Age-Friendly Minnesota Council

Reference Guide: Housing for Older Adults

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Background and introduction

Most older adults want to age in their homes. This phrase is repeated often in literature, articles, and presentations. And the literature is clear about the overarching strategies that help older adults achieve this, namely, make affordable housing more widely available, make home modifications so homes are safe and accessible, provide services and supports that will help people remain in their homes and communities, build or maintain communities that make this possible, and integrate or re-integrate older adults into communities. The literature is also clear that when older adults are able to age at home within their own community it also reduces the need for more restrictive and costly settings like skilled nursing facilities and reduces costs to public systems

"The rapid growth of the US population ages seventy-five and older in the coming years will increase the need for housing that accommodates mobility limitations and helps connect residents with supportive services and opportunities for socialization. While expanding the supply of housing with services such as those provided by independent and assisted living facilities is needed, so too are greater supports to allow older adults with disabilities to age successfully in their homes and communities. These include financial support for modifications to the home, the delivery of supportive services in the home by both family and paid caregivers, and the expansion of housing options in communities where older adults live."

(What can be done to better support older adults to age successfully in their homes and communities? Herbert & Molinsky, 2019, p. 86)

However, aging in community and helping older adults do so, while meeting overall housing needs, is a complex task. Addressing housing for older adults requires a multi-faceted approach, with multi-sector coordination. As the literature describes, the complexities are a result of factors such as:

- Housing and homes are physical places that provide shelter for people, and are also tied to health outcomes and well-being.

- More older adults are living longer with complex conditions that will require supportive services as they age.

- Efforts to address housing issues with coordinated efforts to build, preserve, or retrofit affordable housing; make accessibility modifications; and connect housing with services and transportation are largely implemented on a local and small scale.

- Residents and municipal staff may respond to immediate or emerging needs, based on the unique characteristics of the people and community. Managing and addressing needs happens on a local level, with local resources. Local staff often rely on state, federal or philanthropic funding to support the efforts, and, oftentimes, state or federal requirements or regulations influence the efforts and outcomes

- Not all older adults have the same backgrounds or needs. Older adults who are low-income, live in rural locations, have not benefitted from generational wealth, or identify with historically marginalized communities may have more barriers or poorer health outcomes.

- Housing stock may be old and require significant and costly updates, remodels, renovations, and repairs; distances are great, making services and supports more difficult to access and risking isolation; and there is a critical shortage of housing that is truly affordable, including where people want and need to live.

As evidenced by the contents of this brief, there is no shortage of articles and documents that describe why housing for older adults is important, and share calls to action, by way of high level strategies. In contrast, there is significantly less information about how, or even if, these strategies to address the housing needs of older adults have been implemented, and still less information about the outcomes or impacts associated with applying these strategies.

Developing solutions and applying strategies often requires cross-sector collaborations, which can be complicated by partners' conflicting priorities (e.g., public vs. private or commercial vs. nonprofit sectors), imbalanced resources, competing codes or regulations, complex funding requirements, and siloed responsibilities. Less visible systemic inequalities or community characteristics can also limit cooperative solutions. Other factors that may affect if and how housing for adults is addressed may include variations in federal, state, and local funding and policies; political priorities; and personal values.

In addition, details about the implementation of strategies simply may not exist in a widely accessible way. The information that does exist is largely described at a local or case-by-case level, for local purposes. In the immediacy of the work, leaders may not have the resources necessary for sharing results more widely. Finally, there may be few results to report, as assessing results, aside from product output, may not be routinely practiced, expected, or required.

As such, there are no road maps or universal guides for addressing the housing needs of older adults. This reference guide, however, outlines key data sources, articles, presentations, and reports and can be used as a first step in developing a comprehensive reference for those working at all levels and in all sectors to meet the housing needs of older adults in Minnesota. Further work to capture information about strategy implementation and outcomes may benefit the Age-Friendly Minnesota Council, other state agencies, organizations, and local communities.

High-level findings & recommendations

The following five key findings, recommended strategies, and examples summarize the themes that were consistently highlighted by experts and were most prominent in the literature.

Finding 1:

There is a lack of affordable, quality housing for older adults.

Recommendations to address Finding 1:

✓ **Find ways to increase overall funding, including rental assistance programs.**

✓ **Develop affordable housing that meets demand and people's needs.**

✓ **Address policies and systems that contribute to the gap between affordability and the availability of housing.**

Application	Examples
Modify local zoning codes to expand housing models and options that address community needs	◾ The Glen at Valley Creek in Woodbury, MN
	◾ Minnesota's FY 2024-25 housing omnibus bill provides funding for multiple programs that address housing affordability, and health and safety improvements, as well as to build regional capacity for housing investments
Revise commercial tax incentives and financing models (e.g., low-interest loans)	
Offer property tax assistance and credits to low- and moderate-income older adults	◾ Age-Friendly programs in Sausalito, CA and Sarasota, FL
Protect/expand HUD Section 202 funding	◾ Aging-in-place strategic plan for housing in Chicago, IL
Monitor/expand HUD Aging in Place Pilot	◾ Rezoning for missing middle housing in Cincinnati, OH; Flagstaff and Mesa, AZ; Kauai County, HI; Beaufort County, SC; and Decatur, GA
Increase Low-Income Housing Tax Credits (LIHTC) program funding	

Finding 2:

There is a lack of housing with accessibility features for older adults and people with disabilities.

Recommendations to address Finding 2:

- ✓ **Increase resources for renovations and home modifications.**

- ✓ **Increase resources for programs that assist older adults to create home environments in which they can age successfully.**

Application	*Examples*
Invest in programs that offer renovations and home modifications for improved function, safety, and independence for older adults	■ CAPABLE in New Ulm, MN with Minnesota River Area Agency on Aging
	■ Rebuilding Together in Pipestone, MN
Build cross-sector partnerships, encourage collaborative efforts, coordinate funding sources and incentives	■ Aging in Place program in Mora, MN
	■ Elderly Maintenance Program on the Red Lake Reservation, MN
Increase tax incentives for accessible design	■ Northwest Community Action in Badger, MN
Revise permit process/incentives	■ Age-Friendly programs in Sausalito, CA and Sarasota, FL
Expand Community Development Block Grants and Older American Act funding for home modification programs	■ Incentives for development of Accessory Dwelling Units in Portland, OR
	■ Cross-sector collaboration in Detroit, MI to preserve affordable housing and address safety and well-being of low-income older adults
	■ Minnesota's FY 2024-25 housing omnibus bill provides funding for multiple programs that address housing affordability, and health and safety improvements, as well as to build regional capacity for housing investments

Finding 3:

There are not enough reliable and affordable in-home services and supports to meet the needs of older adults in the community.

Recommendations to address Finding 3:

✓ **Increase the availability of services and supports for older adults, and for unpaid family caregivers.**

✓ **Expand service availability to include people who do not qualify as low income.**

Application	Examples
Modify Low-Income Housing Tax Credits (LIHTC) for incentives for units with supportive services and design Expand Federal Housing Administration authority to support innovations in service delivery Build cross-sector partnerships, encourage collaborative efforts, coordinate funding sources and incentives Provide tax credits for caregivers Revise zoning ordinances to support a range of housing models and options	■ Neighbor to Neighbor program in Becker County, MN ■ Rural Aging Action Network in Minnesota through Lutheran Services in America ■ Living at Home Block Nurse program in Como Park/Falcon Heights, MN ■ CAPI USA in northwest Hennepin County, MN (Hmong elders) ■ Incentives for development of Accessory Dwelling Units in Portland, OR ■ Support and Services at Home (SASH) program ■ Portable Assisted Living Services (PALS) program

Finding 4:

There is a lack of housing in locations with access to things older adults need and want, including a variety of housing options to meet changing needs, access to services and amenities, transportation, and social connections.

Recommendations to address Finding 4:

- ✓ **Address comprehensive livability in communities.**
- ✓ **Design or redesign communities with a variety of housing models, access to services and social opportunities, and options for transportation.**

Application	*Examples*
Promote Aging in Community and Age-Friendly initiatives	■ Tri-Valley Opportunity Council Rural Transportation in northwest Minnesota
Invest in community design	■ Newtrax circulator bus loops in Ramsey County, MN
Revise zoning ordinances to support a range of housing models and options	■ Mobility 4 All ride service in Rochester and Winona, MN
Build cross-sector partnerships, encourage collaborative efforts, coordinate funding sources and incentives	■ Aging in Place program (Habitat for Humanity) implemented in Douglas County, MN
	■ Senior housing in Mora, MN
Expand broadband as a basic utility	■ Age-Friendly community in Maple Grove, MN
	■ Shared housing/cohousing model in St. Louis Park, MN (Monterey Cohousing)
	■ Area Agency on Aging advocacy re: lifecycle housing
	■ Area Agency on Aging planning with Housing Redevelopment Authority for affordable senior housing

Finding 5:

A lack of housing for older adults that is safe, affordable, appropriately-sized, accessible, and in a suitable location is magnified in rural communities; for Black, Indigenous, and people of color; for people who are low-income; and for other historically underserved communities.

Recommendations to address Finding 5:

- ✓ **Address disparities in equity and access.**
- ✓ **Address systemic barriers that affect stable housing.**

Application	Examples
Housing and services that meet unique needs of populations	■ Episcopal Home Care and Services home care delivery model, St. Paul, MN
Invest in community design	■ African Community Senior Services in Minneapolis, MN
Invest in culturally and ethnically relevant housing models and options	■ SmartLink rural transportation, Scott and Carver counties, MN
Boost investments in underserved communities	■ LGBTQ-welcoming housing in Chicago, IL; Philadelphia, PA; and Los Angeles, CA
	■ Development of a village model in African American neighborhoods in Washington, D.C.
	■ *Age-Friendly Status Check: Life at Home and in the Neighborhood* outlined culturally-specific services for BIPOC older adults as a specific area of focus
	■ Minnesota Housing Partnership, Housing Institute is addressing the gap between need and availability of affordable housing in rural communities
	■ Minnesota's FY 2024-25 housing omnibus bill specifies additional focus on "closing disparities, assisting lowest-income Minnesotans and serving underserved geographies (p.6)."

High-level findings and three categories of applied strategies

High-level findings

1. **There is a lack of affordable, quality housing for older adults.**

2. **There is a lack of housing with accessibility features for older adults and people with disabilities.**

3. **There are not enough reliable and affordable in-home services and supports to meet the needs of older adults in the community.**

4. **There is a lack of housing in locations with access to things older adults need and want, including a variety of housing options to meet changing needs, access to services and amenities, transportation, and social connections.**

5. **A lack of housing for older adults that is safe, affordable, appropriately-sized, accessible, and in a suitable location is magnified in rural communities; for Black, Indigenous, and people of color; for people who are low-income; and for other historically underserved communities.**

Applied Strategies

Funding/financing

- Revise tax incentives and financing models for developers for accessible design and affordability
- Offer property tax assistance and credits to low- and moderate-income older adults and caregivers
- Protect/expand HUD Section 202 funding
- Increase Low-Income Housing Tax Credit program funding, modify incentives for including services and supports
- Expand Community Development Block Grants and Older American Act funding for home modification programs

Municipal/infrastructure

- Revise permit process/incentives
- Address local zoning ordinances to expand housing models and options
- Develop solutions that meet the unique and evolving needs of individuals and communities, including underserved populations
- Build cross-sector partnerships, encourage collaborative efforts, coordinate funding sources and incentives

Program

- Promote and invest in Aging in Community and Age-Friendly initiatives
- Monitor/expand U.S. Department of Housing & Urban Development Aging in Place Pilot
- Invest in programs like CAPABLE, Habitat for Humanity Aging in Place
- Expand Federal Housing Administration authority to support innovations in service delivery
- Invest in culturally and ethnically relevant housing models and options

Influencing factors/barriers to address

Political support	Siloes/coordination	Commercial/nonprofit or public/private sector expectations
Funding	Competing priorities	Time/effort Systemic inequalities
Immediacy of needs	Community infrastructure discrepancies	Personal values

Reference guide

This reference guide outlines key data sources, articles, presentations, and reports as a first step in developing a comprehensive reference for those working at all levels and in all sectors to meet the housing needs of older adults in Minnesota.

The information is organized into six sections: 1) data on older adults in Minnesota, 2) data on housing affordability and supply in Minnesota, 3) making the case for addressing housing for older adults, 4) initiatives and strategies, 5) challenges, and 6) implementation and program examples.

Older adults in Minnesota

The following section includes a listing of the most comprehensive sources that provide data, trends, and observations about the older adult population in Minnesota. Most of these sources do not use their own data, rather they present data sets (such as the American Community Survey—U.S. Census) in a way that is easy to access and understand within the context of Minnesota.

Older Adults 65+

Minnesota Compass. (n.d.) *Older adults 65+*. https://www.mncompass.org/older-adults

The Minnesota Compass website summarizes basic demographics about older adults in Minnesota, highlighting the shift in numbers and subsequent impact on Minnesota's "economy, workforce, housing, health care system, social services, and civic institutions" (p. 1).

In Minnesota:

- About 17% of the state's population are older adults age 65+
- About 7% of older adults are adults of color
- 8.5% of older adults are living below poverty
- In households with someone age 65+, 79% are owner-occupied and 21% are renter-occupied

Housing for Older Minnesotans

Minnesota Housing Finance Agency. (August 3, 2022). *Housing for older Minnesotans*. Age-Friendly Council Meeting.

The materials for Minnesota Housing's presentation to the Age-Friendly Council provide significant background on older adults in Minnesota, including population changes, income and types of housing, rates of cost burden, prevalence of disabilities, status of moves, homeownership and subsidized rental housing rates, and home rehabilitation needs. The presentation also includes information about the housing and services continuum, which highlights a range of housing models for older adults, tasks for developing or managing the models, and the manner in which services are provided.

Three Minnesota Housing programs that specifically serve older adults in Minnesota:

- Rehabilitation Loan Program

- Project-Based Section 8 Properties rental assistance

- Housing Infrastructure Bonds for development or rehabilitation of affordable rental housing (p. 16)

The presentation concludes with challenges facing Minnesota Housing, including:

- Not enough resources to address the needs of Minnesota residents

- Capacity for sufficient numbers of grantee organizations and contractors

- Complexity of housing finance (p. 17)

Older adults in Minnesota: Where are We Now?

Brower, S. (March 20, 2023). *Older adults in Minnesota: Where are we now?* Minnesota State Demographic Center. Presentation at 2023 Minnesota Gerontological Society Meeting.

Included in the keynote presentation of Susan Brower, the Minnesota State Demographer, at the Minnesota Gerontological Society annual meeting, were the following statistics:

- "42% of older adults (age 75+) report a disability (self-care, independent living, hearing, vision, mobility)" (p. 6)

- "About 1 in 5 older adults (age 75+) have an independent living disability" (p. 7)

- "Older adults (65+) make up 10-15% of metro counties; 20%+ of rural counties" (p. 8)

- "Minnesota's older adults are still overwhelmingly White non-Hispanic, but racial diversity is increasing slowly and steadily" (p. 15)
- There will be "little-to-no growth in the working-age population over the next 15 years" (p. 18)
- There were "38,000 job openings in health care, including technical and support occupations" (fourth quarter of 2021) (p. 26)

Housing affordability and supply in Minnesota

Livability Index

AARP Public Policy Institute. (n.d.). *Livability Index-Minnesota.* AARP.
https://livabilityindex.aarp.org/search/Minnesota%2C%20United%20States

The Livability Index reports that Minnesota has an overall livability score of 59 (out of 100) and "is in the top half of communities in the United States." Specific scores for Minnesota, based on the seven categories include:

1. Minnesota Livability Index Scores
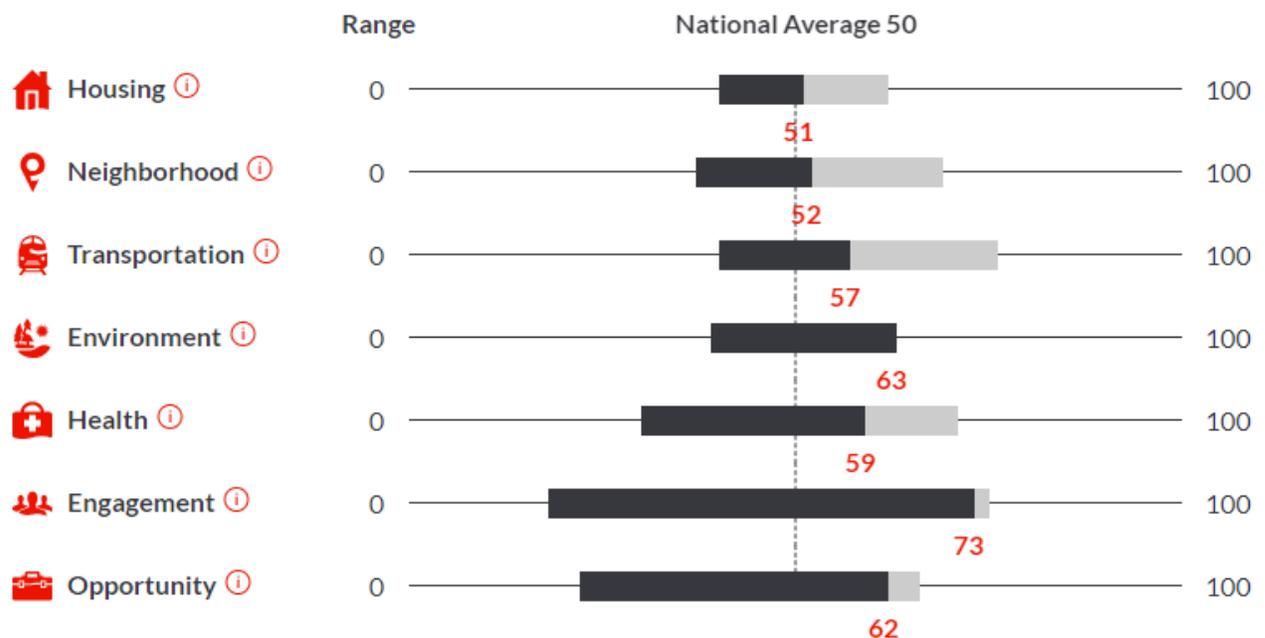
From *AARP Livability Index: Minnesota*, by AARP Public Policy Institute, (https://livabilityindex.aarp.org/search/Minnesota,%20United%20States). Copyright by AARP.

Of particular relevance are the statewide housing metrics that indicate the following:

2.   Minnesota Livability Index – Housing Detail
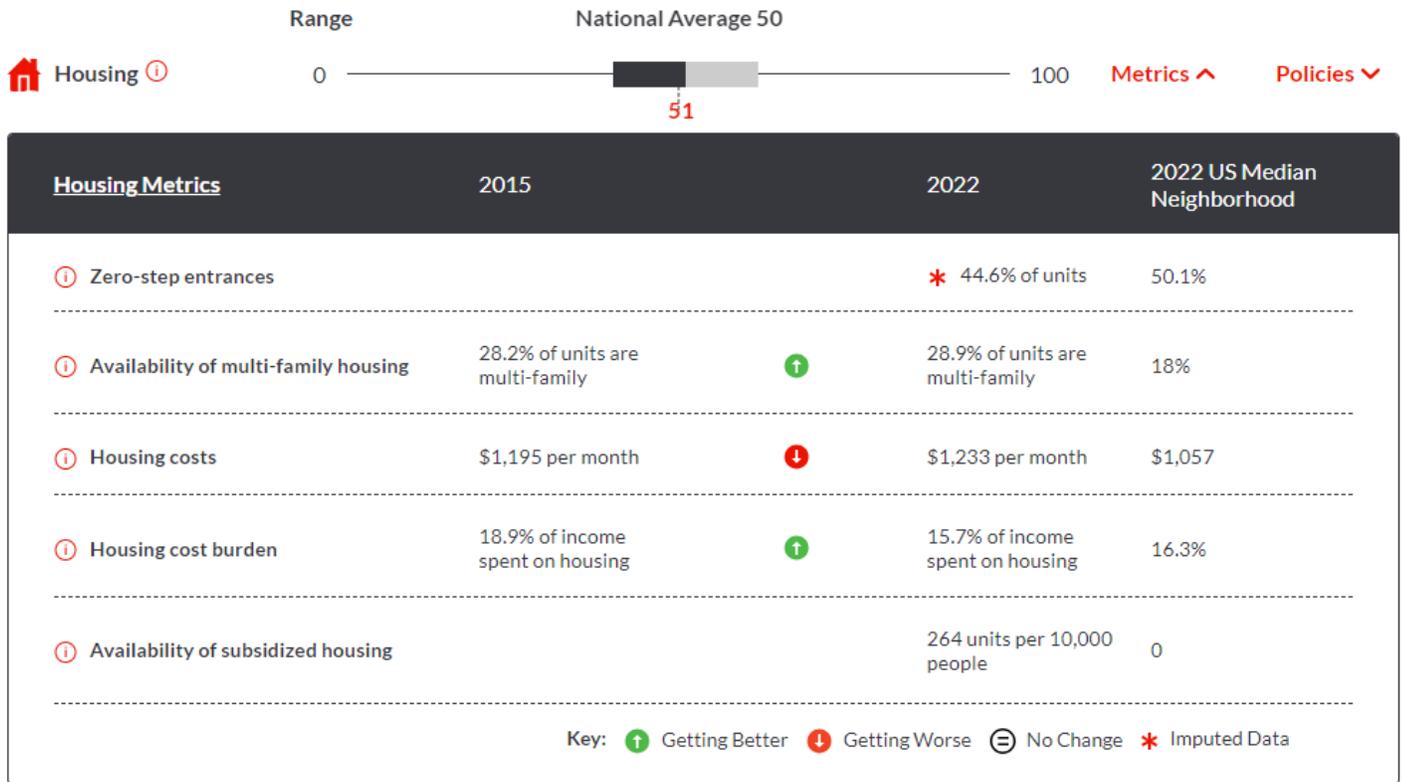
Housing Metrics	2015		2022	2022 US Median Neighborhood
Zero-step entrances			✳ 44.6% of units	50.1%
Availability of multi-family housing	28.2% of units are multi-family	⬆	28.9% of units are multi-family	18%
Housing costs	$1,195 per month	⬇	$1,233 per month	$1,057
Housing cost burden	18.9% of income spent on housing	⬆	15.7% of income spent on housing	16.3%
Availability of subsidized housing			264 units per 10,000 people	0

Key: ⬆ Getting Better   ⬇ Getting Worse   ⊜ No Change   ✳ Imputed Data

From *AARP Livability Index: Minnesota*, by AARP Public Policy Institute, (https://livabilityindex.aarp.org/search/Minnesota,%20United%20States). Copyright by AARP.

This report from the Bipartisan Policy Institute provides detailed information about housing supply trends for all states.

The following graphic demonstrates that for Minnesota the total number of permits has decreased, and particularly for the 2-4 unit buildings or "missing middle" housing (Figure 3).

3. Total Housing Units Permitted by Decade -- Minnesota
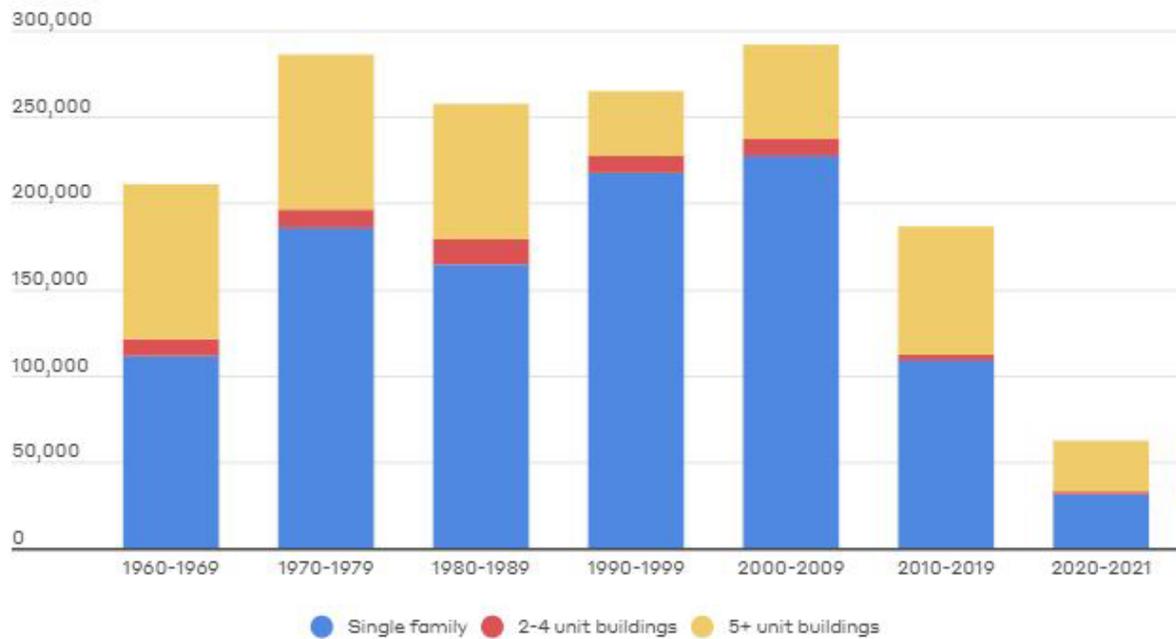
From *Housing Supply Trends in All 50 States-Minnesota*, by Bipartisan Policy Center, 2022 (https://bipartisanpolicy.org/report/housing-supply-trends-50-states/). Reprinted with permission.

In Minnesota, the greatest proportion of housing units were built before 1940. In general, older housing units may be outdated and in need of repairs or rehabilitation to include accessibility features (Figure 4).

4. Age Distribution of Housing Stock -- Minnesota
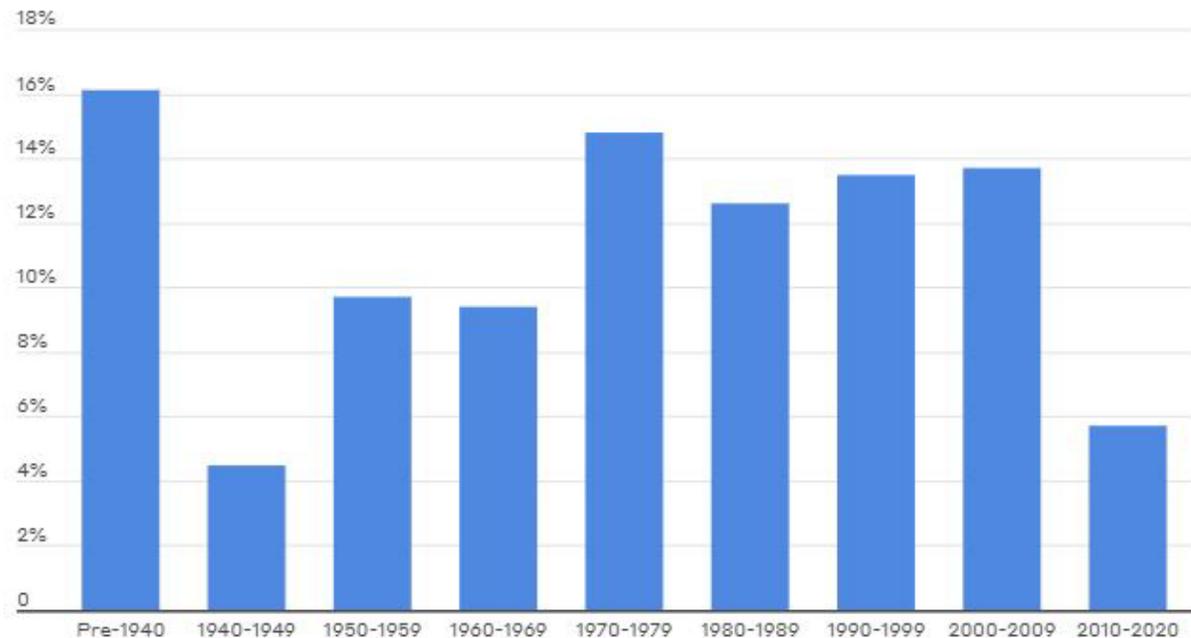
From *Housing Supply Trends in All 50 States-Minnesota*, by Bipartisan Policy Center, 2022 (https://bipartisanpolicy.org/report/housing-supply-trends-50-states/). Reprinted with permission.

One Minnesota Budget

Minnesota Housing Finance Agency. (2023). *One Minnesota budget.* https://mnhousing.gov/content/published/api/v1.1/assets/CONTB158E021AC2E4242A4A2E533AAF43946/native?cb=_cache_755&channelToken=294436b7dd6c4570988cae88f0ee7c90&download=false

Governor Walz signed a historic $1.065 billion housing omnibus bill for FY 2024-25. A total of $1.313 billion is designated for key housing needs, with additional focus on "closing disparities, assisting lowest-income Minnesotans and serving underserved geographies" (p. 1). While not specifically directed to older adults, several bills from the most recent legislative session related to housing may also provide benefits for older adults (Figure 5). Highlights include the following:

5.   Preservation and construction of homes

Program	Description	FY 2024-2025
PRESERVE AND CREATE NEW HOMES – EXISTING PROGRAMS		
Economic Development and Housing Challenge (Challenge)	Funds both multifamily rental and single-family homeownership new construction and redevelopment. Leverages federal, private and local government funds.	$120.9 million *+$95 million*
Workforce Homeownership Program	Provides development resources to increase the supply of homeownership opportunities.	$60.5 million* *+$60 million*
Greater Minnesota Workforce Housing Program	Provides competitive financial assistance to build market-rate and mixed-income residential rental properties in Greater Minnesota.	$39 million *+$35 million*
Housing Infrastructure	Provides loans and grants for rental housing development, manufactured housing community infrastructure and homeownership development.	$200 million *+$200 million*
Public Housing Rehab	Provides resources to improve public housing with a priority on health and safety improvements, including fire suppression systems.	$87 million** *+$87 million*
Manufactured Home Park Infrastructure Grants	Provides grants for manufactured home park acquisition, improvements and infrastructure.	$17 million *+$15 million*
Rental Rehabilitation Loans	Rehabs naturally occurring affordable and federally subsidized rental housing in Greater Minnesota.	$7.5 million
Preservation (PARIF)	Assists with repair, rehabilitation and stabilization of federally assisted rental housing that is at risk of aging out of federal assistance programs.	$8.4 million
Rehab Loans (Single Family)	Helps low-income homeowners make basic health and safety improvements to their homes.	$5.5 million
PRESERVE AND CREATE NEW HOMES – NEW PROGRAMS		
Community Stabilization	Provides resources to preserve and improve existing housing commonly referred to as Naturally Occurring Affordable Housing.	$90 million
Homeownership Investment Grants	Development, financing, and rehab/resale of homes for affordable owner-occupancy, via CDFIs.	$40 million
Manufactured Home Park Acquisition	Available to Northcountry Cooperative Foundation for conversion of parks to cooperative ownership.	$10 million
High-Rise Sprinkler Grants	Install sprinkler systems in existing properties currently unprotected; survey to identify other buildings in need.	$10 million
Greater Minnesota Housing Infrastructure	Grants to provide up to 50% of the cost of public infrastructure for housing development.	$8 million**
		*includes appropriation from tax bill
		**includes any cash or state general obligation bond proceeds from capital improvement bills

From *One Minnesota Budget* (p. 4), by Minnesota Housing Finance Agency (https://mnhousing.gov/content/published/api/v1.1/assets/CONTB158E021AC2E4242A4A2E533AAF43946/native?cb=_cache_755&channelToken=294436b7dd6c4570988cae88f0ee7c90&download=false). Copyright 2023. Reprinted with permission.

Policy highlights include the following:

- "Authority for Agency to create special purpose credit programs to reach communities most impacted by disparities in homeownership

- Expands eligibility for Housing Infrastructure funding to include new construction at or below 50% Area Median Income (AMI) and allows grants for homeownership development

- Clarifies that Tribes and Tribal entities may be eligible for all Minnesota Housing programs

- Prioritizes use of appropriations to serve households most impacted by housing disparities

- Modifies the Agency's $5 billion outstanding bonds and notes statute to exclude limited obligations, which includes Housing Infrastructure Bond debt

- Allows adding or rehabilitating detached accessory dwelling units as an eligible use for the Agency's Fix Up Fund program" (p. 3)

The Capacity Building program also received $6.3 million for providing "grants to organizations for regional coordination, housing planning, and to build capacity" (p. 6).

Key Housing Needs and Issues

Minnesota Housing. (May 5, 2023). *Draft chart book: Key housing needs and issues.* https://mnhousing.gov/content/published/api/v1.1/assets/CONT7F8B0DA716194 D3587DDFEBCB2B64090/native?cb=_cache_755&channelToken=294436b7dd6 c4570988cae88f0ee7c90&download=false

Seven key needs and issues identified by Minnesota Housing in their 2023 report include:

1. "There is a severe shortage of housing that is affordable, with one in four households being cost burdened by their housing payments.

2. During and following the Great Recession, Minnesota underproduced housing, which created a shortage and has driven up rents and home prices.

3. Minnesotans is falling far short of producing enough new housing that is affordable.

4. Minnesota has a large stock of affordable housing that needs to be preserved" (p. 2).

5. "Homelessness is the most egregious form of housing instability and a persistent problem.

6. Minnesota is becoming more racially and ethnically diverse, and the state has unacceptable housing disparities.

7. The aging baby boom generation is creating housing needs and challenges" (p. 3).

These seven needs and issues apply to Minnesotans of all ages. Of particular note, however, is the way in which the growing population of older adults will require focused resources to meet their housing needs. Key implications for older adults highlighted in the report include the following:

> *Minnesota will face challenges in providing housing to older adults that is: (1) affordable, (2) keeps them in the community of their choice as long as possible, and (3) provides adequate access to care, services and amenities.*
>
> *[These issues] will be particularly challenging in rural areas. (p. 47)*

Minnesota Housing Continuum

Minnesota Housing Partnership. (2021). *Minnesota housing continuum.* https://mhponline.org/2021-minnesota-housing-continuum/

A graphic produced by Minnesota Housing Partnership in 2021 displays the current continuum of available housing in Minnesota according to a range of income categories (Figure 6). Key information includes an outline of strategies; multi-sector partners; and funders involved in developing, and accessing and maintaining housing. This information pertains to all residents of Minnesota, and not specifically to older adults, but provides context for issues related to housing for older adults.

6. Affordable Housing Continuum in Minnesota

Affordable Housing Continuum
Minnesota

Income	$20,000 and below	$20,000 to $34,999	$35,000 to $49,999	$50,000 to $74,999
Housing Continuum	Public Housing | Section 8 Vouchers; Unsheltered | Shelters | Supportive Housing	Low market rental | Naturally Occurring Affordable Housing | Workforce Housing (spans all)	Homeownership Assistance; Community Land Trusts | Resident Ownership | Cooperative Ownership	High Market Rental | Homeownersip
Population	**249,437 total households** — People Experiencing Homelessness | People with Disabilities | People with Service Needs | People Exiting Incarceration	**253,352 total households** — Working Poor | People with Episodic Housing Crises and Service Needs	**258,205 total households** — Working Poor | People with Episodic Housing Crises and Service Needs	**383,640 total households** — Working Poor | People with Episodic Housing Crises and Service Needs
Cost Burden	82% of households (187,304) are cost burdened, with 61% (139,877) paying more than half of their income on housing	62% of households (152,859) are cost burdened, with 25% (61,043) paying more than half of their income on housing	38% of households (95,643) are cost burdened, with 14% (35,430) paying more than half of their income on housing	20% of households (75,595) are cost burdened, with 2% (8,716) paying more than half of their income on housing
Strategies	Harm Reduction / Housing First; Permanent Supportive Housing; Transitional Housing / Rapid Rehousing; Harm Reduction / Housing First; Reduce Cost Burdens; Production, eg. Low-Income Housing Tax Credit; Inclusionary Housing; Tenant Protections; Preservation; Tax-Increment Financing (TIF) and Zoning; Local Housing Trust Funds; NOAH Equity Fund; Community Land Trusts, Resident Ownership, Cooperative Ownership			
Partners	Service Providers; Landlords; Nonprofit Developers and Community Land; For-Profit Developers			For-Profit Developers
Funders	Capital Funders: Cities, counties, MN Housing Finance Agency (MN Housing), U.S. Dept of Housing & Urban Development (HUD), Metropolitan Council, low-income housing tax credits, equity investors, Federal Home Loan Bank | SERVICE Funders: Counties, Dept of Human Services (DHS), foundations | Rental Assistance and Operating Funders: Public Housing Authorities, DHS, counties, MN Housing			Capital Funders: Private banking systems, equity investors, MN Housing (homeownership)

mhp — improving home & community

From *2021 Minnesota Housing Continuum*, by Minnesota Housing Partnership (MHP), 2021 (https://mhponline.org/2021-minnesota-housing-continuum/). Copyright 2021 by Minnesota Housing Partnership. Reprinted with permission.

Key Facts on Housing 2022

Minnesota Housing Partnership. (2022). *Key facts on housing 2022*.
    https://mhponline.org/wp-content/uploads/MHP_KeyFacts_2022_v9_linked.pdf

According to the Minnesota Housing Partnership (MHP), the current state of housing in Minnesota for people of all ages includes the following key points:

■ Only 1 in 4 qualifying households have access to rental assistance, due to critical underfunding of government programs (p. 1).

■ "Housing cost burden (or paying more than 30% of your income on housing) disproportionately impacts low-income and BIPOC households" (p. 1).

■ Poor quality housing costs more to heat and cool; low-income and BIPOC residents disproportionately live in poor quality housing (p. 1).

■ Minnesota does not have enough housing available, as well as not enough affordable housing. There is a mismatch between supply and demand (p. 3).

■ The stock of affordable housing is at risk due to expiring affordability requirements and subsidies, "deteriorating physical conditions, and inadequate federal funding" (p. 4).

MHP offered the following summary observations:

> *Rental assistance increases access and opportunity by helping families secure and maintain safe and affordable homes. Policies like Source of Income Protections and Eviction Expungement Reform will prevent evictions and support housing stability, benefitting both renters and landlords. (p. 2)*

> *To address the mismatch between what the market supplies and what is needed, we need to fully invest in tools like Housing Infrastructure Bonds and the National Housing Trust Fund, which target resources to extremely low-income households. Investments in single-family home production and down payment assistance have helped reduce the homeownership gap but these programs are under-resourced. Funding to preserve subsidized and unsubsidized affordable housing is also desperately needed. (p. 4)*

Out of Reach: High Cost of Housing

National Low Income Housing Coalition. (2022). *Out of reach: High cost of housing*.
    https://nlihc.org/oor/state/mn

The Fair Market Rent in 2022 for a one-bedroom apartment in Minnesota is reported as $937/month, including $1,078 in the 7-county metro area and $639 in greater Minnesota. Households need an annual income of $37,473 to be able to afford rent for a one-bedroom apartment, without spending more than 30% of their income.

An Assessment of Home Renovation and Rehabilitation Needs of Older Adult Homeowners in Minnesota: Estimates of Need and Costs for Minnesota Housing and Minnesota Department of Human Services

Warren, C., Lindberg, C., Hansen, M., & Pittman, B. (2016). *An assessment of home renovation and rehabilitation needs of older adult homeowners in Minnesota: Estimates of need and costs for Minnesota Housing and Minnesota Department of Human Services*. Wilder Research. https://www.wilder.org/wilder-research/research-library/assessment-home-renovation-and-rehabilitation-needs-older-adult-0

A 2016 study completed for Minnesota Housing assessed the needs of extremely low-income older adults in Minnesota for home updates and improvements that will allow them to age in community. Key results include the following:

- An estimated "16,400 households (32% of households with extremely-low-income older adult homeowners) need home rehabilitation or improvement work in order for older adults to remain in their homes for the next five years. This includes 10,400 households in greater Minnesota and 6,000 households in the 7-county metro area" (p. 1).

- "An estimated 17,900 additional households (35%) say that their home is in need of improvements, although they feel they could remain in their homes for the next five years without them" (p. 1).

- It will cost an estimated $15,749 per household to complete necessary rehabilitation or improvement work (p. 1). "This will cost $258 million statewide per five years, including $164 million for greater Minnesota and $94 million for the 7-County Metro Area" (p. 1).

- An estimated 12,100 households that need home rehabilitation or improvement also have unmet home and community-based service needs. "An estimated 74% of extremely-low-income older adult households that have improvement needs in order to stay in their homes for the next five years, will also need some kind of home and community-based service" (p. 2).

- Estimated monthly cost comparison of home-based and facility-based strategies to meet the needs of older adults include $3,346 for aging in place (home rehab and Home and Community Based Services), $4,357 for assisted living, and $7,567 for a skilled nursing facility (p. 2).

Making the case: Why addressing housing for older adults is a priority

The 8 Domains of Livability

AARP. (2016). *The 8 domains of livability*. https://www.aarp.org/livable-communities/network-age-friendly-communities/info-2016/8-domains-of-livability-introduction.html

AARP defines a livable community as "one that is safe and secure, has affordable and appropriate housing and transportation options, and offers supportive community features and services. … The resources enhance personal independence, allow residents to remain in their homes and communities as they age, and foster residents' engagement in the community's civic, economic, and social life." (AARP. (May 2020). Chapter 13: Livable communities, Introduction. In *Policy book 2019–2020*. www.aarp.org/policybook)

AARP is at the leading edge of efforts to promote livable communities, and has developed a framework that can be used by communities in the AARP Network of Age-Friendly States and Communities to develop built and social environments that support community residents of all ages. Housing is one of the eight domains of livability and AARP says their "surveys consistently find that the vast majority of older adults want to reside in their current home or community for as long as possible. Doing so is possible if a home is designed or modified for aging in place, or if a community has housing options that are suitable for differing incomes, ages and life stages" (Slide #3).

The other domains include: outdoor spaces and buildings, transportation, social participation, respect and social inclusion, work and civic engagement, communication and information, and community and health services.

AARP Policy Book: Housing

AARP. (n.d.). AARP Policy Book, 2023-2024: Chapter 14 Housing. https://policybook.aarp.org/policy-book/housing

In Chapter 14 of their policy book, AARP outlines the importance of housing:

> *Housing is central to community and individual well-being. The type and location of a home can affect almost every aspect of a person's life. Livable communities contain a range of accessible, affordable, and safe housing options. This ensures that residents of all backgrounds, incomes, and abilities can find appropriate and affordable housing. It allows people to remain in their communities as their needs change. A large majority of older adults want to stay in their homes and communities as they age.(Introduction)*

To provide "safe, decent, and affordable housing" that enables people "to continue living safely in their homes and communities as they get older" (AARP Housing Principles, https://policybook.aarp.org/policy-book/housing/aarp-housing-principles)," AARP recommends that policies:

- "Secure affordability
- Promote housing stability
- Ensure equity
- Ensure health and safety
- Prioritize accessibility
- Foster service delivery in housing" (p. 1)

Affordability and Accessibility: Addressing the Housing Needs of America's Seniors

Molinsky, J. (March 31, 2022). *Affordability and accessibility: Addressing the housing needs of America's seniors.* Written testimony before the U.S. Senate Committee on Banking, Housing, and Urban Affairs. https://www.banking.senate.gov/imo/media/doc/Molinsky%20Testimony%203-31-22.pdf

Dr. Molinsky, the project director of the Housing and Aging Society program at the Bipartisan Policy Center testified before the U.S. Senate Committee on Banking, Housing, and Urban Affairs about the critical need to address key shortages for housing for older adults. She concluded her testimony, saying that:

> *Investments and policies in affordable, accessible housing, supportive communities, and in-home supports are critical—and now is the time to act. (p. 11)*

Supporting her overall conclusion are 6 key findings:

1. "The rapidly aging population is increasing demand for suitable housing" (p. 2)

2. "Lower homeownership rates and increasing debt are reducing housing wealth among older adults, traditionally an important source of wealth and security in retirement" (p. 3)

3. "A record number of older households face affordability challenges, and trends point to greater demand for housing assistance" (p. 4)

4. "Very little housing has accessibility features, and older adults report the most difficulty navigating through and using their homes" (p. 7)

5. "Community safety, amenities, and services can support wellbeing, yet these are lacking in the places older adults live" (p. 8)

6. "Services and supports will be critical to helping the older population remain in their homes and communities—but are often financially out of reach for low- and middle-income older adults" (p. 9)

Preventing Tragedies and Promoting Safe, Accessible, and Affordable Homes

Parekh, A. K. (March 31, 2022). *Preventing tragedies and promoting safe, accessible, and affordable homes.* Written testimony before the U.S. Special Committee on Aging. https://www.aging.senate.gov/imo/media/doc/Testimony_Parekh%2003.31.22.pdf

The Chief Medical Advisor at the Bipartisan Policy Center, Dr. Parekh, testified before the U.S. Special Committee on Aging about the significance of housing and health. He posits that there is significant evidence of the impact on health of "housing affordability, neighborhood conditions, and conditions within the home" (p. 1).

He states:

> *Most homes in this country, particularly those that are older, are not uniformly healthy, with hazards such as lead, radon, carbon monoxide, and asthma irritants commonplace, particularly in low-income communities. Further, BPC's previous report noted that while virtually all seniors would like to stay in their homes for as long as possible, only 1% of homes today have the five "universal design" features necessary to make them accessible for those with impaired mobility (no-step entries, single-floor living, accessible electrical controls and switches, extra-wide doorways and halls, and lever-style door and faucet handles). This is despite 38% of households 65 and older having at least one person living with a disability. Many home modifications are no-cost, such as removing hazards such as throw rugs and moving furnishings; others are low-cost, such as installing grab bars and improving lighting; and others are more complex and expensive, such as installing ramps or widening doorways. (p. 2)*

He goes on to cite a study about the benefits of home modifications for reducing fall injury costs:

> *Compared to unmodified homes, modified homes showed a reduction in the costs of home fall injuries by 33%. Societal benefits of injuries prevented were estimated to be at least six times the costs of the intervention. The cost-benefit ratio was found to be at least double for older people and increased by 60% for those with a prior history of fall injuries. (p. 2)*

Dr. Parekh offers two recommendations:

1. "The administration should better coordinate federal home modification programs to maximize their impact" (p. 3).

2. "The U.S. Department of Health and Human Services should make falls prevention a top departmental priority" (p. 5).

Aging in Place: Facilitating Choice and Independence

U.S. Department of Housing and Urban Development. (Fall, 2013). Aging in place: Facilitating choice and independence. *Evidence Matters: Transforming Knowledge Into Housing and Community Development Policy*, 1, 3. https://www.huduser.gov/portal/periodicals/em/EM_Newsletter_fall_2013.pdf

The 2013 article by HUD in the Evidence Matters publication summarizes the three key issues related to supporting older adults to choose where and how they live as they grow older:

- "A combination of demographic and economic shifts is creating a large and growing need for affordable and age-appropriate housing opportunities.

- Most seniors would prefer to age in place; home modifications are critical to this process, but the costs can be prohibitive.

- Many organizations are using housing as a platform to provide supportive services that adapt to the needs of seniors, allowing them to remain at home and continue to engage with their communities" (p. 3).

Housing for Seniors: Challenges and Solutions

U.S. Department of Housing and Urban Development. (Summer, 2017). Housing for seniors: Challenges and solutions. *Evidence Matters*. https://www.huduser.gov/portal/periodicals/em/summer17/highlight1.html

This article from HUD offers the following summary points regarding the need for addressing housing for older adults:

- "The older population is projected to grow rapidly, and although many seniors wish to remain in their homes for as long as possible, challenges related to affordability, accessibility, and poor linkages to health services may make doing so difficult.

- Expanding the supply of aging-friendly housing options, rental assistance, home repairs and modifications, accessible residential design and community planning, as well as improving the links between housing and healthcare, among other strategies, can help seniors age safely, comfortably, and affordably in their homes and communities" (p. 1).

High level initiatives and strategies

The initiatives and strategies outlined in this section reference the overall approach of Aging in Community (Aging in Place), which has been described in literature since the 1980s (Vasunilashorn, S., Steinman, B.A., Liebig, P. S., & Pynoos, J., (2011). Aging in place: Evolution of a research topic whose time has come. Journal of Aging Research. doi: 10.1155/2012/120952) It is now the principal approach guiding policy and practice, holistically supporting older adults to age in the ways and places they choose. There must be housing that is affordable and safe, and that accommodates physical changes associated with aging. Housing that is not safe and accessible needs to be updated, renovated, and repaired. Accessible and affordable housing in and of itself is not sufficient, however, and the literature is clear about the elements that must surround older adults in accessible and affordable housing.

Aging in Community models promote social connections and services and supports that allow older adults to avoid more restrictive and costly settings as they age. This approach addresses physical housing, as well as community characteristics that allow older adults to live how and where they choose, and highlight the need for person-centered choices that accommodate individuals' unique needs and characteristics.

The literature on Aging in Community strategies is presented in three main topical areas: age-friendly or multi-sector strategies, state and federal government-specific strategies, and housing-specific strategies.

Age-friendly or multi-sector strategies

Communities seeking to become part of the AARP Network of Age-Friendly States and Communities (https://www.aarp.org/livable-communities/network-age-friendly-communities/) complete a multi-step planning process in a five-year program that includes a community needs assessment, an action plan, action plan implementation, and an evaluation. The cycle repeats to continue each step.

Multi Sector Blueprint for Age-Friendly Minnesota

Age-Friendly Minnesota. (October 12, 2022). *Multi sector blueprint for age-friendly Minnesota*. https://mn.gov/dhs/assets/AFMN-Council-update-multi-sector-blueprint_tcm1053-569594.pdf

Presented at the Age-Friendly Minnesota Council meeting in fall 2022, the PowerPoint outlines Minnesota's goals within planning for aging work, as well as the multi-state learning collaborative.

Key elements:

1. "Includes planning for 10 years or more

2. State-led (governor and/or legislative leaders), cross-sector effort

3. Guides the restructuring of state and local policy, programs, and funding toward aging with dignity

4. Connects public, private, and independent sectors to renovate systems-based solutions that touch all major areas of the aging life experience

5. Reflects extensive community input and is data driven" (p. 3)

Early priority goals for Minnesota include:

1. "Map existing efforts to create a coordinated infrastructure within the age-friendly ecosystem.

2. Build broad support for a comprehensive plan, including that of sectors not historically aligned with aging, by connecting aging to economic impact and vitality and use of strategic communications.

3. Engage with partners to advance legislative agenda" (p. 7).

9 Best Practices for Developing a Multisector Plan for Aging

Center for Health Care Strategies. (n.d.). *9 Best practices for developing a multisector plan for aging*. https://www.chcs.org/resource/9-best-practices-for-developing-a-multisector-plan-for-aging/

The Center for Health Care Strategies produced a one-page graphic that describes 9 best practices for developing a multisector plan for aging (Figure 7).

7.   Best Practices for Developing a Multisector Plan for Aging

9 Best Practices for Developing a Multisector Plan for Aging

A multisector plan for aging (MPA) is a roadmap that states can use to transform the coordination of services for older adults, people with disabilities, and caregivers.

Once buy-in and authorization for an MPA is received, a state-led, cross-sector team should develop a shared set of goals and initiatives to address the needs of their aging residents, while prioritizing transparency, equity, and person-centeredness.

Following are nine best practices for a state that is developing an MPA:

1. Empower a Leader Who can Work Across Silos

Select a government "insider" to guide development — one with the skills and relationships to lead cross-department planning and a commitment to transparency and consumer engagement.

2. Assemble a Team with the Necessary Skills

Include expertise in communications, policy, data, and consumer engagement. Promote equity by including members who reflect a state's racial, gender, age, geographic, and linguistic diversity.

3. Build on Existing State Planning Efforts

Existing state efforts can serve as the foundation for an MPA. Map, elevate, and engage with existing aging initiatives and invite their leaders to the table.

4. Gather Input from People Across the State

Involve older adults, people with disabilities, caregivers, and direct care workers. Gain diverse perspectives, including from people of color, veterans, immigrants, LGBTQ+ individuals, and others.

5. Engage Deeply with a Broad Coalition

Engage all aging individuals, not just those who are currently "older." Include other sectors, like transportation, education, climate advocates, private industry, and racial justice groups.

6. Involve Executive and Legislative Branches

Include executive and legislative entities, such as those representing health, aging, Medicaid, labor, transportation, housing, insurance, emergency, and corrections.

7. Create Committees and Subcommittees

Establish stakeholder advisory committees to create a link with community priorities and to ensure that draft MPA recommendations represent a diverse range of stakeholders.

8. Use Data to Inform Goals and Initiatives

Use research, data, and evidence to inform the MPA's focus and initiatives, as well as its ongoing evaluation and updates.

9. Design for the Short-, Mid-, and Long-Term

Organize the plan by themes deemed important to consumers and stakeholders. Build in "quick wins" and longer-term aspirations that outline accountability, implementation resources, and sustainability.

Learn more about how these best practices can guide states in the MPA development process. Visit www.chcs.org/developing-an-mpa.

Center for Health Care Strategies

Developed through support from The SCAN Foundation, West Health, and the May & Stanley Smith Charitable Trust.

From 9 Best Practices for Developing a Multisector Plan for Aging, by Center for Health Care Strategies (https://www.chcs.org/resource/9-best-practices-for-developing-a-multisector-plan-for-aging/). Copyright 2023 by Center for Health Care Strategies.

Improving Housing and Neighborhoods for the Vulnerable: Older People, Small Households, Urban Design, and Planning

Forsyth, A., Molinsky, J., & Kan, H. (2019). Improving housing and neighborhoods for the vulnerable: Older people, small households, urban design, and planning. *Urban Design International, 24*, 171-186. https://link.springer.com/article/10.1057/s41289-019-00081-x

The authors describe the push for older adults to avoid restrictive, institutional settings, which can also be complicated by homes that are not accessible or located near necessary or desired services and supports. They suggest that urban planning has a key role to play in viable innovations, and cite general themes of emerging approaches:

- "Neighborhood-level: enriched neighborhoods, collective care, and all-age communities"

- "Site and house scale: purpose-built serviced clusters and small-scale intergenerational homes with informal care"

- "Access, mobility, and communications: mobility options, delivery and communications innovations" (p. 178)

Getting Started With a Multisector Plan for Aging

Graham, C., Hoffmaster, A., & Rothschild, B. (November, 2021). Getting started with a multisector plan for aging. Center for Health Care Strategies. https://www.chcs.org/resource/getting-started-with-a-master-plan-for-aging/

The authors explain the ways in which the population of older adults is growing and changing, and make the case for multisector planning to meet the needs of older adults in our communities. They also share information on a tool that can assist with efforts to implement planning with a multisector plan for aging (MPA). Benefits of a multi-sector plan for aging include:

- "Build bridges across government agencies and departments

- Facilitate collaboration with diverse stakeholders

- Promote equity and combat bias and discrimination

- Raise awareness among policymakers and the public

- Establish statewide priorities

- Create academic, research, and other partnerships

- Incorporate an aging and disabilities lens across state priorities beyond traditional health care and community services" (p. 2)

> *We will live in the homes and communities that we desire, and have access to the quality services and housing we need to do so—safely, comfortably, and affordably. (p. 2)*

Written in 2021, this brief is one in a series of eight written by the Minnesota Board on Aging (MBA), which provides a summary of current work and suggests ongoing opportunities for the MBA and Minnesota Department of Human Services (DHS) to best meet the needs of the growing population of older adults. Older adults are also becoming increasingly racially and culturally, economically, and geographically diverse, and require varied approaches to ensure equitable and responsive access to services and supports. The document is also clear about the important connections between housing quality and affordability, transportation, community amenities and infrastructure, and services and supports in helping older adults remain in the community and avoid more restrictive and costly settings. Funding distributed by DHS through Live Well at Home® grants is one key part of efforts to address the needs of older adults.

Along with examples of grant projects, the brief also highlights the following focus areas for the work of MBA and DHS:

- Culturally-specific services for BIPOC older adults (p. 3)
- Home modifications programs for accessibility and safety (p. 4)
- Advocacy for planning and development for affordable housing that will meet the needs of Minnesotans across the full lifecycle (p. 5)
- Accessible and alternative transportation options (p. 5)
- Inclusive design in neighborhoods and buildings (p. 6)
- Grassroots innovations and investments in promising approaches (p. 6)

The brief suggests that a continued focus on "inclusive and equitable services" (p. 8), rural communities, and outdoor space design are important opportunities for Age-Friendly Minnesota efforts.

Trends and New Directions: Area Agencies on Aging Survey

National Association of Area Agencies on Aging. (2014). *Trends and new directions: Area Agencies on Aging survey.* https://www.usaging.org/files/AAA%202014%20Survey.pdf

A 2014 survey of leaders of 618 Area Agencies of Aging collected information about trends in efforts to help older adults live in their communities. The report identifies the network of Area Agencies on Aging as a key partner in supporting efforts to develop and sustain livable communities. In fact, the authors reported that "70 percent of AAAs have taken steps to develop Livable Communities for all ages; they meet with other public entities to address housing, transportation, land use, workforce development and other key development issues, as well as leading or participating in planning efforts at the community level" (p. 4).

State and federal government-specific strategies

Healthy Aging Begins at Home

Bipartisan Policy Institute. (2016). *Healthy aging begins at home.* https://bipartisanpolicy.org/download/?file=/wp-content/uploads/2019/03/BPC-Healthy-Aging.pdf

While published in 2016, many of the observations and recommendations are still relevant. The authors cite the growing population of older adults, people's desire to remain in their homes and communities, a need for the integration of home-based long-term services and supports, and the role of technology as key aspects of the ongoing challenge of developing and preserving affordable housing units for older adults.

The report is dense with supporting documentation and statistics, and focuses primarily on the potential for federal and state governments to address regulatory complexities, and promote and support adequate funding for programs via rental assistance and tax credits. The authors have summarized the key points in eight recommendations:

1. "Preventing and ending homelessness among older adults should become a major national priority. The U.S. Interagency Council on Homelessness should explicitly adopt a goal to prevent and end homelessness among older adults" (p. 9).

2. "Congress and the administration should substantially increase federal support for the Low-Income Housing Tax Credit (LIHTC) program to help finance the production and preservation of additional units of affordable rental housing, including affordable homes for low-income seniors" (p. 9).

3. "Congress and the administration should support continued funding at adequate levels for rental assistance and for service coordination under the Section 202 Supportive Housing for the Elderly program" and also "create and fund a new program for senior-supportive housing" (p. 9).

4. "Congress should authorize a new Modification Assistance Initiative (MAI) that would work on an interagency basis to coordinate federal resources available for home modifications to support aging with options" (p. 10).

5. "States and municipalities should establish and expand programs to assist low-income seniors with home modifications through property tax credits, grants, or forgivable loans, " and states should also "protect and expand property tax circuit breaker programs and other forms of property tax relief that are targeted to assist low- and moderate-income senior taxpayers " (p. 10).

6. "The Centers for Medicare and Medicaid Services (CMS) should launch an initiative that coordinates health care and long term services and supports (LTSS) for Medicare beneficiaries living in publicly assisted housing to test the potential of improving health outcomes of a vulnerable population and reducing health care costs" (p. 11).

7. "The administration should ensure Medicare and other federal programs and policies support substantially reducing the number of older adult falls and their associated financial impacts" (p. 11).

8. "CMS and the states should encourage greater reimbursement of telehealth and other technologies that have the potential to improve health outcomes and reduce costs" (p. 12).

What Can Be Done to Better Support Older Adults to Age Successfully in Their Homes and Communities?

Herbert, C., & Molinsky, J. (2019). What can be done to better support older adults to age successfully in their homes and communities? *Health Affairs*, 38(5), 860-864. https://www.healthaffairs.org/doi/10.1377/hlthaff.2019.00203

The authors outline the growing need for housing for older adults that supports a variety of preferences and needs, including mobility, services and supports, and connections with others. Housing with supportive services, and services and supports that can help older adults avoid more restrictive settings are both important. While many programs exist for lower-income older adults, and have demonstrated positive results, the authors suggest that these be expanded in general, as well as to include older adults with more financial resources.

Examples of promising programs and policies that could be enhanced or expanded to include older adults who are not only low-income include:

- Tax credits and low-interest loans, as well as federal housing and community development funds, for older adults to use for renovations and remodeling for accessibility and improved safety in their housing (p. 862)

- Government and nonprofit programs that provide chore services focused on home upkeep, as well as access to trustworthy contractors (p. 862)

- Community Aging-In-Place—Advancing Better Living for Elders (CAPABLE) has demonstrated the value of a coordinated approach, with an occupational therapist, physical therapist and handyperson, to make modest updates with great impact on the safety and well-being of older adults in their homes (p. 862)

- Coordinated care for services and supports in the home (vs. more restrictive settings), e.g. Program of All-Inclusive Care for the Elderly (PACE) and Supports and Services at Home (SASH) (p. 862)

- Tax credits and other supports for unpaid, family caregivers (p. 862)

- Expanded, multi-family housing options, boosted by addressing local zoning regulations (p. 863)

- Auxiliary programs that contribute to general community livability, such as transportation and mobility supports, and social connections (p. 863)

Creating Livable Communities for All Ages: How Local Governments Perceive Their Role in Age Friendly Planning

Keyes, L. M. (2018). Creating livable communities for all ages: How local governments perceive their role in age friendly planning. *Sustainable Communities Review*, 11(1), 37-49. http://scrjournal.org/Spring%202018/Volume%2011_1.pdf

The author highlights the importance of community planning that will support people of all ages, including older adults. Policy domains in which local governments can play key roles in community planning and implementation of elements of livable communities include investment in transportation, housing, community infrastructure and design, and access to necessary services.

Specific to housing, the author further summarizes the way in which local initiatives can be conceptualized as part of broader policies and strategies. For example, implementing housing needs assessment or housing affordability plans may support development of a range of housing options (p. 39). In addition, "updates to zoning and regulations to facilitate housing options" may promote subsidized housing options or improve access to services that assist older adults to maintain their homes (p. 39).

Local Government Adoption of Age Friendly Policies: An Integrated Model of Responsiveness, Multi-level Governance and Public Entrepreneurship Theories

Keyes, L., & Benavides, A. (2017). Local government adoption of age friendly policies: An integrated model of responsiveness, multi-level governance and public entrepreneurship theories. *Public Administration Quarterly, 41*(1), 149. https://digital.library.unt.edu/ark:/67531/metadc1010771/m2/1/high_res_d/document.pdf

Previous research highlighted theoretical approaches for understanding the ways in which age-friendly policies are implemented. The authors tested several hypotheses and found that no one model offered a sufficient theoretical framework. Rather, they determined that the adoption of age-friendly policies is influenced by dynamics unique to each community, and an effective framework requires a broader approach.

The design and implementation of key aspects of livable communities can be understood based on responsiveness, multi-level governance, and public entrepreneurship. In other words, the adoption of age-friendly policies is influenced by the confluence of such factors as a local understanding of needs and priorities of constituents, staffing and resource capacity, and presence of local advocates. The authors also point out that, while federal entities may dictate policies and regulations regarding the needs of an aging populations, it is the states and local governments that have increasingly absorbed responsibility for managing implementation and providing services and supports (p. 157).

Housing-specific strategies

Making Room: Housing for a Changing America

AARP. (2019). Making room: Housing for a changing America. https://www.aarp.org/livable-communities/housing/info-2018/making-room-housing-for-a-changing-america.html

Note: This article is also discussed on p.51 in the Implementation and Program Examples section.

> *America's current housing stock doesn't fit a rapidly aging population. In 2017, more than 19 million older adults were living in housing that didn't provide them with the best opportunity to live independently, and only about one percent of the nation's present housing is equipped to meet their needs. (p. 4)*

This in-depth report highlights the changing housing needs of our population, and provides recommendations for increasing the numbers, types, and affordability of housing in the United States.

According to the authors, zoning is often at the crux of addressing creative solutions for housing that can adapt to changing needs, calling zoning "the most powerful tool a community has" for decisions about "what gets built" (p. 14). They go on to describe the ways in which zoning ordinances can limit land use, as well as regulate building dimensions, density, and placements that can influence the ways in which communities operate (p. 14). Many communities have not considered or may be resistant to revising historical building codes and zoning regulations (p. 14).

In addition to increasing the stock of affordable housing and expanding subsidies to households, the authors also recommend supporting alternative housing options and models. They describe a range of models as examples of ways in which zoning regulations can be adapted and the definitions and visions of home can be creatively addressed.

Age-Friendly Housing Brief

Age Friendly Maple Grove. (2021). *Age-Friendly Housing Brief.* https://agefriendlymaplegrove.org/cms-files/af-mg-housing-brief-may2021-final.pdf

Written in 2021, this comprehensive report about housing is a companion to the broad Age Friendly Community work being completed by the City of Maple Grove. Included are a summary of strategies and recommended actions related to affordability, home design and accessibility, land use and zoning, and alternative housing models. A detailed summary follows in Figure 8. The report also identifies a number of challenges to these strategies, including:

- "Garnering political support" (p. 8)
- "Potential resistance of developers" (p. 8)
- "Resources required to establish a new program" (p. 11)
- "Lack of single sector or organization to lead … an effort" (p. 13)
- "NIMBY issues" (p. 15)
- Aversion to rental properties (p. 15)
- Effort to launch new initiatives (p. 17)

8. Age-Friendly Maple Grove strategies and recommendations

Strategy: Affordability

Recommendations:

- "Prioritize the creation of more affordable housing through a variety of means" (p. 6)

- "Consider increasing and/or formalizing affordability of Woodland Mounds housing development" (p. 6)

- "Ensure that a portion of all new active adult rental units are made affordable" (p. 7)

- "Adopt an Inclusionary Housing Policy/Ordinance to ensure that affordable housing options are made a consistent part of the city's housing stock" (p. 8)

- "Consider rent subsidies to help older adults to afford moving out of their family homes, thereby freeing up starter homes for new buyers" (p. 9)

- "Protect Naturally Occurring Affordable Housing (NOAH) properties that may be targets for redevelopment" (p. 10)

Strategy: Home design and accessibility

Recommendations:

- "Create a home modification loan program that provides no-interest loans to older residents for accessibility improvements" (p. 10)

- "Consider establishing an Emergency Repair Program to help income-eligible older residents make urgent home repairs" (p. 11)

- "Require or incentivize visitability features to be included in (a portion of) Maple Grove homes" (p. 12)

Strategy: Land use and zoning

Recommendations:

- "Adopt a zoning ordinance to allow construction of Accessory Dwelling Units" (p. 14)

- "Incorporate 'Missing Middle' housing into Maple Grove neighborhoods as a way to create more housing choices in the community" (p. 15)

Strategy: Alternative models

Recommendation:

- "Explore creating and supporting a local 'Village'" (p. 17)

Aging in Massachusetts: Shaping the Future. Initial Blueprint Recommendations

Governor's Council to Address Aging in Massachusetts. (2018). *Aging in Massachusetts: Shaping the future. Initial Blueprint Recommendations.* https://www.mass.gov/doc/initial-blueprint-recommendations-april-2018/download

Based on an overall understanding that most people prefer to age in community, and that partnerships within the private, public, and community sectors are key, the state of Massachusetts established an asset-based plan for the future of aging. Four main components guide the plan--increasing economic security, ensuring access and affordability of services, promoting age-friendly communities, and facilitating connection and engagement (p. 3). Key recommendations and actions from the report, specifically related to housing, service delivery, community design, and partnerships, include the following excerpts.

For creating options for affordable senior housing, the report recommends the following actions:

- "Increase the supply of affordable and supportive housing

- Support new, innovative pilots and models

- Consider new options for housing production

- Replicate successful models that pair health and social services with housing

- Target initiatives to increase accessibility of age-friendly housing through home improvement programs

- Develop partnerships for in-home technology to support older people and caregivers in their homes" (p. 12)

To promote services that support aging in community, including access to transportation, the report recommends the following actions:

- "Re-imagine the continuum of in-home and facility-based services for long-term care needs

- Scale existing [transportation] pilots and best practices in new communities

- Ensure racial, ethnic and geographic (urban/rural) equity in access [to transportation] and reduce disparities" (p. 13)

Other actions mentioned in the report, connected to promoting age-friendly practices and fostering partnerships include:

- "Include age-friendly best practices in Community Compacts" (p. 14)

- "Leverage partnerships to support best practices in the design of community and the delivery of community and health services" (p. 14)

- "Ensure all community and health services, as well as the community design are accessible, inclusive, culturally competent and equitable" (p. 14)

- "Build on successful programs that identify the risks for isolation and depression" (p. 15)

- "Partner with local organizations, such as libraries to promote connection and engagement" (p. 15)

- "Encourage cross-generational opportunities for interaction and connection through existing partnerships" (p. 15)

Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas

Harvard Joint Center for Housing Studies & The Hastings Center. (2022*). Advancing housing and health equity for older adults: Pandemic innovations and policy ideas.* https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Hastings_Advancing_Housing_Health_Equity_for_Older_Adults_2022.pdf

Note: This article is also discussed in the Implementation and Program Examples section on p. 55.

The authors reviewed housing-related initiatives implemented during the pandemic, and developed recommendations for longer-term implementation. Themes in their recommendations centered on **addressing siloed and complex systems** that reduce responsiveness to pressing needs; solutions that meet the unique and evolving needs of individuals (**one size does not fit all**); the importance of **relationships and coordination**, especially at the local level; and the need for **sufficient funding,** as well as **adequate affordable housing** (p. 4).

The table summary (Figure 9) with observations, main actors, and recommendations contains the authors' key findings (p. 10).

9.   Key findings: Observations, main actors, recommendations

OBSERVATIONS	MAIN ACTORS	RECOMMENDATIONS
Networks and partnerships were essential to efficient and equitable response	Funders (including government agencies and foundations)	Nurture the development of networks • Value networks in funding decisions • Support inclusive network-building • Fund and support innovative partnerships, particularly those emerging from pilot projects • Reconsider restrictions on funding advocacy activities that may be necessary to support equitable aging in community Invest in leadership development and organizational stability of trusted local organizations
Collaboration with older adults contributed key perspectives and supported civic participation	Public, private, and nonprofit entities engaged in planning; funders	Include older adults, people with disabilities, and caregivers in planning for foreseeable emergencies • Solicit public input through trusted local organizations and inclusive outreach • Support leadership training for older adults • Inform planning efforts with accurate data on older residents' needs
Pandemic responses relied on flexibility in regulations and funding	Government agencies	Study outcomes of regulatory and administrative flexibility under emergency conditions; make permanent changes where they will support improved outcomes under typical conditions
Successful responses brought services to the home	Federal agencies, state and local networks of housing and service providers	Prioritize coordination of services • Adequately fund service coordination in publicly-assisted housing • Explore lessons around service coordination from publicly-assisted housing for community-dwelling older adults • Leverage networks to build "no wrong door" approaches to service access
Design of homes and neighborhoods shaped access to resources	Funders, planners, architects, developers, providers of housing	Build accessibility and equity considerations into the design and renovation of homes and neighborhoods • Expand concepts of accessibility • Consider broadband access a basic utility • Focus on inclusive neighborhood infrastructure
Barriers to coordination and collaboration across housing, social service, and healthcare sectors impeded effective responses	Federal agencies, state and local agencies, grantmakers, research centers	Strengthen the connections between housing, healthcare, and social service programs • Create forums for collaboration, shared data and analysis • Coordinate subsidies and incentives • Change the narrative

Source: Harvard Joint Center for Housing Studies & The Hastings Center. *Advancing housing and health equity for older adults: Pandemic innovations and policy ideas.* (2022). www.jchs.harvard.edu. All rights reserved. Reprinted with permission.

Housing: Helping Older Minnesotans Age in Place

Minnesota Board on Aging. (March, 2018). *Housing: Helping older Minnesotans age in place*. https://mn.gov/dhs/assets/Housing-brief_tcm1053-315636.pdf

The brief, developed in 2018 by the Minnesota Board on Aging (MBA), reviews data on low-income older adults, rental and home ownership programs, and MBA- and Minnesota DHS-managed housing programs, as well as shares recommendations for the MBA.

Funding for housing supports in Minnesota include federal, state, and local sources. Many are allocated and administered by Minnesota Housing and Minnesota Department of Human Services (pp. 5-6):

- Section 8
- USDA/Rural Development Section 515
- Public housing
- Low Income Tax Credits (LITC)
- Minnesota Housing Rehabilitation Loan and Emergency & Accessibility Loan Programs
- Housing Infrastructure Bonds (HIB)
- Older American Act Funds
- Live Well at Home Capital and Renovation grants
- Environmental Accessibility Adaptations

Three main strategic priorities in the brief include:

- Home rehabilitation, to enable older adults to remain in their homes and stay connected to their communities (p. 6)
- Developing affordable older adult housing, particularly with gap financing for rental housing, along with home and community-based services (p. 7)
- Culturally and ethnically responsive housing models, developed within these communities (p. 7)

Housing for America's Older Adults: Four Problems We Must Address

Molinsky, J. (2022, August 18). Housing for America's older adults: Four problems we must address. *Housing Perspectives*. https://www.jchs.harvard.edu/blog/housing-americas-older-adults-four-problems-we-must-address

As a follow-up to her testimony to the U.S. Senate, Dr. Molinsky suggested four key challenges that need to be addressed via coordinated policies:

1. Create more affordable rental housing

2. Improve accessibility in current housing stock

3. Increase availability of services and supports for older adults, beyond just older adults who qualify as low-income

4. Address livability in communities, including alternatives options for transportation, a variety of housing options, social connections, and broadband access (p. 1)

A Blueprint for Action: Developing a Livable Community for All Ages

National Association of Area Agencies on Aging. (May 2007). *A blueprint for action: Developing a livable community for all ages*. https://www.usaging.org/files/07-116-N4A-Blueprint4ActionWCovers.pdf

While written in 2007, this report provides a thorough overview of strategies for implementing the principles of age-friendly communities. Key challenges identified in the report include:

- Housing

- Planning and zoning

- Transportation

- Health and supportive services

- Culture and lifelong learning

- Public safety

- Civic engagement opportunities

One chapter was devoted to a comprehensive overview of housing and highlighted the following challenges, action steps, and examples (Figure 10) (pp. 9-13):

10. Housing: challenges, action steps, and examples

Challenge	Action step	Example
Affordable housing options are limited	Institute property tax relief programs for older homeowners	Senior homestead exemptions Limiting assessed values Property tax assistance
Home and building design is tailored to a narrow range of physical abilities	Institute home modification and repair programs Encourage universal design and visitability in new housing construction	Local government support and promotion of services Local governments create regulations, offer financial incentives
Housing and services are not coordinated (and limit ability to address long-term care needs)	Build partnerships between housing and service providers (address siloed sources)	Use local funding for housing, community development, and health and human services to encourage collaborative efforts between housing and community development organizations and service providers

Planning Aging-Supportive Communities

Winick, B., & Jaffe, M. (2015). *Planning aging-supportive communities* (Report 579). American Planning Association. https://planning-org-uploaded-media.s3.amazonaws.com/publication/online/PAS-Report-579.pdf

This article, published in 2015, serves multiple functions. The authors suggest that the information can be used at a city or community level as a: 1) call to action for planners and public officials, 2) primer of background information for planners and public officials, 3) strategic guide to the integration of key issues, 4) resource guide with examples of programs and initiatives, and 5) source of strategic recommendations for planners and public officials (p. 2).

The authors outline key information to set the context for exploring the housing needs of older adults with the following (p. 3):

■ "The vast majority of older adults live in traditional community housing, while very few older adults live in 'older-adult housing.'

■ Many of the communities in which older adults live are aging along with their residents.

■ A growing number and variety of older-adult housing typologies exists.

- Older adults are more likely than others to own their own dwelling units.

- Older adult homeowners and renters often live in different places.

- Affordable housing, particularly rental housing, is a significant concern for older adults.

- In part because older women live longer than older men, they are much more likely to live alone.

- Older adults living alone often have less support and fewer financial resources.

- Lesbian, gay, bisexual, and transgender older adults face many specific aging issues.

- A high number of older adults live in dwellings that are not safe or adequate for their physical needs."

Based on their summary findings, the authors conclude the chapter on housing with the following 10 strategic recommendations:

1. "Perform an assessment of older adults' current and projected future housing needs and demand to better understand where they live, the housing options for older adults, and barriers to aging in the community.

2. Recognize that the vast majority of older adults do not and likely will not live in identifiable older-adult housing developments, and help educate the community.

3. Develop an inclusive mindset about the need for housing for older adults throughout the community.

4. Develop an older-adult housing plan to ensure that no older adult who wants to age in a city or community will be forced out due to a lack of appropriate and affordable housing options.

5. Focus on the older-adult housing plan by defining implementation action steps with assigned responsibilities and deadlines.

6. Develop ongoing working partnerships with organizations focused on a variety of topics (e.g., affordable housing, health care, transportation, and open space) and sectors (e.g., businesses, nonprofit organizations, and the faith-based community) to maintain momentum on implementing older adult housing plans.

7. Maintain working partnerships with human and health care service providers to better integrate mutually beneficial linkages with older-adult housing developments in the community.

8. Review community zoning, building, and other related codes and ordinances to ensure that they are adequately flexible, promote overall community accessibility, and support older adults aging in community.

9. Eliminate from existing codes and ordinances any disincentives or impediments to an aging-supportive community.

10. Embrace new technological and service provision developments that can support the aging-supportiveness potential of the community" (p. 36).

> **Aging in Place: A Strategic Plan to Support Older Adult Housing Needs in the Chicago Region**
>
> Woodstock Institute. (July 2018). *Aging in place: A strategic plan to support older adult housing needs in the Chicago region*. https://woodstockinst.org/wp-content/uploads/2018/07/Aging-in-Place-Report.pdf

While specific to Chicago, the strategies and recommendations outlined in this 2018 study for creating age-friendly communities, and increasing and improving available housing, are applicable to other municipalities. The five strategies and recommendations include (pp. i-ii):

1. **Public Finance & Programming.** Government agencies should use their authority to increase the volume of accessible housing stock and to provide means of financing aging in place for seniors in Illinois. This includes protecting and expanding U.S. Department of Housing and Urban Development (HUD) Section 202; monitoring or expanding the HUD Aging in Place Pilot Program; modifying the Low-Income Housing Tax Credit Program (LIHTC) to include incentives for units that incorporate supportive services and age-friendly design for senior living; and expanding Federal Housing Administration (FHA) authority and oversight to promote innovative approaches to delivering supportive housing services.

2. **Private Finance.** HUD should modify the rules governing Home Equity Conversion Mortgages (HECM or "reverse mortgages") with the goal of making the product a better tool for aging in place. Lending institutions should create and market Home Equity Lines of Credit (HELOCs) specifically geared towards home modifications and aging in place. Banks should offer small-dollar, non-collateralized loans to fund home modifications for aging in place. Finally, the federal prudential regulators should provide Community Reinvestment Act (CRA) credit to banks that spur construction and modifications that enable seniors in low- and moderate-income communities to age in place.

3. **Tax Policy.** Federal and state governments should adopt measures such as the federal Senior Accessible Housing Act Bill and state Home Modification Tax Credit Program. Localities should maintain or expand senior tax exemption programs

4. **Housing.** Local governments should modify zoning codes to support the construction of age-friendly housing, including accessory dwelling units, implement requirements and/or incentives for building housing according to accessibility or universal design principles, and protect or expand handyman programs to facilitate home modification for aging in place. State and local governments should encourage the federal government to expand Community Development Block Grant (CDBG) and Older Americans Act (OAA) funding for home modification programs for older adults and people with disabilities

5. **Health & Social Services.** Residing in high-quality housing has positive effects for aging populations, including reduced healthcare costs, Medicaid expenditures, and emergency room use; improved access to health services; and improved quality of care. The State of Illinois should fund integrated health and housing services like Johns Hopkins' Community Aging in Place, Advancing Better Living for Elders (CAPABLE) program, create a senior supportive housing services pilot program, and leverage Medicaid dollars for housing as other states have already done."

Challenges

While many strategies and program models are designed to address the needs of older adults to remain in their homes and avoid more costly settings, one size does not fit all. The needs of older adults and available programs to meet these needs can vary according to geographic location, income level, race and culture, and other demographic characteristics.

"Racism and discrimination have caused long standing disparities in education, employment, income/wealth, housing, neighborhood conditions, access to health care, transportation, social connections and support that directly affect health (p 1)."

~Minneapolis American Indian Center
https://www.health.state.mn.us/communities/equity/ehdi/profiles/maic.pdf

Figure 11 summarizes disparities and challenges in rural areas, among BIPOC people, and for those who qualify as low-income.

11. Summary of disparities and challenges

Disparities and challenges

A lack of housing for older adults that is safe, affordable, appropriately-sized, accessible, and in a location that makes sense is magnified:

Rural areas	Black, Indigenous, and People of Color	Low-income/poverty
• Distances between and to places	• Accumulated lifetime disadvantages	• Inequitable access to technology
• Limited broadband access	• Health outcomes affected	• Lack of accumulated equity in housing
• Older housing stock of poorer quality	• Scarcity of essential services near homes/neighborhoods	• Scarcity of essential services near homes/neighborhoods
• Fewer service sand opportunities (e.g., health care, transportation, civic engagement, social services)	• Scarcity of accessible amenities near homes/neighborhoods	• Scarcity of accessible amenities near homes/neighborhoods
	➢ Also connected to poverty	

Worst Case Housing Needs 2021 Report to Congress

Alvarez, T., & Steffen, B. (July 2021). *Worst case housing needs 2021 report to Congress.* U.S. Department of Housing and Urban Development, Office of Policy Development and Research. https://www.huduser.gov/portal/sites/default/files/pdf/Worst-Case-Housing-Needs-2021.pdf

In their report to Congress about housing needs, the authors highlight the conditions facing households with older adults. "The number of older adult households experiencing severe housing problems has steadily climbed over the past decade" (p. 9), and experts expect that this number will continue to grow among older renters.

Aging in Place: For America's Older Adults, Access to Housing is a Question of Race and Class

Bucknell, A. (2019). Aging in Place: For America's older adults, access to housing is a question of race and class. Harvard University Graduate School of Design. https://www.gsd.harvard.edu/2019/10/aging-in-place-for-americas-older-adults-access-to-housing-is-a-question-of-race-and-class/

The author explains how the long-term impact of inequality contributes to the housing crisis for older adults, outside of the well-documented lack of affordable and accessible housing. Cost-burden status, wealth gap, and homeownership vs. rental disparities, for example, are related to structural racism and economic disparities of class (p. 1). The author says that "to arrive at an equitable aging process for all, we have to acknowledge which groups have systematically been left out of the equation, and apply a spatial justice lens within the context of aging to develop better-integrated solutions" (p. 1).

The author also cites material presented at a symposium on Aging in Place through a lens of social justice:

> *The United States is an aging society with growing economic inequality and socio-cultural diversity. Age-associated disadvantages, such as declining health, overlap with unequal access to healthy places, suitable housing, and other social determinants of health. These have in many cases affected people throughout life. As a result, there are vast differences in people's experiences of late life. Today, public discussion and policy focuses on "aging in place" as a way to improve quality of life and reduce costs. However, in part because of socioeconomic differences and structural inequalities, not all older adults can live in or move to age-supportive communities, neighborhoods, or homes that match their values and needs. Differences in access to places to age well can take the form of spatial inequalities, such as inadequate market rate housing for older adults on fixed incomes. (first paragraph)*
> https://www.gsd.harvard.edu/event/aging-in-a-place-planning-design-spatial-justice-in-aging-societies/

Bending the Arc Toward Equity: The CSH Race Equity Framework and Journey Toward Transformative Organizational Change

Corporation for Supportive Housing. (2021). *Bending the arc toward equity: The CSH race equity framework and journey toward transformative organizational change.* https://www.csh.org/wp-content/uploads/2021/11/CSH-Race-Equity-Framework-Report-2021-FINAL.pdf

In their 2021 report, Corporation for Supportive Housing summarized the imperative for including race and equity in policies related to housing in the following way:

> *Housing remains a critical necessity and one of the most powerful predictors of health, education, economic and other key outcomes in the United States. Yet, for most of this nation's modern history, housing has been systematically denied to BIPOC.*
>
> *Centuries of systemic racism have led to the systematic denial of wealth-building opportunities and upward mobility for BIPOC. Decades of government sponsored and sanctioned discriminatory policies and practices in the forms of redlining, Black Codes, Jim Crow laws, restrictive covenants and exclusionary zoning laws have all led to profound racialized consequences including racism serving as a key driver of homelessness. Black, Latinx and Indigenous people are dramatically overrepresented among those experiencing homelessness and cycling through institutional settings such as jails, hospitals, nursing homes and more. (p. 3)*

While primarily focused on addressing race and equity related to homelessness, the report also states that the "Race Equity Framework offers practical approaches for organizations and practitioners seeking to center racial equity in their work to end homelessness and advance housing solutions that are grounded in equity" (p. 3).

Housing, Health, and LGBTQIA+ Older Adults

Corporation for Supportive Housing, National LGBTQIA+ Health Education Center, National Center for Equitable Care for Elders, National Health Care for the Homeless Council. (2021). *Housing, health, and LGBTQIA+ older adults.* https://nhchc.org/wp-content/uploads/2021/09/Housing-Health-and-LGBTQIA-Older-Adults-2021-_9.20_21.pdf

The authors provide a summary of the unique challenges older LGBTQIA+ adults face in order to be able to age in community:

> *In order for older adults (people 65 years and older) to age well in their communities, they need housing that is accessible, affordable, safe, and connected to appropriate services. Accessing housing and aging in place pose several challenges for older adults, and particularly lesbian, gay, bisexual, transgender, queer/questioning, intersex, asexual, and all sexual and gender minority (LGTBQIA+) adults. Because of historical and current stigma, discrimination, and bias against LGBTQIA+ people, LGTBQIA+ older adults may not have equal access to the resources needed to successfully age in place. (p.1)*

Housing Challenges of Rural Seniors

Leavitt, R. (Summer, 2017). Housing challenges of rural seniors. *Evidence Matters*.
https://www.huduser.gov/portal/periodicals/em/summer17/highlight3.html#title

This article from the Office of Policy & Research offers the following summary of housing challenges facing older adults in rural communities:

- Distances between housing and necessary services are greater; public transportation is less common

- Health care may be more limited; many rural hospitals are closing

- Technology and access to broadband may be more limited

- Housing stock may need more repairs and maintenance, as well as modifications for accessibility

- Older adults tend to have lower overall incomes; the likelihood of being cost-burdened is higher

- Available funding from HUD programs specific to rural areas is diminishing

Housing for LGBTQ+ Older People

Madov, K. (May 30, 2023). *Housing for LGBTQ+ older people*. National Alliance to End Homelessness. https://endhomelessness.org/blog/housing-for-lgbtq-older-people/

The author highlights barriers to housing for LGBTQ+ older adults and BIPOC older adults with the following:

> Because of entrenched transphobic and homophobic biases that pervade our society, many LGBTQ+ elders often experience discrimination — by property managers, staff, other residents, or service providers — when seeking rental and senior housing. According to an *Equal Rights Center report*, 48 percent of older same-sex couples applying for senior housing were subjected to discrimination. On top of that, 50 percent of single LGBTQ+ older people believe they will have to work well beyond the retirement age, compared to 27 percent of their single, non-LGBTQ+ peers, and 51% of LGBTQ+ elders are very or extremely concerned about having enough money to live on, compared to 36 percent of non-LGBTQ+ peers.

> Transgender and nonbinary (TGNB) elders and older people of color – particularly Black elders face even more formidable barriers to housing. Home ownership rates are an important metric for assessing housing security among a given population. TGNB people have been found to be less likely than other members of the LGBTQ+ community to own a home. According to the *2022 AARP Dignity Survey*, 71 percent of respondents over the age of 65 owned a home. However, only 43 percent of TGNB respondents indicated being homeowners. In this same survey, Black and Latino respondents were found to own homes at rate of 42 percent and 54 percent, respectively. These figures were well below the 62 percent survey-wide homeownership rate. (p. 1)

Assets and Unmet Needs of Diverse Older Adults: Perspectives of Community-Based Providers in Minnesota

McCarron, H., Wright, A., Moone, R., Toomey, T., Osypuk, T., & Shippee, T. (2020). Assets and unmet needs of diverse older adults: Perspectives of community-based providers in Minnesota. *Journal of Health Disparities Research and Practice, 13(1)*. https://mn.gov/dhs/assets/Assets-unmet-needs-diverse-older-adults-UNLV-journal-health-disparities-research-practice_tcm1053-439408.pdf

> *As the population grows increasingly older and more diverse, it is important that these challenges and unmet needs are identified and addressed so that all people have the opportunity to age well. Ultimately, identifying needs, challenges, and assets can inform state-level policies and programs to support older adults in historically underserved communities. (p. 108)*

A qualitative study with community-based service providers in Minnesota included representatives from multiple communities--African American, American Indian, East African, Southeast Asian, Latino, and LGBT. The researchers found that unmet needs among diverse older adults include the following, all of which are related to health status and social determinants of health (p. 106):

- Health

- Health care

- Transportation

- Housing

- Education

- Social support

- Financial security

Issues faced by older adults are often magnified for *diverse* older adults. According to the article, "Minnesotans of American Indian, African American, African, Asian, and Hispanic descent, as well as LGBT Minnesotans experience worse outcomes in education, economic status and health compared to white Minnesotans" (p. 109).

Specific to housing, providers interviewed for the study spoke of the need for affordable housing, including publicly-funded housing units; housing that reflects cultural values, and accommodates multiple generations; and services that are culturally-specific or culturally-relevant and familiar (p. 113).

Which Older Adults Have Access to America's Most Livable Neighborhoods? An Analysis of AARP's Livability Index

Molinsky, J., Airgood-Obrycki, W., Harrell, R., & Guzman, S. (October, 2020). *Which older adults have access to America's most livable neighborhoods? An analysis of AARP's Livability Index*. Harvard Joint Center for Housing Studies & AARP Public Policy Institute.
https://www.aarp.org/content/dam/aarp/ppi/2020/10/which-older-adults-have-access-to-americas-most-livable-neighborhoods.doi.10.26419-2Fppi.00115.001.pdf.coredownload.pdf

Based on the premise that older adults do best in communities that score high on the livability index, the authors sought to determine the characteristics of the people who live in these communities. Two key findings related to this housing brief include:

- **"Housing Affordability:** Communities that score higher on the Index tend to have higher housing costs. High housing costs can create obstacles to accessing the benefits livable communities can provide.

- **Disparities in Access to Specific Livability Features:** People of color, people with disabilities, and people with lower incomes may not have access to all of the amenities and services that support aging. As the analysis shows, even when living in high scoring communities these groups may not have access to amenities and services related to health, engagement, and opportunity" (p. 3).

Age-Friendly Rural Planning

Spivak, J. (December, 2020). *Age-friendly rural planning*. American Planning Association.
https://www.planning.org/planning/2020/dec/age-friendly-rural-planning/

The author highlights the unique challenges and approach of planning efforts in rural communities, as part of the age-friendly community network:

> *Communities today aren't always well suited for older adults, especially the elderly. A sprawling landscape requires driving to access necessities like groceries and amenities such as parks. A lack of transportation options complicates matters for those who don't drive or can't. And a housing stock dominated by single-family homes doesn't offer many alternatives for older adults who no longer want a large space or yard. All these issues are exacerbated in smaller cities and rural areas. (p. 1)*

More limited resources in rural areas can require efforts to be supported by volunteers, including community residents themselves (p.1).

Implementation and program examples

Included in this section are examples of programs that address the needs of older adults for safe and accessible housing, as well as the personal and community services that support older adults in remaining in their homes. The program examples include those implemented in urban and rural locations, and for a variety of populations. While funding may come from federal and state sources, many of the programs that support older adults are implemented at a local level. Such a structure allows organizations and communities (e.g., municipalities, neighborhoods) to have local control of funding and project decisions that will meet the unique needs of communities and residents.

Of special note are the 57 Live Well at Home grants offered through the Minnesota Department of Human Services, described in the November 29, 2022, newsletter (*Grants support living at home for aging Minnesotans*, https://mn.gov/dhs/media/news/#/detail/appId/1/id/549407). Several of the grants are included in this section.

Making Room: Housing For a Changing America

AARP. (2019). *Making room: Housing for a changing America.* https://www.aarp.org/livable-communities/housing/info-2018/making-room-housing-for-a-changing-america.html

Note: This article is also discussed on p. 33 in the High Level Initiatives and Strategies section.

This in-depth report highlights the changing housing needs of our population, and provides recommendations for increasing the numbers, types, and affordability of housing in the United States. They also describe a variety of models implemented in different communities, as examples of ways in which zoning regulations can be adapted and the definitions and visions of home can be creatively addressed. The models they suggest include smaller units, prefab design, co-housing arrangements, Accessory Dwelling Units, multi-generational living, and universal design options.

Smaller units

Tiny houses are typically designed for efficiency and mobility, with 200-300 square feet of space. The Community First! Village in Austin, Texas, is an example of a planned neighborhood of 120 tiny houses, RVs, and cottages with community amenities, which was built outside of the city limits in order to sidestep zoning ordinances. The village was first developed in 2015 to offer affordable and permanent supportive housing to people who had experienced homelessness. https://mlf.org/community-first/

Carmel Place in New York City is a development of subsidized, studio apartments constructed with modular units and adaptable, multi-purpose layouts. The Carmel Place **micro-units** were made possible by waiving city zoning ordinances that regulated the minimum square footage of studio apartments. https://narchitects.com/work/carmel-place/

Prefabricated (Pre-fab) housing offers more efficient and rapid construction, as well as improved affordability. One **pre-fab** prototype, developed in San Francisco, California (160 square feet), is designed with integrated furnishing and innovative storage. This was originally developed to address the need for stable housing among people experiencing homelessness. https://www.cclr.org/project-highlights/micropads-and-microliving-the-big-impact-of-living-small

Shared space

Co-living and **group living** models emphasize private, individual spaces combined with shared spaces and opportunities for social connections, and have been targeted to people seeking nontraditional living arrangements. Baumhaus in Pittsburgh, Pennsylvania, with a mix of apartment unit configurations, promotes social events and offers other amenities and concierge services. https://www.baumhausapts.com/ The Oslo community in Washington, D.C. provides furnished apartment units geared toward roommate or group living, with private bedrooms and baths, and shared kitchens and other living areas. https://www.oslo-dc.com/

Cohousing communities developed to fill a need for private homes, along with sustainable group living practices. Many also support multigenerational living. Aria Cohousing Community in Denver, Colorado, is a redevelopment of a former convent and adjacent land. A portion of the condo units are available to lower-income residents. https://www.ariacohousing.org/

An ADA-accessible, affordable housing development, Las Abuelitas Family Housing in Tucson, Arizona, is a kinship-care, **multigenerational housing community** for grandparents who are raising their grandchildren. In this environmentally sustainable community, residents share child care responsibilities, provide a safe environment, and participate in intergenerational activities. https://www.primavera.org/what-we-do/sustainability/neighborhood-revitalization/las-abuelitas.html

Accessory Dwelling Units (ADUs)

ADUs are described as "self-contained, secondary housing units that exist within or adjacent to a primary residence — such as in the basement, the garage, on an upper floor, in an attached addition or in the backyard" (p. 52). They are recognized for the financial benefits

to owners and for providing affordable housing within communities. ADUs are also viewed as an option for older adults who wish to age in community, but live close to family members. Zoning ordinances regulate the design and building of ADUs in many communities. According to AARP, Portland, Oregon; Seattle, Washington; San Francisco, California; Los Angeles, California; Atlanta, Georgia; Washington, D.C.; and New Hampshire have revised zoning regulations in order to reduce barriers and accommodate ADUs.

Another model, the MEDCottage is a prefab, modular and portable pod that can be placed on a private lot. Monitoring technology and other supports allow older adults with medical concerns to maintain independence while living with family. MEDCottages are also touted as a less expensive alternative to assisted living or nursing home care. https://medcottage.com/

Where We Live: Communities For All Ages--100+ Inspiring Examples from America's Local Leaders

AARP. (2018). *Where we live: Communities for all ages--100+ inspiring examples from America's local leaders.* https://www.aarp.org/content/dam/aarp/livable-communities/livable-documents/documents-2018/WhereWeLive-2018-lr-v2-5.pdf

The 2018 report by AARP urges the development of **intergenerational communities** with a variety of housing options to meet the accessibility and affordability needs of all residents, and create truly livable communities. For housing, the authors suggest that this range of options could include cohousing and home-sharing arrangements, accessory dwelling units, tiny houses, and preservation and development of the *missing middle housing*. The authors share extensive examples of ways in which communities have addressed this range of options on local levels through **policy and zoning** efforts, and development incentives. Highlights include the following:

Missing Middle Housing

Types of housing considered middle housing include duplexes, carriage houses, fourplex or small multiplex developments, and townhouses.

Example:

> *Cincinnati, Ohio; Flagstaff and Mesa, Arizona; Kauai County, Hawaii; Beaufort County, South Carolina; and Decatur, Georgia, are among the communities that have identified their zoning codes as a barrier and are either modifying the largely use-based codes or replacing them with a form-based, place-based approach that will allow a mix of housing types and land uses. (p. 13)*

Accessory Dwelling Units (ADUs)

ADUs are sometimes referred to as "granny flats," and are smaller, rental units within the same property limits of a larger house. They provide smaller scale and affordable options for residents, and may be used by older adults who downsize and wish to live closer to family members. ADUs are growing in acceptance as cities and other municipalities change zoning laws and offer financial incentives for constructing affordable rental housing (p. 17).

Cohousing

Cohousing functions as an intentional community, and can foster connections in shared spaces while also providing residents with private space. Many cohousing communities consider themselves intergenerational or multi-generational. Such a design can help address the social isolation experienced by many older adults, as well as offer opportunities for older adults to support others at different life stages. Minnesota currently has two official cohousing communities, and several others in the development phase.
https://www.cohousing.org/directory/?wpbdp_view=search&kw=&wpbdp_location=Minnesota

Monterey Cohousing in St. Louis Park is described in the following way:

> *A community of 15 multigenerational households located on two acres in a Minneapolis suburb, Monterey Cohousing is unusual in several respects. The founders chose a 1924 Edwardian mansion and converted it in 1993 to house common areas and eight apartments; two years later seven town houses were constructed next door. (p. 20)*

An LGBT-Welcoming Place to Call Home

Abrahms, S. (December, 2016). *An LGBT-welcoming place to call home*. AARP Livable Communities: Housing. https://www.aarp.org/livable-communities/housing/info-2016/age-friendly-LGBT-housing.html

Older adults who are LGBTQ+ may have difficulties finding housing, due to lower lifetime income resulting from bias, rental discrimination, and living alone. The author shares several examples of affordable, LGBT-welcoming senior housing projects that have been developed to address these unique needs.

- **Town Hall Apartments in Chicago, IL**

    In response to a stated community need for safe and affordable housing, the 79-unit development accommodates residents who qualify as low-income, and fosters a sense of community and safety, with on-site staff who are sensitive to the circumstances of LGBTQ+ community members.

- **John C. Anderson Apartments, Philadelphia, PA**

  The 67-unit development was designed with input from community members, and built in an LGBTQ+-welcoming neighborhood.

- **Triangle Square Apartments, Los Angeles, CA**

  The 104-unit Triangle Square Apartments is the first affordable housing development for LGBT older adults. The development supports social connections and activities, and access to health care.

Advancing Housing and Health Equity for Older Adults: Pandemic Innovations and Policy Ideas

Harvard Joint Center for Housing Studies & The Hastings Center. (2022). *Advancing housing and health equity for older adults: Pandemic innovations and policy ideas.* https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Hastings_Advancing_Housing_Health_Equity_for_Older_Adults_2022.pdf

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The authors reviewed the following housing-related initiatives implemented during the pandemic:

- Outreach efforts to older adults in African American neighborhoods in Washington, D.C. depended on trusted relationships within a church community to develop a village model. https://www.kingdomcarevillage.org/

- Support for solutions that emerged from grassroots level work with older adults and community leaders in New York City. https://www.nyam.org/center-healthy-aging/convening/age-friendly-neighborhoods/

- Preserving affordable housing and supporting the safety and well-being of low-income older residents through a partnership of civic leaders, and advocates, providers, and researchers involved with Senior Housing Preservation-Detroit (SHP-D). https://www.shp-d.org/

- Cross-sector efforts to promote age-friendly and disability-friendly initiatives emerged from the Together We EngAGE campaign in California, and included input from stakeholders and residents who highlighted housing as a key issue. https://www.engageca.org/

- 2Life Communities in Boston, an organization that provides housing with services for low-income older adults, offered innovative and flexible supports to prioritize the safety and well-being of residents and staff during the pandemic. https://2lifecommunities.org/leading

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- CAPABLE (Community Aging in Place—Advancing Better Living for Elders) at Johns Hopkins Home Care Group leveraged connections with Johns Hopkins Medicine to obtain updated COVID-19 information and protective gear in order to continue in-person work with clients during the pandemic. https://nursing.jhu.edu/faculty-research/research/projects/capable/

Age-Friendly Maple Grove: Livability For All

City of Maple Grove. (n.d.) *Age-Friendly Maple Grove: Livability for all*. https://metrocouncil.org/Local-Planning-Handbook/Local-Planning-Highlights/Maple-Grove-Age-Friendly/Age-Friendly-Maple-Grove.aspx

The Metropolitan Council highlights the investment of the Twin Cities suburb of Maple Grove on becoming an Age-Friendly Community. The webpage lists resources that may assist other communities, and includes mention of collaborative partnerships as a key factor in their work. Staff and residents of Maple Grove have partnered with community volunteers, as well as staff from "health care, senior housing, senior service, non-profit organizations, and churches." Age-Friendly Maple Grove also completed a housing brief with strategies and recommendations to guide the community work.

Age-Friendly Status Check: Life at Home and in the Neighborhood

Minnesota Leadership Council on Aging. (September, 2021). *Age-friendly status check: Life at home in the neighborhood*. https://mn.gov/dhs/assets/AF-status-check-life-at-home-neighborhood_tcm1053-500719.pdf

Note: This article is also discussed on p. 29 in the High Level Initiatives and Strategies section.

Written in 2021, this brief is one in a series of eight written by the Minnesota Board on Aging (MBA), which provides a summary of current work and suggests ongoing opportunities for the MBA and Minnesota Department of Human Services (DHS) to best meet the needs of the growing population of older adults. Funding distributed by DHS through Live Well at Home® grants is one key part of efforts to address the needs of older adults.

Examples of programs related to housing and fostering the ability to age in community include the following:

- **Home modification programs**
  - "Rebuilding Together Twin Cities increased capacity to modify low-income older adults' houses within the seven-county Twin Cities metro area by enhancing accessibility, fully deploying a second ramp team, strengthening the financial

stability of the program, and continuing to partner with St. Catherine University" (p. 5).

- "Northwest Community Action in Badger is providing home modification services for older adults and volunteer management in Roseau, Kittson, Lake of the Woods, and Marshall counties" (p. 5).

- "Area Agency on Aging helped Habitat for Humanity develop its Age in Place program" (p. 4).

- "Area Agency on Aging connected contractors to Habitat for Humanity and Sustainable Resources, Inc. in order to reduce wait times for people who need modifications to their homes" (p. 4).

■ **Transportation**

- "Newtrax is expanding current service of circulator bus loops for older adults in five Ramsey County communities, and launch loops in additional locations. This includes providing connections to affordable food options" (p. 5).

- "SmartLink, the coordinator of non-emergency medical transportation for Scott and Carver counties, is creating an innovative transportation option for rural residents" (p. 5).

- A grant is helping Mobility 4 All "to adapt its Twin Cities personalized ride service program to meet the unique needs of two cities outside the metro, beginning with Rochester, then Winona. Mobility 4 All is extending ride service to low-income, older adults in single family homes by collaborating with senior centers, veterans' organizations and home care providers" (p. 6).

■ **Culturally-appropriate services**

- "Episcopal Home Care and Services in St. Paul piloted an innovative home care delivery model—which uses a team rather than a single caregiver—to serve racially and economically diverse elders" (p. 6).

- "African Community Senior Services in Minneapolis is developing, expanding, and sustaining services to African older adults. This work includes assessing the needs of and eligibility for supports/services of 1,000 people, providing community support referrals to 500 people, and providing transportation services to 200 people" (p. 4).

- "CAPI USA, which provides community-based services to help low-income Hmong elders in Northwest Hennepin County, is providing case management, adult caregiver support services, benefits enrollment assistance, transportation, and companionship with the help of volunteers" (p. 4).

- **Area Agency on Aging advocacy for affordable and lifecycle housing**
  - Leveraging a "relationship with a regional planning body to disseminate information on life cycle housing, planning, and development to representatives of cities, townships, counties, and tribal governments" (p. 5).
  - "Planning with a city's Housing and Redevelopment Authority (HRA) Board related to affordable senior housing" (p. 5).
  - Partnering "with AARP to coordinate a training on lifelong homes by a Certified Aging in Place Specialist (CAPS) and architect with expertise in Universal Design" (p. 6).

Community Aging in Place—Advancing Better Living for Elders (CAPABLE)
https://nursing.jhu.edu/faculty_research/research/projects/capable/index.html

Originating at Johns Hopkins University, this program is designed to help low-income older adults remain in their homes, by offering supports from a registered nurse, an occupational therapist, and a home repair specialist. With this team approach, older adults help determine a tailored approach that will address their unique needs.

CAPABLE was implemented in rural Minnesota, beginning in 2021, in the New Ulm area. It is managed by the Minnesota River Area Agency on Aging and includes a partnership with Allina Health New Ulm Medical Center and Habitat for Humanity South Central Minnesota. https://mnraaa.org/capable/

Como Park/Falcon Heights Living at Home Block Nurse Program
https://www.comobnp.org/services.html

The Como Park/Falcon Heights Block Nurse Program in the St. Paul metro area connects older adults to services and supports that will allow them to age in community. Service options include in-home screenings; volunteer support for transportation, chores, social connections; homemaker assistance; foot care; community outreach; caregiver support; and service coordination.

Aging In Place Program

Habitat for Humanity. (n.d.) *Aging in place program.* https://www.habitat.org/our-work/aging-in-place

Habitat for Humanity's Housing Plus program for older adults is their response to addressing safe, accessible housing as a social determinant of health. The program supports older adults who wish to remain in their homes, and with a person-centered approach for each older adult, assists with home repairs and modifications and connections to other services and supports.

Since 1977, Habitat for Humanity in rural Douglas County, Minnesota, has constructed new homes for low- and moderate-income families, with funding supplied by the USDA 502 program. In addition, limitations in the housing stock are addressed through its Aging in Place program. Homeowners receive an assessment and assistance with home modifications or repairs that support their safety, and long-term ability to live in the community. Examples of projects include handrails, grab bars, ramps, and other universal design additions to the homes. Adults age 65 and older with incomes below 80% of the median county income are eligible for funding up to $7,500. https://hfhdouglascounty.org/get-housing-help/aging-in-place.html

In addition, Alexandria, the county seat of Douglas County, has developed the Alexandria 2040 plan, which states that "the housing stock will be diverse in type and size, appealing to all income levels, needs, and lifestyles" (p. 15). https://alexandriamn.city/wp-content/uploads/2020/01/Comprehensive-Plan-Alexandria-2040.pdf

Livability in Minnesota

AARP. (March 2019). Two Harbors takes to the airwaves. *Livability in Action.* https://www.aarp.org/livable-communities/livable-in-action/info-2019/ktwh-radio-two-harbors-minnesota.html

A small group of residents in Two Harbors, Minnesota, created a community radio station (KTWH 99.5FM) to meet the needs of local residents for real-time news and community connections.

Creating a Full Spectrum of Senior Housing in Mora

Minnesota Housing Partnership. (2023). *Creating a full spectrum of senior housing in Mora.* https://mhponline.org/creating-a-full-spectrum-of-senior-housing-in-mora/

Responding to a growing need for affordable senior rental housing in rural Mora, Minnesota (2020 population: 3,665), a multi-sector partnership called East Central Housing Organization (ECHO) developed and implemented a project for 24 senior apartments. The apartments are part of a continuum of housing that relies on community partnerships to provide services and supports.

The approximately 20-member ECHO includes staff from Lakes & Pines CAC, Seven County Senior Federation, A Place for You shelter, East Central Regional Development Commission, Central Minnesota Housing Partnership, Mille Lacs Corporate Ventures, Central Minnesota Council on Aging, Kanabec County, Pine County, and Pine City Community College.

H.O.M.E. Housing Opportunities & Maintenance for the Elderly
   https://homeseniors.org/

> *Privacy When You Want It. Assistance When You Need It.*
> - Good Life Senior Residences at H.O.M.E.

Based in Chicago, Illinois, H.O.M.E. is an organization that provides and manages affordable apartment rentals for intergenerational living. Living within an intergenerational "village" that offers opportunities for social connections and supportive services, older adults can select private apartments, alongside families and young adults, or a more congregate setting. The organization also offers accessible transportation to grocery stores, and a home repair program for low-income older adults.

H.O.M.E. describes its mission in the following way:

> *H.O.M.E. is a one-of-a-kind organization that fosters independence, joy, and connection for seniors with low incomes by providing intergenerational housing and housing support services. For H.O.M.E., housing is not a means to an end, but a conduit for supporting the people that society most marginalizes. H.O.M.E. knows that sharing a bus ride, a meal, a joke, or simply saying hello to others can make a difference. Serving seniors with warmth, connection, and joy is H.O.M.E.'s particular expertise.*
>
> *H.O.M.E. renders visible the often invisible and undervalued older adult. Without our services, many seniors would be unnecessarily living in nursing homes, living in their homes in unsafe conditions, and trying to survive without access to food or medication. Our services are unlike any other organization in Chicago, and our expanding waitlist illustrates the growing need for our programs. The support of our community allows H.O.M.E. to provide direct services that improve the well-being of low-income seniors and develop a more equitable, robust, and age-friendly community in Chicago. (Who We Are)*

Housing Institute

Minnesota Housing Partnership. (n.d.) Housing Institute. https://mhponline.org/housing-institute/

The Housing Institute was created by the Minnesota Housing Partnership in response to the gap between need and availability of affordable housing in rural communities throughout Minnesota. While not specifically focused on housing for older adults, collaboration with the Housing Institute has been a partner in work completed in Mora, Minnesota, to develop **affordable housing for older adults**. The partnership model of the Housing Institute promotes relationships that can foster collaborative partnerships to:

- Increase housing production
- Preserve existing units of affordable housing
- Achieve economies of scale while retaining local control
- Learn from others' experience and knowledge
- Combine resources to take on a new project or program

> **Innovation@Home: Approaches to Successful Aging in Community from 25 Countries**
>
> Grantmakers in Aging. (n.d.). Innovation@Home*: Approaches to successful aging in community from 25 countries.*
> https://www.giaging.org/documents/190611_GIA_Innovation@Home_Funding_ Guide_FINAL.pdf

While focused on implementation in many countries in the world, the six themes covered in the report by Grantmakers in Aging have also been applied in the United States (p. 3):

- **"The many ways of sharing housing"**

  - SilverNest is an online platform that matches people seeking housing with people with available housing https://www.silvernest.com/

  - Multigenerational housing, such as Plaza West in Washington, D.C., offers rental units to grandparents raising their grandchildren https://dmped.dc.gov/page/plaza-west-307-k-street-nw

- **"Approaches for retrofitting existing homes"**

  - CHORE Handyman Service in Bergen County, New Jersey, offers free home repairs for low-income older adults, completed by workers who are older themselves https://www.bergenresourcenet.org/search/bergen-chore-bergen-volunteers/

  - CAPABLE (Community Aging in Place-Advancing Better Living for Elders) provides home modifications and repairs, nursing oversight, and occupational therapy for older adults who want to remain in their homes and avoid more costly and restrictive settings https://nursing.jhu.edu/faculty-research/research/projects/capable/

- **"Approaches to building new structures" that include universal design elements**

  - In Portland, Oregon, development incentives for Accessory Dwelling Units (ADUs) have expanded efforts to remodel existing spaces for accessibility, as well as build tiny homes on a homeowner's property https://www.portland.gov/bds/documents/adu-sdc-waiver-program-application-covenant-and-instructions/download#:~:text=The%20ADU%20SDC%20Waiver%20Program%20provides%20an%20incentive%20for%20property,with%20a%2010%2Dyear%20commitment

- **"Policies and practices for supporting people so they can live at home"**

  - Portable Assisted Living Services (PALS), implemented in New Jersey, provides services and supports for low-income, frail older adults in publicly-subsidized housing https://static1.squarespace.com/static/580793eb2e69cf806d730faa/t/614cdf0086b379 08d4480b8b/1632427776819/PALS+Flyer+%281%29+%282%29+%281%29.pdf

- **"Monitoring and other technology-based approaches"**
  - Developed at the University of Missouri Center to Stream HealthCare In Place, built-in sensors helped predict falls and signal a need for further preventative interventions https://www.eldertech.missouri.edu/category/fall-detection/
- **"Incentivizing positive behaviors through zoning, policy, and funding"**

  Age-Friendly community efforts have addressed policies related to:
  - Reduced-cost building permits for improvements through Age-Friendly Sausalito, Sausalito, California https://www.agefriendlysausalito.com/
  - Fast-track permits for builders who include universal design and visitability principles in new construction through Age-Friendly Sarasota, Sarasota, Florida https://www.scgov.net/government/health-and-human-services/human-services/policy-coordination/aging-system

Native Community Development Institute

Minnesota Housing Partnership. (n.d.) *Native Community Development Institute.* https://mhponline.org/native-community-development-institute/

The Native Community Development Institute was created by the Minnesota Housing Partnership to support multi-sector partnerships that **build capacity in Indigenous communities** for developing and implementing community initiatives. Among a range of project types, one involved building a supportive housing complex.

Neighbor to Neighbor: Living at Home Block Nurse Program
https://n2nlah.org/

Based in rural Becker County, the Neighbor to Neighbor program has been operating in the community for more than two decades, and recently received a Live Well at Home grant. The program provides **home-based services and supports to older adults** to help them remain in their homes and avoid more restrictive and expensive settings. Many services are provided by volunteers, and include:

- Social engagement opportunities
- Foot care clinic (partnering with Essentia Health)
- Handyman services for projects such as wheelchair ramps, safety bar installation, and home updates
- Exercise classes
- Home meal delivery
- Transportation for appointments and errands

Northeast Seniors for Better Living
> https://www.neseniorsforbetterliving.org/services.html

Northeast Seniors, in the northeast area of St. Paul, is part of the **Living At Home Network**, and provides opportunities and programs for social connections, home modifications and repairs, transportation, wellness, and home visits to adults age 65 and older.

Rebuilding Together Pipestone
> https://rtmn.org/about/our-programs/

Rebuilding Together, a national organization with local affiliates, depends on community partnerships and works to preserve and maintain homes for low-income homeowners, many of whom are older adults.

The Pipestone affiliate (southwestern Minnesota) was first implemented in 2018, and recently received a Live Well at Home grant for two key programs:

- **Safe at Home:** Home safety and fall prevention modifications, and ramps

- **Home Repair:** Interior and exterior repairs and improvements (e.g., floors, painting, windows); and repair or replacement of mechanical systems (e.g., HVAC, electrical, plumbing, roofs)

Red Lake Reservation—Services for Tribal Elders

The Red Lake Reservation in northern Minnesota provides supports for older adults with several programs:

- The **Elderly Maintenance Program** (https://www.redlakenation.org/elderly-maintenance-program/) offers:

  - Outdoor maintenance (e.g., snow removal, mowing)

  - Weatherization services

  - Home repairs (e.g., windows, mechanical systems)

  - Home updates for accessibility and safety (e.g., ramps, grab bar installation)

- **Modernization Assistance.** This program recently received a Live Well at Home grant. Elders can access one-time grants to make updates and repairs to their homes. https://www.redlakenation.org/housing-authority/

- **Supportive housing.** Construction of supportive housing units was financed by HUD Section 811 funds. While not specifically designed for older adults, they nonetheless were designed to meet universal accessibility standards, and are available to enrolled members who have a significant disability. https://www.csh.org/wp-content/uploads/2011/12/RedLake.pdf

Rural Aging Action Network (RAAN)
https://lutheranservices.org/rural-aging-action-network/

Lutheran Services in America has implemented the Rural Aging Action Network in rural areas of Minnesota, North Dakota, South Dakota, and Montana. The national collaborative works to provide services for older adults, to help them remain in their homes, including:

- Caregiver supports and services
- Companionship
- Concierge services (chore, homemaker, medication management, social connections)
- Behavioral health
- Financial counseling

Stevens County, Minnesota. Daycare Pods.

Erdman, K. (2022, December 8). Pods can help alleviate daycare shortage. *Stevens County Times*. https://stevenscountytimes.com/pods-can-help-alleviate-daycare-shortage/#:~:text=With%20this%20in%20mind%2C%20the,14%20children%20depending%20on%20licensure

While not specific to housing or older adults, the Daycare Pods project of Stevens County is included here because it is a prime example of the ways in which municipalities can respond to local needs, and because of the potential to expand these principles to housing for older adults.

In 2022, responding to a critical shortage of child care in the county that created barriers for families and employers looking to fill job openings, the county commissioners approved the use of American Rescue Plan (ARPA) funds to develop six tiny homes or pods that could be rented to child care providers. Each pod includes a bedroom, full kitchen, bathroom, living area, fenced yard, and appliances such as dishwasher, clothes washer, and clothes dryer.

While ARPA funds covered the costs of building the tiny homes, county leaders connected with other organizations for in-kind donations, according to an article in the Stevens County Times newspaper. For example, the city of Morris covered costs for sewer and water

connections, while several businesses donated staff time and materials. The project has also held events to raise funds for additional needs for landscaping, and child care supplies.

The newspaper article also referenced the potential use of the pods as temporary rentals for housing while other housing may be under construction.

Support and Services at Home (SASH)
>   https://www.ruralhealthinfo.org/project-examples/932

The SASH model is designed to provide affordable housing with coordinated services and supports to low-income older adults. Studies have found that the SASH model improves or maintains health outcomes and well-being for older adults, provides supports that help them remain in their homes, and reduces public health care costs.

The SASH model was developed in Vermont and currently operates in 140 communities. (https://cathedralsquare.org/sash/)

Tri-Valley Opportunity Council Rural Transportation
>   https://www.tvoc.org/services/transportation/

Eight rural counties (Polk, Red Lake, Norman, Marshall, Kittson, Pennington, Mahnomen, and Clearwater) in Northwest Minnesota coordinate a **public transportation and volunteer driver system** that provides transportation to residents of all ages and income levels. Older adults may particularly benefit from curb-to-curb accessible transportation and volunteer rides for medical appointments, personal errands, and social activities. Funding depends on grants.

Village Model

Graham, C. (October 2022). *The Village Model: Current trends, challenges, and opportunities.* AARP Public Policy Institute. https://www.aarp.org/content/dam/aarp/ppi/2022/10/village-model-current-trends-challenges.doi.10.26419-2Fppi.00169.001.pdf.coredownload.pdf

The Village model was first implemented in Boston as the Beacon Hill Village as a community-member-led initiative. The model functions as a means to support geographically connected older adults to age in their homes, and provides opportunities for social engagement, volunteer assistance, and community referrals (p. 2). The model has been critiqued as catering to "mostly white, well-educated, and well-resourced older adults" (p. 7), with a marked lack of racial and economic diversity (p.7). The Village model has been implemented in Minnesota in two sites:

- **Mill City Commons** was started in 2008 in the Minneapolis Central Riverfront District. It engages its members and builds community through social, cultural, recreational, and educational programs, and connects its members to resources needed to maintain healthy and vibrant lives. https://www.millcitycommons.org/

- **Community Thread** was started in 1967 and operates in Stillwater and Bayport, Minnesota. Two fee-based membership levels offer basic access to social and wellness activities, or an enhanced version that supports older adults to remain in their homes with additional access to transportation, homemaker services, and seasonal services. https://communitythreadmn.org/

The Glen at Valley Creek (Woodbury, MN)

Washington County Community Development Agency. (n.d.). *The Glen at Valley Creek.* https://www.washingtoncountycda.org/community-development/housing-construction/

Recognizing the need for affordable housing for older adults in the city of Woodbury, the Community Development Agency developed an **affordable housing site** with 42 units for **adults 62 years of age and older**. A public/private/nonprofit funding partnership financed the development of The Glen at Valley Creek. The design incorporated input from area residents, and includes community space, accessibility features, and support services. The development received awards from the National Association of Housing and Redevelopment Officials and the National Association of Local Housing Finance Agencies.

Future opportunities

As noted earlier, the volume of information in the literature about the importance of addressing housing for older adults, along with summaries of theoretical or high-level strategies to address housing and aging in community, belies the shortage of follow-up about what initiatives have been implemented, how they have been implemented, and what the outcomes or impact of that work has been. It could be beneficial to the Age-Friendly Minnesota Council and other state agencies to further explore and document follow-up information.

Additional review of implementation and outcomes
More in-depth work could include interviews with key stakeholders, subject matter experts, and leaders to document local initiatives and impacts in Minnesota. This could also include interviews or site visits with the people within agencies and communities who are doing the day-to-day work of managing implementation. Such results could be used to further inform funding and policy decisions, as well as provide a more detailed guide for other agencies, municipalities, and communities engaged in this work.

Explore what stakeholders, leaders, and other community members need
With more detail about local initiatives and impacts, additional work could include interviews or surveys with stakeholders, leaders, and community members to understand their priorities for additional supports, resources, or processes that would benefit their efforts. These results could inform future work of the Age-Friendly Minnesota Council, as well as foster cross-sector collaborations.

Central source for information
Creating a searchable, central repository with detailed information about specific implementation efforts and outcomes gathered in the course of further review or interviews, for example, could address the apparent shortage of widely publicized or publicly shared resources.

Wilder Research, a division of Amherst H. Wilder Foundation, is a nationally respected nonprofit research and evaluation group. For more than 100 years, Wilder Research has gathered and interpreted facts and trends to help families and communities thrive, get at the core of community concerns, and uncover issues that are overlooked or poorly understood.

451 Lexington Parkway North
Saint Paul, Minnesota 55104
651-280-2700 | www.wilderresearch.org

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