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LCAO Housing Taskforce Principles

Introduction

Safe, supportive, accessible and affordable housing is the foundation for successful aging in place. Housing is the greatest determinant of elder economic security, followed by health care costs. Affordable, supportive housing is integral to successful aging in rural, suburban and urban communities. Different types of housing are important to appropriately meet the diverse needs of seniors. Unfortunately, many seniors already struggle to maintain stable housing situations, and this is just as millions of baby boomers begin to join the ranks of our senior population each year. By 2020, there will be 1.3 million low-income elderly who require assistance with activities of daily living. The development, maintenance and preservation of affordable, supportive housing must be a shared endeavor.

Demographics and Senior Poverty

There are currently 3.6 million seniors living below the poverty level. The HUD 2009 Worst Case Housing Needs study found 1.33 million seniors with worst case housing needs, defined as very low-income renters without housing assistance who either pay more than one-half of their income for rent, or live in severely inadequate conditions, or both. The National Alliance to End Homelessness projects a 33 percent increase in homelessness among adults 62 and older over the next 10 years.

Affordable housing programs that serve the elderly have waitlists that go on for years. According to an AARP study, there are still 10 seniors on the waiting list for every HUD Section 202 unit that becomes available. A 2008 HUD study recommends funding 10,000 units of Section 202 housing each year over the next 10-15 years to meet the demand. The median income for a Section 202 resident is just \$11,220 per year.

Seniors and persons with disabilities comprise a growing percentage of residents of other subsidized housing programs as well. Public housing and the Section 8 voucher program are increasingly relied on by our seniors. It is clear that a comprehensive national policy for affordable, supportive housing is necessary to address the senior housing crisis and make it possible for seniors to age in place.

Housing & Services

There has been a positive cultural shift in housing for aging seniors. Previously, nursing homes were considered inevitable. Today the focus has shifted to a long-term care model where seniors remain in their homes with community based services and supports. Individuals, families and providers have benefitted significantly from this new model of aging in place. The combination of affordable housing and supportive services is often the only alternative low and moderate income seniors have to nursing home care.

The lack of affordable, accessible housing is and will continue to be a significant obstacle to transitioning beneficiaries out of nursing homes and into the community. In July 2010, the Kaiser Family Foundation's Commission on Medicaid and the Uninsured released a report on the Money Follows the Person (MFP) demonstration grant programⁱ, a national program to transition Medicaid beneficiaries from institutional care to a community based setting. The report found that transfers to nursing homes were severely limited by a lack of affordable housing despite the fact that many states formed partnerships with public housing authorities and employed housing coordinators to help individuals secure housing.

We support the following principles to better address the changing senior demographics and needs.

Principles:

1. Maintain and expand existing programs through HUD, particularly the Section 202 Supportive Housing for the Elderly program, as well as the Low Income Housing Tax Credit and state programs to assist low income senior renters.
2. Preserve existing affordable housing communities which seniors rely on throughout the country.
3. Maintain programs that assist low income home owners with home modifications that increase accessibility and allow them to remain safely in their homes.
4. Encourage state and local programs to assist seniors with property tax relief to increase affordability.
5. Support programs that help senior homeowners protect their housing asset through outreach, education and interventions that safeguard homeownership, including counseling for reverse mortgage programs.
6. Promote and support funding for community based service coordination and case management services to serve all seniors regardless of their housing location.
7. Increase interagency collaboration among the various federal programs that serve seniors and make supportive housing possible, including HUD, HHS, Department of Transportation and others.
8. Improve home design to provide safe, decent and accessible housing that promotes independence and aging in place through appropriate design features in new and rehabilitated housing (through principles such as universal design, visitability and energy efficiency) and the use of innovative home products.
9. Support housing finance reform that reforms the housing finance system to ensure that adequate financing is available to meet the future housing needs of a growing and diverse older population and to foster promising mortgage finance products.

ⁱ The MFP program was enacted in 2006 as part of the Deficit Reduction Act (DRA) and twenty-nine states plus DC are currently participating.