



**AFFORDABLE SENIOR HOUSING:
TRENDS, OBSTACLES, &
OPPORTUNITIES**

NEWEST HOUSING LAW

Housing Opportunity Through Modernization Act

Enacted July 2016

- **Asset limits.**
- **Use of prior year income.**
- **Medical deductions / standard deductions**
- **hardship exemptions**
- **Project-Based Vouchers**

IMPLEMENTATION???

HOTMA

**NB: 2015's three year income
recertification law**

CURRENT AGENDA

PRAC Preservation
Needs and Options

WHITE
PAPER

PRAC: REQUESTS OF HUD

Right-size PRAC budgets.

Constraining budget adjustments.

Consistency between offices.

Communication.

PRAC: REQUESTS OF CONGRESS

RAD for PRAC.

7 properties in DC w/ 402 units

Additional funding for rent adjustments to facilitate PRAC conversions.

Develop new policies to increase rents.

RAD FOR PRAC

History of RAD

RAD for PRAC in FY17 request from HUD, Senate bill

HUD FUNDING

Renewals – 84% of HUD budget

- Vouchers – 11,500 vouchers in DC; 25% seniors
- Section 8 Project-Based – 10,595 units in MO
- Public housing – 8,625 in DC; 32% seniors

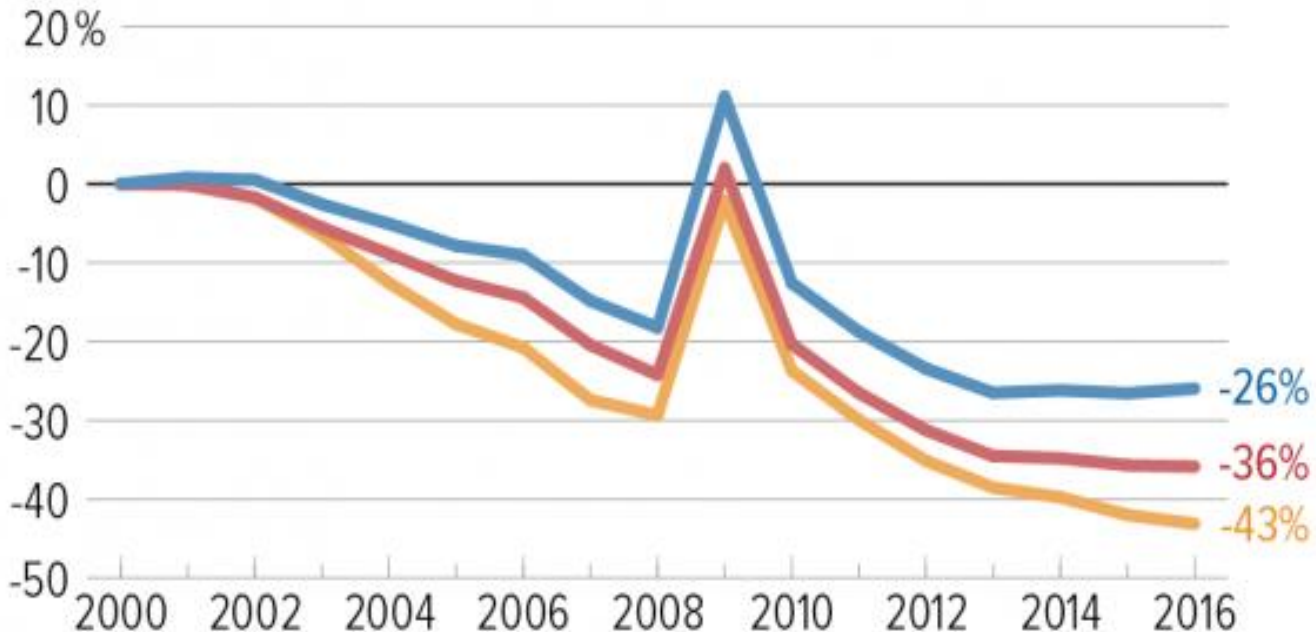
**New construction – LIHTC? HOME?
NHTF?**

PROGRAM FUNDING

Changes in Overall Funding for Housing, Health, and Human Services Block Grants

Change relative to 2000 funding level

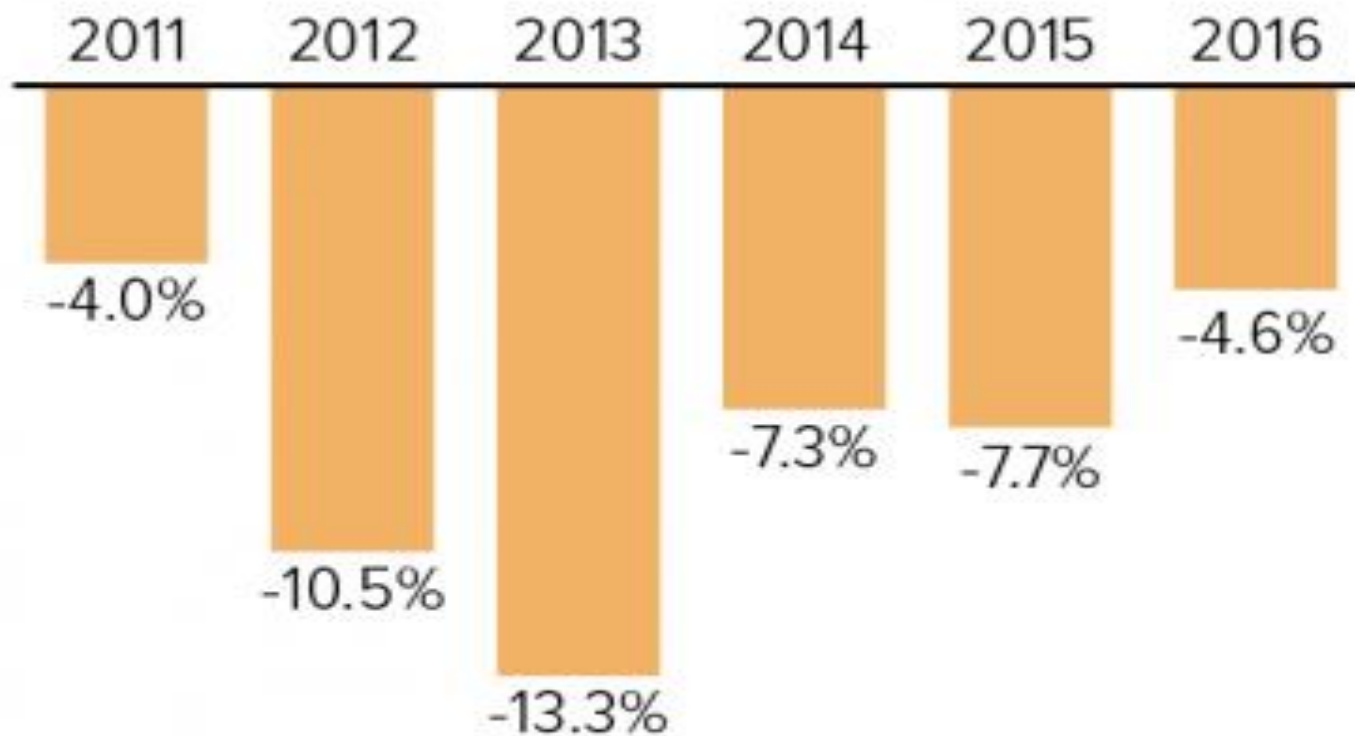
■ Adjusted for inflation ■ Adjusted for inflation and population growth ■ Adjusted for growth in gross domestic product



Source: CBPP based on Office of Management and Budget data. Figures generally reflect obligations, which are the amounts distributed as grants during the year. Inflation adjustments use CPI-U.

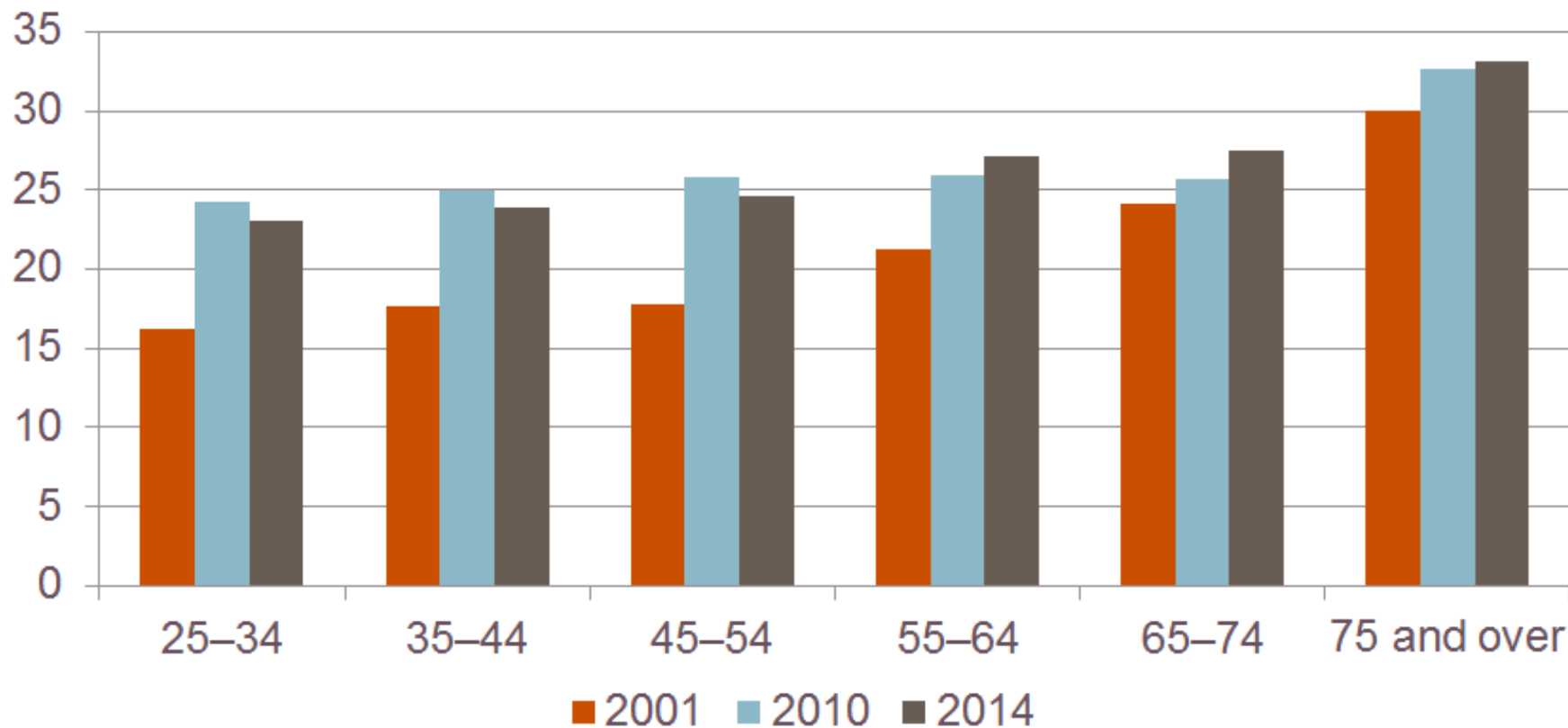
Federal Housing Assistance Funding Remains Well Below 2010 Level

Discretionary budget authority for housing assistance, relative to 2010, adjusted for inflation



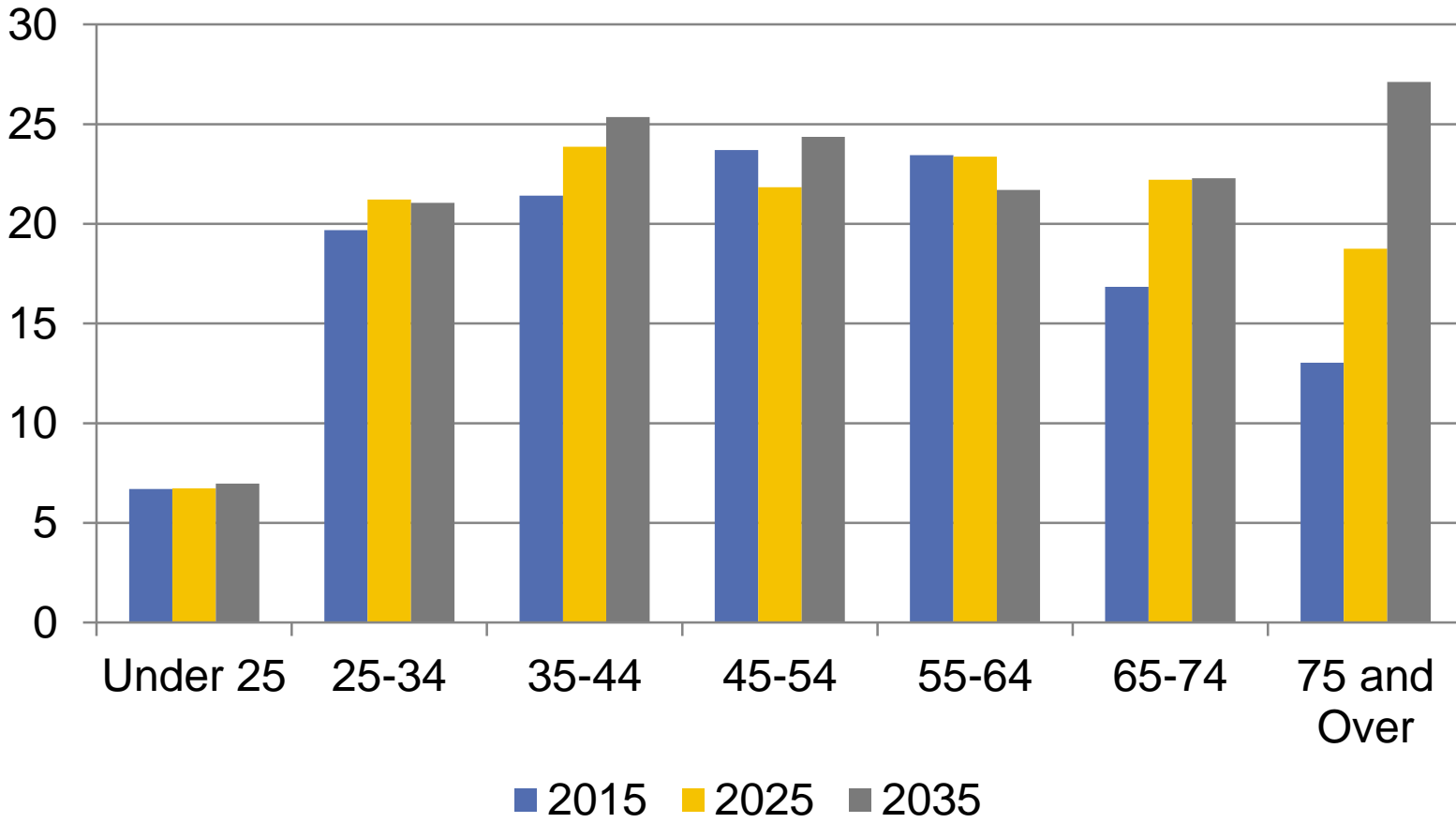
Severe Cost Burdens Have Risen Sharply Among Younger Renters, But Are Highest Among Seniors

Share of Renter Households with Severe Cost Burdens (Percent)

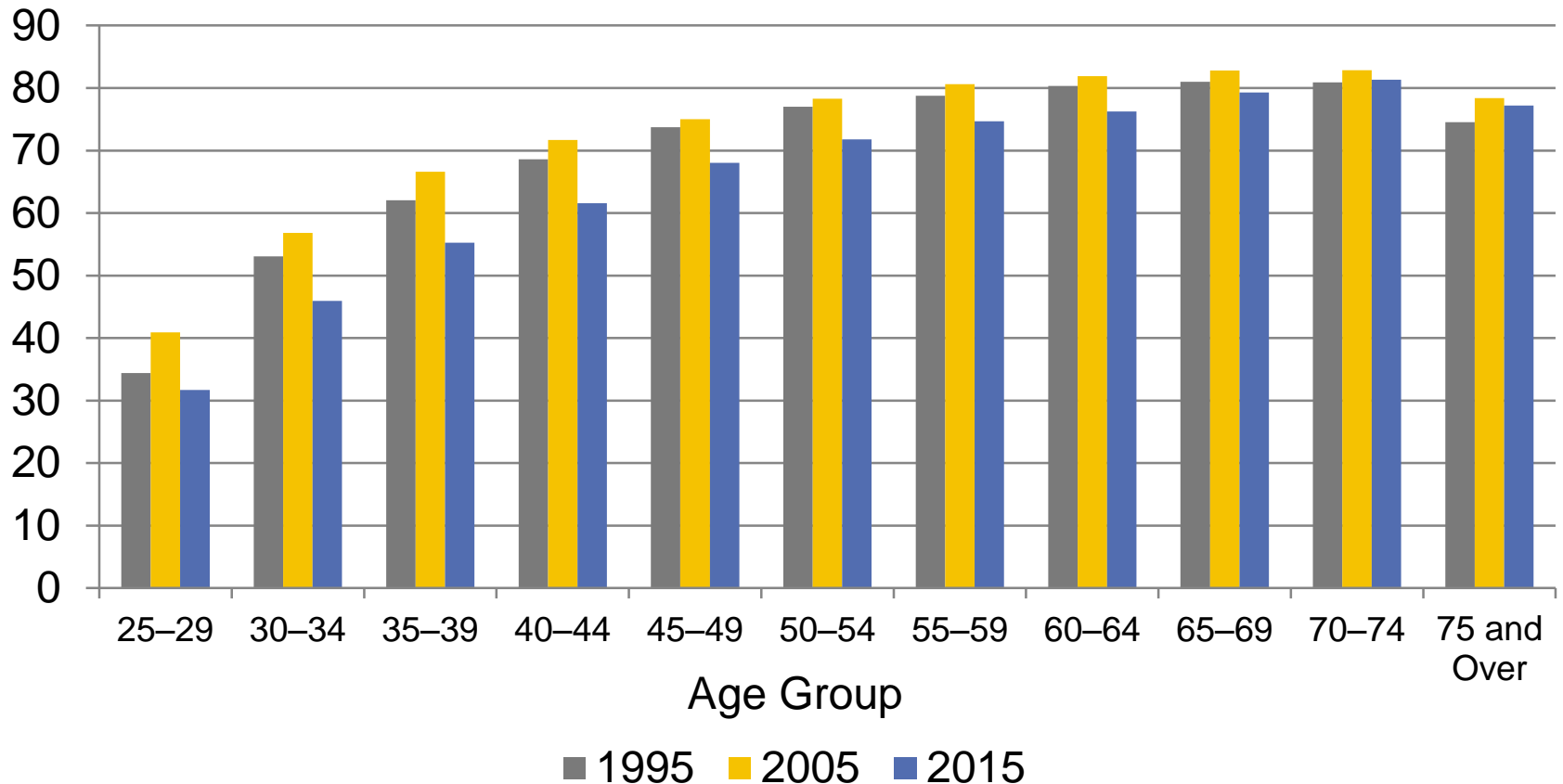


Notes: Severe cost burdens are defined as housing costs more than 50% of household income.
JCHS tabulations of US Census Bureau, American Community Surveys.

AGING OF THE BABY BOOMERS SWAMPS GROWTH MILLENNIAL HOUSEHOLDS OVER NEXT TWO DECADES

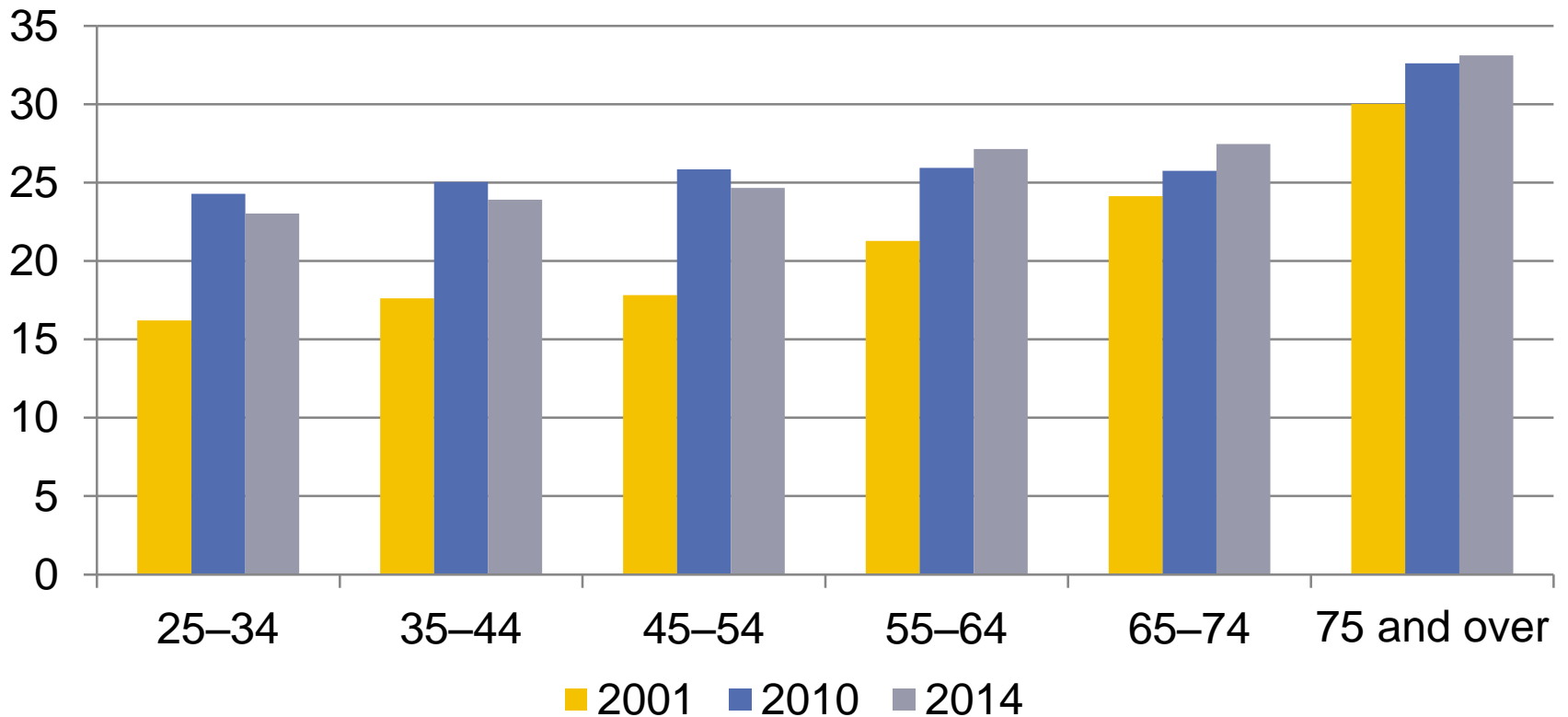


HOMEOWNERSHIP RATES HAVE HELD UP FOR OLDEST HOUSEHOLDS BUT HAVE FALLEN STEEPLY FOR ALL OTHERS



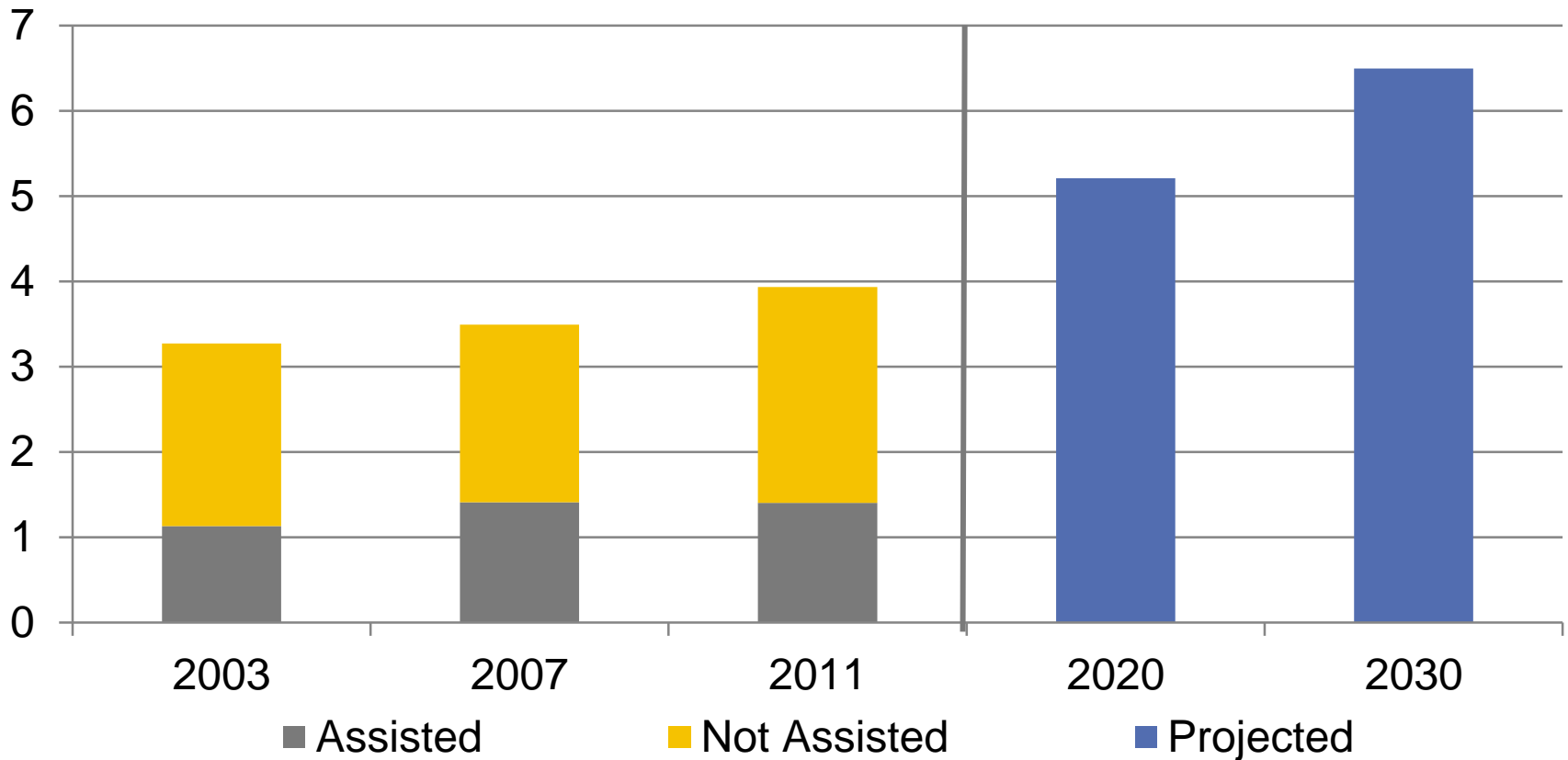
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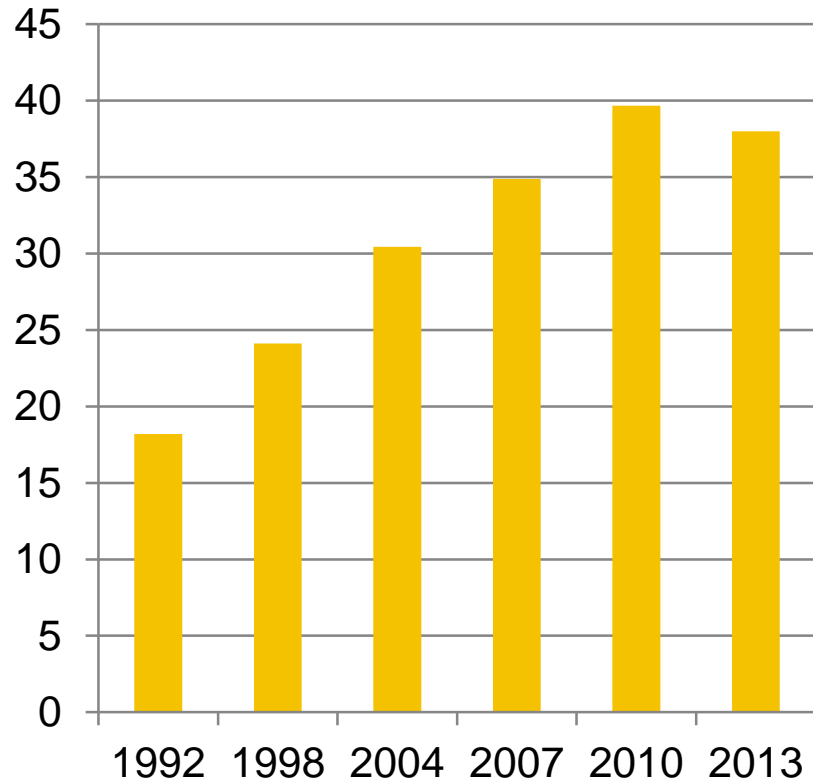
RAPID GROWTH IN OLDER ELIGIBLE RENTERS WILL PUT EVEN MORE PRESSURE ON HOUSING ASSISTANCE PROGRAMS

Very Low-Income Renter Households Aged 62 and Over (Millions)

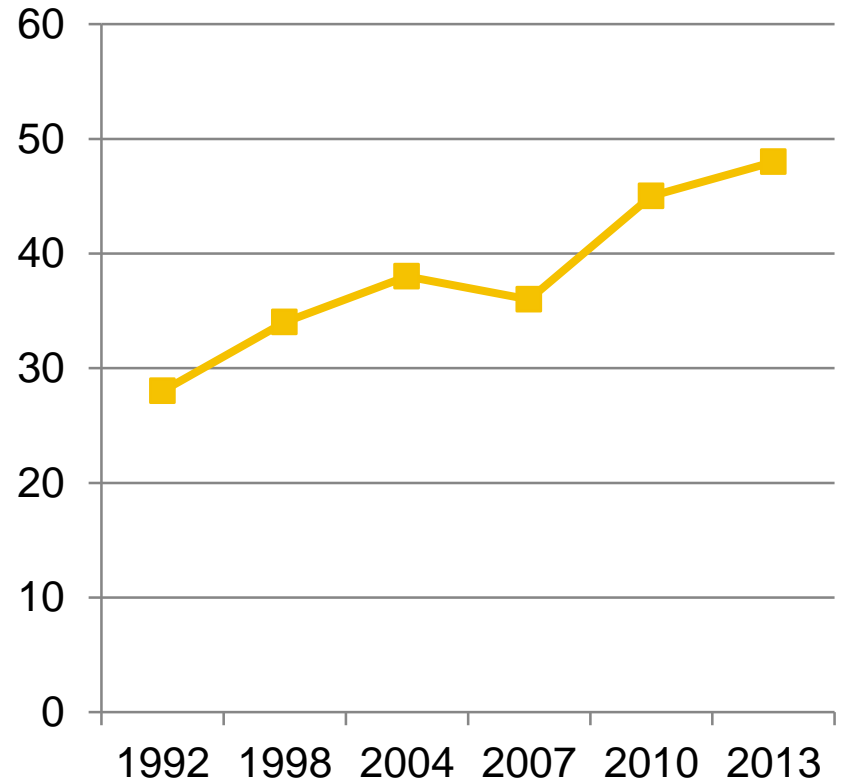


HOUSEHOLDS 65 AND OVER ARE CARRYING MORE MORTGAGE DEBT IN THEIR RETIREMENT YEARS

Share of Owners with Mortgage Debt (Percent)

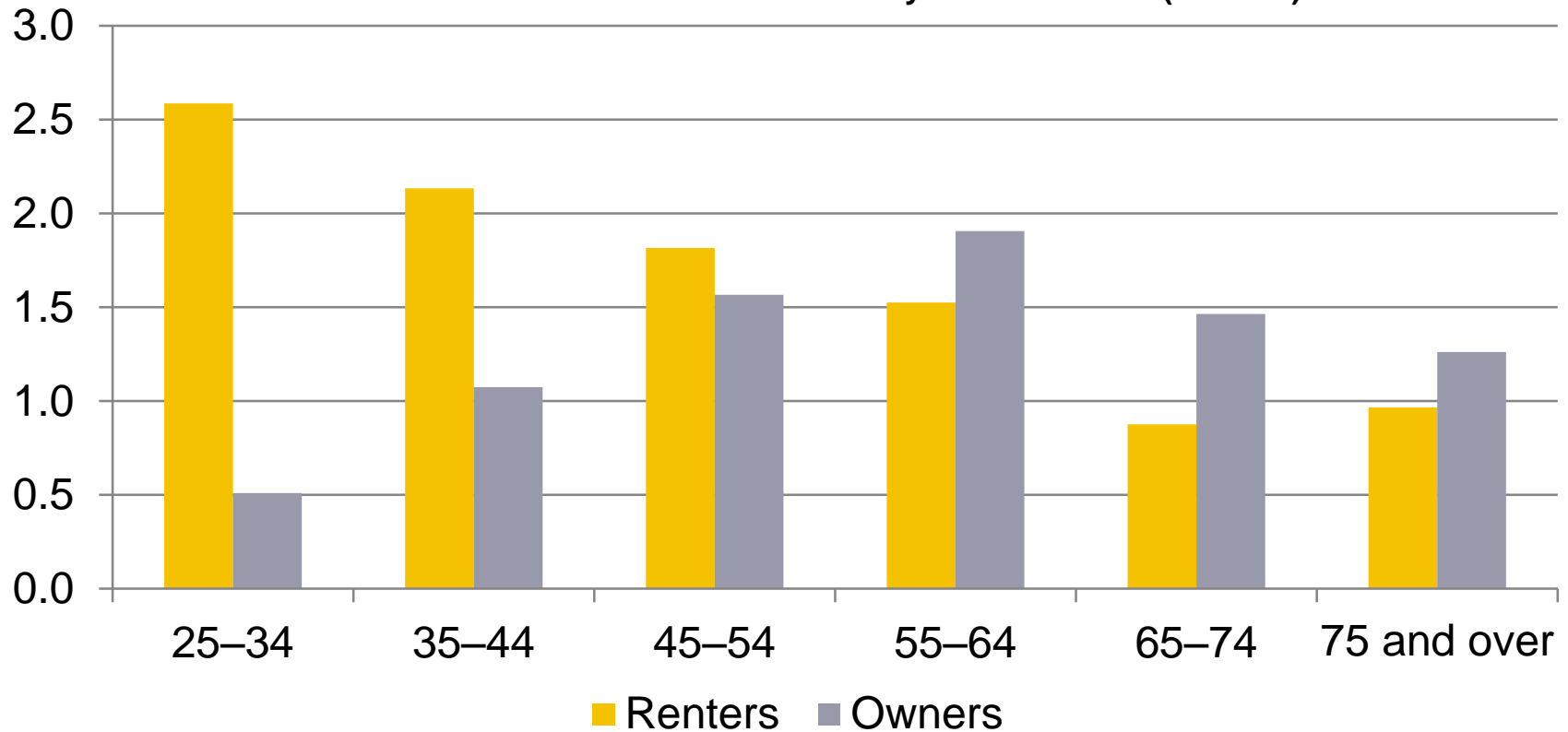


Average Loan-to-Value Ratio for Owners with Mortgages (Percent)



DESPITE MUCH HIGHER INCIDENCE AMONG RENTERS, MORE OLDER HOMEOWNERS HAVE SEVERE COST BURDENS

Number of Households with Severe Cost Burdens by Tenure in 2014 (Millions)



TRUMP AND CLINTON ON HOUSING

Clinton:

\$275 billion / 5 year infrastructure plan: expand LIHTCs.

Homeownership.

Housing assistance in opportunity neighborhoods.

TRUMP AND CLINTON ON HOUSING

Trump:

Lower taxes for everyone.

Moratorium on new agency regulations.

Infrastructure \$\$ for roads and bridges.

NEW CONGRESS

Will Ds take Senate?

Democrats must net 5 seats — or four and retain the White House — to regain control of the upper chamber.

Democrats are defending 10 seats.

Republicans are defending 24 seats.

NEW CONGRESS

House Flip?

Republicans hold their largest House majority — 247 seats to 188 for Democrats — since the 1928 election.

Unlikely.

BUT, Rs' 30-seat majority could be cut in half.

LOW INCOME HOUSING TAX CREDITS

Nationally, 32% include at least one member who is 62 or older.

DC reports: 21% of LIHTC units at least one member over 62.

LOW INCOME HOUSING TAX CREDITS

Senate Bills:

Expand states' allocations by 50%

Provide 50% basis boost for units serving extremely low income.

Income averaging.

DC NHTF ALLOCATION PLAN

DHCD - Plan at HUD for approval

\$3 million – small state set-aside

Priority Funding Factors:

- **Use for Targeted Affordable Housing; lowest income households; nonprofit developers; partnership with TOPA; and, projects including senior 55+ units, inc. assisted living, intergenerational.**

8 Priority Recommendations



1. Prevent and end homelessness among older adults.
2. Increase federal support for the LIHTC program.
3. Adequately fund Section 202 for rental assistance and service coordination.
4. Authorize a new Modification Assistance Initiative
5. Establish and expand programs to assist low-income seniors with home modifications & provide property tax relief.

8 Priority Recommendations



6. CMS should coordinate health care and LTSS for Medicare beneficiaries living in publicly-assisted housing.
7. Substantially reduce the number of older adult falls.
8. Increase CMS reimbursement of telehealth and other technologies that have the potential to improve health outcomes and reduce costs.

LEADINGAGE CABINET ON THE FUTURE OF AFFORDABLE SENIOR HOUSING

Expansion.

Preservation.

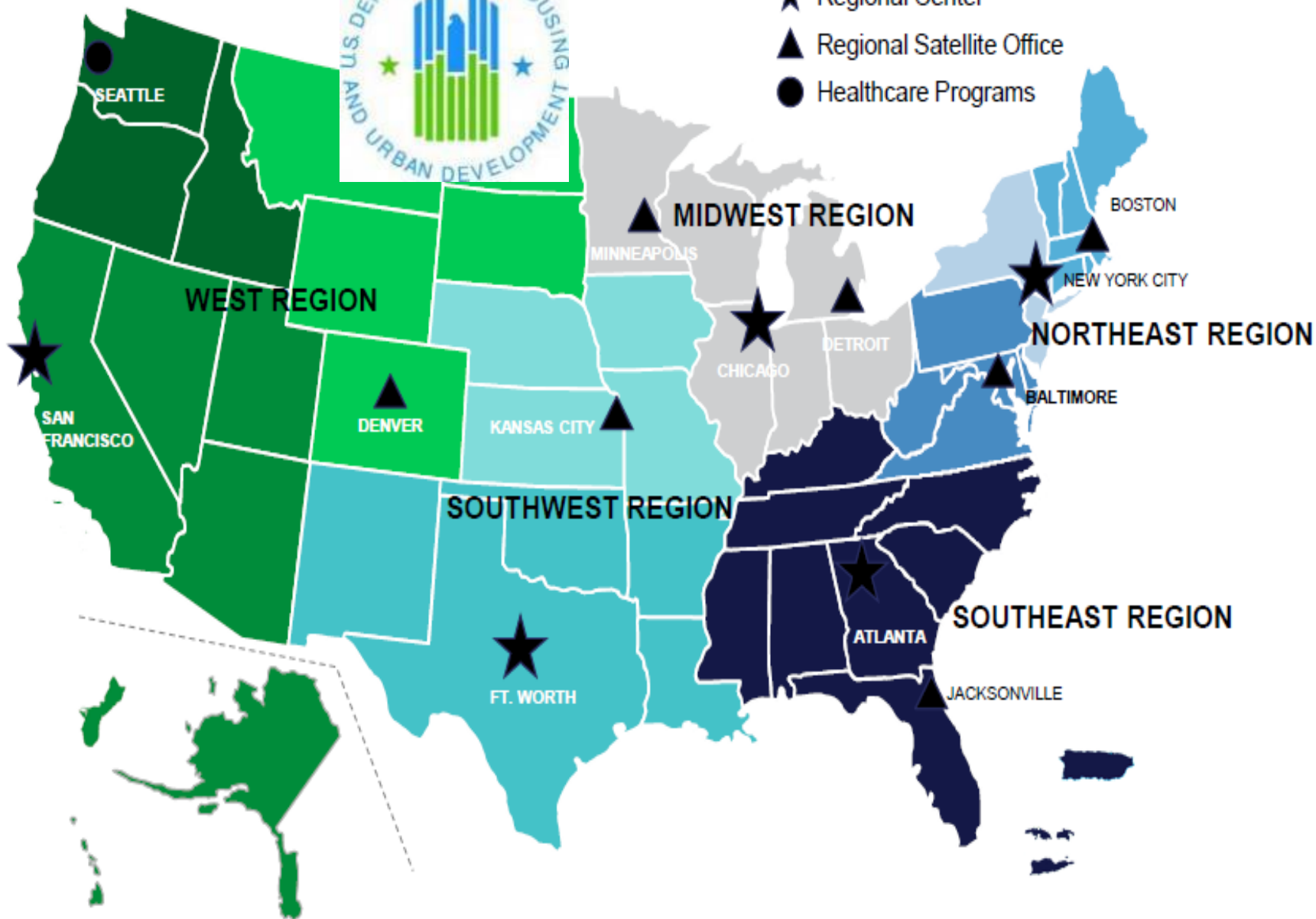
Enriched Services.

HUD OPERATIONS





- ★ Regional Center
- ▲ Regional Satellite Office
- Healthcare Programs



HUD TRANSFORMATION

First Announced April 2013.

**Office of Multifamily's Five New
Regions.**

**Northeast and West still undergoing
transformation changes.**

SERVICE COORDINATORS – FUNDING AND OPERATIONS

Funding:

**Payment moving to Calendar Year
(get all renewals through Dec 31
to HUD ASAP!).**

**Reporting in a timely manner will
be tied to timely payments.**

**HUD preparing for more
consistent policies (desk audits).**

HUD SUPPORTIVE SERVICES DEMO

Demo:

Test models that demonstrate potential to delay or avoid the need for nursing home care.

Produce evidence about the impact of housing w/ services on:

- housing stability
- wellbeing
- health outcomes of HUD-assisted elderly residents costs to the health care system

HUD SUPPORTIVE SERVICE DEMO

- \$15 million under the FY2014 Consolidated Appropriations Act.
- Received 756 applications.
- Awards likely in November.
- Technical assistance contractor.

PROJECT-BASED CONTRACT ADMINISTRATORS

- **HUD proceeding with PBCA solicitation document.**
- **Hopefully will be out this winter with new PBCAs in place by end of 2017 at earliest.**
- **New PBCAs could be regional.**

MANAGEMENT AND OCCUPANCY REVIEWS

MORs return!

**PBCAs submitted MOR plans to
HUD for approval.**

**HUD wants all MORs done by end of
2017 (not doing 100%?).**

NEWS

Rubio has new foe: Memphis-based Global Ministries Foundation



Senator Marco Rubio, right, and city council member Garrett Dennis look at a refrigerator in a tenant's home at Eureka Garden apartments during a tour of the facility Friday, May 13, 2016 in Jacksonville, Florida. Senator Rubio called the owners, Global Ministries Foundation, slumlords. (Will Dickey/The Florida Times-Union via AP)

By Maria Ines Zamudio of The Commercial Appeal

U.S. Sen. Marco Rubio walked through Eureka Gardens apartment complex in

NEWS TO

InforMemp
Schools &
Courts
Regional
Mid-South
News Obit



PROPERTY CONDITIONS

**Florida Senators Rubio and
Nelson:**

**Housing Accountability Act of
2016**

REAL ESTATE ASSESSMENT CENTER

New “Industry Standard Repairs” for effect Aug 1.

Integrating use of photos into inspection processes, and appeals.

No “currently licensed UPCS inspectors” as site-based contractors.

CRIMINAL SCREENING

NO blanket policies blocking applicants for simply having arrest record or criminal history.

- **Opportunity for appeal.**

Must individualize for timing and severity.

Be clear in Tenant Selection Plan.

OPENING DOORS THROUGH MULTIFAMILY HOUSING Toolkit for Implementing a Homeless Preference

U.S. Department of Housing and Urban Development
Office of Multifamily Housing Programs



October 2015



HOMELESS PREFERENCE IN MULTIFAMILY HOUSING

HUD toolkit released.

May do “NOFA” for multi-sites and states, and allow for individual site TA.

Need HUD approval for any new preference.

What are you doing?

A photograph of a city street at night. In the foreground, a person is sitting on the sidewalk next to a parking meter. In the background, there are several tents set up on the sidewalk, indicating homelessness. The street is dimly lit, and the overall atmosphere is somber.

Old and on the Street: The Graying of America's Homeless

The emergence of an older homeless population is creating daunting challenges for social service agencies and governments already struggling to fight poverty.

By ADAM NAGOURNEY MAY 31, 2016

SENIOR HOMELESSNESS

10,000 each day turn 65

More and more seniors are aging into poverty and homelessness.

45% of adults over 65 are “economically vulnerable,” with incomes below 200% of poverty threshold = at risk of homelessness.

SENIOR HOMELESSNESS

Impacts of homelessness on seniors:

- **Premature aging.**
- **Accessibility challenges and difficulty performing ADLs.**
- **Trouble accessing benefits.**
- **Risk of Institutionalization.**

SENIOR HOMELESSNESS

Solutions:

- **Improve income supports.**
- **Make health care affordable and accessible.**
- **Expand supply of affordable, accessible housing.**

RENT COMPARABILITY STUDIES

Submitted comments to proposed changes in April 2016.

Proposed changes:

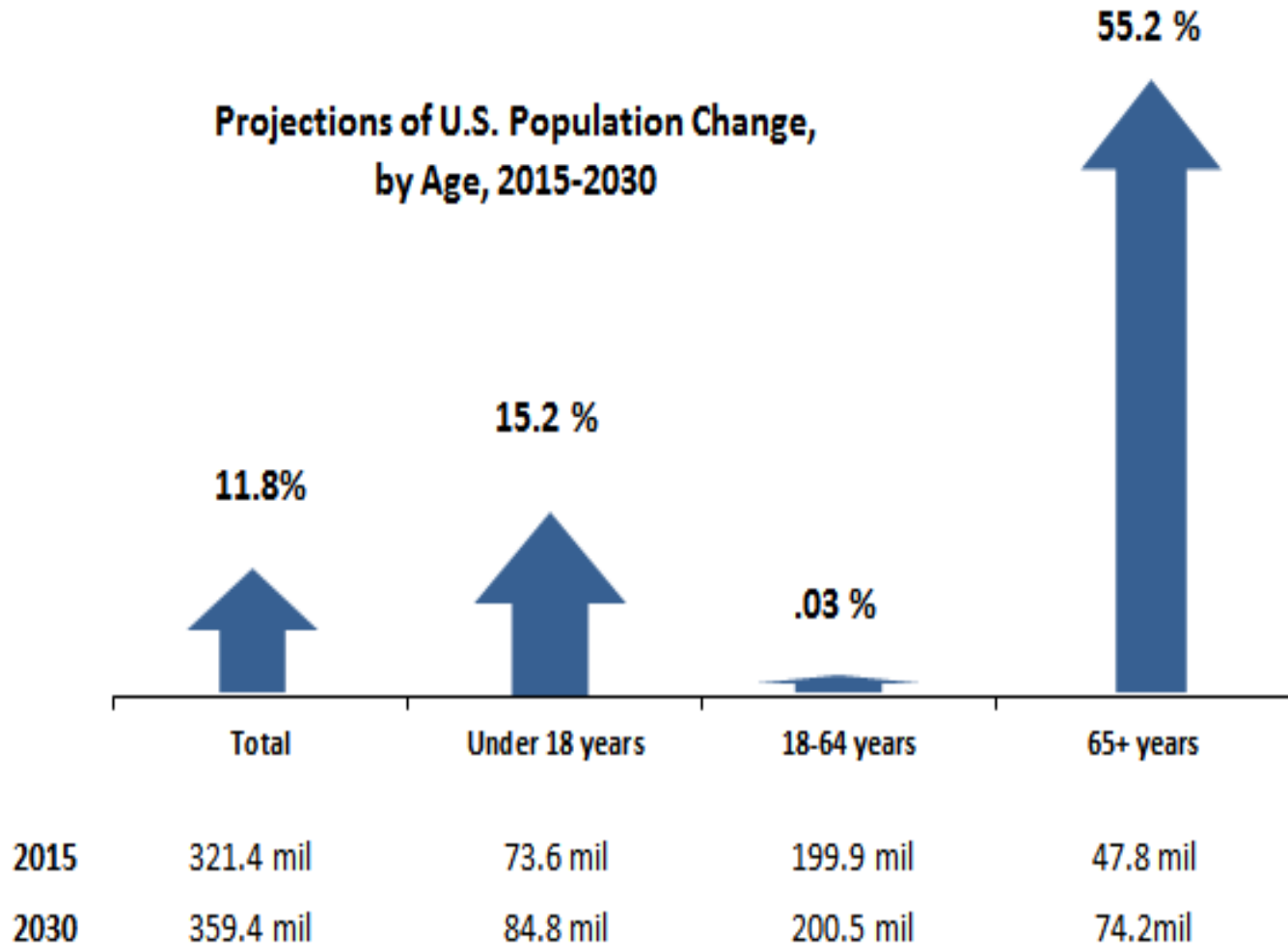
- **Increasing influence of RCS in rent setting.**
- **Market is market, yet HUD proposed caps on non-shelter service adjustments.**

Proposed changes not yet in effect.

LeadingAge seeking broad-based stakeholder discussion, including appraisers.

SOME DEMOGRAPHICS

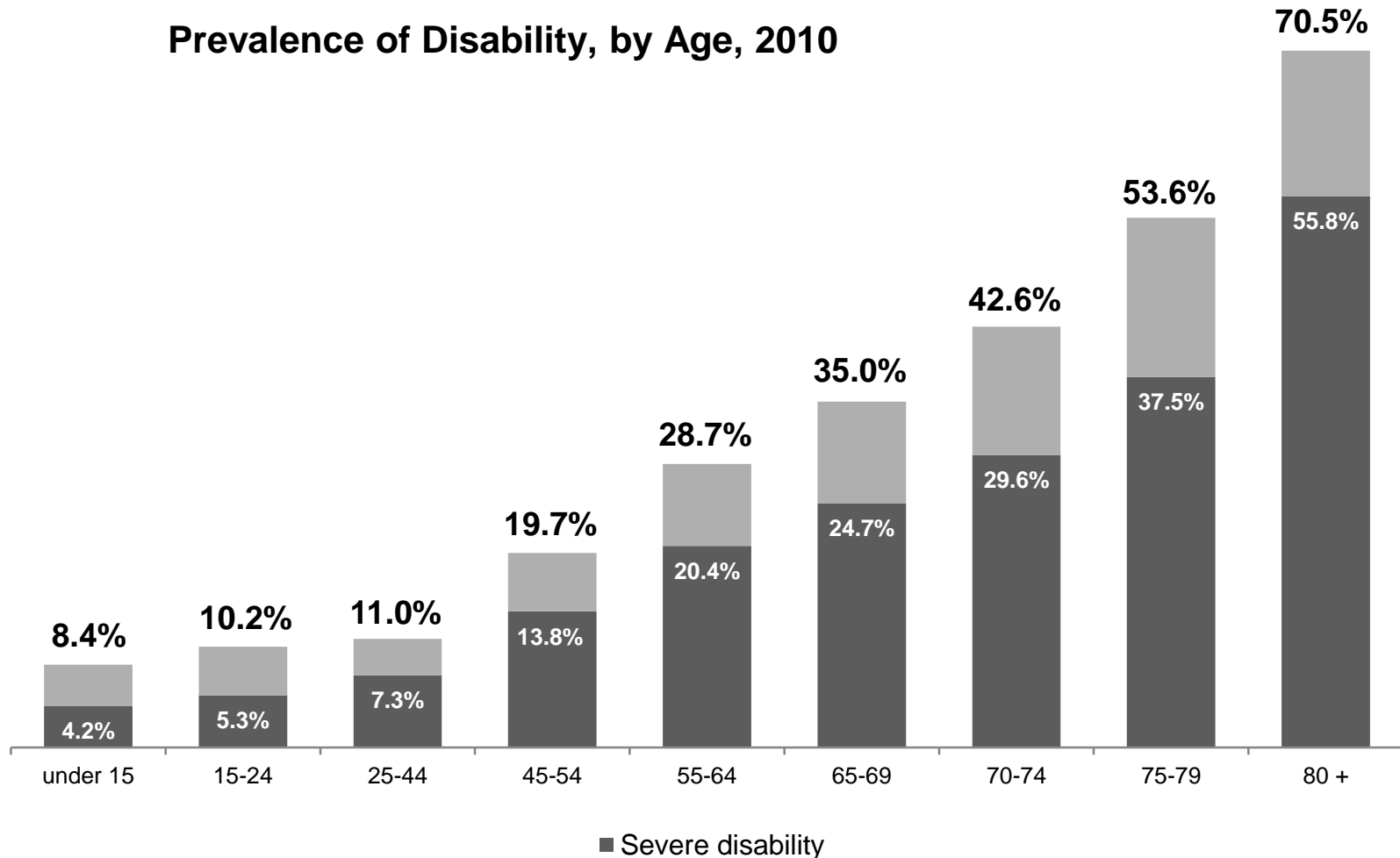
**Projections of U.S. Population Change,
by Age, 2015-2030**



Source: U.S. Census Bureau, 2014 National Population Projections

DISABILITY INCREASES WITH AGE

Prevalence of Disability, by Age, 2010



SUPPORT NETWORKS WEAKENING

Caregiver support ratio =

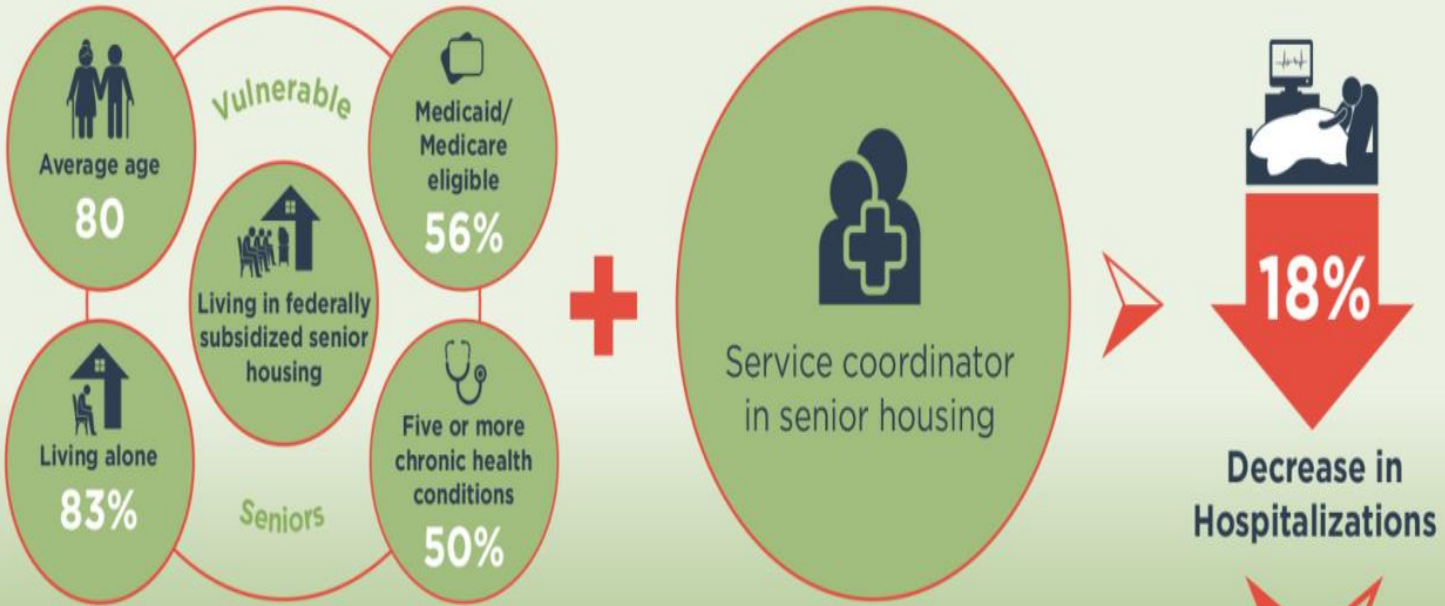
people in most common caregiving age range (age 45-64)
people at risk of needing LTSS (age 80+)

	2010	2030	2050
U.S.	7.2	4.1	2.9
D.C.	7.0	6.4	4.0

Source: AARP Public Policy Institute, *The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers*, Insight on the Issues 85, August 2013



18% DECREASE IN HOSPITALIZATIONS WHEN SERVICE COORDINATOR IN SENIOR HOUSING



For more information visit www.leadingage.org/housingservices



Savings in Health Care Spending



Better Health Outcomes

SUPPORT AND SERVICES AT HOME (SASH) PROGRAM

SASH program is associated with:

- Reduction in the rate of growth in total Medicare expenditures.**
- Reduction in expenditures for ER, hospital outpatient departments, and primary care/specialist physician.**

STAYING AT HOME - PITTSBURGH

- Provided by University of Pittsburgh Medical Center
- Social worker and RN provide care coordination and additional health services in congregate housing
- Compared participants in 7 buildings with program to residents in 4 buildings without

- Participants were significantly:

Less likely to

- Visit the ER
- Have unscheduled hospital stays
- Report negative health conditions
- Move to a nursing home

More likely to

- Visit the dentist
- Use health care services
- Use health services outside of hospital
- Report health improvements

Health in Housing: Exploring the Intersection between Housing and Health Care

A study completed by Center for Outcomes Research and Education (CORE) in partnership with Enterprise Community Partners, Inc., and with generous support from the Meyer Memorial Trust.



LeadingAge[™]
Center for Housing *Plus* Services



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Housing and Health Care: Partners in Healthy Aging

<https://www.youtube.com/watch?v=FqGvbAraQxk>

Housing and Health Care: Partners in Healthy Aging

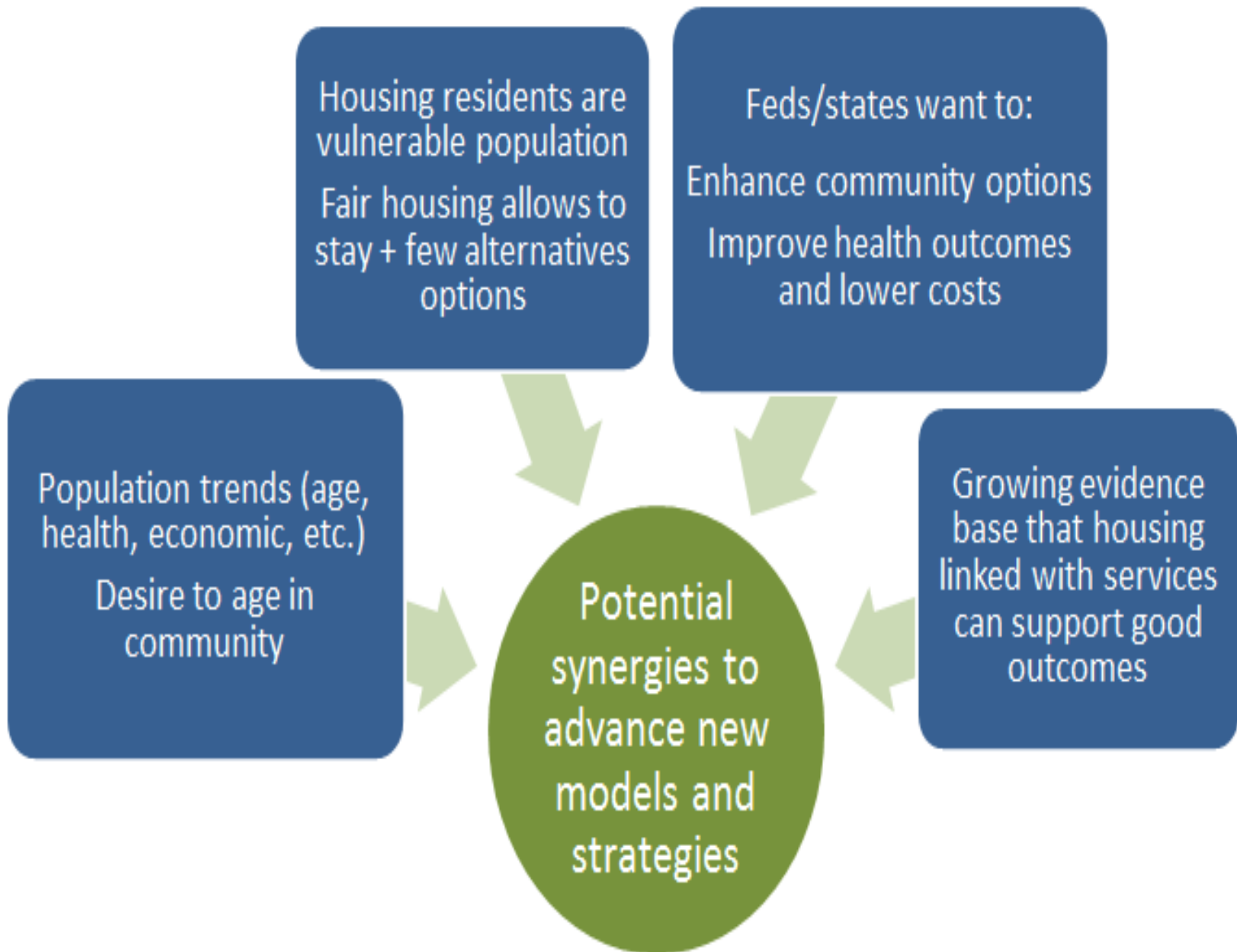
A Guide to Collaboration

LeadingAge[™]
Center for Housing *Plus* Services



Funding for this guide was provided by AARP Foundation.

AARP[®]
FOUNDATION



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