HOUSING

The desire to remain in familiar surroundings sometimes increases with age. However, needs change, and for some a new environment is needed to meet the challenges of aging. Some seniors choose to live with relatives or move to an apartment or condominium that does not require the maintenance or financial burden of home ownership. Options for those who choose to move are diverse and plentiful.

RESIDENTIAL OPTIONS

Below are brief descriptions of a variety of housing alternatives. Compare each option, taking into consideration your financial situation, location (family, friends, and familiar surroundings are important), your health (and that of your spouse) and your long-term needs. Plan ahead! For a listing of the various housing options, contact **DuPage County Senior Services** at **(630) 407-6500** or **1-800-942-9412,** or view them online at **www.dupageco.org/seniorsvcs.**

Independent Living Communities - Individual apartments or condominiums designed especially for older adults who are able to care for themselves. Some supportive services may be available including meals, housekeeping, laundry, personal care, transportation and recreational activities.

Federally Subsidized Housing - Also considered an independent living community, but subsidized by the government. Eligible residents pay approximately 30% of their income for rent. Supportive services may be available at some locations. The waiting list for these facilities can range from several months to several years. Some apartment complexes offer subsidized housing that does not require a Section 8 certificate from the Housing Authority. Prospective tenants must apply at the specific location.

Assisted Living Facilities - Individuals who need assistance with more than one activity of daily living may select this option. These facilities are based on a social model where individuals do not require on-going skilled nursing care. The Illinois Department of Public Health is the licensing and monitoring agency for Assisted Living Facilities.

Continuing Care Retirement Communities (CCRC) - Provide a continuum of care for older adults including independent living, supportive services and nursing care, if that help becomes necessary. A “life care community” usually requires a substantial entrance fee, which may or may not be partially or fully refundable, and monthly maintenance fees. CCRC’S guarantee that you will have a home and the care you need for as long as you live.

Supportive Living Facilities - These affordable assisted living models are administered by the Illinois Department of Human Services. They offer housing with services to qualified persons. The program provides apartment style living with personal care provided by professional licensed staff. Pre-admission screening is required. A care plan is developed that can include the following:

- personal care
- laundry
- housekeeping
- maintenance
- meals
- temporary nursing care
- social/recreational programming
- health promotion and exercise programs
- medication oversight
- 24-hour response/security

For more information, visit **www.slfillinois.com** or, call **DuPage County Senior Services, (630) 407-6500** or **1-800-942-9412.**

Shared Housing - There are two shared housing programs serving DuPage County:

Shared Housing Program
DuPage County Community Services
421 N. County Farm Road, Wheaton, IL 60187
(630) 407-6500
1-800-942-9412

Matches DuPage County home providers with individuals who are seeking an affordable housing arrangement. The program coordinator interviews all applicants (including the home provider) and attempts to match persons who have similar needs, interests, lifestyles and values. Counseling and guidance to both parties is provided before, during and after a match is made. There is no age limit.

Senior Home Sharing, Inc.
711 E. Roosevelt Road, Wheaton, IL 60187
(630) 407-0440
www.seniorhomesharing.org

Provides affordable shared group housing and support services for seniors 62 and older that desire independence. This home setting provides private bedrooms, three meals, light housekeeping, laundry of linens and companionship. Residents must be capable of self-care and are responsible for their own personal needs. Nursing care is not provided. The month-to-month rental fee varies according to room size and location. Section 8 housing vouchers are accepted. These homes are located in Downers Grove, Elmhurst, Lombard and Naperville. A four-unit apartment building is also available in Lombard.

Long Term Care Facilities - Nursing facilities, provide sheltered, intermediate or skilled care for those needing prolonged nursing care. Refer to **LONG TERM CARE FACILITIES** (page 101) for more information.

DuPage County Community Services produces various publications that contain information on Supportive Living Facilities, subsidized apartments, retirement housing, assisted living facilities and long term care facilities. To receive a copy of any of these, please call **DuPage County Senior Services, 630) 407-6500** or **1-800-942-9412.** They are also available online at **www.dupageco.org/seniorsvcs.**

DECIDING WHAT FITS

When circumstances demand change, the decision of 'what to do' is a difficult one. Identifying appropriate options may require the assistance of a professional. Case managers from DuPage County Senior Services can provide a "Choices for Care Screening" to help identify housing and care options. A full assessment is free of charge and can help seniors and their caregivers make informed decisions. These assessments can be completed at home or in a nursing home or hospital. Call DuPage County Senior Services to request this **Choices for Care Screening** at **(630) 407-6500**.

The following private companies also offer transition assistance. They will assess your needs considering the appropriate level of care desired, geographical preference and budget. They will identify specific supports or housing options tailored specifically to you, provide information and referrals, and may facilitate those services or your move.

Andrea Donovan/Senior Living Advisors
(708) 442-7174
www.chicagoseniorlivingadvisors.com

A Place for Mom
(630) 560-4893
www.aplaceformom.com

Assisted Living Referrals
(630) 626-3502
www.assistedlivingreferrals.com

Assisted Transition Senior Living & Care Finders
1-888-390-8188 (Toll-Free)
www.assistedtransition.com

Elderwerks
1-847-462-0885
www.elderwerks.com

Senior Living Experts
1-877-687-0450 (Toll-Free)
www.seniorlivingexperts.com

Silver Connections
1-866-421-8266 (Toll-Free)
www.asilverconnection.com

MORTGAGE ASSISTANCE

Illinois Foreclosure Prevention Network
1-855-533-7411
www.keepyourhomeillinois.org

A service to Illinois residents combining the resources of various state agencies and qualified participating non-profit agencies to guide you through your options for keeping your home. These services are free.

Illinois Hardest Hit Fund Program
1-855-873-7405
www.illinoisshardesthit.org

Provides mortgage assistance to homeowners who have experienced an income reduction due to unemployment or substantial underemployment. Allows eligible households to maintain their home while they work to regain employment and financial stability. An eligible homeowner can receive up to $25,000 to assist with reinstatement assistance and/or monthly mortgage payment assistance.

REVERSE MORTGAGE

Reverse Mortgage is a type of Home Equity Conversion Mortgage that allows a homeowner to withdraw some of the equity in their home. This special type of loan guarantees older homeowners monthly cash advances or occasional lump sums that do not require repayment until the homeowner sells the home, moves away or dies. Applicants must be 62 years of age or over and occupy the home as their principal residence. Debt owed on the property must be less than the amount of the loan. Steep fees may apply. The homeowner is strongly encouraged to meet with an independent counseling service that provides answers and advice to individuals interested in reverse mortgages. For more information, visit **www.hud.gov** or call the DuPage Homeownership Center (Page 75).

ADDITIONAL RESOURCES

Community Housing Advocacy and Development (CHAD)
531 E. Roosevelt Road, Suite 200, Wheaton, IL 60187
(630) 456-4452
www.chadhousing.org

CHAD is a non-profit corporation providing quality affordable housing for Section 8 and low to moderate-income persons. CHAD has its own "Homeless Prevention Program", a "Rental Support Program", and a "Credit Support Program", for those needing to improve their credit.

DuPage Homeownership Center (DHOC)
1600 E. Roosevelt Road, Wheaton, IL 60187
(630) 260-2500
www.dhoc.org

A non-profit organization providing a full range of services and free seminars promoting responsible sustainable homeownership to first time homebuyers, low and moderate households and homeowners in crisis. DHOC is certified by the U.S. Department of Housing and Urban Development to provide counseling on Reverse Mortgages as members of the HUD-HECM National Counseling Network.

Other services include information and counseling for seniors on tax relief options and low cost home repair programs. Counseling by appointment only in English and Spanish at no charge.

DuPage Housing Authority
711 E. Roosevelt Road, Wheaton, IL 60187
(630) 690-3555
www.dupagehousing.org

Administers the Housing Choice Voucher (Section 8) Rental Assistance Program, and Rental Housing Support Program, which provide subsidized rental assistance to households with extremely low income, people with disabilities, or the elderly who meet low-income guidelines. Eligible families or individuals pay approximately 30% of their monthly income for rent. A limited amount of funding is available and there are lengthy waiting lists. Those who have applied can check their status on the waitlist by logging in at **www.waitlistcheck.com**.

Hope Fair Housing Center
(630) 690-6500
(630) 690-6553 (TDD)
www.hopefair.org
email: hopefair@aol.com

Dedicated to promoting equal housing, lending and insurance opportunities for people of all economic levels. HOPE seeks to ensure that all people may freely choose a place to live without regard to race, color, religion, sex, age, national origin, sexual orientation, or because they are disabled or have children in their family. Offers investigative services and legal referrals. No fees.

EQUAL HOUSING OPPORTUNITY

Illinois Housing Search
1-877-428-8844
www.ilhousingsearch.org/index

Provides detailed information about rental properties and helps people find available housing to best fit their needs. The service can be accessed at no cost online 24 hours a day or through a toll-free, bilingual call center at **1-877-428-8844**.

Life Services Network of Illinois
1001 Warrenville Road, Suite 150, Lisle, IL 60532
(630) 325-6170
www.lsni.org
email: info@lsni.org

Statewide, non-profit trade organization representing faith-based providers offering the complete continuum of housing options including nursing homes, assisted living communities and continuing care retirement communities.