



Senior Housing Guide



As seniors increase in age, they may wish to move out of their homes into smaller ones or find homes that require less of a financial commitment.

Seniors who have never gone through this process or have not done so in a long time, may require some assistance. The U.S. Department of Housing and Urban Development has many programs that can assist during these times. Whether it is counseling services, help purchasing a HUD home or assistance through section 8 housing, there are several services available to ensure that seniors find a home that they can afford. This comprehensive guide provides information on all the housing resources available to seniors

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Home Ownership Assistance

In cases where seniors need help in securing a new home, HUD has several home ownership assistance programs that can help them achieve their goal. HUD has single family programs that help people obtain mortgage insurance on their loans to purchase new homes. This program also applies to condominiums, houses needing renovations and more. It also helps seniors obtain equity mortgages.

HUD also provides multifamily housing programs that work to help with the construction, renovation, refinancing and purchase of multifamily units. Seniors with low income levels can apply for loans that available through the Federal Housing Administration. By using these loans, seniors will receive lower down payments and reduced closing costs compared to normal loans.

Seniors who have already paid off all or most of their mortgages can also participate in the FHA's Home Equity Conversion Mortgage Program (HECM). This gives seniors over the age of 62 the option to take out some of their home's equity. Seniors wanting to purchase a new home through this program can do so if they are able to finance the difference between the HECM proceeds and the cost of the new home. All seniors who wish to participate in the HECM program should speak with a housing counselor. The housing counselor will go over what is required to participate and help the senior determine if the program is right for them. There are also borrower and property eligibility requirements for this program.

Seniors who meet the requirements can complete the reverse mortgage application once they contact a lender that is approved by the FHA.

Homes for Seniors

HUD also has special units reserved seniors and individuals with disabilities. HUD provides a search tool to help eligible individuals find subsidized housing in their areas. Many of these dwellings have long waiting lists. If a senior also has a disability, he or she will need to make individual inquiries as to what features the unit has that will fit their needs.

Section 8 Housing

Seniors needing assistance paying rent may want to apply for the Housing Choice Voucher program, formerly known as Section 8 housing. This program helps seniors, as well as other members of the population, pay for housing and is available all throughout the United States.

Seniors who participate in this program are allowed to choose their own housing. The house or apartment that they choose must meet the requirements of the Housing Choice Voucher Program. The home does not have to be in a subsidized housing project as long as it meets the requirements of the program. These vouchers are given out by public housing agencies, also known as PHAs. These agencies obtain their funds from HUD in order to give out the vouchers.

Seniors who use this program must find housing where the landlord or owner agrees to participate in this program. The unit must meet the standards of health and safety that have been set by the PHA.

The rent is paid directly to the landlord from the PHA. The senior will have to pay any differences in the cost of rent and the amount that the program is willing to cover. In some cases, a senior may be allowed to use the voucher to buy a home.

The PHA determines eligibility for this program based on the gross income of the senior or family applying, and the family size. The program is only available to U.S. citizens and members of specific categories of immigrants. In most cases, the family's income cannot be over 50% of the median income in the area in which they want to move. The law mandates that a PHA must give 75% of their vouchers to people whose gross income is 30% or less than the median income in the area.

In order to apply for this program, seniors will need to contact their local PHA. Seniors can also contact the HUD office in their area. Over the course of the application process, the agency will collect the senior's income, asset and family information. This information will be verified with the senior's employer, bank and any other necessary agencies. The PHA will then use these factors to decide if the senior is eligible for the program. If they determine that the senior is eligible, he/she will be put on a waiting list. When it is their turn on the waiting list, the PHA will contact them and issue a housing voucher.



Homeownership Assistance

Seniors who have never purchased a home or whose circumstances have changed since the last time they purchased a home may wish to have assistance as they go through the process.

The U.S. Department of Housing and Urban Development, more commonly known as HUD, has several programs that can help seniors purchase a home.

HUD sponsors housing counseling agencies all over the country. Because of this, seniors can go into a housing counseling agency near them and get advice about a wide variety of housing topics. To find a housing counseling agency in their area, seniors can use HUD's housing counseling agency directory. If a senior needs help with foreclosure avoidance or homelessness, then the conversation is free. To reach the 24-hour foreclosure avoidance helpline, call (800) 569-4287.

HUD homes are also available for seniors to purchase. In many cases, these homes are less expensive than others on the market.

If a senior feels that they have been discriminated against during the home buying or renting process, they can fill out a housing discrimination complaint form. If HUD determines that discrimination took place, they will help the senior receive the necessary reparations.

Housing Counseling Services Guide

Buying a new home can be a daunting experience for seniors, especially if it has been a long time since they have done so, or if this is their first experience. The U.S. Department of Housing and Urban Development has implemented counseling services that are available to walk seniors through the home buying process. HUD sponsors counseling agencies throughout the country to allow seniors to receive the advice they need. In many cases, this service is free. These counselors are trained to give information about buying homes, avoiding foreclosures, defaulting, reverse mortgages, credit

issues and more. For more information on what these counseling services are and how to use them, refer to the sections below.

Services

If a senior would like advice on buying a home, renting a home, defaulting, foreclosures, credit problems or reverse mortgages, they can use HUD's counseling services. HUD's sponsored agencies are located all over the country, so seniors can use one in their area. To find the HUD-sponsored counseling agency closest to them, the senior should use HUD's online directory or call the voice system at (800) 569-4287.

If a senior is about to undergo a foreclosure on their home, he or she can specifically search for foreclosure avoidance counselors for help. To find a foreclosure avoidance counselor, seniors can use the [Foreclosure Avoidance Counseling Directory](#). Seniors facing foreclosures can also receive help through the Making Home Affordable program. Though seniors cannot apply for mortgage help through this program anymore, they can find a foreclosure prevention expert by calling (888) 995-4673. The call line is open at all times and is available in over 170 languages. These calls are toll-free.

If a senior needs help with reverse mortgages, they can also talk to a housing counselor that specializes in that area, as well. These counselors can be found by searching the directory. In addition, HUD

counselors can provide assistance with homes needing renovations. If the senior is already renting a home or apartment, HUD counselors can help them with housing discrimination issues and tenant rights assistance if they feel that they have been discriminated against.

Fees

In some cases, using HUD's housing counseling services is free of charge. The agencies used are sponsored by HUD and are not permitted to charge people for homeless counseling or foreclosure avoidance counseling. If a senior is charged for this service, he or she should contact HUD. Though housing agencies cannot charge clients for the aforementioned services, they can charge a reasonable fee for other housing counseling services. These services can include pre-purchase education, reverse mortgages, rental information, non-delinquency post-purchase counseling, and more. In order for these agencies to charge for these services, they must meet certain criteria. The criteria are as follows:



Agencies must not charge clients for counseling services if the client has proven that they cannot pay the counseling fees. They must still render service to these clients.



The agencies must tell the clients about the fees associated with their services before giving the client counselling.



The fees that the agencies charge must be on par with the amount of service provided, as well as the level of service provided.

If a senior has used a counseling agency that they do not feel met these requirements or followed these rules, they should contact HUD.

Location of Services

As previously mentioned, these counseling agencies are all over the country. They can be found through HUD. For best use of the directory, seniors may type in their city, state or zip code to find the agencies closest to them. They may also search for the type of counseling that they need. For example, if they need home buying counseling, they may enter that in along with their state and city information. HUD also has a counselor locator app that seniors can use to find counselors in their area.

Foreclosure Avoidance Counseling

HUD has special programs available to make sure that seniors can avoid home foreclosure. Due to the Homeowner Affordability and Stability Plan, some seniors may be eligible for a Making Home Affordable loan adjustment or refinance. Both of these options could reduce the senior's monthly payments and allow them to stay in their home.

For help comprehending these Making Home Affordable programs, seniors can use the foreclosure

avoidance counseling directory to find a counselor who will work with them. If the senior is eligible for either the loan adjustment or refinance program, that counselor will then help the senior put together their intake package. Please remember that these services are funded by HUD and NeighborWorks America, so seniors using these services do not need to pay.

In order to use the directory, pick a state and then click "Go to this page." Doing this will lead to a page with more search criteria to help the senior find the best agency for them.

Availability

Housing counseling agencies' times of operation vary from state to state and agency to agency. So, if a senior would like to go to a housing counseling agency in person, they will have to search the directory for the agency in his or her area and then look up its times of operation. If a senior would like to speak to a counselor over the phone, he or she can call the hotline at (888) 995-4673. This number is only for foreclosure assistance, but it can be reached 24 hours a day, 7 days a week.

Navigating the Directory

All agencies in the directory have an active status in the counseling system of HUD. There are a few terms that seniors may come across while using the directory. If they see the word "certified" by an agency, it means that the agency is a HUD-certified counselor

that provides several types of housing counseling. If they see the abbreviation “HECM” it means that the counselors are on the HECM Counselor Roster and can provide Conversion Mortgage Counseling.

How to File a Housing Discrimination Complaint

In cases where seniors feel as though they have been discriminated against during the home buying or rental process, there are actions that they can take. Housing discrimination can be based on race, color, national origin, religion, sex, family status and/or disability. Any form of discrimination during the housing process is prohibited. To combat housing discrimination, the U.S. Department of Housing and Urban Development (HUD) has created a way for people to file complaints regarding this issue. For more information on what housing discrimination is and how to file a housing discrimination complaint, please refer to the sections below.

The Fair Housing Act

According to the Fair Housing Act, it is illegal to discriminate against someone due to color, race, religion, sex, familial status, national origin and more. As a part of this act, landlords and home owners are not allowed to falsely state that their property is not available for inspection, rent or sale due to one of the aforementioned reasons. They also cannot print any ads, billboards, or paperwork that state a preference in race, religion, sex, etc. It is also illegal for relators or anyone else to try to persuade or dissuade anyone

from renting, selling or buying a home to anyone because of the aforementioned reasons.

If a senior has a disability, then the owner of the home or landlord must agree to allow changes to be made to accommodate the disabled individual. It is the individual’s responsibility to pay for the changes, but the homeowner or landlord must allow the changes to be made. The homeowner or landlord cannot refuse to change policies or services to fit the needs of a handicapped tenant and allow him or her to effectively use the home. If the housing unit has common areas that all residents share, those shared areas must be accessible to the disabled individual. That includes ensuring that the hallways are accessible, there are bars in the bathroom for them to hold onto and the doors are wide enough.



Filing a Housing Discrimination Complaint

If a senior believes that he or she has been discriminated against, he or she may take further action by contacting HUD. This can be done by filling out a [Housing Discrimination Complaint Form](#). The form will ask for the filer's name and address. Seniors can also opt to include their email address and daytime or nighttime phone numbers. The person must then describe what happened and how this counts as housing discrimination. Seniors must also provide the name and address of the person that they are accusing of discrimination, along with the organization that the person is associated with. They will also need to include the address of where the situation occurred. If the discrimination is ongoing, the senior will need to mark the box for ongoing discriminations. If not, they should list when the last instance of discrimination occurred. Finally, the senior will have to list a person that HUD can contact. This person can be the one filing the complaint. People who wish to file a complaint with HUD have up to one year after the incident to file.





After the complaint has been filed, it will be reviewed by a specialist. The specialist may contact the senior if they need more information about the incident. If the specialist deems that discrimination occurred, they will help the senior fill out and submit an official housing discrimination complaint. Please note that all of the information on the form may be seen by the U.S. Department of Justice and state or local fair housing offices. If the senior does not wish to allow

these agencies to see their information, it could delay the processing of their complaint or cause it to be denied.

Seniors who are residents of a property that is insured or assisted by HUD can report complaints through the Multifamily Housing Complaint Line. This service is provided through HUD's Multifamily Housing Clearinghouse (MFHC) and addresses resident problems with a property's management. The hotline can be reached at 1-800-685-8470. These specialists offer services in both English and Spanish.

If a senior does not want to fill out the Housing Discrimination Complaint form, he or she can either call

their closest HUD Office or write HUD a letter. The letter should include the following:

-  The senior's name and address
-  The name and address of the person that the senior is accusing
-  The address of the housing where the incident occurred
-  A description of the situation that the senior feels was discriminatory



The date or dates of the incident.

The letter should be sent into the senior's nearest HUD office.

HUD also has a toll-free line for people who want to submit a housing discrimination complaint but are hearing impaired. This line can be reached at 1-800-927-9275. HUD also provides interpreters, tapes and braille forms and reading assistance for people who need it.

After the Complaint is Filed

In many cases, HUD will try to reach an agreement between the senior and the person accused. The conciliation agreement will protect the person who filed and the public interest. Once the agreement is signed, HUD will step out of the case. If the agreement has been broken, HUD will propose that the Attorney General file a lawsuit. In cases where the senior's state can process the complaint, HUD will refer the complaint to the state. If the state agency does not process the complaint within 30 days, HUD may take on the case again.

If HUD believes that the senior has been discriminated against, he or she will receive an administrative hearing within 120 days unless the senior or the accused person wants to go to federal district court. This hearing is free for the person who filed the complaint. At the administrative hearing, HUD attorneys will act on the senior's behalf. If the

Administrative Law Judge finds that discrimination occurred, the senior could be compensated for actual damages, which includes humiliation and pain and suffering. The guilty party will need to make the housing available to the accuser. They will also have to pay the Federal Government a civil penalty fee. The maximum fee for this is \$16,000 for their first offense and \$70,000 for their third offense within a seven-year time frame.

If the case goes to federal district court, the Attorney General will act on behalf of the senior. If the court deems discrimination occurred, the accused may have to pay relief, actual damages, attorney's fees and other costs. The court may also give the senior punitive damages.

How to Buy a HUD Home

If a senior is about to lose his home or is looking for affordable housing, he or she may want to consider looking into purchasing a HUD home. In many cases HUD homes may be more affordable than regular housing and there are several programs available to help seniors acquire HUD homes. Anyone can purchase one of these homes, but HUD gives preference to those who intend on living in the homes they purchase. For more information on what a HUD home is, how to find one and what the buying process consists of, please refer to the sections below.

What is a HUD home?

HUD homes are properties that the U.S. Department of Housing and Urban Development (HUD) owns due to foreclosures on FHA-insured mortgages. These can be one to four-unit properties. After HUD takes ownership of the property, it is put back on the market for sale in order to make up for the losses that resulted from the foreclosure.

Purchasing a HUD Home

HUD homes are available to anyone as long as they have the cash to pay for the home or can qualify for a loan. When HUD first puts a home on the market, it is only offered to what are called owner-occupant buyers. This term refers to people who plan to buy the home for themselves to live in. If time passes and the home is still on the market, it will become available to all other types of buyers.

When buying a HUD home, purchasers should note that HUD does not pay for repairs or corrections on the properties. Because of this, HUD suggests that seniors and other homebuyers have an inspection done by a licensed home inspector before putting in an offer to purchase the home. HUD has a directory of inspectors that seniors can use to find a reputable inspector in their area.

Benefit of Buying a HUD Home

If a senior is interested in buying a HUD home that needs renovations, they may want to apply

for an FHA 203(k) Rehabilitation Loan. In normal circumstances, homebuyers have to obtain a loan to purchase the home, on top of loans to do the renovations on the home. Once the renovations are completed, the person then has to obtain a permanent mortgage to pay off the loans. In these cases, the loans to purchase the home and the construction loans usually have very high interest rates, along with shorter amortization periods. The Rehabilitation Loan can help seniors in this situation by permitting them to just get one loan that encompasses buying the home and completing renovations. The loan allows homeowners to finance up to \$35,000 into their mortgage for home repairs, improvements and upgrades. With this loan, seniors can easily obtain cash to pay for the repairs that were suggested by the home inspector or FHA appraiser. To find out if the FHA 203(k) Rehabilitation Mortgage Insurance program is right for them, seniors should contact a 203(k) Consultant. HUD has a directory of consultants that are separated by state that seniors may use to find a consultant in their area.

HUD also has special programs that allow specific groups of people to move into HUD Homes at reduced prices. Through the Good Neighbor Next Door Initiative, teachers who teach prekindergarten through 12th grade, law enforcement, firefighters, EMTs, non-profit and local government workers can move into a HUD home in a revitalization area at a discounted rate. Revitalization areas are geographic locations chosen by HUD under the National Housing Act to promote homeownership and community. HUD offers these groups a 50%

discount on homes in these areas if they commit to living in the home for 36 months. If a senior fits into any of these categories, they can check the listing of HUD Homes in their area. To participate in this program, HUD does require seniors to sign a second mortgage for the discounted amount. But no payments are necessary on that mortgage as long as the senior stays in the home for three years.

Another program that can help seniors move into HUD homes is the Asset Control Area program. With this program, state, county and local units of government can have a two-year contract with HUD that requires HUD to make FHA properties in asset-controlled areas only available to ACA participants. Approved nonprofit organizations can enter into these contracts with HUD as well. ACA homes that have a value of \$25,000 or less when appraised are offered to participants for \$100. Other properties sold to ACA participants in this program are sold at a minimum of a 50% discount.

Financing a HUD Home

Seniors wishing to buy a HUD home should note that HUD does not provide financing. Buyers will have to either have the money for the home or find a mortgage lender to help finance the home. Though HUD does not provide financing, certain people may qualify for an FHA-insured mortgage. These mortgages are funded by lending agencies like mortgage companies, banks, loan associations and more, but are insured by HUD. To find an FHA lender, seniors should use HUD's directory of lenders.

Where are HUD homes?

All single-family residences that HUD owns will have a sign signifying that they are owned by HUD. The sign will also list who the property manager for the home is. The homes are also listed on the HUD Home Store. There, seniors can search by city, state, county, price, number of bedrooms and bathrooms and more. This page also has a list of resources that seniors can use to better inform themselves about HUD programs. These resources include a list of HUD terms and acronyms that will help seniors navigate through the HUD home buying process.

If the senior has any additional questions about a specific home, they can contact the field service or asset manager who manages the FHA housing in their area. To find out who the field service manager or FHA manager in their area is, seniors can email answers@hud.gov.



Section 8 Housing

Seniors in need of assistance to pay may want to look into participating in the Housing Choice Voucher program.

Formally known as Section 8, the U.S. Department of Housing and Urban Development (HUD) Housing Choice Voucher program is in place to help seniors and other people rent suitable housing.

In order to participate in this program, the applicant's annual income must be less than 50 percent of the median income in the area in which they wish to move. Participants must find their own housing. This housing can be a single-family home, apartment or townhome. It is the participants responsibility to find a home where the landlord agrees to be paid through this program.

People who are interested in applying for this program should contact their local HUD office.

During the application process, a local public housing agency will ask the applicant for information about his or her annual income, assets and more.

This information will be verified with the necessary agencies, such as the applicant's bank and employer. If the PHA determines that the applicant qualifies for this program, it will then decide how much the applicant should be allocated based on the aforementioned information.



Eligibility for Section 8

The Housing Choice Voucher Program Section 8 is a federally funded and locally administered housing program that assists eligible seniors and families in securing safe and hygienic housing outside of public housing authorities. Section 8 is designed to promote independence and self-determination by allowing participants to select their own single-family homes, townhouses or apartments from the private market. Section 8 programs are implemented by local public housing agencies (PHAs) on behalf of the U.S. Department of Housing and Urban Development (HUD). On request and where appropriate, PHA representatives may assist senior recipients in locating suitable housing. In all cases, PHA representatives inspect all selected housing units to ensure their safety and sanitation, as well as the appropriateness of their cost. Landlords of selected housing units that meet all applicable standards will be paid directly with federally-funded vouchers issued by the PHA. This arrangement and the many safeguards built into it open up new and valuable housing opportunities for eligible individuals and families.

Age and Disability Eligibility for Section 8 Housing

Section 8 housing assistance is intended to help seniors, individuals with disabilities and very-low income families. To be eligible for assistance under Section 8 and other HUD programs, seniors must be 62 years of age or older. Seniors seeking

assistance for family housing (“elderly family”) rather than individual housing must represent a family unit in which the head of household (or co-head of household) is 62 years of age or older. Qualifying elderly families may have:



Two or more seniors aged 62 or older.



One or more seniors aged 62 or older and one or more live-in aides.

HUD does not discriminate or restrict family definitions or composition based on individuals’ sexual orientation (actual or perceived), gender identity or marital status. Under HUD definitions, individuals are considered qualifying live-in aides if they:



Live with one or more seniors aged 62 or older.



Are deemed to be vital to the senior’s health, care or mental/emotional well-being.



Are in no way responsible for the financial support of the senior



Only reside with the senior for the purpose of rendering required assistive services.

Seniors and older adults who do not yet meet HUD’s definition of elderly may still qualify for Section

8 housing assistance by reason of disability. For the purposes of HUD programming, a disability is defined as an impairment which can be identified and substantiated by accepted medical diagnostic techniques that inhibits an individual's gainful employment or participation in other "gainful" activities.

Impairments may be physical or mental but are required to be terminal or chronic to qualify. Chronic impairments must have lasted, or be anticipated to last, consistently for at least 12 months to qualify as a disability. Individuals are not eligible for disabled status under HUD programming if alcohol and/or substance abuse are determined to be causal factors in their conditions.

Income Eligibility for Section 8 Housing

Individuals and families may be eligible for assistance under the Section 8 program if they meet HUD's income eligibility criteria. Income eligibility is established by local public housing agencies in accordance with HUD-mandated standards. Income limits operate on a sliding scale and are determined by annual gross income and the number of individuals in a family unit. On average, the sliding scale limits cap qualifying individual or family incomes at 50 percent of the median income in the given county or metro area in which applicants lives. Federal law requires that 75 percent or more of HUD section 8 vouchers be distributed to individuals or families with incomes at or below 30 percent of their county

or metro area's median income. Median income levels update annually. [HUD publishes official median income](#) level figures each year for easy reference. The department also offers an [interactive tool](#) to assist potential applicants in determining the income eligibility limits for their areas and family sizes. Alternatively, potential applicants can [look up](#) their local public housing agency and its contact information. PHA representatives are available in all areas to assist potential applicants in determining their eligibility against existing standards.

Preferential and Disqualifying Factors for Section 8 Assistance

Individuals with income that exceeds HUD's established limits and who do not meet the applicable legal definitions for disability or elderly status are ineligible for assistance under the Section 8 program. Individuals who are not United States citizens are also ineligible for section 8 assistance. As noted above, individuals who are unable to secure or maintain gainful employment due to alcohol or substance abuse are ineligible for section 8 funding.

Depending on local conditions, needs and overall demand, public housing agencies are permitted to establish preferential treatment standards for applicants in their jurisdictions. These additional layers of qualifying standards are most often applied in situations where a PHA has extremely long wait lists. Examples of commonly adopted special preference standards include prioritizing applicants who are:



Homeless



Residing in extremely substandard or unsafe housing



Devoting more than 50 percent of household income to rent



Experiencing involuntary displacement

In order to remain eligible for assistance, individuals and families who have qualified for section 8 funding must find and choose housing units that meet or exceed HUD's established health and safety standards. Selected housing units must be made available by the owners or landlords for PHA inspection and the PHAs must determine that the units' costs are appropriate to the unit and market. Families receiving assistance must abide by all the terms of their leases, consistently pay any portion of the total rent that they are responsible for on time and, in all ways for which they are responsible, keep the housing unit in good condition. Recipients are also required to inform their local PHA if their income or family membership changes. Recipient individuals and families are required to pay 30 percent of their adjusted gross household income toward rent and utilities, as well as any difference between the amount of assistance they receive and the total cost of renting the unit, as per the lease. Recipients cannot pay more than 40 percent of their adjusted household income toward rent under Section 8

provisions. Recipients are ineligible for assistance, if they move without notifying the local PHA, terminate their leases in violation of lease provisions or relocate to inappropriate or non-qualifying housing.

How to Apply for Section 8

Section 8 housing assistance programs are federally funded, but administered at the local level by authorized public housing agencies (PHAs). All applications for section 8 are processed through an applicant's local PHA. Seniors with questions about their eligibility, or who are interested in applying for housing assistance can begin the process by locating their [local PHA and its contact information online](#). Prior to contacting a PHA, potential applicants may find it beneficial to have an understanding of the application process and the types of information and documentation they will need to provide. Understanding and preparing for the application process in advance can help reduce delays and facilitate prompt processing of applicants' applications.

Section 8 Application Procedures

Applications for Section 8 housing assistance are only available from an applicant's local PHA. They cannot be downloaded, ordered by mail or otherwise accessed outside of PHA offices. Potential applicants can find contact information for their local PHA at the link above. PHAs may then be contacted by phone, by email or in person.

Seniors can expect to be required to provide several forms of information during the application process. In most cases, applicants have a maximum of 60 days to submit requested documentation to the PHA when their eligibility is being evaluated. Familiarizing themselves with this information ahead of time allows applicants to gather the associated documentation in advance. This can reduce the potential for delays or errors during the PHA's investigation of applicants' eligibility. Typically, information and documentation relevant to the section 8 housing assistance applications fall into three categories:



Family composition



Income



Age and/or Disability status

Regardless of their other qualifications, all applicants must be United States citizens to receive section 8 housing assistance. Documentation to this effect may be required at the discretion of an applicant's PHA.

Section 8 Family Composition Information

Section 8 applications require that all potential applicants provide information about the composition of their families. Additional information on what

qualifies as a family for the purposes of HUD programing is covered in the eligibility section of this guide. Family composition plays a direct role in the determination of what size and type of housing potential applicants will qualify to rent under HUD assistance. It may also influence any potential determination of an applicant's family status as an elderly family or disabled family, with direct impacts on overall eligibility and eligibility for preferential funding under PHAs' personalized criteria.

HUD regulations define a family as an individual or group of persons, which may include:



A single person, particularly one who is elderly, displaced or who has a disability.



One or more adults and a child or children.








Two or more individuals who are elderly and/or disabled.



One or more individuals who are elderly or disabled and their live-in aide.

PHAs have the authority to apply personalized rules and policies tailored to the needs and populations of their specific service markets. As a result, they may choose to allow alternative groups of individuals to also qualify as a family unit. Details on the full and precise guidelines in any given region are available from the jurisdiction's PHA.






Seniors should expect that they will be required to provide some documentation of their family unit. HUD does not discriminate by sexual orientation, gender identity or marital status. Each PHA may have slightly different rules on what types of documentation are required, but applicants should generally consider gathering the following documentation to assist with this portion of the application:

-  Marriage licenses
-  Birth certificates or adoption records
-  Foster care records.
-  Contracts or pay stubs documenting the employment of live-in aides
-  Proof of address


Children temporarily removed from a home and placed in foster care are included in an applicant's family unit for the purposes of HUD accounting. They should, therefore, be included on the application with proper documentation of their situation, as appropriate.

Section 8 Family Income Eligibility Information

HUD updates its income eligibility limits by region annually. PHA representatives will compare applicants' annual adjusted gross household income to the HUD limits to determine income eligibility. To qualify as income-eligible, applicants must demonstrate that they are:

-  Very-Low Income as per HUD income guidelines.
-  A Low-Income family considered continuously assisted under the 1937 Housing Act.
-  A Low-Income family that meets supplemental eligibility criteria as determined by their local PHA's guidelines.
-  A Low-Income, non-purchasing family residing in a HOPE 1 or HOPE 2 public housing project.
-  A Low-Income or Moderate-income family displaced in accordance with HUD regulations.

Families is continuously assisted, if they are actively receiving funding under another 1937 Housing Act program when they apply and are approved for participation in the Section 8 program. Documentation that assists PHAs in establishing applicants' household income-eligibility includes:

-  Paystubs from all income earners in the household



Prior year tax returns



Letters or other official records documenting disability payments, monthly retirement/pension plan payments or any other regular forms of household income.



Documentation of ongoing funding assistance under another 1937 Housing Act program

In the unlikely event that children in the household have independent sources of income, applicants should report this information as part of the application process.

Section 8 Disability Eligibility Information

To demonstrate a qualifying disability or disabilities, seniors and other applicants will need to provide financial and/or medical records documenting diagnosis of a physical or mental impairment. In the event that an individual is legally blind, additional documentation may be required at the discretion of the PHA.

Section 8 Waiting Lists

Demand for Section 8 and other forms of HUD housing assistance routinely outstrip the availability of program funding. As a result, seniors and other applicants who qualify for assistance but for whom

no funding support is readily available are placed on a waiting list until funding with which to assist them becomes available. As with all other aspects of Section 8 programming, wait lists are created, maintained and managed by local PHAs. As many seniors and other eligible applicants for Section 8 assistance will likely find themselves on a waiting list at some point, it is useful to have an understanding of what wait lists are, how they work and how a wait-listed applicant can check his or her status. Any applicant may find him or herself on a wait list simply by applying for Section 8 assistance and being deemed eligible for assistance if the PHA has no immediately available funds.

Section 8 Wait List Admissions

A significant number of rules, regulations and factors are involved in determining the admission of seniors to a PHA's wait list and their subsequent positions on it. These include special protections for at-risk groups such as victims of domestic violence, dating violence or stalking. PHAs are not permitted to discriminate against eligible applicants in either admission to a list or position on a list because of:



Where a family lives prior to being accepted into the Section 8 program.



Where family will live using their Section 8 rent assistance.



A family's age, race, color, religion, sex, national origin, disability status or receipt of public assistance.



A family composition that includes children.



A family composition that includes unwed parents and/or children born out of wedlock.



Family participation, or lack thereof, in proffered HUD or other self-sufficiency programs.

PHAs are required by law to clearly state in their administrative plans the full scope of their admissions, wait list and preferential funding policies, procedures and decision-making criteria. Although discrimination is prohibited, PHAs are permitted to establish preferential funding and wait listing policies that align with the needs and priorities of their specific localities or regions. These include, but are not limited to:



Families who live in public or other federally funded or assisted housing



Non-discriminatory family characteristics not associated with the protected categories, classifications or characteristics noted above

Federal law denies seniors and other Section 8 applicants any claim to entitlement in regards to a place on a PHA waiting list or to any particular rank or position on such a waiting list, for any reason at any time. However, all applicants have the legal right to challenge PHA decisions or determinations related to their wait list status at any time if they

believe the PHA has breached its contract or is out of compliance with HUD-mandated requirements or anti-discrimination prohibitions.

Section 8 Special Admissions

Some PHAs are supplied with HUD funding to assist seniors and other applicants who are a priority under federally issued HUD criteria. Such funding must be used exclusively to serve the specified populations. As a result, new applicants meeting the criteria for the set-aside funding may skip an existing waiting list and be supplied with assistance immediately while other, pre-existing applicants who do not meet that criteria remain wait-listed until funding is available in the general Section 8 funding pool. Special populations provided with federally-mandated funding preference typically include individuals and families who have received services under or who are being negatively impacted by changes to other forms of HUD-funded assistance. Examples include:



Families displaced from public housing projects due to HUD's sale, foreclosure, demolition, or reclassification of that project



Families displaced from multifamily rental housing projects for the same reasons



Families displaced from Section 8 HAP housing at the end of a contract term



Non-purchasing families from HOPE 1 or HOPE 2 housing projects

Section 8 Wait List Administration

When funding becomes available, a PHA must choose a pre-qualified applicant from its waiting list to provide with housing assistance. New applicants who do not qualify for assistance under restricted funding pools move ahead of pre-existing, wait-listed families.

PHA wait lists contain several key information points about each pre-approved family waiting for assistance, including:



The applicant's name.



HUD-approved housing unit size for the family.



The date the application was submitted.



Any specialty or preferential funding characteristics the individual or family qualified for.



The race or preferred ethnic designation of the family's head of household.

Under standard HUD policy regulations, seniors and families on a PHA waiting list are eligible for assistance regardless of family size. If funds become

available, but are inadequate to meet the needs and authorized support of the top-listed family, the PHA cannot legally assist a different, smaller family from further down the wait list. Instead, they must wait for additional funding to become available and serve the top-listed family first. PHAs may maintain only a single waiting section 8 housing assistance waiting list. Depending on the range of services offered by a given PHA, however, some section 8 lists are merged or cross-listed with other housing programs offered by the PHA, to maximize. Most PHAs maintain online systems available to all participants. Wait-listed applicants can use their credentials to log in to the system and view their status or position on the wait list. Alternatively, PHAs maintain helplines, which applicants may call to inquire about their wait-list position.



Aside from requesting to be removed from a wait-list, there is little seniors and other applicants can do to change their wait-list status. However, you can remain in contact with the PHA and promptly update any relevant information or documentation relating to your application. In some cases, family or circumstantial changes may change applicants' status by making them eligible for preferential funding for which they did not previously qualify. For example, if a family member develops a disability, the family becomes eligible for preferential funding from the PHA. Eligible applicants cannot be removed from a wait list except in accordance with a PHA's written policy guidelines. Generally, guidelines restrict removal to circumstances in which an applicant repeatedly fails to provide a PHA with required information.

Opening and Closing of Section 8 Waiting Lists

PHAs must provide public notice, following all established requirements for such notices, in the event that a Section 8 wait list is opened or closed. Opening notices must include information on where, when and how potential applicants may apply, as well as make note of any limits pertinent to the program, its applications or possible applicants. Once a wait list is open, PHAs are required to accept applications on a rolling basis. When a wait list has reached a capacity at which the PHA estimates it will exhaust or more than exhaust all available funding, it may close or partially close its wait list. In partial closings, PHAs accept applications only from applicants

qualifying for specially designated, no-wait pools of federal funding as described above.

Section 8 Housing Lists

The Section 8 housing assistance program seeks to provide eligible seniors with as much agency and autonomy as possible in their choice of housing. However, because the program is mandated to ensure that applicants have safe and sanitary living conditions, distinct limits are placed on the types and conditions of properties recipients may live in while receiving and applying Section 8 funding. PHA representatives can assist recipients in locating, identifying and securing appropriate and qualifying housing. PHAs also frequently make information and resources available to help recipients who prefer to do their own research and selection. In all cases, PHAs must inspect and approve recipient-selected housing units for compliance with Section 8 standards.

Section 8 Excluded Housing

Some forms of housing are categorically off-limits to section 8 funding recipients. Section 8 assistance cannot pay for:



Public or Indian housing units.



Other housing units receiving public assistance under the 1937 Housing Act.



Nursing homes or other residential psychiatric and/or medical facilities.



Dormitory rooms at colleges or other institutions.



Units belonging to or on the property of a public or private penal or medical institution.



Housing a recipient owns or has other financial interest in.



Availability of sanitary facilities, food preparation accommodations and garbage disposal



Amount of space available and the security of the unit



Heating, cooling and lighting equipment



Air and water supply and quality



Structural integrity and accessibility



Safety concerns including Lead-based paint and smoke detectors

Recipients may be authorized to select housing units owned by the PHA, if the agency has taken the necessary and legally required steps to ensure a lack of conflict of interest. This includes fully advising the recipients of their other options for housing and hiring an unaffiliated, HUD-approved third party to inspect the unit and assist the recipients in negotiating the rental agreement. Recipients cannot receive section 8 assistance for any housing unit, if they receive housing assistance from other federal housing assistance programs.

Section 8 Housing Unit Standards

Federal regulations require housing units to be funded using section 8 housing assistance, meet an extensive list of health and safety standards. At a minimum, each qualifying housing unit must meet established HUD standards relating to:



Unit location/surroundings

A detailed list of the full criteria housing units must meet under each of these categories is available from local PHAs. In some cases, HUD may adapt its standards to accommodate and account for local housing codes or local climate/geography. Such adaptations must increase options for affordable housing in the locality without negatively affecting recipient health or safety or restricting recipients' choice of housing.

Section 8 Jurisdictions

Although Section 8 funded is intended to be portable, allowing families to move or select different housing units as their needs change, PHAs have limited areas of jurisdiction. Recipients may initially select housing

anywhere within a PHA's designated jurisdiction. On occasion, HUD will place strategic limits on housing location options to promote desegregation or to comply with a court order. So long as the applicant or family fully complies with the requirements of the program, they may later relocate at their own discretion to any other PHA jurisdiction in the United States and continue to receive assistance. PHAs cannot influence or determine a senior's selection of housing unit, aside from assisting them in identifying eligible units and excluding ineligible units.

Finding Section 8 Housing

When a senior is approved for section 8 assistance, his or her PHA will provide thorough information regarding:



The type of housing an applicant may select



The size of the housing unit an applicant may select



The various monetary restrictions associated with Section 8 assistance

Section 8 recipients are required to pay 30 percent of their adjusted gross household income toward rent and utilities. However, they are prohibited from spending more than 40 percent of their adjusted gross household income on these things. PHA representatives will clarify for recipients the adjusted gross annual income figure and verify the upper

and lower limits of what their monthly expenditures toward rent will be. They will then assist the recipient in calculating their housing expense while receiving section 8 assistance. The PHA representative will also review the types of housing that is not compatible or eligible with section 8 funding, such as assisted living facilities or public housing units.

Senior section 8 recipients are free to select housing on their own. If they wish, they may take the provided information and search for housing entirely independently using any housing website, local home listing or agency. They are authorized to independently negotiate a lease with any landlord or owner of a qualifying property. Before signing a lease, however, the recipient must refer the property to the PHA for inspection. All selected properties must pass inspection in order for the recipient to sign the lease, move in and begin receiving benefits. In some cases, landlords or owners of properties that do not pass inspection may be willing to work with the PHA and recipient to make any necessary alternations or upgrades to become program compliant.

Alternatively, senior recipients may work with the PHA to identify eligible housing units. Most PHAs maintain listings of available, pre-certified units in their jurisdiction and lists of property owners with properties that are section 8 compliant. PHA representatives can also assist recipients in navigating other housing resources, such as websites and rental listings, or refer them to other community partners who maintain similar lists or offer equivalent assistance. Partners working directly with PHAs are

not required to change any rental proceedings, but can choose to reduce the amount of time it takes a recipient to find a suitable housing unit, as well as the amount of paperwork and negotiation involved in the leasing process.

Section 8 Denials

As noted in previous sections of this guide, public housing agencies cannot, by federal law from discriminating against seniors and other applicants included in protected characteristics including age, race, gender, disability, religion and nation of origin. Nor are PHAs permitted to discriminate against any applicant due to family composition, including the presence of children, unwed partners or children born out of wedlock. Although they cannot discriminate, PHAs are charged with rigorously assessing applicants' eligibility for benefits in accordance with precisely defined federal standards set down by HUD. In the event that an applicant does not meet the basic eligibility criteria, a PHA is required to deny the applicant benefits. Federal law also requires that PHAs deny benefits to applicants who refuse or fail to comply with program regulations, including the provision of necessary information.

Causes of Section 8 Denials

The primary cause of Section 8 housing assistance denials to seniors and others is the failure of an applicant or applicant family to meet the basic eligibility criteria established by HUD. Applicants cannot gain section 8 assistance if one of the

following conditions applies:



They do not qualify as elderly under the program definition.



They have not been diagnosed with a qualifying disability.



They have an adjusted annual gross income that exceeds HUD's statutory limits.

The second common reason applicants are denied benefits is a failure or refusal to provide information that HUD or the PHA requires to verify benefits. Section 8 guidelines require that families furnish any and all information and documentation needed in order for the PHA to process their applications and/or fulfill their responsibilities as program administrators. This includes, but is not limited to:



Proof of citizenship or eligible immigration status



Social Security Numbers









Proof of income







Families must also sign applicable consent forms, allowing the PHA to procure relevant information from third parties where necessary. The submission of intentionally false or incomplete information is considered fraud and, with all other forms of

attempted or perpetrated fraud, is also grounds for denial of benefits.

A third cause of denial of benefits is the discovery that an applicant's household is already receiving other housing subsidies non-compatible with section 8 benefits. Applicants may not receive other housing benefits for the housing unit when receiving section 8. Programs legally deemed incompatible with section 8 include but are not limited to:

-  Public or Indian housing assistance
-  Section 101 rent supplements
-  Section 236 rental assistance payments
-  HOME Program tenant-based assistance
-  Section 521 of the Housing Act of 1949 assistance
-  Local or state rent subsidies

Other reasons that seniors and other applicants may be legally denied benefits include:

-  A member of the applicant family is evicted from a federally funded housing assistance program in the 5 years preceding the application.
-  A member of the applicant family previously had their rental assistance terminated by the PHA.
-  A member of the applicant family commits fraud, bribery, or other criminal acts in relation to any federally funded housing assistance program.
-  An applicant or applicant family owes money to any PHA related to public housing assistance programming, including monies paid by the PHA to a housing unit owner for rent or damages.
-  A member of the applicant family is violent or inappropriate toward PHA staff.
-  A member of the applicant family is participating in criminal activity, alcohol or substance abuse or the perpetration of violence.

PHAs may require any applicant or family that violates or fails to comply with their responsibilities under Section 8 program guidelines.

Section 8 Denial Letters

If a PHA denies a senior or other applicant housing assistance under the Section 8 program, it is required

to notify the applicant in writing in a timely manner. The notice must inform the applicant of the reason for his or her denial of benefits. It must also include a justification of the grounds for the decision.

Section 8 Denial Appeals

An applicant's notice of denial of benefits advises the applicant that he or she has the right to request an informal review of the denial. It must provide instructions on how to set up such an interview with the PHA, and the deadline by which the family must inform the PHA of their desire for a hearing. PHAs are required to provide applicants a chance to review any documents associated with the subject of the hearing before the hearing date. Applicants may, at their expense, make copies of these documents if they desire. A PHA may not utilize in a hearing any document it refused or failed to make available to the applicant for review. Likewise, PHAs must be permitted an opportunity to review family documents affiliated with the contested decision prior to the hearing, and to make copies as they see fit. Requested family documents that are not provided to the PHA may not be utilized at the hearing by the applicant.

Applicants may retain a lawyer or other form of representation for a hearing at their own expense. Hearings are overseen by individuals appointed by the PHA. Only the individual who made the decision being contested and his or her subordinates are ineligible to conduct a hearing. Both the applicant and the PHA will be allowed to present evidence

and bring and cross-examine witnesses. Hearing conclusions must be documented in writing and include a recounting of the evidence that resulted in the conclusion. Applicants shall be provided with a copy of this documentation.

Housing Disability Rights

If you are disabled, it is important to understand the Fair Housing Act in order to be familiar with Fair Housing Disability rights and to be aware of the complaint process should your rights ever be violated.

In this section of our comprehensive guide, you will learn more about the Fair Housing Act including what it entails, what is considered a disability and what to do if your rights are ever violated. Not only will you learn more about the Fair Housing Act and your Housing Disability Rights, but you will receive a better understanding of what you can expect to happen should you ever file a complaint with the United States Department of Housing and Urban Development (HUD).

What is considered a disability?

In order to fully understand housing rights for disabled individual, you must first understand what it means to be disabled. Officially, a disabled person is defined as anyone who has a physical or mental disability that greatly restricts his or her normal activities. A mental or physical impairment covers a broad range of ailments, including hearing, mobility impairments,

visual impairments, depression, chronic alcoholism, chronic mental illness, AIDS, mental retardation and any other condition that substantially limits one or more major life activities. Major life activities can include hearing, talking, walking, seeing, breathing, learning and caring for yourself.

Fair Housing Disability Rights

The first thing that you should understand about the Fair Housing Act is that it applies to both private and public housing. The United States federal government provides a variety of laws to protect the rights of individuals with disabilities, including the prohibition against discriminating an individual who suffers from a disability. It is unlawful for any housing provider to refuse to sell or rent to a person due to their disability. Under the Fair Housing Act, housing providers are not allowed to impose additional criteria such as rental fees, higher sale prices or altered rental and sales terms that would not be imposed on an individual who was not disabled.

Housing providers are required to make reasonable accommodations for an individual with a disability. An example would be allowing an emotional support animal or a service dog on the premises and without charging any additional fees, even if the animal would not be allowed under different circumstances.

Housing providers are required to allow a disabled individual to make reasonable modifications, such as installing a ramp for the entrance of the building, lowering an entry threshold of a unit or installing

grab bars within a bathroom. It is worth noting that modifications will be done at the disabled individual's expense.






If you feel that any of these rights have been violated, it is recommended that you file a complaint with HUD. See the section below for more details.



Filing a Complaint with the HUD

If you feel that your rights have been violated, know that HUD is ready to assist you in any cases of housing discrimination. In order to have the alleged violation addressed, it is important to know that you must file a complaint with HUD within one year from the date of the incident. However, it is recommended that you take action and file a complaint as soon as possible.

When filing a complaint, you will need to provide HUD with:




-  Your name and address.
-  The name and address of person you are filing the complaint against.
-  The housing address or other identifying information.
-  A description of the alleged violation.
-  The date that the alleged violation took place.

Perhaps the easiest way to submit a complaint to HUD is by filing the [complaint online](#) from the comfort of your own home. Alternatively, you can download and print the Housing Discrimination Form that is used online, giving you the option of completing the

form and mailing it to your local HUD office. It is also worth noting that you may also write your local HUD office a letter, so long as it includes the information that has been outlined above. Lastly, you can call or visit your local HUD office. To find the HUD office that is nearest to you, click [here](#).

What to Expect Once a Complaint has Been Filed

Once you have successfully filed your complaint with HUD, the department will notify you and let you know that they have received it. From here the HUD will:

-  Notify the alleged violator of your complaint and ask that party to submit an answer or an explanation of the event.
-  Investigate your complaint in order to determine whether there is a reasonable cause to believe that the Fair Housing Act has been violated.
-  Notify you if they cannot complete an investigation within the standard 100 day period that begins after the HUD has received your complaint.

HUD will ultimately try to reach an agreement between you and the respondent that protects both you and the public interest. If an agreement is reached and signed, HUD will take no further action unless the agreement is breached. If the agreement is breached, the HUD may recommend that the

Attorney General file a suit.

While the 100 day period is standard, it is worth noting that you may be able to receive assistance immediately if:



Irreparable harm is likely to occur without HUD's intervention



There is a substantial amount of evidence that the Fair Housing Act has been violated

In cases such as these, HUD may authorize that the Attorney General go to court in order to seek temporary or preliminary relief. If no agreement can be reached, and HUD believes that a discrimination has occurred, you will be informed of this decision, and your case will be heard in an administrative or federal district court hearing within 120 days at no cost to you.

Homeless Assistance Programs

For individuals and families who are homeless, the assistance that is provided by the Department of Housing and Urban Development, or HUD, and local agencies can be invaluable as the resources can improve a homeless vet's quality of life and help him become self-sustaining. There are a number of homeless assistance programs available, many of which provide assistance with housing, food, health and safety. Additionally, while most housing

programs are available to homeless individuals and families that meet eligibility requirements, there are some programs, such as HUD VASH, that offer housing assistance specifically to homeless United States veterans.

In this section of our comprehensive guide, you will receive an in depth look at the homeless assistance programs that may be available to you both through the HUD and local agencies, as well as how to find and apply for these assistance programs.

What Qualifies as Being Homeless?

The federal definition of homelessness may not mean what you think it does, so it is important to familiarize yourself with the definition in case you may qualify for assistance. The United States government determines that the following four conditions constitute homelessness:



Being without a home



At an imminent risk of homelessness



Homelessness under any other federal statutes


















An individual or family that is fleeing or attempting to flee from domestic violence or any other dangerous or life threatening situation

It is worth noting that each year, it is estimated that HUD serves over one million people through transitional, emergency and permanent housing programs, yet the total number of people who experience homelessness could be as much as twice as high. That is why it is important to familiarize yourself with the services and assistance that the HUD and local agencies have to offer so that you will know when you may be eligible to receive aid and how to apply for an assistance program.

How does the HUD help homeless individuals?

The Department of Housing and Urban Development (HUD) goes to great length to ensure that it is able to provide a comprehensive list of local agencies that provide invaluable resources for the homeless while maintaining the most up to date information of what is available. HUD provides resources to help homeless individuals with the following:

-  Housing assistance
-  Housing discrimination
-  HIV/AIDS housing and services
-  Assistance in avoiding foreclosure
-  Access to food banks and other charitable food donation organizations
-  WIC and SNAP benefits information
-  Health centers and health care for homeless programs
-  Diaper banks
-  Behavior health treatment services
-  The National Runaway Safeline
-  Domestic abuse and child abuse hotlines
-  National suicide prevention lifeline
-  Employment and training
-  Career development and local job centers
-  Veterans assistance programs

While HUD provides grants and funding to many housing assistance programs, they also provide HUD homes at a loan rate that is often well below market value. That does not, however, mean that there is anything wrong with the home. HUD homes are those that were obtained through an FHA loan but went into foreclosure. HUD pays off the defaulted balance and offers the home to income and homeless families for a lower price. This is just one of the many housing assistance programs that the HUD provides.

Many of the health care and behavioral health clinics that HUD provides information on are either free clinics or those whose fees are based on a sliding scale. Additionally, HUD provides resources and information on federal health insurance programs such as Medicare and Medicaid.

As outlined above, some of the programs that the HUD has to offer are specific towards a certain group of individuals, such as minors, individuals with disabilities and United States veterans.

In order to find the resources and homeless assistance programs that are available within your area, be sure to utilize the online HUD resource locator. This will allow you to get into direct contact with these local agencies in order to submit an application for the programs that you may be eligible for.

HUD Exchange Homeless Assistance for Veterans

Not only is HUD committed to providing homeless assistance to those in need across the nation, this agency also oversees and administers homeless assistance programs specifically to United States veterans who are either experiencing homelessness or are on the verge of becoming homeless.

HUD seeks to make a big impact on the reduction the elimination of homelessness among our United States veterans and has teamed up with a number of organizations that also provide homeless assistance programs to veterans including the Department of Veterans Affairs, the Veterans Administration Page for Homeless Veterans and the National Coalition for Homeless Veterans.

Many of the housing assistance programs that are available to United States veterans also include health care options and community employment services. One such program is HUD VASH, a program that was created by both HUD and the VA and provides housing assistance through vouchers as well as mental health treatment, medical care and substance abuse counseling.

There are a few ways that you can find more information on veteran assistance programs and apply them. One of the easiest ways to learn more is by visiting your local VA office. Alternatively, you can utilize the online Veterans Crisis Line chat.

You can also contact HUDVET National Hotline at 877-424-3838 in order to learn more about the housing assistance programs that you may be eligible as a veteran. You will be asked a series of questions in order to better access your needs. You will be asked to provide your contact information, such as a phone number, so that the HUDVET National Hotline can follow up with you at a later date.

Department of Housing & Urban Development — VA Supportive Housing (HUD VASH)

Through the combined efforts of the Department of Housing and Urban Development and the United States Department of Veterans Affairs, HUD VASH provides invaluable aid to veterans across the nation who are experiencing homelessness. Through the efforts of HUD VASH and the departments that oversee and administer it, this program seeks to reduce and ultimately end homelessness among United States veterans.

In this section of our comprehensive guide, you will receive a better understanding of one of the largest veteran supportive housing programs and how it impacts the lives of veterans who are homeless, soon to be homeless or fleeing from domestic violence. By understanding eligibility requirements, benefits and how to apply for HUD VASH, you will be able to determine if the HUD VASH program is

right for you.

What is the HUD VASH program?

As mentioned above, HUD VASH is a program that is overseen and administered by the Department of Housing and Urban Development (HUD) and the Department of Veterans Affairs (VA). The program aims to assist veterans who are experiencing homelessness, especially those who experience frequent homelessness or those suffering from a mental illness or substance abuse.

Beneficiaries of HUD VASH receive rental assistance in the form of vouchers that can be used to help pay for privately owned housing. In addition to the housing assistance that HUD VASH has to offer United States veterans and their families, they can also receive support services that include health care, substance abuse counseling and mental health treatment. The goal of HUD VASH is to reduce and ultimately eliminate veteran homelessness throughout the US.

Among the many VA homeless programs, HUD VASH is considered the largest as it enrolls the largest number of veterans who have experienced long term and repeated homelessness. As of the end of September 2015, this program has provided over 78,000 vouchers to veterans.

HUD VASH Eligibility Requirements

In order to fully understand the eligibility requirements that must be met in order to be accepted into the

HUD VASH program, you must first understand the federal definition of homelessness. In general, homelessness is officially defined as:

1. An individual or family who lacks a fixed, regular and adequate residence during the nighttime hours.
2. An individual or family who is using a nighttime residence that is considered a public or private place that is not designed for regular sleeping accommodations. This can include a car, park, abandoned building, bus, train station, airport or camping ground.
3. An individual or family living in a public or privately operated shelter that is designed to provide temporary living arrangements.
4. An individual who is residing within a place that is not meant for human habitation.
5. An individual or family who is will imminently lose their housing.
6. An individual or family who is fleeing (or attempting to flee) a domestic violence situation or any other life threatening or dangerous situation.

The first two requirements that must be met in order to obtain HUD VASH assistance is that you must meet one of the above definitions of homelessness, and you must be a United States veteran. It is worth

noting that, as of 2008, HUD VASH no longer requires that accepted applicants have a chronic substance abuse disorder or mental illness. However, these veterans may receive priority.

If accepted into the HUD VASH program, applicants and their families will be required to receive VA case management care services. This will include health care, mental health treatment and substance abuse counseling. These services must be received until the VAMC determines that they are no longer needed.

In order to be accepted into the program, veterans must be able to complete daily living activities and live independently in their community with the aid of HUD VASH. HUD VASH also requires beneficiaries to be identified in the Public and Indian Housing Center, and these records must be kept updated in order to continue to receive benefits.

Lastly, it is worth noting that individuals who are required to maintain a lifetime Sexual Offender Registry status will be barred from the HUD VASH program and will, at no point, become eligible for HUD VASH benefits.

How to Apply for HUD VASH

Now that you understand more about HUD VASH, including the benefits that the program has to offer and the eligibility requirements an applicant must meet, it is worth knowing that there are a variety of ways that you can apply for HUD VASH.

One of the easiest ways to apply for HUD VASH is by contacting your local Veterans Affairs office or VA Medical Center (VAMC). You can find the location that is nearest to you [here](#). Alternatively, you can receive a referral from a case manager from any other VA program. If you would prefer to chat with someone online about applying for HUD VASH or you have any additional questions, you can contact the Homeless Veteran Chat that the VA offers online.

Another way that you can apply for the HUD VASH program is by contacting the National Call Center for Homeless Veterans at 877-424-3838. By calling the National Call Center for Homeless Veterans, you will be connected with a trained VA responder who will ask you a few questions in order to assess your needs. You may be connected with the Homeless Program point of contact at the VA facility that is nearest to you. Additionally, you may be asked to provide your contact information, such as your phone number, in order for staff to follow up with you and ensure that you receive the aid that you needed.

Federal Housing Programs for Seniors

As a senior citizen in the United States, it is important to familiarize yourself with federal housing programs that are administered by the United States Department of Agriculture and the Department of Housing and Urban Development. These programs offer a variety of benefits, such as more affordable housing for low income seniors, grants for home

repairs and grants for home improvements. Each housing program comes with its own requirements, including minimum age requirements and income guidelines, and these programs can provide an invaluable service and an array of benefits for senior citizens.

In this section of our guide, you will receive a more in-depth look at many of the federal housing programs that are available to senior citizens. You will also learn more about the different income guidelines that are used throughout these programs and the benefits that each program has to offer.



Federal Housing Programs for Seniors Eligibility

Before you learn about some of the individual federal housing programs that are available to senior citizens, it is important that you familiarize yourself with some general eligibility requirements. Most programs that are available through the HUD and the USDA will require that someone within the household be at least 62 years of age. This person can be the head of the household, a spouse or the sole member of a household. It is worth noting that some of the federal housing programs will waive the age requirement under certain circumstances, such as disability.

But the HUD and USDA programs target senior citizens and their families who are at lower income levels. However, it is worth knowing that both agencies categorize a household's income into one of three levels: low, very low and low. Income guidelines are determined by the area you live in. An income that is considered extremely low may be no more than 30 percent of the area's median household income. Income that is considered very low may not exceed 50 percent of the area's median and a low income does not exceed 80 percent of the area's median household income. Knowing these figures can help you understand the income eligibility requirements of the federal housing programs that are discussed below.

It is also worth noting that each federal housing program may have additional eligibility requirements

that strictly pertain to that program.

Section 504: Rural Housing Repair & Rehabilitation Grants

Section 504 is a USDA federal housing program that provides grants to elderly families that have very low incomes, occupy a home in a rural area and would not have enough money to repay a loan. These grants could then be used to repair or improve part of a home, but only if the repairs or improvements would either remove a health and safety hazard or provide disabled access. An eligible senior may not receive more than \$7,500 in Section 504 grants throughout his or her lifetime.

In order to apply for Section 504, applicants would need to visit their local USDA office and complete an application. USDA staff would then determine both eligibility and repayment ability, with grants potentially being awarded to those who meet eligibility requirements, but would likely not be able to repay a loan.

In addition to age and income requirements, Section 504 requires applicants to obtain at least three bids from separate contractors for the work that needs to be done. In order for the grants to be applied, the USDA may require that they inspect the home before and after the repairs have been completed.

Section 202: Supportive Housing for the Elderly

Since 1992, Section 202 has provided grants and financial assistance to nonprofit organizations to fund construction of multifamily rental housing that is designed for very low income elderly households. As a result of Section 202 financing, these buildings are required to provide such housing for a minimum of 40 years from the completion of their construction.

This allows elderly families who do meet these financial requirements for other programs to rent one of these units through rental assistance that is administered by the HUD. This program enables a senior citizen to continue to live independently, but many of these housing locations provide additional services like transportation, housing keeping and cooking services. Although there has not been any newly constructed Section 202 housing since 2012, buildings that were constructed with the use of Section 202 grants continue to provide a more affordable housing option to senior citizens.

The Assisted Living Conversion Program

Another HUD housing program, the Assisted Living Conversion Program provides grants to nonprofit organizations and property owners that can be used to convert some or all of the units on their property into an assisted living facility. In order for a location to be eligible for this program, the properties must have been designated for the elderly and occupied

by the elderly for at least five years. Additionally, they must be funded with at least one of the following programs:



Section 8 rental assistance



Section 202



Section 515



Section 236

Assisted living facilities (ALFs) are available for both the elderly and the disabled who meet admission requirements, including the requirement that a resident be able to live independently with only the minimal assistance that an ALF provides. For more information on assisted living facilities, be sure to check out the assisted living section of this guide.

The Housing Choice Voucher Program

The Housing Choice Voucher Program aids low-income families, including elderly families and disabled individuals, in obtaining decent, safe and affordable rental housing and is HUD's largest assistance program. Through this program, many eligible families are able to obtain homes within properties that are normally privately rented, many

of which they may not have been able to afford otherwise. Housing Choice Voucher Program beneficiaries are still required to pay a portion of their rent, but their local housing authority will pay the remainder directly to the property's owner. While eligible families incomes are often have extremely low or very low incomes, on a case to case basis, some low income families may be approved for the Housing Choice Voucher Program.

It is worth noting that while younger families may be eligible for this program, elderly families receive an additional \$400 deduction from their annual income as well as further deductions for some medical expenses. This makes it even easier for low income seniors to obtain affordable housing through the Housing Choice Voucher Program.



Senior Housing Options

As a senior citizen, it is important that you learn about the housing options that are available to you. You have likely heard of at least a few of them.

However, it can be challenging knowing how to choose between assisted living facilities, independent living facilities, skilled nursing facilities, senior apartments and continuing care retirement communities. If you do not need any assistance with daily care such as bathing, washing and toileting and do not have any extensive medical needs, an independent living facility or a senior apartment may be the best option for you. This option allows you to retain much of your independence while living in a community of peers. If you would like to remain as independent as possible but need some assistance, perhaps an assisted living facility would be the best choice for you. Should you need more intensive care or around the clock nursing care, a skilled nursing facility will likely become your best option. Lastly, you may want to consider a continuing care retirement community as these communities include independent living,

assisted living facilities and nursing care facilities so that your needs can always be met.

In this comprehensive guide, you will learn more about these different senior housing options, including the costs, benefits and requirements that are included with each one. By the end of this guide, you will likely gain a better perspective of the different housing options that are available to you and that might suit you and your situation best.

Assisted Living Facilities

An assisted living facility is one of the many resources available to senior citizens within the United States when it comes to senior housing resources. Assisted living facilities offer a number of benefits to their residents while still allowing them a certain level of independence and providing a community in which seniors can thrive. Like any other facility or program, a potential resident needs to meet certain requirements in order to be accepted into the facility. It is also worth noting that an assisted living facility is not a nursing home, and while residents can receive some aid when it comes to personal care, those who require continuous medical attention will not be

eligible to reside in an assisted living facility.

This section of our comprehensive guide provides a more in depth look at assisted living facilities, including the benefits and services that can be obtained, the requirements in order to become a resident, the cost and how you can find assisted living facilities in your area.

What are Assisted Living Facilities?

As outlined above, an assisted living facility is a senior housing option that allows a senior to maintain much of his or her independence. Seniors are oftentimes provided with their own units, typically in the form of an apartment. Some facilities may offer more affordable shared unit options. Layouts, amenities and other resources may vary from one assisted living facility to the next.

While seniors living within an assisted living facility may have their own dwelling unit, these facilities provide additional assistance that is available all day, every day to help a resident with daily tasks such as bathing, eating and dressing. Some medical care may be provided, but these facilities are not designed for senior citizens who require extensive medical care and continuous supervision.

While assisted living facilities can take the form of an apartment complex, they can also be a part of a retirement community that features single family homes. Facilities can be referred to by as many as 26 different names, including residential care, board

and care, personal care and congregate care.

While there are some differences in the level of service that is provided at each assisted living facility, in general, most facilities will include at least some of the following services:



Health care management and monitoring



Assistance with daily activities such as bathing, dressing, eating and toileting



Housekeeping and laundry services



Medication reminders and some assistance with medications



Recreational activities and community activities



Security that patrols the grounds and helps ensure the safety of the senior community



Transportation services

Choosing an Assisted Living Facility that is Right for You

As outlined in the above section, each assisted living facility may have its own unique amenities and services. It is important to look at the different

options that are available to you within your area, as there may be more than one assisted living facility in your county. When considering an assisted living facility, the following are a few points you should keep in mind:



Consider whether or not the services that the facility provides will adequately fit your needs.



Determine if the facility is close to family, friends and businesses. Are these locations within walking distance or does the facility provide transportation?



Do admission and/or retention policies exclude senior citizens who suffer from severe cognitive impairment or severe physical disabilities?



Observe interactions between residents and staff, as well as the quality of meals and services.



Speak with other residents to gain perspective on the assisted living facility and if their needs are being properly met.



Learn about the type of training that the staff members receive and how often they receive training.



Review any state licensing reports.



If the assisted living facility is connected to a nursing home, inquire about the nursing home, as well.



Contact your local Better Business Bureau in order to see if the agency has received any complaints or reviews about the facility.

Requirements for an Assisted Living Facility

While each facility's admission requirements are different, there are a couple of requirements that are shared among all assisted living facilities. One such requirement involves age. Assisted living facilities are primarily reserved for senior citizens. However, facilities will make exceptions in the case of some younger, disabled individuals. Additionally, as mentioned above, a resident cannot require a level of medical care that is found within a nursing home care facility. Residents must be able to maintain their independence and thrive within the facility with the aid that is provided.

The Cost of Assisted Living Facilities

While assisted living facilities cost less than nursing home care facilities, they can be fairly expensive. The cost of staying at an ALF are determined by a number of factors, including location, the services included and amenities. Assisted living facilities can cost less than \$25,000 a year or more than \$50,000 a year. It is also worth noting that additional services may come with additional fees.

It is always recommended that you inquire about the services that are included in the base price for an assisted living facility and what services would accrue additional charges. Additionally, it is worth noting that most health insurances, such as Medicare, will not cover the cost of an assisted living facility. However, some insurances, including some state Medicaid programs, may pay for some of the costs associated with an assisted living facility.

Where to Find Assisted Living Facilities Directories

Now that you understand more about assisted living facilities, it is recommended that you consider all of the different facility options in your area in order to make an informed decision and choose the ALF that will best suit your needs and your budget. There are a number of ways that you can obtain an assisted living facility directory, but the most notable ways are by contacting your local Area Agency on aging (AAA) or contact the United States Administration on Aging (AoA) through the Administration for Community Living (ACL). You can contact the AoA and obtain an assisted living facility listing for your area by calling 800-677-1116. Alternatively, you can use the ACL's online Eldercare locator.

Skilled Nursing Facilities




Although a skilled nursing facility may be a long-term necessity in some seniors' lives, these facilities also offer temporary care, typically after an accident or medical illness. A skilled nursing facility provides

continuous care from a variety of trained therapists and registered nurses. While the type of care that a skilled nursing facility provides can be invaluable, it is important to examine the costs and requirements of temporary and permanent residency within one of these facilities. In this section of our comprehensive guide, you will receive a more in-depth look into skilled nursing facilities, including what they are, what they provide, their eligibility requirements, their costs and how you can reduce those costs.











What is a Skilled Nursing Facility?

As outlined above, a skilled nursing facility provides around-the-clock care on either a short-term or long-term basis. These facilities will typically provide three types of services:





-  Skilled nursing, also referred to as medical care and related services
-  Rehabilitation, which is temporary care that is provided after an injury, disability or illness
-  Long-term care, which involves health care and services for those who with a chronic physical or mental condition

A skilled nursing facility staffs highly trained speech therapists, occupational therapists, physical therapists and registered nurses in order to meet the needs of its patients. In order to determine what benefits an individual can gain from one of these facilities, you must first look at what services are federally mandated and always provided, as well as what services may be optional and potentially come with additional fees. These optional services are determined by both the state you reside in and the individual skilled nursing facility. Mandated services include:

-  Nursing and related services.
-  Specialized rehabilitation services.

-  Medically-related social services.
-  Pharmaceutical services.
-  Dietary services.
-  Emergency dental services.
-  Room and bed maintenance services.
-  Routine personal hygiene items and services.

While the above services are mandated by the federal government and must be included within a skilled nursing facility's care, optional services include, but are not limited to:

-  Private rooms, unless medically necessary.
-  Specially prepared food.
-  Telephone, television and radios.
-  Personal comfort items.



Cosmetic and grooming items and services that go beyond those included within mandated services.



Personal clothing.



Personal reading material.



Flowers and plants.



Social events and activities.

Requirements for a Skilled Nursing Facility

While skilled nursing facilities primarily care for the elderly, they are available to any individual who is 21 years or older that needs care that a skilled nursing facility can provide. The need for a nursing facility level of care is actually determined and defined by the state you live in, and each state has established its own level of care criteria.

Generally, your doctor can make the decision as to whether or not you require the care that a skilled nursing facility provides. If the doctor believes that you need to be under direct supervision or that you require daily care, he or she may recommend a skilled nursing facility to you. Daily care usually involves services that are required five or six days out of the week.

Additionally, if you have health insurance that is willing to cover all or part of the cost involved in a skilled nursing facility, such as Medicare or Medicaid, your health insurance provider may have additional requirements in order for coverage to take effect. For example, Medicare requires that you first have a qualifying hospital stay and that you have days available in your Medicare Part A beneficiary period.

The Cost of a Skilled Nursing Facility

While a skilled nursing facility is considered one of the most expensive long-term care facilities, the exact cost can vary between areas and between facilities. Additionally, as outlined above, some optional services may cost a patient even more, such as access to telephone, television or a private room. It is recommended that you ask the facility which services and amenities will incur additional fees.

While the out of pocket cost of a skilled nursing facility can be intimidating and expensive, many health insurance providers are willing to pay for at least some of the expenses, given that you meet their eligibility requirements. Some insurances, such as Medicare Part A, may also require you to pay a portion of your medical expenses through the form of coinsurance during the duration of your stay. For example, Medicare charges co-insurance that will steadily rise and be applied for each day that you remain in the skilled nursing facility. However, a great deal of Medicare beneficiaries also have Medicaid. In cases such as these, the number of

days that you receive coverage in a skilled nursing facility may increase and Medicaid may be willing to pick up more of your medical expenses on top of what Medicare will cover.

If you are looking for long-term care, it is important to review all of your options. If you need some assistance with daily tasks but do not necessarily need continuous assistance, consider other less expensive options, such as assisted living facilities.

Skilled Nursing Facility Directory

Now that you have obtained a more in-depth understanding of skilled nursing facilities, it is important to know how to find a list of skilled nursing facilities in your area so that you can find the facility that is best for you. While your doctor will likely have a list of local facilities, you can also find a skilled nursing facility directory online. Not only will you find a comprehensive list of locations, but you will find detailed information on the Medicare and Medicaid certified nursing homes.

Independent Living Facilities

An independent living facility is an appealing option for a senior citizen who is interested in living in a community of similarly aged individuals but would like to retain independence. These facilities are not like assisted living and nursing homes as they do not usually include any kind of medical care or assistance with daily tasks. Most independent living facilities offer their residents a variety of amenities,

both within the community and within the dwelling unit. Independent living facilities can include just about any type of housing, including apartments, condos, town homes, mobile homes and cottages.

In this section of our comprehensive guide, you will receive a more in depth look at independent living facilities, including the benefits that these facilities have to offer, the requirements of becoming a resident and what these facilities generally cost.

What is an Independent Living Facility?

An independent living facility is a community that is designed for seniors who are healthy and able to live on their own. It is similar to living in an apartment complex or a neighborhood but without younger individuals and children. Unlike assisted living facilities and nursing care facilities, independent living facilities do not generally include assistance with day to day activities such as bathing, dressing, toileting and medical care. Residents are expected to be able to coexist within the community and complete daily tasks in order to reside there.

Independent living facilities often appeal to senior citizens because of the age restriction, but most facilities will also include a number of benefits and amenities including, but not limited to:



Beauty salons or barber shops.



Community activities and field trips.



Fitness center.



Concierge services.



Swimming pool.



Transportation services.



Each independent living facility resident has their own dwelling unit and each unit will likely include many additional dwelling amenities, such as:



Game/TV/community room.



Central air



Golf courses.



Central heat



Private rental halls.



Garbage disposals



Laundry service.



Furnishing options



Restaurant-style dining halls.



Safety features within a bathroom



Security guards.



It is worth noting that while there is an abundance of independent living facilities, these facilities are commonly found within a continuous care retirement community (CCRC). A CCRC provides independent living facilities, assisted living facilities and nursing home care facilities all on the same campus. This can provide the added benefit of being able to receive care and move into another type of facility, should you need to, while still being a part



Grounds keepers.



Maintenance staff.

of your community. Should you choose to look into continuous care retirement community options, be sure to check out that section of our guide, and keep in mind that continuous care retirement communities are often the most expensive senior housing option.

Requirements for Independent Living Facilities

Most of these facilities have strict minimum age requirements, usually somewhere between 55 and 62 years old. Additionally, it is worth noting that most of these facilities will accept a married couple, even if one spouse is below the minimum age requirement, so long as one of the spouses meets the age requirement. This is not always the case, however, and it is recommended that you ask the facility about its policies.

The Cost of Independent Living Facilities

Independent living facilities that are not part of CCRCs are often very affordable with average monthly rates of about \$1000 to \$2000. Floor plans and unit sizes will all factor into the overall cost you can expect to pay. Another factor affecting costs include the amenities and additional services available in a facility. Some locations may charge more if they provide more or better quality amenities, while other facilities may charge additional fees for extra services. When inquiring about a particular independent living facility, always make sure that you ask what amenities and services are included

in the base monthly price and what services may accrue an additional fee. Additionally, in order to better understand the overall cost of the facility, it is recommended that you ask about:



Deposits



Move in fees



Initial assessment fees



Housekeeping charges



Laundry services



Meal fees



Cable TV, phone and utilities fees, if applicable

It is also worth noting that some low-income seniors may be able to receive government housing assistance that can be applied towards select independent living facilities, so long as the facility and applicant meet certain requirements.

Finding Independent Living Facilities

Now that you have gained a greater understanding

on independent living facilities, including the benefits they offer, requirements and the cost of residence — it is crucial that you understand how you can find a list of independent facilities that are located within your area. Chances are, there will be more than one, especially if you live within a densely populated city.

Independent living facility directories can be obtained on a number of different websites through a quick online search. Additionally, they are sometimes listed within newspapers and rental magazines.

Most of the time, you can contact your local state office or your local United States Administration on Aging (AoA) office in order to find facilities that are in your area.

Tips and Recommendations in Finding the Facility that is Right for You

It is recommended that you review more than one independent living facility in order to be aware of the options that are available to you and gain the ability to make an informed decision. When considering an independent living facility, it is recommended that you also:



Visit the facility several times unannounced.



Observe the way residents within the facility interact with each other and the staff.



Speak with residents and ask them about the independent living facility.



Ask the staff and residents about community events and activities.



Ask the facility if it allows couples to occupy a single dwelling unit.



Ask about the services and amenities that are provided to residents and if any come with additional fees.

Continuing Care Retirement Community

A continuing care retirement community, also referred to as a CCRC, has a lot to offer as these communities will often include independent living residential units, assisted living facilities and nursing home care facilities. This provides senior citizens with a greater level of care and services while still providing a community for its residents. It is important, however, to consider the cost of a continuing care retirement community, as they are often seen as the most expensive retirement option available.

In this section of our comprehensive guide, you will learn more about continuing care retirement communities, including the benefits and services they provide, requirements for becoming a resident, how you can find these communities in your area, the costs you can expect to pay and when health insurance may cover some of these fees.

What is a Continuing Care Retirement Community?

A continuing care retirement community houses independent living facilities, assisted living facilities and nursing home facilities all on one campus. Having access to all three types of facilities provides residents with a number of benefits. Eligible residents who wish to retain their independence could reside within an independent living facility and then move to either an assisted living facility or a nursing home facility should they ever need to. This would allow a senior citizen to retain his or her same community even if his or her level of care changes.

Additionally, most continuing care retirement communities will allow married couples to move into an independent facility together, even if one suffers from some medical conditions. This is not always the case, however, and it is couples intending on residing in a CCRC should inquire about the facility's policies. When it comes to the independent care facilities within a retirement community, it is worth noting that some CCRCs will require a health screening prior to a resident moving into an independent unit. This is simply to ensure that residents are able to perform all daily tasks and are not suffering from any serious medical conditions that may disqualify them from an independent living facility.

Requirements for a Continuing Care Retirement Community

Oftentimes, a continuing care retirement community

will require a senior citizen to meet a specified minimum age requirement. This minimum age requirement is typically between the ages of 55 and 60 years old. However, exceptions are sometimes made in the case of a married couple, so long as at least one spouse meets the minimum age requirement.

Senior residents would also need to pay the entry fee for the continuing care retirement community upfront, and monthly maintenance fees must be paid in order to maintain residency in the community.

Each community may have its own additional requirements that a potential resident must meet before being accepted into the community. Before you are accepted into a continuing care retirement community, you will be provided with a disclosure statement that will cover any resident agreement, including your requirements, rights and responsibilities. Ensure that you read and understand the terms of the agreement before signing.

The Cost of a Continuing Care Retirement Community

One of the biggest considerations with regards to continuing care retirement communities is the costs associated with them. These retirement communities are often the most expensive option for senior housing and require both a one-time entry fee and monthly or periodic fees.

Entry fees can be anywhere from \$100,000 to a

million dollars, while monthly maintenance fees typically cost several thousand dollars. Facilities that charge a higher entrance fee and monthly fees likely provide significantly more services and resources to the retirement community. Some of these extra services could include:



A variety of living arrangements such as cottages, apartment suites and luxury condominiums.



Higher end services.



Access to pools and fitness centers.



Greater meal quality.

It is worth noting that your monthly maintenance fee can change, depending on the level of care and access to resources that you receive.

While monthly fees are nonrefundable, one time entry fees are sometimes considered refundable under certain circumstances. Generally, an entrance fee must be at least equal to or more than one full year of monthly fees. The entrance fee is used by the continuous care retirement community over a set period of years (usually five). Any used portion of the entrance fee could potentially be refunded if the resident decided to leave the community or passed away.

It is recommended that you always ask a continuous care retirement community that you are interested in about the history of its required monthly maintenance fees so that you are able to view how often an increase is put into place.

In some cases, your health insurance policy may allow you to make a claim on a long term care policy in order to cover some of the expenses received at a continuous care retirement community. However, a health insurance policy will not cover any entrance fees that you may have paid.

Finding a Continuing Care Retirement Community Directory

Now that you have familiarized yourself with continuing care retirement communities, it is crucial that you review any and all retirement communities in your area, in order to make an informed decision and choose the continuing care retirement community that suits your needs and budget best. Directories can be found on a number of websites through a quick online search. Your state will display a comprehensive list of the retirement communities within your area on an official state website. Make sure that you contact and visit the facility that you are interested in and follow the tips that were outlined above. Finally, it is also recommended that you browse through any online reviews of the facility.

Senior Apartments

Senior apartments may be an ideal choice for senior

citizens who would like to enjoy a quiet community and a lower cost lifestyle. These apartments are often age restricted, providing a quiet and calm living environment. Each senior apartment is different, providing senior citizens with an abundance of options when it comes to floor plans, pricing, services and amenities. Unlike assisted living or nursing homes, senior apartments are more designed for senior citizens who can retain their independence and do not need assistance when it comes to daily tasks.

In this section of our comprehensive guide, you will receive a greater understanding of senior apartments, including the benefits that these apartments provide, the cost that you might pay and what influences it, the requirements you must meet in order to become a resident and how you can find senior apartments within your area.

What are senior apartments?

As mentioned above, senior apartments are apartment complexes and communities that are restricted to senior citizens and provide a calmer and quieter dynamic within an apartment complex among similarly aged individuals. These apartment buildings are designed with elderly residents in mind and are usually built with little to no stairs, handicap accessible units and safety features, such as handrails inside the bathrooms.

Like any other apartment complex, senior apartments may feature a variety of floorplans and available

amenities. While apartment complexes are the most common, townhomes, condominiums, duplexes and triplexes can all be a part of senior apartment living. Senior residents are provided with their own unit and are able to retain all of their independence while enjoying some of the additional benefits and services that a senior apartment has to offer.

Senior apartment amenities may vary, but some may include:



The option of having a fully furnished apartment.



Individual climate control.



Large walk in showers with safety features, such as handrails.



Common areas that are accessible to all residents.



Community dining room with meals that are prepared several times per day.



Smoke detectors, fire alarms and other safety features.



Laundry rooms with washers and dryers

Some premium senior apartment locations may even offer:



An onsite pharmacy.



Recreational, community activities, including field trips.



Transportation services for local attractions, medical appointments and shopping.



24 hour emergency call systems.



24 hour emergency staff.



Housekeeping and laundry services.



Does the neighborhood seem safe?



Are the grounds well kept?



Do residents use the common areas?

When considering your options for senior apartments, make sure that you visit the complex, and make at least one of your visits unannounced. This will allow you to observe interactions among residents and between residents and staff. Depending on your interests, consider the following:



What amenities are included with your monthly rent?



Are there any scheduled community activities or field trips?



Is there handicap access?



The Requirements for Senior Apartments

Most of these communities are age restricted. Generally, a senior apartment will have a minimum age requirement somewhere between 55 years and 62 years of age. It is worth noting that most senior apartments will allow a married couple to reside within the apartment complex, even if one spouse does not meet age requirements, as long as the other does. Since this is not always the case, be sure to ask each senior apartment location about its policies for couples.

Additionally, some senior apartments are reserved for low income seniors who meet certain income guidelines. These apartments are typically far more affordable, but you will need to provide proof of income during your application process.

Each senior apartment is also allowed to implement its own requirements. It is recommended that you always ask about requirements when visiting a senior apartment complex.

The Cost of Senior Apartments

The cost of senior apartments can vary based on a number of factors, including amenities, the size of the unit and the community. Generally, senior apartments can be placed into one of three categories: affordable, market rate and luxury. While all three may not be available in your immediate area, it is important to familiarize yourself with each

one in order to gain a better understanding of the expected costs.

Affordable senior living apartments will generally have a monthly rent amount that is no more than 30% of your income. These apartments are usually reserved for low income seniors that have obtained aid through available government housing assistance. Market rate senior living apartments are common and standard, and their rates are typically up to 15% lower than the average apartment rates for local apartments in your area.

Senior apartments that are considered luxurious are generally much larger than a normal apartment and can sometimes be as large as 2000 square feet. These apartments are often far more expensive but include many more upscale amenities. Some of these apartments may offer additional assistance in terms of daily tasks and care, such as assistance with dressing and bathing.

Where to Find a List of Senior Apartments

Senior apartments are generally listed just like any other apartment, and listings can be found online, in newspapers and in rental magazines. Additionally, you can check with privately owned apartments and senior living facilities to explore additional options.

If you are looking for senior apartments that are reserved for low income seniors, you will first need to become approved by the appropriate housing

assistance program. Additionally, you may be able to find a more comprehensive list of senior apartments by contacting your local United States Administration on Aging office. Not only will they likely have listings for senior apartments, but they may also be able to provide you with other options for senior retirement, such as continuing care retirement communities, independent living facilities, assisted living facilities and nursing home facilities.

If you qualify for housing assistance or low income senior apartments, the United States Administration on Aging office may be able to assist you in completing an application or providing further information about these invaluable programs.

Community Activities for Seniors

Many seniors look forward to retirement but when it comes time to actually retire, it is hard to adjust to having so much free time. Many seniors end up spending most of their time at home because they do not know what to do with the increased free time. While this may seem relaxing at first, it can cause problems for seniors. Seniors who are not active put their health at risk. Engaging in activities is a great way for seniors to keep their minds active and reduce the chance of developing many medical conditions, including dementia.

It is also important for seniors to spend time with other people. Many seniors get lonely if they spend

all their time at home, especially if they have retired from jobs where they were surrounded by people. A great way for seniors to interact with other people and stay active is to engage in community activities. Listed below are several common community activities seniors can engage in.

Music

One great activity for seniors is music. There are many musical activities available for seniors, including taking vocal or instrumental classes, joining choir groups or learning how to write or conduct music. Seniors with musical backgrounds can offer their own instructive lessons to other seniors. Learning or teaching a musical skill is a great way for a senior to stay mentally active and it is a good way for him or her to interact with other seniors. Another benefit of musical activities is they primarily take place indoors, so they are usually available regardless of the season.

Many assisted living communities provide musical classes that are typically open to all seniors, even if they do not live in the community. Seniors can also go on trips to attend musical performances with groups of potential new friends.

Join a Gaming Group

Many senior communities host frequent game nights. These events are open to all seniors and are a good way to play games and socialize with other seniors. Senior game nights include many events

and seniors can play a variety of card games, work on puzzles or play an assortment of board games. The game levels vary, allowing some seniors to play casually while others can play more competitively.

In addition to card and board games, many senior communities also host video game tournaments. Many seniors benefit from playing on modern video game systems because they include motion controls. These types of controls keep seniors both physically and mentally active. The controls are not physically demanding, so even seniors with limited mobility can participate.

Book Clubs

Many seniors enjoy reading and after retiring, they have plenty of time to read books. However, seniors often find themselves without peers to discuss those books with. Joining a book club is a great social activity that is also good for older seniors who cannot engage in more physically demanding activities. Joining a book club is also a good idea for seniors on a stricter budget, since many books are available for free from the local library. Many libraries have digital collections as well as physical copies, which is helpful for tech savvy seniors.

Seniors with limited vision may not be able to physically read books anymore, but they can listen to audiobooks and still participate in book clubs. Both the act of reading and the act of discussing a book are ways for seniors to stay mentally and socially active.

Gardening

While gardening is primarily thought of as an individual activity, there are several community garden groups available to seniors. Community gardening is a great activity for seniors who want to be social and physically active. It is also helpful for seniors who do not want to spend all of their time indoors. Seniors with limited mobility have lighter gardening options. For example, growing flowers with an automatic irrigation system requires little physical activity. Seniors who are interested in community gardening should invest in sunscreen, insect repellent and water bottles to stay hydrated.

Arts and Crafts

Many senior communities offer artistic activities. Craft projects help to improve manual dexterity and coordination. They are also a way for seniors to creatively express themselves. Some seniors prefer to focus on specific areas, such as sketching or painting, while other seniors enjoy a variety of craft activities. Arts and crafts provide seniors with plenty of opportunities to socialize. Larger art groups may even work together on large community projects, such as painting a mural on a wall.

Seniors who are uncomfortable verbally communicating may have an easier time expressing themselves through their art. It is important to remember not all art involves drawing. Many seniors enjoy scrapbooking as an artistic hobby, since it allows them to relive memories and share them with

other crafters.

Senior Sports

Many senior athletes worry their glory days are behind them. However, there are plenty of senior community sports groups available. These groups engage in a number of activities, including basketball, bowling, archery, golf, cycling and tennis. Seniors can play casually or they can join more competitive groups, such as the National Senior Games Association.

Volunteer

Another way to stay involved in the community is volunteering. Volunteering is helpful for seniors who have a hard time adjusting to life without work. Many seniors feel unfulfilled without jobs. By volunteering, they feel rewarded for actively contributing to the community. Volunteering typically leads to seniors learning more about other community events, which may help them find other activities to pursue.

Tips for Finding a Roommate

Many unmarried senior citizens are sharing living space with roommates these days. Whether sharing their homes or living in other people's homes, seniors are finding ways to save money and avoid loneliness. There are many other advantages to taking this step and a senior citizen may find that his or her life becomes easier, more cost effective and less stressful if a roommate is present who can assist with household responsibilities or take care

of pets while he or she is away. Home sharing is generally more popular among women than men and can happen among good friends or strangers who find each other through various means, including web sites that provide avenues for people looking for these types of opportunities.

Review the information below to learn about tips that can help seniors looking for roommates in their older years.

Be Sure You Are Ready

Make an honest assessment of your current situation, both economically and emotionally, and before you decide that a roommate is something that will benefit you. It is important to understand the pros and cons that will come as a result of this change to your life and prepare yourself mentally for them so that you can commit to this transition.

Know What You Are Looking for

It is much easier to share your living space and life experiences with someone who shares common interests and ideals with you, so be sure to look for compatibility when searching for a roommate. Determine your criteria and when meeting each possible candidate, ask yourself if he or she meets your standards. There are websites that can help you find the right person who will meet your particular needs.

Establish Rules

Make sure that you let each potential candidate know what is acceptable and what is not if he or she were to live with you. A few issues you should address right away include:

Decide how common living areas will be shared and maintained.

Spell out basic house rules, such as smoking, sleeping arrangements, guest visits, including overnight visits, bills and shared expenses.

Discuss shared responsibilities of the home, such as chores and cleaning.

Perform a Background Check

It is prudent to do a background search on individuals you are considering living with. Background checking services like BeenVerified, Checkmate and Truthfinder allow you to review important information, such as criminal history and negative financial history, including bankruptcy filings. These important factors may influence your decision.

Take Your Time

It is important to have a face-to-face meeting prior to selecting your roommate. Set up a meeting via text, email or telephone call. A phone call prior to the meeting is best because a conversation might provide you with insight into whether you will connect

with your possible future roommate.

Meet Face-to-Face

It is best to meet your potential future roommate in a public or neutral place. You might want to set the meeting up in a coffee shop where you can sit down or go for a walk during your conversation. The distraction of walking can sometimes stimulate a better interaction, allowing more personal and intimate questions to be asked more easily. During this meeting, you will get a better sense of who the person really is and if he or she is the right fit for you.

Make Sure to Obtain References

You should speak with former housemates of the potential roommate, such as a past roommate or landlord, to obtain more information when attempting to make your decision. Additionally, professional references might also provide insight into the candidate's personality and habits.

Make the Arrangement Legal

It is important to execute a rental lease or agreement so you can formalize the financial aspects of your new arrangement. You can find free lease templates online and they can be adapted to meet your specifications. You may want to ask a lawyer to review your customized lease agreement prior to signing. You may also want to change the timeframe of the initial lease from the customary one year to a smaller period of time, such as three or six months,

in case issues surface.

It is also wise to draft a cordial agreement that can serve the additional purpose of establishing boundaries in the home and expectations for common household duties, such as cleaning. This agreement should also define rules pertaining to outside guests, the caring of any pets and the use of personal items in your home. The purpose of this contract is to avoid any potential problems before they happen.

Protect Yourself

Ask your new roommate for a security deposit that is the equivalent of one month's rent. If there is any initial damage to your home from your new roommate, you are covered. You can also request to have payments automatically set up so that your roommate's rent is taken care of the same day each month and you do not have to ask for it.

Expect Occasional Disagreements and Be Prepared

Relationships have difficulties from time to time and roommates often stumble across issues that they did not anticipate. If an issue occurs, your first step should be to refer to the lease and cordial agreements you have drawn up and signed as resources to address these disputes. If an issue cannot be resolved, you should consider legal counsel to amend the agreement with both parties consenting or simply terminate the agreement and

end the living arrangement.

How to Choose a Cable or Satellite Provider

Satellite and cable companies offer services that may include television, internet and telephone connections. Fiber optic or coaxial cables are used by cable companies to run service into your home. Satellite service involves the use of a satellite dish and receiver system. The dish is attached to the outside of your home, while the receiver is placed inside. When the dish receives a signal, it is transmitted to your internet router or television receiver box. Variations between these two types of services allow you to choose the one that is more sensible for you and your family. Each company also offers different service packages and rates that may influence your decision. Services can be limited in some rural locations. However, it is likely that your local area is home to at least a few providers. Comparing them will allow you to determine which one offers the services you like at the most affordable rates. The tips below will help you learn how to choose a cable or satellite provider.

Outline Your Service Cost Expectations

Before comparing satellite and cable companies, you must know approximately how much you want to pay for services. To determine the amount, write down your current service costs for the applicable services you have already. Then, consider additional

services you want to add, such as more television channels or high-speed internet. After you have a figure in mind, look for local companies with offers that fit in your price range. When making these determinations, also consider your lifestyle. For instance, as a retired or semi-retired senior, you will not need high-speed internet for work purposes.

Determine if Your Living Situation Allows Cable or Satellite Service

If you currently live in your own home, you may be free to choose from satellite and cable services. However, satellite service may not be an option for you if you live in an apartment complex or elderly housing community. Your landlord may not allow satellite dishes for safety or cosmetic reasons. Therefore, your provider options may be automatically limited to local cable companies.

Your geographic location and surroundings may also limit your service options. Cable companies may not service your area if you live in a rural region. Satellite service has no such restriction. However, the satellite dish must have an unobstructed signal path. The signal can be easily blocked by tall objects or trees near your home.

Determine Which Services Are Offered by Your Local Companies

All satellite and cable providers offer television services. However, only some of them offer packages that include telephone or internet services. If you

would like a combination package, look for local companies that offer these packages. For example, a cable company offering fiber optic service may provide internet, television and telephone through a single line. The simplified process will keep installation time and costs low.

Expect More Satellite Signal Interruptions

Typically, cable service is considered fairly reliable. Satellite service is often interrupted by weather conditions. Satellite signals cannot penetrate thick cloud cover or snow-covered satellite dishes easily. Therefore, if you live in a state with harsh weather, cable may be a better option. However, your home may not be equipped for underground cable access. If above ground cable must be run, you may be subject to similar weather-related service outages. Ask your local cable company to verify its installation procedure before you sign a contract.



Consider the Television Channels You Watch

Your viewing habits will have a large impact on the cable or satellite service you select. Satellite service may provide you with high definition images and channel packages tailored to your tastes. For example, you can add movie packages or sports packages to your plan. However, cable service will give you more access to local television channels. Therefore, cable may be a better choice if you like to stay informed about community events and local news.

Verify the Local Reputation of a Satellite or Cable Company

Verifying the reputation of a particular cable or satellite company on a local level is important. Many companies, such as Dish Network, operate in multiple U.S. regions. You may have heard that such companies have reputations for excellence, which may be true in some parts of the country. However, customer service from the same company in your local area may be lacking. Keep an open mind to local service providers that are lesser known but more dependable. To determine the best company in the area for you, talk to friends and family members who have done business with cable and satellite providers. You can also check online satellite and cable comparison websites. These websites often offer both service comparisons and local consumer reviews.

Explore Current Satellite or Cable Deals

Once you have verified the reputation of a company, look for any potential discounts. Whether or not there are discounts available may sway your decision if your budget is a factor. You can inquire about current deals by calling the companies you are considering and checking online. It is important to keep in mind that sometimes online deals and telephone discounts are different.

Verify Cable and Satellite Discount Details

If a company representative tells you a deal is available, ask questions to verify the details. It is likely you will be required to sign a service contract for at least one year. If you cancel the service before the end of the contract, you may be charged a significant fee. Natural expiration of the contract can also be problematic because your monthly service fee may then increase.

Any cable or satellite deal you are offered may have hidden fees included. For example, the promotional price listed may not include installation or hardware. Taxes and other additional fees may also be added after you receive your first bill. To avoid surprises, do not settle for an estimated monthly fee quote. Instead, demand a written document outlining the details of all one-time and monthly fees. Review the document carefully before you sign a contract. Pay particular attention to any fine print regarding

restrictions, exceptions or rate increases set to occur after the contract expires.

4 Benefits of Installing a Walk-In Bathtub

When you grow older, you may experience mobility issues as you complete simple daily tasks. Having the ability to bathe yourself and maintain your personal hygiene should not be an unattainable luxury, even if you find you are having difficulty getting in and out of your bathtub. The benefits of installing a walk-in bathtub in your bathroom could prove to be life changing. When you choose to install a walk-in bathtub, you are eliminating the possibility of injuring yourself when you are attempting to bathe while you are home alone. Additionally, walk-in bathtubs present you with the ability to receive therapeutic relief that can assist in healing any aches or pains you may be experiencing. The installation for a walk-in bathtub is relatively quick and easy and can be done in almost any bathroom within your home. These four benefits are the primary reasons behind why a walk-in bathtub may be the solution to your mobility woes.

Walk-In Bathtubs Provide Convenience

One of the primary benefits of walk-in bathtubs is the convenience they provide you upon installation. The door opens directly into the tub itself, so you will eliminate the issue of having to step over the threshold of the tub to bathe yourself. This will

prevent injuries from arising as you are attempting to enter and exit the bathtub.

The convenience of a walk-in bathtub also allows you to remain in your own home. Converting from a regular bathtub to a walk-in bathtub will ensure you are able to comfortably live within your own home without constant assistance. Additionally, walk-in bathtubs can also be used as regular showers if you prefer. Many of the walk-in bathtub models are equipped with sitting features. You may utilize this if you feel more comfortable sitting than standing when you are bathing. However, if you do wish to shower instead of taking a bath, you are able to do so with the convenience of a walk-in bathtub.

Safety Is an Important Benefit of Walk-In Bathtubs

The main benefit of installing a walk-in bathtub within your home is the safety assurance it will provide. Walk-in bathtubs are easier to enter and exit and they will usually come equipped with additional handles if needed. There are also walk-in bathtubs that are suitable for individuals who are in wheelchairs. If you experience limited mobility and require wheelchair assistance, walk-in bathtubs allow you to bathe yourself easily and safely. Regardless of your mobility level, with a walk-in bathtub you will be able to bathe yourself simply and efficiently without having to worry about the risk of injury in the process.

The presence of a walk-in bathtub will prevent you from slipping or falling when you attempt to get in

or out of the bathtub. This offers you peace of mind that cannot be found with standard bathtubs since regular bathtubs are more difficult to access if you are experiencing mobility issues. Additionally, most walk-in bathtubs will not provide the same depth levels as standard bathtubs, which further eliminates the possibility of submersion or injury. Safety is one of the key features of a walk-in bathtub, so you will be able to comfortably bathe yourself without stress or frustration.

Maintain Your Independence

Another key benefit of having a walk-in bathtub installed in your home is the independence it allows you to retain. When you are having trouble getting into the bathtub on your own, you may require assistance to ensure you are doing so without injuring yourself. However, with the installation of a walk-in bathtub, you eliminate the need for assistance when bathing. You can retain your independence without worrying about hurting yourself and without the embarrassment of asking for help whenever you want to take a bath or shower.

The presence of a walk-in bathtub will ensure your overall safety while ridding you of the frustration of needing assistance to bathe yourself. Additionally, with the presence of a walk-in bathtub, you will be able to ensure you are staying in your home well into your senior years. Oftentimes, individuals have to make transitions into assisted living houses or require professional assistance to aid them in daily tasks, such as bathing. With the presence of a

walk-in bathtub, you are eliminating the need for a dependent lifestyle because you will be able to care for yourself more easily.

Walk-In Bathtubs Provide Therapeutic Uses

In addition to the safety and convenience benefits of a walk-in bathtub, you will also be provided with the opportunity to remedy aches and pains you have been experiencing in your senior years. If you feel as though you need hydrotherapy for your ailments, you can select a walk-in bathtub model that addresses these needs. There are models of walk-in bathtubs that are equipped with therapeutic air and jetted features, which can be utilized to aid with a variety of ailments.

If you suffer from arthritis and other joint problems, ensuring your walk-in bathtub is equipped with these features may allow you to experience relief from your problems in the comfort of your own home. While it should not be used in lieu of therapy or medications, hydrotherapy will allow you to address some of your common issues while you are undergoing the simple task of bathing. The warm water and jetted features will help to alleviate common aches and pains and are one of the most luxurious benefits of a walk-in bathtub.

Easy Meals You Can Make When Hosting Your Family

Having your family over to your home can be an occasion to get excited about. Your family members may just be coming over for just a few hours, for the day or for an extended stay during holiday or vacation time. When attempting to arrange and plans meals for their visit, you may begin to feel overwhelmed. You might be dealing with children and grandchildren with different likes and dislikes. It can also be a struggle to keep up with the demands of food preparation when you want to spend the visit catching up with your family. To help with this problem, you should decide carefully which meals you want to make. Recipes that are quick and simple to make in large batches are usually the best options, specifically those that can be left to bake or stew. Meals that can be prepared ahead of time are even easier to create. These easy recipe options can help you to make the most of your time with your family.

Oatmeal and Toppings

If your family is staying overnight or arriving in the early morning, you might need to make them breakfast. Oatmeal can be an excellent option for breakfast because it is filling without being as time and labor intensive as other hot breakfast recipes. If you are concerned about waking up early, you can put the oatmeal on to cook overnight in a crock pot. This meal can be made more fun by setting out a selection of toppings for family members to choose from.

Bran Muffins

Bran muffins are another great option for breakfast. They are healthy and fairly quick to make. You can make them in advance of your family arriving and serve them warm or cold with fresh fruit. Any muffin recipe is easy to expand to accommodate extra people by doubling or tripling the ingredient amounts.

Bagels

Bagels might prove a more interesting alternative to toast in the mornings. They may also provide an easy snack for family members later in the day. They are quick and simple to prepare and you have many options for toppings besides traditional cream cheese. However, if you are looking for a healthy version, low-fat cream cheese is an easy switch to make.

Stir-Fry

A stir-fry is one of the quickest and easiest methods of preparing foods available. You simply chop any vegetables and proteins you want to use into small, bite-sized pieces. Then, you fry them quickly over a high heat using only a little oil. You can use a wok or a skillet and add any extra ingredients you or your family might enjoy.

Casserole

A casserole can be made with almost anything. You could use potatoes, rice or pasta and any meat or

vegetables you choose. A few different toppings and spices can provide a wide variety of dishes from a simple base recipe. This is another dish that can be made before your family arrives, leaving you free to greet and socialize without worrying about dinner.

Brisket

A well-made, slowly braised beef brisket can be used in multiple ways. You might be able to make a large amount early on in your family's stay, then use the beef in different dishes throughout the time your family is there. You might serve it on its own with vegetables and potatoes, then as a filling for tacos or sandwiches, always keeping any leftovers you have.

Beans

Beans are possibly the cheapest source of protein available and very easy to turn into a tasty dish. If you are trying to keep your hosting menu within a strict budget, choosing a bean-based dish could be the best option. You should consider cooking beans in a crock pot overnight, allowing any spices you add to develop into an amazing flavor for the next day.

Macaroni and Cheese

This is a classic family dinner dish and likely to be popular with all age groups. You can make it at the level of difficulty or complexity at which you feel comfortable, perhaps adding a few extra ingredients if you wish. You can also choose to make macaroni and cheese in a crock pot ahead of time.

Marinated Chicken

Chicken can be marinated in an endless variety of flavors. Leaving the meat to soak for several hours or overnight can create wonderfully tender and flavorful dishes. This is also a great meal to plan ahead of time. You can even make the marinade and freeze it along with the chicken pieces, ready to defrost and cook in anticipation of your family arriving. The chicken can be served alongside any grain or vegetable of your choosing.

Pizza

A large, homemade pizza is quick to make and easy to share. You can make the dough yourself or buy it pre-made for added convenience. You can even substitute biscuit dough if it is easier to find or if you already have some in the pantry. Ready-made marinara sauce can also serve instead of pizza sauce made from scratch. You can adapt the topping choices to suit the tastes of your family.

Trifle

This layered dessert can be made in advance and kept in the refrigerator. It is also easy to make up as a large size for any extended family gatherings. The toppings and fillings can be altered to suit your tastes and those of your family with little effort.

Pie

A pie can be easy to make in a large portion simply

by using a tray instead of a pan. It can be relatively quick and simple in its creation, with little effort involved. You can also make the pie well ahead of time or you may even choose to make a no-bake refrigerated tart instead.

Fruit and Yogurt

Yogurt is a very versatile choice for dessert. You can choose to serve a low-fat version if you wish to be healthy, along with a selection of fresh fruit. Canned fruit can also be a suitable option and the syrup can serve as a sauce. You can also serve frozen yogurt instead of ice cream for a lighter dessert option.

Dangers of Hoarding in Your Home

The definition of hoarding is the persistent difficulty discarding or parting with possessions, regardless of their actual value. A person with hoarding disorder experiences distress at the mere thought of getting rid of these items and he or she sees them as necessary objects for everyday life. Scientific studies have determined that hoarding is not something that begins later in life but starts earlier in a person's life and simply progresses as the person ages to the point of becoming compulsive. While people of all ages are affected by this disorder, it is more commonly seen and noticeable in older individuals who have already developed an unquenchable need to acquire new items and a passion to hold on to the ones they have collected over the years.

It is important to understand who is at risk of acquiring this disorder and why they attain it to identify the items that they most often choose to collect and to learn about the symptoms to look for. Hoarding poses significant risks to the elderly and the community while unnecessarily impeding the work of caregivers. Therefore, it is also important to address the health-related dangers that are presented as a result of hoarding.



Who is at risk?



Older individuals: Hoarding is believed to begin in early adolescence but develops with age into a more severe problem.



People who are socially isolated: People who hoard are typically detached from society, which can be the reason for hoarding.



People who have difficulty coping with life events: Dealing with the stress of everyday life and not possessing the necessary coping mechanisms can lead to hoarding.



People with a family history of hoarding: People with family members who hoard are more likely to acquire this disorder.



People who suffer from alcohol addiction: Studies have shown that a large number of hoarders have histories of alcohol dependency.

Additionally, people who suffer from depression may show hoarding tendencies. People sometimes see a decline in the quality and frequency of their social interactions as they become older, which can often leave them feeling lonely and separated from the outside world. Because of this, they may begin to find avenues that help them cope with these feelings of isolation and depression. These avenues, or adapted behaviors, can often lead to the excessive collection of things that may cover a wide spectrum,

including objects of little value.

What do they hoard?

Clothing, newspapers and books are some of the most common items that are hoarded. However, additional items such as plastic bags, wrapping paper tubes, cardboard boxes, photographs and household supplies are also sometimes hoarded. Some sufferers believe that these items are needed as a result of psychological impulses caused by feelings of scarcity, but this has never been proven. Hoarding can be a disorder all on its own or it can sometimes be a symptom of another similar disorder, such as obsessive-compulsive disorder (OCD), obsessive-compulsive personality disorder (OCPD), attention-deficit/hyperactivity disorder (ADHD) or depression.

The hoarder believes that he or she never has enough of the specific item and sees the item's presence as reassuring. These items are sometimes seen in more sentimental ways and the hoarder cannot come to grips with having to discard them.

Signs and Symptoms of Hoarding



Obsessive shopping and developing intense sentimental attachments to certain objects or the presence of too many animals in homes that are not properly cared for.



Storing items that most people would consider worthless, such as junk mail, old newspapers, old clothing and items that are broken.



Keeping shades drawn and avoiding visitors or even family members.



Lack of functional living space inside their homes as a result of too much clutter.



Unsanitary conditions as a result of unclean bathrooms, kitchen tables and counter tops.

Health Risks of Hoarding

Hoarding can present health risks for the elderly occupants of the living space involved and also for their neighbors, their caregivers and relatives who may come to check on them from time to time. These cluttered environments can bring on physical injuries, as well as serious health conditions to those that come in contact with them. Here are some of the dangers of hoarding:



A serious injury caused by falling due to the inability to maneuver around a multitude items.



The possibility of fire as a result of possible flammable items in improper locations.



Unsanitary conditions, as a result of the presence or animal fecal matter.



A serious health issue as a result of mold and bacteria growth, as well as other unsanitary conditions.



Highly toxic ammonia levels that can lead to serious health complications for older immune-compromised individuals.

6 Benefits of Installing a Senior Stair Lift

As you grow into your senior years, you may find it beneficial to invest in a stair lift for your home. The presence of a stair lift will allow you to preserve the things you value the most, such as your freedom and mobility. It can be difficult to climb up and down the stairs multiple times a day and you are more likely to suffer an accident if you are doing so with limited mobility. If you have noticed you are struggling to use the staircase in your home, the benefits of installing a senior stair lift can remedy any issues you may be experiencing. You should not have to lose access to the upper floor of your residence simply because climbing the stairs has become too problematic. Installing a senior stair lift will alleviate most of the frustration that arises from experiencing limited mobility in your own home.

Senior Stair Lifts Will Allow You to Maintain Your Independence

The main benefit for installing a senior stair lift in your home is the independence you will be able to retain. The stair lift will provide you with the consistent convenience of getting up and down your

stairs freely and easily throughout the day. You will not require assistance to seat yourself in the stair lift or to remove yourself from the belts once you have arrived upstairs or downstairs. By installing a stair lift in your house, you will be able to ensure you are remaining in your own home well into your senior years. In doing so, you will be able to preserve your independence without limiting your ability to move throughout the entirety of your home. You will no longer need to rely on assistance from a friend or family member to get up and down the stairs when you want to utilize every room in your house.

Increase Your Personal Safety by Installing a Stair Lift in Your Home

Another key benefit to installing a senior stair lift is to increase your safety while you are home alone. If your mobility has become limited in your senior years, having a stair lift to rely on will decrease the likelihood of having an accident when you are attempting to get up and down the stairs. The stair lift will provide a safe and reliable way for you to travel freely in your home without risk of injury. You will no longer need to worry about falling on the stairs if you install the stair lift because it eliminates the possibility of slipping. Additionally, stair lifts are equipped with safety belts, so you do not need to worry about falling out of the seat once you are seated in the chair.

Installation Is Quick and Easy

If you decide you want to install a senior stair lift as soon as possible to preserve independence and

safety, you can do so quickly and easily through almost any stair lift provider. The convenience of installation is one of the best benefits of the stair lift and can be utilized immediately. After you have decided you want to install the stair lift, you will need to contact a provider who will schedule a time and day to arrive at your residence for installation. You will be able to restore your ability to move freely throughout your home in a short time once choosing the right stair lift for your needs.

Stair Lifts Provide a More Economic Solution to Mobility Issues

Installing a senior stair lift in your home is a more cost-effective solution than the other options you may consider when you have developed mobility issues. The alternatives to a stair lift are very costly and less likely to be resolved in a short period of time. You do not need to sell your home or move into a more accessible residence to reinstate your independence. If you do not wish to move out of your current home, the installation of a stair lift will save you the cost and frustration of living somewhere that suits your needs as you grow older.

Stair Lifts Can Be Installed in Almost Any Residence

Regardless of the type of residence you live in or the type of staircase contained within your home, you can have a senior stair lift installed at your earliest convenience. While there are some difficulties that may arise in installation if you have a curved

stairwell, the installers will generally be able to attach the stair lift for you. Additionally, you have the ability to choose which side of the staircase you would like your lift to be placed. If you have a preference for the stair lift being placed on the left-hand side of the staircase, you are able to specify this preference when the installation crew has arrived at your home.

Warranties Are Available for the Stair Lift of Your Choice

To give yourself peace of mind once the senior stair lift has been installed, you can ensure you receive a warranty for the product you have purchased. With a warranty, you have the ability to replace the stair lift if any problems arise as you begin to use it more frequently. This ensures you are receiving the utmost reliability from the product you are purchasing so you will be able to maintain your independence and mobility for years to come.

How to Choose the Right Internet Plan for You

Unlike their millennial counterparts, most seniors did not grow up in an environment where the internet was the norm. However, most baby boomers have eagerly embraced the technology. Most seniors utilize the internet for sending and receiving email, keeping up with acquaintances via social media platforms and looking up information on various topics. Despite that, navigating the intricacies of the internet, including internet services, can be confusing.

If you are looking for an efficient internet plan, you want to make sure you choose one that is right for your needs and budget. You must also ensure the internet company is not taking advantage of you and your inexperience with the service. To make an informed decision, all you need to do is ask yourself some basic questions and understand some of the basic jargon associated with internet services and plans. Knowing how you will utilize your internet services and if there are bundling discounts available for users can be helpful in making a determination about service offerings. Review the following information before signing up for an internet plan.

What do you use the internet for?

If you limit your use of the internet to only read and send emails or post on Facebook, then you will need less internet speed than a person who also spends a lot of time searching online or watching videos. If you stream your content (by watching television or videos on your computer, you will need greater speed and bandwidth.



What is bandwidth and how much do you need?

Bandwidth can be explained easily by thinking about boats and bodies of water. If you only use the internet for email and social media, you will need a smaller boat and can sail that smaller boat on a smaller body of water with your internet working just fine. However, try to put a larger boat on the smaller body of water and you will not be able to get anywhere. This analogy defines the term “broadband.” Bandwidth is measured in megabits per second (Mbps). If you want to have more than one device accessing the internet from your home, you will be placing even more boats on that one body of water. If that water is a very small pond, there will be too many boats on the water. Your internet will crawl and your devices will move slowly. When choosing an internet plan, ask yourself how many devices will be using the internet in your home. Typical devices include a smartphone, iPad and computer.

In general, if you only surf the internet to engage in social media and send or receive emails, you will only need approximately one Mbps. If you like to play online games, such as solitaire or luminosity, you will need one to three Mbps. If you like to Skype or utilize other video conferencing programs, you will need to make sure you have at least three to four Mbps. Streaming videos require at least five to eight Mbps. If you download large files frequently, you will need 50 or more Mbps.

What is the service area?

Although you now know what your needs are, it does not mean the bandwidth will be available in all areas. You will have to call several internet service companies to see who services your area and can offer you the bandwidth you need. There are several online sites that allow you to search by states and counties. This will allow you to see at a glance which service providers are in your area and what the typical bandwidths are. If you live in a rural area, your choices may be limited. Urban and suburban areas should have more options.

Delivery Mechanisms

The type of internet “boat” you use can also figure into the cost of the service. Most cable providers also offer their own internet service. Oftentimes, the cable company will “bundle” the two services together and you will save some money by doing so. In these cases, the internet service will be delivered via a cable connection. However, there are other forms of delivery types.

In some areas, you can still receive internet service via a DSL service that uses the phone lines in your home. This service is often cheaper, but also slower than other types of internet services. Satellite services can also offer a bundle for internet service, but keep in mind that during inclement weather, your service may be non-existent. Fiber optic internet is extremely fast and reliable but is not available in many areas yet.

Internet Services and Costs are Negotiable

Similar to buying a car, internet service plan prices can always be negotiated. Consumer Reports states 40 percent of consumers who attempted to negotiate better deals with their internet service providers did get at least some sort of promotional rate or extra channels. Some even received faster internet speeds for the same price.

Low-Cost or No Cost Internet Services

If you are on a low, fixed income, there are several programs that will assist you in affording a basic internet plan. If you do not use the internet for more than email, social media and light surfing, there are a few services out there that will offer free or low-cost internet. Some of these services offer inexpensive service beginning at just \$10 per month. FreedomPop, Juno and NetZero are some of the most popular companies offering low-cost or no cost service.

If you legally qualify as low-income and you live in an area that participates in the CenturyLink program, you can receive low cost DSL service. The program will also often provide you a computer at an extremely low cost. If you are currently on Medicaid, SSI, receive food stamps or if your income falls below the 135 to 175 percent thresholds on the Federal Poverty index, you may qualify for further discounts and benefits. If your grandchild lives with

you and receives free lunch at school, you can utilize services offered by Comcast and Connect2Compete programs.

9 Cleaning Products That Are Easier on the Lungs

As you grow older, you may find you become more sensitive to chemicals in the cleaning products you use. This may be a result of asthma, illness or a general sensitivity to the substances found in conventional cleaning products. Fortunately, many of these products can be replaced by more milder versions. You might simply wish to purchase alternative cleaning supplies without these harsh chemicals, looking for “green” products wherever you can. However, some products that are advertised as being “green” might still be harmful to your health. Instead, you can try using natural, environmentally friendly cleaning products you are able to mix yourself. These products have the benefit of adaptability because you can adjust each mixture to suit your sensitivity and level of need. Many of these products may already be present in your home, but all should be readily available and easy to find at your local grocery store.

Soap and Warm Water

Soap and water are often overlooked as a method of cleaning because of their basic nature, yet they are one of the most effective. Make sure you are using a soap with low levels of volatile organic compounds (VOCs) because these chemicals can irritate your

lungs. However, with a gentle, fragrance-free soap, you will find that you are able to clean many surfaces in your home using hot water and a rag or sponge. Soap is particularly useful in the kitchen because it can combine with water to emulsify fatty substances and remove them from work surfaces and the floor. Soap on its own is not able to sanitize your surfaces. In order to sanitize a surface, you must first scrub it clean of dirt. In this regard, soap and water are extremely useful. In addition to this, boiling water can be used for sanitizing purposes when applied for 30 seconds or longer.

Hydrogen Peroxide

Hydrogen peroxide is an effective alternative to harsh chlorine bleach products. It can also be used as an excellent sanitizer for surfaces. You will need to obtain a three percent solution and heat it to 130 degrees, then leave it on the surface for one minute to thoroughly sanitize. There are many additional applications for hydrogen peroxide in your cleaning routine. For example, it can be combined with isopropyl rubbing alcohol and detergent to remove stains from carpets.

Baking Soda

There are a vast number of applications for baking soda in daily cleaning and it provides a good alternative to many other irritating cleaning products. For example, it can be used to absorb spilled materials and its slightly abrasive texture allows it to be used in scouring. Because it is a base, baking

soda can also be used to deodorize unpleasant smells stemming from acidic spoiled food or sewage.

You can sprinkle baking soda on a carpet or place a box of it in your refrigerator to deodorize. The reaction it has with more acidic substances like vinegar can also be utilized in cleaning. For example, if you pour baking soda down a drain and follow it with vinegar, the chemical reaction can loosen the dirt that it comes into contact with. You can then flush this dirt away with boiling water to sanitize.

Vinegar

Vinegar is acidic, allowing it to break down certain substances, such as rust or mold. However, it is mild enough to be used in cooking, which means it offers a non-irritating alternative to some harsher products. Its chemical reaction with baking soda can be used to loosen dirt and the two substances can also be mixed together with warm water to make a mild all-purpose cleaner. For a stronger cleaning product, you can also try adding castile soap to the mixture. Vinegar can also be mixed with warm water to clean mirrors and windows. Always begin with a mild solution and strengthen it as needed because the odor can be quite strong. However, you can add lemon juice or a non-irritating essential oil to help mask the scent.

Borax

This mineral is found in many natural cleaning product recipes and does not produce any toxic

fumes that will irritate your lungs. For example, borax can be mixed with vinegar and hot water to make an all-purpose cleaner or directly with vinegar to make a cleaning agent for your toilet bowl. It can even be mixed with liquid soap to make an effective oven cleaner. Switching to natural borax is an important swap to make because conventional oven cleaners can be particularly harsh on your lungs.

Beeswax

Because floor and furniture polish both have the potential to be extremely irritating to your lungs, you might want to try using beeswax instead. You can melt beeswax together with olive oil and lemon juice to create a soft, mild polish for any wooden furnishings or floors in your home.

Non-Aerosol Containers

If you are planning to purchase conventional cleaning agents, you should analyze the types of containers you buy. Aerosol containers may be considered very convenient because they can spread out the cleaning products quickly. However, they also disperse fumes and particles of the cleaning product into the air, where you can breathe them in. Simply changing to a different dispersal method might make a big difference to your health and comfort.

Fragrance-Free Options

The fragrances added to some cleaning products can have harmful effects on your lungs. This is

the case even when it comes to more natural fragrance additives. Not only can the fragrances irritate your lungs, but they might also react with other substances in the air and produce VOCs. By choosing fragrance-free products, you can reduce the risk of these dangerous interactions.

Safer Choices

In response to the dangers that harsh chemicals pose to your lungs, the Environmental Protection Agency has created a list of requirements for safer cleaning products called Safer Choice. These products offer reduced levels of fragrance, VOCs and other irritants. The products on this list can provide you with many safe alternative cleaning solutions.

How to Limit the Potential for Accidents Within Your Home

Accidents are more likely to occur within the confines of your home since it is where you spend most of your time. Senior citizens are more at risk for experiencing home accidents than other segments of the population because as they get older, their eyesight deteriorates and their bodies begin to break down. This affects their balance when attempting to move around in their homes. Seniors should ensure that their homes are safe so that accidents can be avoided. This can be accomplished by determining the risks involved within the sections of their living spaces and finding ways to prevent possible mishaps from occurring.

The main areas to focus on are the bathroom, the kitchen, the bedroom and living room. These areas each have their own specific risks that can make the older person more vulnerable to experiencing an accident or falling.

Review the information below to learn about ways to limit potential accidents within your home.

How to Limit Potential Accidents in the Bathroom

Most accidents in the home happen in the bathroom. The bathroom combines elements that create the perfect situation for a fall to occur. Bathrooms are usually tiled, making their floors slippery. The presence of water and condensation that can build up after a bath is drawn or a shower is taken increases the chances of a fall occurring in the bathroom.

However, there are ways to lower the possibilities of falling, explained below.

Install Grab Bars

Senior citizens should install grab bars in the bathroom of their homes. Common areas to place grab bars is near the toilet, shower and bathtub to maximize the ability to prevent falls in the bathroom area. The main purpose of a grab bar is to provide support for the senior citizen and improve his or her balance when maneuvering within the bathroom area.

Ensure Proper Bathtub Height

Older homes tend to have bathtubs that are too tall for senior citizens. Their designs were more tailored to satisfy appearance rather than to meet functionality and safety needs, especially as related to senior citizens. A tub transfer bench can be installed so that an older person can get in and out of a bathtub without falling and hurting themselves.

Placing Bath Mats

A bath mat can create a safer footing for seniors to place their feet while they are showering. The chances of slipping and sliding in the bathtub or atop the shower floor are greatly decreased by adding plastic or rubber matting that feet can easily grip on to. Also, as noted before, the bathroom is a prime area for falls to occur and by adding additional mats along the floor and surrounding the sink, falls can be prevented.

How to Limit Potential Accidents in the Kitchen

Emergency Contact List

A current emergency contact list that includes phone numbers and important medical information pertaining to you and other residents of your home should be visible and readily available. Most people use magnetic devices to keep these lists so they can attach them to their refrigerators where they are in plain sight.

Structure Your Kitchen and Remove Clutter

Structure your kitchen by placing the items most often used within your easy reach. These items should be placed on your lower shelves or on your counter top, where they can quickly be located. Items that are seldom used should be placed in harder to reach spaces, like the higher cabinets. These items should be restocked after usage to avoid them cluttering the other more commonly used spaces, such as your counter tops.

Kitchen counters should also not be used for temporary storage of items that do not pertain to the kitchen, such as car keys, cell phones or junk mail just retrieved from the mailbox. These items clutter the counter space and may easily find their way to the kitchen floor, becoming potential dangers for you or other residents to trip and fall over. By maintaining these areas and keeping them clutter free, you can diminish the chances of accidents in this part of the home.

Install Smoke Detectors

A smoke detector is a necessary deterrent to a possible fire in your home. It is very important that the kitchen is equipped with working smoke detectors since it is the most likely place for a fire to start. Smoke detectors can serve as warning signals should a potential fire be present anywhere in the home.

How to Limit Potential Accidents in the Bedroom

Have the Necessary Amount of Light

While the bedroom is never going to be the brightest room in the house because it is where people sleep, it still requires ample lighting. Failure to have proper lighting can lead to trips and falls associated with not seeing items that lie on the floor. Adding lamps or bright bulbs on night lights can allow for better eyesight when moving around the bedroom at night.

Ensure Your Bed is at the Proper Height

Beds that are too high off the floor can create potential falling hazards for older individuals. A senior's feet should be able to not only touch the ground, but rest completely atop the bedroom floor. If this is not possible, the bed is too high and is dangerous for the resident to use.

Avoid Rugs

Floor and throw rugs can be dangerous obstacles on the bedroom floor. Sometimes these types of rugs can unravel and become prime contributors to tripping an older person and causing injury.

How to Limit Potential Accidents in the Living Room

Allow Necessary Room to Move About

Your living room should never be cluttered with

too much furniture. This makes it difficult to move around and increases the risk of falling. It is best to lessen the amount of furniture in your living room and to reorganize the furniture that remains so you can create the best walking environment possible.

Remove Tangled and Loose Cords

The living room is generally among one of the least organized rooms in the house since it is the area where the most traffic exists. It is usually the area where most home occupants get together to talk or watch television. With an abundance of electrical equipment, such as a television, stereo, DVD player and video game consoles and controllers, this area is packed with electrical cords, which may be exposed. These cords can be tripping or falling down hazards for the elderly and should be removed immediately.

How to Maximize Your Home Space

Every day, senior citizens retire from the workforce and look for ways to downsize. Eventually, the physical and economic responsibilities required to maintain houses become too burdensome for them to keep up with. Renting apartments or finding condominiums in elderly communities has its rewards but also its drawbacks, especially for older people who have always been used to having plenty of room to live in.

If you are a senior citizen, you may find yourself having to adapt to a sizably different living space and

you may be feeling the effects that come with not being mentally prepared for the transition. Initially, the new area will likely feel too small and cramped, especially if you do not change the habits you have acquired. This may cause you to feel claustrophobic, uncomfortable and frustrated.

Your decision to move to a smaller home has its benefits, so it is important to embrace the choice you made and not look back. Assess your new surroundings and adapt creative ways to capitalize on its usage. Making the most of the room you have by creating as much usable space as possible will make each room of your new place more livable. It can also make the smaller home generally appear more spacious, allowing you to feel more comfortable in your new home. Here are some valuable tips to maximize your home space in your later years.

Accept the Change

Accepting the fact that you have less livable square footage goes a long way towards embracing the possibilities of making the most of the space you do have. By pretending that you have more space than you do, you could wind up over complicating the layout of your new place and not achieving your intended goal. Oversized furniture and complex themes have an adverse affect on making the limited amount of space appealing to the eye and can often make for inefficient uses of space.

Take a Vertical Approach

Look up to find extra storage areas, like above your cabinets or doors. Consider installing an additional shelf or two in these spaces for added storage and to draw the eye higher so your space appears taller and roomier. Take a look inside your closet because there may be space above your clothes rack for additional shelving or storage. These areas can be covered up with small decorative curtains to conceal their purpose.

Sell Items That Do Not Fit

If you are a senior citizen, you may have kept gifts or souvenirs that you acquired through the years. However, unless they hold significant sentimental value for you, it is necessary to part with them to free up some needed space you can use for other more relevant belongings. By selling these items for as much as you can, you put yourself in a position to use the proceeds to invest in space-saving items, such as smaller furniture pieces that may also be used for storage.



Buy Smarter Units

A smaller refrigerator will increase the amount of kitchen space you currently have while also saving you money on electricity. A stackable washer and dryer will utilize half the space as two stand-alone units while also cutting the cost in half as well.

Multi-Functional Space

It is smart for you to make the most of the living and working spaces you have available in your rooms by equipping them for multiple purposes. For example, your kitchen counter can be used as a dining area and as a place to pay your bills, as long as it is kept neat and clean.

Eliminate Clutter

Even neatly kept spaces tend to appear small if they are cluttered with items. By putting things away when they are no longer in use, the area will quickly take on the look of a bigger living environment.

Keep It Clean

Regularly tidy up your space and clean it at least once a week. Smaller places clutter much more quickly and the mess is much more noticeable than in bigger places. However, smaller spaces also clean up much faster since there are less areas to clean.

Install Shoe Hangers

By installing shoe hangers in your closet, you can

maximize your closet space and remove shoe clutter from your closet floor or from the foot of your bed. Additionally, you are also organizing your footwear.

Do Away With Television Stands

A wall mount is one of the most effective space-saving devices and is easy to install. A television stand can waste valuable space that can be used for other items, while the mount is only using wall space that would have likely served no other purpose.

Buy a Shower Caddy

A shower caddy is another space-saving device which can be hung up above the shower head to eliminate the need to store bath supplies, such as razors, shampoo, soap, shaving cream, and lotion, in bathroom cabinets or on dressers. These drawers and cabinets can then exclusively be used to store other items, such as towels, deodorant, toothpaste, and hair styling equipment and supplies.

The Advantages of Having a Live-In Caregiver

As senior citizens age, they get to the point in their lives where they may develop serious problems with memory, mobility and their general health. This can cause them and their families to consider obtaining dedicated care giving services.

One option for a senior citizen is to hire a live-in caregiver. A qualified caregiver can provide

various types of support to the senior, ranging from medical support, such as assisting with ensuring all prescriptions are followed, to daily living support, including cooking and cleaning. Hiring a live-in caregiver is generally a cheaper option than more expensive alternatives, such as a nursing home or a long term assisted living facility, while also satisfying the older person's need to remain in his or her home.

Below are some of the best advantages for obtaining a live-in caregiver, including the types of assistance care givers can provide, how they can make a senior's life easier, how they provide emotional support and reassurance to all affected parties and how caregivers facilitate continued independent living.

Types of Assistance Caregivers Can Provide

Activities of Daily Living (ADL's)

Assist with everyday basic daily living needs, including bathing, toilet functions, dressing, feeding, grooming and basic mobility.

Provide physical assistance and support to reduce the risk of physical strain and injury.

Instrumental Activities of Daily Living (IADLs)

Monitor all health and medical conditions, including taking prescribed medications.

Assist with chores, such as cooking, cleaning and running errands, such as banking and shopping for groceries.

Additional Types of Assistance

Provide companionship while reducing the risk of depression that may be a result of feeling lonely and isolated.

Provide a continuation of independent living for the senior citizen.

Provide peace of mind to the senior and family members.

How Caregivers Can Make Life Easier

Having a caregiver who is well equipped to provide you with assistance in all areas can lessen your daily burdens. Here are a few ways they can make your life easier:

They can award you more free time to rest, enjoy your hobbies or engage in other types of recreational activities.

They can reduce your risk of injury and falls directly associated with having to perform physical chores.

They can help to look after your pets who might otherwise be put up for adoption if you were moved to a permanent living facility or nursing home.

They can alleviate stress on family members that may be having difficulty with meeting your needs.

Caregivers Provide Peace of Mind

When you have someone taking care of your needs around the clock, you develop an added sense of safety and security. These comforting feelings are also experienced by your family members. They can gain peace of mind knowing that you are not alone and in very capable hands throughout the day and night.

When health problems and mobility issues exist, there is an added risk of accident or injury, so it is reassuring to know that a qualified live-in caregiver is ready and able to prevent these issues from occurring. If these issues do develop, caregivers have experience and can help you remedy them immediately. A qualified live-in care provider is trained to respond to specific health issues and can consistently monitor your condition.

Caregivers Provide Companionship

Besides the physical support a live-in caregiver provides to his or her client, he or she provides another important support that directly affects the patient's emotional wellbeing. It is difficult to gauge just how important daily companionship is to an older person who is in an advanced state of decline. There is an immeasurable value associated with having another person around to talk to and someone who will watch the patient's favorite television shows with

him or her or will accompany him or her to doctor's appointments.

Loneliness and depression are very common for senior citizens who live alone and suffer from lack of health and mobility. Daily social interactions from caregivers can help these senior citizens tremendously. They begin to see caregivers as their friends and companions, which is very healthy for seniors' mental health and longevity.

Caregivers Facilitate Continued Independent Living

Most people prefer to spend their senior years in the comfort of their own homes. A home holds many important significances and memories to a senior citizen and staying gives him or her a sense of self-assurance and familiarity.

With a live-in caregiver, an older person who is facing mobility and health challenges does not need to leave his or her home and go elsewhere to seek the kind of care he or she needs. The caregiver facilitates his or her continued independent living while staying at home by making sure the home is a safe environment and that the older person's physical and emotional needs are met.

Tips for Making Your Home Safer

Most homeowners regard their homes as safe places and do not feel the need to address safety

issues. When it comes to the possibility of burglary, they follow the old adage that it will never happen to them. The reality is that safety risks are involved with owning a home and research indicates that one in every 36 homes in the United States is burglarized each year.

Some senior citizens may have lived in their homes for many years and have developed routines that may expose them to greater possibilities of theft. They may announce when they are traveling or fail to take precautions before they leave, and therefore put their homes and possessions at risk.

If you are a senior citizen interested in making your home safer, there are tips that you can follow to lessen the likelihood of a break-in. While there is no one thing you can do to eliminate the possibility of theft completely, if you incorporate all of these tactics into your homeownership duties, your chances of being burglarized will diminish greatly.

Install a Home Security System

The chances of experiencing a home invasion or burglary decrease substantially once you install a home security system. The system, along with the outdoor yard signs a company provides to announce your house is protected, will deter most thieves and force them to look elsewhere for easier prey. Here are a few reasons you should consider a home security system.

You Can Monitor Remotely Using Indoor and Outdoor Security Cameras

A home security or surveillance system provides a homeowner with the ability to monitor his or her home from afar. By being able to remotely see the areas that the surveillance cameras cover, a senior citizen who is on vacation can have peace of mind knowing that his or her home is safe.

Constant Monitoring and Emergency Assistance

Home security systems offer round-the-clock monitoring. They can identify significant events that occur in your home while you are gone and can dispatch emergency personnel when necessary.

Added Fire Protection

Most people think that the purpose of a home security system is to protect you against burglaries, and while this is true, home security systems can also protect your home from fire as well. These systems are able to detect early signs of smoke inside the home, and utilizing built-in heat detectors, they are able to identify the sources of the heat and advise the appropriate authorities of the danger within the home. These heat detectors can determine if a fire is building in intensity by providing updates of even the smallest of changes in heat and temperature.

Protect the Outside of Your Home

Burglars may be looking at your home for

weaknesses and potential entry points. It is best to make an assessment of the outside of your home and formulate a plan to make it difficult for a burglar to break in.

Look for Weaknesses

Survey the outside of your home, looking for weaknesses and attractive entry points for a burglar, such as a window that can be easily pried open. While you're looking for these weak spots, see if any expensive electronic equipment can easily be spotted through your windows and try to move these items to areas where they are not so easily seen.

Trim or Remove Shrubbbery

You do not want to make it easy for a burglar to find a hiding place on his way to breaking in to your home. By removing or trimming shrubbbery close to your home's entrance and making the attempt more easily witnessed, you can discourage the break in.

Install Motion Sensor Lights

Set up motion detectors in strategic places outside of your home so that you can shine a spotlight on a potential intruder before he gets close to breaking in to your home. Address the dark corners of your house as well as entry points, including doors and windows, with extra lighting that will warn you of outside movement while scaring most intruders away.

Protecting Your Home From the Inside

Evaluate your home from the inside and determine if there are steps you can take to better secure it while making more difficult for a burglar to attempt to break in.

Close Doors and Windows

Open windows and doors are invitations for burglars, so it is critical to keep them shut and securely locked at all times, even when you are inside your home. Update your locks as needed because thieves know how to spot weak locks that can be easily forced open. Make sure doors have deadbolt locks and if you have sliding doors, ensure that they have vertical bolts and metal or wooden rods in the tracks to avoid them being forced open or lifted from their tracks.

Do Not Label Your Keys

Your keys may look similar and you may find yourself choosing the wrong one on occasion, but you should never label them. If they are labeled and your keys are lost or stolen, then you have given vital information to whoever finds them. If You Have a Safe, Keep the Combination Hidden

The pass code or combination to your safe should be memorized by you and perhaps another loved one. Do not leave it posted anywhere in your house where it could be found by an intruder. Protecting Your Home While You Are on Vacation

The most vulnerable time for your home is when you are away for an extended period of time. If you are retired, you may take vacations often. There are measures you can take to lessen the chances that your house will be burglarized when you are gone.

Double Check Your Doors and Windows

Before you leave, make sure your house is locked and secure. Double check all of your doors and windows, including your garage door, to ensure that they are locked. If you have alerted your neighbors that you will be leaving, this will help since they may check your home from time to time. Do not make it any easier on the burglar by leaving an entry point unsecure.

Set Timers on Outside Lights

You may choose a room or two inside your home to remain lit while you are gone so as to deter a possible burglar from thinking no one is home. Additionally, you should set your outdoor lights to light up every evening at a certain time. The bright lights will discourage the possible intruder from getting any closer.

Never Advertise Your Trip

Nowadays, it is quite common for people to announce their upcoming travel plans on social media, but this is not a smart approach and could lead to a potential burglary. You should also avoid leaving recorded messages on your home landline that inform callers

you are not home and away on a vacation.

How to Avoid Loneliness in Old Age

Loneliness impacts most people at one point or another in their lives and it is particularly prevalent among the older population. A senior citizen that has lost a loved one or companion may exhibit feelings of sadness and depression once he or she begins to live alone. His or her sense of loss may be so great that it impacts his or her everyday activities. Each daily event may remind the senior of how his or her life once was. Additionally, a house once full of children may tend to feel especially empty to an older person, once everyone has flown the coop to establish families of their own.

Living alone does not necessarily lead to loneliness, but it is definitely a contributing factor. With less physical contact, there also comes less satisfying interactions and more social isolation. It is important that seniors seek connectedness in their later years, which can lead to social good health.

Below are some of the best ways that seniors can avoid loneliness in old age and live happier, more productive lives.

Have a Sense of Purpose

Seniors who volunteer their services receive positive feedback from those that they help, making them feel like they have found their senses of purpose late

in life. By using the knowledge and experience they have gained through the years, they are able to give back to the community they live in while gaining new skills and renewed confidence in return. There are endless volunteer services that seek the qualities and skills of older people, such as patience and experience.

Take up a Hobby

Hobbies are great ways to keep seniors engaged in social activities while also stimulating their minds. From painting, sculpting and photographing in classroom settings where the students can learn together, to playing card games or board games in social settings with friends or family, these types of hobbies and fun activities can help avoid social isolation, while keeping seniors minds alert.

Spend Time With Family and Friends

Visiting family and friends is an important way to deal with isolation and loneliness. This is important since these negative feelings have been associated with an increased risk for depression, blood pressure and mental decline. While helping to strengthen family relationships, these visits also give seniors additional reasons to enjoy their lives.

Learn to Use Computers

Connect with family and friends who live far away by using your computers and joining social media sites, like Facebook. There, you can share emails

and photos with grandchildren who you do not regularly see in order to become closer. Learn how to conduct video chats using applications like Skype or Face Time to share special moments with family members, such as birthdays or anniversaries.



Get a Pet

Owning a pet can give you a sense of purpose and significance in your life, since you will be responsible for the care of another. Owning a pet also is very therapeutic and can actually improve your medical condition by lowering your anxiety and blood pressure, as well as improving your overall well being. Owning a pet is also fun and rewarding if you feel you are in need of companionship.

Dine out More

Dining with others is inherently social and offers an opportunity for conversation about current events that a senior citizen who lives alone may not be able to engage in without company. It also allows for the possibility of building relationships due to common interests and goals that can be addressed in this type of setting. Seniors who take part in these types of social interactions are less likely to be affected by loneliness.

Treat Incontinence

Incontinence can be embarrassing, so seniors who experience issues with incontinence may become isolated out of hesitancy to leave their homes and engage in social activities. When caregivers address these issues by using medications and incontinence materials, they help seniors have better attitudes about participating in social interactions and live without the constant fear of embarrassment while in public.

Go Out

Visit people; do not wait for them to visit you. As a senior, you have access to public transportation or other senior transportation services should you no longer drive. It is important to utilize these forms of transportation to not only feel useful and confident, but to also regain feelings of connectedness and independence that you might have felt in younger years.

Smile Often

Smile at others every chance you get and begin conversations if possible. For example, when you are at the supermarket, strike up a conversation with the cashier or the customer in front of you while you are both waiting to be checked out. Friendships can sometimes result from the most unexpected situations.

Regularly Visit Your Doctor

Being aware of health problems is an important part of social health. Regular doctor visits and the subsequent medical approaches to treating and improving existing conditions can go a long way to keeping a senior from becoming withdrawn and isolated. For example, seniors with undiagnosed hearing problems may avoid social gatherings because communication issues or the embarrassment associated with them. Vision problems can also impact social interactions due to the inability to clearly distinguish items or people.

Perfect Places to Move to When You Retire

Retirement used to mean that seniors would live out the remaining years of their lives relaxing and not doing much. However, this has changed in recent years as more and more seniors find this stage of their lives to be fruitful with opportunities to live out the dreams and desired activities that they have compiled on their bucket lists.

For those retirees who choose to leave their hometowns for other destinations, one of the most important decisions that they must make is where to live. There are many significant factors to consider, but the priorities of these factors differ from person to person. After many years of working, no one wants to find they are living in places that they cannot afford or do not enjoy, so contentment is of the utmost important when seniors decide where to live.

If you are a senior citizen looking to move to another area for your retirement, the likely factors you are considering when choosing your destination are access to medical care, cost of living, available recreational activities and overall quality of life components, like air quality, year-round climate and crime rates. Listed below are some of the best places to retire to, including some destinations for more affluent retirees and some for those looking for more affordable places to live.

Boca Raton, Florida

Boca Raton is the perfect traditional retirement community, with a slower pace than the neighboring larger cities of Miami and Fort Lauderdale, but with almost as many activities for the retiree to enjoy. Off the south eastern Atlantic coast of Florida, Boca Raton offers warm weather all year long with mild ocean breezes that make for perfect tropical evenings. With excellent health care options, a senior can feel at ease knowing that access to medical care is always readily available to him or her. There are many activities designed specifically for seniors in this city, as it caters to its significant population of residents who are 65 years of age and older.

The one drawback of Boca Raton is the cost of living, which is higher than the national average. However, this is offset by the state's favorable tax structure, which provides an overall tax rate that is lower than the average and also significantly helps retirees by offering no state income tax and no tax on Social Security benefits. While Boca Raton can be expensive to live in, it also has many housing opportunities that retirees are looking for, including high-rise apartments that overlook the water, as well as gated communities not far from the coast.

Boca Raton is the ideal place for outdoor activities, given the mild climate and flat terrain. Its gorgeous white, sandy beaches are the primary attraction, but it also boasts many golf courses for avid golfers and tennis courts for active seniors to enjoy. The

main cultural attraction is Mizner Park, which has become the cultural focal point of the city, with its many stores, restaurants and movie theaters. It is also the home of the Boca Raton Museum of Art. For the senior who enjoys sporting events, Miami and Fort Lauderdale are less than an hour drive away.

Walnut Creek, California

Walnut Creek, located about 20 miles from California's bay area of San Francisco and Oakland, is a perfect balance of beautiful countryside and many suburban and urban amenities. Close to Napa Valley, it has become a popular destination for well-off retirees. Retirees account for almost one fourth of the population of the entire city. Most are drawn to it because of its spacious feel, as its total population of less than 100,000 is small when compared to its larger neighboring cities.

Health care is excellent in Walnut Creek, as the John Muir Medical Center and the Kaiser Permanente Medical Center provide the type of advanced medical care that seniors are looking for. With dry climate and moderate temperatures, it is the perfect spot for seniors not looking to deal with drastic weather changes throughout the year.

Much like Boca Raton, Walnut Creek's lifestyle is not cheap, as the overall cost of living is higher than the national average and home prices are also on the higher spectrum when compared to national prices. California tax rates are also more expensive than in almost every other state, but no taxes are placed

on Social Security income, which helps the average retiree.

Walnut Creek has numerous amenities, such as many parks and outdoor activities, including the Mount Diablo State Park, a popular destination for hikers and bird watchers, which includes several waterfalls. The park is also a perfect viewing spot to see the Golden Gate Bridge.

Sioux Falls, Iowa

For the retiree who is looking for an affordable place to retire to, Sioux Falls, Iowa fits the bill, as both the cost of living and home prices are lower than the national averages and the overall tax rates are among the lowest in the nation. There is no state income tax and no tax on Social Security benefits.

A disadvantage to living in Sioux Falls is that the winters can be bitter and long. However, there are a number of positives that far outweigh the negative mentioned. Sioux Falls consistently ranks high in most other categories, including low crime rate, wonderful neighborhoods and great entertainment options. Medical care is considered one of its strengths and easily attainable, as Sanford Health is the largest employer in the city.

When the weather is agreeable, Sioux Falls is the perfect place to get out and about. There are several parks, many of which are within sight of Big Sioux River. The best views are located in Falls Parks, where an average of 7,400 gallons of water drop 100

feet over a series of waterfalls each second.

Bismark, North Dakota

If you are looking for another inexpensive place to retire to, then Bismark, North Dakota may be the place for you. It can be bitterly cold as you are close to the Canadian border, but besides the weather adjustment, you will find it to be the perfect affordable place to find the relaxed style of life you are looking for.

Crime and the cost of living are both low and downtown is clean and attractive, providing many beautiful views of the Missouri River. The city has high quality health care, as Sanford Health is Bismarck's largest employer. In the summer months, temperatures only reach the 70s, which is ideal weather as the rest of the country is suffering from unbearable heat by then.

Bismarck's housing market ranks among the most affordable in the country and although North Dakota taxes Social Security income, this city ranks below the state average when city and state taxes are combined.

If you are a senior citizen who enjoys the outdoors, Bismarck is also a great place to experience mother nature's beauty, from boating on the river in the summer, to cross-country skiing in the wintertime. There are plenty of enjoyable outdoor attractions, including beautiful parks and more than 80 miles of biking and walking trails for all ages. If you are an avid golfer, Bismarck offers many challenging courses for you to enjoy.



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