Challenges, Innovations, and Opportunity in Rural Senior Housing
OVERVIEW

- About CCRH
- Rural Housing
- Key Challenges with Rural Senior Housing
- Innovative Solutions
- Opportunities for Advocacy & Policy Change
- Additional Resources
Formed in 1976, CCRH is the oldest statewide association of affordable housing developers and advocates in the nation. Its mission is to improve the living conditions of rural and low-income Californians through the production and preservation of decent and affordable housing and creation of sustainable rural communities. CCRH’s members are nonprofit housing developers, state and local government officials, lenders, housing advocates, and social service providers.
Advocacy & Research on Age-Friendly Banking

What Can We Do To Help?
Adopting Age-Friendly Banking to Improve Financial Well-Being for Older Adults

By Maya Abood, California Coalition for Rural Housing
with Robert Zdenek and Karen Kali,
National Community Reinvestment Coalition
Age Friendly Banking and Fraud Prevention
National Neighbors Silver Program

- Place- Based Information & Delivery
- Engaging under-resourced rural and suburban communities
- 100% Low-Income Senior Audience
- Strong Partnerships with Financial Institutions
Our Challenge

“Almost one in five older California adults live in a rural area.”
Rural?

- California Programs Use More Than 14 Different Definitions of Rural
- Non-Metropolitan Counties
- Communities with population under 40 – 50K
- Rural Central Coast, Far North and Sierras, Agricultural Communities, Desert Communities
- “Rural in Nature”
- San Joaquin Valley, Inland Empire, Redding
Challenges: Aging in Community in Rural California

• According to AARP and other sources, 90% of older adults want to age in place, and then age in community

• Just under 80% of older adults at 65 are homeowners

• According to Joint Center for Housing Studies, only 1% of homes have universal design features as of 2011

• Isolation, barriers to access, fewer resources

• Difficult to connect health and social services with housing due to distances and less services due to smaller populations
Challenges: Rural Housing

- Yes, there is a housing crisis in rural California
- Homelessness
- Impacts of Tourism
- Incredible need for agricultural worker housing
- Substandard and aging housing
- Shortage of units and underdevelopment
- Fewer local resources

- Political Will
- Resources and Capacity
- Density
- Infrastructure
- Planning and the Learning Curve
Challenges: Rural Senior Housing

- Funding
- Shifting Focus
- Aging Housing Stock - Rental & Owner-Occupied Homes
- Lack of Housing Options & Opportunities
Affordable Housing

- In this context, Affordable Housing means *Subsidized* Housing
- Market Rate = build housing, then fund construction and operations by charging rent or selling the home
- Affordable Housing can cost more to build due to regulations, but will never sell or rent for the full value – therefore this lost funding must be subsidized
- Market Rate housing will *never* meet all of the housing needs: Examples: Housing in Malibu will always be expensive, people with fixed incomes (seniors, people with disabilities, transition aged foster youth, etc.) will always need subsidized housing
- Affordability is an issue everywhere – no longer just certain *neighborhoods* that are expensive, but the entire *state*
Challenges: Funding

We estimate that California has a shortfall of approximately 200,000 affordable senior housing units to accommodate the aging population. California’s private housing market is not providing an adequate number of units, due largely to the fact that three of California’s primary affordable housing development funding sources have disappeared:

Overall, the state and federal governments have reduced investments in affordable housing in California by a combined total of over $1.5 billion annually.
Challenges: Funding

- USDA Section 504 Grant & Loan Program
Challenges: Funding

Low Income Housing Tax Credit (LIHTC) production in California declined 45% in anticipation of federal tax reform.
Constantly Shifting Focus

• Developers must follow the money

• Funding programs follows trends

• Family Housing, Veterans Housing, Homelessness, GHG Reduction, etc…
Challenges: Aging Housing Stock both in Rental & Owner-Occupied Homes

- Overlap of other mentioned challenges
- Owner-Occupied: difficulties accessing financing to rehab aging homes
- Rental: homes built in 60s and 70s in desperate need of rehabilitation and retrofits
Challenges: Lack of Housing Options & Opportunities

Fewer housing options exist for rural seniors.
Seniors who can no longer manage to remain in their homes in rural America have less housing options than seniors nationally. Home retrofits are often necessary for seniors but can be cost-prohibitive, requiring seniors to move into smaller, more manageable units. Unfortunately, there is a dearth of rental housing in rural America, making this task more challenging. Although reverse mortgages, resident-owned manufactured housing communities, and assisted living facilities all provide seniors increased housing options beyond renting, these can also be cost-prohibitive and are better options for some seniors more than others.
Challenges: Lack of Housing Options & Opportunities

These challenges point to an underlying gap in housing options and availabilities. In far too many rural communities, the only housing options for seniors are their own homes or nursing homes. With the scope and magnitude of the looming demographic shift of seniors, rural communities will need to develop a range of housing options such as rental housing, rehabilitation and repair programs, housing with services, and assisted living. These options not only enhance the lives of seniors but are fiscally prudent measures that are generally more cost effective than long-term care options. Federal resources exist that provide assistance for rural seniors to access a greater cross-section of housing options. However, a constrained budgetary environment has limited these programs’ effectiveness.
Innovation: People’s Self-Help Housing

- Increasing need of more affordable housing for older adults
- PSHH waiting lists contain over 6,000 individuals – at some senior sites 5+ years
- Subsidized units are most needed. Most seniors live on fixed/limited incomes. Many receive SSI of only $889.40/month and cannot afford housing without a subsidy. One of our affordable senior properties in Morro Bay has a 1 year wait list, while our subsidized property next door has a 4-6 year wait list
- Seniors need more vouchers

HOW PSHH ADDRESSES THIS CHALLENGE:
**Provide affordable housing and Supportive Housing Services**
- Build a new senior property every three years, per our strategic plan
- Social workers assist to apply for Housing Choice Vouchers from the Housing Authority - when available
- Once placed in housing, our Supportive Housing Program makes every effort to keep residents housed as challenges arise
- Social workers help applicants to get on waiting lists
- Our Resident Assistance Fund provides emergency rental assistance during a crisis (PSHH employees contribute to this fund)
Innovation: Senior Friendly Design

Site Designs
• Automatic doors in the community center
• Laundry units at mid-level to allow for easy placement/removal of clothing
• Outdoor walking space
• Parking as close to units as possible
• Include a community garden (with ADA accessible planting beds)
• Community Building Computers
• Outdoor community space with furniture

Unit Designs
• Medication Storage
• Bath/shower accessibility (roll in)
• ADA toilet height
• Large bathrooms
• No exposed space above kitchen cabinets that are difficult to reach
• Non-slip surface at doorway entry
• Rounded corners on cabinets and countertops
• Excellent bathroom lighting
• Dining room table space
• Ample kitchen counter space
Older adults often have difficulty navigating the health care system and accessing affordable care

HOW PSSH ADDRESSES THIS CHALLENGE:

- Social workers help residents find doctors, apply for health insurance, and understand coverage
- Social workers communicate with doctors, pharmacies, and insurance to follow up on needs
- Attend medical appointments as needed to take notes or report concerns (especially helpful for residents with dementia)
- Locate financial assistance for treatment (e.g. dental grants)
- Partner with HICAP for annual Medicare prescription drug plan enrollment
Innovation: Addressing Financial Challenges

Seniors on a tight fixed income can have difficulty meeting basic needs. Older adults are especially vulnerable to financial abuse.

HOW PSHH ADDRESSES THIS CHALLENGE:

• Social workers help residents budget and apply for benefits programs to save money, as well as emergency financial assistance when a crisis arises.
• Our Community Builder brings cost savings programs on-site to help with basic needs such as food distribution programs with Salvation Army and the Food Bank.
• Social workers provide education on scams and report financial abuse.
Innovation: Addressing Transportation Challenges

Losing the ability to drive can be a major challenge for an older adult. It is difficult to access fixed route systems and arrange door-to-door transportation.

HOW PSHH ADDRESSES THIS CHALLENGE:
- Services are provided in the homes of residents or on-site
- Social workers inform residents of local transportation services
- Provide assistance in mapping out their trip
- Assist with scheduling door-to-door rides
- Help with applications for ADA Paratransit programs

Last year, seniors took a trip, training with our social worker, to learn a fixed route in Paso Robles.
Innovation: Magnolia Crossing

- In Fresno County an estimated 10% or 94,400 residents are 65 +
- 11.4% of seniors live in poverty
- 20.7% are veterans
- 41.8% have a disability
- 50.3% are ethnic minorities
- Overall, an estimated one-half (47,200) of seniors are income-eligible for Affordable Assisted Living ...
Innovation: Magnolia Crossing

First project of its kind nationwide to be financed in part by a New Market Tax Credits!

- Former City RDA site dedicated for affordable housing
- 3 16-unit homes
- 14 units dedicated to seniors on MediCal
- 10 units reserved for moderate income (not on MediCal but don’t have enough to afford housing at traditional for-profit senior communities)
"All the rooms are connected to the great room, so mom can come out at anytime and be greeted and get what she needs. When she sits down to eat, she will sit at a table just like she would at home, and if mom wants to go in the kitchen and help bake brownies, she can. She doesn’t just get a tray when she wants to eat. This is a home environment. The No. 1 issue affecting seniors today is loneliness and depression, and this design addresses that issue."
- Michael Sigala, President IDLS
Innovation: Old Town Clovis Cottages

- Encourage infill residential development
- "Cottage Home" plans < 450 square feet
- Intended to face onto alleys and provide for a unique pedestrian street environment

City Provides:
- Basic floor plans
- Not-for-construction plans to get contractor bids
- Building permit submittal package
- Fee-waived checked plans
Innovation: Smart Growth and Healthy Housing
Mapping Smart Growth and Healthy Housing
Mapping Smart Growth and Healthy Housing
Policy and Advocacy Opportunities

- 2017 Housing Package Implementation
- November 2018 Election - Veterans and Affordable Housing Act
- Encourage and support state and federal legislation to fund affordable housing
- Explore innovative financing strategies to capture health care savings
- Encourage stakeholders to engage in their local housing planning processes
- Change the Narrative – Planning for the *whole* Family and *all* Community Members
- Smart Growth – A Community that supports seniors supports *everyone*
Resources

Rural Housing and Services

- Housing an Aging Rural America
- California Statewide Housing Need Report
- The Rural Data Portal
- Rural Health Access

Aging in Place

- Staying at Home: The Role of Financial Services in Promoting Aging in Community
- Planning for California’s Growing Senior Population
- National Neighbors Silver
Case Studies

- People’s Self Help Housing
- Magnolia Crossing
- Innovative Development and Living Solutions of California
- Old Town Clovis Cottage Home Program
- Mapping Smart Growth and Healthy Communities

Advocacy

- Veterans and Affordable Housing Act
- 2017 Housing Package
Alicia Sebastian
Director of Housing and Community Development Programs

alicia@calruralhousing.org
www.calruralhousing.org