AGING IN COMMUNITY

HOUSING ISSUES & EMERGING MODELS

SESSION OBJECTIVES

- Describe the types of behavioral health needs of adults who live in publicly subsidized housing
- Describe different kinds of innovative and promising housing models for aging in community
- Understand how housing and community stakeholders might partner to improve housing resources for older adults and people with physical disabilities who have behavioral health needs.

OUTLINE

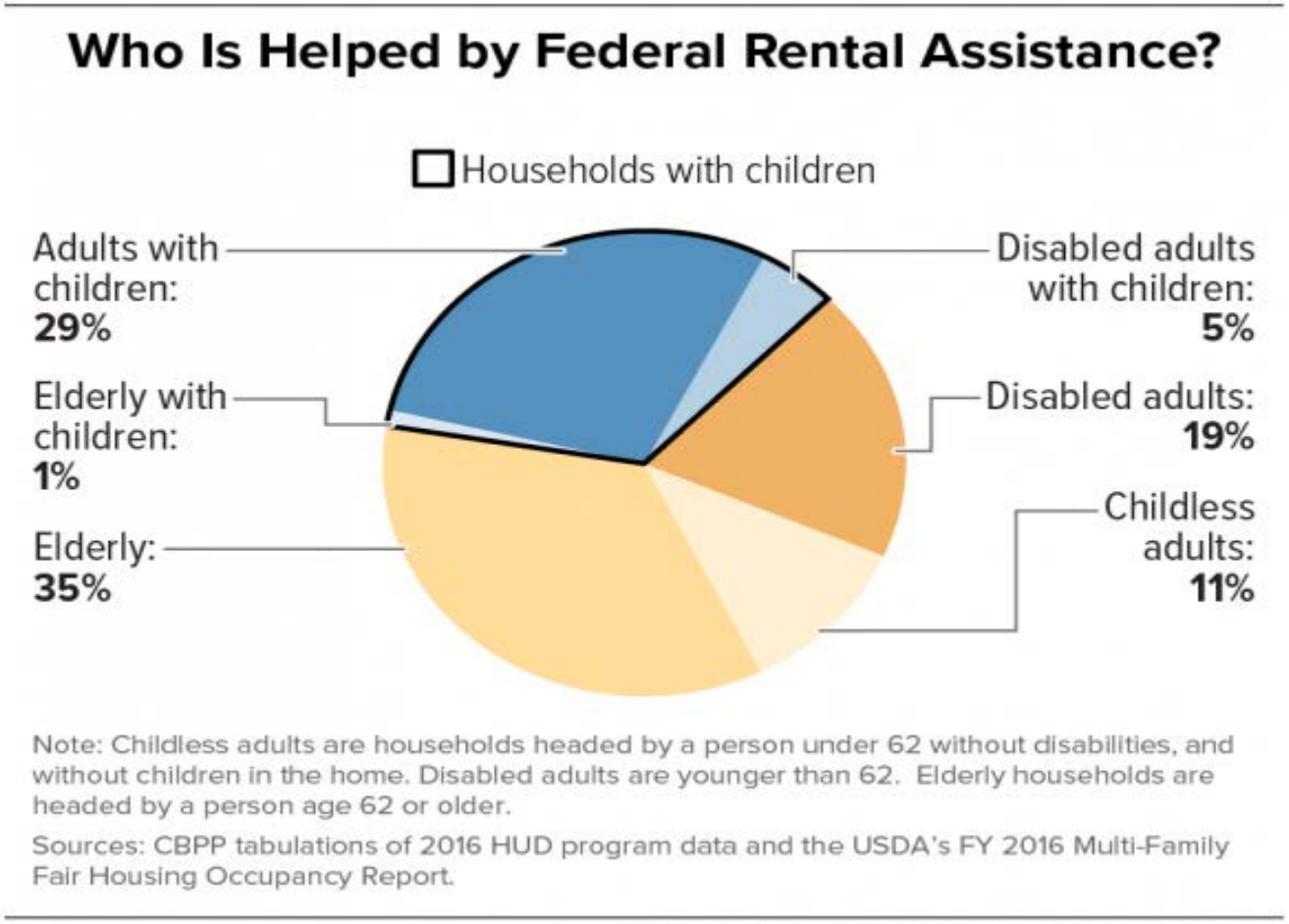
- Why is affordable housing important?
- Affordable housing definitions
  - Focus on rental assistance
- Affordable housing with services
- Residents of affordable housing
  - Demographics
  - Social characteristics
  - Health characteristics

WHO NEEDS AFFORDABLE HOUSING?

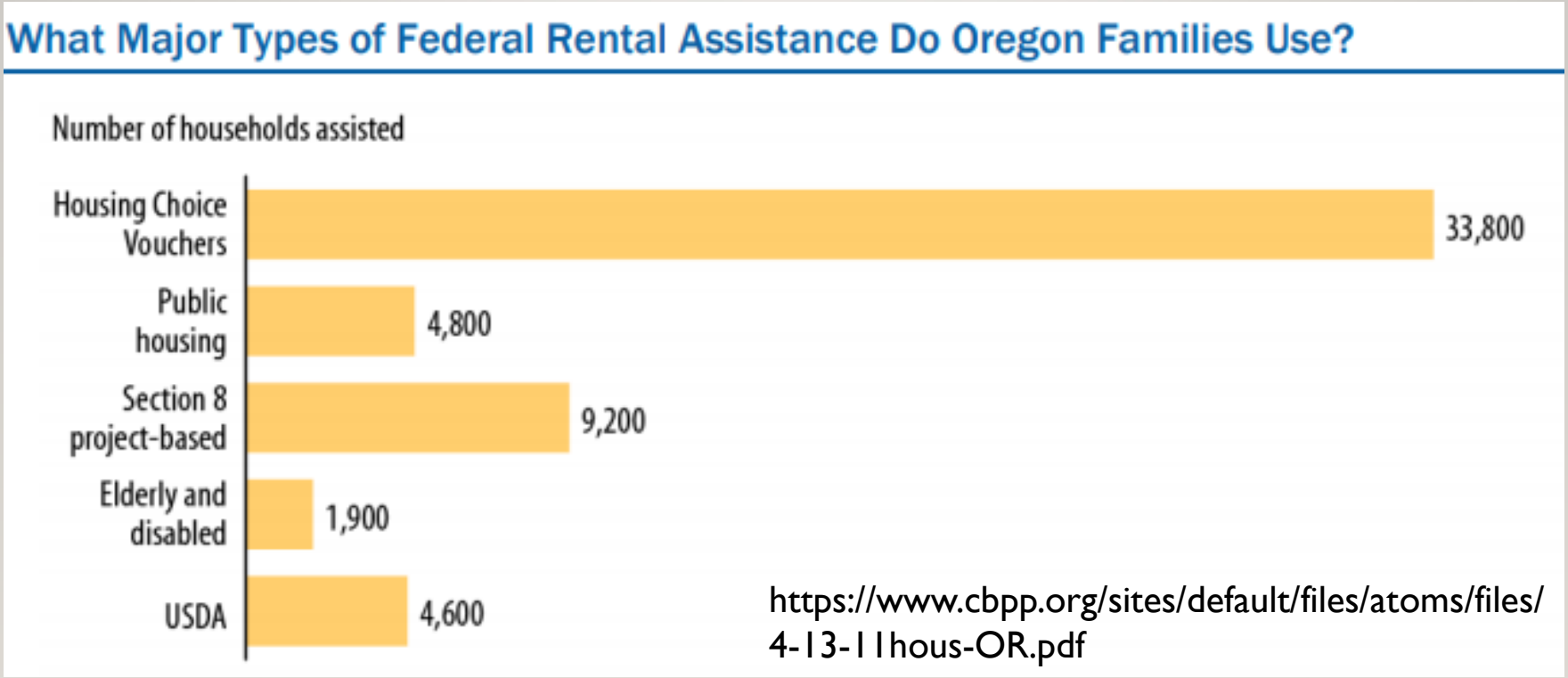
- In the U.S., about 12 million renter and homeowner households now pay more than 50% of their annual incomes for housing.

- A family with one full-time worker earning the minimum wage cannot afford the local fair-market rent for a two-bedroom apartment anywhere in the United States.

WHO RECEIVES RENTAL ASSISTANCE?

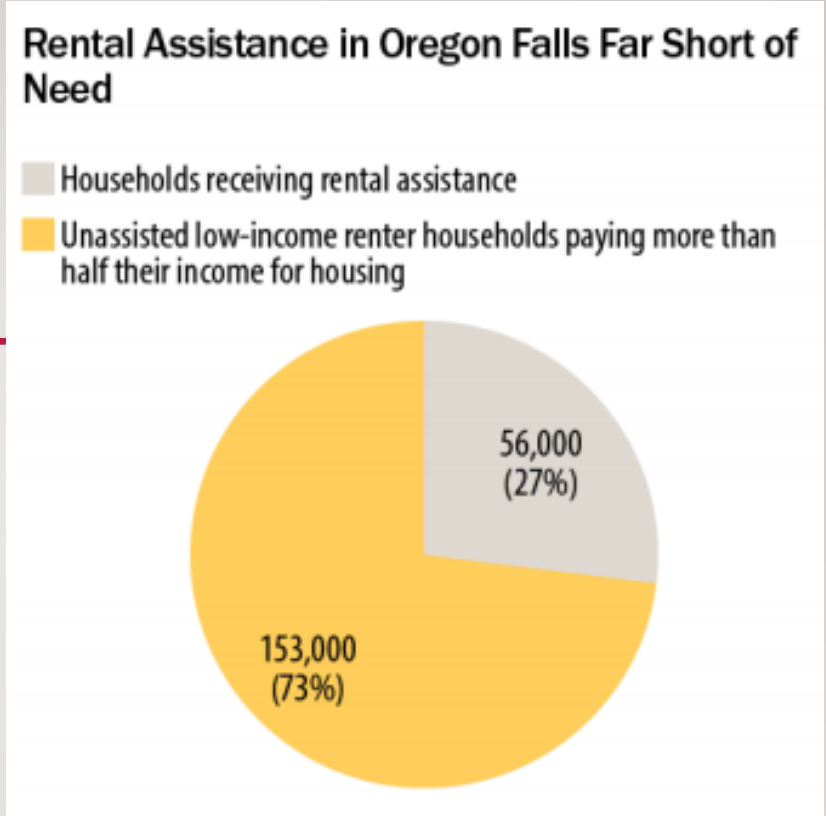


OREGON



https://www.cbpp.org/sites/default/files/atoms/files/4-13-11hous-OR.pdf

OREGON



156,000 low-income households pay more than half their income for rent, 19 percent more than in 2007.

Who are these households?

30%	have children	**43%**	are elderly or disabled	**59%**	are working	**64%**	live in poverty

WHO IS ELIGIBLE?

- A household must be "low-income" to qualify
- Some rental assistance programs target specific populations
- Qualifying for rental assistance ≠ receiving assistance
  - 3 in 4 eligible households DO NOT receive assistance
  - Waitlists

HOW MUCH DO TENANTS PAY?

- For federally subsidized and public housing, tenants pay 30% of their monthly income

IS HOUSING WITH SERVICES LICENSED OR MONITORED?

- Rules associated with the funding agency (e.g., HUD, Dept of Agriculture, HOME, Low-Income Housing Tax Credits (LIHTC)
- Federal rules
  - Fair Housing & Equal Opportunity
  - Americans with Disabilities
  - Department of Justice
    - Oregon: no more than 25% units in a building or complex may be used to provide supported housing for tenants with SPMI [serious persistent mental illness]

TYPES OF RENTAL ASSISTANCE

1. Federal rental assistance include:
    1. Public Housing program
    2. Section 8 Housing Choice Voucher program
    3. Section 8 Project Based Rental Assistance
    4. Section 202 housing for the elderly program
    5. Section 811 housing for persons with disabilities program
2. Affordable housing operated by non-profits
    1. Major funding source – tax credits (LIHTC)

PUBLIC HOUSING

- "Established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities." (HUD)
- Comes in all sizes and types, from scattered single family houses to high rise apartments.
- Approximately **1.2 million households** live in public housing units, managed by 3,300 housing authorities.
- Also called "assisted housing"

SECTION 8 HCV

- Participant chooses housing in the private market that meets the requirements of the program.
- Rental units must meet minimum standards of health and safety.
- The housing subsidy is paid to the landlord by the PHA on behalf of the participating family.
- The family pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

SECTION 8 HCV

- Largest rental assistance program in the U.S.
- In 2014, assisted more than five million people in 2.1 low income households
- Average household has an annual income of $13,138
- 48% of households are families with children; 24% are headed by a senior or elderly person; 22% include a person with a disability

HOUSING POLICIES

- Waiting lists
- PHAs may give a preference to a family who is
  - homeless or living in substandard housing,
  - paying more than 50% of its income for rent, or
  - involuntarily displaced (HUD)

WHY DO WE HAVE RENTAL ASSISTANCE?

- Who should be housed?
  - Those most likely to succeed?
  - Those who are failing or likely to fail?
  - Those who are vulnerable?
  - Who is most deserving?

Families?
Low-income workers?
Elderly?
Disabled?
Homeless?
Veterans?
Mentally ill?
Substance abuse?
College students?
Couples?
Immigrants?

FACTORS THAT AFFECT THE SUPPLY

- Gentrification
- Deterioration and neglect of properties
- Federal appropriations
- Public sentiment (NIMBY, taxes)
- Private real estate interests
- Other?

HOUSING WITH SERVICES

- "Resident services" staff
  - Social activities
  - Information about community resources
- OAR 411-59 (2018)
  - an entity that coordinates 2+ health & social services for older adults and people with disabilities who are living in publicly subsidized or private congregate settings

EXAMPLES

- Resident Services in HUD properties
  - OregonON - https://housingoregon.org/
- Housing for homeless individuals
- Housing for persons with developmental disabilities and/or mental illness

Housing with Services, LLC

HOUSING WITH SERVICES, LLC

- Initiated by Cedar Sinai Park
- Broad goals
  - Address health equity and social determinants of health among low-income older adults
- Influences
  - LeadingAge Housing Plus Services
  - Vermont's SASH program

Asian Health & Service Center
華人服務中心
아시안 보건 복지 센터
Trung Tâm Y Tế & Dịch Vụ Châu Á

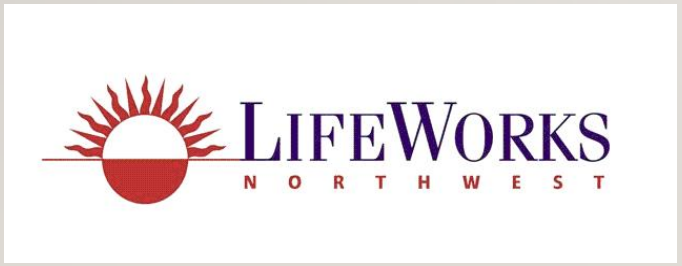
homeforward
hope. access. potential.

JFCS
Jewish Family & Child Service

CareOregon
better together

CEDAR SINAI PARK
love. honor. respect.

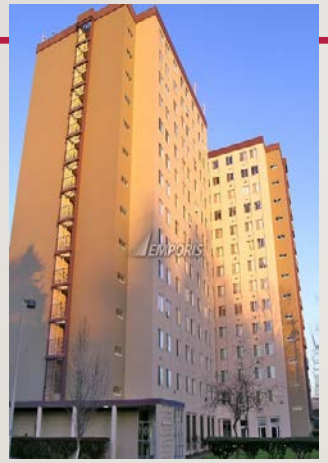
Cascadia
BEHAVIORAL HEALTHCARE


LIFEWORKS
NORTHWEST

REACH
Community Development

SINAI
IN-HOME CARE

11 participating properties, over 1,400 residents



RESIDENT PROFILES

- 51% female
- Average age – 67
- Age range: 26 to 96
- 6% African American
- 60% White
- 24% Asian
- 78% single
- 72% U.S. born

511 residents, 2015

ECONOMIC & SOCIAL INSTABILITY

- Income
  - 12% none
  - 58% less than $10,000
- Years as resident in building:
  - 7 years average
  - range 1 month – 33 years
- 14% received notice of a failed an apartment inspection
- 23% need help to prepare for apartment inspection

TOP 7 MEDICAL DIAGNOSES

- Hypertension
- Depression
- Sleep disorder/apnea
- Anxiety
- Acid reflux
- Severe dental problem
- Heart disease

Based on self-report

MENTAL HEALTH

- 45% of survey respondents had a MH diagnosis
- Residents with MH diagnosis were more likely to have:
  - food insecurity, poor quality of life, pain, depression & anxiety, and problems with self-care and daily activities.
- Residents with MH diagnosis had 32 HWS contact versus 20 contacts ($p < .05$)

HWS USE

Most Used	Least Used
Benefits/insurance access Information and referral Healthcare services Mental health services Isolation intervention Monitoring services Outreach	Legal assistance Family support Lease education Employment Fair housing

Residents with a HWS contact, first 15 months:

686 residents		14,465 HWS contacts

EMERGENCY DEPARTMENT & HOSPITAL USE

- 82 of 256 residents (32%) said they used ED
  - 23% said they needed help when they returned home
- 41 of 258 residents (16%) were hospitalized overnight
  - 34% said they needed help when they returned home

FOOD INSECURITY

Concerned about having enough food to eat	21%
Ate less than he/she felt they should because there wasn't enough money to buy food	17%
Was hungry but didn't eat because he/she wasn't able to get out for food	10%

- 40% of residents with a MH diagnosis were food insecure compared to 19% of residents with no MH diagnosis

CULTURALLY SPECIFIC SERVICES

Asian language residents

14 HWS contacts

28.6% food insecure

15.8% used the ED

6.0% hospitalized overnight

7.8% called 911

All other residents

30 HWS contacts ($p < .001$)

22% food insecure (n.s.)

32.9% used the ED ($p < .01$)

15.8% hospitalized overnight ($p < .01$)

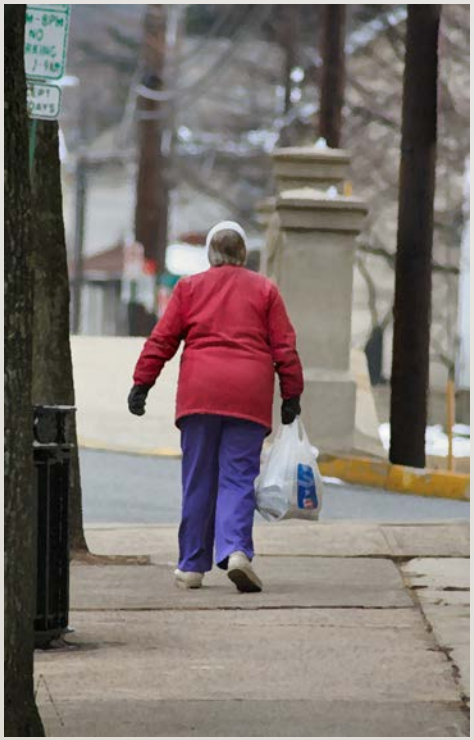
17.9% called 911 ($p < .01$)

Other language groups included Spanish, Farsi, and Russian.

OREGON: HOUSING WITH SERVICES

- 2017 HB 3370
- A **housing with services project** means: an entity that coordinates two or more health and social services for senior citizens and people with disabilities who are living in publicly subsidized or private congregate settings
- Services may include: case management, health navigation, mental health and addictions supports and services, in-home supports and food insecurity interventions.

SUMMARY

- A range of rental assistance programs are available to meet the needs of some low-income persons
- A larger percent of subsidized housing residents have a mental illness compared to the general population
- Residents who have a mental illness fair worse on many measures compared to those who do not have a MI
- Oregon is implementing OAR 411-059 to register housing with services

QUESTIONS / COMMENTS?