



For Immediate Release

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Habitat for Humanity of Rhode Island-Greater Providence receives \$610,000 grant from Blue Cross & Blue Shield of Rhode Island for new Aging in Place program

Program provides home improvements for older Rhode Islanders that make it possible for them to stay in their own home

PROVIDENCE, RI (March 25, 2021) -- Habitat for Humanity of Rhode Island-Greater Providence (HabitatPVD) has received a \$610,000 grant from Blue Cross & Blue Shield of Rhode Island (BCBSRI) that will support HabitatPVD's new Aging in Place home modification and improvement program. Designed for Rhode Islanders who are 65 or older and are dually enrolled in Medicare and Medicaid, the Aging in Place program aims to complete at least 125 home modifications within the next 24 months.

"This program aligns perfectly with Habitat of Greater Providence's focus on providing home improvement services for lower-income Rhode Islanders," said Mark Kravatz, HabitatPVD's executive director. "Through these efforts, we hope to reduce the need for older adults to transition to more expensive assisted living or nursing home facilities, reduce instances of falling, make critical home improvements and repairs, and improve each participant's confidence with living in their home."

Kravatz added, "We are grateful to Blue Cross & Blue Shield of Rhode Island for this generous grant to help us ensure that every generation has the chance to age in place with dignity and security."

According to Carolyn Belisle, BCBSRI's managing director of corporate social responsibility, the grant to HabitatPVD is the largest BCBSRI has made dedicated to housing.

"As a company deeply committed to the health and well-being of all Rhode Islanders, BCBSRI understands the positive impact that growing old in your own home and community can have. The [RI Life Index](#) continues to underscore that access to safe and affordable housing is a great concern for many Rhode Islanders, and that fuels our belief that when we invest in housing initiatives, we are investing in better health," said Belisle. "And, while many older homeowners have paid off their mortgages, many also live on fixed incomes with limited resources to make modifications or critical repairs, which has the potential to create significant risk to their health and well-being. The Aging in Place model serves to increase the safety, emotional wellbeing, and comfort for our older Rhode Islanders, while also preserving the affordability of their housing – an equally great concern in our state. We appreciate the opportunity to partner with HabitatPVD on this innovative program that will bring peace of mind to many older Rhode Islanders."

The Aging in Place program has three major goals: repair and modify older Rhode Islanders' homes to meet aging-in-place industry standards; engage older adults with the opportunity to volunteer with HabitatPVD's work; and work holistically with local partners to address non-housing issues that confront many older people, such as personal health management, socialization, meals, transportation, housekeeping, etc.

Statement of Need

As of 2016, more than 217,000 Rhode Island residents are age 60 or older—that's 20% of the population. By 2040 that figure is expected to rise to 264,238, increasing nearly 75% over 30 years. Also, Rhode Island has a higher proportion of adults age 85 and older than any other state in the nation.¹ The need for decent, affordable housing for older people will only grow. According to a study by the Joint Center for Housing Studies (JCHS) of Harvard University, it is projected that 1 of 3 American households will be headed by someone aged 65 or older by 2035.² Their research also confirms that many older adults are homeowners who want to age in their communities where they have established friends and family networks.

With age, the incidence of disability increases. The JCHS report projects that by 2035, "the number of older households in the U.S. with a disability will increase by 76% to reach 31.2 million" (relatively half of this increase will occur by 2025). According to the U.S. Centers for Disease Control and Prevention (CDC), falls are the leading cause of older adults' medical treatment.³ Half of these falls occur at home. The CDC's research also shows that home modifications and repairs may prevent 30% to 50% of all home accidents among aging adults, including falls in older homes. The financial toll for older adults falls in the U.S. is expected to increase as the population ages and is estimated to reach upwards of \$70 billion in the near future.

Many older households also face dire personal financial challenges. According to the AARP Foundation, at least 19 million American households of people aged 50 and older live in unaffordable or inadequate housing. Because many live on fixed incomes with few resources to make modifications or critical repairs, this population faces very serious housing issues that pose a significant risk to their health and well-being.

Simple modifications can greatly reduce the risk, including grab bars, railings, and improved lighting. Homes and communities frequently are not designed to address the needs of older homeowners.⁴ By not addressing the need for aging in place modifications, many older Rhode Islanders will risk their health and not have the option to age in place.

Proposed solution -- every hand makes a difference

HabitatPVD's Aging in Place program helps older adults age in place in the homes and communities they love. Key components of the Habitat's Aging in Place program include:

- Conducting certified aging in place home assessments and home modifications (See Attachment A for aging in place assessment checklist)
- Leveraging other home improvement programs that provide critical home repairs, hazard mitigation, healthy housing interventions, energy efficiency retrofits, and light touch repairs.
- Engaging older Rhode Islanders to volunteer with Habitat
- Developing a referral system that allows referral partners such as BCBSRI's Medicare Advantage program, the Rhode Island Office of Healthy Aging, United Way 211, Unite Us RI, and others to make direct referrals to the program.
- Coordinating with partner organizations that coordinate other direct in-home services focused on healthcare, socialization, personal health management, safety and security, wellness, lifelong learning and other services (e.g., meals, transportation, housekeeping, etc.)
- Partnering with families, volunteers and the business community to organize and implement Habitat's Aging in Place program.

Through the Aging in Place program, HabitatPVD and its partners will provide products and services that foster safe and livable homes and communities. This program will help older adults achieve the strength, stability and self-reliance they need to build better lives for themselves.

"HabitatPVD has been building and renovating homes for more than 33 years in partnership with numerous donors and volunteers and scores of low-income Rhode Island families," Kravatz explained. "We're now applying that experience in a new way to help ensure that every generation has the chance to age in place with dignity and security."

¹ "Healthy Aging Data Report: highlights from Rhode Island, 2016," UMASS Boston, 2016

² "Housing America's Older Adults," Joint Center for Housing Studies of Harvard University, 2014

³ <https://www.cdc.gov/homeandrecreationsafety/falls/adultfalls.html>

⁴ "Understanding the Challenges and Solutions to Aging in Place," US HUD, PD&R, 2015.

About Habitat for Humanity of Greater Providence

Since 1987, Habitat for Humanity of Greater Providence (HabitatPVD) has been an independently chartered affiliate of Habitat for Humanity International, the largest non-profit homebuilder globally. Our mission is dedicated to building decent, affordable housing with families that live in substandard and unaffordable housing and to make the need for affordable, safe, healthy, and efficient shelter a matter of conscience and action. www.habitatpvd.org

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