

Innovations from the Field: AAA Housing and Homelessness Programs

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Introduction

By 2030, 73 million—or one in five—people in America will be 65 or older, and this number will continue to grow.¹ As the population of older adults increases, so too will their housing needs. Although research has shown that most older adults want to live in their homes and communities as they age,² the state of existing housing may make that choice difficult. Seven percent of calls to the Eldercare Locator, a national call center and website funded by the U.S. Administration for Community Living (ACL) and administered by the National Association of Area Agencies on Aging (n4a) that connects older adults and their caregivers to local resources, are related to home modification and repairs. Forty-one percent of these callers are seeking home repairs, such as roof replacement, plumbing or structural issues.³ Compounding the challenge of meeting older Americans' housing needs is the fact that, according to the U.S. Department of Housing and Urban Development (HUD), only one percent of the existing housing stock in the U.S. is equipped with features that facilitate aging in place, including single-floor living, wheelchair-accessible doorways and hallways, and zero-step entrances.⁴

Homelessness among older adults is another concern: researchers project that the number of homeless adults will continue to increase. One study looking at Boston, New York and Los Angeles County predicts that the number of homeless adults age 65 and older in these areas will more than double between 2015 and 2030. The shelter and health care costs of this population will more than double as well.⁵ In addition, homeless older adults are especially vulnerable to illness and chronic disease.

This set of case studies, funded by ACL, builds upon a [2018 poll](#)⁶ of Area Agencies on Aging (AAAs) about the extent to which challenges associated with housing and homelessness affect older adults across the country and what programs or partnerships AAAs have developed to address these issues. The case studies highlight innovative programs and solutions that AAAs have developed to address the needs of older adults facing homelessness and/or housing challenges.



The AAAs that n4a consulted for this initiative are successfully implementing a range of integrated housing and care management practices to help stabilize and support vulnerable older adults, enabling them to thrive. Some AAAs are focused on helping low and moderate-income older adults to age in place by providing wrap-around services to rental apartment residents or by creating a supportive housing environment, both of which provide assisted-living level of care in a public housing setting. Other AAAs are focused on serving homeless older adults through an innovative adult day program that helps older adults transition to permanent housing, or serving chronically homeless older adults by housing them in private hotel rooms. And by partnering with a private-sector developer, one AAA profiled has gone into the business of financing, planning and constructing new senior housing properties to meet rising demand.

It is hoped that these case studies will encourage other AAAs across the country to consider innovative ways to address the housing needs of older adults in their own communities.

Housing Designed for Aging in Place: Area Office on Aging of Northwestern Ohio, Toledo, OH

The [Area Office on Aging of Northwestern Ohio, Inc.](#)⁷ (AOoA) promotes the health, well-being, and safety of more than 40,000 adults age 60 and older, including those with disabilities. As part of this work, the agency has made a major commitment over the last 40 years to provide affordable housing that enables adults age 62 and older to safely and successfully age in place, reflecting the importance of economic stability and housing as social determinants of health.

To this end, the AOoA owns three affordable senior housing properties in three counties: Island Parkway Manor, Riverview Terrace, and Westhaven. Combined, the three properties provide 136 residential rental units and each was planned and developed in the 1980s largely by the AOoA, with funding and assistance from HUD and state and local partners.

The wrap-around services, offered free of charge, are intended to help residents postpone the need to transfer to an institutional care setting for as long as possible. With the assistance provided through this program, many residents are able to remain in their homes for 10 to 15 years or longer according to the AOoA.

The AOoA contracts with National Church Residences to provide enhanced service coordination in each facility, which is key to ensuring that residents receive the customized level of assistance they require to remain independent. Two of the properties, Island Parkway and Riverview, share a service coordinator, while Westhaven has its own. Just as AAAs do for the population at large, the service coordinators provide assistance and referrals for a wide range of services to the tenants in their building(s), including:

- health care navigation (e.g., coordinating wellness clinics, arranging physician appointments and transportation, coordinating hospital discharge and arranging for home medical equipment);
- legal issues (e.g., completing forms, reviewing Social Security statements, making funeral arrangements);
- education and emotional support (e.g., presentations on topics related to living wills or telemarketing fraud; delivering library books; coordinating senior companion or buddy programs, including crime-watch services);
- homemaker assistance (e.g., cleaning, cooking, laundry, grocery shopping, and arranging home-delivered meals).

Each property has its own Residents' Council, where residents meet to decide on recreational and educational programs and plan pot-luck gatherings. A housing manager, also contracted through National Church Residences, is responsible for facility maintenance, inspection and assisting residents in need of financial assistance.



Completing the wrap-around services model, the AOoA administers the PASSPORT Program, Ohio's Medicaid home and community-based services (HCBS) waiver program that links eligible residents with available options—such as in-home supportive services, adult day services, social work counseling, case management and emergency response system services—that can reduce and/or prevent more expensive nursing home admissions. The federal-state program is administered by the Ohio Department of Aging and the Ohio Department of Medicaid. While all three residential properties can provide nursing home level of care to every resident, at present, roughly one-third or fewer of the residents in each property receives this level of care.

Throughout a 40-year history, the three rental properties have maintained a 100-percent occupancy rate, or close to it. The AOoA attributes the program's success to providing a consistently safe, secure environment that provides the level of support residents need during each stage of the aging process. To ensure that the three properties continue to attract tenants, the AOoA has refinanced them, generating about \$3 million to invest in upkeep and renovations. Going forward, any cash flow generated above HUD's required reserve fund threshold, debt service and escrow reserve will be used for ongoing capital expenses.



Versatile Day Program for Homeless Older Adults: Area Agency on Aging, Region One, Phoenix, AZ

Region One, the Area Agency on Aging for Maricopa County,⁸ AZ, provides a wide array of services for adults 60 and older as well as adults with disabilities and special populations, including older refugees. The AAA is also a longtime partner with the **Justa Center,**⁹ a private nonprofit organization affiliated with the United Methodist Church that operates one of the only all-day resource centers for homeless older adults in the country.

The Justa Center began operating in 2011 in response to the unmet needs of a growing number of homeless older adults. Although homeless older adults could shelter overnight in beds provided by the Central Arizona Shelter Services, they had nowhere to go for meals and other services during the day between 7:00 a.m. and 7:00 p.m. The Justa Center fills that gap by providing a safe indoor space that is especially needed in Phoenix, where daytime summer temperatures often exceed 100 degrees. In addition to providing temporary shelter, the Justa Center's mission is also focused on helping homeless individuals transition into more permanent housing.

The Justa Center, located just five blocks from the overnight shelter, serves approximately 125 homeless older adults each day. The AAA has partnered with the Justa Center since its inception to support its mission in several ways. The Salvation Army packages approximately 75 meals daily that the AAA pays for and delivers to the Justa Center. The AAA staff also help Justa Center clients handle health insurance benefits; obtain nutrition benefits such as Supplemental Nutrition Assistance Program (SNAP); and provides legal assistance on issues such as record expungement, so that clients may qualify for Supplemental Security Income (SSI). In addition, the AAA has over the last decade assigned three dozen or more of its temporary AmeriCorps staff to work as ambassadors to Justa Center's homeless clientele, conducting wellness checks and providing other forms of assistance.

In 2019, as the Justa Center struggled financially and was forced to cut back its hours of operation, the AAA was able to tap into the state's surplus senior center funding and purchase the 13,000 square-foot building and adjacent vacant land. The total cost of acquisition was approximately \$785,000. Since then, the AAA has overseen renovations to the property, including updating the building to meet Americans with Disabilities Act (ADA) requirements and installing new laundry facilities and a new water heater. The AAA charges the Justa Center \$1,000 a month in rent.

During the COVID-19 crisis, in the summer of 2020, the AAA coordinated the delivery of an additional 125 bagged lunches to the Justa Center every day and set up a misting tent in the center's parking lot so that residents sheltering in place would have an outdoor space in which to cool down.

The AAA's long-term goal is to build a new senior center and adult day care center next door to one another. The agency now has ample experience managing real estate, with the Justa Center acquisition serving as its fourth building.

Supportive Housing: BayPath Elder Services, Inc., Marlborough, MA

Among its many duties serving older adults in Massachusetts' MetroWest region, [BayPath Elder Services, Inc.](#),¹⁰ the Area Agency on Aging, is responsible for the day-to-day management of the region's [Supportive Housing Initiative](#)¹¹ in Marlborough, MA. The supportive housing model combines housing with coordinated on-site services for older adults and people with disabilities. Developed by the Massachusetts Executive Office of Elder Affairs and the Department of Housing and Community Development, this supportive housing model approximates service-intensive assisted living in a public housing setting.

The Supportive Housing Initiative in Marlborough is a partnership between BayPath and the Marlborough Community Development Authority, a decision-making body led by the mayor, and is funded through the commonwealth. The property includes 215 rental units in three buildings, all fully leased with a waiting list for vacancies. Rent payments are based on 33 percent of a tenant's net income.



A full-time Supportive Housing Program Coordinator helps residents access government benefits and other community resources for which they are eligible, provides case management and coordinates activities. On-site staff members, including home health aides, nurses and other personal care providers, are available to assist with urgent and routine requests, such as personal care, medication management, food shopping and laundry. The Massachusetts State Housing Authority is responsible for building operations, maintenance and capital needs.

BayPath contracts with Elara Caring, a home health care company, and the agency's Supportive Housing Program Coordinator. BayPath works closely with the Coordinator to provide AAA information and referrals as needed on issues such as transportation to and from doctor's appointments, navigating SNAP benefits, and helping tenants deal with financial challenges. BayPath also works with Medicare/Medicaid dual eligible programs and layers in other external services for residents, such as home-delivered meals. BayPath's quality control practices include ensuring that the Coordinator monitors resident complaint logs, administers consumer satisfaction and care manager surveys, and reviews Elara employees' time sheets.

Funding for Marlborough and other supportive housing facilities in Massachusetts comes through the commonwealth's legislature. BayPath receives an annual lump sum to pay salaries of the Coordinator and Elara employees. The commonwealth's FY 2021 projected appropriation for senior supportive housing across the commonwealth is \$6.3 million. This translates to \$12,483 per site per month.



Private Shelter Model for Homeless Older Adults: Prince William Area Agency on Aging, Manassas, VA

The COVID-19 pandemic has spurred the [Prince William Area Agency on Aging](#)¹² to become involved in directly supporting the needs of homeless older adults in its area. Throughout its decades-long history, the Prince William AAA has served older adults, families and caregivers in the county, the City of Manassas and the City of Manassas Park through the development, funding and provision of aging services. The AAA is also part of the Virginia No Wrong Door system of one-stop shopping for accessing long-term care services.

The AAA had typically referred chronically homeless individuals to the Prince William County Department of Social Services' Homeless Services Division (DSS), which handles intake. At any given time, there are approximately 300 homeless people of all ages in the county according to DSS.¹³ However, the COVID pandemic changed the risk factors for homeless older adults who could not maintain safe social distancing in a traditional overnight shelter. To respond to this need, a Homeless Crisis Response Plan was established, which is managed by DSS with key support from the AAA. In March 2020, DSS moved the county's overnight shelter, which offered bunk beds in a congregate setting, into the gymnasium of a county office building, enabling clients to spread out six feet apart. But this shelter model was not suitable for the most vulnerable homeless older adults.

In April, DSS tapped its contractor, Streetlight Ministries, which ran the overnight shelter, to place older homeless individuals and those who were medically fragile in a hotel, where they could shelter privately. Some of the hotel's doors open directly to the outside, so they function like a motel. This configuration provides non-congregate housing. The building includes individual rooms for up to 60 people experiencing homelessness who are age 60 and older, have underlying health conditions that place them at a heightened risk of dying from COVID-19, have been exposed to the virus and are in need of quarantine, or who have tested positive for COVID-19 and are in need of isolation. Meals, laundry and other cleaning services are provided by the Prince William County Homeless Services Division. Medical assessments are provided by George Mason University.

The hotel shelter program is based on a similar model implemented in King County, WA, which has been endorsed by the federal Centers for Disease Control and Prevention. Other counties in Virginia are adopting similar approaches during the pandemic.

The AAA has contributed \$135,000 in Older Americans Act (OAA) funds to the housing effort. With COVID relief funding through the CARES Act of 2020, the agency stepped in specifically to deliver daily meals directly to the private rooms where at-risk homeless older adults are living. The AAA staff bring their expertise in creating a structured feeding environment by offering home-delivered meals. Over time, the goal is to secure lunch or dinner from a restaurant, hospital or other partner familiar with older adults' dietary needs.

On the administrative side, the Prince William AAA is collaborating on case management referrals with DSS Homeless Services and Adult Protective Services. The agency is also providing technical support to DSS to ensure that stringent commonwealth and local government purchasing requirements are followed and data collection needs are met.

In addition to the AAA's OAA dollars, \$198,000 in state funding to help localities serve the homeless during the pandemic has covered the cost of motel rooms, including cleaning and security, as well as offsetting the costs of the local nonprofit partners including Streetlight Ministries. An additional \$300,000 comes from a county affordable housing fund to which housing developers contribute.

Based on their experiences thus far with housing homeless older adults in a more private setting, the AAA and the DSS are exploring ways post-COVID to move beyond the traditional overnight bunk-bed shelter model. The AAA envisions an emphasis on providing chronically homeless older adults with a dedicated space, co-located with case managers, social workers, other providers and referral resources. The agency expects to engage in more cross-functional collaboration with DSS. In the future, the AAA anticipates redirecting some of its OAA dollars toward these new housing and service models for homeless older adults.





Developing an Affordable Assisted Living Community: The Senior Alliance, Wayne, MI

The Senior Alliance¹⁴ (TSA) is the Area Agency on Aging serving 34 communities in southern and western Wayne County, MI. In southeast Michigan, the number of households headed by older adults is expected to double between 2010 and 2040, to approximately 828,000, at which point more than two-thirds of the region's households will be headed by older adults.¹⁵ Much of the post-World War II housing stock in the region cannot easily be modified to meet the needs of the older adults who live in them. In addition, much of the aging rental property market is being converted to market-rate (mortgageable) housing, pricing older renters out of their longtime homes.

In 2015, TSA, foreseeing the county's need for more affordable senior housing, used \$900,000 of its cash reserves to purchase 33 acres of partially developed land from Wayne County. After extensive renovations, TSA moved its own office to the site. Nearly five acres of the property, being developed in stages, is the future home of Attwood Gardens—a planned 100-unit affordable assisted living community for adults aged 55 and older. The apartment building will consist of 85 two-bedroom apartments, 15 one-bedroom apartments, and 10 ADA-accessible apartments, all on three floors. To qualify for certain types of financing, 40 percent of the development's unit total must be available to households with incomes at or below 60 percent of the area's average median income (about \$44,000).

TSA's partner on the project has been Wallick Communities, an Ohio-based housing developer. TSA did not engage an architect or consulting engineer at the outset, but rather took on the work of site planning and due diligence directly. The agency reports a steep learning curve over the last five years, putting in thousands of hours learning the ins and outs of developing affordable housing from scratch.

Financing for the project is highly complex; TSA has relied on Wallick to secure funding and tax credits and develop a workable capital plan for the \$15 million project. Early on, Wallick obtained approval for the project from the Michigan State Housing Development Authority (MSHDA). Wallick also agreed to defer its customary developer fee (\$1.4 million this case), which TSA will turn back to the project in the form of a loan. This approach relieves up-front pressure on the project's overall financing. In addition, the City of Wayne granted Payment in Lieu of Taxes (PILOT)—an arrangement that compensates the local government over time for approving a non-taxable project. The city will earn eight percent of the property's income over the 30-year PILOT.

Other financing components for the \$15 million project include:

- Tax-exempt and taxable bond loans through MSHDA. This form of permanent debt is applicable to the preservation of federally assisted rental housing that meets the income thresholds cited above. MSHDA also provides gap financing and equity bridge loans. The MSHDA financing is possible because TSA is a majority owner with a 51 percent ownership stake in the project, compared to Wallick's 49 percent.
- A share of Wayne County's annual allocation from HUD under the HOME Investment Partnerships Program, which supports the development of for-sale and rental housing available to low-income households.

Wallick expects to close on all the financing by mid-2021 and construction is expected to begin 60 to 90 days later. Prospective tenants will be able to apply for units nine months into construction. TSA notes that demand is high, and they have already received inquiries seeking information on when the units will become available. The goal is for the housing project to be fully leased by end of 2022.

Conclusion

The availability of safe and accessible housing is a critical and growing need for older adults. Without adequate housing, older adults are not able to successfully age in place or in their communities. An alarmingly high number of older adults have no place to call home at all, joining the expanding ranks of the homeless. As needs related to housing and homelessness among older Americans grow, AAAs are increasingly recognizing and taking steps to help older adults address their housing issues in unique and creative ways, whether through establishing new partnerships with housing authorities, public housing managers or housing developers; providing services and supports in housing developments; offering home modifications and repairs; or by owning and/or operating housing for older adults. AAAs' efforts to expand and support housing options for older adults are likely to grow in number and impact in the coming decades.

Endnotes

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