



A Guide for Making Housing Decisions

Housing Options

for Older Adults



Connecting You to Community Services

Acknowledgement

This publication was produced by the National Association of Area Agencies on Aging and written by Holly Robinson, Associate Staff Director at the American Bar Association Commission on Law and Aging. AARP also supported this project by participating in the review process and with printing and distribution support.



Disclaimer

This booklet provides general descriptions and general information and not legal advice. It is intended for educational and informational purposes only. It is not to be understood as legal advice. For specific legal advice, please talk to an attorney.

The funding for this project was provided in part by a grant, number 90AM2746, from the Administration on Aging, U.S. Department of Health and Human Services. The contents of this publication are solely the responsibility of the authors and do not necessarily represent the official views of the Administration on Aging.



Housing Options

for Older Adults



A Guide for Making Housing Decisions

Table of Contents

Introduction	2
Housing Options for Older Adults	
Owning a Home	4
Renting a Home	7
Living in a Group Setting	9
Living in a Nursing Home	15
Summary	15
Glossary	16
Resources	18



Introduction

One of the most important decisions older adults make is their choice of housing. Their future contentment, comfort and even safety may depend on careful consideration of all the housing options available to them. Fortunately, an array of housing options and living arrangements can meet the needs of those who are aging. Understanding what the options are and the needs they fill is the first step in making a wise choice.

Many will want to stay in a cherished home for as long as possible—but will make some changes to make it safer and more comfortable. Others will seek a group setting, where companionship and planned activities fill the day or where in-home support services may be easier to obtain.

Housing appropriate for one older adult may be completely unacceptable for another. An older person who needs assistance may require a different type of housing than one who can live independently. What's most important is matching, as closely as possible, housing and living arrangements with an older adult's needs and desires.

If you are beginning to think about your options, or need to make a decision in the near future, this booklet can help you. It can increase your understanding of your housing choices—and help you make informed housing decisions. This booklet provides an overview of the many housing options now available. It also discusses key benefits and challenges to consider for each housing option and describes the primary legal considerations relevant for each option.

It helps to know beforehand that the terms for housing options for older adults can be very confusing. In some cases, no standard “vocabulary” clearly distinguishes one housing type from another.

An example is the term “assisted living.” There is not a standard definition for this term. In some states, where assisted living is not licensed or regulated, the term may be used very loosely. Facilities in these states may not provide the services usually associated with assisted living. In other states, the term is used to describe a specific type of housing option. Those investigating various housing options should make sure they have confirmed all the features and services offered by a provider.

For more information on housing options, or on programs or services for older adults, it can be helpful to call the Eldercare Locator at 800.677.1116 or the American Bar Association (ABA) Commission on Law and Aging at 202.662.8690. Additional key resources are indicated throughout this booklet.

This booklet provides an overview of the many housing options now available.





For those considering the housing options covered in this booklet, it is important that they ask themselves these general questions:

- What kind of lifestyle do I want? What will my living conditions be like?
- How important is my choice of location? How close would I like to be to family and friends, doctors, pharmacies, other medical facilities, shopping, senior centers, religious facilities, and other amenities?
- Does my current health status require that I look for features that will help me move about more comfortably?
- How much will the housing option cost?
- What, if any, in-home support services will I receive for my money?
- Am I eligible for any publicly-funded or subsidized services, such as Medicare or Medicaid?
- What in-home support services are available now, and in the future, to meet my health and social needs?
- Have I involved family members and friends in my decision-making, as appropriate?
- What role will others have in making these decisions?
- Would it be advisable for me to talk with an attorney so that I understand my rights and any legal concerns?

Whatever the housing decision, the best choice is the one that ensures that the older adult's health, social and financial needs are met, and that the older adult's legal rights are protected.

Key Resources

- **Eldercare Locator**
800.677.1116
www.eldercare.gov
The Eldercare Locator is first step to finding resources for older adults in any U.S. community and a free service of the U.S. Administration on Aging.
- **American Bar Association
Commission on Law and Aging**
202.662.8690
www.abanet.org/aging/resources/statemap.shtml
The Commission is dedicated to strengthening and securing the legal rights, dignity, autonomy, quality of life and quality of care of elders.





Owning a Home

This housing option needs no explanation. The types of housing available for purchase include single family homes, condominiums, cooperatives and manufactured or mobile homes. When in their own homes, many older adults live independently. Depending on the locality, homeowners may be able to obtain in-home support services and community services to support their continued independence.

Many older adults want to stay in the homes where they have lived for many years. For others, downsizing to a smaller home is an alternative. Active adult communities and retirement communities are increasingly an option. While remaining in one's own home may be highly desirable for older adults, the wisdom of choosing that option depends on making certain that their health, social and financial needs are met.

Benefits: The most significant benefit for many is staying close to family, friends and neighbors. Older adults may relish the comfort and familiarity of their social networks, as well as their neighborhood and community. They may want to continue to attend the same religious services and shop in their favorite local stores. Often older adults are very committed to continuing long-term relationships with physicians in their community. They enjoy the privacy of their home. Those who plan to stay in their home may have made certain that essential health and social services are available, either in their home or community.

Some older adults want a life filled with planned activities that they share with others in their age range. They may pull up stakes and find new companions and many amenities in active adult and retirement communities. These communities offer a variety of housing options for purchase.

And for homeowners, protecting the home as a financial asset can be very important. They may be counting on it as a future financial resource.

Challenges: The challenges to being a homeowner include the responsibility for the home's physical maintenance and upkeep. It may need modifications to make it possible to live in comfortably and safely. For those who have difficulty driving or walking, visiting friends or attending social events may no longer be possible. And homeowners may face a significant financial burden if they have a fixed or limited income.





Personal Considerations—Questions to Ask About Home Ownership:

- Is remaining at home a short-term or a long-term plan?
- If I remain at home, how will my social, health and financial needs be met?
- Do I have equity in my home? If so, what are ways to obtain a loan and use it?
- Is house sharing an option to consider?
- Am I eligible for any home repair programs that are completed by volunteers?
- Are there programs available to help me pay for the costs of home repairs, home modifications, home heating expenses, weatherization, utility bills and other expenses of maintaining a home?
- Would modifying my home permit me to continue living there? If so, how do I find a qualified remodeler? Is the remodeler I am considering a Certified Aging-in-Place Specialist? Are there volunteers from my local Area Agency on Aging who can help me?
- What universally design products and features should I consider to make my home safer and more comfortable?
- Am I eligible for any property tax relief programs in my state?
- Am I eligible for any in-home support services through federal, state or local programs, such as Medicare or Medicaid?
- Can I use my long-term care insurance policy to pay for in-home support services?

While remaining in one's own home may be highly desirable for older adults, the wisdom of choosing that option depends on making certain that their health, social and financial needs are met.





Primary Legal Issues to Understand About Home Ownership:

- The uses for reverse mortgage loans. These loans can be used to pay for expenses, such as medical and long-term care needs, and home repairs and modifications.
- The impact that a reverse mortgage loan or the income from house sharing may have on eligibility for public benefits.
- The effect of receiving Medicaid services on the transfer of the title of the home after the homeowner dies.
- The use of a life estate to allow the homeowner to remain in the home if the sale or transfer of the property is being considered.
- The importance of having a will, if a homeowner's wishes are to be followed regarding the person or entity to receive the home after the homeowner's death.

Benefits

- ✓ Family and friends
- ✓ House as an asset
- ✓ Familiar neighborhood
- ✓ Privacy

Challenges

- ✓ Maintenance
- ✓ Possible need for home modifications
- ✓ Financing

Key Resources

- National Association of Home Builders (NAHB)
800.368.5242
www.nahb.org/directory.aspx?sectionID=686&directoryID=188
- National Resource Center on Supportive Housing and Home Modification (NRCSHHM)
213.740.1364
www.homemods.org





Renting a Home

Renting a home may be an attractive choice. Many housing options are available as rentals, and some offer special services and amenities. Rental options include single-family houses, apartments, mobile homes in parks, retirement communities, and apartment complexes specifically designed for adults over 55 years of age. Most rental units are private, although it is possible to pay rent to share a home, or to rent a single room in a home. Rental housing may be publicly- or privately-owned, operated or managed.

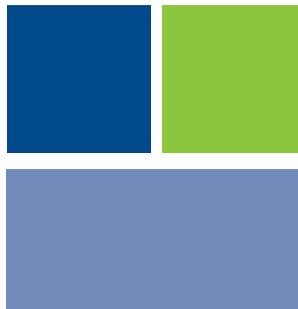
Those who rent are free of many of the financial and physical responsibilities of being a homeowner.

Benefits: Renters may take advantage of the availability of a range of housing choices. Those who rent are also free of many of the financial and physical responsibilities of being a homeowner. When owners sell their homes prior to renting, they may use the equity to help pay some of their expenses. Some renters may be eligible for either public housing or subsidized housing such as Section 8.

Challenges: Challenges include less independence for tenants, restrictions on pet ownership, and the need to rely on others to make necessary repairs and modifications. Landlords may end their tenants' leases before residents want to move. In some communities, suitable or affordable rental units may not be available.

Personal Considerations—Questions to Ask About Rental Housing:

- If I anticipate the need to make physical changes to the unit to make it more accessible, who is responsible for the cost of the modifications?
- Are pets allowed and if not, would it be possible to have a pet if I pay a pet deposit? If a pet deposit policy is in place, is it refundable if there's no damage when I move out?
- Can the landlord object or ask me to move if I receive in-home support services?
- Am I eligible for any in-home support services through federal, state or local programs?
- Can I use my long-term care insurance policy to pay for in-home support services?
- Am I eligible for any state or federal rent subsidy programs?
- Am I eligible for any state rent rebate programs?





Primary Legal Issues to Understand About Renting:

- The rights and responsibilities of renters under state landlord/tenant laws and under the federal Fair Housing Act.
- The landlord's duties and obligations under state landlord/tenant laws and under the federal Fair Housing Act.
- The frequency with which the landlord can raise the rent.
- The options if the new amount is unaffordable.
- The question of whether or not a landlord can ask to see medical records before renting a unit.

Benefits

- ✓ Free from homeowner responsibilities
- ✓ Choice of location
- ✓ Private unit

Challenges

- ✓ Tenant restrictions
- ✓ Relying on landlord for repairs
- ✓ Eviction risks

Key Resources

- U.S. Dept. of Housing and Urban Development (HUD)
202.708.1112
www.hud.gov/groups/seniors.cfm
- Office of Fair Housing and Equal Opportunity (FHEO)—U.S. Dept. of HUD
202.708.1112
www.hud.gov/offices/fheo/index.cfm





Living in a Group Setting

Group living arrangements are another housing option very important to many older adults. Group settings provide housing, a range of in-home support services and some social activities.

Both the housing and in-home support services are designed to meet the individual needs of those who require help with “activities of daily living” or “instrumental activities of daily living”. (See below.) However, group housing does not offer the level of medical care provided in nursing homes.

Group settings provide housing, a range of in-home support services and some social activities.

Activities of Daily Living are activities relating to personal care:

- ▶ Bathing or showering
- ▶ Dressing
- ▶ Eating
- ▶ Getting in or out of bed or chairs
- ▶ Using the toilet

Instrumental Activities of Daily Living are activities related to independent living:

- ▶ Using the telephone
- ▶ Doing light or heavy housework
- ▶ Preparing meals
- ▶ Shopping for groceries or personal items
- ▶ Managing money

It is very important to determine whether a particular type of group housing is the right match for an individual.

As mentioned in the introduction, making sense of the names for categories of group housing options can be difficult. There are almost 30 terms that states use to refer to these types of group settings—and every state describes and licenses group housing for older adults differently.

The following are some of the terms used for group housing for older adults. They may refer to very similar group settings—the only difference may be what they are called and how they are licensed in a state.





■ **Board and Care Homes**

Board and care homes are private and in residential settings. A board and care home is often a converted or adapted single-family home. This type of home provides the following services: a basic room, which may be shared with another person; meals; help with instrumental activities of daily living; the arrangements for or provision of transportation to medical and other appointments; reminders to take medications; and daily contact with staff. Services such as meals, supervision and transportation are usually handled by the home's owner or manager.

■ **Adult Foster Care Homes**

An adult foster care home provides room, board and in-home support services in a family setting. Generally, an adult foster care home provides more in-home support services than a board and care home. These homes may meet the needs of adults who require periodic or regular assistance with activities of daily living. Some adult foster care homes may offer more complex care if the staff has experience and is trained to provide it. In some cases, visiting nurses provide the necessary assistance.

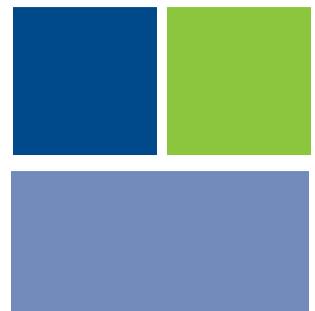
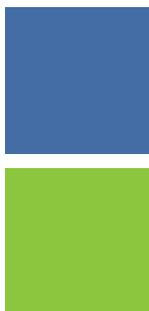
■ **Adult Care Facilities**

Adult care facilities provide room, board and in-home support services to six or more adults who are not related to the operator. Services for residents may be similar to a board and care home or an adult foster care home. Adult care facilities generally have more residents. They are therefore less likely to resemble family life. Adult care facilities may also be called congregate housing.

These facilities are available for older adults who are no longer able or willing to live completely independently. Generally, residents live in a private apartment and are capable of getting to the communal dining area independently. They usually receive help with grocery shopping, meal preparation and housework.

■ **Residential Care Facilities**

A residential care facility is a group residence that provides each resident with, at a minimum, assistance with bathing, dressing, and help with medications on a 24-hour-a-day basis. The facility may also provide medical services under certain circumstances.





■ **Assisted Living Facilities**

This term is probably the most confusing. In some states, the term “assisted living” or “assisted living facility” includes all types of group settings that provide some level of in-home support services. In other states, assisted living facilities are specifically licensed and regulated by state law. In these states, assisted living facilities must provide the services and features the state requires.

Assisted living facilities are a housing option for those who need a wide range of in-home support services to help them with activities of daily living. However, residents in these facilities do not require the level of continuous nursing care that a nursing home offers.

People who live in newer assisted living facilities usually have their own private apartment. Private apartments generally are self-contained, with their own bedroom, bathroom, small kitchen and living area. Alternatively, individual living spaces, consisting of a private or semi-private sleeping area and a shared bathroom, may resemble a dormitory or hotel. There are usually common areas for socializing with other residents.

■ **Continuing Care Retirement Communities (CCRC)**

A continuing care retirement community provides a comprehensive, lifetime range of services, to include housing, residential services and nursing care. A person moving into a CCRC is required to sign a contract with the provider which contains information on the services that are available and the costs of those services. All housing is usually part of one campus setting.

In these housing communities, residents live in the type of housing appropriate for their needs and desires. They can move from one level of care to another, while remaining in the CCRC. For example, a resident could start out living independently in a private individual home or apartment. If daily care becomes necessary, the resident could then move into an assisted living facility. The CCRC’s nursing home cares for those who require higher levels of care. CCRC contracts usually require that residents use the CCRC nursing home if the resident needs nursing care. CCRCs generally require a large payment, called an entry fee, before new residents move in. CCRCs also charge a monthly fee.





These general descriptions of the various group settings portray some of the basic differences between them. Many of these options are available throughout the country. It is not a good idea to rely on advertisements to learn about these various group housing options. It is best to get the most objective information available. What is most important when considering group settings is this: focus not on what it's called but on the type of housing units that are available, the types of services that are provided and the monthly costs.

Those considering group settings in specific locations can obtain information and assistance from the Eldercare Locator at 800.677.1116 or www.eldercare.gov. The Eldercare Locator connects callers to the appropriate local Area Agency on Aging. The agency staff will have information about the specific types of group housing available in the local area. The information will include state licensing and regulatory requirements, ways to obtain information about specific facilities and whether the facility accepts individuals whose costs are paid by Medicaid.

Benefits: Group housing options offer a wide range of in-home support services, a variety of housing types and the choice of location of facilities. They also give residents opportunities for socializing with others.

Challenges: Group settings may limit privacy. Residents who need more care or supervision may need to obtain additional services or relocate. Some older adults may not be able to afford certain group settings.

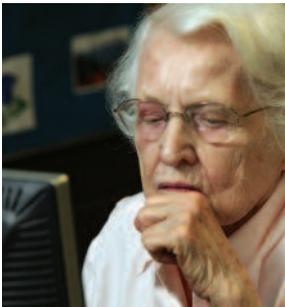
Personal Considerations—Questions to Ask About Group Housing:

- What is the basic monthly rate and what in-home support services are included in that rate? How many hours of service are included?
- Can I save hours that I do not use during a day or week for a later time when I do need them?
- Is there an entrance fee? Is it refundable?
- Is there a waiting list?
- Am I eligible for any in-home support services through federal, state or local programs?





- Can I use my long-term care insurance policy to pay for in-home support services?
- Can I purchase additional services? If so, what types of services and how many hours a day or week are they available? What would those additional costs be and how would I be billed?
- What happens if my needs change or increase?
- Will I be asked to sign an admissions agreement or a contract before I move in? Are there resources available to help me understand the contract?
- Are my utilities included?
- How will I be assigned a room? Can I bring my own furnishings?
- Can I have a pet?
- Will the facility honor my special food and dietary preferences?
- Can I have guests in my unit?
- What is the provider's background and experience? Is the provider financially sound?
- What are the professional qualifications for staff and how many people does each staff person serve?
- What are the training requirements for the facility administrator and for the staff?
- Is the facility close to shopping, senior centers, religious facilities, medical facilities and other amenities that are important to me?
- Do rooms have a telephone and television? How is billing for those handled?
- Does the facility have safety features? Does it have a disaster relief plan?
- What happens if the facility asks me to leave?
- Have I received a copy of the facility's statement of resident rights?
- Is there a resident council? Can I participate in facility management and decision making?





Primary Legal Issues to Understand About Group Housing:

- The terms and conditions of the admissions agreement.
- The terms and conditions of a CCRC contract.
- The standards for quality of care and services, and who is responsible for enforcing and monitoring those standards.
- The rights of those who are abused or neglected.
- A negotiated risk agreement, if asked to sign one.
- The transfer or discharge process and the rights of residents in the process.
- The facility policy for residents who temporarily leave the facility.
- The eviction process and the rights of residents in the process.

Benefits

- ✓ Wide range of in-home support services
- ✓ Choice of variety of settings
- ✓ Opportunities to socialize

Challenges

- ✓ Lack of privacy
- ✓ Need to relocate if changes in health or costs

Key Resources

- AARP
888.OUR.AARP (888.687.2277)
www.aarp.org/families/housing_choices
- American Association of Homes and Services for the Aging (AAHSA)
202.783.2242
www.aahsa.org/consumer_info





Living in a Nursing Home

A nursing home, also known as a long-term care facility, is typically the last option for people who can no longer be cared for at home or in a community-based facility, and who need 24-hour nursing supervision. The complexities of choosing a nursing home and obtaining quality care while in the home are too great to cover in this booklet. Some excellent resources on choosing nursing home care are listed in the appendix.

Key Resources

- Medicare
800.MEDICARE (800.633.2273)
www.medicare.gov/NHCompare/
- The National Citizens' Coalition for Nursing Home Reform (NCCNHR)
202.332.2275
www.nccnhr.org

Summary

Whether age 55 or 85, older adults can benefit from understanding the housing options available to them. Remember what Dorothy said in *The Wizard of Oz*: “There is no place like home”. When an older adult’s health, social and financial needs are met, and legal rights are protected, any housing option can become a home.

**Remember what Dorothy said in *The Wizard of Oz*:
“There’s no place like home”.**





Glossary

- **Area Agency on Aging (AAA):** Across the country AAAs coordinate and offer services that help older adults remain in their home—if that is their preference—aided by services such as Meals-on-Wheels, homemaker assistance and whatever else it may take to make independent living a viable option. By making a range of options available, AAAs make it possible for older individuals to choose the services and living arrangement that suit them best.
- **Active Adult Community:** An age-restricted community that offers amenities, activities and services to independent residents. These communities may resemble resorts and are oriented toward an active lifestyle.
- **Activities of Daily Living:** Personal care activities an individual needs to perform to live independently, such as eating, bathing, dressing, toileting, and getting in and out of bed or chairs.
- **Admissions Agreement:** A legal contract containing the rights and obligations of both the facility and the resident. The agreement states what services and arrangements the resident and facility have agreed to regarding costs, resident rights, and care and services.
- **Certified Aging-in-Place Specialist:** A home remodeler who has been trained in the unique needs of the older adult population, and can modify homes to enable its older residents to live more safely and comfortably in spite of some physical limitations.
- **House Sharing:** The sharing of housing that makes it possible for older adults to continue living independently in their own home, or in a single family home, as a renter. A housemate can provide extra income or may pay reduced or no rent, and may provide the owner with some companionship, security, light housekeeping and household assistance.
- **In-home Support Services:** A range of services provided to older adults, in their home, to help them maintain their independence, dignity and choice. Services may be available on a private-pay basis or through publicly-funded programs. The types of services available include: assistance with activities of daily living and instrumental activities of daily living; transportation services; medication reminders; help making medical and other appointments; and supervision and companionship.



- **Instrumental Activities of Daily Living:** Activities important to living independently, such as using the telephone, doing housework, preparing meals, managing money, and shopping for groceries or personal items.
- **Life Estate:** The right given to a person to live in a house that belongs to someone else for as long as the person is alive.
- **Negotiated Risk Agreement:** A written agreement between an assisted living facility and a resident that identifies the resident's behaviors or choices that the facility believes poses risks to the resident's health and safety and the facility's response to those behaviors or choices, and which may include a provision limiting a facility's liability. This agreement may also be incorporated into a resident's service plan. The use of negotiated risk agreements varies widely across staff and providers.
- **Retirement Community:** An age-restricted community that offers amenities, activities and services to residents who are living independently.
- **Reverse Mortgage:** A loan against one's home that does not have to be paid for as long as the owners live there. With a reverse mortgage, the equity of the home can be turned into cash without the owners having to move or repay the loan until the house is sold.
- **Section 8 Housing:** The Federal Housing Choice Voucher Program that enables very low income families, older adults, and persons with disabilities to choose and lease or purchase safe, decent and affordable housing. Financial assistance is provided as a subsidy, limiting the monthly rent or mortgage payment of the person receiving the voucher.
- **Subsidized Housing:** Government-supported housing for people with low to moderate incomes. The amount of rent paid is determined by income and not by the size or type of housing.
- **Universal Design:** Housing design features and products for the home that make it safer and more comfortable for residents of all ages and for those with a disability.



Resources

Aging Services

Eldercare Locator

The first step to finding resources for older adults in any U.S. community.
800.677.1116
www.eldercare.gov

Americans With Disabilities

DisabilityInfo.gov—U.S. Dept. of Labor (DOL)

A comprehensive online resource that provides quick and easy access to information for people with disabilities, including government programs on benefits, civil rights, community life, housing, health, technology and transportation.
800.FED.INFO (800.333.4636)
www.disabilityinfo.gov/digov-public/public/DisplayPage.do?parentFolderId=113

National Disability Rights Network (NDRN)

NDRN is a membership organization for the federally-mandated Protection and Advocacy (P&A) Systems and Client Assistance Programs (CAP) for individuals with disabilities. The Network provides local contacts for information and assistance.
202.408.9514
www.napas.org/aboutus/consumer.htm#res

Assisted Living

Assisted Living Federation of America (ALFA)

A national organization dedicated to professionally-operated assisted living communities for older adults. It provides many resources for older adults and their families who are interested in learning more about assisted living or finding a residence.
703.691.8100
www.alfa.org

American Association of Homes and Services for the Aging (AASHA)

A national organization whose members offer information and assistance on various group living options for older adults, including assisted living residences, continuing care retirement communities, senior housing and nursing homes.
202.783.2242
www.aahsa.org/consumer_info



Home Modification

Eldercare Locator

The Eldercare Locator offers a fact sheet on the full range of home modification issues and resources, including how to determine needs and identify costs and where to go for additional information.

800.677.1116

www.eldercare.gov/eldercare/Public/resources/fact_sheets/home_mod.asp

National Association of Home Builders (NAHB)

NAHB provides a web-based directory of Certified Aging-in-Place Specialists. The directory enables consumers to find remodelers or contractors who specialize in modifying homes to make them safer and more comfortable for older adults.

800.368.5242

www.nahb.org/directory.aspx?sectionID=686&directoryID=188

National Resource Center on Supportive Housing and Home Modification (NRCSHHM)

A clearinghouse of information and materials that promotes aging-in-place and independent living for adults of all ages and abilities.

213.740.1364

www.homemods.org

Rebuilding Together

A national volunteer organization focused on the home repair and improvement needs of lower income homeowners. A search tool is available to identify local assistance.

800.4.REHAB.9 (800.473.4229)

www.rebuildingtogether.org

Housing Options

Administration on Aging (AoA)—U.S. Dept. of Health and Human Services (DHHS)

The online “Elders and Families” section offers a quick reference for older persons and their caregivers, on housing choices and a variety of aging-related topics.

202.619.0724

www.aoa.gov/eldfam/Housing/Housing.asp

AARP

Provides an assessment tool to help determine housing needs for older adults, as well as additional information and materials.

888.OUR.AARP (888.687.2277)

www.aarp.org/families/housing_choices



U.S. Dept. of Housing and Urban Development (HUD)

Provides a range of information to help older adults make informed choices about housing options and financial assistance resources.

202.708.1112

www.hud.gov/groups/seniors.cfm

Legal Assistance

American Bar Association (ABA) Commission on Law and Aging

The ABA Commission on Law and Aging provides a listing of state-wide resources available to help older persons with law-related issues.

202.662.8690

www.abanet.org/aging/resources/statemap.shtml

Office of Fair Housing and Equal Opportunity (FHEO)—U.S. Dept. of Housing and Urban Development (HUD)

This office administers and enforces federal laws and establishes policies that ensure that all Americans have equal access to the housing of their choice. It provides information about housing rights for older adults and for persons with disabilities.

202.708.1112

www.hud.gov/offices/fheo/index.cfm

Mortgage Financing

AARP

AARP offers information on the range of issue and concerns regarding reversed mortgages, including a guide to compare options and a quick mortgage loan calculator.

888.OUR.AARP (888.687.2277)

www.aarp.org/money/revmort

National Reverse Mortgage Leaders Association (NRMLA)

Provides information and materials to help consumers understand reverse mortgages, determine when they are a good option and find a local lender for assistance.

www.reversemortgage.org



Nursing Homes

Medicare

Nursing Home Compare is a tool that provides detailed information about the past performance of every Medicare and Medicaid-certified nursing home in the country.

1.800.MEDICARE (800.633.2273)

www.medicare.gov/NHCompare

The National Citizens' Coalition for Nursing Home Reform (NCCNHR)

Provides guidance in selecting a quality nursing home and protecting residents' rights.

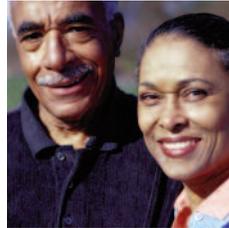
202.332.2275

www.nccnhr.org

National Senior Citizens Law Center (NSCLC)

The guide, *Baby Boomer's Guide to Nursing Home Care*, explains the many laws protecting nursing home residents and gives practical advice on how residents and their families can obtain the best nursing home care possible.

www.nsclc.org/publications/index_html



National Association of Area Agencies on Aging (n4a)
1730 Rhode Island Avenue, NW, Suite 1200
Washington, DC 20036

202.872.0888
202.872.0057

www.n4a.org



Connecting You to Community Services