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Home and Community-Based Services for Older Adults: Housing

As home and community-based care continues to evolve as the preferred choice of older Americans for long-term care services, the important role that housing plays in the matrix of care must be recognized. A wide range of housing problems confront older adults and policymakers must identify and implement interventions to address them.

Issue Background

Housing provides a context for living that involves health, security and safety, privacy, neighborhood and social relationships, status, community facilities and services. Housing is the basis for independent functioning and is at the core of home and community-based services for older adults. The residential setting can either facilitate or inhibit an older adult's ability to age safely, independently, and with the dignity. Appropriate housing helps older adults remain longer in the preferred setting of the community and delays moves to more expensive institutional health care settings. The comfort and ease that comes with living in a familiar environment can help older adults cope with changes in physical and mental capacities that often accompany aging.

Despite being essential to well being, appropriate housing is unattainable for many older Americans. Current federal estimates suggest that the need for safe, affordable, accessible and suitable housing for older adults is not currently being met and will only increase as the nation's older population continues to grow. Older adults who are most likely to have housing problems include the frail, disabled, and rural older adults and those with low incomes. Millions of older adults live in housing that is in poor condition, is costly, or fails to accommodate physical disabilities. Some do not have access to the supportive services that can make the difference between continuing to live independently and being forced to live in an institution. Housing problems are endemic to both older adult

homeowners and renters. Housing issues for both groups include affordability, availability, suitability and overall housing quality.

Policy Issues

Older adults spend a disproportionately large portion of their incomes for shelter. Because older adults generally live on fixed incomes, they face the hardships of finding affordable rents, or maintaining a house and coping with rising costs, including mortgage payments, property taxes, repairs, and utilities. The insufficient supply of affordable housing and excessive costs are especially threatening to older adults with incomes at or below the poverty level. Despite efforts to increase the supply of publicly subsidized housing, only a small portion of the housing needs of older adults are currently met.

As the older population lives longer, there is a greater likelihood of disability resulting from chronic illness. For frail older adults, the integration of supportive services with suitable physical housing can forestall or prevent the need for institutionalization or more extensive home care. Both subsidized and private housing developments are finding growing numbers of older adult residents "aging in place" and experiencing greater difficulty with activities of daily living as a result of increased limitations. Services are needed to maintain quality of life and support continued residence in housing. In the absence of critical supportive services, including meals, housekeeping, and social services directed by qualified service coordinators, individuals are at greater risk of relocation, typically to more restrictive living situations, such as nursing homes. Service-rich housing has been found to reduce both the number of hospital and nursing home admissions and the number of days spent in such facilities.

Policy Recommendations

Given the critical importance of housing to the success of home and community-based care for older adults, the provision of suitable living facilities for older Americans needs to be a major public policy goal. The focus must be on providing housing that both meets the needs of independent older adults and addresses the supportive service needs of frail older adults. The future challenge is to develop new models of supportive housing and provide a range of residential settings and portable services to increase the choices for frail older adults.

n4a urges policymakers to:

- **Increase financial assistance for home and community-based services on the federal and state levels to support aging in place for the majority of older adults who want to stay in their homes;**
- **Develop new residential models of housing that meet universal design standards, including new housing that is accessible, adaptable and affordable for the increasingly diverse older adult population;**
- **Support the conversion of public housing for older adults into supportive housing and increase the number of service coordinators provided in housing facilities; and**
- **Encourage more helpful household arrangements through incentives for making home modifications that help older adults remain independent in their homes.**