

compromising safety or social connections. Numerous cities and states are advancing livability principles through housing, transportation, and walkability initiatives, as well as through ordinances to promote accessibility in private homes. Various nonprofit and public initiatives are demonstrating the benefits of linking housing with long-term care.



### ASSISTING OLDER HOMEOWNERS

At the state level, the principal means of addressing the housing cost challenges of older homeowners is to reduce the property tax payments of those meeting certain age, income, or other eligibility criteria. Property tax relief may come in a variety of forms: homestead exemptions that reduce the appraised value of the home and thus the amount of tax due; circuit-breaker programs that provide tax credits for property tax payments exceeding a specific share of income; property tax limits, caps, or freezes; and deferrals that delay property tax payments until the home is sold or the owner dies. At the federal level, one support to older homeowners is the Home Equity Conversion Mortgage (HECM), managed by the United States Department of Housing and Urban Development. HECM loans are issued by private lenders and insured by the Federal Housing Administration.

The HECM is a *reverse mortgage* that allows principal, interest, and other loan costs to accrue against the value of the home and requires no out-of-pocket payments from owners. The loans thus enable homeowners to tap their home equity without having to make monthly mortgage payments or sell their homes. Reverse mortgages can be particularly helpful to lower-income households holding most of their wealth in home equity.

### CONCLUSION

With the oldest baby boomers now past age 65, growth of the older population - in terms of both number and share - is well on its way. However, the largest impacts of this demographic shift are still a decade or more off as millions more households reach the ages when physical, financial, and social challenges increase sharply. There is still time for the nation to prepare for the evolving needs of older adults by expanding the supply of housing that is affordable, safe, and accessible; providing opportunities for older adults to connect socially yet live independently; and integrating housing and long-term care services to support those aging in private homes. These changes will improve not only quality of life for older adults, but also the livability of communities for people of all ages. Given the scale of the challenges ahead, the time to act is now. [ggd](#) ☺

# Choice

The Newsletter Of AARP Chapter 1952

Warner Robins, Georgia  
 "To Serve - Not To Be Served"  
[www.Choice1952.com](http://www.Choice1952.com)

November 2014  
 Volume 18 - 11  
 Monthly



Meeting Dates/Time: **Wednesday, November 19<sup>th</sup>** (10:00 A.M.) and **Wednesday, December 17<sup>th</sup>** (10:00 A.M.)  
 Location: Wellston Center - 155 Maple Street | Warner Robins, GA 31093

Officers	Names	Telephone	Board Of Directors	Telephone
President	Vacant		Suzanne Burgess	922-2003
Vice President	Frank Gadbois	953-7788	Betty Lou Lovain	922-7774
Secretary	James Erdmanczyk	280-6094	 <p><b>AARP Chapter 1952</b>                  (Since)  <b>November 7, 1974</b>                  *** 40 Years ***</p>	
Treasurer	Benedicta Edge	333-2310		
"Choice" Editor	Greg Davis	318-0471		

### Birthdays For November

Tracy Marshall	1 <sup>st</sup>	Tommy Stalnaker	4 <sup>th</sup>	Suzanne Baer	6 <sup>th</sup>	<b>AARP Chapter 1952</b>	7 <sup>th</sup>
Swarn Arora	15 <sup>th</sup>	David Morton	19 <sup>th</sup>	William Hyslip	22 <sup>nd</sup>		

### Birthdays For December

Lena Trussell	2 <sup>nd</sup>	Nancy Harrison	3 <sup>rd</sup>	Jannie McMullen	4 <sup>th</sup>	Betty Lou Lovain	10 <sup>th</sup>
Mitchell Nasser	12 <sup>th</sup>	William Hancock	17 <sup>th</sup>	Ernest Braun	24 <sup>th</sup>	Larry Burney	25 <sup>th</sup>

### WE CARE

*For each new morning with its light, For rest and shelter of the night, For health and food, For love and friends, For everything Thy goodness sends. Ralph Waldo Emerson (1803-1882). "Blessed are those who mourn, For they shall be comforted." Matthew 5:4 NKJV* We wish health/wellness to all past/current members! [ggd](#) ☺

**Highlights From October's Meeting:** **Guest Speaker** | Ashley Williamson | Development Director/ Houston County Habitat For Humanity. Houston County Habitat for Humanity, with the support of countless volunteers, continues to serve hundreds of individuals and improve the quality of life for families by providing good-quality, affordable homes. As a Christian ministry their mission and operations hinge on the principles of sharing God's love and grace and to promote dignity. Turn rent payments into home equity! **The ReStore** is a new and used building materials store operated by Houston County Habitat for Humanity. Working with the **ReStore** allows businesses to free up storage space, get rid of dead inventory, save labor costs and generate goodwill with customers. Donated items are sold for a fraction of their original prices with 80% of sales directly allocated to Habitat house construction! Earlier this year the **"Women Build"** team played (and continues to play) a key role in house construction projects!



Working with the local Lowe's store in a skill building workshop, several women *"kicked off their heels"* and hammered/ built various header and support structures for future Habitat homeowner Nannetta Tennyson! Does your home need *"A Brush With Kindness?"* Houston County Habitat for Humanity offers help with trim, grading, gutters, exterior painting, landscaping and other home repairs. *Build A Home, Repair A Home, Donate, Shop, Volunteer, Pray!* Houston County Habitat for Humanity has various opportunities to support/participate. Contact Ashley at **478/328-3388** and/or visit their website at [www.HoCoHabitat.org](http://www.HoCoHabitat.org). [ggd](#) ☺



**Special Guest:** **Fe Kennedy Dio** (Benedicta Edge's Daughter) visiting from New York!

**Welcome New Members:** **Bunnie Coker** (Byron) and **Sarah Williams** (Perry)!

Hank shows up at a revival meeting seeking help. *"I need you to pray for my hearing,"* he tells the preacher. The preacher puts his fingers in Hank's ears and prays and prays. When he's done, he asks, *"How's your hearing now?"* *"I don't know,"* says Hank. *"I don't go to court 'til next Tuesday."* Thanks Miss Ivis! [ggd](#) ☺



Meeting Date/Time: Wednesday - November 19, 2014/10:00 A.M.  
 Guest Speaker: Randy Toms  
 Mayor | City Of Warner Robins



P.O. Box 7481  
 Warner Robins, GA 31095  
[www.Choice1952.com](http://www.Choice1952.com)  
 Tel: 478/953-7788

Chapter 1952



**Editor's Notes:** **Members:** Please UPDATE your local (Chapter 1952) membership ... still a "bargain" at only \$5.00/Year! **Advertisers/Sponsors:** Your support of our newsletter is an exceptional value **STILL** at only \$4.00 (or \$8.00)/Month [**\$48.00 (or \$96.00)/Year - Prorated**] and helps tremendously to offset printing/production costs. \*\*\* **Special Rates/Web Banner Spots Available As Well** \*\*\* **Thank You ... Thank You ... Thank You!**

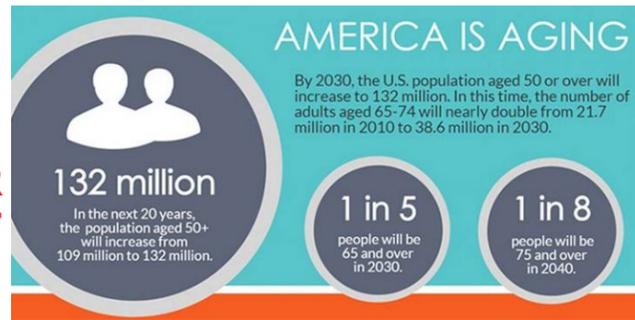
**ALL:** As **your** Editor I'm open to suggestions for our newsletter! So please, keep your membership status/information current, get your newsworthy information and/or photographs to me as soon as possible and - collectively - we'll get/keep advertisers/sponsors!

Sincerely,

**Greg (Formerly Known As "Da Baby") Davis** ggd ☺  
Tel: 478/318-0471 | E-Mail: [gdvismail@gmail.com](mailto:gdvismail@gmail.com)!

## HOUSING AMERICA'S OLDER ADULTS — MEETING THE NEEDS OF AN AGING POPULATION

Joint Center For Housing Studies Of Harvard University



Affordable, accessible, and well-located housing is central to quality of life for people of all ages, but especially for older adults (defined here as 50 and over). As the single largest item in most household budgets, housing costs directly affect day-to-day financial security as well as the ability to accrue wealth to draw upon later in life. Accessibility is essential to older adults' health and safety as physical and cognitive limitations increase. Proximity of housing to stores, services, and transportation enables older adults to remain active and productive members of their communities, meet their own basic needs, and maintain social connections. And for those with chronic conditions and disabilities, the availability of housing with supports and services determines the quality and cost of long-term care - particularly the portion paid with public funds.

**But the existing housing stock is unprepared to meet the escalating need for affordability, accessibility, social connectivity, and supportive services.**

- High housing costs force millions of low-income older adults to sacrifice spending on other necessities including food, undermining their health and well-being.
- Much of the nation's housing inventory lacks basic accessibility features, preventing older adults with disabilities from living safely and comfortably in their homes.
- The nation's transportation and pedestrian infrastructure is generally ill-suited to those who cannot or choose not to drive, isolating older adults from friends and family.
- Disconnects between housing programs and the health care system put many older adults with disabilities or long-term care needs at risk of premature institutionalization.

The public policy challenges are immense. Recognizing the implications of this profound demographic shift and taking immediate steps to address the deficiencies in the housing stock, community preparedness, and the health care system are vital to our national standard of living. The private and nonprofit sectors also have critical roles to play in developing new housing and care options that support aging in the community.

But the issues at hand are also intensely personal, affecting older adults' ability to remain independent and enjoy a high quality of life. Ultimately, it is up to individuals and their loved ones to consider their housing preferences, assess the readiness of their homes and communities to support them as they age, and plan for needs they might not yet have.

### CHANGES IN THE OLDER POPULATION

*The older adult population has grown tremendously since the first of the baby boomers (born 1946–64) turned 50 in the mid- 1990s. Between 1990 and 2010, the number of people of at least that age jumped by 35 million, an increase of 55 percent. With the oldest baby boomers reaching retirement age after 2010, the population aged 65 and over is projected to soar to 73 million by 2030, an increase of 33 million in just two decades. By 2040, the aging baby boomers will also push up the population aged 80 and over to 28 million, more than three times the number in 2000. In addition, the numbers of older adults with physical and cognitive limitations will increase sharply over the coming decades. With age, people are increasingly likely to face disabilities that pose challenges to living independently.*

### HOUSING PREFERENCES

The vast majority of the 50-and-over population currently lives independently - that is, within the community rather than in institutional care facilities. Many are still in the workforce, some embarking on second or third

careers. Younger members of this age group may be part of the so-called "sandwich generation" that juggles work, care for children, and care for parents.

But even among individuals aged 80 and over, more than three-quarters live in their own homes. Indeed, "aging in place" is the preference of most people. In its recent survey of 1,600 people aged 45 and older, AARP found that 73 percent strongly agreed that they would like to stay in their current residences as long as possible, while 67 percent strongly agreed that they would like to remain in their communities as long as possible.

### CONVERGING TRENDS

While staying healthier and living longer than ever before, most older adults and their families must ultimately confront many of the same challenges of aging. In particular, disability rates converge over time.

Income also drops with age for all groups. This across-the-board drop in income reduces disparities by race/ethnicity and tenure.

### THE CHALLENGES AHEAD

It is unclear whether the baby boomers will follow the current trend of "aging in place" or whether new housing options will encourage many to move from the larger homes where they raised families. The Centers for Disease Control and Prevention (CDC) defines "aging in place" as "the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level." If needed, those aging in place may receive care or assistance by paid or unpaid (often family) caregivers. But for the millions in the "Baby Boomer Age Group" (50 - 60) who will stay in their current homes, ensuring their ability to do so affordably, comfortably, and safely presents several challenges.

**Housing Affordability** - As the single largest expenditure in most household budgets, housing costs directly affect financial security. Having to devote a substantial share of their incomes to housing, older cost-burdened households are forced to scrimp on other critical needs. Older homeowners are in a much more advantageous position when they retire. In addition to having lower housing costs, homeowners - and even those who still carry mortgages - typically have considerably more wealth than renters in terms of both home equity and non-housing assets. Resources can support the expense of changing needs later in life, including long-term care. But homeownership rates vary widely by race/ethnicity. Among adults aged 50 and over, 82 percent of whites own homes, compared with just 58 percent of blacks, 62 percent of Hispanics, and 70 percent of Asians. As the minority share of the population grows, this disparity implies that more and more older adults will be housing cost burdened and therefore have less wealth to tap to meet their needs as they age.

**Housing Accessibility** - Millions of older adults who develop disabilities live in homes that lack accessibility features such as a **no-step entry, single-floor living, extra-wide doorways and halls, accessible electrical controls and switches, and lever-style door and faucet handles.** Indeed, the 2011 American Housing Survey reports that just **1 percent of US housing units have all five of these universal design features.** Roughly two in five housing units in the country have either none or only one of these features.

**Social Connection** - Additional hurdles to aging in community are insufficient supports and services and/or a lack of transit options and safe pedestrian walkways. The majority of older adults live in low-density suburban and rural areas where it is difficult to shop, access services, or visit family and friends without using a car. City dwellers have greater access to transit but are no less at risk of isolation if they are unable to leave their homes alone because they lack transportation to where they need to go, do not have friends and family nearby, or have safety concerns. While transit may be an option for some, older adults use the services less often than other age groups - suggesting that public transportation may not meet their needs for convenience, safety, affordability, and reliability.

**Long-Term Care** - For individuals with disabilities or chronic conditions, the ability to age in place depends on having access to long-term care in their homes or communities. While Medicaid and Medicare generally do not cover such costs, some state Medicaid Home and Community-Based Services (HCBS) waivers do. For those who are not Medicaid-eligible or do not qualify for waivers, the costs of in-home care can be substantial.

### THE WAY FORWARD

Given the widely varying circumstances of older adults, meeting their housing and housing-related needs requires a range of responses. At the individual level, older adults and their families must plan for the time when they have to confront the vulnerabilities of aging. Financial preparations, including building savings, managing debt, and obtaining long-term care insurance, are all important steps toward continued self-sufficiency. Thoughtful choices about where to live, the type of housing to occupy, or the type of home modifications to make - in advance of disabilities or chronic conditions - make it more possible to age in place without

☺ Check out our website - [www.Choice1952.com](http://www.Choice1952.com) - and enjoy the newsletters in full COLOR! ggd

