



Aging in Place: Best Practices of California Affordable Housing Developers

Tauranga, New Zealand
May 30, 2017

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Presentation for Today

1. Who is California Coalition for Rural Housing?
2. Case studies of 4 Senior Housing Best Practices
 - ❑ Universal Design and Adaptability
 - ❑ Services- and Amenities-Enriched Housing
 - ❑ Intergenerational Housing
 - ❑ Housing for Special-Needs Seniors
3. Focus on People's Self-Help Housing
4. Americans with Disabilities Act
5. National Neighbors Silver
6. Conclusions: Best Practice Lessons from California Senior Housing Providers

California Coalition for Rural Housing



Mission: Strengthen capacity of nonprofit and public sectors to improve quality of life of rural and low-income Californians via production and preservation of decent and affordable homes.

- ❑ *Formed in 1976*
- ❑ *Oldest statewide affordable housing advocacy coalition in U.S.*
- ❑ *300+ Members*
- ❑ *Nonprofit developers, legal advocates, local government officials, funders*
- ❑ *More than 64 senior projects, 3,400 units*



California Coalition for Rural Housing



Building the Rural Housing Sector, Improving Lives

- ✓ *Public Policy Advocacy*
- ✓ *Leadership Development*
- ✓ *Asset-Building*
- ✓ *Technical Assistance*
- ✓ *Community and Tenant Organizing*
- ✓ *Research and Public Education*



Maple Park II – Universal Design and Adaptability

Community Housing Improvement Program



- Original Maple Park 30 units of substandard public housing built during WW II
- Demolished and replaced in two phases:
 - ✓ Maple Park I – 56 units of family housing, 2013
 - ✓ Maple Park II – 35 units of senior housing, 2015
- Built on vacant, adjacent infill site owned by Regional Housing Authority of Sutter and Nevada Counties
- Partnered with CHIP to develop and manage site
- 3-story apartment style, 32 1-bd and 3 2-bd units
- All units designed to accommodate seniors, universal design

Aerial View Showing Handicapped Accessibility



Wide paths and curb cuts for wheelchair accessibility

Exterior Spaces with Easy Accessibility



Southwest Orientation, Main Office



Northwest orientation



Driveway into interior courtyard



Interior courtyard

Safe Bathrooms



Walk-in shower
Low-step tub
Low-hung counter and cabinets
Grab bars in shower/tub and behind toilet
Wheelchair accessibility and mobility

Convenient Kitchens

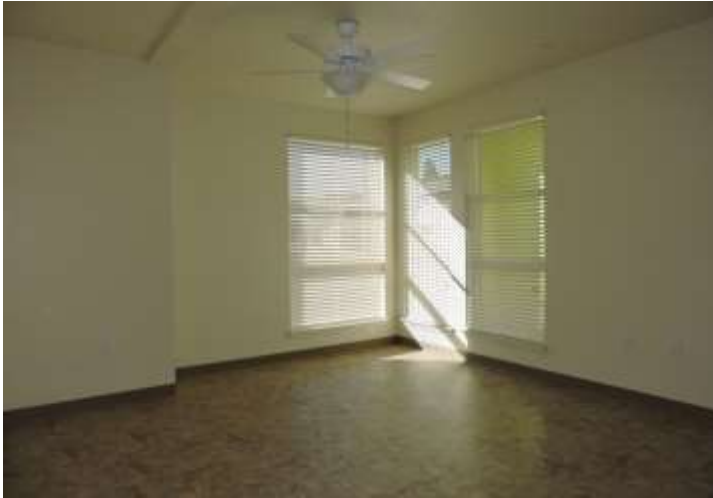


Kitchen with skirt covers over open cabinet spaces for wheelchair accessibility

Low-hung counters and cabinets
Wheelchair turnability



Appropriate Living Room and Bedrooms



Living room with low-hung window for easy adjustment and ample lighting



Easy access to exterior balcony and cross breeze



Bedrooms and living room with wide doorways and floor areas, no carpets for easier wheelchair access, turning radius, and maneuverability

Welcoming Interior Community Spaces



Community lounge



Game room



Reading room

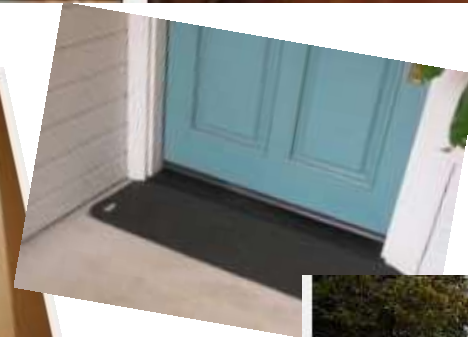
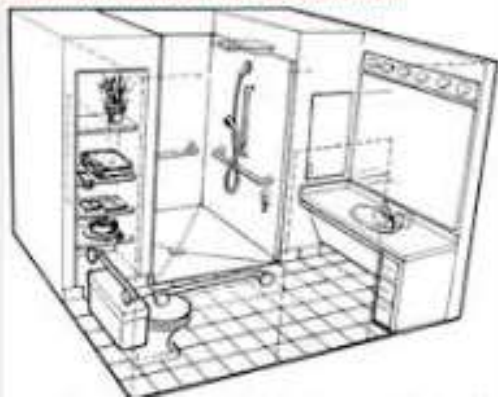


Handicapped-accessible laundry, front-load washers/dryers

The Benefits of Universal Design

Universal Design improves emergency preparedness, minimizes need for modifications, facilitates aging in place

Common features in a UD bathroom



Half Moon Village/Coastside Senior Housing – Services- and Amenities-Enriched Housing

MidPen Housing, Mercy Housing California



- Visionary plan by stakeholder group of public/private partners to create multipurpose campus on 4 hectares
- Original Half Moon Village 60 public housing units built in 1964
- Demolished and replaced in 2 phases:
 - ✓ Phase 1 – 60 Units for existing residents built on contiguous vacant land owned by Housing Authority, 2013
 - ✓ Phase 2 – Another 100 units built on original site, 2014
- 160 1-2 bd units, continuum of care (62 and older)
- Services-enriched, Adult Day Health Center and Senior Center
- 10 units set aside for extremely low-income, frail elderly

More than Bricks and Mortar

▪ Services:

- ✓ On-site services by third-party vendors
- ✓ Van connections to off-site services
- ✓ Health and Wellness Programming
- ✓ Educational workshops
- ✓ Group exercise classes
- ✓ Health fairs/health screens
- ✓ “Brown Bag” food assistance programs

▪ Amenities:

- ✓ On-site Adult Day Health Center and Senior Center
- ✓ Resident lounge with computers
- ✓ Outdoor patios with seating and BBQs
- ✓ Group exercise room
- ✓ Outdoor pavilion
- ✓ Community gardens
- ✓ Bocce ball court

• Social Programming:

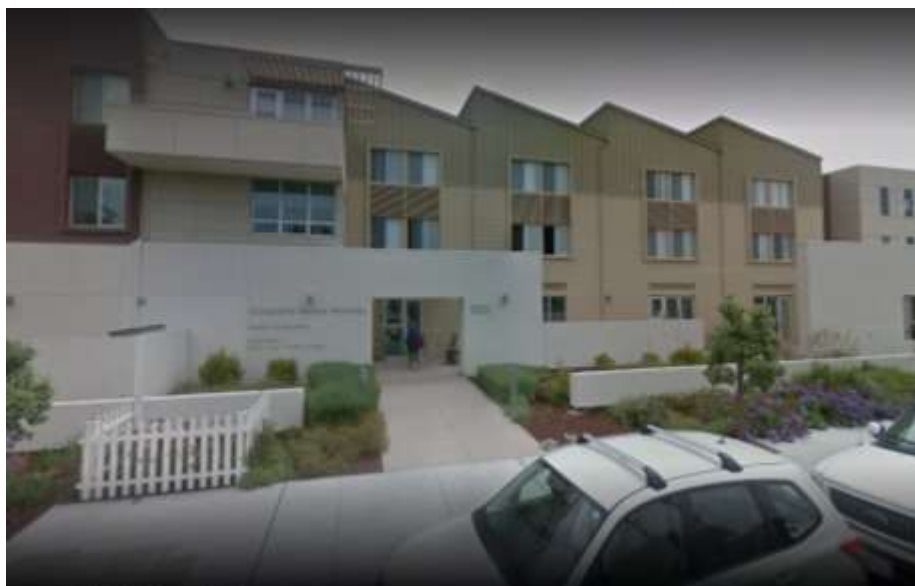
- ✓ Field trips
- ✓ Holiday celebrations

▪ Location advantages:

- ✓ Just steps from downtown
- ✓ Public park
- ✓ Public library
- ✓ Supermarket
- ✓ Pharmacy
- ✓ Easy access to transit serving city/region



Coastside Senior Housing, including Coastside Adult Day Health Center and Senior Center



Alzheimer's Program

Pet Therapy

Stimulating Group Activities

Door-to-Door, Wheelchair Accessible Transportation

Nursing and Personal Care

Physical Therapy

Occupational Therapy

Speech Therapy

Nutrition Education/Counseling

Clinical Social Work Services

Special Events

Caregiver Support Group

A Bundle of Services and Amenities



Community Gardens



Sculptures Enhance Senior Housing



Support Groups



Modern, Age-Appropriate Units

A Bundle of Services and Amenities



Memory Care



Community Celebrations



Health monitoring



Movie Night

A Bundle of Services and Amenities



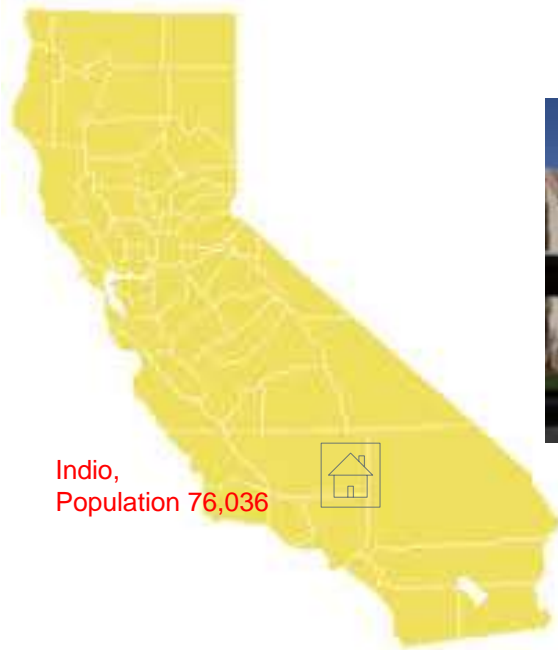
Exercise Classes



Senior Living Fair

Desert Gardens I – Intergenerational Housing for the Working Poor

Coachella Valley Housing Coalition



Indio,
Population 76,036



- Occupationally-restricted to farmworkers
- 52 family units and 36 retired farmworker units
- 12 efficiency units, 24 1-bd, 20 2-bd, 24 3-bd, 8 4-bd
- Intergenerational activities, shared spaces

Intergenerational Mix Benefits All

Enjoying quality time and mentoring kids



Celebrating holidays; gifts for kids and food for seniors



Teaching kids how to garden

Residents have opportunity to grow own fruits, vegetables, trees, and flowers

Efficient Use of Common Space

While the children are away, the adults will play



Brunch-time poetry reading by senior poets

Adults use community room during day, children use for after-school programs



Adult time in common area while kids in school



Field Trips for Young and Old



Seniors at new museum in LA



Youth at tennis camp

Lavender Courtyard – Housing for Seniors with Special Needs

Mutual Housing California

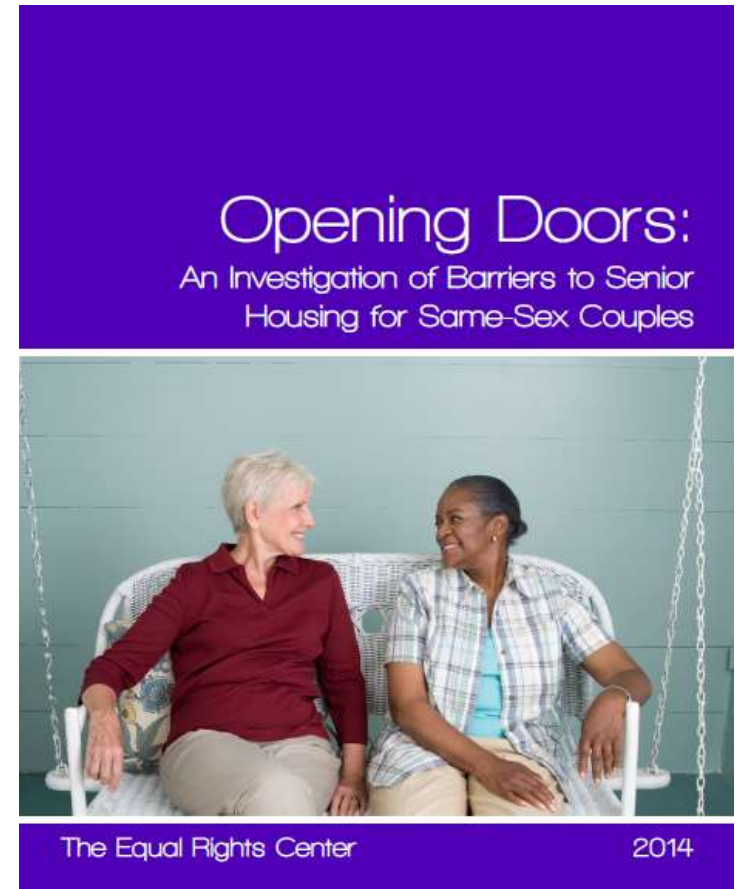
- 53 units proposed for LGBT seniors 62+ years of age
- First such project in U.S.
- Infill project in downtown site



Discrimination and Isolation

- Discrimination in health and social services delivery and housing
- Victimized by staff and residents of senior facilities
- Same-sex couples not allowed to live together
- Afraid to reveal sexual identity to service providers and health professionals
- Compelled to move back into closet
- Isolation/stigmatization = mental & physical health issues

National Center on Elder Abuse, 2013



Overcoming NIMBYs



Sacramento LGBT-friendly Senior Housing Plans Progress

By 2020, there will be an estimated three million gay seniors nationwide, and many LGBT seniors, including many in Sacramento and the Central Valley, have run into discrimination in retirement communities, assisted living and convalescent homes.



Architectural rendering of the Lavender Courtyard by Mutual Housing project. - Mogavera Architects

IDEAL

MARCH 10, 2016 8:33 PM

Sacramento council OKs funding for LGBT-friendly senior housing



LGBT-friendly Senior Housing One Step Closer in Midtown

A sea of lavender hearts filled City Council chambers as supporters of Mutual Housing California urged councilmembers to fund LGBT-friendly, senior housing at the corner of 16th and F Street.



Focus on People's Self-Help Housing



PSHH ON THE MAP

- Founded in 1974
- 3 coastal counties
- Service area pop. 293,000
- 48 rental properties with 1,800 units
- 8 senior properties with 240 units
- 680 older adults
- Nearly 100 previously homeless receiving supportive services
- New project in development 2017

HOME MODIFICATIONS IN EXISTING UNITS

- Older adults need safe homes to age in place
- Mobility and health issues pose challenges to safe navigation
- HOW PSHH ADDRESSES THIS CHALLENGE:
 - ✓ Reasonable accommodations to meet needs of existing residents
 - ✓ Installation of grab bars, ramps, modifying tubs to walk-in showers, etc.

Example: A disabled senior with neurofibromatosis affecting her spine made it difficult to bend to get things out of her refrigerator that had a freezer on top and fridge on the bottom. PSHH replaced her refrigerator with a fridge on top and freezer on the bottom.



SENIOR-FRIENDLY DESIGNS IN NEW HOUSING

Site Designs

- Automatic doors in community center
- Front-load, mid-level laundry units for easy placement and removal
- Wheelchair-friendly outdoor walking space
- Parking close to units when possible
- Community gardens

Unit Designs

- Medication storage area
- Bath/shower accessibility
- Large bathrooms
- Reachable cabinets
- Lower toilet height
- Non-slip surface doorways
- Round corners on cabinets and countertops
- Excellent bathroom lighting

SENIOR ADVOCACY

- PSHH strongly believes in empowering older adults
- Social worker and Community Builder help organize seniors to attend City Council meetings to advocate for traffic safety in their neighborhood
- Success at Los Robles Terrace where seniors won bench at their bus stop!



PSHH social workers advocate in California's State Capitol for Alzheimer's and dementia care and other services for the elderly residents



AFFORDABLE HOUSING CHALLENGES

- PSHH senior sites can have wait list of over 5 years.
- Most seniors live on fixed, limited incomes and cannot afford housing without subsidy.
- **HOW PSHH ADDRESSES CHALLENGE:**
 - ✓ Increase supply – Strategic Plan to build new senior project every 3 years
 - ✓ Social workers help seniors get on waiting lists for lowest-rent units
 - ✓ Social workers assist residents with applying for rent subsidies
 - ✓ Supportive Housing Program makes effort to keep elderly housed during financial crises
 - ✓ PSHH Resident Assistance Fund provides emergency rental assistance; employees contribute to fund



PSHH's oldest resident - 104!

HEALTH CARE CHALLENGES



Annual flu presentation and clinic



- Older adults often have difficulty navigating health care system and affording care.
- **HOW PSHH ADDRESSES CHALLENGE:**
 - ✓ Social workers help elderly find doctors, apply for insurance, understand coverage
 - ✓ Social workers communicate with doctors, pharmacies, and insurance on needs
 - ✓ Attend medical appointments as needed to take notes or report concerns, especially for residents with dementia
 - ✓ Locate financial assistance for treatment (e.g. dental grants)
 - ✓ Help with understanding Medicare, medical billing problems, filing claims, managed care options

IN-HOME SUPPORTIVE SERVICES CHALLENGES

- 88% of senior households want to stay in current homes
- Assistance with activities of daily living often can delay or obviate need for assisted living or skilled nursing facility
- Low-income seniors struggle with high cost of in-home supportive services (average cost over \$20/hour)
- Low-cost/free community programs often have long waiting lists and provide limited services
- HOW PSHH ADDRESSES THIS CHALLENGE:
 - ✓ Social workers refer very low-income seniors to MediCal to pay for long-term caregiver services and assist with enrollment
 - ✓ For those not qualifying for MediCal, referrals made to local nonprofits that provide homemaker services at no charge

FINANCIAL CHALLENGES

- Seniors living on fixed income often have difficulty meeting basic needs
- Older adults especially vulnerable to financial abuse
- HOW PSHH ADDRESSES CHALLENGE:
 - ✓ Social workers help residents budget and apply for benefits programs to save money and emergency financial assistance when crisis arises
 - ✓ Community Builders bring cost-savings programs on-site to help with basic needs, e.g., food distribution programs with Salvation Army
 - ✓ Social workers educate on scams and report financial abuse



TRANSPORTATION CHALLENGES

- Inability to drive is major life challenge. Difficult to access fixed-route systems and arrange door-to-door transport.
- HOW PSHH ADDRESSES CHALLENGE:
 - ✓ Social workers inform residents of local transportation services
 - ✓ Provide assistance in trip planning
 - ✓ Help schedule door-to-door rides
 - ✓ Help with applications for paratransit programs for disabled



Seniors take trip with PSHH social worker to learn fixed bus routes

PSHH'S FUTURE PLANS

- Continue to make efforts to address long wait lists and need for more affordable housing:
 - ✓ Increase senior rental property developments
 - Currently in construction of Sierra Madre in Santa Maria - 40 units
 - Adding 30 more units to existing senior property
 - ✓ Increase multi-family affordable housing sites open to seniors
 - Currently in construction of 207 family units with universal design
- Continue to support advocacy for rent subsidies
- Continue to grow Resident Services staff to meet needs of seniors and assist with aging in place

Federal Legislation Supporting Aging in Place

- Fair Housing Act of 1968 – prohibits discrimination in housing for people with disabilities
- Rehabilitation Act of 1973 – requires all newly constructed, federally-assisted housing be accessible
- Americans with Disabilities Act of 1990 – requires public and common-use areas in housing be accessible

Americans with Disabilities Act (ADA)

What's required?

- Housing with 4+ units must make ground-floor units accessible; with elevator, all units must be accessible
- Generally, provider must make physical modifications to unit or site, if requested, unless undue financial burden
- All federally-assisted new housing of 5+ units must design and construct 5% of units for mobile accessibility

National Neighbor's Silver (NNS)



Strengthening Financial Well-Being of Older Adults

The purpose of **National Neighbors Silver (NNS)** is to empower, build economic security, and preserve wealth for economically-vulnerable older adults through access to financial education, responsible banking, and community services. This is achieved via a comprehensive campaign of organizing, skills-building, direct service, and advocacy.

The Pillars of National Neighbors Silver

- ✓ Addresses growing economic security challenges of older adults
- ✓ Prevents financial fraud and abuse via early preparedness and detection
- ✓ Promotes Age-Friendly Banking (AFB) products, services, and protection
- ✓ Institutionalizes products, services, awareness, and prevention



CCRH's Initiative:

Overall Modalities and Goals

Platform: CCRH-member nonprofits operating affordable rental housing for low-income older adults

- Property Surveys
- Resident Surveys
- Resident Roundtables
- Financial Workshops
- Publication of Findings
- Bank Roundtables
- Improvement of Banking Services & Products
- Reduction of Elder Financial Abuse

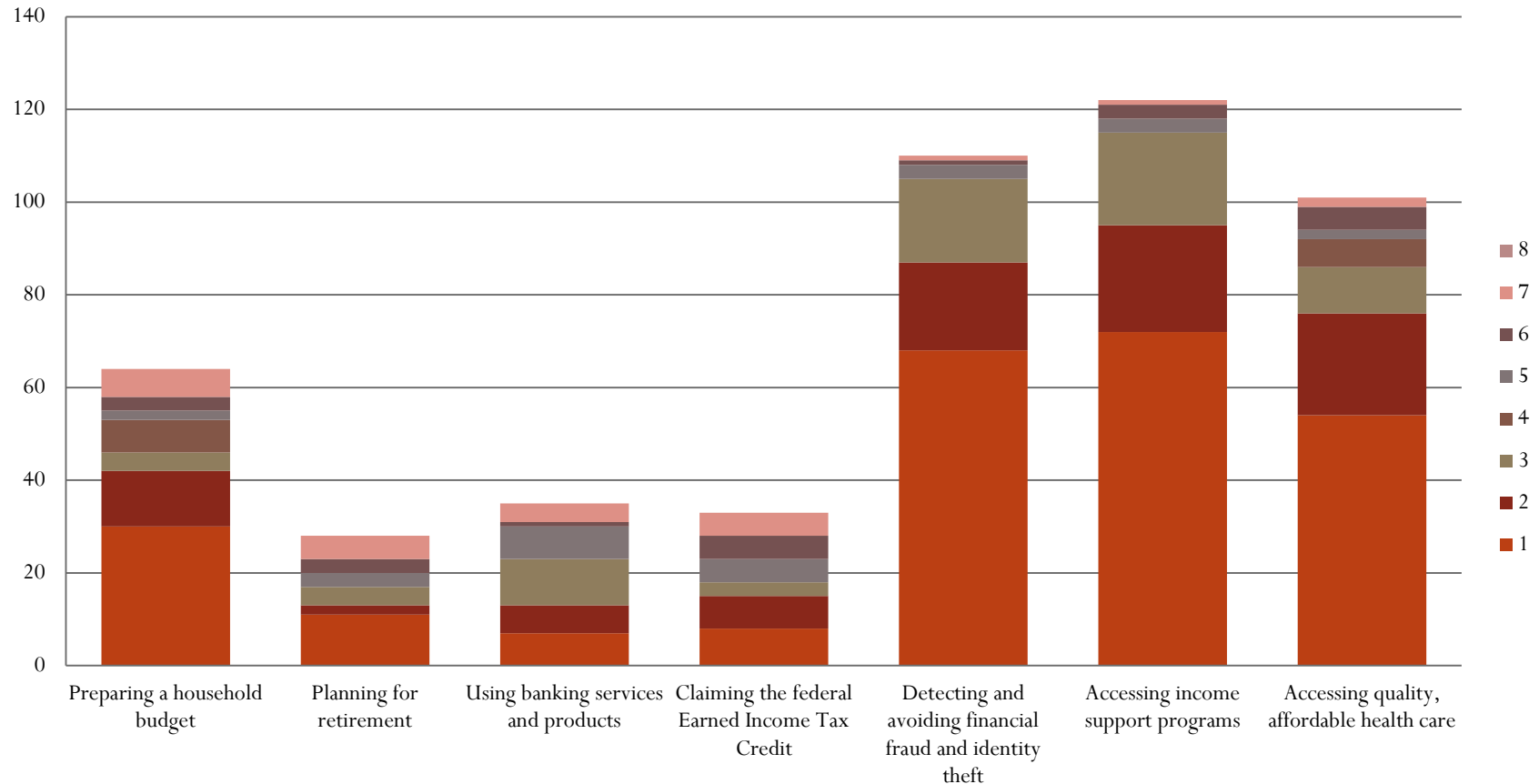


THE UNIVERSE!



Financial Literacy Needs of Older Adults

Learning Rankings



1 = highest greatest learning need; 8 = not a need



THE RESERVE AT NAPA

Household Budgeting

Retirement Planning

Banking Services and Products

Earned Income Tax Credits

Financial Fraud

Identity Theft

Income Support Programs

Affordable Health Care



**Education
Workshops**

What is the best way to get seniors to a financial fraud and abuse workshop?



Frozen Turkeys!!

What is the next best way to get seniors to a financial fraud and abuse workshop?



Industrial-Strength
Shredders

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

January 2015
Working Paper 2015-01
<http://frbst.org/cdiinvestments>



San Francisco



Los Angeles

Research Recommendations

1. Customize financial products and services

- Provide free or low-cost checking accounts with no minimum balance requirement
- Provide low-interest credit cards with low maximum amounts to help seniors facing emergencies
- Provide complimentary checks
- Help demystify online banking

2. Improve accessibility to branches/services

- Universal/age-friendly design features
- Onsite training for online banking

Research Recommendations (con't)

2. Protect older adults from financial fraud

- Train bank personnel to identify and report fraud
- Collect data on fraud and abuse

3. Expand affordable financial management

- Offer financial education sessions at community institutions
- Expand financial counseling, planning sessions

4. Ensure access to critical income supports

- Offer benefit screens and programs
- Provide a yearly financial check up

5. Facilitate aging in the community

- Expand home modification tools
- Work with adult transportation services

Conclusions from California Housing Providers: What Works to Help Low-Income Seniors Age in Place

- Seniors on limited incomes want to live in decent, affordable, and well-managed rental housing communities
- Projects and units must be designed for handicapped accessibility and easily modifiable
- Services- and amenities-enriched housing is required to address complete needs of elderly and obviate more costly care and moving
- The more engaged seniors are in their homes and communities the better the outcomes
- Intergenerational housing can benefit seniors and families
- Housing should be customized for the special-needs elderly

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