

RHA Update

2024



Rent is due:
November 1st

A \$15 administrative fee will be added to any payments made after the 5th. If you are not able to pay your rent on time, **please call Kirsten Hathaway, Finance Manager to make payment arrangements: 802-683-2212**

RHA OFFICE WILL BE CLOSED
Thursday, November 28th and Friday, November 29th

Last
RHA Update
For 2024!

FROM THE DESK OF THE ***Chief Executive Officer***

Please Welcome Gretchen to Our Staff

I'm pleased to announce the appointment of Gretchen Gilmore to the position of RHA Property and Asset Manager. Gretchen comes to us with a distinguished 22-year career with the Rutland Regional Medical Center where she held several positions. She currently lives in the Rutland area with her husband and four children, a house rabbit and eleven ducks. She is currently in training and will be out in the field shortly. Please join us in welcoming Gretchen to the RHA.

Sheldon Tower Elevator Update

Let me start by saying that we are deeply sorry for the inconvenience caused by one of our two Sheldon Towers elevators being out of order. We recognize that this is not a good situation but know that we are actually pursuing a repair with Otis Elevator Company, the manufacturer of the elevator. Because of the age of the equipment new parts are taking much longer to manufacture than anticipated. At this time, we are anticipating the repairs to be completed in early December. Should this change, we will keep you informed. Once completed we will work with Otis to determine the best course of action with the remaining elevator to ensure that this does not happen in the future. Thanks so much for your patience.

Rent Payments

As you know, rent is due on the first day of each month and is considered late after the fifth, at which time we will send a reminder letter. If payment in full is not received by the 20th, the RHA will issue a Termination of Tenancy Notice and if necessary, pursue a court ordered eviction. This is a costly process and as such we must charge an administrative fee to cover the cost of rent collection. Starting November 1, 2024, tenants will be charged a fee of \$25.00 for each reminder letter; and, \$50.00 if we must issue a Termination of Tenancy Notice. Please help us to avoid these charges by contacting us as soon as possible if you are struggling to pay your rent. We will gladly work with you to come up with a repayment agreement.

Continued...

Elder Abuse

Sadly, the United States is facing a profoundly serious challenge with the abuse and neglect of vulnerable elders and the disabled. In this month's issue of the RHA Update you'll find an article which originally appeared in Housing Matters, a publication of HAI Group. If you or someone you know is being abused, please report it to your SASH Coordinator so that they may intervene on your behalf.

One – 2 - One Needs You

Looking for a way to have a positive impact on the life of a neighbor in need? Become a volunteer driver today. One-2-One needs drivers for local and out of town appointments. You choose the rides you want to take or decline, plus there is a mileage reimbursement (\$0.67 per mile). Join today and make new friends along the way! For more information call (802) 774-8179 or email one2onersvp@gmail.com.

Happy Holidays

On behalf of the Board of Commissioners and staff of the RHA I want to wish you a Happy Thanksgiving and a stellar holiday season. Take care of yourself and one another.

Kevin

RHA FIVE YEAR AND ANNUAL PLAN RESIDENT ADVISORY BOARD MEETING INVITATION



Every five years the Rutland Housing Authority Board of Commissioners, management, staff and residents develop a Five-Year Plan which gets submitted to HUD. This document outlines policy changes, new programs and modernization projects for the coming year(s). The Plan is developed by management with review and input by all interested parties including the public. **The Board of Commissioners will hold a Public Hearing on Monday, January 13, 2025, at 8:00AM** to receive final comments on the plan.

To ensure that all residents have an opportunity to participate in the process we will be hosting a luncheon meeting on **Wednesday, December 18, 2024, at 11:30AM** where we will review major components of the plan including any changes to the Section 8 Administrative Plan, admissions and continued occupancy policies, proposed building projects and future programs and services. Residents from all sites are encouraged to attend.

It is important that you **RSVP by calling Jean at 775-2926 extension 0** so that we know how many to plan for lunch. Thanks again for your interest and participation. Please do not hesitate to contact me should you have questions.

IS IT BULLYING?

If someone says/does something unintentionally hurtful once it's **RUDE**. If someone says/does something intentionally hurtful once it's **MEAN**. If someone says/does something intentionally hurtful and keeps doing it's **BULLYING**.

Elder Abuse Recognizing, Preventing, and Addressing the Silent Epidemic

Mike Torelli | Senior Marketing Specialist | HAI Group

Elder abuse is a distressing and often hidden issue that can have devastating effects on older residents in public and affordable housing communities, especially those who are vulnerable due to age or disability. Understanding the signs and taking proactive steps to prevent abuse is crucial for tenants and housing professionals who live and work in buildings with elderly residents. Elder abuse is defined as any form of intentional harm or negligence inflicted on persons aged 60 and older it poses serious physical, emotional, and financial risks. [According to the National Council on Aging](#) (NCOA), one in 10 Americans aged 60 and older experienced some form of elder abuse before the COVID-19 pandemic. During the pandemic, one in five adults reported elder abuse.

As of 2024, [approximately one in six people](#) aged 60 years and older experience some form of abuse in community settings, according to the World Health Organization. Abusers are both men and women, with almost 47% of incidents resulting in family members being the perpetrator. Medical, non-family caregivers were the abusers in almost 13% of cases, according to the NCOA.

This article aims to shed light on elder abuse by discussing its various forms, risk factors, and strategies for prevention and intervention.

Types of elder abuse

[According to the National Center on Elder Abuse](#) (NCEA), there are five primary forms of elder abuse:

- Physical
- Psychological or emotional
- Sexual
- Financial
- Neglect

In addition, older adults may also suffer from self-neglect or abandonment.

Physical abuse

As defined by the NCEA, physical abuse is the “intentional or reckless use of physical harm or physical coercion that may result in bodily injury, physical pain, or impairment.”

Physical abuse can manifest in various ways, including unexplained injuries, such as bruises, burns, or fractures. Occurrences such as frequent falls, pressure marks, or restraining marks on wrists and ankles are red flags and warrant an inspection. Sudden changes in an older adult’s physical appearance or hygiene, as well as signs of malnutrition, dehydration, or weight loss, are also indicators of possible physical abuse.

elder abuse continued...



Daylight Saving Time
Sunday, Nov 3, 2024

Veterans Day
November 11th



*Resident Services Program Manager/SASH Implementation Manager
Carol Keefe...
is back! Sheldon Towers and Templewood Court residents I look forward to working
with you again!*

From the Desk of Kirsten Hathaway, Director of Finance and Human Resources...



**The administrative fee for late rent collection will be increasing
from \$15 to \$25 on November 1st.**

Here are some tips on getting your payment to us on time so you have less worries this holiday season.

- Make your payment before the 5th day of the month every month. Rent payments not received by the office before the 5th day of each month are marked late.
- Mail is taking longer and longer to reach us. Please do not trust that the post office will get it to us on time!
- Please make sure your name is on your payment! Payments without a name on them can't be applied to your account because we don't know who it belongs to!
- If you are concerned about making your payment on time, we can set you up with Automatic Withdrawal from your checking or savings account.



***From the Desk of
Jon Jordon, Maintenance
Supervisor...***

Air conditioners: If you need to have your air conditioner removed please call the front office and put in a work order.

Weather: Snow will be here soon. Please be careful out there! Cars will need to be moved promptly.

Cars: All cars must be registered!

Laundry: Friendly reminder cost of laundry will increase November 1st.

Porches: Must be kept clear of all garbage/recycling-Must stay clutter free

We are in the Medicare Open Enrollment period

It ends on December 7th. You should make all changes by December 6th. Even if you're happy with your current plan, **it's important to check for any changes that will apply next year** and compare your coverage with other available options. You may save money, find better coverage, or both!

You can visit [Medicare.gov](https://www.Medicare.gov) to preview coverage options, and check plan ratings. You can create or log into your secure Medicare account to:

- Add your prescription drugs and local pharmacies to help you compare drug costs.
- See if there are any changes to your current coverage next year.
- Compare benefits and costs in your current plan to other options.

Remember: When comparing your choices, look at the estimated "Yearly Drug & Premium Cost." A plan with the lowest monthly premium may not always offer you the lowest total cost.

During open enrollment, you can:

- **Compare plans to find better coverage or save money**
- **Switch from Medicare Advantage to Original Medicare**
- **Make changes to your Medicare drug coverage**

*From the Desk of Heather Hinkley,
Section 8 Program Manager*

Some great fall dip for before
Thanksgiving dinner or after...



Pumpkin Spice Dip

1 package of instant pumpkin pudding
2 bricks of cream cheese
1 large container of fluff

Cream cheese should be at room temperature. Put softened cream cheese into mixer and whip until smooth. Add full container of fluff and mix until smooth. Add the pumpkin pudding gradually (or you'll wear it) and mix until well blended.

This dip is wonderful with chocolate wafers, or graham crackers.

Put dip in airtight container and store in the frig, if there is any left after you serve this.

Thursday, November 28th



RHA COMMUNITY CORNER



By Pat Embree

Outside in an unexpected Snow Squall snowflakes swirl about in a frenzy as if they didn't know which way to go. Inside again the family has gathered for Thanksgiving dinner. The aroma of roasting turkey is tickling at their stomachs. As if on cue Kate and Mary set out trays of assorted appetizers. Penny hand gestures to Nana to see if she wants anything. In a return gesture Nana holds up and waves her bag of Pepperidge Farm Cheese Goldfish.

One by one they come into the living room to sit and chat. A few minutes ago they were urged to eat something to satisfy their hunger and now they are cautioned not to eat too much and spoil their appetites. Nana looks into her bag of goldfish and thinks she may already have spoiled hers.

Birdie starts the conversation by complaining how she had to go to three stores before she could find knee-high stockings. As Carl comes into the room his plate tips and his deviled egg falls to the floor. Not knowing where it went he takes a step back and steps on it. Mary in her haste to keep her dog Bitsy away from it trips on Cousin Phil's foot. She falls forward onto Penny whose wine spills all over Mary's white blouse. Aunt Sally brings back Carl's shoe and gets down to clean the carpet. Now she can't get up. Cousin Phil in a dramatic gesture of rescue swings his arms out and knocks the table lamp over. Nana shouts "this is great dinner and a comedy show".

Psychological and emotional abuse

Elder abuse has significant emotional and behavioral implications. Watch for signs such as:

- Withdrawal
- Anxiety
- Depression
- Agitation
- Unexplained changes in mood or behavior
- Lack of interest in activities

Verbal abuse or threats from caregivers or family members may also contribute to emotional distress and form the basis for elder abuse. Emotional or psychological abuse can lead to emotional pain and distress and result in feelings of isolation.

Financial abuse

The financial exploitation of seniors can drain their resources, leaving them impoverished and dependent on public assistance. Financial abuse is increasingly common; however, its signs are not always apparent. Typically, financial abuse results in the unauthorized use of an older person's funds, property, or assets through the exploitation of trust or through the use of deception, intimidation, or coercion, resulting in financial hardship.

The NCOA reports that the annual losses of financial abuse victims who are older adults total over \$28 billion. Financial abuse can manifest itself through:

- Unusual banking activities
- Sudden changes in financial management
- Unauthorized withdrawals or transfer of assets without consent

Neglect and self-neglect

Neglect is a form of abuse that involves the caregiver's failure to provide necessary care, resulting in harm or risk to older adults. Older adults who are reliant upon others and neglected may experience abandonment, causing unsanitary living conditions and trauma. Unfortunately, abandonment will become more prevalent as the population continues to age.

Signs of neglect include:

- Poor personal hygiene
- Untreated health conditions
- Inadequate living conditions
- Lack of appropriate clothing or nutrition
- Insufficient access to medication or medical care

Older individuals may suffer from self-neglect when they cannot care for themselves properly, such as:

- Being unable to obtain food, water, clothing, shelter, medical or mental health care, practice personal hygiene, or manage finances
- Making conscious and voluntary decisions to engage in activities that threaten their health or safety
- Making conscious and voluntary decisions to engage in activities that threaten their health or safety

BOTTOM LINE

Elder abuse is a serious issue in housing communities serving elderly residents, but with the right awareness and interventions, it can be addressed. Housing professionals can play a key role in identifying abuse, supporting vulnerable residents, and ensuring that their communities are safe, healthy environments for older adults. By taking a proactive approach, we can help protect our seniors and preserve their dignity.

Make a Report with Adult Protective Services

(Notice the APS Online Intake Report has changed as of 5-24-2024 at 3pm)

Make a report to APS if you believe a vulnerable adult was abused, neglected, or exploited by an alleged perpetrator. You should make a report if you feel that a vulnerable adult has been harmed because of actions (or inaction) taken by a specific person or persons other than themselves. In most cases, this requires an alleged perpetrator to either intentionally or recklessly harm the vulnerable adult. Vermont Law establishes who are vulnerable adults and what constitutes abuse, neglect and exploitation.

APS does not provide emergency services. If a vulnerable adult is in a life-threatening situation or needs immediate intervention to protect someone from harm, call 911 so that law enforcement and medical personnel can get involved immediately. A report to APS can be made after emergency services have been provided.

General Guidelines for Making a Report

No matter how you make a report, please provide as much information as you can. If you don't have exact information, please provide what you believe is helpful or relevant. **Keep in mind, the less information you provide, the harder it will be for APS to make an accurate decision whether to assign for field work, which could delay assistance to the vulnerable adult.** Here is the information that APS needs to best help a vulnerable adult:

- Describe why you suspect a vulnerable adult has been abused, neglected or exploited. If possible, include a description of any incidents, to include locations and dates and how you became aware of this issue.
- Tell us if this abuse, neglect or exploitation is ongoing or poses additional risk at the current time.
- Tell us who you are, how you know the vulnerable adult, how to contact you and how you know about this situation.
- Tell us who the alleged victim is, how to contact them and how it is they are vulnerable. Also, let us know if reaching out to them could put them in danger.
- Tell us who the alleged perpetrator is, how they are related to the alleged victim and how to contact them.
- Tell us if there are any risks to our Investigator, such as potentially violent investigation participants or aggressive dogs at an investigation participant's home.
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Adult Protective Services Reporting Line
(800) 564-1612

Sexual abuse

Sexual abuse is an often-underreported form of elder abuse, defined as non-consensual sexual contact of any kind with an older adult. Warning signs may include

- Unexplained infections
- Bruises or injuries in the breast or genital areas
- Difficulty walking or sitting
- Emotional withdrawal
- Displaying fear or anxiety around specific individuals

Addressing elder abuse

Society must address several factors to combat elder abuse: ageism and cultural factors, dependency and vulnerability, and social isolation. Combating ageism can negate societal attitudes toward aging or different cultural beliefs that perpetuate the undervaluing or marginalization of older adults. The extent to which an older adult is functionally dependent on others for care can increase the risk of abuse. Individuals with poor physical health, disabilities, or cognitive impairment are often preyed upon as individuals take advantage of their vulnerability.

Social isolation is another factor, as older adults who lack social connections or support networks are more susceptible to abuse. Less oversight or a lack of means to report abuse contributes to social isolation.

A multi-faceted approach is necessary to address elder abuse effectively:

Preventing and addressing elder abuse in housing communities

Public and affordable housing professionals are in a unique position to help prevent and address elder abuse. They often have regular contact with elderly residents and can be the first to notice signs of abuse. Here are some steps housing providers can take:

- **Raise Awareness:** Training staff and residents about the signs of elder abuse can help identify issues early and ensure proper reporting.
- **Encourage Reporting:** Housing professionals should work with local authorities to ensure that any suspicion of abuse is promptly reported. Clear policies should be in place to guide staff in handling suspected abuse cases.
- **Support Caregivers:** Caregivers can experience stress and burnout, which may contribute to neglect or abuse. Offering resources, support groups, and respite services can help reduce these risks.
- **Foster Social Connections:** Social isolation is a significant risk factor for abuse. Housing professionals can organize community activities and encourage regular check-ins with elderly residents to reduce feelings of isolation.
- **Empower Residents:** Encourage financial literacy and self-advocacy among older residents. Programs that promote independence can help reduce the risk of financial exploitation or neglect.