

**Conference Report: “Homes for an Aging America: Priorities for Research and Federal Action”
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Summary

In December of 2012, the Stanford Center on Longevity convened leaders with a range of expertise to consider housing and neighborhood initiatives to better support aging in place. Presentations on demographic projections and an index of vulnerability framed the challenge of unprecedented numbers of older Americans, most of whom have health, mobility or financial vulnerabilities. Discussions followed, on issues of federal housing standards, the supply of suitable housing, and home financing. Following presentations on local indicator systems and GIS mapping techniques, the discussions focused on neighborhood supports for aging in place.

In conclusion, the participants discussed priorities for federal action in the standards, supply and financing of housing and neighborhood supports. They also discussed a research focus on the costs and benefits of home construction and modification on health care spending.

Conference Notes

Presentation: Vulnerability and Older Adults

“Demographic Risk Factors” (See Attachment A)

Adele Hayutin, PhD, Senior Research Scholar and Director of Demographic Analysis, Stanford Center on Longevity

“Examining Vulnerability: Health and Retirement Study” (See Attachment B)

Dawn Carr, PhD, Research Assistant, Stanford Center on Longevity

Discussion Session 1: “Setting national standards to improve suitability of homes for older people (Standards)”

Jon Pynoos, Professor, Professor, Gerontology Policy and Planning, USC, assisted by Margaret Dyer-Chamberlain, Senior Research Scholar, Stanford Center on Longevity

Summary: Federal housing legislative standards are minimal and the regulations watered down. The Fair Housing Act amendments require projects with more than four units to be basically accessible. Section 202 housing, the only federal program specifically directed to older people, requires only that 5% of a project’s units be accessible.

Standards are needed for a variety of types of housing based on the principles of Universal Design, but these standards should not limit creativity. In fact, it may be better to work from the principles of Universal Design with examples rather than to set specific standards. The principles of Universal Design call for housing that works for all ages, all sizes, and all abilities.

Constructing or remodeling houses based on these principles is thought to be more expensive than other construction costs. Implementing these principles must be affordable and believed to be more affordable. In fact, Universal Design does not always have to cost more. For example, building a walk in shower does not cost more than building a bathtub. Original construction based on Universal Design principles should be less expensive than remodeling. Any higher costs might be a function of the scarcity of homes built according to these principles, and as such homes become ubiquitous, they will become less costly.

Home assessments should be based on the principles of Universal Design and could be conducted by Occupational Therapists, lenders, insurance agents, and firefighters, emergency personnel, or those implementing the federal Weatherization program. Assessments could consider thresholds of modifications needed, so that extensive remodeling would not always be required.

Discussion Session 2: “Increasing the number and variety of housing units that meet suitability standards (Supply)”

Louis Tennenbaum, Independent Living Strategist, author of “Aging 2.0” assisted by Ken Smith, Senior Research Scholar, Stanford Center on Longevity

Summary: We must increase the supply of affordable homes that support aging in place. Although the need exists, the market demand has not occurred. Incentives,

such as reducing mortgage interest rates or insurance premiums, might stimulate the market for home modifications.

Consumer education is important to increase the supply of multi-family and congregate housing, not only to attract renters, but also to overcome neighborhood opposition to zoning changes to allow infill construction. Data indicate that a single person in a large single family suburban home may not be the best choice of housing, but it is important to consider the meaning of “home,” as opposed to housing as a minimal living resource.

There is a role for new technologies in improving the suitability of housing but the products, their price, and the way that these technologies are marketed need scrutiny.

There are three issue areas:

1. The need for suitable housing should be quantified and articulated;
2. The marketplace must be educated;
3. The regulatory barriers that limit the range of housing types must be removed. If these three changes were implemented, we could then see where the market would go and what corrections are needed.

Discussion Session 3: “Developing financing programs to increase the supply of suitable housing through remodeling or new construction (Finance)”

Gary Painter, Professor, Sol Price School of Public Policy, USC, assisted by Martha Deevy, Senior Research Scholar, Stanford Center on Longevity

Summary: Financing is needed for the construction of new homes and remodeling of existing homes. Federal programs that work well should be adequately funded. Examples include Section 202 housing, Low Income Housing Tax Credits, Community Development Block Grants, and US Department of Agriculture rural housing programs. Other federal efforts, such as the Department of Energy’s Weatherization initiative, could be modified to include renovations for aging in place.

With accurate information for media, policymakers and consumers, home equity for funding remodeling might also be made available through improved reverse mortgage products. For many Baby boomers however, building sufficient home equity will require legislative change. An example is Boxer-Menendez that would allow homeowners who are current on their mortgages to refinance at today’s market rates.

Most importantly, research is needed to determine if spending in federal programs such as Medicaid and Medicare can be reduced by home modifications and other

supports that will allow older people to return to their homes after hospitalization and remain in their homes throughout their lives.

Presentation: “MetLife Project: An Indicator System for Livable Communities Phase 1” (See Attachment C)

Amanda Lehning, Postdoctoral Research Fellow, University of Michigan School of Social Work

Presentation: “Charlotte, North Carolina Age Maps” (See Attachment D)

Claudia Engel, Academic Technology Specialist, Stanford Libraries; Lecturer, Department of Anthropology

Discussion Session 4: “Setting national standards for communities to meet the housing needs of older people (Neighborhoods)”

Kathryn Lawler, External Affairs Manager, Atlanta Regional Commission, assisted by Amanda Lehning

Summary: It is important to look at super-local details to enlist support from elected officials and to mobilize people to act rather than be overwhelmed by the enormity of this demographic change. Elected officials will respond to demographic and political shifts, but local government cannot make the changes that are needed without federal funding. Local governments depend on property taxes, which lag several years behind the collapse in housing values. They also rely on bond issues for infrastructure improvements and may count on sales taxes for another source of revenues. These traditional funding sources need to be combined with private sector and non-profit contributions to meet the needs of an aging community.

There is also a need for community education at the local level, so that discussions do not break down over generational lines, and so that older people are well informed about the benefits of zoning changes in single family neighborhoods that would allow Accessory Dwelling Units, multi-family and mixed use developments, and congregate housing.

At the federal level, there is not only a need for funding, but also new approaches for housing, transportation and health care. For example, public transit is actually ride to work transit, if you have a 9 to 5 job in a dense urban area. The other transportation system works well if you can drive everywhere yourself and don't mind traffic. The United States spends billions on transportation to serve only a part of its population, and our systems are not designed to work well for a dispersed service economy.

Upcoming legislation that could modernize the Older Americans Act and which will address transportation reauthorization offers opportunities to improve the living conditions for aging Americans. HUD will focus its work for the next several years on rebuilding areas affected by Hurricane Sandy, so as a catalyst for change, requiring that rehabilitation of neighborhoods and homes be made to Americans with Disability Act requirements provides a transformative opportunity.

Discussion Session 5: “Conclusion/Report on Priorities”

Henry Cisneros, Executive Chairman, CityView, assisted by Jane Hickie, Senior Research Scholar, Stanford Center on Longevity

Immediate initiative:

Require that all post hurricane Sandy housing and infrastructure reconstruction be accessible, which will demonstrate the benefits of Universal Design in new construction and home modification. The scale of this requirement would encourage research and development of new technologies and standards. It would support the education and training of financial, architectural, design and construction professionals as well as consumers and policymakers.

Priorities for New Federal Standards for Homes:

Identify, analyze and catalogue global best practices, options and benefits of accessible home modification and new construction;

Develop and disseminate validated home assessment tools, identifying important fits and misfits between home and health;

Offer a “Universal Design Seal of Approval” for homes meeting federal accessibility standards.

Priorities for Additional Supply of Accessible Housing:

Expand the scope of the current Weatherization program to include home assessments and modifications for aging in place;

Construct all new public housing to accessibility standards.

Priorities for Financing Accessible Housing:

Leverage existing federal funding by integrating aging in place supports into a broad range of federal programs;

If there are modifications to the Mortgage Interest Deduction, allocate a portion of that savings to funding senior low income housing;

Tie financial incentives to accessible housing, including insurance and tax credits.

Priorities for Neighborhood Improvements:

Establish and implement efficient assessment tools that are tied to funding streams to support important neighborhood accessibility;

Connect leadership for aging in place at local levels to state and federal support;

Incentivize local governments to finance infrastructure improvements for aging in place.

Seize opportunities in upcoming legislation such as the Older Americans Act and the federal transportation reauthorization;

Research:

Frame, define, assess, and quantify linkages between health, wellness, care giving and home accessibility, including both new construction and home modification.

Attachments:

A - Demographic Risk Factors

B - Examining Vulnerability – The Health and Retirement Study

C - MetLife Project – An Indicator System for Liveable Communities Phase I

D - Charlotte, NC Age Maps

E - Background paper