



Housing Options Provided for the Elderly

HOPE helps older adults live with dignity and independence in the housing most appropriate to their circumstances.

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HOUSING OPTIONS PROVIDED FOR THE ELDERLY (HOPE)

ANNUAL REPORT

April 1, 2018- March 31, 2019

Housing Options Provided for the Elderly (HOPE), Inc. is a not-for-profit corporation registered in the State of Missouri. Services are provided without regard to race, creed, ethnic origin, sex, gender preference or disability status.

HOPE services are described below:

HOUSING OPTIONS COUNSELING

Reverse Mortgage Counseling is provided by HOPE counselors mostly by telephone throughout the country; some clients are served in person in St. Louis and at our branch in Oregon. The Department of Housing and Urban Development is the major support of this service; funding is also provided by client fees and a grant from the Retirement Research Foundation. Up-front Reverse Mortgage Counseling helps individuals decide whether a Reverse Mortgage is right for them. Reverse Mortgage Counseling is also provided for clients who have a Reverse Mortgage but have, or about to have, defaulted on their loans by failins to pay taxes and/or insurance. A total of 1629 clients were helped with Reverse Mortgage Counseling.

In-person Case Management Counseling is provided in clients' homes in St. Louis City and County. (Funders are the St. Louis Area Agency on Aging and Daughters of Charity Foundation). A thorough assessment results in an individualized plan to help address all difficulties the client faces. The most common form of assistance is helping the client improve their housing situation, including moving to subsidized senior housing or connecting with home repair services. Other common case management activities included help in connecting with financial assistance programs and health services. Service was provided to 343 clients in St. Louis City and County.

An additional 1,003 callers were provided Information and Referral services by telephone.

The Money Follows the Person Program helps seniors and disabled persons move out of nursing homes. The program was temporarily discontinued 12/31/18; we await Federal legislation or possible State action to start the program again. We continued to follow 4 placements that were made before the program ended. The program provides counseling support as well as up to \$2,400 to help with the transition. We helped 34 persons explore moving out of the nursing home; 7 were successful in moving into the community this year. The low placement number illustrates the difficulty of successfully transitioning persons. The greatest difficulty is finding affordable housing for individuals with limited income and many who have bad credit history or felony convictions.

Medicaid Reassessments. Persons who receive in-home Chore and Person Care Services through the state are interviewed yearly to determine continued eligibility. Services may be reduced or increased based on the assessment. 820 persons were served.

HOUSING DATABASE

HOPE maintains a database of senior housing. 181 senior housing facilities are currently being tracked. HOPE provides housing lists free of charge to those who request them. The list is also available on HOPE's website.

CONSULTING ACTIVITIES IN SUPPORT OF THE NATIONAL COUNCIL ON AGING

HOPE's Director, Buz Zeman, served as a Consultant for NCOA's Reverse Mortgage Counseling as well as for other activities.

AGENCY FINANCES (unaudited)

Grant income was received from: The Department of Housing and Urban Development (HUD): \$219,000; Reverse Mortgage Counseling Fees \$107,000; St. Louis Area Agency on Aging \$102,271; The Retirement Research Foundation, \$68,750; Senior Fund \$50,000; Daughters of Charity \$40,000; Contributions: \$9,125; Consulting \$1,145.

Beginning Cash Balance for the year: \$64,696.

Ending Cash Balance for the year: \$65,012.

STAFFING

Buz Zeman, MSW, LCSW is HOPE's Director and is employed full-time. Part time employees: Mary Farmer, MSW; Jane Lyss, MSW; Deborah Ellis, MSW; Tracy Fantini Spies, MSW, LCSW; Christina Jones; Stacy Stuber; Brenda Grauer, JD; Chaz Brown, Connie Cline, Eden Lustig, Chris Durost, Enrique Vargas, and Hazel Kirk, MSW, LCSW. Volunteer support, which includes HOPE's Board of Directors, and other volunteers, averaged 92 hours per month.

BOARD OF DIRECTORS during some or all of the year

HOPE's Board of Directors: Steve Woodruff (President), Steve Miskovic, (President-Elect), Benita Crook (Secretary), Chris Wyrick (Treasurer), Dianne Marshak, Karen Miller, Pam Merkle, Martha Brown, Benita Crook (Secretary), Mary Rader, Michael Lawrence, Anthony Mitchell, Jazzmine Nolan, Angela Schlankser, Paul Dohearty.