Senior Housing

Definition

Senior housing is housing that is suitable for the needs of an aging population. It ranges from independent living to 24-hour care. In senior housing there is an emphasis on safety, accessibility, adaptability, and longevity that many conventional housing options may lack.

Description/Summary

Senior housing is becoming more important every day. Because of modern medicine, the population is living longer and requiring more services than ever before. Across the United States, the population of people 65 years and older is steadily rising and Northeastern Pennsylvania is no exception to this trend¹. Although between 2000 and 2010 the population of seniors decreased by 8.8 percent and 8.2 percent in Lackawanna and Luzerne County, respectively, that number has increased by 3.4 percent in Lackawanna County and 2.6 percent in Luzerne County over the last three years². The Administration on Aging predicts that by 2050 there will be 88 million people 65 years and older in the U.S., more than 20 percent of the total population³. The "Baby Boomer" age cohort are beginning to enter their elder years of life, and many will live into their 80s, 90s, and beyond. At this age, people demand specialized goods and services in all aspects of life, including housing.

Housing adjustments must be made accordingly. Partners for Livable Communities estimates that one third of seniors are expected to have housing needs and almost one fifth of seniors will have service needs⁴. Understandably, there is also a desire among seniors to remain as independent as possible and in their own homes as they age. Seniors have several options for housing, each one meeting different needs of the aging population.

Types of Senior Housing:

Adult Family Homes (AFH)

Adult Family Homes are residential houses licensed to care for up to six elders. AFHs provide meals, safety, and care for residents. Beyond those basic services, levels of assistance vary among AFHs. Some AFHs provide special care for seniors suffering from illnesses or disabilities.

Assisted Living

These individual apartments provide 24-hour on-site staff. The staff often provides exercise programs, medication management, and activity programs in addition to assistance with daily living.

¹http://factfinder2.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=DEC_00_SF1_DP1&prodType_ =table_

² Ihid

³ http://www.aoa.gov/Aging Statistics/future growth/future growth.aspx

⁴ http://www.nw.org/network/comstrat/aginginplace/documents/AginginPlaceWhitePaper 000.pdf

Residential Care

Housing in private homes for fewer than ten people with daily life assistance, meals, laundry, housekeeping assistance, personal care, and planned activities from 24 hour staff.

Independent Living

Housing that may not provide assistance, but is rented or purchased by seniors at a subsidized rate. Some services or programs are typically offered to residents, but services are less comprehensive than assisted living or residential care housing.

Independent living is also called Elderly Housing, Senior Housing or Senior Apartments Non-profit Age & Income-Qualified Housing.

Subsidized or age/income-qualified housing

Government housing assistance is available to eligible low-income and very-low-income elderly persons 62 years of age and older through the U.S. Department of Housing and Urban Development's (HUD) three major programs: Public Housing, Housing Choice Voucher Program, and Section 202. Public Housing and the Housing Choice Voucher Program are managed by local public housing authorities. Section 202 housing is sponsored on a complex-by-complex basis by nonprofit companies.

Nursing Care and Rehabilitation

Commonly referred to as Nursing Homes, or Skilled Nursing Facilities (SNF), these facilities are licensed to provide assistance services and rehabilitative care for occupational or speech therapy and sometimes specialized care for patients with Alzheimer's Disease or other specialized needs.

Continuing Care Retirement Community (CCRC)

These are retirement communities that offer varying levels of assistance throughout the lives of residents. Residents have lifetime contracts that ensure care as needs change.

Continuing Care Retirement Communities are also called Life Care Communities.

Accessory Apartments

An Accessory Apartment is an individual dwelling unit attached to an existing single-family home. They can be either a part of the interior of a home, added onto the existing structure, or even included in the original design for the home. It is most commonly family members sharing

the structure with either the adult child caregiver living in the apartment or the elder living in the apartment attached to his or her child's family home.⁵

For an older homeowner, an Accessory Apartment enables him or her to affordably remain in their own home, in their familiar community setting—receiving supplemental income, assistance with maintenance, and the sense of security that comes from having others nearby.⁶

Local planning or zoning laws can sometimes present an obstacle to accessory apartments, which are often not permitted in single family residential neighborhoods. California, Massachusetts and cities like Portland, Oregon, Cary, North Carolina, and Chicago, Illinois, have changed zoning laws in order to allow owners of single-family homes to rent out part of their house as an apartment. This allows seniors to find affordable, smaller, and more manageable living space, perhaps adjacent to a family member or other caregiver. It has the added benefit of making use of existing housing without shrinking a municipality's tax base.

Aging in Place

An overwhelming majority (89 percent) of baby boomers want to grow old in their own homes. While this is an understandable desire, it can also be very problematic for municipalities across the country. One third of older adult households are predicted to have housing needs and one fifth of older adults are expected to have service needs. However, many houses were not built with the needs of elderly occupants in mind. For example, multiple-story houses have stairs that pose a challenge for many seniors. Narrow hallways and doorways can also be problematic those with limited mobility. Bathrooms and kitchens can also be difficult to navigate for older people.

Aging in place programs offer seniors the ability to stay in their homes as long as they want. The National Association of Home Builders designates Certified Aging-in-Place Specialist (CAPS). CAPS are typically home remodelers, contractors, or designers who are trained to make changes to existing homes that make them more open, efficient, and senior-friendly. By supporting and raising awareness of these services, municipalities can avoid the major strain of sudden housing needs and prevent seniors from being forced from their homes for safety or health reasons. The quality of life for seniors can also be improved by allowing residents to live more happily and safely in their own homes.

⁵ http://www.aging.ny.gov/livableny/ResourceManual/Housing/III1i.pdf

⁶ Ibid.

⁷ http://www.nw.org/network/comstrat/aginginplace/documents/AginginPlaceWhitePaper 000.pdf

⁸ Ibid.

⁹ http://www.nahb.org/generic.aspx?sectionID=717&genericContentID=8484

Strategies

Senior citizens are valuable residents in any community because they increase the diversity of neighborhoods and add value to the local economy. Seniors are often active in community organizations and bring stability to their neighborhoods as long term residents. It is in the best interest of municipalities across the country to assist senior citizens as they age so that the benefits of an aging population can be enjoyed without excessive cost. The Institute suggests that the best way to accomplish this is through support of Aging-in-Place.

Aging-in-Place makes use of existing homes of seniors or those planning to stay in their home as long as possible. Modifications are made to homes to prevent falls, eliminate barriers, increase accessibility, and accommodate wheelchair use. Doors are typically widened, countertops lowered, entryway steps are eliminated, and lighting is improved. The National Association of Home Builders, along with Home Innovation Research Labs, NAHB 50+ Housing Council and AARP certify Certified Aging-in-Place Specialists (CAPS) who are experts in remodeling for the needs of senior citizens.¹⁰

CAPS are also trained in universal design, which is intended for use by all people but can very easily be converted to meet the needs of aging residents. A smart option for municipalities planning to deal with an aging population would be to incentivize the remodeling of homes for universal design and/or Aging-in-Place design. Doing so would increase the long-term livability of current housing stock and reduce the need for new infrastructure such as group homes and communities for senior citizens.

Quality senior housing also involves the community in which seniors live. Offering older adults activities, political involvement, education, cultural opportunities, and social events helps to provide physical and mental stimulation that can improve quality of life for seniors and increase the length of independence for the elderly. As Partners for Livable Communities states in its report on Aging-in-Place, "Areas that promote social, cultural and educational options to improve the lives of older adults will inevitably enhance the lives of everyone." 11

Case Studies

As mentioned earlier, Aging-in-Place is about more than just safety and accessibility at home. It is also critical that a community comes together to support aging populations and ensure that seniors can remain active and integrated in the society around them as they grow older.

In 2000, the state of Florida recognized the value of accommodating seniors. The state evaluated economic data in that year which reported seniors control nearly \$9 trillion in new worth nationwide, and pay over \$1.4 billion in local and property taxes and \$3 billion in sales taxes in Florida every year.¹²

¹¹ Ibid.

¹⁰ Ibid.

¹² http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/lawler_w01-13.pdf

Seniors also contributed 366 million hours of volunteer work valued at \$4.4 billion and are actively engaged in philanthropic giving.¹³

The significant advantages that come with having a healthy, thriving senior population inspired the state of Florida to start the Elder Friendly Initiative. Under this program, the state provides residents and local officials with tools needed to assess their own communities and helps to create a plan of action to make their community more elder friendly. The following factors are evaluated for elder friendliness:

- Accessibility;
- Timing of traffic lights;
- Location and adequacy of parking (including handicapped parking);
- Taxi services;
- Public transportation service;
- Location of bus stops;
- Adequacy of street lighting;
- Pedestrian concerns (presence of benches and sidewalks, condition of sidewalks, well marked crosswalks); and
- Land use and zoning procedures.¹⁴

Based on the results of these assessments, communities work together with the state Department of Elder Affairs to determine what needs to be done to make the area "Elder Ready." Once action is taken to improve services and infrastructure, the state can deem the community "Elder Ready."

The program created an incentive for communities to enhance services for seniors. Municipalities seized an opportunity to be more welcoming to the economic boost of senior citizens.

Sample Legislation/ Policies

Baltimore: Accessible Homes 4 Seniors

The City of Baltimore is currently undertaking a pilot project promoting accessibility improvements in the homes of seniors. Families with an income under 80 percent of the Maryland state median income are eligible for 0 percent, deferred loans for a term of 20 years at a maximum loan amount of 85 percent of the property value of the home. At least one resident of the household must be 55 years or older and the house must be structurally sound and free of health and safety hazards.¹⁵

14 Ihid

¹³ Ibid.

¹⁵ http://www.baltimorehousing.org/rehab_accessible

Berkeley: Senior and Disabled Home Rehabilitation Loan Program

Under this program, residents 62 years or older or permanently disabled residents can qualify for interest free loans of up to \$70,000 for home improvement projects. Homeowners must meet income requirements outlined below¹⁶:

Number of Persons in Family/Household	Income Limit	Number of Persons in Family/Household	Income Limit
1	\$32,350	5	\$49,850
2	\$36,950	6	\$53,550
3	\$41,550	7	\$57,250
4	\$46,150	8	\$60,950

Miami-Dade County

Miami-Dade County's Senior Housing Assistance Repair Program (SHARP) provides qualifying senior citizens with interest free loans of up to \$40,000. Residents must be 62 years or older and housing must be structurally sound and safe.¹⁷ There is no income requirement listed for SHARP.

Montgomery County, Maryland

In 2012, the Montgomery County Council enacted legislation to permit accessory apartments through its zoning code. As noted earlier in this toolkit, accessory apartments can be a great way to provide manageable, affordable, and independent housing to seniors in an efficient manner.

http://www6.montgomerycountymd.gov/content/council/pdf/zta/2012/zta 12-11.pdf

Definitions of Frequently Used Terms

Seniors – In this report, a senior is defined as a person 65 years and older. Seniors are also commonly defined as people 62 years and older and some senior housing loan programs offer loans to residents as young as 55 years old. The special housing needs of aging adults do not begin at any specific age, but change gradually at people get older.

Resources

The Pennsylvania Housing Finance Agency provides loans for home improvement projects through their Renovate and Repair Loan Program. Loan candidates must not have a combined household income of over 150 percent of the state median income. The project offers loans at attractive rates and also

¹⁶ http://www.ci.berkeley.ca.us/ContentDisplay.aspx?id=10480

http://www.miamidade.gov/socialservices/housing-assistance-repair-seniors.asp

provides homeowners with "help determining the repairs and/or improvements to be done." It also ensures that repairs are done correctly and in a timely manner, giving the homeowner peace of mind.

http://www.phfa.org/consumers/homeowners/renovate repair/

The Pennsylvania Department of Community and Economic Development also provides funding to units of local government seeking to make improvements to communities and make housing more accessible for the disabled. The program focuses on communities looking to make physical improvements to areas but nonprofit economic development organizations as well as non-governmental entities including local businesses can also qualify for loans.

http://www.newpa.com/find-and-apply-for-funding/funding-and-program-finder/keystone-communities-program-kcp

The National Association of Home Builders has a database of Certified Aging in Place Specialists (CAPS) and their location. On the NAHB website, searches can be conducted to find CAPS within a 10 to 500 mile radius of a city or zip code.

http://www.nahb.org/directory.aspx?sectionID=1391&directoryID=188