

# HOUSING WITH A HEART



SPRING 2018

AFFORDABLE HOUSING  
FOR THE ELDERLY



Elderly Housing Development  
& Operations Corporation



▶ How The Tax Cut and Jobs Act Hurts Low Income Seniors

▶ A Long Road to Safe Senior Housing

▶ Walk Your Way to Better Health



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## From our Chairman of the Board: Service coordinators exemplify Affordable Senior Housing with a Heart

by Christopher M. Shelton, EHD OC Board Chairman

As chairman of the EHD OC Board, I proudly join my fellow board members, EHD OC staff, partners, and others in wearing the EHD OC pin with our logo “Housing with a Heart.” Our pin not only identifies us as being part of the EHD OC team, but also lets others know that EHD OC cares for our aging residents.

Reflecting our care and commitment to provide senior residents with the highest quality of life in safe, secure and affordable housing is demonstrated by our staffing of well-trained and caring service coordinators. Our service coordinators are in continued communication with our senior residents, understand their changing needs as they age, serve as their strongest advocates for supportive services, and in so many ways, exemplify our motto.

In recognition of the extraordinary work of our service coordinators, Mayor Philip Levine and Miami Beach Commissioners recently issued a proclamation to give Antonio Sixto Acea, our service coordinator at Council Towers, public recognition. December 20, 2017 was designated to honor him for his services to the senior community of Miami Beach for the past 14 years. Similarly, many of our services coordinators have been given public and private recognition for their compassion and commitment to assist our older residents, and many others are “quiet heroes” valued by their older residents and communities.

EHD OC is pleased that through a positive partnership with the Department of Housing and Urban Development (HUD) we have 47 service coordinators working either full or



part-time in most of our facilities funded by HUD primarily as part of our facilities’ operating budgets. HUD defines service coordinator as “a social service staff person who is responsible for assuring that residents, especially those who are frail or at risk of becoming frail, are linked to the specific supportive services they need to continue living independently and age in place. Their primary responsibility

is to help link residents of eligible housing with supportive services provided by community agencies.”

The American Association of Service Coordinators (AASC) describes service coordinators as a valuable member of the management team in affordable housing communities who typically have social work or human services education and experience. Service coordinators assist in accessing needed supportive services to allow them to maintain their independence and remain in their homes and to avoid premature admission to more costly institutionalized care.

For many older residents, it is a voluntary opportunity to receive assistance from service coordinators to access a wide range of services that enable them to remain independent as they age. With an average age of 71 years, including three over the age of 100, EHD OC residents are fortunate to have service coordinators who have taken extraordinary efforts to assist frail and vulnerable older residents to access community-based health and supportive services.

A 2016 study by LeadingAge Center for Housing Plus Services and The Lewin Group found that “people living in senior housing with an available

ABOUT THE COVER

**EHD OC MC  
Pepper Towers**

Miami, FL

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# SENIOR LIVING SENIOR DIGNITY

by Steve Protulis, EHD OC President and CEO

## What will the impact of the Federal Tax Cuts be on affordable senior housing and residents?

Shortly before Christmas, Congress rushed passage of legislation (through modified rules and party lines votes) that would significantly cut federal taxes and related actions, including changes to the Affordable Care Act (Obamacare).

While it will take time to fully assess the impact of this historic tax cut, there is consensus that it will significantly benefit corporations (cutting their taxes nearly in half) and wealthy Americans more than middle and lower-income Americans, including the elderly and others with special needs. Given that this controversial legislation was enacted during the holiday season, some may portray the Republican tax bill in a symbolic way like giving huge tax breaks to wealthy Ebenezer Scrooge of Charles Dickens' *A Christmas Carol* rather than to his poor staff, Bob Cratchit, and disabled son, Tiny Tim.

A few years ago I expressed concern with the growing income inequality in our country, and how fear over increased federal deficit was part of the rationale used to justify significant cuts of federal funding for affordable senior housing, including the critically needed Section 202 senior housing program (*New Dimension*, Winter, 2014).

The Joint Committee on Taxation indicated that over 80 percent of the tax cuts would benefit corporations, business owners, and the wealthy; and that many middle and low-income families would experience little tax cuts and even have tax increases after these short-term tax cuts expire after seven years.

Unfortunately, the Tax Cut and Jobs Act (PL 115-97) will not only exacerbate income inequality, it will also increase



the national debt by \$1.5 trillion and worsen the critical shortage of affordable housing for low-income seniors.

While the tax cut bill will be very harmful to affordable senior housing, it could have been even worse. In part due to extensive advocacy by those of us supporting affordable housing, earlier provisions in either the House or Senate passed-bills would have removed or modified other essential housing resources, including the Low-Income Housing Tax Credit (LIHTC) and private activity bonds.

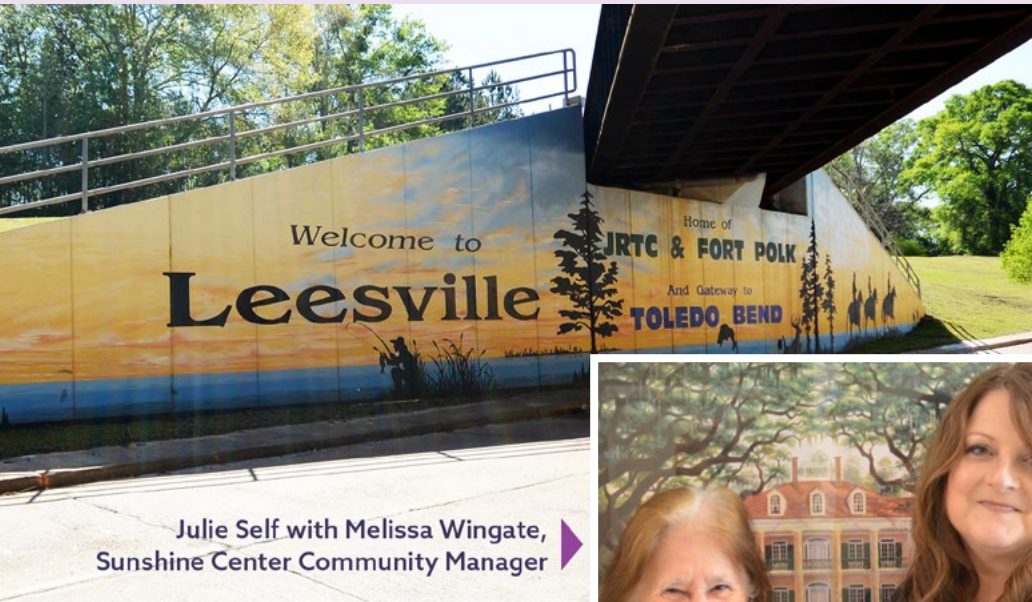
Unfortunately, with the exception of the recently enacted Omnibus FY2018 Appropriations, Congress has not funded the Section 202 senior housing production program since 2012; therefore, EHD OC and other non-profit sponsors of affordable senior housing have been forced to seek alternative funding through other scarce and highly competitive public and private resources, including housing tax credits, as well as funding from state and local governments.

Even though the final version of the tax cut act keeps both the housing tax credits and bond programs, their value to some private investors will be significantly reduced by other provisions of the tax act. For example, permanent cuts in the corporate tax rate (from 35 percent to 21

*Continued on page 11*



# A long road to safe senior housing



Julie Self with Melissa Wingate, Sunshine Center Community Manager

At age 70, Julie Self found herself without a home after being forced to leave an abusive living situation, both physical and mentally, with her family members. Colorado in December was cold, with temperatures in the low teens.

The police took her to a shelter. It was dirty and overcrowded, but she was fortunate to meet a case worker who listened to her situation and suggested that because of her limited income, Colorado was not affordable and she should consider returning to her hometown in Leesville, Louisiana. Taking the case worker's advice, Julie took a bus from Colorado to Alexandria, Louisiana, about 45 minutes to Leesville. The only way to get to Leesville was to take a cab, which cost her \$125. Once in Leesville, she rented a motel room for one night. She was able to contact former friends, who offered her a couch to sleep on for a price which included cooking and cleaning for them. At this point, she was almost broke and running out of hope. She was desperate and had no idea what she was going to do next.



She knew that she could not live like this, but could not afford anything else.

She decided to walk eight miles to town to try to get help. She went to a housing complex where they told her that her rent would be more than \$500 a month, far more than she could afford. The Sunshine Center, owned by EHDOD, has an excellent working relationship with other properties in the Leesville area and they suggested that she visit us. Julie walked another 5 miles, crying and praying with each step she took. She didn't think she could take another

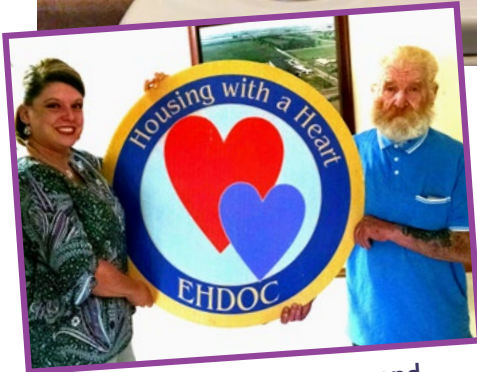
step because her legs were hurting her so badly. She thought, "Once I get there, what will I do if they turn me away?" and she just kept praying for help.

When Julie walked into the Sunshine Center, Melissa Wingate, Community Manager, could see the sadness and desperation in her face and knew she was at the end of her rope. After listening to her story, Melissa moved into action. She filled out the application and secured all the supporting documents. She contacted the local sheriff's department and explained the situation. The sheriff dispatched a deputy who took Julie that day to get a Louisiana ID card and change her social security card to Louisiana. The deputy brought her back to where she had been staying, because she had had to stay there one more night. The next day, the deputy picked her up and brought her to her new home at the Sunshine Center.

She came with only a trash bag full of clothes. Melissa Wingate immediately got in contact with local agencies and people in the community who quickly furnished a bed, bedding, couch, chair, dishes, pots and pans, and the household items she would need. EHDOD furnished her with food from our food pantry.

We are so grateful that Julie found her way to our Sunshine Center where she is now an active part of our community. Many people here and at other EHDOD residences have started new lives because someone cared enough to reach out and let them know there was a place where they could find safe, affordable housing. ■

# Smart Burners proven to be effective at Savoy Heights



Savoy Heights Manager and resident Joseph Fusilier

It isn't unusual for any of us to forget at some time to turn off a stove burner. The result, unfortunately, can be that the hot burner might burn a meal, ruin cookware or worse. Statistics state that cooking fires are #1 cause of home or apartment fires.

Approximately four years ago, as part of our ongoing effort to provide the safest living environment for our seniors, smart burners were installed on the stoves in all fifty-four units in Savoy Heights. These burners were designed to help extend the life of cookware, save money and energy, and most importantly help prevent cooking fires.

For several years, our residents did not experience any difference because of

the new, safer burners, but on March 13, 2018, smart burners were put to the test.

At approximately 11:00 a.m., the fire alarm sounded loudly at Savoy Heights. As trained, the staff rushed to the apartment that triggered the alarm. There was some smoke and a slight smell from a pot with chicken tenders in grease, prepared to fry for lunch. It was a huge relief when we saw that the smart burner technology had turned the burner off when it reached the desired temperature, preventing the grease from igniting and catching fire.

The tenant was amazed to learn how this preventative tool worked. At this point, the stove hood was turned on and we opened the windows to the apartment. There was no damage, and everyone was safe. Without smart burners, the same situation could have resulted in a major disaster, causing severe damage and putting other seniors that live here in harm's way.

Smart burners are a wonderful life saving device for residents in all EHDOC properties. ■

## Lunch with Boston Mayor Marty Walsh

Ten residents from Robert A. Georgine Tower enjoyed St. Patrick's Day lunch with Boston Mayor Marty Walsh. The lunch at Warren Tavern provided an opportunity for the Mayor to meet informally with local seniors to gather feedback about city services and activities. Our seniors used the occasion to thank the Mayor for the services they receive, with several offering their opinions. Robert A. Georgine Tower is involved in many activities and services offered through the City of Boston. The event was organized by Warren Tavern and the Boston Commission on Affairs for the Elderly. ■



Mayor Walsh (2nd from left) at lunch with residents from Robert A. Georgine Tower

On any given night in 2017, nearly 554,000 people across the country did not have a safe, regular place to sleep.

Seniors make up more than 30% of the nation's homeless population.



# HOUSING WITH A HEART...



## VILLAGE DE MEMOIRE *Ville Platte, Louisiana*

Residents celebrated Mardi Gras wearing traditional purple, green and gold costumes. A Mardi Gras King and Queen were crowned. Live Cajun music was played, and chicken and sausage gumbo were enjoyed by all.

## WORLEY'S PLACE *Jacksonville, Arkansas*

A food drive supported by generous residents who donated non-perishable food items generated an astonishing 442 lbs. of food. It was donated to the Arkansas Food Bank that assists hungry Arkansans.



## WILLIAM W. WINPISINGER *Cleveland, Ohio*

Residents exercised by stretching and marching in place during National Heart Month. Everyone learned that exercise should be performed daily to lower blood pressure, strengthen muscles and increase flexibility.



## STEELWORKERS TOWER *Pittsburgh, Pennsylvania*

Residents enjoy JAVA Music Club, a new peer support program that engages residents to help each other overcome loneliness and build new friendships.





## SENATE APARTMENTS

*Chicago, Illinois*

60 residents were joined by 90 school children from Hannah G. Solomon Elementary School to celebrate the holidays. An annual concert by the children was a thrill for our seniors and delicious snacks were enjoyed by all.



# ...EVERY DAY AT EHD OC RESIDENCES



## EARL M. BOURDON CENTRE

*Claremont, New Hampshire*

During Fire Safety Week, our resident received training from the local fire department that brought a ladder truck and lit a mock fire in the parking lot. Each resident was able to extinguish it with a hand-held extinguisher.



## JOHN PIAZZA APARTMENTS

*Fontana, California*

Recognizing the importance of mobility for a good quality of life, specific concerns of senior drivers were addressed. Presentation of safe driving tips and new California laws were followed by a Q&A.



## CLYDE F. SIMON LAKEVIEW I

## AND CLYDE F. SIMON LAKEVIEW II

*Bath, New York*



To raise money for the Senior Relief Fund Puerto Rico, residents baked and sold delicious pastries at a 2-day bake sale. Raffle tickets and candy bars were also sold, generating a grand total of \$1,560.





## A hug and teddy bear create smiles

Residents at Torre Jesus Sanchez were full of smiles when Steve Protulis, EHDOC President and CEO, Melissa Tarrant, Vice-President of Field Operations, and Shirley Pendergraft, Director of Quality Assurance visited the property in January following Hurricane María. Each resident received \$100, a bag and a Solar/Dynamo powered radio with flashlight. Mr. Protulis presented our oldest resident, Maria Rodriguez, with a giant teddy bear. During the hurricane, residents continued to receive water, food and electricity. ■

**Maria Rodriguez was full of smiles when Steve Protulis presented her with a hug and a giant teddy bear.**



*Christopher M. Shelton continued from page 2*

service coordinator were 18% less likely to be admitted to the hospital than people living in a community without a service coordinator." The potential significant savings of health and long-term care costs (primarily Medicare and Medicaid) by investing scarce federal funds into affordable senior housing staffed with service coordinators is enormous. According to AASC national data and reports, "if one month of nursing home care costs \$6,844 and maintaining a low-income older adult in their own home through accessing benefits and community-based supports and services costs \$2,499, taxpayers have saved \$4,345 every month for each low-income older adult who is able to continue to live independently."

As our President & CEO Steve Protulis has repeated reported, including his article "What's the Future of Affordable Senior Housing" in the previous Housing with a Heart, despite documented cost-savings, the critical shortage of suitable and affordable housing, and the projected increase in the elderly population, federal funding for affordable senior housing continues to be woefully inadequate. Similarly, despite the documented significant cost savings, current and projected need, and the value and appreciation by senior residents and their families, federal funding for the staffing of service coordinators has essentially remained the same (about \$90 million) since Steve Protulis served as chairman of the AASC Board nearly a decade ago.

It is essential that we educate our Congressional members and candidates at all levels of government of the significant cost savings of having well-trained and caring service coordinators in federally assisted affordable senior housing, including Section 202 senior housing, not only to improve the quality of life of increasing numbers of older persons, but also to save taxpayers scarce funds by enabling older persons to age-in-place and to avoid or delay more costly institutional care. Service coordinators are a key to "Affordable Senior Housing with a Heart." We are proud of all service coordinators working at EHDOC under the leadership of Shirley Pendergraft. ■



# Walk your way to better health

## **BOOST ENDORPHINS**

by easing stress, tension, anger, fatigue and confusion in 10 minutes of walking

## **LIMIT SICKNESS**

by lowering odds of catching a cold

## **WORK ARMS**

and shoulder muscles

## **REDUCE COLON CANCER RISK**

by 31% in women

## **BUILD BONE MASS**

to reduce the risk of Osteoporosis

## **STRETCH LEGS**

including quadriceps, hip flexors and hamstrings

## **DECREASE THE RISK**

of Glaucoma



## **REDUCE ALZHEIMERS**

disease risk over 5 years

## **IMPROVE HEART HEALTH**

by increasing heart rate

## **LOWER BLOOD PRESSURE**

by at least 5 points

## **STRENGTHEN YOUR CORE**

by engaging ab muscles

## **INCREASE CIRCULATION**

in your legs and throughout

## **IMPROVE BALANCE**

to prevent falls

# WELCOME NEW TEAM MEMBERS

## MANAGERS



**Debbie Lewis**  
Teamsters Residences  
Maumee, OH

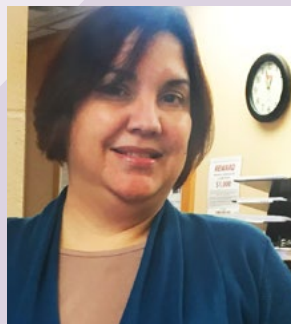


**Shawna Adkins**  
Worley's Place  
Jacksonville, AR

## SERVICE COORDINATORS



**Jane Warn**  
William W. Winpisinger  
Cleveland, OH



**Janette Gonzalez**  
Anthony J. DeLorenzo  
Towers, Bristol, CT

## EHDOC SENIOR RELIEF FUND

The EHDOC Senior Relief Funds assists seniors in paying their security deposit, and provides needed support in order for them to be able to live in a safe and secure EHDOC property.

Donations can be made by check or credit card. They are tax deductible.

Visit [www.ehdoc.org](http://www.ehdoc.org) today to make your donation.

THANK YOU.



Steve Protulis, EHDOC President & CEO and Diane Yentel, President & CEO of the National Low Income Housing Coalition. Mr. Protulis attended their conference in Washington DC.



## MISSION STATEMENT

EHDOC develops and manages safe, secure and affordable housing for senior citizens across the United States. EHDOC advocates for the highest quality of life for the seniors of today and tomorrow.



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**EHDOC**

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*Steve Protulis continued from page 3*

percent) will **lower the value of the LIHTC, leading to less investment and affordable housing production.** As Peter Lawrence, Director of Public Policy and Government Relations of Novogradac, explained at the recent EHDOC board meeting, his accounting firm estimates that the 21 percent corporate tax rate would reduce LIHTC equity by \$1.7 billion, and combined with other tax changes result in a 16 percent decrease in unit production or a loss of 235,000 affordable housing units over the next decade.

The negative impact on affordable senior housing was a concern that EHDOC, LeadingAge, and others have with the enacted tax cut act. An article by Linda Couch, LeadingAge V.P. of Housing Policy, indicated that the act doesn't provide any adjustments to offset the negative impact that the lower corporate tax rate would have on investments in affordable housing, and doesn't include the proposed improvements to the tax credit program contained in the bipartisan supported Cantwell - Hatch Affordable Housing Credit Improvement Act (S. 548), including provisions to expand the program by 50 percent and incentives for serving a higher percentage of extremely low-income people.

While EHDOC is pleased that the FY2018 Omnibus Appropriations bill that finally passed in late March included provisions to increase funding for Section 202 Senior Housing and also increased (12.5%) and reform the NLIHC program, EHDOC will continue to support legislation (including S. 548) for additional reforms and to expand the low-income housing tax credit program necessary to increase the supply of critically needed affordable housing.

In addition to the enacted provisions of the tax cut act that would adversely affect affordable senior housing, there is also a concern about its impact to significantly increase the national debt. As AARP expressed in its letter to Congress, "the large increase in the deficit will inevitably

lead to calls for greater spending cuts, which are likely to include dramatic cuts to Medicare, Medicaid, and other important programs serving older Americans." In addition, the loss of federal revenues and concerns with the increased federal debt could be used to justify future cuts in various affordable housing, community development, and rental assistance programs administered by the federal Department of Housing and Urban Development (HUD).

In addition to the federal tax cuts act and its adverse impact on the supply and operation of affordable senior housing, the Administration released on February 12th its proposed FY2019 budget (only days after the 2nd government shutdown) that would further cut the HUD budget by **over \$11 billion compared to the FY2018 Omnibus Appropriations for affordable housing**; as well as proposed cuts for Medicare, Medicaid, food stamps and other programs greatly needed by low-income seniors.

The political fight over priority use of reduced federal funds resulting from the huge tax cuts will become even more intense during negotiations for FY2019 funding and anticipated partisan actions during the 2018 midterm election campaigns. It is essential that our voices be heard by our Congressional members and candidates at all levels of government on the need to fund affordable senior housing, including the Section 202 senior housing production program.

It is vital that our public officials and candidates, not only understand the critical need and benefits of suitable and affordable housing for vulnerable low-income seniors, but also understand and support the cost-effectiveness of an investment in affordable senior housing as part of a strategy to save public and private resources in health and long-term care costs. The election results will be a test of our future national values and priorities for scarce federal funds and the quality of life for older Americans. ■

# EHDOC Communities Nationwide

Working to meet the need for senior housing across the country

## Arkansas

### Jacksonville Towers

Jacksonville  
100 units | 9 story

### Worley's Place

Jacksonville  
44 units | 3 story

## California

### Dino Papavero Senior Centre

Fontana  
150 units | 11 story

### Murray Place

Bell  
71 units | 5 story

### Steel Plaza

Los Angeles  
65 units | 11 story

### John Piazza Apartments

Fontana  
59 units | 4 story

### Minerva Manor

Fontana  
63 units | 3 story

## Connecticut

### Anthony J. DeLorenzo Towers

Bristol  
90 units | 5 story

### Stonington Arms

Pawcatuck  
75 units | 2 story quadruplex

## Florida

### Council Towers North

Miami Beach  
125 units | 12 story

### Council Towers South

Miami Beach  
125 units | 12 story

### EHDOC MC Pepper Towers

Miami  
150 units | 12 story

### Palermo Lakes Apartments

Miami  
109 units | 15 story

### Robert Sharp Towers I

Miami Gardens  
109 units | 7 story

### Robert Sharp Towers II

Miami Gardens  
109 units | 7 story

### George Humphrey Towers

Miami  
272 Units | 17 story

## Illinois

### North Park Village Apartments

Chicago  
180 units | 2 & 3 story

### Prete Apartments

Chicago  
75 units | 4 story

### Senate Apartments

Chicago  
240 units | 4 story

### Edward M. Marx Apartments

Chicago  
31 units | 3 story

### J. Michael Fitzgerald Apartments

Chicago  
63 units

## Louisiana

### Chateau des Amis

Ville Platte  
49 units | 2 story

### Leisure Lane Apartments

Rayne  
19 units | garden style

### Morse Manor

Morse  
19 units | garden style

### Oakwood Apartments

Cheneyville  
16 units | garden style

### Pine Grove Apartments

Pineville  
77 units | 2 story

### Point Villa Apartments

Church Point  
19 units | garden style

### Riverbend Apartments

Mermentau  
22 units | garden style

### Savoy Heights Apartments

Mamou  
54 units | 2 story

## Sunshine Center Apartments

Leesville  
37 units | garden style

## Village de Memoire

Ville Platte  
115 units | 2 story

## Maine

### Chateau Cushnoc

Augusta  
60 units | 3 story

### La Maison Acadienne

Madawaska  
62 units | 3 story

### Spring Rock Park Leeds

Leeds  
20 units | 2 story

### John Marvin Tower

Augusta  
32 units | 3 story

### Montfort Heights

St. Agatha, Maine  
21 units | 3 story

## Maryland/ Washington, DC

### Council House

Marlow Heights  
161 units | 9 story

### Morton & Florence Bahr Towers

Washington  
54 units | 5 story

## Massachusetts

### Robert A. Georgine Tower

Charlestown  
42 units | 6 story

### South Boston Elderly

Boston  
50 units | 3 story

## New Hampshire

### Earl M. Bourdon Centre

Claremont  
80 units | 3 story

## New Mexico

### Edward Romero Terrace

Albuquerque  
40 units | 4 story

## New York

### Clyde F. Simon Lakeview I

Bath  
150 units | 5 story

### Clyde F. Simon Lakeview II

Bath  
39 units | 3 story

### Jack Kenny Memorial

Rochester  
91 units | 6 Bldg - 2 story

## Ohio

### Mayfield Manor I

Canton  
144 units | 6 story

### Mayfield Manor II

Canton  
66 units | 8 story

### Mayfield Manor III

Canton  
40 units | 4 story

### Teamsters Residence

Maumee  
52 units | 1 story quadruplex

### William W. Winpisinger

Cleveland  
42 units | 7 story

## Pennsylvania

### Hugh Carcella Apartments

Reading  
120 units | 11 story

### I.W. Abel Place

Pittsburgh  
49 units | 6 story

### Lloyd McBride Court

Millvale  
58 units | 5 story

### Lynn Williams Apartments

Pittsburgh  
42 units | 5 story

### Steelworkers Tower

Pittsburgh  
79 units | 11 story

## Puerto Rico

### Torre Jesus Sanchez Erazo

Bayamon  
100 units | 11 story



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