



The

S.A.L.T.

Communicator

Seniors and Law Enforcement Together

Serving & Protecting Seniors Citizens

April 2020

New Laws and Current Programs to Protect Consumers

Presented at the March SALT Meeting

Ms. Foluke Akanni of CUB offered information as well as methods for Illinois residents to save on their energy bills. A law recently passed, the HEAT Act (Home Energy Affordability and Transparency), stops alternative suppliers from automatically renewing a contract from a fixed to a variable rate, upping the price. Many have been lured into what seemed a good deal at a low fixed rate only to see their bills jump once the introductory price was increased. Additionally, the HEAT Act ends termination fees for consumers who exit their energy supplier contract early, and bars suppliers from attaching high rates on households receiving utility assistance through LIHEAP. It also requires alternative suppliers to clearly state their current price on marketing materials and utility bills.

This last aspect is important because Foluke explains that alternative suppliers almost always charge more than ComEd and Nicor. Here are current energy rates:

ComEd Price 7.175¢ per kilowatt-hour (kWh) 'til May
Nicor 26¢ per therm (can change every month)
Peoples Gas 21¢ per therm (can change every month)

To take more control over energy costs, CUB strongly recommends consumers consider Peak Time Savings, Central A/C Cycling and/or Hourly Pricing plans, each described below.

The **Peak Time Savings** plan provides incentive to use less electricity - all carrot and no stick - by crediting bills when participants reduce energy usage below what they have typically used during prior hot summer days. Peak Time Savings will typically occur for a few hours between 11 am and 7 pm, usually only two to four times per summer although more dates are possible. Consumers may choose to be notified by



Foluke Akanni

Sustainable Communities Liaison
Citizens Utility Board

phone call, text or email at least 30 minutes prior to the start of peak time. No penalty exists for choosing to not participate; one can choose whether to do so each time.

Central A/C Cycling offers two options to earn up to \$40 in bill credits between June 1 and September 30 by reducing energy usage, again typically during the hottest days of summer. ComEd cycles the central air conditioning compressor through a directly-installed load control switch or an authorized Nest thermostat.

ComEd offers an **Hourly Pricing** program which allows payment at a rate based on hourly market prices for electricity. This can help consumers save more than 15% on supply costs compared to what they would have paid at the standard fixed-price rate. A household which has enrolled in this plan could choose to run appliances like a dishwasher when prices are lower, such as nights and weekends. Those who own an electric vehicle may particularly benefit, as charging can happen overnight.

Both Peak Time and Hourly Pricing plans require a smart meter, but the A/C Cycling can be run off of an old-fashioned meter. A/C Cycling cannot be chosen with the Peak Time plan, though the other programs are compatible with each other.

Foluke also advocated a free Home Energy Assessment. With this in-person visit, a representative of both Nicor and ComEd recommends energy savings tailored to each home. The assessment includes free or reduced – price, and installation of, low-flow water aerators, LED light bulbs, six feet of hot water pipe insulation and programmable thermostats.

Learn more at [comed.com/WaysToSave/ForYourHome/Pages/ManageMyEnergy.aspx](https://www.comed.com/WaysToSave/ForYourHome/Pages/ManageMyEnergy.aspx) or phone 1-800-EDISON-1

Scams Report

Craigslist Scams



Arnold Shifrin

Director of Communications,
SALT

Craigslist is a free classified ads website for conducting online transactions. It's a popular way for consumers to buy, sell, and trade goods and services. It's also used as a dating service and as a tool for job searches and housing rentals. Most of these transactions are perfectly legitimate, but users can be scammed if they're not careful.

How to avoid being a victim:

- To ensure your safety, complete the transaction in a public place (e.g., police station, coffee shop). Ask a friend or relative to accompany you when the item and money are exchanged.
- Avoid sellers who ask you to pay with a bank wire transfer or by Western Union. If you pay by these methods, you've been scammed and will not receive the item. The scammer has all the money you sent, and it cannot be recovered.
- If you are the seller, wait until the buyer's payment clears your bank before shipping the item. Payment by cashier's check or money order poses little risk, but you'll be out the money and the item if the buyer's payment is counterfeit.
- Be wary of housing rentals advertised on Craigslist. A lot of money for deposits and rentals is lost to scammers who don't have the right to rent the properties they advertise. Many advertised properties are fabricated and don't actually exist. Be sure to inspect a rental property in person before remitting payment. Do not rely on the advertiser's photographs to represent the features of the property you're considering.
- Listings with misspelled words and grammatical errors originate from advertisers in other countries and are sure signs of scams.

-Resource: Bob Rankin

2020 is a Census year. As authorized by the 14th Amendment of the Constitution, every 10 years the U.S. Census Bureau counts everyone living in the United States whether they are a citizen or not. The Census is important to Illinois and to seniors as well because it is tied to federal funding for home-delivered meals, road, libraries, hospitals and other social services. The results of the Census also determine the number of seats each state holds in the U.S. House of Representatives and are used to draw congressional and legislative districts.

The Census begins on April 1. The vast majority of households, 95%, will receive their census invitation in the mail. Almost 5% will receive their census through a personal delivery by a census taker, such as homes which receive mail by P.O. Box. Less than 1% of households will be counted in person by a census taker instead of being invited to respond on their own. Such visits take place in very remote parts of the country. Every household will have the option of responding online, by phone or by mail. As most areas of the country are likely to respond online, most households will receive a letter asking them to go online to complete the Census questionnaire. Areas that are less likely to respond online will receive a paper questionnaire along with their package, which will also include information about how to respond online or by phone. Each household that hasn't responded to the invitation will receive a follow-up in person.

From April 8-16, reminder letters with paper questionnaires will be sent to households which have not yet responded. A final reminder postcard will be mailed out between April 20-27 before the U.S. Census Bureau follows up in person.

-2020 Census from ageguide.org, formerly Northeastern IL Agency on Aging

Park Districts of Wheaton and Glen Ellyn:

A true wealth of opportunities

Presented at the February 2020 SALT meeting



Megann Panek, WPD
Mary Lubko Center Manager
right



Taylor Stirmell, GEPD
Recreation Supervisor, *left*

Taylor Stirmell of the Glen Ellyn Park District (GEPD) and Megann Panek, of the Wheaton Park District (WPD) each presented plentiful avenues of participation for all Township seniors.

Taylor Stirmell oversees Adult & Senior programming for GEPD. She offered specific opportunities to highlight the breadth of their offerings. The Park District just wrapped up *Tax Aide for Seniors* at its Main Street Recreation Center. AARP Tax-Aide volunteers, trained and certified through an Internal Revenue Service program, offered free tax assistance for seniors. This program will be available again next year beginning in February; the Park District will begin accepting appointments in February. *Rules of the Road* refreshes seniors' knowledge of traffic laws before taking the driver's license renewal examination. They also offer *Medicare 101* and an AARP Driver Safety Program as part of their educational programs.

For fun and to connect with fellow seniors, Taylor leads day trips to many destinations such as the Chicago History Museum, Chicago Flower & Garden Show, Blue Chip Casino and many plays, for example at Paramount Theater in Aurora or Lyric Opera in the city.

Taylor talked also of the special luncheons at the Maryknoll Clubhouse, in honor New Year's, Valentine's Day, St. Patrick's Day and a Spring Fling Luncheon as well, each costing \$8. Taylor leads a monthly luncheon at Maryknoll as well. For residents with a Glen Ellyn address, the Glen Ellyn Park District bus will pick up from and drop off at their home.

GEPD offers its program to all, offering a resident and non-resident rate. Luncheons are the same price for anyone who registers.

Megann Panek spoke to attendees on the array and accessibility of offerings to seniors. WPD hosts weekly drop-in programs and games such as bridge, canasta, Mah-jongg, dominoes, quilting/charity sewing, an investment group, and fitness classes such as yoga, tai chi, and volleyball. Outdoors, seniors participate in petanque and the Pedal Pushers, a bike group. The WPD even brings petanque inside during the winter months at the Central Athletic complex.

Members may also participate in performing arts, taking tap dance lessons or singing with the Silvertones. Seniors may attend plays locally and in Chicago and tour sights in the city, such as a West Side Essentials Tour of Chicago's west side, an *Odyssey* boat cruise, or a tour of the Palmer House Hilton.

The WPD also offers free tax preparation offered by appointment with AARP volunteers, and driving programs including *Rules of the Road*, a Secretary of State program, and *Defensive Drive*, an 8-hour class run through AARP.

Megann spoke on the booming interest in travel tours run by both Mayflower and Collette Tours. Trips to Costa Rica, the Rhine, French Canada, and Islands of New England are among the scope of choices for guided domestic and international travel, all through the Park District.

Seniors who do not reside in Wheaton gain the benefits of residency for a \$15 annual fee.

Rx Box: Disposal tips

The last issue of *The Communicator* offered a refreshed list of Rx Drop Box sites. Important to this effort is the method of disposal to ensure safety of those handling the medications and safety of personal information.

Rx Box can accept: household medication including over-the-counter, prescription, ointment and liquid medications and asthma inhalers. While accepted in their original containers, if personal information on the label cannot be crossed off easily or removed entirely, place the pills or liquid in zipper-top plastic bags. **Items not accepted** include sharps or needles, radioactive medicines and any other medical or household chemical waste. The DuPage County website at dupageco.org/EDP/Waste_Recycling_and_Energy has further information on safe sharps disposal.

Real ID is coming to Illinois

For Illinois residents who plan to fly domestically or visit a federal facility, the federal government will require a valid U.S. passport or a REAL ID from the Illinois Secretary of State's office. The REAL ID Act, passed by Congress in 2005, enacted the 9/11 Commission's recommendation that the federal government establish minimum security standards for license issuance and production and prohibits Federal agencies from accepting for certain purposes driver's license and ID cards from states not meeting the Act's minimum standards. Issuance of the new REAL ID requires more documentation and the cards themselves are more difficult to forge. After many delays in enforcement, the Department of Homeland Security has set October 1, 2020 as the final deadline. Those boarding domestic flights or visiting federal facilities may still use a passport after the deadline, but it would be in place of a non-compliant driver's license. Secretary of State facilities have expanded hours to meet the need. Real ID cards will cost the same as driver's licenses, \$30, or state identification cards, \$20.

-realid.ilsos.gov, dhs.gov

Applying for a REAL ID CARD

Bring the appropriate documentation from each category specified below to your local Driver Services facility.

All documents must be current; photocopies will not be accepted.

GROUP 1: Proof of Identity requires **ONE** of the following documents (abbreviated list):

Certified copy of birth certificate filed with a state office of vital statistics or equiv. agency in individual's birth state
Permanent Residence Card issued by DHS

U.S. passport
Certificate of Citizenship issued by DHS
Certificate of Naturalization issued by DHS
Foreign passport with valid U.S. visa affixed accompanied by approved Form I-94 documenting applicant's most recent admittance to the U.S.

GROUP 2: Full Social Security Number (SSN) requires **ONE** of the following documents (abbreviated list):

Social Security card
W-2
Pay stub or printed electronic deposit receipt bearing name and SSN

SSA-1099 Form
Non-SSA-1099 Form

GROUP 3: Residency requires **TWO** of the following documents: (abbreviated list):

Hard copies are required; images from cellphones cannot be accepted as the Secretary of State office must scan all documents, but images from cellphones, such as bank statements, may be printed.

Bank statement (prior 90 days)
Canceled check (prior 90 days)
Deed/title, mortgage or lease agreement
Utility bill
Medical Claim/Statement of benefits

Credit Card Statement
Pension or Retirement Statement
Insurance Policy (homeowner or renter)
Voter Registration Card
Credit Report (Experian/Equifax/TransUnion, prior 12 mos.)

Official mail received from a state, county, city or village or federal government agency that includes first and last name and complete current address

GROUP 4: Written Signature requires **ONE** of the following documents:

Illinois Driver's License/Identification Card
Canceled check (prior 90 days)
U.S. military DL/ID

Out-of-state DL/IL
Social security card
U.S. military service record

For the most complete list of Acceptable Documents of Identification, please refer to REALID.ilsos.gov or phone 833.503.4074.

Senior Home Sharing: Forward-thinking answers to a need for seniors

Presented at the January 2020 SALT Meeting



Courtney Simek, Executive Director (left), and Mallory Siska, Intern (right)



Senior Home Sharing

While co-housing seems a new and innovative idea, Senior Home Sharing (SHS) has offered this creative alternative to more expensive housing in DuPage County for forty years. As news reports tout shared living as a means to more effectively afford their homes, SHS has provided this answer to over 535 seniors who have sought to overcome the challenges of costly home ownership and social isolation.

Courtney Simek, Executive Director of Senior Home Sharing, and Intern Mallory Suska presented the benefits of their service to DuPage County. The organization, a 504(c)(3) with the oversight of a Board of Trustees, offers a robust alternative to the many whose savings and retirement income may not be able to cover the cost of owning or renting a home on their own. And, bringing together adults as housemates counters the social isolation that arises when one misses the companionship and engagement of living with others in a home.

Seniors living in a SHS home have their own bedroom and bath in a family-style home. Such an arrangement allows a senior to enjoy the company of their housemates in a communal living area while being able to maintain their privacy when wanted in their own room. Residents enjoy three freshly-prepared meals per day as well as professional cleaning services, utilities, cable and Wi-Fi, and a House Manager available between 8 am and 10 pm who oversees daily activities and operations of the home. Medication reminders are also available if a resident would benefit from a little extra assistance. Each home has seven to eight private bedrooms, and baths and communal areas to enjoy visits with room-mates and other welcomed visitors.

An eligible senior must be 60 years or older and able to independently carry out tasks of daily living. Residents are free of the responsibility of housekeeping and yard maintenance but hopefully still desire to be involved in their communities and may still work or volunteer. A

senior would rent from SHS by signing a 12-month lease which could be broken if needed with one month notice. Rent averages \$1200 per month. SHS currently has two homes, one in Lombard near Montini Catholic High School, and another near the downtown of Naperville. SHS homes are purposefully located near city centers so that seniors may more fully partake in and contribute to the life of the community. The homes are zoned as residential and not as a group homes and therefore do not require accreditation or licensing as the homes are not assisted living facilities and do not offer medical or hands-on care.

SHS recently transitioned from a Section 8 housing recipient to an independent non-profit no longer receiving grants from the Department of Housing and Urban Development. In this transition, the organization moved into full independence as a non-profit and as such seeks donations and utilizes rent payments from residents to offset the cost of purchasing or building a home.

Courtney stated that the Board's goal is to expand their offerings of homes. SHS seeks donations to purchase land for the building of an appropriately-designed home or to purchase an existing home that offers the needed number of bedrooms. SHS is looking to extend their offerings to home-sharing matching services to unite senior homeowners looking to rent extra bedrooms with potential renters seeking the companionship and affordability of sharing a home. This service would be in addition to oversight of their own homes.

For seniors seeking a housing solution tailored to their needs, both in housing and well-being, Senior Home Sharing offers a comprehensive solution.

**Senior Home Sharing central office:
1910 S. Highland Ave, Suite 100, Lombard**

Phone: 630.407.0440, 8 am - 5 pm

The [Milton Township SALT Facebook page](#) offers a trove of resources in our community. Check out our tabs on Transportation, Food Security, Housing, Safety & Communication, Legal & Financial services, Health options as well as the Age Guide.



Want to read a past issue of this newsletter?

www.miltontownship.net

Want to call the Township?

630.668.1616

Want to visit the Township?

1492 N. Main St
Wheaton

Questions or comments?

p.cannova@miltontownship.net

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