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SUPPORTIVE HOUSING FOR OLDER ADULTS

Description:

Throughout New York and the rest of the nation, supportive housing alternatives are a "need-driven" option, chosen by seniors who need a supportive living environment when frailties have compromised their ability to continue living safely and successfully in their own homes. While the primary preference of most older people is to continue living where they are for as long as possible, frailties can trigger a relocation decision and, increasingly, the adult caregiver children of older people play a strong role in these decisions.

Across the country, supportive housing options can be a single home; a single multiunit building; multiple multiunit rental apartment buildings, condominiums, or cooperatives; or a complex of single family homes, duplexes, or mobile homes. Many supportive housing options have been developed as conventionally financed market-rate developments for residents who can afford the prices or charges set by the owners, and many others have been publicly financed through federal- or state-government programs for income-eligible residents who cannot afford market-rate housing. While there are many versions of supportive housing for older people, the major types can be categorized into two broadly defined groups: (1) traditional senior housing and (2) supportive senior housing.

Traditional senior housing—

The development of *traditional senior housing* has continued steadily for the past 50 years. These developments are not originally planned to include activities, supportive assistance, personal and health-related care, or staff trained in aging issues. In the early years, these developments provided only the housing unit, as most entering residents were aged 60–70 and healthy, and some eligible residents were non-elderly persons with disabilities. However, over the years, several trends have had an impact on the evolving character of *traditional senior housing*: (1) in many of the developments that were built in earlier years, a significant proportion of residents have aged in place and are now aged 80, 90, and 100—and requiring various levels of assistance and care; and (2) over the past 20 years, the average entry age of new tenants into many of these buildings has risen to between 80 and 85, with most new residents requiring supportive assistance upon entry or shortly thereafter.

As a result, today, almost all *traditional senior housing* developments consist of older people with significant proportions of their resident populations being frail, including mild dementia; and, to one degree or another, most of these developments have evolved to provide a supportive living environment. In order to help frail residents continue living where they are, owners and managers have incrementally added, or arranged for an outside agency to provide, one or more

supportive features, such as: amenities, activities, programs, a resident advisor/services coordinator, assistance with routine instrumental activities of daily living, transportation, an Area Agency on Aging subsidized congregate meals program, and information to support residents' private access to personal care and health-related services from community-based agencies.

Such features vary from one development to another, as incremental additions are made directly in response to the specific needs of a development's own resident population. The cost of these features is not included in the monthly rent/charge and is either provided at no cost to the residents or on a fee-for-service basis. As these developments do not provide personal care or health-related services, *traditional senior housing* does not require licensure and oversight by the New York State Health Department.

Many developers currently build *traditional senior housing*, but do not wish to attract frail residents, nor do they wish to retain residents who become frail and require assistance and care. Such developments are marketed as "active adult communities" (see *Active Adult Communities* in the *Resource Manual*) and are targeted to healthy, agile seniors aged 55–70.

The *supportive senior housing* model described below is *primarily* a market-rate alternative for older people who can afford rates set by development owners. For government-subsidized *traditional senior housing*, the trend to incrementally evolve into a supportive living environment provides a flexible strategy for providing an affordable version of a *supportive senior housing* model for lower-income older people.

Supportive senior housing—

As more and more older people wait until very late age to move out of their own homes, developers of housing for older persons often anticipate the frail characteristics of their entering residents. In response, during a development's design stage, these developers will incorporate a standard supportive program package, including physical design features to accommodate frailty, programs and amenities, a resident advisor/services coordinator, specially trained managers and staff, supportive assistance (dining program, housekeeping and laundry services, and transportation), and communication with community-based aging services agencies in order that residents' additional needs can be appropriately accommodated as a private arrangement between a resident and the service agency.

For *supportive senior housing* developments, residents pay a monthly charge that includes both the rental fee and the standard supportive program package. As the development does not directly provide or arrange personal care or health-related services, *supportive senior housing* does not require licensure by the New York State Health Department.

Some market-rate *supportive senior housing* developments will charge an entrance fee as well as monthly charges. The amount of entrance fees can vary

dramatically, and may be based on the average price of home values in the area. Often, residents will sell their home, using the proceeds to cover the cost of an entrance fee; and most entrance fees are refundable at a certain percentage after a resident leaves the residential community. In New York State, if an entrance fee is above a certain amount, the development's financial offering plan must be filed with the New York State Attorney General's Office, disclosing significant aspects of the development; and the plan is subject to review and regulation by that Office's Investment Protection Bureau (NY Codes, Rules, and Regulations 13 NYCRR, Part 25).

Owners of market-rate *traditional senior housing* and *supportive senior housing* typically choose to market their developments to people aged 55 and over, in response to the federal Fair Housing Amendments Act of 1988, which defines "elderly" as aged 55 and over. For subsidized housing, each federal and state funding program specifies the tenant age-eligibility criteria governing the housing developed under its program—which may be aged 55 and over, 62 and over, or 65 and over.

In response to older adults' strong preference to avoid repeated relocations, as well as owners' business-based desires to retain tenants, developers are increasingly choosing to create continuum-of-housing-and-care developments that may include one or more of the following levels: traditional senior housing units, supportive senior housing units, licensed Enriched Housing units, and one or more levels of licensed Assisted Living units. Such a continuum allows residents to remain living in a familiar environment as increasing frailties require increasingly greater levels of care.

Benefits:

For residents—

- When one's own home is no longer a viable option, supportive housing alternatives provide a non-institutional environment in which to safely and successfully age in place.
- The socialization aspects of supportive housing alternatives counter social isolation and depression.
- The physical design features and the flexible nature of service-availability and service-provision in supportive housing alternatives promote maximized independence and self-management by residents, thereby increasing their feelings of competency, as well as reducing the need for costly personal assistance.
- Availability of a resident advisor or services coordinator provides residents with information on community resources, programs, and care alternatives.
- Subsidized traditional senior housing, with incrementally available services, provides an affordable version of supportive senior housing for older adults who cannot afford market-rate options.

- Continuum-of-housing-and-care developments allow residents to move between levels of service within a familiar environment, avoiding the "relocation trauma" experienced when moving into a completely different facility and to different geographic locations.
- The living units in both traditional senior housing and supportive senior housing are full apartments, satisfying the major preferences of older people for maximized privacy and for a personal kitchen.

For caregivers—

- The supportive features in these housing options supplement the extensive caregiving efforts of family members.
- The supportive environment alleviates an ongoing major concern of caregivers regarding the physical safety of older family members who are living alone in their own homes.
- Supportive housing alternatives provide a viable environment for older family members who are suffering from mild dementia.

For states and localities—

- The level of supportive assistance provided in both traditional senior housing and supportive senior housing reflects the level of need experienced by the greatest number of older people in a community.
- Supportive housing alternatives prevent or delay placement in higher, more expensive, levels of care, such as assisted living, nursing homes, or hospitals, thereby reducing both state and local shares of Medicaid expenses.
- Supportive housing alternatives provide needed, nearby options for community residents, encouraging older adults to remain living in their familiar communities and living in New York State.
- Development of supportive housing is an economic development activity.
- The ongoing operational aspects of supportive housing create stable job opportunities.

Impediments or barriers to development or implementation:

- There is a continuing gap in available housing for many middle-income older people who are not eligible for subsidized housing, but for whom some market-rate supportive housing developments are unaffordable.
- Older people prefer to remain integrated within their residential neighborhood, but some communities continue to object to the development of age-restricted housing or multiunit housing in residential areas.

- The demand for affordable housing has continually outstripped the supply; over the past 30 years, the availability of development funds from the federal government has declined significantly, leaving insufficient funding from both federal and state government sources for subsidized models.
- For many subsidized senior housing developments, managers are overburdened and the living environment has become less appropriate because the resident profile in these developments continues to increase in frailty. However, while the staffing position of a Resident Advisor or Service Coordinator addresses this situation, neither the federal nor the state housing agencies will include this position as a standard line-item in a development's operating budget, leaving developments to fund this position from reserves or excess revenues, neither of which is often available. Funding for a Resident Advisor or Service Coordinator position at times can be limited for both federal Section 202 and tax credit programs built for seniors.
- Too few developments can take advantage of federal funding to convert the physical environment of senior housing apartments into an 'assisted living' environment because the federal regulations governing this program require the facility to obtain an Adult Care Facility license instead of allowing the senior housing facility that has supportive services included.
- The State's Assisted Living regulations dampen the ability of housing managers, aging service agencies, and social services departments to collaborate to flexibly provide supportive and other services, without requiring licensure and governmental oversight.

Resource—examples:

- For examples or lists of traditional senior housing and supportive senior housing in your county, contact:
 - Your County Office for the Aging (for a list of offices and phone numbers: <http://www.aging.ny.gov/>).
 - The New York Association of Homes and Services for the Aging: (518) 449-2707.
- *Housing Options for Senior Adults in the Capital Region*, a publication providing a descriptive list of traditional senior housing developments and supportive senior housing developments in the Capital District of New York State: Albany Guardian Society, Albany, NY, (518) 434-2140.
- For examples/lists of senior housing and supportive senior housing:
 - NYS Housing Finance Agency: <http://www.nyhomes.org/index.aspx?page=47> & <http://www.nyhomes.org/Modules/ShowDocument.aspx?documentid=3901>.
 - U. S. D. A. Rural Development: http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp.
 - U. S. Department of Housing and Urban Development: <http://search.usa.gov/search?affiliate=housingandurbandevlopment&query=Section+8>.

- Supportive Housing Network of New York: <http://shnny.org/>.
- NYS Homes and Community Renewal (previously, Division of Housing and Community Renewal—DHCR)—*New York Housing Search*, the State's searchable housing directory: <http://nyhousingsearch.gov/>.

Resource—written and web:

- New York State Homes and Community Renewal (previously, Division of Housing and Community Renewal—DHCR), New York's state government housing agency—for information on housing development, development design manual, housing laws and regulations, subsidy and rent programs, development funding opportunities, and location of the agency's regional offices across the State: <http://www.nyshcr.org/>.
- New York State Housing Finance Agency (HFA), a New York State public benefit corporation whose mission is to create and preserve affordable multifamily rental housing in areas across the State—for information on HFA's programs, products, and funding opportunities: <http://www.nyhomes.org/index.aspx?page=47>.
- U. S. Department of Housing and Urban Development (HUD), the federal government's major housing agency—for information on housing development, the federal government's numerous housing programs, development design manual, laws and regulations, reverse mortgage program, approved housing counseling agencies, location of HUD's state and regional offices, and the requirements of the Fair Housing Law and Amendments: <http://portal.hud.gov/hudportal/HUD>.
- U.S.D.A. Rural Development, the federal government's agency devoted to rural issues, including housing—for information on housing development, housing programs, laws and regulations, and location of Rural Development's state and regional offices: <http://www.rurdev.usda.gov/>.
- New York Codes, Rules, and Regulations governing the payment of entrance fees by residents of senior housing communities. NYCRR Title 13, Part 25—Senior Residential Communities: http://www.ag.ny.gov/sites/default/files/pdfs/bureaus/real_estate_finance/part25.pdf.
- New York State Office of the Attorney General, Investor Protection Bureau: http://www.ag.ny.gov/bureaus/investor_protection/contact.html.
- Susan Brecht (March 22, 2002), *Analyzing Seniors' Housing Markets*. Washington, DC: Urban Land Institute.
- Charlotte Wade and Randall Cantrell (2005), *The National Older Adult Housing Survey: A Secondary Analysis of Findings*. National survey of older adults' housing preferences and housing behaviors, conducted jointly by the National Association of Home Builders (NAHB) Research Center, the National Center for

Seniors' Housing Research (a cooperative effort between the NAHB Research Center and the U.S. Administration on Aging), and Harvard University's Joint Center for Housing Studies. Upper Marlboro, MD: NAHB.

<http://www.toolbase.org/PDF/CaseStudies/NOAHSecondaryAnalysis.pdf>.

Resource—technical assistance contact names:

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