

OLDER AMERICANS HOUSING GUIDE

# Making housing decisions when your health changes

# Making housing decisions when facing a significant change in your health

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A significant change in your health, especially one that affects your ability to live without support, can affect every aspect of your life—including your housing. Whether you are currently going through a medical crisis or facing an imminent one, it is important to consider housing options that provide you with the care and support you need. This guide helps you assess your needs and navigate available housing options, and gives you the confidence you need to make the right decisions.

This guide provides general consumer information. It is not legal advice or regulatory guidance. For information on how to obtain legal help, please see the “Where to go for help” section of this guide. This guide also includes links or references to third-party resources or content. The Bureau does not endorse the third-party or guarantee the accuracy of this third-party information. There may be other resources that also serve your needs.

# Determining your needs

Use the checklist below to think through your needs following the change in your health.

<b>As a result of your change in health, do you need:</b>	<b>Yes</b>	<b>No</b>
<b>Medical support</b> <i>Receiving treatment, taking or remembering to take medication, etc.</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Mobility support</b> <i>Getting out of bed, accessing the bathroom, using the stairs, etc.</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Personal hygiene support</b> <i>Bathing and showering, washing clothes, getting dressed, etc.</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Home care support</b> <i>Cleaning, cooking, lawn care, etc.</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Transportation support</b> <i>Driving, walking, etc.</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Financial support</b> <i>Managing your money, affording mortgage(s) or rent, etc.</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Emotional support</b> <i>Being close to family and friends, companionship, etc.</i>	<input type="checkbox"/>	<input type="checkbox"/>

If you answered “yes” to any of these questions, you may want to consider how you can make your living situation more suitable to your medical and personal needs. This guide can help you make those decisions.

# Ways to add more support to your current situation

## At-home care

See the table below for information about professionals or caregivers who visit you in your home.

Medical at-home care	Nonmedical at-home care
<p>Medical at-home care is when a medical professional visits your home to address your medical needs. It is ideal for those who need assistance with:</p> <ul style="list-style-type: none"><li>▪ Taking medications</li><li>▪ Physical, occupational, or respiratory therapy</li><li>▪ Medical tests</li><li>▪ Disability services</li><li>▪ Mental health services</li><li>▪ First aid</li><li>▪ Skilled nursing</li><li>▪ Wound care</li></ul>	<p>Nonmedical at-home care is when a caregiver visits your home to address your personal needs. It is ideal for those who need assistance with:</p> <ul style="list-style-type: none"><li>▪ Household tasks (cleaning, cooking, laundry, etc.)</li><li>▪ Daily living (bathing, dressing, personal hygiene etc.)</li><li>▪ Managing medications</li><li>▪ Errands (grocery shopping, picking up prescriptions, etc.)</li><li>▪ Outdoor care (landscaping, lawn care, shoveling and plowing snow, etc.)</li><li>▪ Emotional support (companionship, conversation, etc.)</li><li>▪ Scheduling medical appointments</li></ul>

For help locating services or identifying your at-home needs, visit the **Eldercare Locator at [eldercare.acl.gov](https://eldercare.acl.gov)**, a public service of the U.S. Administration on Aging. They can connect you to services for older adults and their families. You can also speak to an Information Specialist at Eldercare Locator at (800) 677-1116.

## Home modifications to make independent living safer and easier

Making changes to your home can create a safer and more suitable living arrangement. The list below shows ideas and steps you can take to modify your home.

- Think about potential hazards in your home, including broken furniture, loose carpet, exposed electrical cords, or uneven stairs. Use the CDC's [Check for Safety Checklist](#) to help identify these hazards.
- Think about modifications your home might need to make it possible for you to remain in your home. The [AARP HomeFit Guide](#) shares room-by-room modification tips.
- Use the [Home Modification Information National Directory](#) to find home modification and repair providers in your city.
- Use the [Home Modification Information Network](#) to locate funding sources that can help pay for home modifications.

⚠ When searching for home modification providers, be careful of potential scams. Check out the CFPB's guide on [Protecting older adults from fraud and financial exploitation](#) to find resources on how to keep you and your money safe.

## Services to help with housing expenses


If you do decide to remain in your home and need help meeting your monthly expenses, there may be ways to reduce your housing costs such as utilities, rent, and real estate taxes. For more information about how to get financial help with housing expenses, use the [National Council on Aging's Benefits Checkup Tool](#).

# Moving to a housing arrangement that is more suitable to your medical and personal needs

There are many housing arrangements that provide different combinations of medical and personal support.

## Moving in with family

Discuss your medical and personal needs with your family. Is there a family member or friend whom you might be able to move in with who could provide you with needed medical and personal support? If so, talk with them about what physical modifications would make it easier for you to comfortably live with them.

 You might be able to utilize in-home supports to help make it easier for you to live comfortably with family or friends. Check with your local **Area Agency on Aging** to see if you qualify.

## Joining an assisted living community

Assisted living communities help with medical and personal needs, but not to the extent of nursing homes. They might be a good option for those who need assistance with:

- Personal care, but not continuous medical attention
- Mobility
- Remembering and taking medication
- Everyday tasks such as eating, drinking, bathing, and personal hygiene

## Relocating to a nursing home


Nursing homes provide around-the-clock support to address medical and personal needs. They might be a good option for those who need extensive 24-hour:

- Medical care
- Assistance with mobility needs
- Assistance remembering and taking medication
- Assistance with everyday tasks such as eating, drinking, bathing, and personal hygiene

## Choosing a Continuing Care Retirement Community (CCRC)

Continuing Care Retirement Communities (CCRCs) are senior living communities that offer residents access to increasing levels of assistance, from fully independent living, to assisted living arrangements, to nursing home and memory care. This allows residents to remain in the same community as their personal and medical needs change. CCRCs might be a good option for those who do not need daily assistance now, but:

- Foresee themselves needing daily assistance at some point in the near future
- Want to live somewhere with more medical assistance available
- Want to move somewhere with more suitable living conditions (smaller home, less stairs, better access to appliances etc.)
- Have trouble maintaining their home (cleaning, lawn care, etc.)

 Visit the National Institute on Aging's [Residential Facilities, Assisted Living, and Nursing Homes](#) page to learn more about these options.

# When weighing different housing options, consider:

- Talking through decisions with loved ones, both to get their opinions and to discuss any impacts that your decision might have on them.
- Visiting different types of facilities to see what they are like and how well they fit your needs. Meet the staff, find out about the services that they offer, and learn about the cost of different options.
- If you know someone who has had to make housing decisions because of a change in health, ask for their advice.
- Talking to a professional. Your Area Agency on Aging or a housing counseling agency can help you decide what is the most affordable and safest option for your situation and how you can pay for it.



# Where to go for help

## Legal help

- **Free legal services for people over age 60**

Find local programs that provide free legal help to people over age 60 by contacting the national Eldercare Locator at (800) 677-1116 or [eldercare.acl.gov](https://www.eldercare.acl.gov).

- **Free legal services for people with low income**

Find local programs that provide free legal help to low-income people through the Legal Services Corporation at (202) 295-1500 or [lsc.gov/find-legal-aid](https://www.lsc.gov/find-legal-aid).

- **Fee-for-service lawyers**

The American Bar Association provides information about how to find a lawyer in each state, available legal resources, how to check whether a lawyer is licensed, and what to do if you have problems with a lawyer, at (800) 285-2221 or [findlegalhelp.org](https://www.findlegalhelp.org).

## Housing counseling

The U.S. Department of Housing and Urban Development (HUD) provides a list of approved housing counseling agencies that offer advice on buying or renting a home, curing a mortgage default, obtaining a forbearance and avoiding foreclosure. The HUD-approved housing counseling agencies offer independent advice, often at little or no cost to you, at (800) 569-4287 or [consumerfinance.gov/find-a-housing-counselor](https://www.consumerfinance.gov/find-a-housing-counselor).

## Credit counseling

Most credit counselors offer services through brick-and-mortar offices, online, or via telephone. The U.S. Department of Justice publishes a list of approved credit counselors. Call (202) 514-4100 or see the list at [justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111](https://www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111).

## Accounting help

The American Institute of CPAs provides a list of local certified public accountants, at (888) 777-7077 or [aicpa.org/forthepublic/findacpa.html](https://aicpa.org/forthepublic/findacpa.html).

## Benefits for older adults

The National Council on Aging publishes a free Benefits CheckUp tool that connects older adults with benefits that they may qualify for. Call the helpline at (800) 794-6559 or visit [benefitscheckup.org](https://benefitscheckup.org).

## Home modifications

### ▪ Home Fall Prevention Checklist


The Center for Disease Control (CDC) produces this checklist to help older adults find and fix potential hazards in their home. Call (800) 232-4636 or look through the [CDC Check for Safety Checklist](#).

### ▪ The HomeFit Guide

AARP provides more than 100 tips and suggestions to help people live safely and comfortably no matter a person's age or life stage. Call (888) 687-2277 or look through the [AARP HomeFit Guide](#).

### ▪ The Home Modification Information Network

A state-by-state inventory developed with the support of the Administration for Community Living that provides each state's home modification policies, funding sources, and programs. Call (213) 740-1364 or visit the [Home Modification Information Network](#).

 More CFPB resources [consumerfinance.gov/olderamericans](https://consumerfinance.gov/olderamericans)

**Online**

[consumerfinance.gov](https://consumerfinance.gov)

**By phone**

(855) 411-CFPB (2372)

(855) 729-CFPB (2372) TTY/TDD

**By mail**

Consumer Financial Protection Bureau

P.O. Box 27170

Washington, DC 20038

**Submit a complaint**

[consumerfinance.gov/complaint](https://consumerfinance.gov/complaint)