



Affordable Housing
For The Elderly

HOUSING WITH A HEART



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ABOUT THE COVER:

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From the President and CEO Melanie Ribeiro



State of Homelessness: 2022

Homelessness is an indicator of need for affordable housing. EHDOD's Chairman Emeritus Morton Bahr had a heart for the homeless and worked tirelessly to advocate for increased senior affordable housing to help alleviate homelessness. Every year in honor of Mr. Bahr's birthday on July 18, our EHDOD communities hold **Morton Bahr Homeless Awareness Day** drives to collect supplies to benefit the homeless in their areas.

The National Alliance to End Homelessness has published its annual study entitled "State of Homelessness: 2022 Edition." The report contains an interactive map showing state by state information and numerous pie charts and bar graphs that allow selection by year or other parameters.

The National Alliance study notes that the Coronavirus pandemic limited data collection during 2021, so many of the findings within the study for this year are still focused on 2020 data. Nationwide homeless counts are expected to be updated in late 2022 or early 2023. Yet the study still presents a sobering read.



Read the full study here:
<https://endhomelessness.org/homelessness-in-america/homelessness-statistics/state-of-homelessness/>



Some outtakes from the study that make us sit up and take notice as we continue our quest to provide more senior affordable housing include:

- In January 2020, there were 580,466 people experiencing homelessness on our streets and in shelters in America.
- People with families with children make up 30 percent of the homeless population.
- Fifty-seven percent of people experiencing homelessness in 2020 were in five states (California, New York, Florida, Texas, and Washington).
- In the lead up to the pandemic, the nationwide poverty rate had decreased for five consecutive years. In 2020, that streak ended and the number of people living in poverty spiked by approximately 3.3 million people.
- In 2020, approximately 6 million American households experienced severe housing cost burden, which means they spent more than 50 percent of their income on housing.

Several of our properties in Florida, for instance, as well as a few in other states have closed their waiting lists. Although this is good because it means our properties are full, it also means that we have seniors waiting for homes and not enough homes to offer them. See the article on page 7 that outlines the state of affordable senior housing and the measures we are taking to source financing for new development. **We will not stop!**

The more subsidized housing we can provide, the more we can do our part to help low-income seniors and even the homeless elderly. And that's what "Housing with a Heart" is all about.

EHDOC Roundup

Exciting
News!



National Service Coordinators Appreciation Day

On September 19 for National Service Coordinators Appreciation Day, we held a Zoom Party to celebrate our amazing Service Coordinators! Manuel del Valle, Regional Service Coordinator along with the Home Office staff distributed personalized Years of Service awards for 5, 10 and 15 years, and fun raffle prizes including gift cards, a backpack, a mini smart watch, and a coffee maker. Deborah Mansfield, Service Coordinator for Stonington Arms in Pawcatuck, CT won the annual EHDOC President & CEO award for Service Coordinator of the Year.

Congratulations, Deborah!



Vendor Excellence



We extend our EHDOC appreciation to vendor All Star Engraving for supplying us with EHDOC promotional marketing products and shirts for our managers conferences.

Thank you to owner Doug Giordano!

Increased Social Security and Reduced Medicare Fees...

Are They Enough to Help Vulnerable Seniors?

Thank you to EHD OC Special Assistant Larry McNickle for his contributions to this article.

In October, the Social Security Administration announced a cost-of-living adjustment (COLA) increase of 8.7 percent to Social Security payments that represents the highest increase the Social Security Administration has approved since 1981 (when payments increased by 11.2%.) **This means seniors will receive an average monthly increase of approximately \$144.**

While the increase in monthly Social Security payments is intended to help seniors keep up with inflation and is greatly needed and appreciated, some question whether it is sufficient for many seniors, particularly for those who will receive less than the average monthly payments. For instance, some women whose work history may include part time work, combined with the unfortunate but real gender pay gap differences over their years of employment will receive less than others, making day-to-day expenses a continued challenge.

For many seniors living on fixed incomes, particularly during high inflationary times, this COLA increase is essential since many seniors rely upon Social Security as their primary or only source of income. According to Cristina Martin Firvida, AARP Vice President of Government Affairs, Social Security makes up the entire income for one in five older households and half of the income for 42 percent of all seniors. Seniors are heavily dependent on Social Security – over 16 million aged 65 and older rely on Social Security benefits to stay above the poverty line.

A recent article in *The Hill*, “*Why seniors may struggle to meet budgets even with a Social Security COLA boost*” by Ginna Melillo, points out that half of older women living alone are poor according to federal poverty standards or don’t have enough money to afford essential expenses. Last year, those aged 65 and older were the only age group to experience an increase in poverty. She cites Ramsey Alwin, President and CEO of the National Council on Aging (ACOA), who said, “While this increase is historic and needed, it is also inadequate for the millions of older Americans who face skyrocketing housing and health care costs across the country.”

Health Care Cost Reductions

In addition to the increase in Social Security payments, the Administration also reduced the Part B Medicare premiums by about 3 percent. Medicare Part B premiums which cover physician and outpatient services are automatically deducted from Social Security checks. Similar to increased Social Security payments, these reduced Medicare fees represents both good news and bad news for many seniors.

A recent *Washington Post* article, “*Dissecting White House Spin on Social Security and Medicare*” by Glenn Kessler, reports that while the Medicare Part B fees will go down in 2023, the two preceding years of 2021 and 2022 saw a sharp increase in premiums. Kessler notes that the monthly premiums were \$170.10 per month in 2022 and will be reduced to \$164.90 next year. However, the premiums had increased in 2022 by \$21.60; therefore, he concludes that the modest fees reductions in the coming year will not make up for the increases from the two preceding years.



In addition, the Inflation Reduction Act enacted this year includes provisions to enable the Administration to negotiate with drug companies for lower Medicare drug prices. And while this may help seniors’ pocketbooks, they can still expect costly out-of-pocket spending for prescriptions.

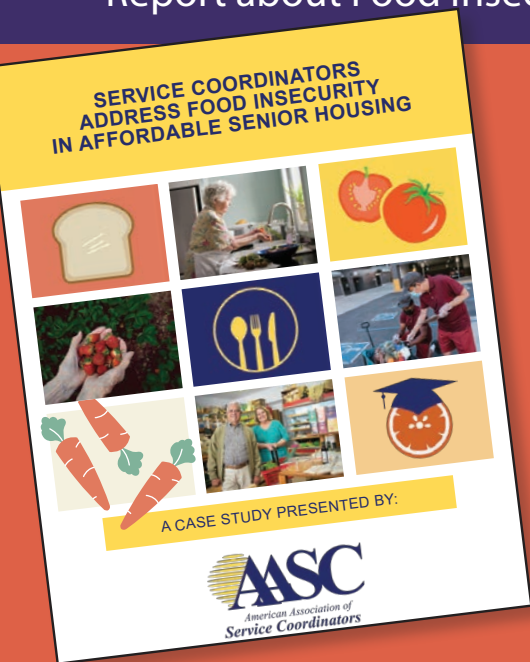
Overall, despite increases in Social Security payments and reduced Medicare fees, housing, food, and health care costs will continue to eat up a large percentage of retirees’ Social Security payments. According to the organization Changing America, some seniors are reducing their meals to one meal per day, and sometimes do not have enough money to pick up their medication prescriptions. Not taking prescribed medication can then result in new health problems, costing a senior even more. Meeting the payments for food and healthcare costs out of their Social Security checks may not leave enough for rent and other basic needs.

Seniors should not have to make difficult choices between these necessary living expenses. We need public policy makers who understand and support the financial adjustments necessary to meet the realities of the daily budgets of many older Americans, particularly for low-income seniors on fixed incomes experiencing increased costs for health and other necessities.

At EHD OC, we rely on your help with donations to our Senior Relief Fund which we use to help keep seniors from having to make choices between housing, food or medications. Your donations are welcome at www.ehd.org/donate.

Five EHDOC Service Coordinators Featured in American Association of Service Coordinators Case Study

Report about Food Insecurity Measures Submitted to White House Conference



Food insecurity in the affordable senior housing industry is real and continuous. COVID-19 made the issue more serious as seniors hesitated to go out for food and supplies. Service Coordinators have found creative ways to address the issue. The American Association of Service Coordinators (AASC) just completed a case study on how Service Coordinators help seniors access nutritious meals.

Five EHDOC Service Coordinators around the country and in Puerto Rico were featured in the report, which was submitted to the White House Conference on Hunger, Nutrition and Health and will be a staple of the AASC's Congressional advocacy going forward.

To quote the study, "A 2020 report from the Joint Center for Housing Studies of Harvard University found that during the early stages of the COVID-19 pandemic just 4 percent of older adults living in affordable housing had access to food and supplies to quarantine for a week. Researchers found that service coordinators immediately worked to address this by ramping up their meal and food support."

We are proud that our Service Coordinators creative measures were featured and are continuously proud of the work our Service Coordinators do to take care of our seniors.

Kudos to:

Sylvia Garcia

Torre Jesus Sanchez Erazo

Pam Taylor - Worley's Place

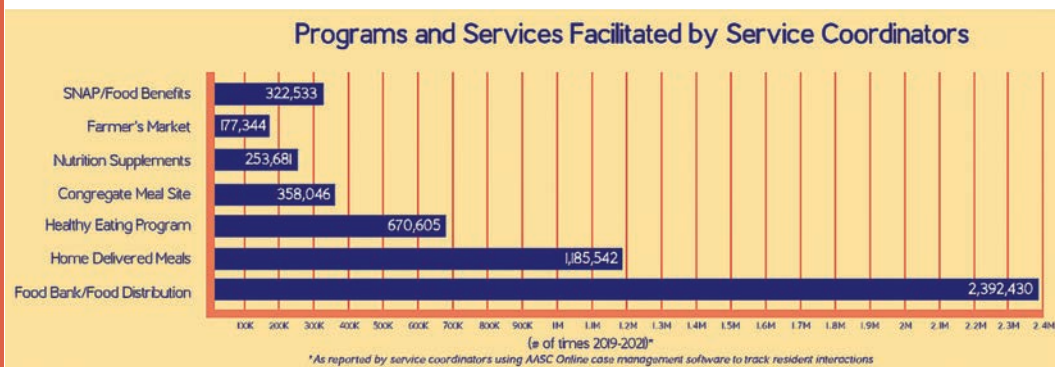
Lena Smith

Clyde Simon Lakeview

Angela Larios - Steel Plaza

Sharon Parsons

Teamsters Residences



Further, the report stated that, "Overall, researchers have found that service coordinators promote resiliency among the residents living on the properties they serve, and this was never truer than during the pandemic."

We've posted some portions of the report featuring our Service Coordinators and a link to the full report at www.ehdoc.org/the-latest-from-ehdoc.





Senior Affordable Housing & Supportive Services

By Roland J. Broussard, Vice President of Development

Today, a significant number of seniors are economically challenged. More than a third of all seniors in the U.S. have annual incomes below 200% of the national poverty level (\$13,590 for individuals in 2022). This number will certainly grow in the near future as many Baby Boomers on the verge of retirement face declining home values, decreased earnings, rising debt, and depleted savings, with little time to recoup their losses. The long-term picture is even less encouraging, given the aging of the population. By 2050, the number of individuals 65+ in the U.S. will double, and one out of every four will have reached 85+.

A growing number of elderly households are burdened by growing housing costs. Older adults are more likely than their younger counterparts to spend more than 30% of their household income on their homes. Almost half of the poorest seniors (those earning less than 50% of the area's median income) pay more than half of their income for housing. For every unit of HUD Section 202 housing that becomes available, ten (10) seniors are waiting. And while federal housing programs are meeting only a tiny fraction of the growing need, funding for rental subsidies and new housing production is being slashed at every turn.

These uncertain trends greatly strain older adults, family caregivers, and the U.S. health and long-term care systems. Research shows correlations among age, race/ethnicity, income, chronic illnesses and disability, resulting in higher health and long-term care service utilization and costs. While older adults have an overwhelming desire to age-in-place, extremely low and low-to-moderate-income seniors face the dual challenge of finding affordable housing that can accommodate their changing needs and support their health and quality of life as they grow older.

As EHDOC looks toward the future, we continue to pursue a myriad of financing sources to preserve our existing aging housing inventory and to develop new affordable housing by utilizing HUD Section 202, HUD 223(f), HUD 221(d)4, IRS Section 42 low-income housing tax credits, tax-exempt bonds, and private funding. These types of housing programs have been proven to be very effective and sustainable while linked with tailored health and supportive services for meeting the growing needs of lower-income seniors. As a leader in the affordable housing arena, EHDOC remains committed to staying 'front-n-center' to think outside the box and face this crisis head-on to ensure that no senior is left without quality, safe, affordable housing they can call home.



Regional Maintenance Team Keeps Communities in Top Shape

EHDOC's Regional Maintenance Team travels around the country to ensure that our properties are HUD and Tax Credit compliant and secure. **Todd Hughes, Kenneth Wolfenden** and **Wayne Rose** oversee all maintenance personnel to provide quality aging-in-place environments for our seniors.

Recent activity for the three Regionals has included installing key boxes in all properties to improve security and protection. A key box is a safe for keys, with a tracker. These may be accessed by staff if a resident can't get into their apartment. These keyboxes have a fingerprint scanner and code for access. Management can monitor who checks out a key and how long they have it. This provides a backup to security cameras.

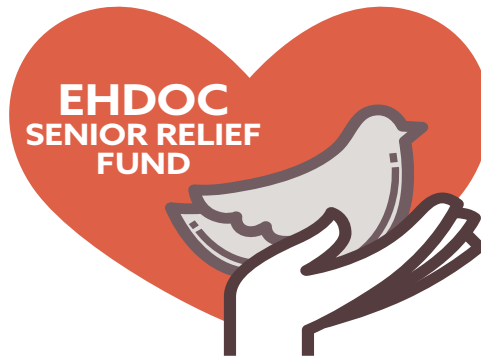
Preparing properties for REAC (Real Estate Assessment Center) inspections is also a large portion of the Regional Maintenance role. REACs are periodic inspections conducted by HUD that help ensure that properties are sanitary, safe, and functional. The common areas, grounds, and resident units are inspected. The higher the score, the less often the property inspection is scheduled, which ranges from annually to once every three years. It is a team effort by the Maintenance Department and on-site staff to keep our communities REAC ready year-round. EHDOC's goal is a score of 90 or above. The Regional Maintenance Team helps us achieve that. Properties who pass their REAC inspections are recognized by the Home Office with a gift basket in appreciation for their hard work.

A project this year for the Regional Maintenance Team has been working with the Home Office to examine and improve the maintenance policies and procedures within our buildings to enhance the quality of service that our seniors receive. We're grateful to our dedicated Regional Maintenance Team for providing "Housing with a Heart" maintenance support for our seniors! Melanie Ribeiro, President and CEO, commented, "One of the best decisions I've made since I took over this role was promoting these wonderful men to help us bring EHDOC to the next level. Sending a big special THANKS from me to them!"



Please Donate Today

The Senior Relief Fund is the support that our senior residents rely on. The fund helps not only with food and necessities but helps new senior applicants pay initial rent. Senior Relief Fund assistance keeps a senior from having to make a choice between housing, food or medications.



amazonsmile
You shop. Amazon gives.



Your purchases can benefit our Senior Relief Fund!

The holidays are almost here. **When you purchase on <http://smile.amazon.com> for your friends and family, you can be helping EHD OC's Senior Relief Fund.** Just select Elderly Housing Development and Operations Corporation as your favorite charity. You'll be spreading joy for the holidays to benefit our seniors, at no extra cost to you!

Type in our special login to begin helping today while you shop:

<http://smile.amazon.com/ch/65-0665009>

Donations are tax deductible and can be made by check or credit card. Visit **www.ehdoc.org/donate** to make your donation.

THANK YOU.

Yes, I want to support the **EHD OC Senior Relief Fund.**

PayPal

Amount enclosed \$ _____

Name: _____

Organization: _____

Address: _____ City: _____ State: _____ Zip: _____

Tel: _____ Email: _____

Please make your check payable to the EHD OC Senior Relief Fund or you can use our secure website: **www.ehdoc.org/donate**.

Please mail your check to:

EHD OC | Cornerstone One | 1200 S. Pine Island Road, Suite 725 | Plantation, FL 33324

MISSION STATEMENT

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



HOUSING WITH A HEART

is a publication of Elderly Housing Development & Operations Corporation.



Elderly Housing Development & Operations Corporation

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TTTTT



Mosaico Celebrates Inauguration

to a Latin Beat

On Thursday, October 27th, the lobby and Community Room of EHDOD's new property, Mosaico, came to life with music and fun during the property's Latin-themed Inauguration Celebration. The Celia Cruz Allstar Band played live for the residents who danced the afternoon away, demonstrating their moves with salsa and conga lines.

We were pleased to welcome City of Miami Mayor Francis Suarez and the area's City Commissioner, Alex Diaz de la Portilla, who came to help the residents celebrate.

Sponsors for the event were most appreciated, and included Omer Pardillo of the Celia Cruz Foundation who generously donated the band's time, and United Healthcare Systems which provided refreshments and food.

A special recognition was given by the residents to EHDOD staff and Melanie Ribeiro, EHDOD President and CEO, as well as Paulo Melo, Principal for Integra.





**CHATEAU
DES AMIS**
Ville Platte, LA

On October 17, we held a Breast Cancer Awareness Event. Residents enjoyed playing Bingo and listened to a presentation on Breast Cancer Awareness with Ville Platte Home Health. Pink dessert and pink gifts were provided.



Community News

PRETE APARTMENTS

Chicago, IL

The tenants in our community love to dance. We connected a computer to the TV in the Community Room and showed dance tutorials that we found online. The first dance that we learned is called the Cupid Shuffle. We dance for 10-15 minutes, then we rest, then we dance again. It is great exercise for our seniors, not to mention a lot of fun!



CLYDE F. SIMON LAKEVIEW I & II

Bath, NY

We held a Pumpkin Decorating Contest in October. Our residents were very creative! Art supplies included paint, yarn, fabric, construction paper, fake eyes, leaves, spiders, pipe cleaners and more – even some perky pink hair rollers! Residents voted on their favorite decorated pumpkin. The winners were announced at our Halloween Party. The pumpkins added a colorful Halloween scene to our community.



SPRING ROCK PARK

Leeds, ME

Kathy Shaw of Valley View Farm in Auburn, Maine, generously sets up a monthly Farm Stand experience for our residents to enjoy. Our Spring Rock Park resident Beatrice Leonard is shown making selections from her annual free \$50 worth of fresh vegetables. This was our September visit.



HOUSING WITH A HEART...



MORSE MANOR

Morse, LA

Morse Manor held a Back-to-School Bingo with residents having to donate at least one back-to-school item to participate. As usual our residents went above and beyond with donations. We dropped off the supplies to Morse Elementary.



SUNSHINE CENTER

Sunshine Center

We held our 1st Annual Pumpkin Painting to celebrate October. Contributing the painting supplies and pumpkins were Kayla Stephens from Hospice of Leesville, as well as Patches Dixon whose mother Lisa Waldrop lives in our community. Our residents enjoyed using their creativity to give their pumpkins some personality!



CHATEAU DES AMIS

Ville Platte, LA

Chateau Des Amis celebrated National Pet Day on August 24. The residents who own pets took pictures with their furry friends that bring them companionship filled with unconditional love, joy and happiness.



SAVOY HEIGHTS

Mamou, LA

Savoy Heights received a donation of books from the Mamou Public Library. Tenant Janice Guillory who enjoys reading was so excited to place the new books in our upstairs lobby on the bookshelves for everyone to share the passion. Our old books were placed throughout the Parish by staff members in several of the "Little Free Library" Book Donation stands.



JOHN PIAZZA APARTMENTS

Fontana, CA

On October 19, residents were invited to honor and remember their friends, family and neighbors that have passed away by building their own personal memorial lanterns. Residents were provided with mason jars, stencils for crafting, painting markers, and other craft supplies. Information was provided on how to manage grief and begin healing.



...EVERY DAY AT EHDOC RESIDENCES



MAYFIELD MANOR I, II & III

Canton, OH

On October 15, our resident Thomas Shockling organized our Fall Tea Party using his beautiful teapot collection. Mr. Shockling provided tea and snacks for our residents, who enjoyed the lovely collection of teapots, the food and socializing. Thomas enjoys hosting this annual tradition and we look forward to the next one!



STEEL PLAZA

Los Angeles, CA

Our resident Man Kim turned 100 Years old on October 18. The Resident Association and Service Coordinator celebrated Man Kim in her home with a private and socially distant gathering. The Residence Association provided a birthday cake, coffee, card and flowers. Man Kim shared that her next goal in life is to live another 20 years! She shared that her secrets to a long life are exercise, eating well and living with peace and no stress.

Stand Tall for Fall



Did you know that bad posture increases our risk of falls? It can also cause pain, and cause us to lose flexibility and strength, another road to injury. Here are some tips for good posture to help you to stand tall this fall.



Standing

Your head, neck and spine should be a vertical straight line. If you have an object in your hand, like your phone, raise it closer to your eye level so that your neck and head stay in alignment with your spine.

Walking

Your head should be up in a vertical alignment, with your neck and back straight. You should be able to picture a straight line starting at your ear, through to your shoulder, hip, knee and ankle.

Sitting

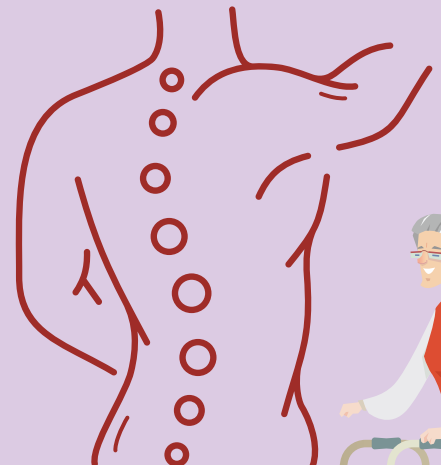
With feet flat on the floor, your legs and spine should be at a 90-degree angle, with your head and neck in vertical alignment with your spine. Sitting up tall in the chair, lift your ribs, bring your shoulders up, back, then down.

Be sure to look for simple muscle-building exercises you can do to help your posture, including shoulder rolls, shoulder blade squeezes, chin juts, cat and cow, spinal extensions, and more.



Benefits of Good Posture

- Fewer headaches
- Better balance to prevent injuries
- Back relief
- Better digestion
- Reduces fall risk
- Improve blood flow
- Enhance cognitive function
- Better oxygenation leading to improved mood and perception





*Forever In
Our Hearts*

STEVE PROTULIS

December 19, 1941 – April 19, 2021



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

Mosaico

Miami
271 units | 13 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

Steve Protulis Tower East

Miami
50 units | 5 story

Steve Protulis Tower West

Miami
69 units | 7 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
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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