On July 9th, Rhode Island Housing convened the fourth of seven focus groups to collect public feedback and ideas regarding the 2010-2015 Consolidated Plan, a strategic plan that serves as a funding application to the Department of Housing and Urban Development to support numerous housing programs across the state.

This document includes:

- a summary of the Housing for Elderly Citizens discussion
- a list of acronyms and terms commonly used regarding Elderly Housing
- a list of the participants

The presentation, the 2005-2010 Consolidated Plan, and a list of commonly used terms and acronyms can be found at [www.rhodeislandhousing.org](http://www.rhodeislandhousing.org).

1. What trends are emerging and what is important to take into account?
   - Long wait lists for affordable units
     - Slow development of new projects, maintaining wait lists
     - Elderly are forced to move into regular public housing units
   - Families who had been supporting elderly parents are in foreclosure or losing income
     - Can no longer provide housing
     - Can not provide financial support
   - Slow development of new projects
   - Growth in numbers of homeless seniors
   - Grandparents raising grandchildren face numerous obstacles
     - Transition to elderly housing requires grandparents to give up Section 8 vouchers
       - Financial difficulty
     - Many elderly developments lack the space for elderly people with dependents
       - Also, some have rules against children living with their grandparents in those subsidized units
   - Problems arise when disabled and elderly housing units are in close proximity
     - Different populations with different needs, lifestyles
   - Growing Hispanic and other immigrant populations may have worked for many years without receiving Social Security payments and now cannot qualify for Medicaid or other programs
     - Latino community is especially underserved due to language barriers and rapid population increases
   - Aging housing stock
     - Elderly have difficulty repaying re-financing loans that they may need for housing upkeep
   - Increased need for affordable assisted living, dementia care
- Aging Baby Boom population has different needs and wants
  - Aversion to big-box elderly housing
  - Want internet, computer capability, wireless connectivity, technology availability
  - There is a need to identify the needs of the population that will qualify as elderly within the next decade
- Elderly population is remaining active, mobile, healthy for longer
- Fixed incomes vs. escalating costs of living
  - Rising property taxes
  - High costs are forcing elderly to relocate to other areas like Florida, North Carolina
- Increase in long-distance care-giving
  - Relatives living out-of-state are hiring caretakers and providing financial support to elderly citizens in Rhode Island
  - Eldercare Locator
- Elderly citizens want to age in place
  - Give seniors options other than nursing homes
    - Where do agencies direct people diverted from assisted living?
  - Requires more services accessible in their homes
  - More live-in aides
  - How can programs be more accessible to people who want to remain in their homes, cannot drive?
    - Will the Global Medicaid Waiver provide the needed flexibility?
- The Green/Smart Growth movement has many aims which are good for elderly housing
  - Compact and walkable
  - Prevents isolation from community, services, activities
- Towns are beginning to embrace mixed-use zoning
  - Combines services, commercial, residential space
    - Good opportunity to develop elderly units near the services they need
- Current housing market means that elderly people who need to sell their homes are unable to find buyers and can’t cover costs or transition to assisted living
- Increasing healthcare costs
  - The Medicare “donut”
  - Many seniors are being forced to choose between medication, their homes, food on the table, and other necessities
- Many individuals fall into gaps between service cut-offs
  - Not sick enough for nursing/hospital, but unable to live alone and can not afford assisted living
  - Just above income cut-offs so that they do not qualify for certain programs and must look for housing in the next bracket up
    - Financially impossible
    - Are income cut-offs realistic assessments of need and poverty?
- Some seniors have assets (house, savings) but are still on a fixed income and are nervous or unwilling to draw down their savings
  - How do agencies assess financial need
    - Fixed income with assets vs. fixed income with no assets
    - Section 8 vs. public housing
• Programs use different formulas to determine financial situation and need
- Abuse and vulnerability in elderly communities
  o ID theft
  o Abuse, poor care at some facilities or with home services
- There is no affordable, reliable, or efficient long-term care insurance
- Government funding does not give facilities enough funding per consumer to offer the ideal range and quality of services
- Section 8 vouchers often do not meet the needs of seniors who want to live in close proximity to other elderly citizens
- High and increasing demand for RSCs

2. Which additional data sources or publications can provide information on housing for elderly citizens?
- Department of Education
  o Identifying grandparents caring for grandchildren
- Kidscount Factbook
- American Society on Aging – Generations Publication
  o What are seniors looking for in their housing?
    ▪ For designers, builders
- AARP Policy Institute
- Housing Authorities – age data, wait list information
- CIS – diminished capacity to collect data
  o 19 down to 7
- Department of Human Services
  o Surveys of service availability
    ▪ Completed in preparation for Medicaid Waiver reform
- Homelessness tracking systems and shelter demographic information

3. What are potential goals to lay out in the 2010-2015 Consolidated Plan?
- Develop multigenerational housing to allow elderly to care for grandchildren
  o Services need to accompany multigenerational units
- Develop more user-friendly applications for programs like food stamps, especially for elderly citizens for whom English is not a first language
- Identify room for improvement in licensing procedures for service providers
  o Are licensing processes making it difficult for organizations to provide services?
  o How can providers bring their services to poor elderly in public housing?
- Work with architects, funders, builders to ensure that accessibility, elderly-friendly design is incorporated into the construction of the units from the early planning stages
  o Wheelchair accessible, zero-thresholds
  o Eliminate the need for later retrofitting
- Explore the feasibility of developing emergency and homeless shelters specifically for elderly citizens
- Develop units with the space and capacity to accommodate the growing number of live-in aides and full-time nurses
- Evaluate and standardize the age cut-off for elderly status
  - Is 62 the correct age?
- Transform some elderly public housing units into assisted care units
  - Dedicate a floor or series of apartments to more intensive services
- Provide more information to seniors about program eligibility
  - SNAP
  - Other programs which cover out-of-pocket expenses
  - Some eligibility requirements are difficult for seniors to work through
- Work with municipalities, CDCs, and other agencies to improve the siting of elderly housing
  - On transit routes
  - Within walking distance of services
  - Avoid sprawl
- Develop additional Section 202 units
- Support and bolster programs that provide holistic services
  - Diet help, transportation, medical care
  - In Warwick, one facility offers food assistance, laundry, housekeeping
    - But, many cannot get into the program through Medicaid and cannot afford to pay privately
    - Serves approximately 200 seniors currently
- Create emergency housing solutions for elderly
  - Sometimes, seniors need to sell their home, need income, need to move into subsidized units or assisted living but do not realize that wait lists can be as long as 5 years in some municipalities
- Offer estate planning services to seniors which allow them to plan ahead and manage their assets
  - Reverse mortgage assistance
  - Tax abatement programs
  - Program which allows seniors to sign over their house’s deed, allowing it to become an affordable property
- Develop ways to merge funding sources in order to couple community development, housing development, and service provision

Elderly Housing Terms
These terms appear in the Elderly Housing PowerPoint and related discussions. More general terms, which do not appear here, can be found in the “General Terms” document.

AARP: American Association of Retired Persons.

Aging in Place: Not having to move from one's present residence in order to secure necessary support services in response to changing need.

Assisted Living: In Rhode Island, a publicly or privately operated residence that provides personal assistance to meet the resident's changing needs and preferences, lodging, and meals to two (2) or more adults [Rules and Regulations for the Certification of Administrators of Assisted Living Residences (R23-17.4-ALA)].
CIS (Community Information Specialist): Specialist trained by DEA to answer questions, provide information and referral, and offer counsel regarding the issues surrounding growing older in Rhode Island.

DEA: Department of Elderly Affairs.

DHS: Department of Human Services.

FOSH (Foundations of Senior Health): A program run by Rhode Island Housing that enables frail elderly, handicapped, and disabled individuals, who live in Rhode Island Housing-financed developments, to live in the least restrictive environment possible through the provision of home-based aid and assistance.

HCBS (Home and Community Based Services): Specially funded programs that allow elderly citizens to use Medicaid waivers to receive care in their home or local community without being admitted to a long-term care facility.

NORC (Naturally Occurring Retirement Community): By the AARP definition, NORCs are communities that were originally built to serve a mix of families and young households, where low turnover of households has led to the transformation of these communities into neighborhoods consisting largely of older residents who are aging in place. A NORC can be a building or buildings, a single-family neighborhood or a section of a neighborhood. NORCs exist in urban, suburban, and rural areas.

Reverse Mortgage: A loan available to seniors that allows them to turn the equity in their homes into monthly income while maintaining ownership.

RI Global Consumer Choice Compact Waiver: The RI Global Consumer Choice Compact Waiver, or Global Waiver, was approved by the Centers for Medicare & Medicaid Services (CMS) on January 16, 2009. The Global Waiver establishes a new Federal-State compact that provides the State with greater flexibility to provide services in a more cost effective way that will better meet the needs of Rhode Islanders. The waiver is effective from January 16, 2009 through December 31, 2013.

RSC (Resident Service Coordinator): An individual who works with elderly residents of assisted living or other elderly communities to connect seniors with services, activities, and opportunities to maintain their quality of life.

Senior Agenda Coalition: A coalition of activists and groups, which advocate for the elderly, organized to develop a common agenda to improve the quality of life of older Rhode Islanders.

SNAP (Supplemental Nutrition Assistance Program): A federal program that provides food-buying assistance for low-income families.

“The Donut”: Also known as “The Donut Hole”, this term refers to the gap in Medicare’s prescription drug program between the initial coverage limit and the catastrophic coverage threshold, in which the beneficiary pays 100% of the cost for their medication.
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