A Quiet Crisis in America

Appendices

A report to Congress by the
Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century
Appendix A

Endnotes

1 Title V, Section 525(b) of the Departments of Veterans Affairs and Housing and Urban Development, and Independent Agencies, Act of 2000, Public Law 106-74, October 20, 1999.
4 Golant, Figures 42-47.
5 Golant, Table 17.
9 Golant, Table 8. Based on projections using 1999 AHS data.
14 A Profile of Older Americans 2001 AOA http://www.aoa.gov/aoa/STATS/profile/2001/1.html: "Since 1900, the percentage of Americans 65+ has more than tripled (4.1% in 1900 to 12.4% in 2000), and the number has increased eleven times (from 3.1 million to 35.0 million). The older population itself is getting older. In 2000, the 65-74 age group (18.4 million) was eight times larger than in 1900, but the 75-84 group (12.4 million) was 16 times larger and the 85+ group (4.2 million) was 34 times larger."
16 Dr. Stephen Golant of the University of Florida at Gainesville compiled much of the data presented here for the Commission. Dr. Golant's report can be found in Appendix G-1 of this report. In addition to data compilation, Dr. Golant did original analysis of the 1999 American Housing Survey.
18 Golant, Table 18.
19 Golant, Figures 42-47.
20 Golant, Table 17.
21 Figure refers to vacancies in existing units.
25 Golant, Table 8. Based on projections using 1999 AHS data.


Golant, Table 17. The Commission finds a requirement of 730,000 new units to be added to either the 1.2 million number found in the American Housing Survey or the 1.7 million found in subsequent studies, including: Andrew Kochera "A Summary of Federal Rental Housing Programs, Fact Sheet #85" AARP, (2001), 4. The basis for the difference in the two studies results from the age used in each study (i.e. 65+ in the Golant study and 62+ in AARP Fact Sheet study).

When speaking of current or "today’s" housing arrangements, the document is normally referring to conditions in 1999.

Golant, Table 1. See also: American Housing Survey for the United States: 1999" Table 7-12, 416.

For example, for Boston, MA, 50% of median annual income for a single person in 2002 is $25,950, while 300% SSI is $19,620.

A 1999 HUD report estimated that the average waiting list for affordable rental housing was 33 months. Although this data is not senior specific, it is a broad indicator of the length of time that eligible persons go unserved. See: U.S. Department of Housing and Urban Development, "Waiting in Vain: An Update on America's Rental Housing Crisis Washington, DC: U.S. Department of Housing and Urban Development (1999).

Although most seniors qualify for Medicare, the program does not provide the long-term care services offered by Medicaid.

Housing costs for renters include contract rent, utilities, property insurance, and mobile home park fees. Housing costs for owners include payments for mortgages or installment loans or contracts, real estate taxes, property insurance, homeowner association fees, cooperative or condominium fees, and utilities. Dwelling costs do not, however, include costs for maintenance and repairs.

HUD Reports refer to this category as “other problems.”

Households with negative or zero income are not considered as housing cost burdened. Housing costs are compared with the household’s income from the previous year. Households that reported their monthly costs as 100% or more of their past year’s income were included in the “serious cost burden” category.

See: American Housing Survey, 1999, Appendix D.

American Housing Survey, 1999, Table 7-12, lines 64-66.

Those receiving rent assistance are excluded from the analysis.

Based on U.S. Census population projections and Harvard household projections.

Projections are the exclusive work of Dr. Stephan Golant, the Commission's demographic consultant.

American Senior Housing Association, "Senior Housing: Solving America's Long-Term Care Crisis" (1999), 2. According to the report, 82% of senior homeowners own their homes outright. If this trend continues, many senior homeowners will have a valuable asset to leverage to meet their needs.


Timothy Waidmann, Kenneth G. Manton, "International Evidence on Disability Trends among the Elderly." Washington, DC: Department of Health and Human Services, Assistant Secretary for Planning and Evaluation, Office of Disability, Aging, and Long-Term Care Policy (1998). Many studies such as the one cited indicate that while the total population of seniors is increasing, the percent of disabled seniors...
among them is decreasing. The aggregate number of disabled seniors is increasing at a rate slower than the overall population of disabled seniors.


56 The model has two major components: 1) the Pension and Retirement Income Simulation Model (PRISM), which projects work and family history, retirement income, disability, and nursing home use; and 2) the Long-Term Care Financing Model, which projects home care use, long-term care financing and policy simulations.

57 Data sets can be found in Appendix G-1.

58 As discussed earlier, the general maximum eligibility for Medicaid is 300% of SSI, which is roughly about 220% FPL.

59 In 2002, the FPL for an individual in the continental United States was $8,860,250% of which would be $22,150. Source: Federal Register, Vol. 67, No. 31, February 14, 2002, pp. 6931-6933.


63 In the third quarter of 2001, the mean assisted living occupancy rate was 85.5% (Robert Kramer, in an address to the national conference of the National Investment Center in Washington), December 13, 2001. In 1999, the mean occupancy rate was 89.4%.

64 The first three assumptions underlie the nursing home projections of The Lewin Group for the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century.


66 Consistent with earlier tabulations, this report is primarily interested in the demand for assisted living units rather than the existing or future supply of assisted living units. For any given year or period, the supply of assisted living units must be reduced by its occupancy rate and the percentage of units occupied by seniors as opposed to non-seniors.

67 The first three assumptions underlie the nursing home projections of The Lewin Group for the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century.


69 These estimates are expressed in persons rather than units. Thus, they should be somewhat larger than this report’s projections for that reason alone.


75 Housing Research Foundation.


77 National Council of State Housing Agencies. “State HFA Factbook: 2000 Annual Survey Results.”

78 NCSHA.

79 Testimony by Sue M. Harris-Green, Deputy Director, Multi-Family Housing, Direct Loans, Rural Housing Service, U.S. Department of Agriculture, Baltimore, Maryland, 3/11/2002.

80 HUD Website.

81 H.R. 5640, passed December 5, 2000.
In 2001, waiver programs in 49 States and the District of Columbia served more than 560,000 individuals. Arizona is the only State that does not use the 1915(c) waiver because it provides comparable services under another demonstration waiver authority.


CMS website.

HHS-AoA Website.


Lifecycle cost is the total cost of owning, operating, and maintaining a property over its useful life. In this analysis, GAO assumed a useful life of 30 years.

David Smith, Recapitalization Advisors, Boston, MA.


Michael Bodaken, “Preserving and Improving Subsidized Rental Housing Stock Serving Older Persons: Recommendations to the Commission on Affordable Housing and Health Facility Needs for the 21st Century.” March 1, 2002, p. 2. (Appendix G-3 in this report.

Bodaken, Tab 3.

Ability to refinance is defined any Section 236-insured property with rents at or below market (<=110 percent FMR) and other non-236 properties with interest rates of 9 percent.

Prior to 1990, Section 202 financing was available to developers of housing for both elderly and disabled, low-income households. This report focuses only on those properties that are for seniors, and therefore, the total number of units will be less than the number of units for the Section 202 program as a whole.

Other Section 8 is defined as any Section 8-assisted property that is not insured under the Section 202, Section 236 or Section 221(d)(3) BMIR programs. Some of these properties may not have a HUD-insured mortgage.


Many types of structures are built in the factory and designed for long-term residential use. In the case of manufactured and modular homes, units are built in a factory, transported to the site, and installed. In panelized and pre-cut homes, essentially flat subassemblies (factory-built panels or factory-cut building materials) are transported to the site and assembled. The different types of factory-built housing can be summarized as follows:

Manufactured Homes: Manufactured homes may be single- or multi-section and are transported to the site and installed.

Modular Homes: These factory-built homes are built to the State, local, or regional code where the home will be located. Modules are transported to the site and installed.

Panelized Homes: These are factory-built homes in which panels - a whole wall with windows, doors, wiring and outside siding - are transported to the site and assembled. The homes must meet State or local building codes where they are sited.
**Pre-Cut Homes:** This is the name for factory-built housing in which building materials are factory-cut to design specifications, transported to the site and assembled. Pre-cut homes include kit, log, and dome homes. These homes must meet local, State, or regional building codes.

**Mobile Homes:** This is the term used for factory-built homes produced prior to June 15, 1976, when the HUD Code went into effect. By 1970, these homes were built to voluntary industry standards that were eventually enforced by 45 of the 48 contiguous States.

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107 The Lewin Group analyses for the Seniors Commission from the SIPP database.
108 NCSHA, conversation with Jim Thatcher. According to a survey of the State housing agencies in 2000, 22 percent of the total production level of 60,000 units was developed as “seniors only” housing.
111 Jeffrey Sacks, Esq., Brown, Rudnick, Freed & Gesner, Boston, Massachusetts.
112 Rene Rodriguez, Executive Director, Miami Dade Housing Agency, Miami Hearings, January 14, 2002.
113 Recommendations to the Seniors Commission, National Rural Housing Coalition, October 2001.
114 Sue Harris-Green, Deputy Administrator for Multifamily Housing, Direct Loans, Rural Housing Services, Washington, DC, Baltimore Field Hearing, March 11, 2002.
115 Subordination is a loan in a lower priority, for example a second mortgage is subordinate to a first mortgage.
117 Federally subsidized housing includes the following housing programs: Sections 202, 236, 221(d)(3) Below-Market Interest Rate, Section 8 New Construction and Moderate/Substantial Rehabilitation, and 515; conventional public housing, housing choice vouchers, and Low-Income Housing Tax Credits.
118 Some housing projects have the financial capability to use their operating budgets to pay for service coordinator positions. The Commission believes that service coordinators should be included in the operating budgets of all assisted elderly housing developments.
119 Janice C. Monks, Executive Director, American Association of Service Coordinators, Columbus, Ohio Field Hearing, September 24, 2001.
120 Elderly Housing Coalition comments to the Commission, March 15, 2002.
121 Jane Johnson, Director of Housing, Florida Association of Homes for the Aging, Miami, Florida, Field Hearing, January 14, 2002.
126 The Coordinating Council on Access and Mobility was established in 1986 by the U.S. Department of Health and Human Services and the U.S. Department of Transportation. The Council promotes quality transportation services by encouraging the coordination of the program efforts of government and nonprofit human service agencies with public transit and paratransit providers. The Council brings together Federal agencies that fund or purchase transportation services to improve the availability and quality of community transportation services.
128 Golant, Table 1.
129 A forward commitment is a financing tool for multi-unit, service-enriched housing that can make the difference in whether a project is built. Generally, a forward commitment provides the borrower with a locked-in rate for the permanent loan in advance of the property being made available to tenants, and allows developers to know what their debt service will be in advance of construction. Fannie Mae's forward commitment has financed market rate as well as affordable multifamily projects. Freddie Mac has started a forward commitment program on a pilot basis. Freddie Mac's program offers financing to
build or substantially rehabilitate garden or mid-rise apartments with either tax-exempt bond financing or low-income housing tax credits.

130Golant.

131 This refers to the Home Owners Equity Protection Act (HOEPA), and it is one title under the Truth-in-Lending Act. The purpose of HOEPA is to trigger specific disclosures by the lender to the borrower on a home equity loan when the interest rate and other closing costs cross a threshold where the ACT deems the loan to be of “high costs”. It also prohibits or limits certain types of equity lending practices typically used by predatory lenders to drive up the cost of the loan to a borrower.

132HUD Notice PIH 2000-41, Use of Housing Choice Vouchers in Assisted Living Facilities, defines assisted living facilities as those that are designed for residents who have the physical ability to live independently, but need assistance with some activities of daily living. These can include residential care facilities, adult care facilities, congregate care facilities, or group homes.

133L. Earl Armiger, for the National Association of Home Builders, President, Orchard Development Corporation and Elderly Housing Coalition Recommendations to the Commission, Baltimore Field Hearing, March 15, 2002.


136The AARP report that provides this information does not list all nine States that allow a shelter deduction. It does, however, mention the use of this deduction in Idaho, Nebraska, Tennessee, and Utah.

137Mollica and Jenkins, 2001.

138Keith Campbell, President and Board Chair, AARP, Miami, Florida, Field Hearing, January 14, 2002.


141Sharon Bloom, Executive Director, National PACE Association, Miami, Florida, Field Hearing, January 14, 2002.


Appendix B

SUMMARY OF COMMISSION RECOMMENDATIONS

RECOMMENDATION NO. 1
PRESERVE THE EXISTING HOUSING STOCK

1.1 Encourage the preservation, renovation, and refinancing of affordable housing projects.

1.2 Preserve the existing stock of Section 202 units as affordable service-enriched housing and encourage the renovation and refinancing of Section 202 projects.

1.3 Continue to encourage the renovation of our aging public housing stock and allocate resources to housing authorities to provide service-enriched housing.

1.4 Encourage utilization of HOPE VI modernization funds to build new independent and assisted living facilities for seniors and to retrofit housing stock to make the necessary unit and physical plant improvements to better serve senior Americans. Require the development of a relocation plan for seniors that assures each displaced senior an affordable, accessible living unit with appropriate services.

1.5 Congress should fund the modernization and replacement of out-of-date capital items as well as additional space for supportive services and programming.

1.6 Congress should continue to support programs for senior homeowners to maintain their homes and maximize their ability to live there as long as possible.

1.7 Recognize manufactured housing as an affordable housing option and encourage reasonable financing products.

RECOMMENDATION NO. 2
EXPAND SUCCESSFUL HOUSING PRODUCTION AND SERVICES

2.1 The Commission recommends an increase in the annual production of all types of assisted housing in order to meet the needs of future generations of seniors.

2.2 The Section 202 program is the primary production program serving extremely low-income seniors, and funding for this program should be increased to keep pace with the demand.

2.3 HUD should increase the Section 202 per unit funding allocation to cover the realistic cost of development, including the cost of public and administrative spaces. HUD should establish reasonable operating cost standards to cover service coordination and other related expenses.

2.4 Congress should provide greater clarification on the recent changes that permit combining Section 202 and the low-income housing tax credit.
2.5 Amend the low-income housing tax credit program to provide a credit boost of 15 percent for service-enriched senior housing.

2.6 HUD should revise its Section 202 allocation system to more appropriately target geographic areas of greatest need.

2.7 Medicaid funding should be adequate to support quality care. Payments should be consistent with Federal quality standards and should be adequate across all settings.

2.8 Congress should modify rural housing programs to more appropriately serve seniors and fund them realistically.

2.9 Increase the availability of appropriate home- and community-based services in rural areas. Congress should enact a new flexible rural waiver demonstration program that authorizes targeted funds to States and their rural communities.

2.10 The Commission strongly supports existing efforts by Fannie Mae and Freddie Mac to develop single-family programs that meet the needs of elderly who desire to age in their own homes.

RECOMMENDATION NO. 3
LINK SHELTER AND SERVICES

3.1 Congress should take all necessary steps to improve and fund service coordination in federally assisted senior housing.

3.2 Revise the Assisted Living Conversion Program (ALCP) to facilitate its use by housing sponsors.

3.3 The Department of Health and Human Services and the Department of Labor should develop collaborative initiatives to target Work Investment Act and other Federal dollars to the long-term care field.

3.4 Congress should direct the General Accounting Office (GAO) to conduct a comprehensive evaluation of interdepartmental operations between HUD and HHS and give recommendations on how to more effectively coordinate the provision of housing and services to seniors.

3.5 Congress should recognize and facilitate intergenerational living environments.

3.6 Congress should continue to support State and local transportation programs enabling communities and other sponsors to offer private taxis, handicapped accessible vans, ridesharing, and other creative transportation assistance especially in rural areas.

3.7 Congress should expand the Department of Transportation/DHHS Coordinating Council on Access and Mobility to include all appropriate Federal agencies that
can facilitate the removal of barriers to a coordinated, accessible transportation network for seniors.

**RECOMMENDATION NO. 4**

**REFORM THE FINANCIAL DELIVERY SYSTEM FOR HOUSING AND SERVICES FOR SENIORS**

4.1 The government sponsored enterprises (GSEs) need to increase their involvement and become major players in financing housing for the growing number of seniors.

4.2 The Federal Housing Administration (FHA) should meet the challenges of the 21st century by re-aligning existing mortgage insurance programs in order to play a significant role in senior housing and health facility lending.

4.3 Congress and HUD should continue to support and improve the reverse mortgage program and home equity programs.

4.4 The FHA and the GSEs should strengthen efforts to protect seniors from abusive lending practices. Policies to assure security of senior homeowner mortgages should be vigorously enforced.

4.5 HUD should establish higher fair market rent (FMR) standards for units in assisted living facilities and other service-enriched housing than the FMR currently established for comparable independent apartments.

4.6 Congress should increase the Medicaid matching rate for HCBS waiver services, so that States have an incentive to expand services to individuals who live in their own homes or in alternative residential settings, such as congregate housing or assisted living.

4.7 All seniors who receive home- and community-based services (HCBS) under Medicaid should be offered the option of arranging their own services and choosing their own providers, where appropriate.

4.8 Congress should require the States to authorize a Medicaid shelter or housing expense allowance in determining Medicaid eligibility for all HCBS waiver programs, providing necessary Federal financial assistance to states through enhancement in the Medicaid matching formula.

4.9 Congress should modernize Medicare to address the growing needs of seniors with chronic conditions.

4.10 The Department of Health and Human Services (HHS) should explore ways in which State Medicaid programs can increase reimbursement rates paid to providers and ensure that these increases are reflected in the wages of long-term care workers.

**RECOMMENDATION NO. 5**
CREATE AND EXPLORE NEW HOUSING AND SERVICE PROGRAMS, MODELS, AND DEMONSTRATIONS

5.1 Create a clearinghouse of information to gather and disseminate information about State Medicaid programs that deliver HCBS.

5.2 Require HUD to develop and maintain a national database of senior housing.

5.3 Congress should encourage and, as needed, authorize the secondary market GSEs to develop model senior housing demonstration programs that lead to permanent and meaningful change in the delivery of service-enriched housing.

5.4 Fannie Mae and Freddie Mac should develop effective rural programs. Further, HUD’s enforcement of the GSEs’ rural lending goals should take into consideration their effectiveness in providing financing to small, difficult-to-serve rural communities.

5.5 The Federal home loan banks and the Federal housing finance board should identify, and the bank system should promote, ways in which Federal home loan bank system products and authorities can be used to serve the housing and health facility needs of seniors.

5.6 The Federal home loan bank system’s programs should be fully utilized in rural areas.

5.7 Congress should address the need for a prescription drug benefit for seniors.

5.8 HHS should accelerate the transition to permanent programs of those HCBS demonstrations that have been shown to be effective, and encourage the broader implementation of the Programs of All-inclusive Care for the Elderly (PACE) model by identifying and eliminating barriers to its expansion.

5.9 Congress should consider enacting a refundable tax credit available to individuals with disabilities or by families that care for a senior with disabilities.

5.10 Support private sector development of housing with services.

5.11 Congress should consider the creation of a tax incentive for individuals purchasing long-term care insurance.
Appendix C

Biographies of Commissioners

Co-Chair:

Ellen Feingold of Boston, Massachusetts, is President of Jewish Community Housing for the Elderly, nonprofit developer and manager of over 1,000 units of housing for low-income elderly.

Jane O'Dell Baumgarten of North Bend, Oregon, is a member of the AARP Board of Directors, Class of 2002.

Reverend Emanuel Cleaver II, of Kansas City, Missouri, is the Pastor of St. James United Methodist Church, and is a former Mayor of Kansas City.

John C. Erickson of Baltimore, Maryland, is founder, chairman and CEO of Erickson Retirement Communities.

M’Liss Solove Houston of Springfield, Virginia, is president and CEO of MSH Consulting, Incorporated specializing in strategic counsel on a broad base of Federal legislative, regulatory, and policy issues.

James E. Introne of Syracuse, New York, serves as president of Loretto, a nonprofit human service organization providing a range of residential and community support services for elderly individuals in the Syracuse area.

Co-Chair:

Nancy Hooks of Albany, New York, is a Regional Vice President with the American Association of Homes and Services for the Aging (AAHSA).

Diana L. McIver of Austin, Texas, is owner and President of Diana McIver & Associates, Inc., a real estate consulting firm assisting nonprofit housing developers develop affordable housing.

Rita Poundstone of Denver, Colorado, is the Manager of the Supportive Services Program sponsored since 1989 by the Colorado Housing and Finance Authority (CHFA).

Steve Protulis of Washington, DC, is Assistant to the President, AFL-CIO, and Executive Director and Executive Vice President of Elderly Housing Development and Operations Corporation.

James H. Swanson of Phoenix, Arizona, is co-founder, director, and vice president of Paragon Mortgage Corporation.

James T. Sykes of Madison, Wisconsin, is Advisor for Aging Policy, Department of Preventive Medicine, University of Wisconsin.

Harry Thomas of Seattle, Washington, is Executive Director of the Seattle Housing Authority.
Appendix D

Witnesses and Written Submissions

July 30, 2001, Syracuse, New York

Jack Balinsky, Chair, Council Of Catholic Charities Directors  
Roy Bernardi, Assistant Secretary, Office of the Secretary, U.S. Department of Housing and Urban Development  
Kate Cleveland, Housing Project Coordinator, Center in the Park  
Raymond Czachowski, Executive Vice President, NDC Real Estate Management, Inc.  
Dorothy Ginsberg, New Jersey State Department of Health  
William Johnson, Jr., Mayor, City of Rochester, New York  
Frederick Murphy, Executive Director, Syracuse Housing Authority  
Patricia O’Malley, General Counsel, Special Care, Inc.  
Kenneth Pagano, President, Essex Plaza Management Associates  
Arthur Webb, President/CEO, Village Health System  
Robert Yoder, Sr., Past President, Council For Affordable And Rural Housing  
Carl Young, President, New York Association of Homes and Services for the Aging

September 24, 2001, Columbus, Ohio

Nancy Andersen, Manager, Massachusetts Housing Finance Agency  
Sarah Carpenter, Executive Director, Vermont Housing Finance Agency  
James Clifton, Vice President of Economics & Housing Finance, Manufactured Housing Institute  
Bill Colson, President, Holiday Retirement Corp.  
Jeff Ferguson, Executive Vice President, Marriott Living Services  
Cynthia Flaherty, Director, Central & South Ohio Partnership Office, Fannie Mae  
Peter A. Kaprielyan, Vice President of Planning & Marketing, Friends Life Care at Home  
Karen Kerns-Dresser, Chief of Policy & Program, Ohio Capital Corp.  
Joan Lawrence, Director, Ohio Department of the Aging  
Clark Law, President/CEO, Association of Ohio Philanthropic Homes for the Aging  
Jim Logue, Executive Director, Michigan State Housing Development Authority  
Janice Monks, Executive Director, American Association of Service Coordinators  
Jeff Sacks, Attorney, Brown, Rudnick, Freed & Gesmer  
Mark Schulte, Chairman/CEO, Brookdale Living Communities, Inc.  
Harvey Shankman, Executive Director, Eliza Bryant Village  
Thomas Slemmer, President/CEO, National Church Residences  
Patrick Tiberi, Congressman (R-OH)

November 7, 2001, San Diego, California

Jim Brigl, Executive Director, Housing Research Foundation  
Donna Butts, Executive Director, Generations United  
John Durso Esq., Katten, Muchin, and Zavis  
Lee John Felgar, Senior Vice President for Strategy and Development, Volunteers of America  
David Fuks, CEO, Cedar Sinai Park  
Teresa Graves, Director, Senior Programs and Services, SHARP Hospitals  
Mauro Hernandez, Senior Policy Advisor, Assisted Living Concepts  
Laverne Joseph, President/CEO, Retirement Housing Foundation  
Sally Little, Vice President, Southern California Presbyterian Homes  
Anne McKinley, Institute for Applied Gerontology
W. Larry Minnix, President/CEO, American Association of Homes and Services for the Aging
Robert Prath, Advisory Council Chairman, San Diego Aging and Independent Services
Jon Pynoos, Ph.D., Associate Professor of Gerontology, Ethel Percy Andrus Gerontology Center
Margarita Rey, Resident Representative, California Association of Homes and Services for the Aging
Marvin Schachter, Chairman, California Senior Commission
Robyn Stone, Ph.D., Executive Director, Institute for the Future of Aging Studies, American Association of Homes and Services for the Aging
Donald J. Smith, Executive Director, Housing Authority for the City of Los Angeles

January 14, 2002, Miami, Florida

Shawn Bloom, Executive Director, National PACE Association
Keith Campbell, President and Board Chairman, AARP
Alexandria Douglas, Executive Director, Miami-Dade Housing Authority Residents
Pamela Elfenbein, Ph.D., Florida International University
Jose Fabregas, CODEC
Cullen Hayashida, Ph.D., Assisted Living Options Hawaii
Jane Johnson, Florida Association of Homes for the Aging
Rosalie Kane, Ph.D., University of Minnesota
Sandra Newman, Ph.D., John Hopkins University
Ariela Rodriguez, MD, Little Havana Activities and Nutrition Centers
Rene Rodriguez, Executive Director, Miami-Dade Housing Agency
Edward Salsberg, Director, Center for Health Workforce Studies School of Public Health, SUNY Albany
Jeff Taylor, Co-Chairman, National Reverse Mortgage Lenders Association
Fredda Vladeck, Director, United Hospital Fund of NY

March 11, 2002, Baltimore, Maryland

Gary Applebaum, MD, Managing Director and Chief Medical Officer, Erickson Retirement Communities
Patrick Brady, Executive Director, Citizens for Long Term Care
Elijah Cummings, Congressman, (D-MD)
Phil Carroll, President, National Affordable Housing Management Association
Gene S. Foster, Resident, Oak Crest Village
Doris Dake, Resident, GreenSpring Village
Sue Harris Green, Deputy Director, USDA Rural Housing Service, U.S. Department of Agriculture
Jeff Kincheloe, Deputy Director for Government Affairs, National Association for Homecare
David Schwartz, MD, President/CEO, Elder Care Companies
Dan Rexford, Managing Director for Marketing, Erickson Retirement Communities
Norma Wigfield, Resident, Riderwood Village
## Appendix E

### ACRONYMS

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<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>AAA</td>
<td>Area Agencies on Aging</td>
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<td>ADA</td>
<td>Americans with Disabilities Act</td>
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<td>ADL</td>
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<td>AHS</td>
<td>American Housing Survey</td>
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<td>ALCP</td>
<td>Assisted Living Conversion Program</td>
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<td>AMI</td>
<td>Area Median Income</td>
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<td>CCRC</td>
<td>Continuing Care Retirement Community</td>
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<td>Community Development Block Grant</td>
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<td>Centers for Medicare and Medicaid Services</td>
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<td>Federal Home Loan Bank</td>
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<td>Fair Market Rent</td>
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<td>Government Sponsored Enterprise</td>
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<td>Home Equity Conversion Mortgage</td>
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<td>Housing Finance Agency</td>
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<td>HHS</td>
<td>U.S. Department of Health and Human Services</td>
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<td>HOPE VI</td>
<td>Revitalization of Severely Distressed Public Housing</td>
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<td>HUD</td>
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<td>Instrumental Activities of Daily Living</td>
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<td>LIHTC</td>
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<td>Office of Management and Budget</td>
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<td>PACE</td>
<td>Program of All-Inclusive Care for the Elderly</td>
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<td>PHA</td>
<td>Public Housing Authority or Agency</td>
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<td>PRAC</td>
<td>Project Rental Assistance Contract</td>
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<td>REAC</td>
<td>Real Estate Assessment Center</td>
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<td>RHS</td>
<td>Rural Housing Service</td>
</tr>
<tr>
<td>ROSS</td>
<td>Resident Opportunities and Self-Sufficiency Program</td>
</tr>
<tr>
<td>SIPP</td>
<td>Survey on Income and Program Participation</td>
</tr>
<tr>
<td>SNF</td>
<td>Skilled Nursing Facility</td>
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<tr>
<td>SSI</td>
<td>Supplemental Security Income</td>
</tr>
<tr>
<td>SUA</td>
<td>State Units on Aging</td>
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Appendix F

Acknowledgements

The Commission and staff are grateful to the following individuals for their expertise and research skills under temporary assignment to the Commission:

Carissa Janis, Housing Project Manager, U.S. Department of Housing and Urban Development
Enid Kassner, Senior Policy Advisor, AARP
Sylvia Martinez, Associate Director, Policy Development and Analysis, Federal Housing Finance Board
Joanna Ramani, Masters Degree Candidate, John F. Kennedy School of Government, Harvard University

The Commission and staff are appreciative to the following consultants for the research and products they created specifically for the Commission:

Lisa Alecxih, Vice President, The Lewin Group
Michael Bodaken, President, National Housing Trust
Donna Butts, Executive Director, Generations United
Joseph Foote, Joseph Foote Communications
Stephen Golant, Ph.D., Professor, University of Florida
Kathryn Lawler, Masters Degree Candidate, John F. Kennedy School of Government, Harvard University
Robyn Stone, Ph.D., Executive Director, Institute for the Future of Aging, American Association of Homes and Services for the Aging
Robert Wilden, Wilden & Associates

The Commission and staff would also like to thank the following individuals for their contributions to the work of the Commission:

Leonard Allen, Senior Space Management Specialist, U.S. Department of Housing and Urban Development
Diana Aviv, Vice President for Public Policy, United Jewish Communities
Julio Barreto, Jr., Director, Legislation and Program Development, National Association of Housing and Redevelopment Officials
Peter Bell, President, National Reverse Mortgage Lenders Association
William Benson, President, The Benson Consulting Group
Marc Berk, VP, Health Policy Research, Director, Center for Health Affairs, Project HOPE
John Biechman, Vice President, Government Affairs, National Fire Protection Association
Robert Blancato, President, Matz, Blancato & Associates
Colleen Bloom, Senior Policy Analyst, American Association of Homes and Services for the Aging
Delores Braxton, Computer Specialist, Office of Information Technology, U.S. Department of Housing and Urban Development
Kyra Brown, Public Policy and Outreach Director, National Housing Trust
Nelson Burros, Director, Resident Support Programs, The Hebrew Home for the Aged at Riverdale
George Caruso, Executive Director, National Affordable Housing Management Association
Gordon Cavanaugh, Reno and Cavanaugh
Mary Clarkson, Division of Benefits Coverage and Payment, Centers for Medicare & Medicaid ServicesU.S. Department of Health and Human Services
Elizabeth Clemmer, Associate Director, Public Policy Institute, AARP
Richard Corlin, MD, President, American Medical Association
Linda Couch, Senior Legislative Representative, American Association of Homes and Services for the Aging
Harris Davis, Deputy Director, The Elderly Housing Development and Operations Corporation
Mary Jean Duckett, Director, Division of Benefits Coverage and Payment, Centers for Medicare & Medicaid Services, U.S. Department of Health and Human Services
Laurie Mintzer Edberg, Esq., United Jewish Communities

Elderly Housing Coalition:
- Alliance for Retired Americans
- American Association of Homes and Services for the Aging
- Association Nacional Pro Personas Mayores
- Assisted Living Federation of America
- B’nai B’rith International
- Catholic Health Association
- Council of Large Public Housing Authorities
- Housing Research Foundation
- Lutheran Services in America
- National Affordable Housing Management Association
- National Association of Area Agencies in Aging
- National Association of Housing and Redevelopment Officials
- National Association of State Units on Aging
- National Caucus and Center on Black Aged
- National Council on the Aging
- United Jewish Communities
- Volunteers of America

Judith Feder, Dean of Public Policy, Georgetown Public Policy Institute, Georgetown University
Ronald Field, Vice President, Public Policy, Volunteers of America
Sharon Gamache, Executive Director, Center for High-Risk Outreach, National Fire Protection Association
William Gilmartin, Vice President, Jefferson Government Relations
Marianna Kern Grachek, Executive Director, Long-term Care/Assisted Living Accreditation Programs, Joint Commission on Accreditation of Health care Organizations
Debby Greenstein, Consultant
Mary Harahan, Consultant
Sue Harris-Green, Deputy Director, Multi-Family Housing Processing, Rural Housing Service, U.S. Department of Agriculture
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Joanne Hoffman, Director of Housing, UJA-Federation of New York
John Hodge, Executive Director, Brunswick Housing Authority
Lisa Hoos, Executive Assistant, Erickson Retirement Communities
Gerard Howard, Executive Vice President/CEO, National Association of Home Builders
Loral Hullinger, Home-In-Stead, Inc.
Robert Jenkens, Vice President, NCB Development Corporation
Ruth Jones, Ph.D.
Ruth Katz, Deputy to Deputy Assistant Secretary for Disability Aging and Long-term Care Policy, Department of Health and Human Services
Kara Kaufman, National Council of State Housing Agencies
William Kelly, Jr., Attorney, Latham & Watkins
Gavin Kennedy, Social Science Analyst, U.S. Department of Health & Human Services
Karen Kennedy, Computer Specialist, Office of Information Technology, U.S. Department of Housing and Urban Development
Patricia Kohnke, Regional Manager, The Elderly Housing Development and Operations Corporation
Lisa Kosow, Law Librarian, HUD Library, U.S. Department of Housing and Urban Development
Joan Lawrence, Director, Ohio Office of Aging
Susan Lanspery, Ph.D., Senior Researcher, Center on Youth and Communities, Brandeis University
Jeffrey Lubell, Director, Policy Development Division, Office of the Deputy Assistant Secretary for Policy Development, U.S. Department of Housing and Urban Development
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Leslie Marks, Executive Director, National Council on Seniors Housing, National Association of Home Builders
Michael Mazer, Attorney, Krooth and Altman
Shelly Miezwa, Resident Service Coordinator, Boulder Housing Partners
W. Larry Minnix, President and CEO, American Association of Homes and Services for the Aging
Janice Monks, Executive Director, American Association of Service Coordinators
Denise Muha, Executive Director, National Leased Housing Association
Frederick Murphy, Executive Director, Syracuse Housing Authority
Robert Murray, Director of Housing, Association of Ohio Philanthropic Homes, Housing & Services for Aging
Jerold Nachison, Director of Housing, Wesley Housing Corporation of Memphis, Inc.
Kathryn Nelson, Economist, Office of Policy Development, U.S. Department of Housing and Urban Development
Michelle Norris, Chief Operating Officer for Development, National Church Residences
Janet O’Keeffe, Ph.D., Research Triangle Institute
Carol O’Shaughnessy, Specialist in Social Legislation, Congressional Research Service
Christine Owens, Deputy Director, Public Policy Department, American Federation of Labor and Congress of Industrial Organizations
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Timothy Smith, Printing Specialist, U.S. Department of Housing and Urban Development
Judith Sollars, Chief, Space Design, U.S. Department of Housing and Urban Development
Barbara Thompson, Executive Director, National Council of State Housing Agencies
Donald Trilling, Associate Director, Team Leader, Office of Transportation Policy
Development, U.S. Department of Transportation
Joseph Ventrone, Federal Housing Finance Board
Paul Weech, Director, National Housing Impact Division, Fannie Mae
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Aretha Williams, Housing Project Manager, Office of Business Projects, U.S. Department of Housing and Urban Development
Joshua Wiener, Principal Research Associate for the Health Policy Center, The Urban Institute
Diane Wigle, Policy Analyst, Office of the Secretary, U.S. Department of Transportation
Roberta Youmans, Federal Housing Finance Board
Barry Zigas, Senior Vice President, National Housing Impact Division, Fannie Mae

*We are also grateful to the many seniors across the Nation who attended our field hearings, particularly seniors from the housing facilities of the Elderly Housing Development and Operations Corporation.*