



## Florida Alliance for Retired Americans

### *Protecting our Legacy for Future Generations*



January through December 2015

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The Florida Alliance for Retired Americans is a thriving statewide activist retiree organization with over 216,000 members in Florida and over 3 million members nationally. We aim to influence government on retiree legislative and political issues at the federal, state and local levels. Our mission is to ensure social and economic justice and full civil rights for all citizens, so they may enjoy lives of dignity, personal, family fulfillment and security.

**We Are Protecting our Legacy, for Future Generations**

**The Florida Alliance for Retired Americans (FLARA), a non-profit organization based in Wellington, Florida, actively pursues and promotes legislation and public policies for the best interest of current and future retired Floridians. Through the active civic involvement of over 216,000 members, FLARA advocates for programs and activities at all levels of government. FLARA's central goal is to promote legislation that affects Florida's growing senior population.**

**This document was developed in consultation with FLARA board members. Consideration has been given to the views of state and national organizations that represent the best interest of seniors and whose mission identifies with FLARA's priority issues, positions and proposals to assist older Floridians.**

**FLARA has targeted our message to encompass future retirees and community organizations as well as union members. In recent years we have achieved statewide name recognition and increased our membership numbers due to our progressive legislative agenda.**

### **The Need for Strong Action Now**

**Each election cycle brings a new political picture to our state and federal government. While the country's leadership has many tasks ahead, there's no question that certain issues facing seniors in Florida and nationwide remain of crucial importance: Medicare, Social Security, affordable housing, and community-based support programs are all under attack. Closer to home, retirees in Florida face the added burden of voter suppression laws, corrupt government officials and less than ethical institutionalized governmental standards. To make matters worse, retiring State of Florida workers have constantly been under attack by our Governor and the Republican majority in the State House and Senate. These three entities would reduce or eliminate all defined benefit pensions. FLARA must and will fight this to ensure workers are provided needed services and are treated fairly when they reach retirement age.**

**We must also seek strategies to end the gross misinformation by some of the media trying to shape Public Opinion. One example is the**

**misinformation about “Obama Care”. The best example was the recent November 4<sup>th</sup> election. We must encourage and support our elected representatives to speak up and support our President.**

**Our entire country has suffered from rising costs for food, health care, insurance, housing and energy. Job loss due to the continued outsourcing of jobs to other countries is the result of years of Corporate greed and bad trade policies. The 98% of Americans who pay their fair share of taxes bear this burden. Tax payers also pick up the increasing cost of unemployment insurance and other government programs resulting from “Corporate Greed” FLARA also supports legislation that will protect consumers from identity theft, and from banking, securities and credit card fraud. Senator Elizabeth Warren has done a great job in speaking out on these issues.**

**Senator Bernie Sanders stated that "They (the very rich) want to privatize or dismantle Social Security, Medicare and Medicaid and let the elderly, the sick and the poor fend for themselves. They want to expand our disastrous trade policies so corporations can continue throwing US workers out on the street as they outsource jobs to China and other countries known for low wages. Some want to eliminate the minimum wage so American workers can have the “freedom” to work for \$3 an hour. They want to eliminate or slash the Department of Education, making it harder for working-class kids to get a decent education, child care or the help they need to go to college." Bernie Sanders would agree: we must protect our legacy for current and future generations!**

**But often these conditions have taken their worst toll on seniors. Those who live on fixed incomes have found themselves paying more for basic necessities. Those with investment income have watched it decline in value at the time in their lives when they needed it most. As the state and federal government sets priorities for 2014, FLARA proposes that several initiatives to benefit seniors be taken up immediately. Of utmost importance is the need to protect Medicare, Social Security and Medicaid. We are calling on Congress to cease bickering in Washington and to listen to their constituents, “Hands off our Social Security!!” “Hands off our Medicare!!!” and “Keep your hands off much needed Medicaid funding!!!!” Just as important, we suggest making improvements to services and**

**support legislation to make health-care more affordable. FLARA will not stand idly by while our most vulnerable citizens are under attack—we will fight to protect our legacy!**

### **Affordable Health Care**

**Affordable health care for all elder Floridians is at the heart of a contented retirement. That is why FLARA states, "That your dream of retirement should not become a nightmare." Far too often, seniors and many other Americans live just one serious illness away from financial ruin. Health care should not be based on what's best for the profits of insurance companies but what's best for the people.**

**FLARA continues to support the passage of a "Single Payer full Medicare for All" as is proposed in Sen. Conyers reintroduced bill, H.R. 676.**

**The newly enacted Patient Protection and Affordable Care Act has been labeled "Obama Care" by the Republicans and FLARA has taken up what was intended to be a negative label and started the "Obama Cares" mantra amongst our members, family and friends. This new use of the term has opened dialogue related to the many benefits seniors and others receive as a result of the Patient Protection and Affordable Care Act (PPACA).**

**FLARA also supports wellness programs and other means to provide early detection of health issues such as screenings for prostate, breast and other forms of cancer. Early detection saves money and lives. Funding for these efforts is critical. The new Affordable Health Care Act makes progress in this area.**

**FLARA urges an expansion of elder health care resources to ensure that elders understand critical and timely wellness programs, including the importance of a sound diet and exercise to maintain good health and independence.**

## **Tax Reform and The Budget**

**In Florida we must work with groups supporting tax reform as a way to ease the budget burden that we will face. Many programs will actually save tax payers monies if they are enacted. There is about \$26 billion in state sales tax exemptions in Florida. We need to make reforms in these current tax exemptions. This could provide funding to create many needed programs to improve the well-being of elders, such as programs to alert elders of such chronic long-term disabling conditions as Osteoporosis, Diabetes and Alzheimer's disease.**

**FLARA members know the importance of paying their fair share in taxes. We understand that our infrastructure and government services are maintained as a result of each of us paying our fair share of taxes. FLARA has long opposed the proposed Republican tax cuts that would benefit the wealthiest Americans.**

## **Community Based Elder Care**

**While there is no substitute for quality nursing home care for the frail and elderly who truly need this level of care, most older persons want to remain in their homes and in their communities for as long as possible. A priority mission of FLARA is to assist older Floridians in achieving their goal to age in place for as long as it meets their social and medical needs through affordable community-based options.**

**FLARA believes that community-based programs provide the right vision, and with support at the state level, can return Florida to a place of leadership in promoting community-based care and self-sufficiency for the state's elderly population. To continue this effort, there should be a review of programs that support home-based services, including Community Care for the Elderly and Aging and the Disabled Adult Medicaid Waiver program. Additionally, FLARA urges that our elected leaders:**

- Restore Medicaid eligibility to 100 percent of the poverty level.**
- Commit funds to programs that support caregivers of seniors.**

- **Reform nursing home regulations to ensure quality, adequate staffing and affordability.**

**While nursing home care must be improved, there must be a dual strategy that provides community-based options to allow elder Floridians to remain in private settings. Community-based services such as senior housing and caregiver programs benefit seniors by allowing them to stay in their homes. The programs also benefit all Florida's taxpayers because they are more cost-effective than assisted living facilities or nursing homes often paid through the federal Medicaid program.**

**FLARA supports the expansion of community-based services, many of which are provided through the Older Americans Act and administered by the State and Area Agencies on Aging. Key programs are transportation, congregate and home-delivered meals, counseling, housekeeping and chore services, home health aides and escorts, and education and training.**

**Since 2000, funding for Older Americans Act (OAC) programs has been inconsistent. Senator Bernie Sanders sponsored S. 3562 to increase funding for OAC. That bill was referred to the Health, Education, Labor and Pension committee on Sept. 19, 2012 and that is where it still sits—in committee. According to the Congressional web site, this bill has a 3% chance of getting out of committee. This delay further emphasizes the need for FLARA to take strong action on behalf of all current and future retirees. FLARA continues to urge the full funding of the Older Americans Act and increased collaboration among administration of the various programs, particularly housing services and health care.**

**Often the key to keeping seniors in their homes and communities longer is having an individual who is able to coordinate support services. In the most successful senior communities, there is a service coordinator to help seniors to access essential support services. It is their mission to assist older persons with access to a wide range of services so each can remain self-sufficient longer. There is a critical need to increase the number of service coordinators to provide services in both federally assisted and other senior housing communities.**

**According to the US Department of Housing and Urban Development, there is evidence that supportive services linked to residents can prevent premature and inappropriate institutionalization. A recent HUD study, Multifamily Property Managers' Satisfaction with Service Coordination found that the presence of service coordination increased residents' length of tenure by 6 years at an average housing cost savings of \$70,000 per year per individual.**

**FLARA recommends a significant increase in the number and training of service coordinators to assist seniors in accessing services and becoming more self-sufficient. If retired seniors cannot maintain their homes or are unable to downsize into more suitable housing in their local communities, they could be forced to move away from their children, friends and community, and possibly to a more costly nursing home.**

### **Suitable and Affordable Senior Housing**

**For elder Floridians to live self-sufficiently, one of their basic needs is suitable and affordable housing. Secure, affordable housing can mean the difference between anxiety, peace of mind, poverty, well-being even illness and health.**

**While there's an image of affluent Florida retirees living in luxury golf communities that is far from the reality faced by most aging Floridians. Americans of all ages face losing their homes. Too many seniors either pay too much of their income for shelter or live in substandard conditions. The Federal Department of Housing and Urban Development lists 13 million people as residing in "worst-case housing" with 1.2 million people from elderly households.**

**But the problem is greater than that. While 80 percent of the nation's elderly people own their homes outright, those homes often are inadequate to meet their needs. Often elderly people have older homes that require repairs or remodeling. With fixed incomes, there is little money for those jobs,**

**meaning a constant degradation to those homes. In addition, many seniors reside in homes that no longer meet their needs. Many seniors are trapped in homes that are too large, too remote from services or ill-equipped for a senior's changing needs. Modifications to doorways, kitchens and bathrooms to accommodate handicap aids such as handrails, walkers, wheelchairs or free-entry showers can be cost-prohibitive.**

**Twenty percent of the remaining seniors who rent represent 4.3 million households, are some of the worst-situated. According to previous data from the US Department of Housing and Urban Development, more than one million seniors were paying more than half their income for housing, leaving little for food, clothing and medicine, or living in severely substandard housing.**

**In the past few years, one of the most successful federal assisted housing programs, the federal Section 202 Elderly Housing Program, has been short-changed. Once a program for moderate income seniors, it now focuses on only very low income elderly. There are currently eight low-income seniors on the waiting list for each available Section 202 housing unit.**

**In recent years funding for 202 Elderly Housing Programs has been suspended.**

**FLARA recommends a significant increase in funding for the Section 202 Senior Housing Program, as well as reforms to enable development of mixed-finance and mixed-use senior housing.**

### **Creative Partnerships for Housing Needs**

**While the private sector provides many valuable goods and services essential for older consumers, it is important to recognize that many seniors with limited income cannot afford appropriate housing. Therefore it is vital that effective partnerships be developed between the public and non-profit sectors to ensure that elder Floridians of all income levels are able to have choices of suitable and affordable housing, support services and health care. One such non-profit organization is the Florida-based Elderly Housing Development & Operations Corporation (EHDOC). Its mission is to develop**

**and operate affordable senior housing. EHDOC has been nationally recognized as a leader in the development and operation of quality affordable housing for our elderly. To emphasize the need for senior housing – EHDOC currently has in excess of 1000 people on waiting lists for their properties in Florida. The average wait for low income seniors to move in to one of these properties is 3 years. EHDOC is a union company and its residents are all Alliance for Retired Americans members.**

**FLARA urges that the state of Florida in collaboration with federal and local governments, develop effective partnerships with EHDOC and other such non-profit organizations to ensure all elder Floridians have access to affordable housing, health care and services.**

### **Recognizing Senior Volunteers**

**Senior volunteers provide millions of dollars worth of services to elder programs annually. Florida Seniors are easily identified in our hospitals, polling places, schools, libraries, recreational youth programs and dozens of other institutions.**

**The SHINE program, or Serving Health Insurance Needs of Elders is one of many in which volunteers help other seniors. SHINE operates statewide, providing free person-to-person insurance counseling for elder Floridians on difficult Medicare and Medicaid questions. FLARA recommends SHINE program be expanded and funded at a rate comparable with Florida senior population.**

**EHDOC has received national recognition for its CAP or Community Action Program, which seeks to empower older persons in each of its housing communities through a wide range of civic involvement programs, including voluntarism and advocacy efforts. These volunteer efforts not only tap the skills and interests of older persons, but promote the seniors' self-sufficiency and develop a wealth of community resources to assist their residents, other seniors and the local community.**

**FLARA urges that these volunteer programs be expanded and replicated through adequate financial support to assist seniors, promote self-sufficiency, tap community resources and create effective partnerships with businesses, governments and other entities.**

### **Strong Federal-State Partnership**

**With more than 3 million seniors representing 17 percent of the state's population, no state has a greater stake in decisions about Social Security, Medicare, Medicaid and SSI proposals than Florida. In recent years, the federal government has increasingly required states to cover more of the cost of elder care. It is especially important to pursue fairness in federal funding formulas. While Medicare remains federally funded, Medicaid is funded jointly by the federal and state budgets. With the economic downturn, Florida has seen its Medicaid expenses mushroom. Clearly both federal and state governments have a huge financial stake in efficient and cost-effective policies and programs for the elderly as well as a social obligation to help elders remain self-sufficient.**

**It is not overreaching or unrealistic to demand that the two political parties represent all of the people, not simply those who voted for them.**

### **Grandparents Rights to Visitation**

**Florida is one of the toughest states in regards to obtaining grandparent visitation. There are many situations where grandparents are unjustly restricted from seeing or knowing their grandchildren. We have worked with Florida State Senator Joseph Abruzzo and made some progress on this issue.**

**The Florida Alliance for Retired American's continues to support the rights of grandparents to petition the courts for the right to have visitation with their grandchildren when it is in the best interest of the child.**

## **Senior Investment Strategy**

**The senior population of Florida and its projected increase has a profound impact on the state's present, future economy and budget. Florida's retirement "industry" generates more revenue than any other except tourism. Elder consumers have a significant impact in the marketplace. However the population over age 65 brings special needs as well. FLARA recognizes that the state has an extensive aging service network. But we believe that Florida must significantly improve the lives of its seniors and do better with its financial resources by adopting these proposed policies and programs as part of a comprehensive Senior Investment Strategy.**

**FLARA proposes that this strategy encompass public and private policies that offer all elder Floridians meaningful and unimpeded community-based choices. Strategy partners must include non-profits and local government community-based providers.**

**FLARA and the National Alliance for Retired Americans are committed to assist with the development of these policies and programs. We plan to participate at all levels of government to address these priority issues. FLARA will collaborate with other state and national organizations to endorse and promote the state's adoption of a Senior Investment Strategy. FLARA members will be an essential part of our efforts as we will empower them to advocate for their interests.**

**Further information on these issues and priority concerns are available from FLARA at [FLARA.ORG](http://FLARA.ORG) or visit us on Facebook: Florida Alliance for Retired Americans.**

***Tony Fransetta, President Florida Alliance for Retired Americans***