AGE-FRIENDLY HOUSING PLAN Stakeholder Involvement Summary

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Age-Friendly Housing Stakeholder Summary

As a part of the Age-Friendly Housing countywide planning initiative, ten stakeholder interviews and two senior focus groups provided input on the housing needs of older adults and suggested approaches to address these needs. In addition, the Advisory Council for Aging and Disability Services held a housing forum at the Issaquah Senior Center for residents in eastern King County. The stakeholders came from all areas of King County and included: low-income older adults, senior advisory group members, housing sponsors, service providers, and representatives of immigrants, refugees and communities of color. Two elected officials participated: Kenmore Mayor David Baker and State Representative Nicole Macri. (See Attachment A for full list of stakeholders.)

The respondents expressed widespread agreement that there is no magic bullet to discover. The solutions to creating age-friendly housing will arrive through the implementation of an entire range of potential strategies. Here is a summary of the comments received, organized by the general themes of Affordability, Accessibility and Stability.

Affordability

Cost concerns: Rents are skyrocketing all over the county, and especially in Seattle. Older adults on fixed incomes are forced out with increases, or live in fear of the next rent raise. Neither Supplemental Security Income nor Social Security alone is sufficient to meet current rents. Of great concern is the economic displacement of low-income elders and their families from their familiar neighborhoods.

Senior homeowners with fixed incomes and dwindling savings are hard pressed to keep up repairs and pay the rising property taxes on their longtime family homes. Mobile home owners also face rising lease costs as well as upkeep on their dwellings. In some cases, mobile home parks have fallen into disrepair.

The Boomers didn't plan for this economic challenge and are facing underfunded retirements. Looking ahead, adults age 55-62 may need more support as their needs (and incomes) change in the next 5-10 years.

Availability: Housing production has fallen behind the level of need. There is not enough housing of all types for older adults. Senior housing is needed, and we need multigenerational housing as well.

Rental barriers: Housing vouchers, Section 8, have become harder to use in the urban areas, as they do not cover the increased rent costs required by the landlords. The same is true for the veterans housing voucher programs. As local small landlords give way to corporate interests, the barriers have increased for tenants who may have little credit or employment histories.

Impact on special populations: Communities of color are especially impacted by this economic explosion, with individuals and families in search of affordable housing moving to neighborhoods in Seattle and King County that are further from job centers.

Older adults who are new to this country face significant social isolation, especially if they don't live with or near family members. In some refugee and immigrant populations, the adult children are trying to figure out where they can afford to live even if the parents have subsidized housing. In general, the Asian/Pacific Islander communities do not use shelters but will double up in housing units. Recently

arrived refugee multigenerational families (Burmese, for example) will double up in small housing units waiting for housing.

Separating older adults into large senior housing buildings may conflict with cultural values that support older adults living in the context of their families and in multigenerational communities. Minus family support, elders become isolated and lose key assistance to help them navigate independent living.

Marginalized populations, including immigrants, formerly homeless or those dealing with mental illness who have no credit history or work experience have great difficulty finding a landlord who will rent to them, even with a Section 8 voucher.

LGBTQ seniors experience the emotional toll of isolation, of feeling disposable. They wonder who can be trusted to understand and meet their housing needs. It is hard to afford housing amidst rising rents, and some facilities do not provide an LGBTQ friendly environment.

Many veterans have had to move to Renton and Tacoma to find landlords who will take their housing vouchers. Veterans who may have lived independently for years may now need services as they age but have difficulty finding out about the veterans programs for which they may be eligible.

Focus group voices:

- I have \$1,000 per month income and my rent is \$840 a month. My noon meal at the senior center is sometimes my only meal for the day.
- I am fixed income, but I own my own home and could sell it. But when I look around at the other housing options, most of them look worse than what I have now. Thankfully, I have used some public programs for house repair and utility discounts to help me, as all my savings has been spent for the healthcare of my late wife who had a long illness.
- I was homeless for six months until I received my Section 8 voucher.
- I could not live in my unit without my Section 8 voucher. So important. My income is \$963 a month from Social Security and my rent would be \$903 if I didn't have Section 8.

Recommendations

Expand all types of housing

- Build and retain more affordable, subsidized housing for low income populations, including seniors.
- Encourage the development of affordable housing priced for retirees on fixed low-moderate incomes.
- Create incentives around the county for developers to add affordable units at 30% of median, which will last 50 years.
- Promote broader use of Accessory Dwelling Units. Make it easier to add a backyard cottages through use of standardized designs and reduced (or no) utility hook-up charges.
- Consider role of tiny homes on small lots, perhaps along the edges of protected areas.
- Include 3-4 bedroom housing units in subsidized housing for multigenerational families. Living together provides the best of culturally appropriate care as relatives age, especially for immigrant and refugee communities.
- Seek new partners to sponsor age-friendly housing such as senior centers, cultural organizations and LGBTQ organizations.

- Advocate for expansion of the Section 8 program, which provides much needed housing stability but has a lengthy waitlist.
- Connect non-profit developers with local elected officials to maximize transit-oriented development and other unique opportunities.

Expand use of proven programs

- Strengthen effectiveness of permanent supported housing through use of on-site health navigators (such as nurses, community health workers).
- Increase outreach and awareness of current programs that help with housing costs: property tax deferral, utility discounts, housing repair, rent supports and rental assistance programs.
- Place a focus for staff at senior centers and community centers to learn more about VA programs to connect veterans to services, such as home modifications.

Offer choice

- Place a priority on offering seniors a choice of living near family or intermixed in the community.
- When building new affordable housing, consider setting aside a certain number of units for senior residents so elders have the choice of cross-generational living.

Build on new opportunities and models

- Each jurisdiction should prioritize Transit Oriented Development for affordable housing, serving older adults as well as the working population.
- Promote expansion of the Eastside ARCH model to other municipalities, where housing resources are pooled together and housing is built where needed.

Assist with change

- Create incentives or support for older adults who need to downsize or relocate but have difficulty taking on this difficult task. Provide a loan? Someone to assist with relocation?
- Review existing mobile home parks and explore long term options for the low-income residents.

Accessibility

Concerns: There is a lack of accessible housing for older adults with different types of disabilities. For example, HUD housing level "A" meets all requirements of the Americans with Disabilities Act (ADA). HUD housing level "B" in theory has the infrastructure in place so it could be retrofitted to meet certain accessibility standards. Developers are much more willing to do "B" than "A", and even with a "B" building, developers do not want to renovate.

Neighborhoods without sidewalks or safe separation from bicyclists reduce the ability of older residents to get out and walk safely to take care of shopping, medical care, socialization and other requirements of independent living.

There is an urgent need to promote Universal Design for all newly-built housing, removing barriers right from the start. Policymakers should create incentives for the building industry to make this significant change.

Focus group voices:

- I have trouble walking, and there are high curbs that make it difficult to get to my unit.
- The outside lighting of my building is too low a level for me to arrive or leave the building safely at night.

Recommendations

Promote universal design (UD) principles

- Work with policymakers to advance UD requirements for the building industry.
- Help the general public and housing developers understand that it is in their best interest to build accessible housing.
- Require units to have better wiring access for many of the newer monitoring and assistive devices.
- Advocate for more solid construction to carry greater weight-bearing patients and their wheelchairs.
- Look downstream at the number of individuals joining the "senior" ranks and make sure our affordable housing is built with the intent that most residents can reasonably age in place through most if not all of their life span.
- Lighting and safety are important issues for landlords to address.
- Consider using property tax exemptions or reductions as an incentive for low-income units built with UD; this approach could also be used as an incentive to create new accessible ADU's.

Create housing in age-friendly settings

- Locate housing close to transportation systems. Ultimately we need to expand Medicaid benefits to cover more than just medical transportation (such as for groceries, food bank, social connections, etc.)
- Keep the low-cost Metro bus passes for seniors. This is an essential and affordable program that works for all.
- Prioritize the first floor commercial space in multi-unit buildings for essential services that would be used by residents.
- Prioritize sidewalks, which are essential for safe pedestrian mobility.
- Sequester bike lanes away from pedestrian walking areas.

Stability

Basic Needs: Housing is an important factor in the social determinants of health, and should include access to food and transportation to medical care and other needed services. With redevelopment, the basic necessities such as affordable food and household goods have become less locally available to some older adults in their own neighborhoods. For example, local mom and pop general stores have given way to boutique retail as the commercial rents have risen.

Transportation: Without access to affordable and accessible transportation options elders become isolated and are less able to receive the goods and healthcare services that are essential to their living independently.

Healthcare: Extremely low-income, formerly homeless adults lack connections to health care. They find it difficult to access and retain Medicaid-funded services that help them live independently.

Family caregivers: Family caregivers for aging parents need extra support to continue their role in helping frail elders live independently. Without this informal family support, many older adults would need to be placed in a higher level of care such as public or private pay group homes or assisted living, which is not only more expensive but likely not located close to the elder's family or community.

Respect: Landlords and other senior housing staff may not create a welcoming and safe environment for residents who are formerly homeless, individuals of color or those who identify as LGBTQ.

Social isolation: Without connection to social and cultural supports, elders experience social isolation which can significantly impact physical and mental health decline. For Immigrants and refugees who may lack trust in government programs, it is critical for trusted organizations to provide cultural supports. For example, new arrivals like the Somali, Iraqi and Afghani groups do not have the same capacity as the more established immigrant groups to develop special programs and community centers.

A balancing act: How do we work with seniors to promote most effective age-friendly approach to meet their needs? Do we bring services to each home? Do we encourage seniors to group together in a place with services and connected to transportation? How can we serve the most people in the best way?

Focus Group voices:

- It is hard to think about moving from my mobile home, I've been there many years. The rent will increase to \$840 a month in January. I will have to move and I don't know what I'll do.
- I worry about my personal security in my building. There is drug use and resident conflicts make me afraid for my safety.
- It is important to be able to get out of the building, to go to the senior center and other places for exercise, food and socialization.
- I would like age-friendly housing to involve the residents in decision-making, provide quality staffing where promised, and support us with up-to-date program information so that we can make informed choices.
- We need an improved way to learn about all the services available. People tend to just hear about them through word of mouth. We need better communication.

Recommendations

Expand service and engagement models that support age-friendly housing

- As elders of color move to outskirt of Seattle and into King County, work to bring familiar services and models to them, such as senior center-like programs to engage residents and address social isolation.
- Senior housing design should include places for people to gather. It should be sited with access to nearby social/health services.
- Home care is a part of the age-friendly solution for frail older adults: pay attention to the potential pipeline of workers for home/assisted living settings, as the pool is shrinking.

- Expand community gardens which bring nature to our concrete world, and offer help with food security and linkage to cultural traditions.
- Bring behavioral health, primary and in-home care to individuals in their homes, especially for those with mobility or access issues.
- Encourage the investment of health resources to create permanent supported housing which serves older adults at a fraction of institutional costs. Find new ways to assist residents who find it difficult to access and retain Medicaid-funded services that help them live independently.
- Create partnerships between housing providers and nonprofit organizations that know their community. These partnerships could then assist residents with health education, exercise, getting groceries, and general activities.

Provide support for families who provide care

- Adult day services offer relief to family caregivers and provide a safe and welcoming place for adults who might otherwise be isolated during the day.
- Consider support for day activities for immigrant seniors who are home alone while their adult children work (Chinese elders on the Eastside, for example.),
- Caregiving issues are so much more easily addressed by proximity of family.

Make housing work for each unique group.

- The establishment of ethnic community centers is vital for older adults to keep and share values, culture and language across generations. These centers are welcoming place for co-located services adjacent to housing and incorporating community gardens.
- Evictions can be prevented if a cultural broker is used to facilitate communication between the parties.
- Involve LGBTQ seniors and organizations in planning for affordable housing.

Focus on communication

- This area has many resources, but people don't know about them. More effective marketing is needed to regularly educate and remind the senior community about what is available to them.
- Every senior center should maintain an updated binder of local housing resources for seniors.
- Veterans need to know that if they qualify from their military service, they need to register for veterans services. There are two separate processes: financial and medical. Many individuals have not used the VA during adulthood, but may need some of these services as they age or become unemployed.
- Advocacy is needed to promote training for landlords and senior housing staff in how to work respectfully and effectively with special populations, including those with mental health conditions.

New Approaches

Public/Private partnerships. Consider partnering with the Building Industry Association of Washington (BIAW). This industry group provides a wide variety of education for their members, including offering a Certified Aging-in-Place Specialist (CAPS) certificate to members who can then use this training to advise designers, builders and customers to promote age-friendly housing choices.

"Village" model. The "village" models offer a way for individual older adults who own single family homes to connect with others for referral to housing repair, caregiving and general community support.

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Age-friendly planning could consider promoting simple "toolkits" to senior/neighborhood groups to start small "village" models that are staffed primarily by volunteers.

Technology tools. The next generation of seniors will be more tech savvy. There is a need to support innovative approaches and teach older adults how to use tech tools such as ordering groceries, or filling prescriptions on line and having them delivered. Use of on-line ride services may also work well for some seniors. Home surveillance systems may allow an adult child to check in on activity of parent through sensors.

Newer housing models. These models include multigenerational housing or co-housing for seniors or mixed age individuals and families. Another model is one where the parents may want to sell the family home to their child and then rent it back, or stay in a mother-in-law unit. Looking ahead, younger seniors (Boomers) may value collective living and reducing the carbon footprint more than their parents. Some kind of affinity-based shared housing may work for this group.

Looking Ahead

What does age-friendly housing look like over the next 5-10 years? Respondents offered their hopes for a desired future.

- All new senior housing will prioritize the human connection. Each building will have a gathering space. This age-friendly housing promotes communication, social connections and supportive relationships.
- The community will have a greater awareness of aging-in-place as a cross-generational concept that is of importance to the business and service sectors.
- Communities will identify and demand better information that will help residents and the
 public/private sectors plan and build age-friendly housing. We don't need more 10 bedroom
 mansions.
- Develop and promote an "age-friendly score" like the "walkability score" that helps signal areas that are great places to "grow up and grow old".
- An age-friendly community will have a variety of housing choices for elders: accessible and affordable units with the option of living in multi-generational neighborhoods.