

## Seniors: An Overlooked Population

If young registered nurses can't afford to live here, what about seniors living on a fixed income? One of the most vulnerable segments of our population is falling through the cracks.

Dr. Jaclynn "Jackie" Faffer, president/CEO of the Naples Senior Center at JFSS, became alarmed during a 10-month period in 2016, when her organization was contacted by 21 senior women who were homeless or about to be evicted. They were low- to middle-income women "who had never been homeless before." One eye-raising case was the former resident of Pelican Bay whose family had malevolently manipulated her financial net worth.

Today, they are working with three who are homeless (living in their cars) and seven on the verge. "We have 33 senior clients who could become on the verge. They are desperately in need of affordable housing," she said. Of these, 35 percent are paying more than 30 percent of their income on housing; another 18 percent are paying more than 50 percent. "All it takes is a medical crisis, or any crisis, like Hurricane Irma, to put them over the edge." Faffer is still "hearing from seniors whose homes are in disrepair" a year after Irma.

Federal housing Section 8 vouchers to assist low-income renters, including seniors, aren't available. Faffer said the waiting list is closed. "It may as not exist here. When you think about seniors, they won't survive the waiting list. Nationally, it's three to five years. Here, it's simply closed."

The Naples Senior Center helps clients with financial and food assistance, case management, and simply helping them find housing elsewhere. Faffer said that other communities have successfully built congregate senior housing outside of the town center connected to the local transportation system. "It can be built a little out of the mainstream, and you put infrastructure around it. It costs money but we have to take care of our seniors," she said.

Many senior center clients don't have family nearby. Some are couples eking by together. "The poverty that our agency sees...these people paid their dues and they worked their entire lives, and never thought they'd be in this situation," she said. Isolation, with the cost of living outgrowing their ability



The Naples Senior Center at JFSS provides socialization, dementia respite and social services for local seniors—a population that is projected to rise dramatically. When seniors on a fixed income are priced out of their homes, where can they go?  
Courtesy: Naples Senior Center at JFSS

to afford where they are aging in place "is the most pervasive problem facing seniors," Faffer said.

According to a study by Florida Gulf Coast University, poverty and the need for federal food assistance for those aged 60 and over in Collier County, Bonita Springs and Estero increased significantly between 2011 and 2015 due to population increase "likely coupled with increased costs of living," it noted. By 2040, the Florida Bureau of Economic and Business Research projects a 49.4 percent increase in the 60-plus population.

Fifty-eight-year-old Irma Valdez, and her husband, Silverio, made the final mortgage payment last year on the three-bedroom home they bought for \$47,000 through Habitat for Humanity of Collier County in 1997. The couple, with two sons, turned to Habitat after they were forced to leave their Bonita Springs trailer park after it flooded in epic summer storms and lived with relatives until they were forced into apartments they could not afford.

With retirement ahead, "it's a peace of mind. I don't know where we would be without this house," Irma Valdez recently said. "It feels so good. We're going to have some extra money and save it. Nobody can kick me out of here. It's my house."