

# New program helps residents age in place

By Carol Sorgen

Would you like to remain in your own home as you age, but worry that it won't be either financially or logistically feasible?

If so, you're not alone. A 2018 AARP survey reported that three out of four adults 50 and older would indeed like to continue living in their own homes and communities as they get older.

Fortunately for Maryland residents, a new pilot program spearheaded by the Maryland Department of Aging aims to help you do that.

Maryland Community for Life (CFL) is a membership program that offers a suite of services for older homeowners and renters, designed to help them remain safe, healthy and at home. For a monthly fee, members can take advantage of services that address such issues as home maintenance, transportation and access to community services.

There are currently five CFLs in Maryland. Two are located in Baltimore: one established by Broadmead Community Services, a division of Broadmead Life Plan Retirement Community, and the other by Keswick Community Health, an offshoot of Keswick Multi-Care Center in Baltimore City.

Both Broadmead and Keswick provide residential options for older adults, but in recent years they have broadened their mission to reach the growing population of older Baltimoreans who prefer to live at home but may need additional help to live safely and well on their own.

"Community for Life is aimed at those who aren't income-qualified for Medicaid or who have sufficient financial resources to arrange whatever services they may need," said Carmel Roques, CEO of Keswick Community Health.

"Today we can fully expect to live into our 90s, but society hasn't quite figured out how to keep us at home, healthy and

safe," Roques continued, adding that as someone whose career has focused on helping older adults, she is "thrilled" to see the public and private sectors coming together with a shared vision.

In 2017, when the statewide Community for Life program was announced, Maryland Secretary of Aging Rona Kramer told the Maryland legislature, "It's very important to keep people living in the community where they want to live."

## A service of nonprofits

The Department of Aging put out a request for proposals to nonprofit service providers throughout the state — such as Keswick and Broadmead — to establish non-medical programs that would serve enrollees who lived in their own homes within a geographically-defined community near the service provider.

The providers needed to be able to offer a minimum level of services, including home maintenance and transportation, and a service navigator to connect members to needed community services. Membership fees and nonprofit contributions are intended to cover the operating costs.

In Baltimore, the Keswick CFL serves the neighborhoods around Keswick's location on W. 40th St., which includes Zip codes: 21204, 21208, 21209-12, 21218, 21239 and 21286. Broadmead serves the Northern Baltimore County corridor whose Zip codes include: 21013, 21030, 21051, 21053, 21057, 21082, 21087, 21093, 21111, 21117, 21120, 21128, 21131, 21136, 21152, 21155, 21161, 21234 and 21236.

Since the Community for Life Program is barely a year old, membership numbers are still low at the present time, with Keswick and Broadmead each having two CFL members. (Additional CFLs are located in Allegany, Northern Worcester and

Talbot Counties.) Marketing campaigns, however, are getting the word out to members of their respective communities.

There are different price points for membership, depending on the CFL services a member seeks. Keswick CFL members, for example, currently pay \$100 a month, with a sliding scale option for members who qualify. Membership includes a personalized home assessment to identify maintenance, home safety and fall prevention improvements; handyman and home maintenance service; membership and a \$100 voucher for Keswick's Wise & Well Center for Healthy Living; transportation support; assistance with online grocery ordering and medication delivery; a health and wellness concierge to answer members' questions and address any concerns; and a personal balance and falls risk screening followed by an action plan from a rehabilitation therapist.

Broadmead's Community for Life fees start at \$150 per month, also with a sliding scale. "There is no one-size-fits-all package" of services, said Andy Switzer, Director of Broadmead's Center of Excellence in Health and Wellness. "If you don't need transportation services, for example, you don't need to pay for them."

If they choose, CFL members can join the health and wellness center for its lifestyle and wellness classes and activities intended

to promote good health and decrease the social isolation many older adults face.

## Different from a village

In another way to address the needs of older homeowners, many neighborhoods today have created "village" programs for residents. These operate as membership organizations founded on a neighbors-helping-neighbors basis.

Home owners in a limited area contribute annually to support a concierge or administrator who can dispatch volunteers or vetted service providers to shovel snow or rake leaves, provide transportation, do handyman tasks, and provide other assistance allowing members to remain independent in their existing homes. (In Baltimore, Northwest Neighbors Connecting and Village at Home are two examples of such villages.)

Switzer explained that one difference between the volunteer-driven model and a CFL is the reliability factor. In a volunteer-driven program, if a volunteer isn't available to take a member to a doctor's appointment, for example, the member often has to make other arrangements. With Maryland's CFL model, members are guaranteed the services they are paying for.

Switzer also emphasized that the Community for Life program is a community

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# Move managers can help you downsize

By Mary Kane

When his beloved 90-year-old cousin Sidney needed to move from her New Jersey home into a nearby independent living community last spring, Paul Mesard faced a dilemma. Mesard, 62, lives in Denver, and it seemed nearly impossible to take off enough time to pack up a house that Sidney had lived in for 35 years and relocate her.

But Mesard came across a solution: Hire a senior move manager — a professional who specializes in helping older adults move from their longtime homes and resettle elsewhere.

A move manager and her team guided Sidney through every room, closet and drawer, quizzing her gently on what to keep or give away. After the move, they unpacked and set up her new apartment. The entire process took just two days.

"They were really focused, so it wasn't a trip down memory lane," Mesard said. "You're paying them by the hour, so it's just about business."

### Helpful in many ways

Those moving for the first time in decades can be overwhelmed by the task of emptying out an attic or basement full of boxes. And many of us have physical conditions, or recent knee or hip replacements, that can make moving difficult.

Some of us also face a major living transition, often into a smaller apartment in a care facility or to an adult child's house in another part of the country.

"Sometimes you have to move because it's not safe, or affordable, or feasible for you to stay where you are," said Tracy Greene Mintz, a social worker and long-term-care consultant in Redondo Beach, Calif. "But that doesn't mean it's not hard and it's not sad."

Senior move managers, some of whom may have social work backgrounds or special training, can address these emotional minefields.

Some serve as neutral third parties divvying up family possessions. Others acknowledge the pain of saying goodbye to treasured items.

Clients always have final say, but some managers find ways to help ease the transition.

One manager painstakingly photographed and recreated the display of a collection of

glass figure miniatures for a cabinet in a client's new apartment, said Susan Devaney, president of the Mavins Group, a move-management company in Westfield, N.J.

### What to expect

Move managers typically charge hourly rates between \$55 and \$100, depending on the type of service.

Managers pack boxes or organize an entire home, tagging items for family, charity or the new residence, and keeping out-of-town adult children in the loop by video chatting as they work.

A typical move, including planning and consultation, takes three to five weeks, Devaney said. Managers can work on short notice, too.

Managers also review the floor plan for a new apartment and help decide where the old furniture will fit. And they can recommend vetted moving companies, and firms that might buy unwanted items.

The cost to hire a manager to move from a house to a two-bedroom independent living apartment may range from \$2,500 to \$5,000, not including moving company costs, Devaney said.

You can find an accredited move manager through the National Association of Senior Move Managers, the industry's professional association.

### A comforting service

Vera Lasser, 79, decided to hire a senior move manager when she and her husband, Norman, 84, needed help to move from their New Jersey home of nearly 49 years to a continuing-care community in Massachusetts.

"The house was an absolute mess," she said. "We had collected so many papers and so much junk over the years."

Devaney's firm encouraged them to let go of some things and to make a memory box to save meaningful items. The couple wanted to keep a large baker's rack they loved, but the move managers helped them realize that it wouldn't fit in their new, smaller space.

Having help as she sorted and made decisions, Vera said, was comforting during a stressful time.

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## Age in place

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service, not a business. "We're not necessarily looking for a profit," he said.

According to Switzer, each CFL is similar in mission and the services it offers, but each is tailor-made for the community it serves. So the Northern Baltimore County corridor served by Broadmead, for example, will offer somewhat different services than the Baltimore City neighborhoods served by

Keswick. As an example, Broadmead CFL members have access to Broadmead's dining venues, as well as housekeeping services that include light and heavy-duty cleaning.

The goal for each CFL remains the same, however, said Switzer — "to keep you happy, healthy and in your own home for as long as you can."

For more information, visit [www.choosekeswick.org](http://www.choosekeswick.org), [www.broadmeadcommunityservices.org](http://www.broadmeadcommunityservices.org) or <https://aging.maryland.gov/Pages/community-for-life.aspx>.