

Supporting Health through Affordable, Safe, and Accessible Housing

2024 National Healthy Aging Symposium:
Innovation Across the Age-Friendly Ecosystem



#HealthyAging2024



Office of
Disease Prevention
and Health Promotion



Today's Speakers



Moderated by:
Karon Phillips
Trust for America's Health



Juliana Bilowich
LeadingAge



Todd Stubbendieck
AARP Nebraska



Jennifer Goldberg
Justice in Aging



Office of
Disease Prevention
and Health Promotion



National Healthy Aging Symposium:
Innovation Across the Age-Friendly Eco-System

AARP NETWORK OF AGE-FRIENDLY STATES AND COMMUNITIES

”

More than three-quarters of adults ages 50 and older want to stay in their homes (77%) and communities (79%) as they age.

We spend more time in our homes than anywhere else, so housing costs, choices, and accessibility are critical. Great communities provide housing opportunities for people of all ages, incomes, and abilities.

Resources:

[Making Room for 'Making Room'](#)

[The ABCs of ADUs](#)

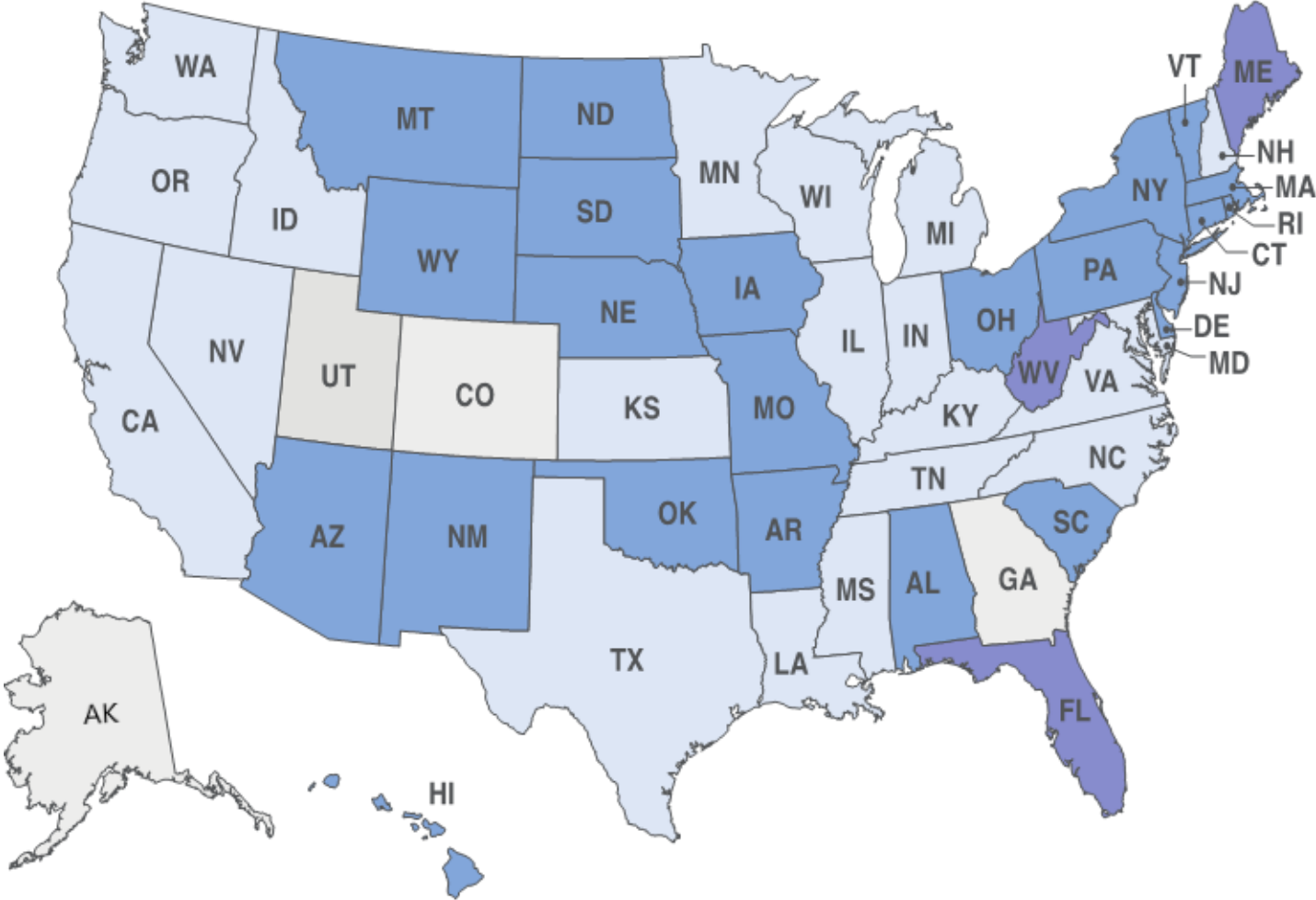
[AARP HomeFit Guide](#)



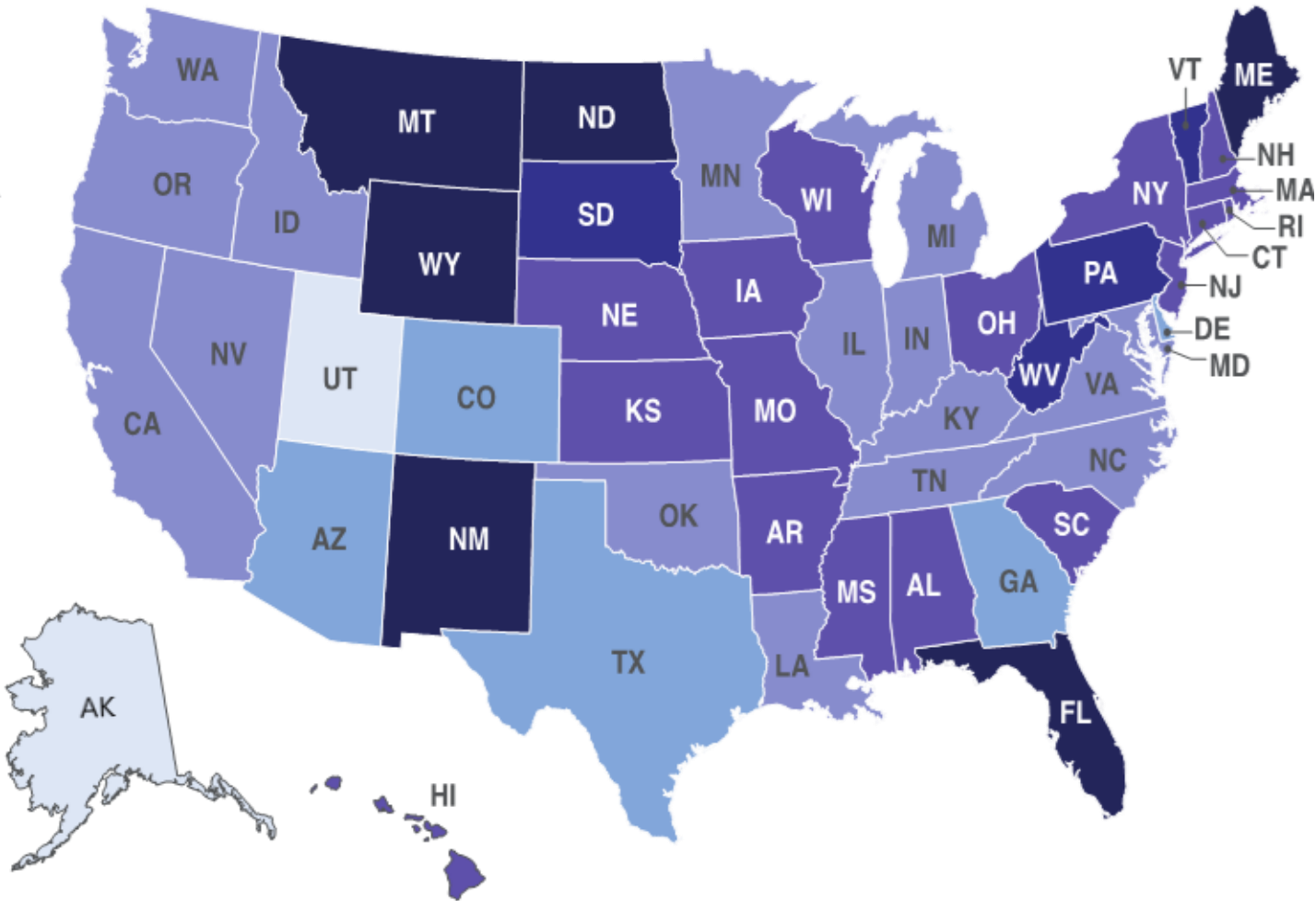
AARP[®]
Nebraska

AMERICA IS AGING

2015



2030



PERCENT OF POPULATION AGE 65+



Source: US Census

LIVABLE COMMUNITIES PROGRAMS

MISSING MIDDLE HOUSING
OPTICOS

AARP Omaha
Missing Middle Housing Walking Tour | Dundee Neighborhood
Total Distance: 1.3 miles
Total Time: 1-2 hours

Key
 - First half of route
 - Second half of route
 - Missing Middle Housing (MMH) + Upper Missing Middle (UMM)

2021 AARP Walking Tour - Omaha, NE

MISSING MIDDLE HOUSING

Missing Middle Housing on the Tour

These highlighted examples show massings, building forms, parking locations, and site designs that are consistent with best-practice for Missing Middle Housing (MMH) types. There are many more examples of MMH along the route. Keep an eye out for others that you think are good examples!

- 1. Courtyard Building**
5077 Underwood Ave.
- 2. Multiplex**
620 N. 50th St.
- 3. Duplex Side-by-Side**
6200 California St.
- 4. Courtyard Building**
6007 California St.
- 5. Courtyard Building**
6026 Cass St.
- 6. Multiplex**
6025 Cass St.
- 7. Fourplex**
6070 Cass St.
- 8. Duplex Stacked**
6071 Cass St.
- 9. Duplex Side-by-Side**
6001 Chicago St.
- 10. Fourplex**
6016 Chicago St.
- 11. Courtyard Building**
6017 Chicago St.
- 12. Courtyard Building**
600 N. 48th St.

Note: All photos are from Google Maps
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Omaha could open entire city for small dwellings; winning architect firms have plans ready

ALERT FEATURED TOP STORY TOPICAL

Omaha could open entire city for small dwellings; winning architect firms have plans ready

Marjie Ducey Nov 21, 2023 7

2023 An ADU for U Winning Designs

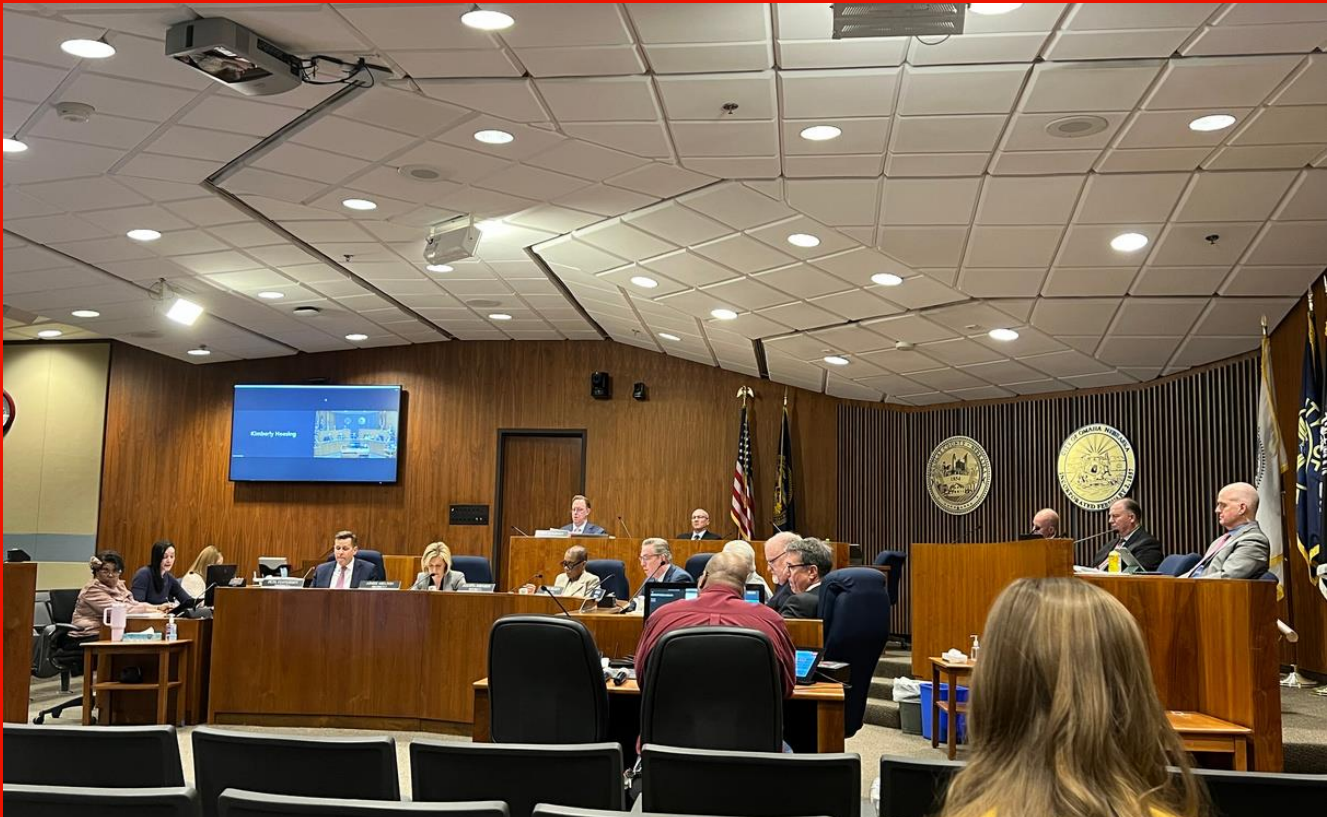
First Place - [Alley Poyner Macchietto Architecture](#)
in partnership with [Assistology, LLC](#)

Project Background

The goal of universal design is to plan for the lifespan and the unknown circumstances that can often leave you trapped with the physical environment. Designing in this way means the home environment is flexible and adaptable as possible so that it can accommodate every person, every need and every situation. This involves a thoughtful and intentional approach to choose elements that are both aesthetic and functional.

Project Info
1 Bedroom | 1 Bathroom | 475 SQF | 1000 HCF | Fully Accessible

STATE AND LOCAL ADVOCACY



2020

Nebraska Legislature passes Municipal Density and Missing Middle Housing Act.

2022

Omaha City Council approves the Omaha Housing Affordability Action Plan (HAAP)

2024

Omaha City Council approves ADU zoning code reforms





Older Adults & Federal Rental Assistance

Juliana Bilowich, Director of Housing Operations and Policy, LeadingAge



About LeadingAge

LeadingAge represents more than 5,400 nonprofit aging services providers

Members include affordable housing, skilled nursing, assisted living, memory care, retirement communities, adult day programs, community-based services, hospice, and home-based care

We work with 36 LeadingAge state/regional partners in 41 states

We focus on advocacy, education, policy, governance, and operational assistance

Older Adults: Snapshot



For the first time in history, more people are over 65 than under 18



Households aged 65 and over are increasing faster than any other age group, both in number and as a share of all households



Adults aged 55 and over contributed about two-thirds of rental housing growth from 2004-2019



55+ now constitutes 30 percent of all renter households, and over 13.2 million households

Affordable Housing

1.33M

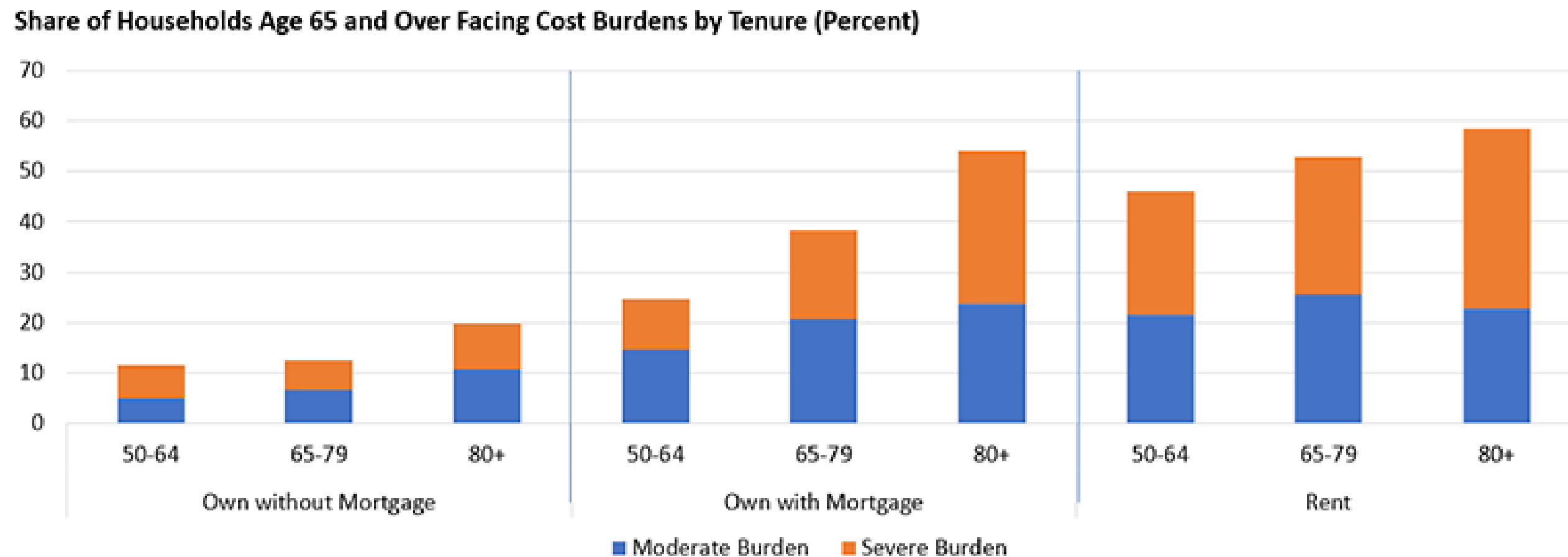
- 2009
- older adult households with worst case housing needs

2.35M

- 2021
- older adult households with worst case housing needs

Older Adults: Snapshot

FIGURE 1: THE OLDEST HOUSEHOLDS, AS WELL AS RENTERS AND OWNERS WITH MORTGAGES, ARE MOST LIKELY TO FACE COST BURDENS



Older Adults: Snapshot

- 1 in 6 live in poverty
- 96% live independently
- 20% don't drive
- 1 in 9 live with dementia
- 20% need help with ADL
- 40% have ambulatory limitations


Accessibility



- HUD research indicates less than 5% of US housing stock is “accessible” (vs. 26% of population with a disability)
- Features needed to accommodate a person with moderate mobility difficulties
- Less than 1% accessible to wheelchair users

A large circle with a gradient from dark blue at the top to orange at the bottom. In the top-left corner of the circle, there is a small orange plus sign and a small orange circle. In the bottom-right corner of the circle, there is a small orange dot. The text "Resident Health Needs" is centered in white.

Resident Health Needs

- Approx. two-thirds of HUD-assisted residents are dually eligible for Medicare and Medicaid (Financial- and age-based eligibility)
 - Higher rates of chronic health conditions
- 
- A thin vertical orange line on the right side of the slide.

Types of federal rental assistance for older adults

HUD Rental Assistance Programs

- Project-based assistance
- Public Housing
- Vouchers

USDA Rural Development

- Rental Assistance

Treasury Department (tax code)

- Low Income Housing Tax Credit

Affordability: How do we house older adults with low incomes?

- Housing that is affordable
vs.
- Housing that has flexible,
stable affordability



Accessibility: How do we house older adults with accessibility needs?

- Affordable Housing
(sometimes accessible)
- vs.
- Housing that accommodates
(anticipates?) resident
accessibility needs



Health Needs and Services:

How do we house older adults with low incomes?

- Affordable housing (sometimes service-enhanced)

vs.

- Housing that centers resident health needs



Section 202

Affordability + Health + Accessibility

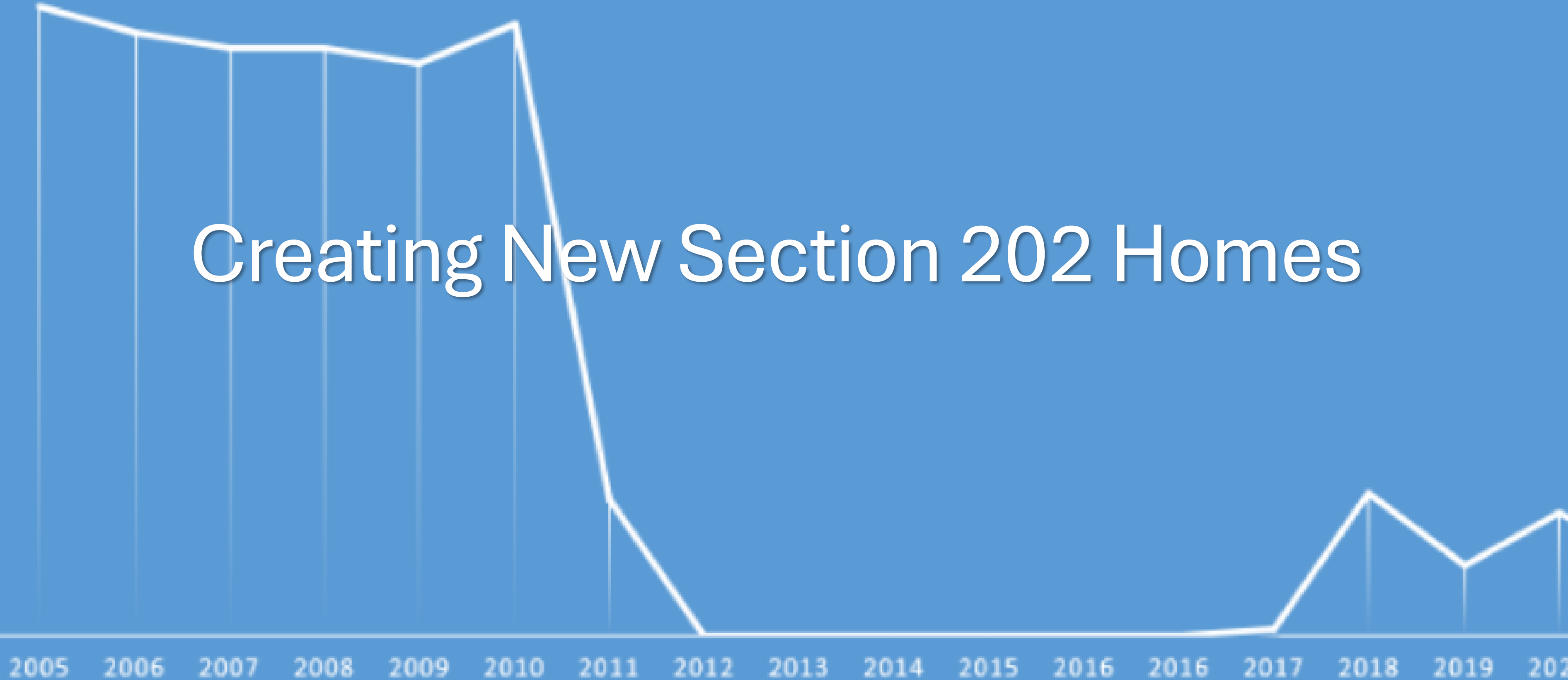
- Only federal housing program specifically for older adults
- Eligibility based on age and income
- Rents are deeply affordable
- Rents adjust based on both income and medical expenses
- Can't be too poor to live there
- Only 1 in 3 eligible older adults receive federal rental assistance



APPROPRIATIONS FOR NEW SECTION 202 HOMES (IN MILLIONS)

— Fiscal Year

Creating New Section 202 Homes



Looking Beyond Tomorrow

- **What's Next-Next?**
 - Demographic changes
 - Income disparities,
services needs
 - Climate resilience



Digital Connectivity

- Most senior housing communities lack wall-to-wall internet
- Equity issues for housing residents: healthcare access, social & civil engagement, workforce access
- Housing operations: need for digital workorders, electronic records, risk mitigation strategies



Digital Connectivity

Solutions:

- Affordable Connectivity Program (ACP) has sunsetted
- BEAD and DEA funding for infrastructure is on its way
- State broadband office initiatives
- How do we get affordable housing to the table?



Climate Resilience and Energy Efficiency

- Impact on affordable housing portfolio
- Data points
- Preservation needs
- Property insurance
- Disaster response

Climate Resilience and Energy Efficiency

- Green and Resilient Retrofit Program
 - HUD grants and loans (program end in 2024)
- HUD energy benchmarking program
 - Free! For four years
- Other federal investments (tax credits, rebates)



JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

Addressing Older Adult Homelessness and Supporting Older Adults in Housing

Jennifer Goldberg, Deputy Director

Presentation for National Healthy Aging Symposium

September 26, 2024

JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, housing, economic security, and the courts for older adults with limited resources.

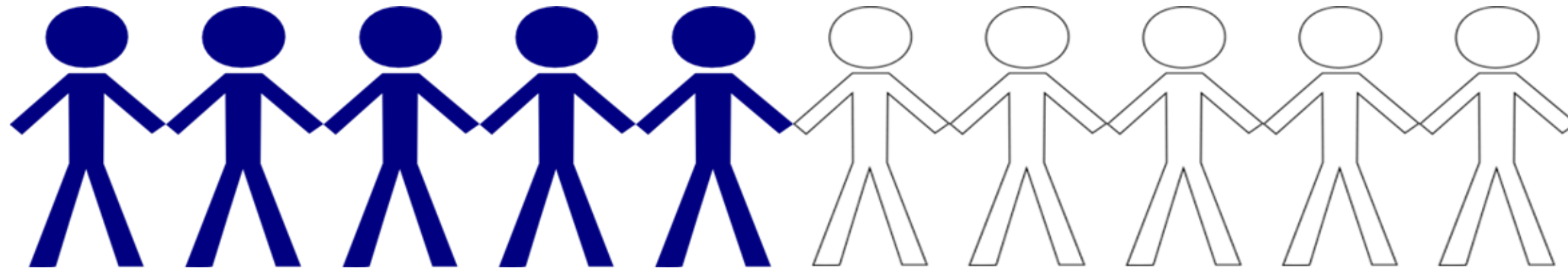
Since 1972 we've focused our efforts primarily on fighting for people who have been marginalized and excluded from justice, such as women, people of color, LGBTQ+ individuals, and people with limited English proficiency.



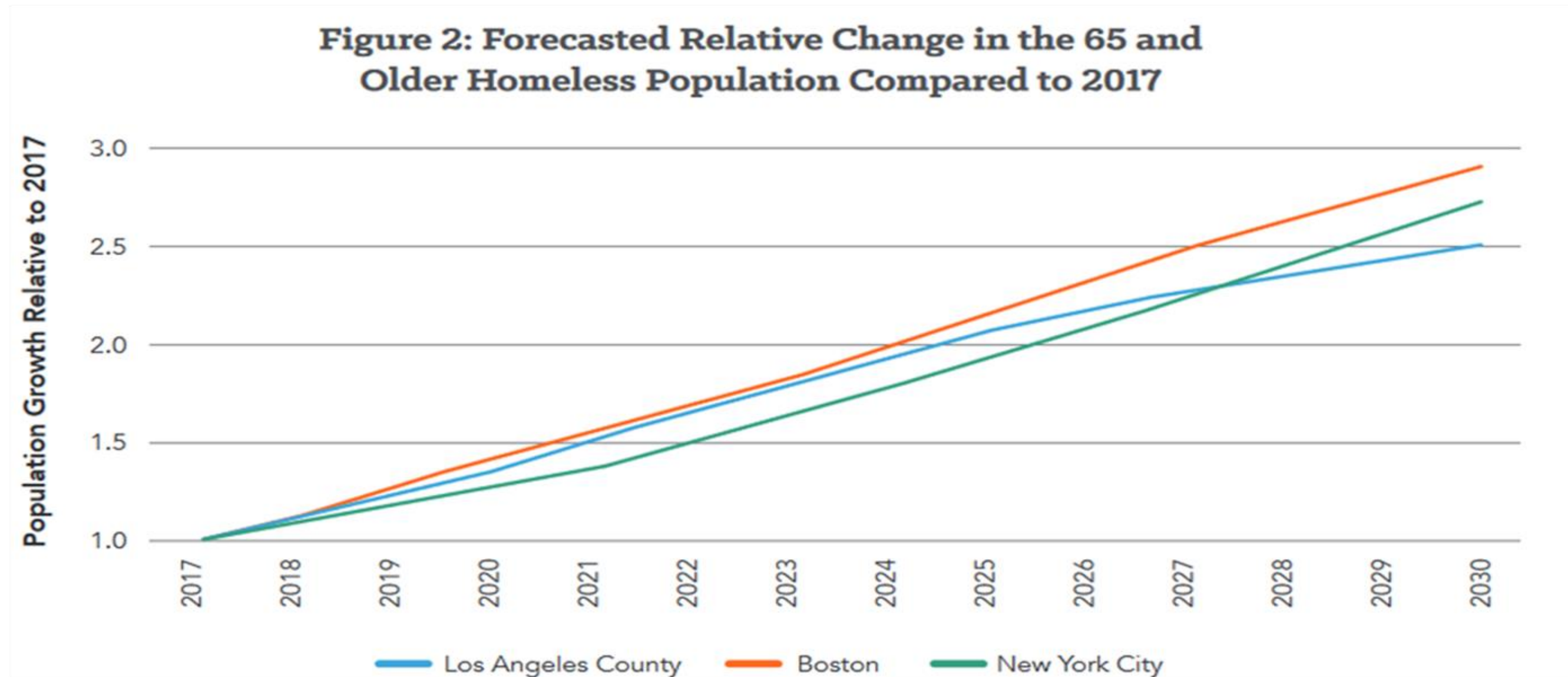
Older Adult Homelessness

Surge in Older Adult Homelessness

- 50% of homeless are age 50+, with half of those having first homeless incident after age 50
- Unhoused older adults often experience accelerated aging and have health conditions usually found in people 20 years older



The Surge Will Continue



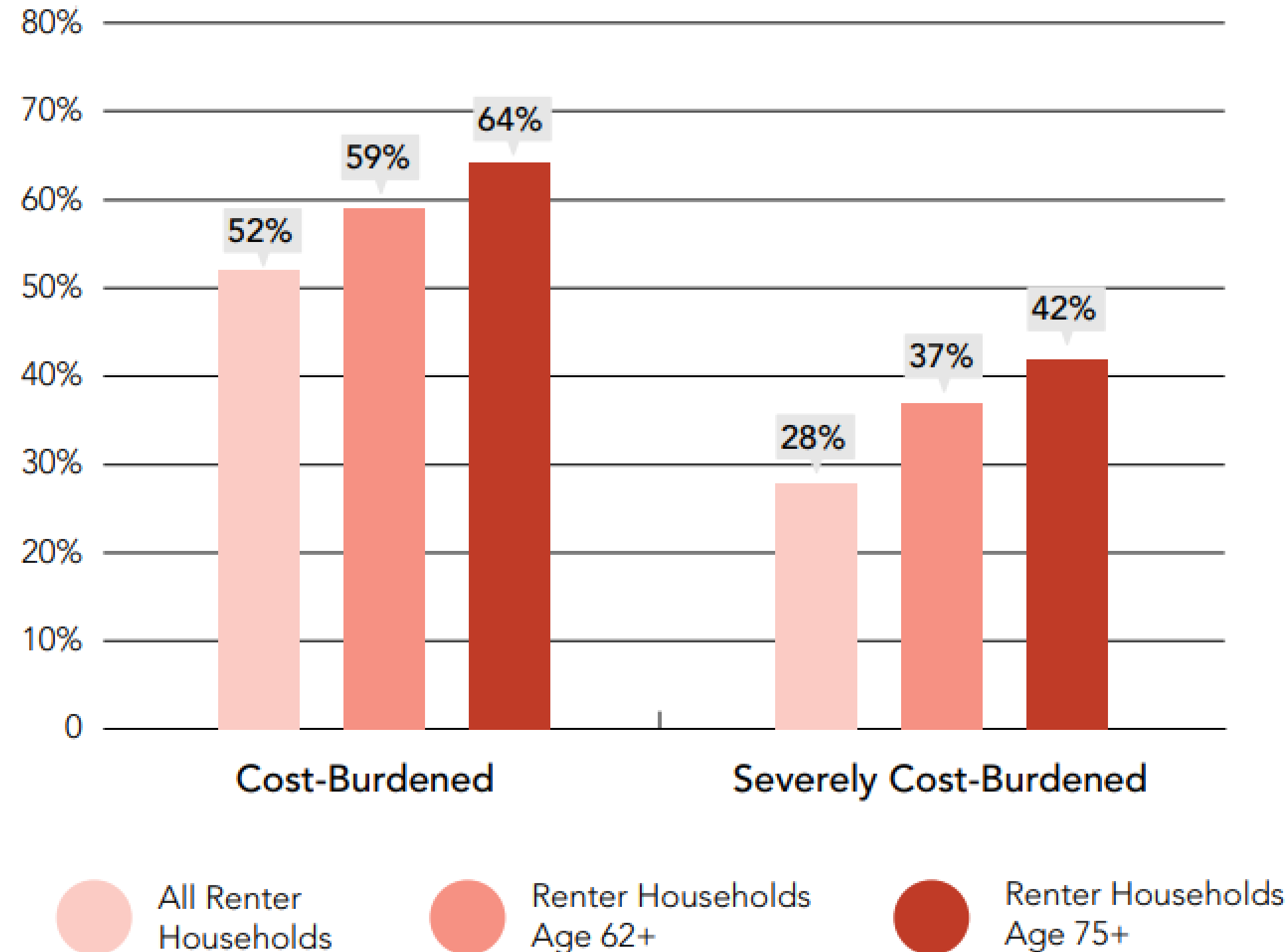
California Example: Renters Struggle with Housing Costs

FIGURE 1

California Renters Are More Likely to Struggle to Pay Housing Costs as They Age

Note: "Cost-burdened" households pay more than 30% of their income for housing; "severely cost-burdened" households pay more than 50% of their income for housing.

Source: Aster Policy Analytics analysis of US Census Bureau, 2022 American Community Survey data.



California Example: Racial Disparities

Of unhoused older adults in a 2023 UCSF study:

- 31% reported a Black racial identity (vs. 6% older adults statewide)
- 3% reported Native American/Indigenous (vs. 0.3% statewide)
- 18% reported Latina/o/x (vs. 28% statewide)

“

The apartments they have for seniors, they want three times your security. Well, nobody has that laying around. . . And I lived in a motel for a while thinking I can find me an apartment and move in. Nope. . . . So I ended up here in a shelter, until I could find me a place that I can afford. . . My kidneys are failing, I have a stent in my arm, [I need dialysis] . . . I need a place where I can rest

—Marilyn, 61

Policy Solutions to End Older Adult Homelessness

Target those at the greatest risk and eliminate barriers to rehousing

Increase supply of affordable, appropriate housing

Expand federal rental assistance

Integrate housing, health care and tenancy supports

Make health care affordable and accessible

Strengthen income supports like Social Security and SSI

Exhibit 3. Systems Framework for Addressing Homelessness Among Older Adults

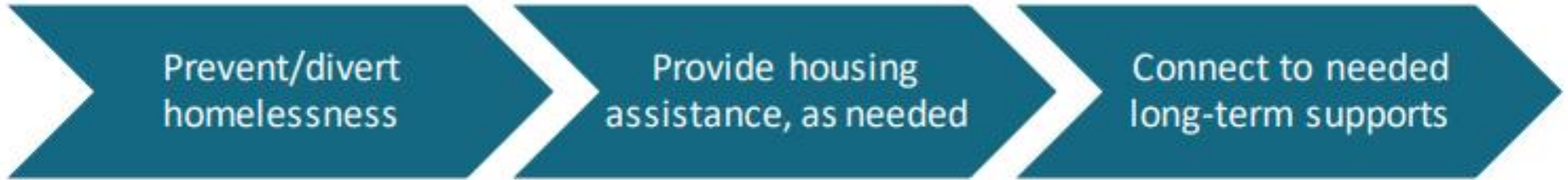
First Homelessness Earlier in Life



Systems involved:

- Homeless
- Housing
- Aging
- Veterans
- Health Care & LTC
- Behavioral Health
- Social Services

First Homelessness in Older Adulthood



JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

Addressing Homelessness Among Older Adults: Final Report, Office of the Assistant Secretary for Planning and Evaluation (ASPE) at the U.S. Department of Health & Human Services, Oct. 2023

Questions

Jennifer Goldberg
jgoldberg@justiceinaging.org



Moderated Question and Answer



Office of
Disease Prevention
and Health Promotion



Thank You!

OASH

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and Health Promotion

