

# HOUSING

The desire to remain in familiar surroundings doesn't diminish with age. However, needs change, and for some a new environment is needed to meet the challenges and limitations of aging. Some senior citizens 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 Citizen Services** at **(630) 407-6500** or **1-800-942-9412**, or view them on-line at **[www.dupageco.org/seniorsvcs](http://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. Although some retirement communities charge only monthly fees for a range of services, most CCRC's have initial fees in addition to the monthly charges. A "life care community" 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 65 years and older. 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.sfillinois.com](http://www.sfillinois.com) or, call **DuPage County Human Services, Senior Citizens 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 Human 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](http://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 95) for more information.



DuPage County Human 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 Human Services, Senior Citizens Services, (630) 407-6500** or **1-800-942-9412**. They are also available on-line at **[www.dupageco.org/seniorsvcs](http://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 assistance at no fee to the consumer. 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.adsla.biz](http://www.adsla.biz)**

**Senior Living Experts**  
**(630) 800-7865**  
**[www.seniorlivingexperts.com](http://www.seniorlivingexperts.com)**

**A Place for Mom**  
**1-866-399-6931**  
**[www.aplaceformom.com](http://www.aplaceformom.com)**

**Silver Connections**  
**(847) 462-8266**  
**Toll Free 1-866-421-8266**  
**[www.asilverconnection.com](http://www.asilverconnection.com)**

**Assisted Living Referrals**  
**(630) 626-3502, or (630) 596-3176**  
**[www.assistedlivingreferrals.com](http://www.assistedlivingreferrals.com)**

## ADDITIONAL RESOURCES

### **Community Housing Association of DuPage County (CHAD)**

35 W. St. Charles Road  
Villa Park, IL 60181  
**(630) 993-9530**

CHAD is a non-profit corporation providing affordable housing for Section 8 and low to moderate-income persons in DuPage County. CHAD acts as a “landlord” and does not provide support services.

### **DuPage Homeownership Center (DHOC)**

1333 N. Main Street, Wheaton, Illinois 60187  
**(630) 260-2500**

Non-profit organization that provides the HOPE For Seniors Program (Home Ownership Preservation for the Elderly). HOPE offers free unbiased information and counseling to senior homeowners concerned about staying in or maintaining their home as they get older. DHOC explains the costs and benefits of alternatives such as reverse mortgages, tax relief options and low-cost home repair programs to give seniors a realistic picture of what these services would mean to their household. DHOC also provides education, counseling and assistance for first-time homebuyers, as well as default and foreclosure prevention services for homeowners. All services are offered in English and Spanish at no charge.

### WHAT IS A REVERSE MORTGAGE?

Reverse Mortgage is a type of home equity conversion involving payments to, rather than from, the homeowner. 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, call the **U.S. Department of Housing & Urban Development, (312) 353-5680 or (217) 492-4120.**

**The DuPage Homeownership Center**, a non-profit housing counseling agency certified by AARP, offers free education and counseling about the benefits and risks of reverse mortgages. They can help you determine if a reverse mortgage may be right for your circumstances. Call **(630) 260-2500** for more information.

**DuPage Housing Authority**

711 E. Roosevelt Road, Wheaton, IL 60187

**(630) 690-3555**

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.

**Hope Fair Housing Center**

**(630) 690-6500**

**(630) 690-6553 (TDD)**

**Email: [hopefair@aol.com](mailto: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.

**Life Services Network of Illinois**

911 N. Elm Street, Suite 228, Hinsdale, IL 60521

**(630) 325-6170**

**[www.lisni.org](http://www.lisni.org) and [info@lisni.org](mailto:info@lisni.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. Through its affiliate, ParentCare Solutions, this organization provides an information and referral service, for a fee, to consumers needing to find appropriate eldercare housing.