

Healthy Aging Series:

Live longer by being positive

We are living longer than ever. Over the past century, the average lifespan has increased 27 years! So, what is the secret to living a long and healthy life? Your attitude and your choices.

A Yale University study found that a good attitude can keep your heart pumping and your feet tapping for 7.6 years longer, on average. This positivity adds more years to your life than low blood pressure (4 years or less), low cholesterol (4 years or less), a healthy weight (1-3 years), and regular exercise (1-3 years).

The study suggests that people who have negative stereotypes about growing old may also face a reduced life span; if you view old people as being frail and sickly, you'll probably see yourself that way as you age.

The power of optimism

Optimistic people are better able to maintain good lifestyle behaviors because they understand that good habits result from making smart choices. People who do not have an optimistic outlook are more likely to be more passive about their health and believe they have no control over their weight; therefore, they do not make the effort to practice good health habits.

Optimists, on the other hand, not only recognize that their choices impact their health and take a more active role, but they also tend to adapt and recover quicker when faced with a health crisis. They also experience less stress and less depression than pessimists.

Steps to stay optimistic:

- Realize that setbacks are a part of life.
 - Visualize a positive outcome.
 - Reject negative messages about aging.
 - Find examples of people who have aged gracefully.
 - Develop a strong social network.
 - If you dread the thought of growing old, work to change your perceptions and develop a more positive outlook. It may lead to a longer, healthier life.
- “While we may not be able to control all that happens to us, we can control what happens inside us.”*
—Benjamin Franklin (age 84)
- “A stumbling block to the pessimist is a stepping-stone to the optimist.”* —Eleanor Roosevelt (age 78)

This Healthy Aging Series segment was prepared by RJF Agencies, Inc.

Co-op Lender's Corner—HUD reviewing eligibility in senior co-ops

Currently, Section 213 cooperatives in Minnesota are permitted by HUD Minneapolis to use an age minimum of 55, and to refuse occupancy to children. These practices—permitted under the Fair Housing Act—have been questioned by the HUD regional office in Kansas City in its review of a proposed cooperative in Iowa, and HUD Washington has supported Kansas City's position as congruent with current HUD policy. The Iowa developer has appealed that ruling, with the assistance of Washington counsel, and HUD headquarters is reviewing the appeal.

The Minneapolis HUD office is not in the Kansas City Region. However, while the matter is under review Minneapolis HUD has advised us that new applications—including refinancings from Section 221 to 213—will require co-op documents to include an age minimum of 62 and require cooperatives to permit occupancy by children. The Minneapolis office has also said, however, it will grant case-by-case waivers from this policy—thereby permitting purchase by those age 55-61 and allowing cooperatives to refuse occupancy to children.

For now, HUD Minneapolis appears open to refinancing existing Section 213 cooperatives, without modification of their current policies on age and children, if processed pursuant to Section 223(a)(7).

This matter was considered by the Senior Cooperative Housing Network at its recent meeting, and a letter-writing campaign was discussed to inform congressional representatives of the impact of this policy on senior cooperatives and their members. Since that time, the Minneapolis HUD office has requested that we postpone this campaign until the new head of multi-family housing in Washington has a chance to review the matter. The HUD multi-family director in Minneapolis knows the new Washington director and is optimistic she will see the merits of our current practices here.

We will keep you informed. In the meantime, if you have any questions please contact Jill Weber, Dennis Johnson, or Terry McKinley at 651-310-0226. - *Terry W. McKinley*