



# 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

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<sup>1</sup>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.

<sup>2</sup>"A Profile of Older Americans: 2001," Administration on Aging, U.S. Department of Health and Human Services, Administration on Aging (2001).

<sup>3</sup>Stephen M. Golant, Ph.D., "The Housing Problems of the Future Elderly Population," a Report Prepared for the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21<sup>st</sup> Century, January 2002. Table 18.

<sup>4</sup>Golant, Figures 42-47.

<sup>5</sup>Golant, Table 17.

<sup>6</sup> Leonard Huemann, Winter-Nelson, and James R. Anderson, "The 1999 National Survey of Section 202 Elderly Housing," Washington, DC: Public Policy Institute of the American Association of Retired Persons, 2001.

<sup>7</sup> Michael Bodaken, "Preserving and Improving Subsidized Rental Housing Stock Serving Older Persons: Recommendations to the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21<sup>st</sup> Century," National Housing Trust (2002), 8.

<sup>8</sup>"The State of the Nation's Housing 2001," Harvard Joint Center for Housing Studies, (2001), 29.

<sup>9</sup>Golant, Table 8. Based on projections using 1999 AHS data.

<sup>10</sup>"State of the Nation's Housing: 2001," 29.

<sup>11</sup>"The Lewin Group Projections from the 1996 Survey of Income and Program Participation, Wave 5," prepared for the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21<sup>st</sup> Century, 2002.

<sup>12</sup>See: Ada Helen-Bayer, Leon Harper, "Fixing to Stay: A National Survey on Housing and Home Modification Issues," AARP, (2000).

<sup>13</sup> See: Cushing Dolbeare, "Changing Priorities, The Federal Budget and Housing Assistance 1976-2006," (May 2001). Washington DC: National Low-Income Housing Coalition.

<sup>14</sup>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."

<sup>15</sup> See: Cushing Dolbeare, "Changing Priorities, The Federal Budget and Housing Assistance 1976-2006," (May 2001). Washington DC: National Low-Income Housing Coalition.

<sup>16</sup> 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.

<sup>17</sup> Administration on Aging, "A Profile of Older Americans: 2001," Washington, DC: U.S. Department of Health and Human Services, Administration on Aging (2001).

<sup>18</sup> Golant, Table 18.

<sup>19</sup> Golant, Figures 42-47.

<sup>20</sup> Golant, Table 17.

<sup>21</sup> Figure refers to vacancies in existing units.

<sup>22</sup> Huemann, et.al, "The 1999 National Survey of Section 202 Elderly Housing," Washington, DC: Public Policy Institute of the American Association of Retired Persons, 2001.

<sup>23</sup>Michael Bodaken, "Preserving and Improving Subsidized Rental Housing Stock Serving Older Persons: Recommendations to the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21<sup>st</sup> Century," Washington, DC: National Housing Trust (2002), 8.

<sup>24</sup>"The State of the Nation's Housing 2001," Harvard Joint Center for Housing Studies, (2001), 29.

<sup>25</sup> Golant, Table 8. Based on projections using 1999 AHS data.

<sup>26</sup> "State of the Nation's Housing: 2001," 29.

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<sup>27</sup> "The Lewin Group Projections from the 1996 Survey of Income and Program Participation, Wave 5," prepared for the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21<sup>st</sup> Century, 2002.

<sup>28</sup> See: Ada Helen-Bayer, Leon Harper, "Fixing to Stay: A National Survey on Housing and Home Modification Issues," AARP, (2000).

<sup>29</sup> 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).

<sup>30</sup> When speaking of current or "today's" housing arrangements, the document is normally referring to conditions in 1999.

<sup>31</sup> Golant, Table 1. *See also:* American Housing Survey for the United States: 1999" Table 7-12, 416.

<sup>32</sup> Golant, Figure 36.

<sup>33</sup> Federal Register, Vol. 67, No. 31, February 14, 2002, pp. 6931-6933. Different guidelines exist for Alaska and Hawaii. SSI limits are available from CMS. <http://www.hcfa.gov/medicaid/ssi0102.htm>.

<sup>34</sup> Enid Kassner, Lee Shirey, "Medicaid Financial Eligibility for Older People: State Variations in Access to Home and Community-Based Waiver and Nursing Home Services," AARP, (2000) 7-8.

<sup>35</sup> Only about 10% of rent-assisted households have incomes exceeding 50% AMI, Golant, Figure 36.

<sup>36</sup> For a more detailed exposition of these data, see Appendix G-2.

<sup>37</sup> 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.

<sup>38</sup> 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).

<sup>39</sup> Although most seniors qualify for Medicare, the program does not provide the long-term care services offered by Medicaid.

<sup>40</sup> Golant, Table 1.

<sup>41</sup> Golant, Figure 40.

<sup>42</sup> Golant, Figures 40-48.

<sup>43</sup> "State of the Nation's Housing 2001," 29.

<sup>44</sup> 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.

<sup>45</sup> HUD Reports refer to this category as "other problems."

<sup>46</sup> 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.

<sup>47</sup> See: American Housing Survey, 1999, Appendix D.

<sup>48</sup> American Housing Survey, 1999, Table 7-12, lines 64-66.

<sup>49</sup> Those receiving rent assistance are excluded from the analysis.

<sup>50</sup> Based on U.S. Census population projections and Harvard household projections.

<sup>51</sup> Projections are the exclusive work of Dr. Stephan Golant, the Commission's demographic consultant.

<sup>52</sup> 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.

<sup>53</sup> For a discussion of the challenges of remaining in one's own home, see: Kathryn Lawler, "Coordinating Housing and Health Care Provision for America's Growing Elderly Population," Cambridge, MA: Joint Center for Housing Studies, Harvard University, (2001).

<sup>54</sup> 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

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among them is decreasing. The aggregate number of disabled seniors is increasing at a rate slower than the overall population of disabled seniors.

<sup>55</sup> "Projections of the Resident Population by Age, Sex, Race, and Hispanic Origin: 1999 to 2100," U.S. Census Bureau, Population Projections Program. (NP-D1-A) (2000).

<sup>56</sup> 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.

<sup>57</sup> Data sets can be found in Appendix G-1.

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

<sup>59</sup> 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.

<sup>60</sup> Robert Mollica, "Personal Care Services: A Comparison of Four States," (2001) 1. See also: Normandy Brangan "The Medicare Program," AARP, (2001).

<sup>61</sup> National Investment Conference. 2001. *The Case for Investing in Seniors Housing and Long-term Care Properties*. Annapolis, Maryland: National Investment Conference for the Senior Housing & Care Industries.

<sup>62</sup> Evidence does not exist that the assisted living alternative will become less expensive over the next two decades (National Center for Assisted Living. 2001. *Facts and Trends: The Assisted Living Sourcebook 2001*. Washington, DC: National Center for Assisted Living, American Health Care Association.)

<sup>63</sup> 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%.

<sup>64</sup> 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 21<sup>st</sup> Century.

<sup>65</sup> U.S. Census Bureau, Population Projections Program. 2000. *(NP-D1-A) Projections of the Resident Population by Age, Sex, Race, and Hispanic Origin, 1999 to 2100*. Washington, DC: U.S. Census Bureau, Department of Commerce.

<sup>66</sup> 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.

<sup>67</sup> 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 21<sup>st</sup> Century.

<sup>68</sup> U.S. Census Bureau, Population Projections Program, 2000.

<sup>69</sup> National Investment Conference. 2001. *The Case for Investing in Seniors Housing and Long-term Care Properties*. Annapolis, Maryland: National Investment Conference for the Senior Housing & Care Industries.

<sup>70</sup> These estimates are expressed in persons rather than units. Thus, they should be somewhat larger than this report's projections for that reason alone.

<sup>71</sup> See: Cushing Dolbeare, "Changing Priorities, The Federal Budget and Housing Assistance 1976-2006," Washington DC: National Low-Income Housing Coalition (May 2001).

<sup>72</sup> Robyn I. Stone, "Long-Term Care for the Elderly with Disabilities: Current Policy, Emerging Trends, and Implications for the Twenty-First Century," Milbank Memorial Fund, 2000.

<sup>73</sup> 12 U.S.C. 73 Stat. 654, 667.

<sup>74</sup> Huemann, et. al, "The 1999 National Survey of Section 202 Elderly Housing," Washington, DC: Public Policy Institute of the American Association of Retired Persons, 2001.

<sup>75</sup> Housing Research Foundation.

<sup>76</sup> Abt Associates (Finkel and Buron), "A Study on Section 8 Voucher Success Rates." Vol. 1: *Quantitative Study of Success Rates in Metropolitan Areas*. Prepared for U.S. HUD, November 2001.

<sup>77</sup> National Council of State Housing Agencies, "State HFA Factbook: 2000 Annual Survey Results."

<sup>78</sup> NCSHA.

<sup>79</sup> 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.

<sup>80</sup> HUD Website.

<sup>81</sup> H.R. 5640, passed December 5, 2000.

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<sup>82</sup>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.

<sup>83</sup> Excerpted from the HCFA report: Nursing Home Transition Grant 2000, May 2000.

<sup>84</sup> CMS website.

<sup>85</sup> HHS-AoA Website.

<sup>86</sup> HHS-AoA Website.

<sup>87</sup> "Senior Housing Construction Report," American Senior Housing Association, 2002.

<sup>88</sup> "The Consumers' Directory of Continuing Care Retirement Communities," 1999-2000, American Association of Homes and Services for the Aging, 1999.

<sup>89</sup> "Federal Housing Assistance: Comparing the Characteristics and Costs of Housing Programs", GAO-02-76 Washington, DC: Government Accounting Office, Jan. 2002.

<sup>90</sup> 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.

<sup>91</sup> David Smith, Recapitalization Advisors, Boston, MA.

<sup>92</sup> Susan Coronel, "Long-Term Care Insurance in 1998-1999," Washington, DC: Health Insurance Association of America, 2002.

<sup>93</sup> 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 21<sup>st</sup> Century." March 1, 2002, p. 2. (Appendix G-3 in this report.

<sup>94</sup> Bodaken, Tab 3.

<sup>95</sup> Bodaken.

<sup>96</sup> Ability to refinance is defined any Section 236-insured property with rents at or below market ( $\leq 110$  percent FMR) and other non-236 properties with interest rates of 9 percent.

<sup>97</sup> 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.

<sup>98</sup> 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.

<sup>99</sup> Housing Research Foundation, *Public Housing for Seniors: Past Present and Future*, Washington D.C.; 2002.

<sup>100</sup> Housing Research Foundation, *Public Housing for Seniors*, 2002.

<sup>101</sup> Testimony to the Commission by Thomas W. Slemmer, President, National Church Residences, Columbus, Ohio, September 24, 2001.

<sup>102</sup> Golant, Table 1.

<sup>103</sup> Golant, see footnote 3.

<sup>104</sup> Housing Programs of New York State 2002, New York State Department of Housing and Community Renewal, (2002).

<sup>105</sup> Testimony to Commission by Dr. Jon Pynoos, Associate Professor of Gerontology, Ethel Percy Andrus Gerontology Center. San Diego, California, Hearings, November 7, 2001.

<sup>106</sup> 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.

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*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.

<sup>107</sup>The Lewin Group analyses for the Seniors Commission from the SIPP database.

<sup>108</sup>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.

<sup>109</sup>Huemann, et al, “The 1999 National Survey of Section 202 Elderly Housing, Public Policy Institute of the American Association of Retired Persons, Washington, DC, 2001.

<sup>110</sup>HUD, “Evaluation of the Service Coordinator Program: August 1966”; Report to Congress: “Evaluation of the Hope for Elderly Dependence Demonstration Program and the New Congregate Services Program,” June 2000.

<sup>111</sup>Jeffrey Sacks, Esq., Brown, Rudnick, Freed & Gesner, Boston, Massachusetts.

<sup>112</sup>Rene Rodriguez, Executive Director, Miami Dade Housing Agency, Miami Hearings, January 14, 2002.

<sup>113</sup>Recommendations to the Seniors Commission, National Rural Housing Coalition, October 2001.

<sup>114</sup>Sue Harris-Green, Deputy Administrator for Multifamily Housing, Direct Loans, Rural Housing Services, Washington, DC, Baltimore Field Hearing, March 11, 2002. .

<sup>115</sup>Subordination is a loan in a lower priority, for example a second mortgage is subordinate to a first mortgage.

<sup>116</sup>HUD, “Housing Our Elders: A Report Card on the Housing Conditions and Needs of Older Americans,” November 1999.

<sup>117</sup>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.

<sup>118</sup>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.

<sup>119</sup>Janice C. Monks, Executive Director, American Association of Service Coordinators, Columbus, Ohio Field Hearing, September 24, 2001.

<sup>120</sup>Elderly Housing Coalition comments to the Commission, March 15, 2002.

<sup>121</sup>Jane Johnson, Director of Housing, Florida Association of Homes for the Aging, Miami, Florida, Field Hearing, January 14, 2002.

<sup>122</sup>Edward Salsberg, Director, Center for Workforce Studies-SUNY Albany, Miami, Florida, Field Hearing, January 14, 2002.

<sup>123</sup>Robyn I. Stone and Joshua M. Wiener, “Who Will Care for Us? Addressing the Long-Term Care Workforce Crisis,” October 26, 2001.

<sup>124</sup>Lynne M. Casper and Kenneth R. Bryson, “Co-resident Grandparents and Their Grandchildren: Grandparent Maintained Families,” March 1998.

<sup>125</sup>1997 American Housing Survey cited in HAC’s 2000 Report on the State of the Nation’s Rural Housing. Washington, DC: Housing Assistance Council, p. 7.

<sup>126</sup>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.

<sup>127</sup>See: Jon Burkhardt, “Coordinated Transportation Systems,” AARP Public Policy Institute, (2000). [http://research.aarp.org/consume/2000\\_16\\_transport\\_1.html](http://research.aarp.org/consume/2000_16_transport_1.html).

<sup>128</sup>Golant, Table 1.

<sup>129</sup>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

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build or substantially rehabilitate garden or mid-rise apartments with either tax-exempt bond financing or low-income housing tax credits.

<sup>130</sup>Golant.

<sup>131</sup>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.

<sup>132</sup>HUD 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.

<sup>133</sup>L. 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.

<sup>134</sup>Brian Burwell, “Medicaid Long-term Care Expenditures in FY 2000,” March 7, 2001.

<sup>135</sup>Enid Kassner and Lee Shirey, “Medicaid Financial Eligibility for Older People: State Variations in Access to Home- and Community-Based Waiver and Nursing Home Services,” AARP Publication No. 2000-06, April 2000.

<sup>136</sup>The 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.

<sup>137</sup>Mollica and Jenkins, 2001.

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

<sup>139</sup>D.U. Himmelstein, J.P. Lewontin, and S. Woolhandler, “Medical Care Employment in the United States, 1968 to 1993: The Importance of Health Sector Jobs for African Americans and Women.” *American Journal of Public Health*, Vol. 86, No. 4, April 1996.

<sup>140</sup>Richard J. Bringwatt, “Modernizing Medicare for People with Chronic Conditions.” National Chronic Care Consortium, August 2001.

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

<sup>142</sup>1994 NLTCs, cited in Robyn I. Stone, “Long-Term Care for the Elderly with Disabilities: Current Policy, Emerging Trends, and Implications for the Twenty-First Century,” Milbank Memorial Fund, 2000.

<sup>143</sup>National Academy on Aging 1997, cited in Stone 2000.

<sup>144</sup>A Profile of Older Americans 2001. AOA <http://www.aoa.gov/aoa/STATS/profile/2001/1.html>.

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## **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.

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- 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

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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 21<sup>st</sup> 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**

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## **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.

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## Appendix C

### Biographies of Commissioners

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#### 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.

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## Appendix D

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### Witnesses and Written Submissions

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#### 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

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**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,  
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**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

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## Appendix E

### ACRONYMS

AAA	Area Agencies on Aging
ADA	Americans with Disabilities Act
ADL	Activities of Daily Living
AHS	American Housing Survey
AoA	Administration on Aging
ALCP	Assisted Living Conversion Program
AMI	Area Median Income
AT	Assistive Technology
CCRC	Continuing Care Retirement Community
CDBG	Community Development Block Grant
CHSP	Congregate Housing Services Program
CMS	Centers for Medicare and Medicaid Services
CON	Certificate of Need
CPS	Current Population Survey
DOT	U.S. Department of Transportation
FHA	Federal Housing Administration
FHLB	Federal Home Loan Bank
FPL	Federal Poverty Level
FMR	Fair Market Rent
GAO	General Accounting Office
GSE	Government Sponsored Enterprise
HCBS	Home and Community Based Services
HECM	Home Equity Conversion Mortgage
HFA	Housing Finance Agency
HHS	U.S. Department of Health and Human Services
HOME	HOME Investment Partnership Program
HOPE IV	HOPE for Elderly Independence
HOPE VI	Revitalization of Severely Distressed Public Housing
HUD	U.S. Department of Housing and Urban Development
IADL	Instrumental Activities of Daily Living
LIHTC	Low Income Housing Tax Credit Program
LTC	Long Term Care
LTCI	Long Term Care Insurance
NOFA	Notice of Funding Availability
OAA	Older Americans Act
OMB	Office of Management and Budget
PACE	Program of All-Inclusive Care for the Elderly
PHA	Public Housing Authority or Agency
PRAC	Project Rental Assistance Contract
REAC	Real Estate Assessment Center
RHS	Rural Housing Service
ROSS	Resident Opportunities and Self-Sufficiency Program
SIPP	Survey on Income and Program Participation
SNF	Skilled Nursing Facility
SSI	Supplemental Security Income
SUA	State Units on Aging

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## Appendix F

### Acknowledgements

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**Michael Bodaken**, President, National Housing Trust

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**Kathryn Lawler**, Masters Degree Candidate, John F. Kennedy School of Government, Harvard University

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**Robert Wilden**, Wilden & Associates

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**Elderly Housing Coalition:**

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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

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