


DISTRICT OF COLUMBIA OFFICE ON AGING

Spotlight On Aging



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A newsletter for D.C. Seniors

November 2013



EXECUTIVE DIRECTOR'S MESSAGE

By John M. Thompson,
Ph.D., FAAMA

In this month's edition of "Spotlight on Aging," I would like to discuss seniors and food in Washington, D.C. According to the American Community Survey 2011 estimates, there were nearly 70,000 seniors age 65 years and older who headed households in the Washington Metropolitan Region with incomes under \$30,000 annually. Many of these seniors are living with chronic diseases and are struggling to pay for medical care, mortgage or rent, utility payments, food, transportation and entertainment.

Consequently, low-income seniors constantly face competing budget priorities and are at risk of hunger, which is a problem as hunger can increase seniors' vulnerability to disease and impair their functionality. Unfortunately, seniors with poor health are at greater risks of hospitalizations and nursing home placements, which average \$110,000 annually. This is a cost that most cannot afford and, ultimately, becomes the state government's responsibility to pay through its depleting Medicaid budget.

D.C. Government's Effort to Combat Senior Hunger

Vincent C. Gray, Mayor of Washington, D.C., and I are strong proponents of seniors living in their communities as the first option, and to accomplish this goal, seniors must have access to one of the basic necessities of life — food. The District has been working tirelessly in tackling senior hunger in the District. In October 2012, Mayor Gray released his five-year New Community Living Strategic Plan, which includes as the third goal, "All seniors will have access to nutritious meals, physical and recreational activities, and be financially prepared for retirement and their long-term care needs."

To accomplish this strategic goal, the Mayor has increased the food budget by 111 percent in the last two budget cycles. The increased funding allows DCOA to continuously assess and open additional congregate meal sites that are inviting to seniors. For example, senior apartment buildings or other dwellings that are occupied by a large number of seniors make ideal locations logistically, as seniors do not have to travel far for a nutritious meal. Moreover, it is an opportunity for some of them to get to know their neighbors as they engage in socialization and recreational activities beyond enjoying their meals.

The increased food budget has also enabled DCOA to serve every senior who was previously on a waiting list for the homebound meal program. This is a huge success for the District, as hundreds of homebound seniors were waiting months for these meals. Moreover, the increased food budget enables DCOA to hire more dietitians and nutrition personnel to assess additional homebound seniors for enrollment into the program. This proactive approach will ensure that no homebound senior goes without a meal.

Beyond tackling senior hunger through the congregate meal and the homebound meal programs, DCOA is in its second year of administering the Commodity Supplemental Food Program and the Seniors Farmers' Market Nutrition Program, two programs that were acquired from its sister agency, the Department of Health. The rationale of bringing these two programs to DCOA was to increase seniors' access to multiple nu-

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Members of the Age-Friendly D.C. Task Force Sworn In



Mayor Gray swears in the Age-Friendly DC Task Force members and co-chairs Deputy Mayor for Health and Human Services Beatriz "BB" Otero and President of the George Washington University Steve Knapp. The task force is made up of D.C. government agency heads and community partners including DCOA Executive Director John M. Thompson, Ph.D., FAAMA and Beacon Newspapers publisher Stuart Rosenthal.

Mayor Vincent C. Gray swore in the members of the District's new Age-Friendly D.C. Task Force, which will develop a strategic plan incorporating resident-driven recommendations to improve security, increase independence, boost health outcomes, and enable more purposeful living for older adults in the District by 2017.

"Older residents of our city love where they live, and they want to stay put. Utilizing our partnerships with residents and organizations in the private sector, including AARP and George Washington University, we will make sure that the District becomes an inviting, exciting and fulfilling place to live, regardless of one's age," Mayor Gray said.

"I am confident that the Age-Friendly D.C. Task Force will listen carefully and present ideas that, when implemented, will improve the quality of life immeasurably for our senior residents and truly make the District friendly to those at all stages of life."

In September, the Mayor appointed George Washington University President Steven Knapp and Deputy Mayor for Health and Human Services Beatriz "BB" Otero to co-chair the Task Force.

The other task force members are: Mario Acosta-Velez, Verizon director of state government affairs and chairman of the D.C. Hispanic Chamber of Commerce; Terry Bellamy, director of the District Department of Transportation; David Berns, director of the D.C. Department of Human Services; Steve Glaude, director of the Mayor's Office of Community Affairs; Victor Hoskins, deputy mayor for planning and economic development; Michael Kelly, director of the District's Department of Housing and Community Development; Dr. Saul Levin, CEO of the American Psychiatric Association; Lisa Mallory, director of the D.C. Department of Employment Services; Linda Mathes, CEO of the

American Red Cross of the National Capital Region; Mercy Morganfield, president of AARP-DC; Carolyn Nicholas, president of Advocates for Elder Justice; Derek Orr, director of the District's Office of Disability Rights; Paul Quander, deputy mayor for public safety and justice; Stuart Rosenthal, publisher of the Beacon Newspapers; Richard Sarles, general manager/CEO of the Washington Metropolitan Transit Authority; Abigail Smith, deputy mayor for education; Kathy Sykes, senior advisor for the Environmental Protection Agency's Aging Initiative; Romaine Thomas, chair of the Legislative Committee of D.C. Retired Educators of America and Chair of the D.C. Commission on Aging; Dr. John Thompson, executive director of the District's Office on Aging; Harriet Tregoning, director of the District's Office of Planning; and Sarah Rosen Wartell, president of the Urban Institute.

"I am honored to serve the Mayor in this capacity and proud that my George Washington colleagues are lending their expertise to this important effort, which will enhance still further the quality of life in our great capital city," said GW president Knapp.

The D.C. Office on Aging (DCOA) has been gathering input from older residents for a year. Community consultations will continue through the fall, involving District residents in group discussions about the city they envision.

In early 2014, the Age-Friendly DC Task Force will consider the feedback they've received and make recommendations to the Mayor about the work that the District's private and public sectors need to undertake to transform the city. The plan will build on the many improvements the District has made to a number of aspects of community life to ensure that they are friendlier to aging residents.



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trition programs. Thus, seniors are able to enjoy nutritious meals at a congregate meal site or at home, and still take advantage of the commodity food program if they qualify based on their income.

Tackling Senior Hunger by Increasing the Food Supply

The aforementioned food programs are effective ways to ensure that seniors are getting a hot meal daily; however, it is not the panacea for ending senior hunger.

Thus, DCOA is expanding the food supply in the District by creating vegetable gardens. In partnership with Simon Elementary City Year Team, DCOA established an intergenerational garden at one of its senior wellness centers.

The purpose of this garden is meaningful in a number of ways. First, seniors are engaging with the younger generation, which promotes positive socialization for the multiple age groups. Second, seniors who are gardening are being physically active.

Third, seniors have an opportunity to grow produce that can be consumed, which is a success, especially for those seniors who live in food deserts or areas where fresh produce is not readily accessible.

DCOA looks forward to establishing more of these gardens across the District so that seniors can take advantage of the resources.

An Age-Friendly D.C. without Senior Hunger

Under Mayor Gray's leadership, the District began the five-year journey in October 2012, when the Mayor unveiled his New Community Living strategic plan. An age-friendly city is an inclusive and accessible environment that encourages active and healthy living for all residents by making improvements focused on eight domains of city life affecting the health and well-being of older people.

These domains include: outdoor spaces and buildings, transportation, housing, social participation, respect and social inclusion, civic participation and employment, communication and information, and community support and health services. The District has taken the liberty to include

two additional domains as they greatly impact the wellbeing of seniors: elder abuse, neglect and exploitation, and emergency preparedness and resilience.

In an age-friendly city, seniors should not experience senior hunger. To combat senior hunger, DCOA is taking a multipronged approach that addresses the age-friendly city domains. The basis for this work is a focus on economic security. That is, the District of Columbia government and its community-based partners must enhance programs and services that enable seniors to preserve their dollars that could be used to purchase groceries and pay other bills.

For example, the District is in the midst of overhauling senior transportation services for seniors, which means greater options for traveling the District. Traditionally, the District's senior transportation primarily served seniors going to life-sustaining medical appointments, such as chemotherapy and dialysis, or to the doctor's office.

In this new approach, seniors will be given the flexibility to travel free of charge for the purpose of grocery shopping, recreational activities, and much more. Increasing transportation options for seniors means more money in their pockets to cover other expenses.

In another example, we continue to advocate that employers who hire seniors offer health and other benefits. It is not sufficient to only give seniors an income, but to also offer the benefits to them that minimize out-of-pocket health and prescription drug expenses, which also means more money for food.

Narrowing the Gap Between the Elder Economic Security Standard and Seniors' Annual Income

Through collaboration with Wider Opportunities for Women (WOW), DCOA has begun its journey of increasing the public's awareness about the importance of planning ahead. WOW is a national organization aimed at building pathways to economic security and equality of opportunity for women, families and elders. WOW produces a wide range of policy and economic security-related research that are used for advocacy and public awareness campaigns.

Of WOW's many useful research products, I am very amazed by the Elder Economic Security Standard Index or Elder Index data and tables. Based on the Elder Index, the annual economic security standard index for single renters in D.C. is \$30,012. This figure represents the amount of money that a senior renter would need to make ends meet living in the District of Columbia, taking into consideration only the bare essentials for survival. The index considers rent payments, food, transportation, healthcare services and miscellaneous items. The index does not take into account money for vacations or for dining out.

It is interesting to note that the Federal Poverty Level (FPL) is \$11,490, which is \$18,522 less than the elder economic security standard. Based on this analysis, we can see how seniors struggle between making difficult decisions in paying for prescription drugs, doctors' visits, food, rent, utilities and other expenses. The average Elder Median Income in Retirement for seniors residing in D.C. is \$16,544, which is a little higher than the FPL, but \$13,468 short of the elder economic security standard. Consequently, such income deficit adversely impacts a senior's quality of life.

DCOA will use the data for planning and budgeting purposes. For example, two programs that are in great demand are the food and transportation programs. According to the WOW's Elder Economic Security Standard Index data, food and transportation make up about 24 percent of a senior's monthly budget. Thus, continued investments in food programs, and offering affordable and free transportation to help seniors get around town, will help to narrow the gap between the economic security standard index and the senior's actual median income.

One approach to offering free transportation service beyond DCOA's financed transportation is by establishing TimeBank programs throughout the District of Columbia. I recently had the pleasure of meeting Professor Edgar Cahn, who founded the timebank concept in 1980. According to Cahn, "time-banking is a reciprocal service exchange

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Online Caregiver Chats

The D.C. Office on Aging hosts the D.C. Caregivers Online Chat at Noon, which provides persons who are caring for adults the opportunity to discuss issues, share tips, and receive information on programs, services and resources available to support their needs.

The online chats are held biweekly on Tuesdays at 12 p.m., and persons who are unable to chat live can check back and hit replay to find out what they have missed.

For more information, contact Linda Irizarry, public health analyst, Lifespan Respite Program, at 202-535-1442, or visit the website at www.dcoa.dc.gov.

Next chats:

Tuesday, Nov. 12 at noon • Tuesday, Nov. 26 at noon

Changes to SNAP Benefits

As of Nov. 1, your Supplemental Nutrition Assistance Program (SNAP, also called food stamps) will go down due to the end of the extra benefits provided by the American Recovery and Reinvestment Act of 2009 (ARRA). The ARRA raised SNAP benefits to help people affected by the recession, and that portion of the law has ended.

How much do my benefits decrease on Nov. 1?

Your benefits depend on many things, such as income, household size and expenses. Please see the table below for more information about changes to your benefit amount.

SNAP Cut by Household Size Beginning November 2013

	ARRA Maximum Benefits Through Oct. 2013	Maximum Benefits Beginning Nov. 2013	Monthly Cut	Total Cut FY 2014
Household of 1	\$200	\$189	-\$11	-\$121
Household of 2	\$367	\$347	-\$20	-\$220
Household of 3	\$526	\$497	-\$29	-\$319
Household of 4	\$668	\$632	-\$36	-\$396

Source: U.S. Department of Agriculture, "SNAP - Fiscal Year 2014 Cost-of-Living Adjustments and ARRA Sunset Impact on Allotments," August 1, 2013.

DCOA has several programs to assist seniors who need help with nutrition.

Call 202-724-5626 for more information.

Income Threshold Increases for Senior/Disabled Deduction

Effective Oct. 1, the District of Columbia real property Senior/Disabled Deduction income threshold increased to \$125,000 from \$100,000. This benefit reduces real property taxes by 50 percent for property owners who are 65 years old or older, or disabled.

To qualify for the deduction, the property owner must apply for the deduction and own 50 percent or more of the property or cooperative unit. In addition, for Tax Year 2014 (beginning October 1, 2013) the total federal adjusted gross income of everyone living in the property or cooperative unit, excluding tenants, must be less than \$125,000 for the 2012 income tax filing (due April 15, 2013).

Owners of properties receiving these tax benefits are responsible for notifying OTR when eligibility ceases. Written notice, including the square and lot of the property, or a completed Cancellation of Homestead Deduction – Senior Citizen Tax Relief form, must be sent within 30 days of a change in ownership or owner-occupancy status.

To obtain a copy of the Homestead Deduction and Senior Citizen/Disabled Property Tax Relief Application, FP-100, or cancellation form, visit www.taxpayerservicecenter.com under "Tax Forms and Publications."

For additional information, contact the Office of Tax and Revenue's Customer Service Administration at 202-727-4TAX (4829).

IN THE COMMUNITY



D.C. Office on Aging Executive Director John M. Thompson, Ph.D., FAAMA, and the Deputy Mayor for Health and Human Services Beatriz "BB" Otero participated in a grand opening ceremony for the new nutrition site dedicated to Angel Luis Irene at the Vida Senior Residences at Brightwood. The additional nutrition site helps bring the Office on Aging closer to its goal of increasing healthy food programs for seniors as part of the agency's New Community Living Strategic Plan 2013-2017 and Mayor Gray's Age-Friendly DC vision. Pictured are (l to r) Ruth Pagani, executive director VIDA senior centers; Otero; Camile Williams, DCOA chief of staff; Maya Marota, public health nutritionist; and Thompson.



Residents listen during the ribbon cutting ceremony and naming ceremony for the Angel Luis Irene Nutrition Center, named after the former VIDA executive director. More than 40 participants are expected to eat lunch at the site daily.



Mayor Gray speaks to seniors at the Hattie Holmes Senior Wellness Center as they celebrate their 6th anniversary.



DCOA Executive Director John M. Thompson, Ph.D., FAAMA, talks with seniors at the Seabury Resources for Aging 90th Anniversary celebration. The event was held at the North Michigan Park Recreation Center in Ward 5 and included resource exhibits with giveaways, dancing and lunch.

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that uses units of time as currency."

For example, if an individual contributes one hour of his time in fixing someone's computer, then he earns one time credit that may be used to redeem a reward. Today, timebanking is in 32 nations and 44 states, and has proven to be an effective approach to provide incentives and rewards for volunteers and clients willing to con-

tribute collectively or individually to improving their communities.

Through a new collaboration with Professor Cahn, DCOA will work with its community-based providers and senior villages in establishing the timebank system in the District of Columbia. The benefits of this program are endless, as some seniors lack companionship, transportation, food and other necessities that many other citizens take for granted.

Through timebanking, many people have an opportunity to contribute their

time to visit seniors, cook them a hot meal, take them to the grocery, and much more. In return, seniors can also give of their time in the program. For example, through DCOA and D.C. Public Schools' Intergenerational Program, where seniors work with 3- and 4-year-old students during reading, lunch, snack and recess time, seniors could earn timebanking hours for their service. Seniors would be able to cash in their hours for services that they need at a later time.

The timebanking program helps build

communities, which would be advantageous in age-friendly Washington, D.C.

The discussions above provide you with an overview of the District of Columbia Government's effort to effectively address senior hunger in its jurisdiction. However, it will take a commitment from many stakeholders, both private and public, who have the supply to meet the seniors' demands for food. I trust that in the short years to come, we will observe a noticeable impact in our endeavor to end senior hunger in the District of Columbia.

Community Calendar

November events

4th • 11:30 a.m.

Attend an elder abuse seminar provided by the U.S. Attorney's Office at the Kibar Senior Nutrition site, 1519 Islamic Way NW. Call Vivian Grayton at 202-529-8701 for more information.

8th to Dec. 20th • noon to 1 p.m.

Iona Senior Services begins a new session of tai chi for beginners on Nov. 8. The class meets weekly on Fridays. There is a fee of \$10 per class if the entire session is taken, or \$13 per class if only some classes are attended. Iona is located at 4125 Albemarle St. NW. For more information and to register, call Darryl Simpson at 202-895-0238.

19th • 10:30 a.m.

Practitioners from Providence Hospital will pres-

ent a diabetes education seminar at Edgewood Terrace Senior Nutrition Site, 635 Edgewood St., NE. Call Vivian Grayton at 202-529-8701 for more information.

19th • 1:40 to 2:40 p.m.

The Washington Seniors Wellness Center will hold a presentation called "Living Well," focusing on living alone and coping skills, as well as lifestyle changes due to personal loss. The center is located at 3001 Alabama Ave. SE. To RSVP, call 202-581-9355.

20th • 10 a.m.

A Ward 5 Mini Commission on Aging meeting will be held at Seabury Resources for Aging, 2900 Newton St. NE. For more information, contact Vivian Grayton at 202-529-8701.

20th • 11:30 a.m. to 1 p.m.

The Washington Seniors Wellness Center will host a workshop on HIV-AIDS. The center is located at 3001 Alabama Ave. SE. To RSVP, call 202-581-9355.

21st

The Ward 7 East River Family Strengthening Collaborative, KEEN Seniors Program will host its Annual Thanksgiving luncheon. For location, time and other information, contact Robin Gantt at 202-534-4880, ext 110.

December event

17th • 2 p.m.

Seabury Resources for Aging will hold a Ward 5 open house at 2900 Newton St. NE. For reservations, call Vivian Grayton at 202-529-8701.

Do You Rent? You Still Need Insurance

In June, 22 families in Northwest D.C. watched fire shoot out the roof of their four-level, 22-unit apartment complex until the roof collapsed. Recovery crews soon were sorting through the belongings of the five families that had renters insurance while insurance adjusters estimated the damage.

The rest had just lost everything they owned.

Or consider a fire in Northeast in July that roared through a six-unit garden apartment building at 1 a.m. and left homeless five families, with children as young as six months. None of the families had renters insurance. (Authorities are looking into the causes of both fires; neither injured anybody.)

More than a third of American families rent, and almost two-thirds of those families don't carry renters insurance, according to a recent Rent.com survey. (Most mortgage lenders, on the other hand, require homeowners to carry insurance, since the dwelling is the collateral for the loan.)

There's no reason to think those numbers are much different in the District.

"You run a terrible risk when you go without renters insurance," said William P. White,

commissioner of the Department of Insurance, Securities and Banking. "A fire can destroy everything you own in an instant. And especially with less affluent families, it can really ruin their financial well-being."

Fires destroyed \$6.6 billion worth of property and belongings in 2011, the latest figures available from the U.S. Fire Administration. In the District, 258 fires broke out last year with over \$629,000 in losses to belongings only.

And while most common, fire is only one of the things that can damage property. There are also leaks, floods, vandalism and theft.

Especially vulnerable are homeowners who have gone through foreclosure and now rent, or seniors who after many years have downsized from a house to a smaller apartment. They may forget they still need insurance.

Tenants may think they can sue their landlord because a fire has damaged their apartment. But it depends on the circumstances. For example, if the tenant notifies the landlord of faulty electrical wiring, and a fire occurs because the landlord did not per-

form the repairs, the landlord may be liable — but not if the tenant caused the fire. And lawsuits are time-consuming and expensive.

Those tenants who were insured in the first fire saw crews arrive to sort through their possessions, pack and move their belongings to a temporary residence, and even had their smoky clothes sent to the cleaners.

And don't forget to buy enough insurance. Two months ago, a disabled senior received \$800 to put toward a hotel room because she was insufficiently insured. (The District's Housing Authority wound up putting her in a vacant unit.)

To figure out how much insurance you need, take an inventory of your belongings. Document the items in photographs, videos and on paper, and calculate the cost of replacing each. (To recover that amount, you'll need to opt for "replacement coverage.") Keep the inventory and any sales receipts in a safe place, so you'll have a record if you need to file a claim.

Renters insurance covers almost all personal property inside an apartment. The insurer will also cover the cost of temporary lodging. And it's affordable: approximately \$15 to \$30 a month, depending on where you live and what you are insuring. Some insurers offer discounts to policy-

holders over age 55 and retired. Others discount if you buy both an auto and renters policy (called a multi-line discount) from the same company.

In determining whether you need renters insurance, you should ask yourself how much it would cost to replace your belongings. Keep in mind that the belongings in even a minimally furnished apartment — bed, furniture, clothing, kitchen ware — can quickly add up to thousands of dollars. Can you afford to replace them without insurance?

Finally, people often believe because they live in an apartment that their landlord's insurance will cover their own possessions. Your landlord's insurance protects the building, but not your belongings.

About the Department of Insurance, Securities and Banking:

The District of Columbia's Department of Insurance, Securities and Banking regulates the city's financial-services businesses. It has two missions: to effectively and fairly regulate financial services to protect the people of the District; and to attract and retain financial-services businesses. For more information, visit us on the Web at www.disb.dc.gov.

SPOTLIGHT ON AGING

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**The Office on Aging is
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Recycling Program.**

Medicare Open Enrollment Continues

Once a year, Medicare offers you a chance to change prescription drug plans or enroll in a plan if you missed earlier deadlines. The Medicare Open Enrollment Period is Oct. 15 to Dec. 7.

If you are already enrolled in a prescription drug plan (Medicare Part D), it is a good idea to examine your coverage to determine if it will continue to meet your needs next year. Likewise, now is the perfect time of year to see if you qualify for the D.C. Medicare Savings Program.

For help comparing Medicare prescription drug plans or applying for the D.C. Medicare Savings Program, call the GWU Health Insurance Counseling Project at 202-994-6272.