



Naperville Seniors in Action

Affordable transportation for Naperville Senior Citizens

April 2019

Thanks

Thank you for participating in Naperville's transportation option for seniors. RAN is the only program where the drivers wait for the seniors during their medical appointment.

Thank you to *Coldwell Banker - Leavenworth Team* of Naperville for their continued support of RAN.

Donate

Your donations help us continue this necessary service to Naperville senior citizens. Click the "Donate" button on our website. Thank you.

If you include a donation with your payment we appreciate it. Every little bit helps ensure that we stay on the road, providing rides for seniors in Naperville. **Thank you!**

RAN to Date

- 340 Active Riders
- 42 Volunteer Drivers
- Over 1,300 Round Trip Rides Given
- Over 130 Medical Destinations

Home Sharing: An Option for Some



For seniors who want to age in their own homes but could use help with the housework or who feel a bit lonely, home-share programs offer a practical, safe solution. They match homeowners — usually seniors — with home seekers who are willing to trade services for reduced rent.

Often, especially in college towns, these home seekers are students; others might be low-income seniors or folks in transition due to divorce or changes in employment.

Several of the more successful full-service programs have been up and running for more than three decades. Though each is independently run, many of the basics are the same. Personal preferences are determined upfront: Does the seeker prefer a separate bathroom? What kinds of services does the home sharer expect? Perhaps most important is a thorough application process that includes background disclosure, income certification and at least three professional references.

"It is a barter system of sorts," says Margo Fochs, coordinator of Independent Living's Home Share program. "The seeker enables the sharer to stay safely in their home while paying a more manageable amount of rent." Although it's popular in places where housing is very expensive, home sharing is not for everyone. "Most people don't want to share a home, their own or someone else's. People do it when they're faced with no options, or options they don't want to pursue. As a culture, we want a home and a vehicle of our own. That represents a certain level of independence, and to give it up means having to face the reality that we need help."

But as the boomer generation ages, Dunn says, making new connections and trying new solutions may become more common. For the full article visit: <https://bit.ly/2CZEbLx>

Borrowing from Our Neighbors Strengthens Society

We don't borrow sugar as much as we used to. This is not just because it's easier than ever to run to the 24-hour corner store. It's because our social fabric has frayed. This isn't to say that pockets of sugar sharers don't exist, but most of us avoid asking. Even though it's easier and cheaper than ever to find what we need without borrowing, **BORROW WE MUST**. It's a habit that builds community, fosters connection, counteracts loneliness. And incidentally saves planetary resources.

Research shows that small talk and casual connections create happy communities and less-lonely individuals. We've drifted away from the neighborly activities that include civic engagement and understanding. "Small talk" used to have a bad rap, but the latest science tells us that talking about the weather with the crossing guard does make us happier.

One great thing that RAN offers, is a great conversation with your RAN driver. Small talk can help stave off loneliness and generally improve your mood. To read more on this topic from Yes Magazine visit: <https://bit.ly/2WGHsNn>

Volunteers Needed

As always, we need volunteer drivers for RAN. Currently we have a cap of 5 rides per day, once we hit that we start a wait list. Once we get more drivers, we will be able to fit more rides in each day. To help make sure you get each ride covered, please call us as far in advance as possible. Once you know you need a ride give us a call as soon as possible. We can schedule up to 6 months in advance. We realize cancellations happen, and please try your best only to give us rides you know you will need to avoid last minute cancellations.

What Our Passengers Say About US

"All your drivers are kind, courteous, and they all have wonderful stories. I am delighted about your program. I tell everyone I know about RAN and I hope this program can help many more people. I just can't say enough amazing things about RAN." ~RAN Rider

Share your "driver love" with us – we share it with them! If you have feedback on any recent ride please let us know!

Contact Us

Office: (630) 864-3087

www.rideassistnaperville.org

info@rideassistnaperville.org

Mailing address:

790 Royal St. George Dr.
Suite 141 #156
Naperville, IL 60563

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Protecting Your House After Moving to a Nursing Home



While you generally do not have to sell your home to qualify for Medicaid coverage of nursing home care, it is possible the state can file a claim against your house after you die, so you may want to take steps to protect your house.

If you get help from Medicaid to pay for the nursing home, the state must attempt to recoup from your estate whatever benefits it paid for your care. This is called "estate recovery," and given the rules for Medicaid eligibility, the only property of substantial value that a Medicaid recipient is likely to own at death is his or her home. If possible, you should consult with your attorney before entering a nursing home, or as soon as possible afterwards, to discuss ways to protect your home.

The home is not counted as an asset for Medicaid eligibility purposes if the equity is less than \$585,000 (in 2019) (\$878,000 in some states). In all states, you may keep your house with no equity limit if your spouse or another dependent relative lives there.

Transferring a Home

In most states, transferring your house to your children (or someone else) *may* lead to a Medicaid penalty period, which would make you ineligible for Medicaid for a period. There are circumstances in which it is legal to transfer a house, however, so consult an attorney before making any transfers. You may freely transfer your home to the following individuals without incurring a transfer penalty:

- Your spouse
- A child who is under age 21 or who is blind or disabled
- Into a trust for the sole benefit of a disabled individual under age 65 (even if the trust is for the benefit of the Medicaid applicant, under certain circumstances)
- A sibling who has lived in the home during the year preceding the applicant's institutionalization and who already holds an equity interest in the home
- A "caretaker child," who is defined as a child of the applicant who lived in the house for at least two years prior to the applicant's institutionalization and who during that period provided care that allowed the applicant to avoid a nursing home stay.

While you can sell your house for fair market value, it may make you ineligible for Medicaid and you may have to apply the proceeds of the sale to your nursing home bills.

For the full article from please visit: <http://www.strohscheinlawgroup.com/protecting-your-house-after-you-move-into-a-nursing-home/>

Upcoming Activities in Naperville

- The Lisle Park District will be offering free, secure, on-site paper shredding this upcoming **Saturday, April 20th starting at 9 a.m.** Drive-up and drop-off documents while an on-site industrial shredder destroys the documents into confetti sized pieces at no charge. Bring your paper items only, in brown paper bags, limit 5 per car. No cardboard or plastic bags will be accepted. This event will be at Lisle High School. <https://bit.ly/2NMuUu7>
- Looking for an Easter Sunday brunch? Downtown Naperville has a host of restaurants that are now accepting reservations! Visit <https://downtownnaperville.com/event/2019-easter-sunday-brunch/> for a full list.
- RAN will be at the Senior Housing Options Expo (SHOE) on **Friday, April 26th** from 9:00 a.m. – 12:00 p.m. We will be there along with many other businesses and non-profits in the area that cater to senior citizens. See the attached flier for full details.