



NEW DIMENSIONS

ELDERLY HOUSING DEVELOPMENT & OPERATIONS CORPORATION



Fall 2013

Is There Another Way to Fund Affordable Senior Housing Given Recent Cuts

As Leading Age has reported, three and a half million seniors live below the poverty level. In its latest study on housing needs, the Department of Housing and Urban Development (HUD) reported that the number of worst case housing needs increased a dramatic 43.5 per cent from 2007 to 2011 (a historic high of 8.5 million lower income families), including 1.47 million seniors, who paid more than half their monthly income for rent or lived in severely substandard housing.

Until the past few years, EHDOC and other non-profit organizations have relied upon the Section 202 Senior Housing program to provide affordable housing linked with services to assist low-income older persons. Yet, despite the critical need, recent Congressional actions have drastically cut funding for this cost-effective program. Last year, no funds were provided for Section 202 new development - only reduced funds to operate existing facilities. In addition, Congress also imposed severe across-the-board cuts through sequestration of all federal programs (domestic and military), including housing and community development, rent subsidies, service coordinators, and services that assist vulnerable seniors.

Again this year, Congress could not reach an agreement on the required annual funding levels for HUD and other federal departments by the beginning of the fiscal year (October 1st); and for the first time in seventeen years, the federal government was shut down resulting in the halting of funds for most federal programs.

At press time for this newsletter, funding remains uncertain for affordable senior housing and other federal programs. While the federal government reopened after a 16-day shutdown (that cost the economy \$24 billion), funding decisions were not resolved - only postponed until mid-January to provide more time to resolve differences. If Congress does not reach funding agreements by that date, there is risk of another federal government shutdown. Although it seems probable given recent experiences, that all federal programs, including affordable housing and services, will again be lumped together into a Continuing Resolution at reduced funding levels imposed by another round of sequestration cuts. As said by Yogi Berra, the major league baseball player, "it's Deja vu all over again."

Given the political gridlock, continuing cuts, disruptions and uncertainty in recent years of federal funding programs for affordable housing, there is critical need to identify additional means to assist low and moderate income seniors obtain suitable and affordable housing.

The National Low-Income Housing Coalition (NLIHC) has been seeking funding for a National Affordable Housing Trust Fund that could be used to fund a range of housing needs, including the preservation and development of affordable senior housing. NLIHC has launched a campaign to seek funding for the National Housing Trust Fund through modernization of mortgage interest deductions.

As NLIHC President, Sheila Crowley, explained this spring at the EHDOC Board meeting, the National Housing Trust Fund was authorized by Congress in 2008, but remains unfunded while the need for affordable housing for the lowest income households is at an all-time high. Once funded, the National Housing Trust Fund will expand, preserve, rehabilitate, and maintain the supply of rental housing affordable to America's poorest families.

NLIHC seeks to fund the National Housing Trust Fund through modifications of federal mortgage interest deductions (MID). Under the present regressive system, only 51 percent of current homeowners claim mortgage interest deductions; and generally they have higher incomes and more expensive homes. Through the NLIHC proposed funding for the National Housing Trust Fund, it would not cost taxpayers any additional money since it would use money already invested in housing in a "smarter way" to address the housing needs of the very poor. The changes are simple: reduce the size of a mortgage eligible for a tax break to \$500,000, and convert the deduction to a 15% non-refundable tax credit that all homeowners could apply.

Given the present political situation, this innovative approach would also provide needed funding for affordable senior housing that would not require the present annual federal appropriations funding cycles that in recent years have resulted in partisan gridlock, funding disruptions, uncertainty, and cutting of affordable senior housing.

While EHDOC believes that the Section 202 Supportive Senior Housing

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President's Comments

By Morton Bahr

The EHD OC Family: The Embodiment of Housing With a Heart

Although I have been President of EHD OC for more than five years, I am continually amazed and impressed by the role our outstanding staff plays in fulfilling the corporation's motto – "Housing With a Heart." I want to devote this column to sharing with our readers and supporters just a few examples of how the staff, on a daily basis, not only make these words come alive, but how their commitment to the residents is driven by their desire to make tomorrow an even better day than yesterday. And, how this commitment provides an environment that allows our residents to enjoy independent living well into their eighties and nineties.

Ever since the beginning of the labor movement, labor leaders repeatedly pronounced that everyone is entitled to retirement with dignity. While Social Security and Medicare provide a critical service to our elder population, I maintain there could be no dignity without a decent place to live. And, we are proud that EHD OC provides that dignity to those approximate 5,000 seniors who are our residents. For most, EHD OC is the lifeline to enjoy their golden years. The alternative is not thinkable.

Virtually all of our 53 buildings have staff working in the following job titles: Community Manager, Service Coordinator and Maintenance Staff. In our larger buildings there may be an Assistant Community Manager and in our smaller buildings, where two are adjacent to each other, there could be common staff. Each plays a vital role in the health and welfare of our residents.

Maintenance Staff are responsible for keeping the buildings in pristine condition, the common areas, as well as the condition of each apartment. The grounds are equally important so that our buildings blend in with the community at large in a most favorable way. They also main-

tain the air conditioning and heating equipment and monitor the need for replacements.

A common comment made by visitors is: "This building does not look institutional as so many do." We are proud of that fact. It adds to the dignity that our residents feel as they live in a first-class building. Our Maintenance Staff can take the credit for the results of their excellent work.

The Service Coordinator is responsible for being knowledgeable about all resources in the community that would be useful to the residents, add to their general well-being and enhance their independence. The Service Coordinator determines whether the resident is frail or at risk by assessing them and making the necessary referrals. This is done by linking them to one or more of the following services available in the community. They include:

- Home Delivered Meals
- Home and Health Aides/Homemakers
- Public Health Nursing/VNA Nursing
- Mental Health Services
- Office for Aging Services
- Durable Medical Equipment
- Sight Services—and the transportation to access any of these programs.

The tenants in each of our buildings are urged to form an association with elected officers. Through the association, the residents have the opportunity to have input into the kinds of programs the Service Coordinator develops and/or brings in from the surrounding community. Here are a few of the diverse activities: weekly blood pressure clinics with onsite blood work, lab testing, etc.; a weight-loss program; daily exercise/bone builders classes; a computer lab; podiatry services onsite; grief support through Hospice; a beauty salon; library, books/CDs/DVDs; Association Café; annual flu clinic; weekly free bakery products; Meals on Wheels daily (not available at all locations because of the federal cutbacks due to sequestration); monthly presentations geared toward health and wellness; delivery of prescription drugs; and, the Office of Aging and Pharmacy Program for low-income seniors.

Space does not permit me to list the many varied programs that our Service Coordinators come up with to meet the varied needs of some 5,000 residents in our 53 buildings. Many of our Service

Coordinators bring to the job college degrees in Human Services, certificates from the National Center for Housing Management as well as Total Quality of Life Managers. Other studies include: Alzheimer's vs. Dementia; Conflict Resolution; Hoarding; Adult Abuse; and so many other detailed courses that enable them to recognize and head off many varied problems that could arise in an elder population.

To say our Service Coordinators are qualified to perform this critical job and that their commitment is so clearly evident would be an understatement. The Community Manager has the overall responsibility for the total operation of the building, including the work of all of the staff and, most important, administering and living within the budget allocated annually for the building.

Of prime importance is keeping the building in tip top shape – always to be ready for the HUD inspector's visit. Executive Director Steve Protulis has made quite clear to all Managers that they must always score in the 90 percentiles in every Real Estate Assessment Center (REAC) inspection.

The Community Manager must keep a precise record of all capital improvements and predict the need for future capital improvements. This includes the needs of the building in general, residents' apartments, and the grounds surrounding the building.

The Community Manager is aptly named as she or he must be extremely active within the community so that our building and its residents are a vital and active part of the community. The Community Manager must know the head of the various pertinent agencies as well as the local politicians and office holders. In fact, many of our buildings are polling places at election time.

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**Elderly Housing Development
& Operations Corporation**

Mission Statement

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

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1580 Sawgrass Corporate Parkway
Suite 210
Ft. Lauderdale, FL 33323
Tel: (954) 835-9200
Fax: (954) 835-0888
Website: www.ehdoc.org

Executive Director's Views

By Steve Protulis

Bipartisan Housing Commission Recommends Federal Policies that Supports Housing Plus Services for Seniors



At the LeadingAge Annual Conference held in October, Nan Roman, a member of the Bipartisan Policy Center Housing Commission, spoke on the Housing Commission's recommendations to support federal policies to promote housing plus services for seniors. She indicated that the Housing Commission was established in 2011, as a bipartisan effort to develop a new vision for federal housing policy by drafting a package of realistic policy recommendations that respond to both the near-term and long-term challenges facing the nation's housing needs. Former HUD Secretaries, Mel Martinez and Henry Cisneros, are two of the four co-chairs on the 21-member Bipartisan Housing Commission.

In its recent report, "*Housing America's Future: New Directions for National Policy*", the Bipartisan Housing Commission, reported that "federal assistance programs currently help approximately five million low-income households afford housing. However, only about one in four renter households eligible for assistance actually receives it. Because demand so far outstrips supply, these scarce rental subsidies are often allocated through lengthy waiting lists and by lotteries."

The Bipartisan Housing Commission recognizes that "the aging of the population will necessitate major changes in the way we operate as a nation, to include the housing sector. While the number of Americans aged 65 and older is expected to more than double between 2010 and 2040, we are still largely unprepared to meet the needs of the overwhelming numbers of seniors who wish to "age in place" in their own homes and communities."

Included among the four key frameworks for federal policy recommendations by the Housing Commission was for a more comprehensive focus on meeting the housing needs of our nation's seniors that responds to their desire to age in place and recognizes the importance of integrating housing with health care and other services.

I was particularly pleased that the Bipartisan Housing Commission recommended the need for better cooperation and coordination between the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Health and Human Services (HHS), a key recommendation of the earlier Congressionally appointed Senior Housing and Health Care Commission that I was honored to be a member.

The Bipartisan Housing Commission reinforces the earlier findings of the Senior Commission that housing plus services will impact future spending on health care and suggests to the Office of Management and Budget (OMB) that such savings be considered in allocating resources to housing in the future. The EHD OC website provides a link to both the Senior Housing Commission's report, "A Quiet Crisis in America" (* <http://www.ehdoc.org/housing-resources/>) and the Bipartisan Policy Center Housing Commission report, "Housing America's Future: New Directions for National Policy.; <http://bipartisanpolicy.org/library/report/housing-america%E2%80%99s-future-new-directions-national-policy>.

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Fighting Against Fraud

We are all prey to criminals who are trying to steal our money, identity or sense of security. Their attempts are made via regular mail, telephone calls or e-mail with offers of money or requests for information. We should all be skeptical of any offers or solicitations. The banks and government agencies will never e-mail, call or mail asking for information they need to “verify”. Those verifications are done when we call them. In the new century many of these frauds come via e-mail. One should never click on a link received via e-mail or open attachments coming from unknown or unsolicited sources.

There are ways you can protect yourself and people you can contact should you suspect a scam or become victimized by one. It is reported that there are over 5 million cases a year so you are not alone. Unfortunately only one in 25 appears to get reported which makes it difficult for the authorities to punish those responsible. Some resources at your disposal include the following:

To report a fraud

Local law enforcement – This should be the first call to file a report if you feel you have fallen victim.

<http://www.stopfraud.gov/report.html> has various sites and phone numbers depending on the type of scam but some of the ones you may need:

To report telemarketing fraud - 1 (877) FTC-HELP (1-877-382-4357)

To report identity theft - (877) 438-4338
Mortgage or Loan scams - 1-800-CALLFBI (225-5324)

Spam or phishing e-mails - spam@uce.gov (Forward the suspected fraudulent e-mail to the email above so they can investigate)

Fake IRS emails or sites - <http://www.irs.gov/uac/Report-Phishing>
Contact Adult Protective Services. Adult Protective Services (APS) is the government-affiliated agency charged with investigating reports of elder financial abuse and offering assistance to victims. To find your state APS office, visit the National Center on Elder Abuse's website at www.ncea.aoa.gov (click on "Find State Resources").

To obtain information
National Fraud Information Center operated by
The National Consumers League,
800-876-7060, www.fraud.org.

Wise Giving Alliance

Check the records of national charities through this program operated by the Better Business Bureau. Visit www.give.org or call 703-276-0100.



Is There Another WayContinued from page 1

Program remains the best federal housing program to assist non-profit organizations to provide affordable supportive housing for low and moderate income older persons, we believe that the present political situation requires creative means to meet the critical need. We will continue to work with our partners, including Leading Age and NLIHC, to restore funding for Section 202 senior housing, as well as to explore alternative means to fund affordable senior housing.

Celebrating 30 Years

Chateau Cushnoc—Augusta, Maine

The 30-year luncheon included guests from John Marvin Towers, Steve Protulis, Augusta Mayor, William Stokes, City Councilmember Pat Paradis, Kate Hanley, and Carmen Arango of EHDOC.

Resident, Eleanor Sawyer, was acknowledged as the eldest resident at 102 years. Ada Arnold celebrated her centennial birthday and Ed Henry was presented with a trophy for 30 years of residency. Terry Redlevske presented a large “EHDOC” flag to Steve Protulis.



Augusta Mayor, William Stokes & Resident, Ed Henry

Torre Jesus Sanchez Erazo—Puerto Rico

On July 31, 2013, residents and staff celebrated 30 years and honored 3 residents that have been in residency for the entire 30 years.



Introducing *Fitch's Facts* in Loving Memory of Bill Fitch (former EHDOC Safety Advisor)



Stove Safety and the new Safe T-Element

Safety Tips for Using Stoves

The season is changing and many of us spend more time indoors, dust off recipes, cook more meals at home, and make all sorts of baked goodies for the Holidays to come. It's a wonderful time of year.

And, it's also a time of year when we want to make sure that our stoves are in good working condition and that we exercise caution when using them.

Facts

Did you know? ***The stovetop is the number one cause of household fires in North America!***

According to the National Fire Prevention Association (NFPA) and the U.S. Fire Administration (USFA):

- A kitchen fire occurs every 8 minutes in the United States;
- Unattended cooking is responsible for 70% of these fires;
- Seniors are the highest risk group in North America;
- More than 1,200 Americans over the age of 65 die as a result of fire each year and more than 3,000 are injured due to residential fires;
- Seniors between the age of 65 and 75 have a fire death rate twice that of the national average;
- And adults between 75 and 85 are four times as likely to die from fire.

An electric stovetop element on high and unattended for even a short period of time reaches a dangerously high temperature and is deemed to be out of control.

According to a study done by the National Association of State Fire Marshals ("NASFM") and the Association of Appliance Manufacturers ("AHAM"), stovetop fires are the leading cause of civilian injuries, accounting for more than 400 civilian deaths, \$440 million in direct property damage and over \$2 billion in related costs in the United States.

What Each of Us Can Do To Stay Safe

There are some important, simple things each of us can do to avoid injury and fire. They are:

- **THINK** - Stay in the kitchen when cooking with the stove-top electric burner. Do not leave the kitchen to watch TV, to visit a neighbor, to take a nap, to take a bath.
- **CLEAR** - Ensure the countertop around the stove top is clear of packages, papers, etc. before cooking. A clean countertop is a safe countertop. Also, do not store non-cooking items in the oven. A fire could result if you accidentally turned on the oven.
- **ACT** - if you notice any problems with your stove-top or oven performance, report the issue immediately to your Property Management Office.

Introducing... the Safe-T-Element

EHDOC is launching a new program to install Safe-T-Elements in all of our properties. The Safe-T-Element is professionally installed. Once installed, it controls the high end temperature of each burner - and will not allow oils, paper, or other material to ignite and burn.

The Embodiment of Housing With a Heart Continued from page 3

Clubs and other organizations come to and use our facilities for meetings. They include the Aging and Advisory Council, social clubs, church groups, and so many others. In one location, the Community Manager appeared on a radio program describing what makes EHDOC different from every other senior retirement facility. The Community Manager, in effect, in addition to being the manager of the building, the keeper of the financial records and supervisor of the staff, is also the public relations officer, having a relationship with the communities' media companies.

Of utmost importance is keeping the residents abreast of federal cuts that could affect their housing and provision of services. In making sure residents have knowledge of what will affect them, they are able to write, call and communicate with their elected representatives on these important issues. Our residents always respond to the opportunity to demonstrate their civic responsibilities.

I am particularly proud of our residents' responses to those less fortunate, such as the money they contributed to the victims of Katrina, Haiti and more recently to those who were devastated by

Hurricane Sandy. They are currently raising funds for the victims of the Philippines Typhoon. They do not hesitate to share the little they have with those who are trying to put their lives back together.

The one sad note is that virtually all of our buildings have waiting lists of up to five years and more, showing the desperate need for this kind of housing. Congress and the administration must face up to this need by appropriate budgeting, and rest assured that EHDOC will continue to keep this subject alive on Capitol Hill. □



The "EHDOC Family"

VIP Visits

Continuing efforts to bring recognition to and knowledge of the need and importance for senior housing, EHDOC properties invited state officials to socialize, converse, and visit with seniors currently receiving the benefits of EHDOC housing.

Lloyd McBride Court—Millvale, PA

State Representative Dom Costa met with the residents of Lloyd McBride Court for the annual Ice Cream Social. Representative Costa mingled with the residents and spoke to them about issues of concern for seniors that he is working on at the state level. Here he is visiting with resident Milford Reed. Representative Costa makes it a point to visit the building several times a year.



Pine Grove—Pineville, LA

State Representative of District 27, Chris Hazel was invited to give tenants an update on his legislative session and an opportunity for tenants to ask questions about their state programs. After a Q & A session with Representative Hazel, residents felt more positive and commented on his politeness and sincerity of concern.



Prete Apartments—Chicago, IL

Congressman Quigley was in the district and wanted to make an appearance with the residents. His visit took place during a Friday evening activity. Congressman Quigley also took photos with residents who were very happy to see him. He is a frequent visitor.

Community Outreach



Oakwood Apartments— Cheneyville, LA

To say “Thank you”, the Staff at Oakwood Apts. held their annual lunch that honored veterans who represented all branches of military who served at various times including World War II, Korea and Vietnam. Many resident and non-resident veterans attended, including the Mayor of Cheneyville, Derrick Johnson. Here, community partner, Jennifer Wilder of Cabrini Hospice pins the Flag on resident vet, Willie Charles.

AJ DeLorenzo Towers— Bristol, CT

On Sunday June 2nd, 2013 the Southside Brownie Troop came to AJ DeLorenzo Towers with hand shovels, fertilizer and an assortment of colorful flowers. The Brownie Troop decorated the front of the property with beautiful summer flowers. Many of the residents assisted with the planting of the flowers. Many residents enjoyed sitting outside and admiring the assortment of beautiful flowers that enhanced the property.



Steelworkers Tower—Pittsburgh, PA

Annually the residents of Steelworkers Tower conduct a Lemonade Stand for Alex’s Lemonade Stand as a part of their Community Action Project. Alex’s Lemonade Stand is a foundation that assists in research to combat childhood cancer. This year, Steelworkers Tower residents and staff went all out and raised \$800.00 for childhood cancer research. A fun time was had by all.

Bipartisan Housing Commission...continued from Page 2

I certainly support the recent statement of former HUD Secretary and the Bipartisan Housing Commission co-chair, Henry Cisneros, in addressing the connection between housing and health care: “with our nation’s health care system entering a period of substantial change as the Affordable Care Act goes into effect, understanding the deep connection between housing and health care has never been more important.”

He further states that “the federal government also has an important role to play in strengthening the partnerships between housing and health care providers. That’s why the commission recommends that HUD and HHS remove barriers preventing the creative use of residential platforms to meet health care needs as well as encourage health care providers to partner with their housing counterparts to create more integrated service delivery systems. The commission also believes the evidence will show that service-

enriched housing offers significant savings to the health care system. Congress and the Office of Management and Budget should take these savings into account, particularly when evaluating the costs of housing programs that serve frail seniors.”

The final recommendation of the Bipartisan Housing Commission is for the convening of a White House Conference on Aging in Place to draw national attention to the issue of senior housing and to provide a high-level forum for sharing ideas and best practices. EHDOC welcomes the opportunity to participate in this important and timely conference; and encourages the President to convene and Congress to fund it as soon as possible. Not only is an investment in senior housing linked with services a win-win bipartisan position in providing suitable and affordable housing for the dramatic increase in elderly population, but it is also cost effective in saving health and long-term care costs and savings for taxpayers.

Resident Corner

Toledo Zoo Outreach Program

Teamsters Residence, Maumee, OH



The Toledo Zoo has come to visit for the last 3 years summers. They brought 3 live animals, a Madagascar Hissing Cockroach, Blue Tongue Skink, and an Eastern Sand Boa Snake. They also brought 6 samples along: wallaby fur, crocodile and alligator skin, African penguin skin, Asian elephant foot and ivory tusk, polar bear foot and fur, and the fur of a snow leopard. They explained why some of these animals are extinct and answered lots of questions from the tenants and children. Residents participated along with their grandchildren. Both participants and presenters enjoyed snacks and lemonade and coloring activities were provided for the children.

Patriotic Celebration

Village de Memoire Apts., Ville Platte,



Village de Memoire Apartments held their Annual Fourth of July Celebration. The VFW assisted with a Flag Raising Ceremony and all residents that are Veterans and spouses of Veterans were honored with American Flags and Certificates. The Village Staff popped popcorn and gave out punch during the outside ceremony. The Mayor, Chief of Police, VFW, Clerk of Court, Registrar of Voters and Tax Assessor, and 911/Office of Homeland Security gave speeches during the ceremony. They also held a red, white and blue balloon release in honor of all Veterans and active military. The Resident Council Association held a bake sale in the front lobby. Contributions from many local businesses, providers and organizations made it possible to also have a hamburger and hot dog bar-b-que as well as a live Cajun Band after the ceremonies.

SARAH Care

Mayfield Manor II, Canton OH



Mayfield Manors began operating the first senior day care satellite program in a HUD independent living property in the area on September 10, 2013. SARAH participants enjoy crafts, games, exercises, computer activities, and making new friends. SARAH Care has a nurse and a certified home health aide keeping the residents active and healthy. The photo shown is Mayfield SARAH Care participants sending a huge THANK YOU to Ohio State Senator Scott Oelslager for pulling some strings to get this unique pilot program off the ground. It takes a lot of collaboration to initiate change, and when EHD-OC partners with State, Local, and Federal legislators every one wins.



The EHD-OC Senior Relief Fund

Elderly Housing, Development and Operations Corporation (EHD-OC) is a fully non-profit organization dedicated to providing safe, secure and affordable housing for our senior citizen residents. The EHD-OC Senior Relief Fund is a direct and important extension of our vital Mission. Our Mission of service is nationwide and supports our current properties and residents, and our future expansions.

For some time now, our government has experienced periodic gaps in funding support for lower income seniors across America. Rental subsidies are at continued risk; and the recent government shut-down only serves to illustrate how fragile the financial support network is for helping low income seniors find and enjoy safe, secure and affordable housing. The EHD-OC Senior Relief Fund, established as an independent 501(c)(3) not for profit fund, distributes capital grants to help senior residents pay their monthly rents when government subsidies fail. We raise money so that we can sustain residency and amenities for our seniors. It's that simple.

How to Give

In order to help the moment when a need is present, the Fund relies on the generous and ongoing support of the extended EHD-OC community. Donations can be made by check or credit card at any time throughout the year; they are tax deductible and matched in part by corporate contributions of our service partners. Please use the envelope attached to the center of this newsletter. Please make all checks out to "**Senior Relief Fund**". You can also visit our website at www.ehd-oc.org and make a donation through PayPal.

Like us on Facebook, follow us on Twitter and ask your family and friends to support the mission. Thank you.