

Overview of Housing For Ageing in Place

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Mega Issues

- **Global Aging**
- **Preferences to “Age in Place”**
- **Lack of Affordable Housing Options**
- **How to Link Housing with Services**
- **Implications of Economic Downturn**



Livable Communities Components

- **Housing**
- **Transportation and Mobility**
- **Land use**
- **Cooperation & Communication**
- **Community Planning**
- **Leadership**



Mechanisms to Expand Livable Communities for the Elderly

- **Expansion of accessory dwelling units**
- **Inclusionary zoning and density bonuses**
- **General land use plan**
- **Good design**
- **Easy “access-passage-use” houses**



Changing Demand for Housing

- **Townhouses, apartments & other forms of dense housing**
- **Mixed use, mixed income neighborhoods**
- **Location near mass transit**
- **Universal design**



The Market for Affordable Housing Plus Services

- **Between 1.3 and 2 million low-income older adults (62+) are estimated to live in federally assisted rental housing -- more than the number in nursing homes**
- **AARP estimates that 700,000 older people live in public housing, 300,000 live in Section 202 properties, and 175,000 live in low income tax credit properties**
- **The federal investment in low-income housing has continued to decrease at the same time that the elderly population is growing dramatically**



Characteristics of Seniors in Publicly Assisted Housing

- Growing older and more frail
- Twice the prevalence of disability as their home owner counterparts
- One-third have difficulty with routine activities
- 12% have cognitive impairments
- Almost 40% of older Section 202 residents are over age 80
- A 1999 survey estimated that 30% of Section 202 residents transferred to a nursing home



Older Homeowners Also Aging

- Most seniors (almost 80%) are homeowners
- 50% of senior homeowners are over age 75 and 12% are over age 85
- Age, frailty and disability go hand in hand
- 8% of seniors under age 75 (renters and homeowners) are disabled and 50% over age 85 are disabled
- The number of disabled seniors is projected to double by 2030



HUD Data Show Large Numbers of Older Households Experience Difficulty with Housing Costs

- **Nearly 1/3 of all senior households – about 7 million renters and homeowners age 62 or more – spend more than 30% of their monthly income on housing costs.**
- **Housing affordability is an even greater problem for the lowest income seniors (with incomes under 80% of AMI)**
- **About 66% of low income senior renters spend more than 30% of their income on rent.**
- **About 40% of low income elderly home owners face similar housing affordability problems**



Older Homeowners May Be Potential New Market for Affordable Housing

- **The Seniors Commission estimated that 11 million older adults will have difficulty paying for housing or will live in substandard housing by 2020**
- **This group of seniors can represent a new business opportunity for affordable housing developers and sponsors and for long-term care policy makers**
- **The challenge is to develop an attractive and affordable housing plus services product**



Why Affordable Housing Plus Services Links are Important to Residents

- Most older residents in affordable housing want to remain where they are, even as health declines
- They want to control their own lives and decisions, maintain neighbor and friendship networks, and avoid the trauma of relocation
- They want services brought into their homes, just as older homeowners do
- This paradigm has driven large investments in HCBS over past decade



Why Affordable Housing Plus Services Links are Important to Providers

- Providers are experiencing an aging resident base
- Without supports, this can lead to:
 - health and safety problems for disabled residents and other community members
 - serious management problems (poor housekeeping, dwellings in poor repair, etc.)
 - evictions and unnecessary tenant turnover
 - crisis/off-hour emergency calls
 - increased pressures on housing managers



Why Important to Providers (cont.)

- **With supports, aging in place is possible:**
 - **aging services providers can work with frail/confused residents to eat regularly, pay bills, take care of their apartments, etc.**
 - **providers can organize willing family members, neighbors, friends to respond to unscheduled needs**
 - **health providers can deliver personal care, transportation to doctors, and access to primary care and preventative services**



Why Affordable Housing Plus Services Links are Important to Policy Makers

- **Affordability of assisted living and nursing home care is big problem for seniors and for government**
- **Promise of meeting some long-term care needs through existing housing linked to services instead of new facilities is appealing**
- **Targeting affordable housing residents in communities with lots of services offers chance to provide additional services at low marginal cost**
- **Multi-unit housing offers potential economies of scale/increased service delivery efficiency**



Inventory of Strategies

- **Housing co-ops/shared housing**
- **NORC service programs**
- **Service coordination (levels of service enrichment)**
- **Integrated housing and health-related and supportive services**
- **Assisted living as a service package**
- **Campus networks**
- **State supportive housing partnerships**



Elements of Affordable Housing Plus Services Strategies

- **Development and management origins of housing arrangement**
- **Setting context and composition of occupants**
- **Housing setting & site characteristics**
- **Physical design/retrofitting**



Elements of Affordable Housing Plus Services Strategies (cont.)

- **Types of services offered**
- **Service delivery modes**
- **Licensing and regulatory status**
- **Room and board funding sources**
- **Services funding sources**



Obstacles

- **Licensing/regulation**
- **Liability**
- **Fair housing laws**
- **Difficulty bridging housing and aging services**
- **Resources**
- **Limited understanding/capacity of many housing providers**
- **Resident opposition**
- **Affordability**
- **Nursing home influence**



IFAS's Concept of an "Ideal" Affordable Housing Plus Services System

- **Based in publicly assisted multi-unit housing, or other low-income housing settings where high concentrations of lower-income seniors live in close proximity**
- **Starts with a shared philosophy-- between residents and their families, the housing property and the community-- to "do what it takes" to help lower-income older adults age in place**



The Ideal (cont.)

- **Provides residents who wish to age in place with access to a full spectrum of primary, preventative, and chronic care as well as supportive and personal care services**
- **Is resident centered, where:**
 - **resident choice and privacy are assured**
 - **decisions to accept or reject services are voluntary**
 - **the role of the housing provider and community service agency is to partner with residents who want to stay**



The Ideal (cont.)

- **Is flexible and responds to changing needs and circumstances**
- **Capitalizes on existing resources-- of the resident and his or her family, the housing community, the neighborhood and community at large, and the available resources of municipal, state, and federal government**
- **Takes advantage of potential economies of scale, thereby increasing services efficiency and making resources go further**



The Challenge

- **Not all providers or policy makers will buy into these concepts**
- **Providers and policy makers who are invested are likely to be only part way down the path**
- **Many operational challenges**
- **Decisions dependent on the policy environment, consumer preference and provider and community capacity**



The Challenge Cont'd

- **Financing and regulatory agencies responsible for affordable housing and services are often on different tracks and may have conflicting policies and rules**
- **Housing providers sometimes mirror the silo mentality of funders – “services are not my business”**
- **Ageing services providers may believe the housing property already takes care of resident needs**

