

SENIOR CONNECTION

Information for Seniors & Caregivers

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AGING WELL, LIVING WELL

The theme for Older Americans Month in May of 2004 is "Aging Well, Living Well." I can't think of a more appropriate topic for a SeniorConnection newsletter. At Central Massachusetts Agency on Aging, our staff strives to provide a range of information to help seniors and caregivers of all ages. Our database of information not only lists programs such as meals on wheels and home health for disabled elders, but also wellness programs for younger seniors and caregivers that need to keep up their strength and broaden their outlook.

A past Older Americans Month theme was "The Future is Aging," a concept that I think fits closely with "Aging Well, Living Well." After all, my generation of "baby boomers" is at the brink of breaking the aging barrier. By the time I retire (in about 16 years, God willing!) people 60 and older will represent nearly 1/3 of the total population of Central Massachusetts. From the standpoint of aging services, the need for my contemporaries and myself to age well and live well (i.e., with a modicum of health) is imperative in order to provide an appropriate level of service to the "older old."

Unless the budgets for the Older Americans Act services and State Home Care increase, Area Agencies

on Aging and Aging Services Access Points will have difficulty in providing necessary services to my friends and me as we age. Level funding in services for elders here in Massachusetts



has been coin of the realm in the Commonwealth because it means no budget cuts. Yet even as we thank our elected officials for keeping most of these line items level, the number of frail and disabled elders continues to increase along with the cost of serving them. Homemakers and

personal care attendants, along with case managers and information and referral workers, have families and insurances and rent and mortgages just as we all do. Yet level funding means no pay increase, and may mean a second job or other hardship. The story of the disabled elder without services is not pretty, and neither is the story of service workers who look to work elsewhere for better pay.

OK...so maybe I will join Weight Watchers and take better care of myself so that my senior years will be better lived. All of us need to be prepared and be "boomer ready." We need to "live well" so we can "age well."

Have a great "Older Americans Month" in May, and maybe we can all use this summer to think about our future and how we want to live it.

Housing the Low-Income Elderly in Central Massachusetts

as reported by Melissa Shea, Assistant Planner

At CMAA we recognize the increasing need for additional affordable housing options for elders residing in our Planning and Service Area (PSA). To better understand this situation we have made the following assessment that demonstrates a significant level of unmet need in Central Massachusetts.

Based on U.S. census data, there are 25,517 elder renter households in Central Massachusetts. According to a study performed by the Donahue Institute at UMass Boston 75% of all elderly renter households in the state meet the income eligibility limits for publicly aided or private subsidized housing. Therefore, we can estimate that about 19,000 elderly renter households in Central Massachusetts are eligible for housing assistance.

There are about 8,960 state and federal public housing units in Central Massachusetts of which, based on statewide data, we can estimate nearly 5,900 elders reside. Yet 13,000 elderly renter households remain within income guidelines and are not getting assistance through state or federal public housing.

In addition, there are roughly 22,201 Chapter 40B units in Central Massachusetts but only a maximum of 25% are designated as affordable. This leaves no more than about 5,550 units of subsidized housing for those meeting eligibility guidelines. When we apply the statewide rate of around two-thirds of the units being occupied by elders, less than 3,700 reside in Chapter

40B units. As a result, we estimate a potential affordable housing shortage of over 9,000 units for elders in Central Massachusetts.



Although there are other housing options for the elderly like the Massachusetts Rental Voucher Program (MRVP) formerly known as section 8 and Section 202 developments there is still a substantial deficit of units. There may be as many as 7,500 elder renter households eligible for some form of housing subsidy presumably awaiting placement. How long they will wait is the underlying question.

Highlighted Concerns:

Low-income elderly persons do not have the resources to obtain housing at market rates.

The demand for affordable housing often exceeds the availability of resources.

Long waiting lists are not uncommon.

Vacancy rates are very low in most developments.

People apply to more than one housing authority and are on numerous lists at once.

Many people do not take the time to notify the authorities when they no longer need assistance creating an extended wait for those with an actual need.

It can take several years to receive public housing assistance depending on where the individual resides, the community in which they would like to be placed, and the individual's eligibility status.

Fourteen towns in Central Massachusetts have only subsidized 40B units as affordable housing options in the community. These towns include Ashburnham, Berlin, Bolton, Boylston, Douglas, Hardwick, Hubbardston, Millville, Princeton, Rutland, Shirley, Sturbridge, Townsend and Westminster. It is important to note none of these towns have established housing authorities and they are all small communities with populations of less than 10,000.

In Central Massachusetts only Gardner and Worcester have reached the state's goal of having 10% of housing stock in Chapter 40B units. However, Clinton, Fitchburg, Leominster, and Webster are close in achieving this.

Five towns in Central Massachusetts have no subsidized or affordable housing. These towns include Ashby, East Brookfield, New Braintree, Oakham and Paxton, all of which have no established housing authority. Low-income seniors residing in these areas are forced to apply for housing outside of their community due to the lack of supply in the one they reside.

If you have any concerns or feedback about affordable housing in your community please contact Melissa Shea at 1-800-244-3032 V/TDD, or email Melissa.Shea@SeniorConnection.org.

Election of Officers FY 2004-2005

Central Massachusetts Agency on Aging held its Annual Business Meeting on March 25th., at 360 West Boylston Street, in West Boylston.

Elected to serve for a one year term were Cynthia Dziurgot, President, Joseph DeMarkey, Vice President, Edwin Rosado, Treasurer, and Una Rice, Secretary.

James Tracy was the first board member to be voted in for a third term since a change in the By-Laws.

Cynthia Dziurgot, on behalf of the Board of Directors, presented retiring board member Angelo Scola with a gift of appreciation for his six years of service to Central Massachusetts Agency on Aging.



Cynthia Dziurgot, Robert Dwyer, Angelo Scola

After the meeting was adjourned, staff presented a slide show to the board about Central Massachusetts Agency on Aging.

SeniorConnection.org Calendar of Events!



Do you have an event you would like your consumers to know about? Is mailing and passing out flyers not enough to get the word out? Why not advertise your event on our SeniorConnection Events website page.

This is a free service that we offer our readers and all we ask is that the event be elder or caregiver related and that you email the details to us at CMAAging@SeniorConnection.org.

Our SeniorConnection website receives over 400,000 hits annually. Wouldn't it be a pleasant surprise if people found you there?

Welcome



Welcome

Jennifer Fini recently joined the staff at the Central Massachusetts Agency on Aging as the new Coordinator of Information and Referral Services, SeniorConnection.

Jennifer received her Bachelor of Arts degree from Anna Maria College and her Master of Social Work degree from Tulane University. Jennifer has worked in a variety of settings, including Tri-Valley Elder Services and the Division of Medical Assistance.

Jennifer is a resident of Worcester where she lives with her spouse, Mike, and her son, Alex.

Central Massachusetts
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Non-Medicare Prescription Drug Discount Cards

Spring 2004

According to the Attorney General's office, seniors have been receiving mailings from a company called the Senior Security Prescription Plan. Consumers complained that the solicitation was crafted to look like an official government mailer that could fool seniors into believing that Senior Security is a Medicare-approved drug discount plan.

"There has been a lot of confusion about the Medicare prescription drug program and, with that confusion, comes ample opportunity for fraud and deception," AG Reilly said. "Consumers need to know that Medicare-approved discount cards do not go into effect until June 1. There are some legitimate prescription drug discount programs that have not sought government approval, and they may well help seniors save money. But other plans that masquerade as Medicare-approved may be nothing more than scams looking to take advantage of some of our most vulnerable citizens."

Tips for consumers considering purchasing a non-Medicare discount card

1. Purchase a discount card only from a company or organization you know.
2. Compare the costs and benefits of several cards before you purchase one. Both the costs and the benefits vary widely, and read the fine print before you purchase anything.
3. Most prescription drug discount cards cost less than \$30. Don't pay much more than that for a card unless it provides significant additional benefits, such as dental care or eyeglasses.
5. Be cautious about giving out personal information such as your social security number or mother's maiden name. Never give out your bank account number or your passwords.
6. Keep a record of the org's name, address, phone number, & copies of any information you provide.
7. When you receive your medication through the mail or from a pharmacy, always check to see if it is exactly what you ordered. If you have concerns, ask your doctor.
8. If you believe a discount card's practices are unfair or deceptive, report it to the Attorney General @ Elder Hotline: 1-888-243-5337, Insurance Consumer Hotline: 1-888-830-6277, Consumer Hotline: 1-617-727-8400