



### Will Federal Funding Cuts for Senior Housing Increase Senior Homelessness?

The National Alliance to End Homelessness (NAEH) recently reported that, "There is troubling evidence that homelessness is beginning to increase among elderly adults."

The NAEH Homeless Research Institute predicts that elderly homelessness will increase by 33 percent in 2020 (44,172 in 2010 to 58,772 in 2020). Taking into account the U.S. Census Bureau projection that the overall elderly population (currently more than 40 million) will double as Baby Boomers age and retire, the Institute estimates that elderly homelessness will more than double by 2050, with 95,000 elderly persons expected to be living without stable housing.

The Institute identifies the economic vulnerability of elderly on fixed income as a major cause of homelessness. "At its root, homelessness is the result of an inability to afford housing. With rising housing costs, elderly households often must choose between housing and basic needs



such as food and medical care."

For most elderly, Social Security is the primary source of income. In November 2014, the average monthly benefit was about \$1,200. Some (2.1 million) very low income elderly may also receive supplemental security income (SSI), that averages \$425 monthly.

As EHDOC Executive Director, Steve Protulis, reported in the last *New Dimensions* article on the widening gap of income inequality, nearly 50 million Americans were poor in 2012 with 16 million living on incomes less than half of the U.S. official poverty level (\$11,011 at age 65 and older).

Federally subsidized housing pays 30 percent of the rent for low-income elderly, leaving some limited resources for other basic living needs. Those on the multi-year waiting list or presently seeking affordable housing, however, may

have a tenuous living situation.

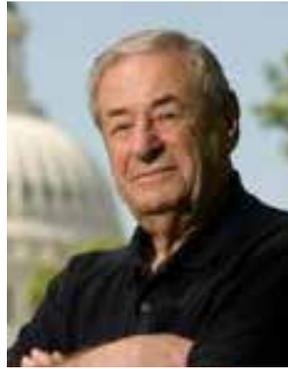
The U.S. Department of Housing and Urban Development (HUD) reports annually to Congress on worst case housing needs. These are "very low-income renters with income below 50 percent of the area median income who do not receive government housing assistance and who either paid more than half of their income for rent or live in severely inadequate situations." HUD identified 1.47 million elderly households as "worst case" in 2011, an increase of 140,000 from 2009, with a prevalence rate among elderly very-low renters of 38 percent.

The national scarcity of affordable units available for renters who need them most continues to worsen. The number of affordable and available rental units decreased to 65 units per 100 for very low-income renters, and 36 units per 100 for extremely

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# A PERFECT STORM

By Morton Bahr, President



AARP studies show that 90% of their members want to age in their communities with friends and family. But with a sharp decline in retirement income due to

reductions in defined benefit pensions and the lack of quality housing affordable to low income seniors, a perfect storm is brewing.

Without a government effort to develop solutions, seniors will be forced to leave communities where they have roots and family in search of affordable housing. In the alternative, they will need to move in with their children, or the truly unspeakable alternative, become homeless.

Our country must move aggressively to create programs to retain retirees and older adults in their local communities where they can continue to live with dignity!

Shouldn't this be a top discussion by the National Governors Association and the Conference of Mayors? President Obama and the Congress have the ability to start this conversation, and can commit the resources necessary to assist the states.

This is the time for leadership. Now is the moment to work together in a way that builds our communities where all residents can grow-up in a safe and wholesome environment, age in place, and enjoy all that their community has to offer.

Why? According to the New York State Office for the Aging (NYSOA), the answer, in addition to the obvious social reasons, is substantial economic benefits to community

and state.

NYSOA identifies key benefits. The “graying” of the U.S. population creates opportunities for businesses to target their products and services to older consumers. In New York State, seniors are providing 47.9 million service hours to their communities, a huge source of social capital to help solve pressing local problems. In addition, engaged seniors tend to be more active, healthier, integrated into community life and most likely not to need expensive institutional level care.

AARP, looking for examples of solutions, selected two northern cities, each with high housing costs and taxes, but each investing in programs and services that make a place livable – mass transit, expanded sidewalks to encourage walking, good health care, and a wide range of mixed-use housing with appeal to low and middle income seniors. Both cities have lifelong learning and cultural activities.

The results are dramatic! Seniors in these communities are not leaving – they are moving in.

To make these types of livable communities a priority nationwide will take a grassroots effort.

Get involved: build coalitions, understand your community demographics, evaluate residents’ perceptions of community strengths and needs, involve residents of all ages, and tell your business and government leaders that they must take steps that foster aging in place and livability for residents of all ages.

Let’s go to work.

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# WHERE HAVE ALL THE LEADERS GONE FOR AFFORDABLE SENIOR HOUSING?

By Steve Protulis, EHD OC Executive Director



In November 2014, the nation celebrated the 50th anniversary of the popular folk group, Peter, Paul and Mary. Many EHD OC residents will recall one of their big hits, "Where Have All the Flowers Gone?" protesting the loss of young soldiers during the Vietnam era.

It occurs to me that the lyrics could be adapted to ask "Where have all the leaders gone." With recent years' cuts to the Section 202 Supportive Housing for the Elderly program, where are the leaders?

Now is the time to convince Congress and other public officials that suitable and affordable housing for increasing numbers of older Americans needs to be a high national priority, and that assisting the elderly, their families, and the community is a civic responsibility.

We have to educate the 114 new members of Congress, who may not be familiar with Section 202 and other federal housing programs that serve low-income seniors. More than half of the 115th Congressional members are millionaires, and may not have had a personal understanding of the struggle that many low-income elderly on fixed income experience daily.

We need to invite Congressional members to visit our facilities so they can see first-hand the sound investment that Congress could make with limited and competing federal funds by assisting non-profit organizations like EHD OC to provide quality, affordable housing for older persons on low and fixed incomes.

While the Section 202 senior housing program has been one of HUD's most successful and cost effective housing

programs, in recent years Congress, justified in part due to the federal deficit, has gradually cut and last year eliminated funding to develop additional units. As a result of funding cuts with the Section 202 program, some non-profit housing providers, including EHD OC, have been forced to seek alternative development funding, as well as the Low-Income Housing Tax Credit, HOME, Housing Trust Funds, and other public and private resources. Each of these funding resources is highly competitive, and none are specifically designed (as the Section 202 program) to serve low-income elderly.

Governors and key state officials must recognize that Section 202 and other affordable senior housing programs linked with health and supportive services can enable older residents to age-in-place, thus deferring or eliminating the need to move to a more expensive nursing home. Finally, we need to develop better partnerships with local media, including TV, press, radio, and local organizations to help make the general public more aware of the critical need for and multiple benefits of suitable and affordable senior housing. The title of the final report of the Congressional Senior Commission, of which I was honored to be a member, was "A Quiet Crisis in America."

Unfortunately, that was more than ten years ago, and there continues to be limited public awareness of this critical need. Our facts and personal stories must be heard and understood on the need to restore adequate federal funding

for the Section 202 and other federal programs that provide suitable and affordable senior housing. We need leadership for affordable senior housing.



**WE NEED TO  
INVITE OUR  
CONGRESSIONAL  
MEMBERS TO VISIT  
OUR FACILITIES**

# HOUSING WITH A HEART...

## **Chateau Des Amis, Ville Platte, Louisiana**

The residents collected a truck load of non-perishable food items and household goods to help needy seniors and families.



## **Council Towers, Miami Beach, Florida**

Council Towers celebrated its 35th anniversary with an extravaganza that included a sit down dinner, live music and dancing and a beautiful cake in the shape of "35." Left to right: City of Miami Mayor Philip Levine and Steve Protulis, Executive Director, EHDCC.



## **Steelworker Tower, Pittsburgh, Pennsylvania**

A Veterans Appreciation Celebration for Steelworker Tower Veterans. From left to right starting in back: Paul Woods, Emmett Cooper, Robert Scheutz, Ronald Scott, Will Smith, Margaret Mathews, Stephen George, Albert Gastion Jr., James Jones, Joseph Blakeley, Walter Brown, guest, Joseph Vearnon, Willie Cooper.



## **Earl M. Bourdon Centre, Claremont, New Hampshire**

Canisters were filled with recycled tabs donated from residents, guests and the community as part of the "TABS FOR TAYLOR" campaign, which turns tabs into dollars to purchase medical equipment and assist children and families with medical challenges at Shriners' Hospital. Taylor Honeycutt, a young patient, was honored.

# EVERY DAY AT EHDOC RESIDENCES



## Edward Romero Terrace, Albuquerque, New Mexico

Residents hand crafted dolls for the preschool classroom at PB & J Family Services, helping children who are physically and emotionally at-risk.



## Torre Jesus Sanchez Eraz, Bayamon, Puerto Rico

Residents raised \$200 for the Susan G. Komen breast cancer campaign, depositing donations into an adorable piggy bank that was presented to the Foundation. Left-to-right (front row) Susana Marrero, Aida Ortega, Edna Jove, Milagros Franco, Betsy Vázquez, Mario Rodríguez, Teresita Vélez and María Maldonado. Left-to-right (back row) Gladys Rosario, Luz Vázquez, Santa González, Esline Wilson, Rosa Burgos and Noraida Rosado.

## A.J. DeLorenzo Towers, Bristol, Connecticut

Reyes Cubiles, a self-taught knitter from Spain, created and donated several blankets and hat sets to a local group home for adolescent mothers who are struggling to complete their education while caring for their newborns.



## Our Lady's Manor, Alexandria, Louisiana

Veterans Day was filled with patriotism when resident veterans were honored with a presentation of the colors and a twenty-one gun salute. The national anthem was sung by resident Leone Gardner.



## Lakeview Apts., Bath, New York

Sergeant Henry "Hank" Coil, a WWII & Korean Army War Veteran and resident of Lakeview II, was given a surprise 95th birthday party. Residents, friends, his wife Anna, family, and local dignitaries attended, as well as Veterans from the community.

## 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.

## 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.

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## FINANCIAL CRIMES AGAINST THE ELDERLY

There are two general categories of financial crimes against the elderly: fraud committed by strangers, and financial exploitation by relatives and caregivers. Elders may seem to be easily targeted due to the stereotypes of being poorly informed, being alone, and potentially suffering from mental deterioration. Furthermore, most seniors do not know the warning signs and indicators of financial fraud, and make their decisions based on either a promise to receive goods and/or services, or on advice from someone they trust.

Researchers agree that elder fraud is gravely underreported. The underreporting of these crimes makes it difficult to apply problem solving, and the opportunity to form community partnerships lessens. One way to decrease elder fraud is to educate seniors on the warning signs and indicators of financial crimes.

Crime prevention efforts have identified a number of warning signs and indicators of both consumer fraud and financial exploitation, since the means of committing the two types of crimes are different. The following warning signs and indicators are not fully inclusive.



### Warning Signs of Consumer Fraud

- Excessive number of magazine subscriptions
- Checks and withdrawals that the elder cannot explain
- Unsolicited phone calls from marketing companies offering fantastic opportunities.

### Indicators of Financial Exploitation

- A recent acquaintance expressed interest in finances
- A care giver or relative has no means of support and is overly interested in the elder's financial efforts
- Checking account and credit card statements are sent to a relative or caregiver and are not accessible to the elder.

Resource: United States Department of Justice – Community Oriented Policing Services (COPS)



## EHDOC WELCOMES TWO NEW BOARD MEMBERS



**M. Hapgood**

Miles Hapgood is a senior member of the acquisition department at Stratford Capital where he is primarily responsible for the origination, acquisition and analysis of affordable housing investments.

He has over 33 years of experience working in the affordable housing industry. Prior to joining Stratford Capital, he was a principal at MMA Financial responsible for analyzing, negotiating and closing acquisitions of affordable multifamily properties financed with low income housing tax credits. While at MMA Financial, Mr. Hapgood was involved in numerous other aspects of the real estate investment industry including senior housing development, acquisitions of general partner interests and real estate operating companies, asset management, and real estate workouts.



**C. Shelton**

Christopher M. Shelton was appointed vice president of CWA District One on March 31, 2005, elected vice president in August 2005, and re-elected in June of 2011. He was elected by his colleagues on the CWA staff for two terms on the CWA Staff Union Executive Board from 1996 until 2000.

Chris served on the Board of Governors of the United Way of Tri-State, and now serves on the Regional Operating Committee of the United Way of America. He serves on the Board of Directors of the Alliance for Employee Growth, is the elected vice president of the New York State AFL-CIO, and serves on the Executive Council of the New York State AFL-CIO.

### Federal Funding Cuts Continued from page 1

low-income renters. The intense competition and difficulty of finding affordable housing is underscored in the recently released *Out of Reach 2014* report from the National Low-Income Housing Coalition (NLIHC.) "Finding a decent, affordable home is a challenge for all renters, but the poorest households have very few options."

NLIHC points out that, "the supply of subsidized rental housing is also steadily shrinking, with a loss of 10,000 public housing units each year." While extremely low-income may be eligible for federal or local subsidized housing assistance programs, these programs are in high demand so that "three-quarters of eligible households go unassisted. Low income households that desperately need housing find themselves on years-long waiting lists, or find that waiting lists for affordable housing in their area are closed entirely."



With these recent reports as background, it is difficult to understand why the 114th Congress essentially provided funding only to maintain operations of existing Section 202 senior housing facilities. While this may be comforting news for those fortunate residents currently in Section 202 senior housing, as are most of EHDOC facilities, it is discouraging for those on long waiting lists. Congress did not provide any additional funding to develop and expand the supply of Section 202 Supportive Housing for the Elderly - the only federal affordable housing program specifically for low-income seniors.

Will lack of funding to develop Section 202 senior housing contribute to the projected increase of senior homelessness? It will be a challenge facing the next Congress in determining our national priorities. We need to help educate members of the 115th Congress on the needs and benefits of Section 202, and other federally assisted housing programs, that help the growing number of low-income 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

### Piazza Apartments

Fontana  
59 units • 4 story

### Minerva Manor

Fontana  
*Opening Summer 2015*  
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 Fraser Towers

Winter Haven  
155 units • 14 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

### Stanley Axlrod 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  
*Opening Spring 2016*  
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

### Our Lady's Manor

Alexandria  
104 units • 7 story

### 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

## MARYLAND/ WASHINGTON, DC

### Council House

Marlow Heights  
161 units • 9 story

### Johnson Towers

Washington  
54 units • 5 story

## MASSACHUSETTS

### Robert A. Georgine Tower

Charlestown  
42 units • 6 story

### South Boston

Boston  
50 units • 3 story

## NEW HAMPSHIRE

### Earl M. Bourdon Centre

Claremont  
80 units • 3 story

## NEW MEXICO

### Ed 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 Kenney 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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