

Capital Area Network of Elder and Disability Services

Meeting Notes

Tuesday, June 8, 2010

8:30 am to 10:00 am

DHHS

41 Anthony Avenue Room A, Augusta

Present: Karen Tucker, HCCA; Vicki Foster, Spectrum Generations; Sara Squires, Disability Rights Center; Amy Voisine, Alzheimer Care Center in Gardiner; Kristin Overton, Spectrum Generations; Jane Harper, Maine General; **Diane Friegon?**, Division of the Blind and Visually Impaired; Steve Garash?; Lee Morrill, Cotton Mill Apartments; Jill Childs, Oak Park Apartments (Barkan Management)

Vicki- Maine cardiovascular program materials to share

8:30 Introductions: Getting to Know Who is in the Room

This is a facilitated networking time, where participants are invited to share news and information about their services and request information of the group.

9:00 Kristin Overton, Bridges & Reverse Mortgage Manager

Kristin manages the daily operations of Bridges, a home care agency. Learn how Bridges personal care assistants help people stay in their homes. Kristin also manages the reverse mortgage counseling program. She will explain what a Home Equity Conversion Mortgage is, and why they can be right for some borrowers and not others.

Kristin presented the following information on Bridges:

Bridges provides in home services for the homebound:

- personal care,
- meal prep,
- housekeeping,
- grocery shopping and errands. In home assessments for people.
- Personal emergency assistance systems.
- respite services

The goal of Bridges services is to keep people in their homes as long as that is their wish. Bridges home care services the area from Belfast to Brunswick and Somerset and Kennebec counties. Bridges has begun taking referrals from and working with the Veterans Administration and Elder Independence of Maine, there are also private pay options for Bridges services. For more information or to arrange a care planning assessment call 1.800.876.9212 They are found on the web at www.bridgesbiz.org

Kristin presented the following information on Reverse Mortgages, a type of home equity conversion loan. The HUD site outlines the program at www.hud.gov [here is the link to the reverse mortgage page on that site](#). The role Spectrum Generations plays is to provide unbiased counseling and full

disclosure up front so pros and cons of the reverse mortgage loan are considered and an educated decision can be made. It is requirement that a person receives loan counseling before they have an appraisal on the house for this loan. This Spectrum Generations program provides a certificate to each participant completing the program stating the counseling has taken place.

This loan type may not right for every person. Here are some highlights of the loan:

- This loan backed by the federal government.
- Upfront fees to pay for guarantee.
- Equity is lessened as cash is borrowed.
- Payments to the borrower can be made in a lump sum, by monthly payments, term payments, or a line credit line
- Payment of the loan is made in full as you leave the house.

This loan works best for people who:

- Have no heirs,
- will not need home care,
- are in foreclosure or close to bankruptcy

In the right situation this loan allows people to stay in their home longer. The reverse mortgage is an expensive loan, with many up-front costs - mortgage insurance premium, standard closing costs, etc. People are encouraged to look at all the options- home equity loan, other type of loan, look at local programs, tax relief, etc, tax discounts, LIHEAP, trimming home budgets to not need the program. An important feature of the loan is that it is a "non-recourse" loan- where the government limits payment responsibility. If the house is sold at market price, with the proceeds to settle the loan debt, the government forgives the rest of the loan.

This Spectrum Generations program helps guide people through these options with the goal of giving unbiased information so the individual can make the best decision for themselves to meet their personal lifestyle goals. This coupled with the other programs, which Kristin oversees, helps to keep people in their homes, if that is what they want.

9:20

Sara R. Squires, Disability Rights Center of Maine (DRC)

Sara is the Information & Referral Coordinator for Maine's protection and advocacy agency for people with disabilities. DRC provides: Information about rights and service systems; representation of individuals at meetings and hearings and legal representation of individuals and groups; training on rights and advocacy skill; work towards broad systems change; referrals to appropriate services.

The Disability Rights Center has many areas of concentration some of them are:

- Protection and Advocacy for Developmental Disabilities Program (PADD)

- Protection and Advocacy for Individuals with Mental Illness Program (PAIMI)
- Learning Disabilities Program (LD)
- Protection and Advocacy for Individual Rights (PAIR)
- Protection and Advocacy for Assistive Technology (PAAT)
- Protection and Advocacy for Individuals with Traumatic Brain Injuries (PATBI)
- Protection and Advocacy for Beneficiaries of Social Security (PABSS)
- Protection and Advocacy for Voting Access (PAVA)

Individual rights – if you do not fit into any other program, this is the program for you. This organization takes action when called upon when a person experiences discrimination on basis of their disability. The organization is a member of the National Disability Rights Network.

On staff the Disability Rights Center has: 8 attorneys, 5 advocates not including 3 based at psychiatric facilities; 7 other employees.

To obtain services, call and the secretary will make an appointment with one of the staff. Some examples of complaints routinely responded to are:

- human rights cases,
- accommodations,
- housing related issues,
- Education calls- special ed; harassment issues in schools, keeping kids safe in schools.
- Individuals with brain injuries are becoming more prevalent as clients.
- Family law- child custody, etc.
- Criminal law – refer them to attorneys

Mental health issues are a big piece of the work. There are advocates in all the psyche units in all mental health hospitals in Maine, meeting and talking with people on a regular basis.

Much of their work is advocating in the Legislature. Of their 23 staff at least 19 took place in legislative work in some way in the past year. .
Maine is a large geographic state, with a low amount of advocacy services, so serving all in need is challenging.

Question: Do people with addictions qualify? Answer: Those who have Co-occurring issues (mental health and substance abuse) would be in mental health, others might be in Individual Rights program.

Question: Income limits? Answer: No income guidelines.

The Disability Right Center educates people about what is out there for programs to assist them when met with discrimination for a disability; advocates used in many sectors. The Disabilities technical business center is also a resource.

Contact information is on their website at: www.drcme.org

9:40 **Sharing of upcoming activities and issues of interest**

- Spectrum generations – recent trainings in Matter of Balance for fall preventions. 6 weeks, once a week.
- Chronic disease and self management classes for those with or taking care of someone with a chronic disease. – problem solving skills, managing medications, managing stress, life skills.
- Friday the 18th Cohen Center is having a Health Expo. There will be speakers, information booths, barbeque and more. Times are from 9 to 3:30.
- Disability Rights Center will be celebrating their **(30th?)** anniversary year on July 17th in Hallowell by entering a float for Old Hallowell Day. – call 800.452.1948 to become involved.

A request: Jane Harper of MaineGeneral is working on two projects. She would like you to contact her if you know of people fitting the following description:

- Individuals at risk of or those having had a drug overdose
- Individuals experiencing success in long term recovery. The goal is to help reduce the stigma of addiction.

Question to Jane: from Disability Rights perspective: What would you do for callers expressing discrimination by doctors not providing medications, such as opiates, due to the person having moved or received this medication from different sources in the past.

Answer: Doctors are encouraged to use the state system set up to identify individuals who may be “doctor shopping” to access drugs. These same doctors are not supposed to deny care, supposed to have a conversation about how their behavior may appear and as if addiction may be an issue.

9:55 **Wrap up and evaluations**

Next Meeting: *Have a great summer! See you in September.*

Conveners: Healthy Communities of the Capital Area (HCCA), Spectrum Generations, City of Augusta, United Way of Kennebec Valley