine or supplement	Rx, OTC, or supplement?	What I take it for	Does it raise fall risk?

Appointments I booked

Appointment	Date and time	Booked
Pharmacist medication review		☐
Eye exam		☐

PART 7 Your 30-Day Plan

Seven steps, cheapest and easiest first. None takes a full day. This plan follows the Autumn Safety Sweep from the article and your checklist. Write the date you will do each step, then check it off.

Step	What I will do	When	Done
1	Walk my path at dusk in my everyday shoes. Write down each trouble spot. (Free, 20 minutes. Do this first.)		☐
2	Footwear and clothing audit. Order grip socks or house shoes. Shorten long hems. Choose a coat I can move in.		☐
3	Two phone calls: book leaf removal and gutter cleaning. Ask for walkways, steps, and driveway each visit.		☐
4	Put the lighting fix in one cart: path lights, night lights, bulbs, stair tape. (About $60 to $150.)		☐
5	One afternoon for cords, rugs, and the entryway.		☐
6	Book two appointments: pharmacist medication review, and an eye exam if it has been over a year.		☐
7	Put winter movement on the calendar, call my Area Agency on Aging about a balance class, and get a handrail quote if one is missing.		☐

Check back in winter

In December or January, walk the path at dusk again. Ask: Did the lights work? Are the steps still gripping when wet or frosty? Did I keep up my movement plan? What is the next thing to fix?

GUIDE

Answer Guide for the Scenarios

Only read this after you have written your own answers. Your own good ideas count too. These are the points the article raises.

1. The dark walk home

When you cannot see the ground, stop. Do not walk through it. Sweep the path or go around leaves you cannot see through. Fix it for next time with motion-sensor lights (stick-up units you can hang yourself), tape on the step edges, and the pause at every threshold.

2. The frosty morning

The pre-9 a.m. trip is the riskiest moment of the autumn. Reroute: use the garage door, and let someone else get the mail. Rerouting is not defeat. For the future, add anti-slip tape or grit paint, keep ice melt by the door, and add a handrail. Keep your hands out of your pockets.

3. The overflowing gutter

Please do not do the gutters yourself. Not the roof, not the extension ladder, not the wobbly step stool. Gutter cleaning costs about the price of a nice dinner out. A hip fracture costs months. Book it now. Overflow becomes ice in the first cold snap.

4. The 2 a.m. bathroom trip

Night cold formulas and some other medicines can raise fall risk, and being sick is itself a fall-risk event. Sit, count slowly to five, then stand. Use low motion-sensor night lights and rubber-soled house shoes instead of socks. Ask the pharmacist for a medication review.

5. The new boots

Break in new boots indoors first. A coat that limits your arm swing, a hood that cuts your side vision, and gloves all remove balance tools. Push the hood back, turn your whole head to look, and keep a hand free for the railing.

6. Halloween visitors

Run cords along a wall and use covers where a crossing cannot be avoided. Make sure light comes on before people reach the door. Hand off the ladder job. Holiday lights from a ladder mean the same ladder, worse footing, and colder hands. Clear the leaves from the walk first.

7. The crew that only did the lawn

Crews default to the grass. Your fall risk is on the concrete. Call back and say it plainly: walkways, steps, and driveway at every visit. If a neighbor helps, agree on “after every big drop,” not once in November.

8. The sales pitch

A stumble on a wet leaf is a lighting-and-traction problem, not a verdict on where you live. A walk-in tub is one of the most expensive purchases in this category and almost never the highest-value fix. Lighting, a handrail, traction on the steps, and a balance class do more for less.

9. The closet shelf

Do not use a chair as a step stool, whether it is a kitchen chair, an office chair, or the arm of the sofa. Reaching overhead shifts your center of gravity backward. Wait and ask for help. This is a specific, bounded favor that family will usually say yes to.

PART 8 Resources and Next Steps

Where to turn for help

Who	How they can help	How to reach them
Eldercare Locator (connects you to your Area Agency on Aging)	Home safety and fall prevention programs, home repair help, and balance classes in your county	1-800-677-1116 (you can also text this number), or eldercarelocator@usaging.org
Your Area Agency on Aging	Evidence-based balance and falls-prevention classes, often free or a few dollars a session	Through the Eldercare Locator
Your pharmacist	Medication review, including over-the-counter and seasonal products. Most do it without an appointment	Your local pharmacy
Your Medicare Advantage plan	May offer in-home safety benefits. Ask them to point to it in the Evidence of Coverage	The number on the back of your card
State Medicaid office	Home and community-based services waivers may cover ramps, grab bars, and widened doorways	Your state Medicaid office or Area Agency on Aging
VA medical center	HISA grant for medically necessary home changes	Prosthetic and Sensory Aids Service at your VA medical center
USDA Rural Development	Section 504 Home Repair loans and grants for rural homeowners	Check the property eligibility map first
Rebuilding Together	Free safety repairs for income-qualified homeowners (older adults and veterans are priority groups)	Call your local affiliate
The Aging in Place Hub	Find aging-in-place professionals and more home safety articles	AgingInPlaceDirectory.com

My next steps

Look back through your worksheets. Write your three most important next steps, with dates.

Next step	Date	Who might help me
1.		
2.		
3.		

A promise to myself

The difference between a season spent bracing and a season spent enjoying it is about $100 and an afternoon. You are looking ahead and handling it. That is the most capable thing a person can do.

This autumn I will protect these things I love to do:

_____

_____

_____

Signed _____ **Date** _____

Notes

_____

_____

_____

_____

_____

More notes

Companion to the article “Fall Hazards: What to Watch for During Autumn” at AgingInPlaceDirectory.com. General information only, not medical advice. Talk with your doctor or pharmacist about your own health and medicines.