



➤ ➤ *Housing Innovations, Challenges & Opportunities for an Aging Oregon*

**Date & Time:**

Sept. 9, 2019  
12:00-1:30p.m.  
(program begins:  
12:30 p.m.)

**Location:**

PSU Urban Center  
(506 SW Mill St.)  
Parsons Gallery  
(URBN 212)

**Registration**

OGA members: \$10  
Non-members: \$20  
Limited means: \$5

*Light refreshments*

**Register:**

[tin.vurl.com/v24q3dky](http://tin.vurl.com/v24q3dky)



**Moderator:**

- Bandana Shrestha (AARP Oregon)

**Panelists:**

- Alan DeLaTorre (PSU Institute on Aging)
- Ruth Gulyas (LeadingAge Oregon)
- Stephanie Hooper (AGE+)
- Lorelei Juntunen (ECONorthwest)

**Sponsored by:**



**In collaboration with:**



# Overview of Presenters:

- 1. Alan DeLaTorre (PSU Institute on Aging):**  
Overview of Aging in Place and Age-Friendly Housing
- 2. Stephanie Hooper ( AGE+):**  
Trends and challenges with respect to housing aging Oregonians
- 3. Ruth Gulyas (LeadingAge):**  
The current and future directions of planned communities for an aging population
- 4. Lorelei Juntunen (ECONorthwest):**  
How state and local policies may impact housing markets for older adults

# Aging in Place & Age-Friendly Housing

“Most homes are what I call **Peter Pan housing**...designed for people who are never going to age nor grow old. They do have stairs. They often have inaccessible bathrooms. Some of them have inadequate lighting. They don't necessarily have safety features that will help people avoid falls.”

## **John Pynoos**

Director, National Resource Center on  
Supportive Housing & Home Modification



# A Call to Action...and an Opportunity


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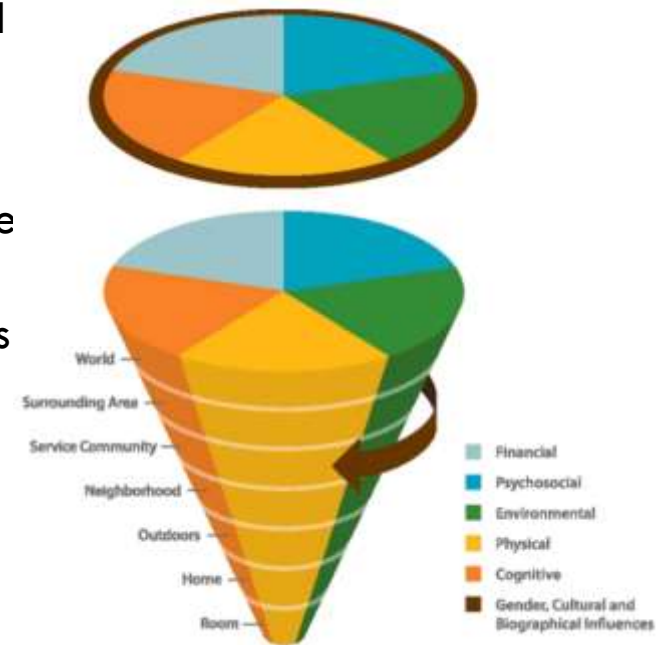
- National housing experts have challenged planners and policymakers to prepare for population aging by planning for and facilitating development of housing that is (Farber et al./AARP):
  - Well-designed
  - Close to essential services and infrastructure
  - Intended to integrate a diversifying population
  - Fostering social well-being
  - Affordable



# Housing Concepts

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- **Person-environment fit:** Individual and environmental match/mismatch (Lawton, WHO); both individual and environment are dynamic.
- **Attachment to place** is increasingly important for older adults as the immediate environment increases in importance with age (e.g., limited social networks, less mobile); Differences between space and place
- **Life space mobility** 
- **Design-related concepts:** Accessibility/usability (objective and subjective); universal design; barrier-free design; visitability



Source: Webber, Porter, Menec (2010)

# Types of Housing

- ▶ Homes/Apartments/Manufactured Homes/Accessory Dwelling Units (ADUs)
- ▶ Co-Housing
- ▶ Home Sharing
- ▶ Federal Housing Program: Sections 8, 202 (62+), and 811 (specific to people with disabilities)
- ▶ Age-Segregated Communities
- ▶ Naturally Occurring Retirement Communities (NORCs)
- ▶ Continuing Care Retirement Communities (CCRCs)/Life Plan Communities
- ▶ Assisted Living Facilities (ALFs)/Residential Care Facilities (RCFs)
- ▶ Adult Foster Homes/Adult Care Homes
- ▶ Nursing Homes

# What is Aging in Place?

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Growing older in the location that one desires

*or*

Not having to move from one's present residence in order to secure necessary support services in response to changing needs<sup>1</sup>

# Aging in Place, Aging in Community

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- In 2010, AARP surveyed 1,600 people aged 45+ and found:
  - 73% “strongly agreed” they would like to stay in their current residences as long as possible
  - 67% “strongly agreed” that they would like to remain in their communities as long as possible
  - 24% expressed a preference to stay in their homes for as long as possible because they could not afford to move

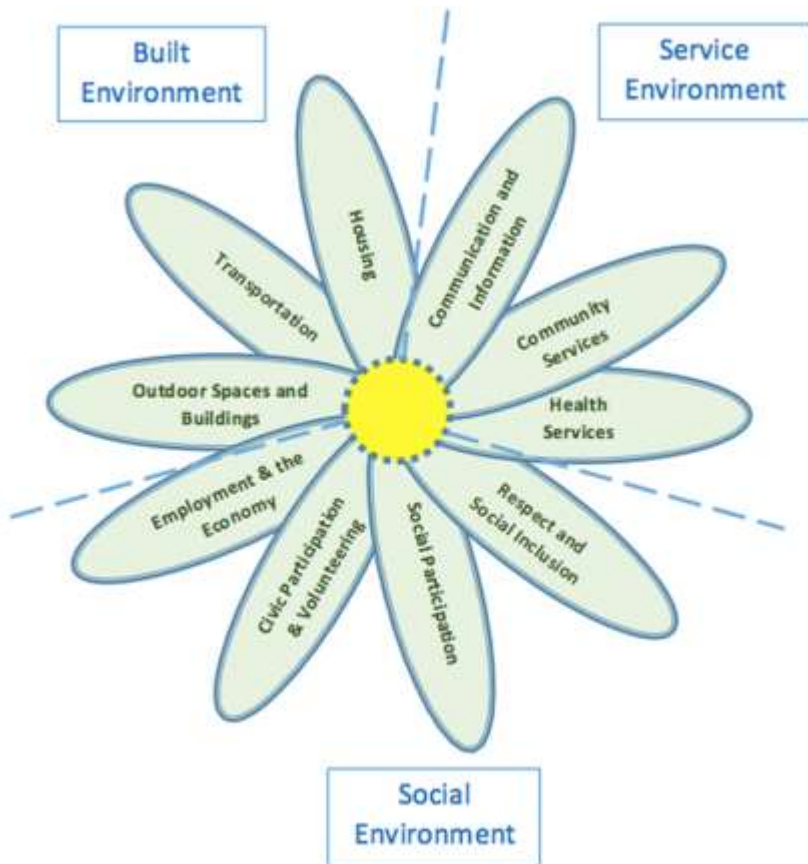


Image: [californiamobility.com/aging-in-place-remodeling/](http://californiamobility.com/aging-in-place-remodeling/)

**Source:** Joint Center for Housing Studies of Harvard University (2014).  
*Housing America's Older Adults—Meeting the Needs of an Aging Population.*



# Toward Age-Friendly...



- “Age-friendly [is] friendly for all ages ...not just ‘elder-friendly’.”
- The World Health Organization (WHO) defines an age-friendly community as one that is striving to:
  - be **inclusive** and **accessible**
  - promote **active ageing**
  - emphasize **enablement** rather than disablement
  - focus on the **life course** and **intergenerational interdependence**

Source: WHO *Global Age-Friendly Cities: A Guide*, p. 72

# Age-Friendly Efforts in U.S. and Oregon

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## Oregon Age-Friendly Initiatives



- **City of Sisters:** Joined: 2019 | Population: 2,700
- **Multnomah County:** Joined: 2014 | Population: 776,712 | [Action Plan](#)
- **Newberg:** Joined: 2017 | Population: 23,465
- **Portland:** Joined: 2012\* | Population: 619,360 | [Action Plan](#) | [Interview](#)
- **Salem:** Joined: 2017 | Population: 164,549
- **Springfield:** Joined: 2015 | Population: 60,177
- **Talent:** Joined: 2019 | Population: 6,492

For more information, contact: [AARP Oregon](#), 866-554-5360, [oraarp@aarp.org](mailto:oraarp@aarp.org)

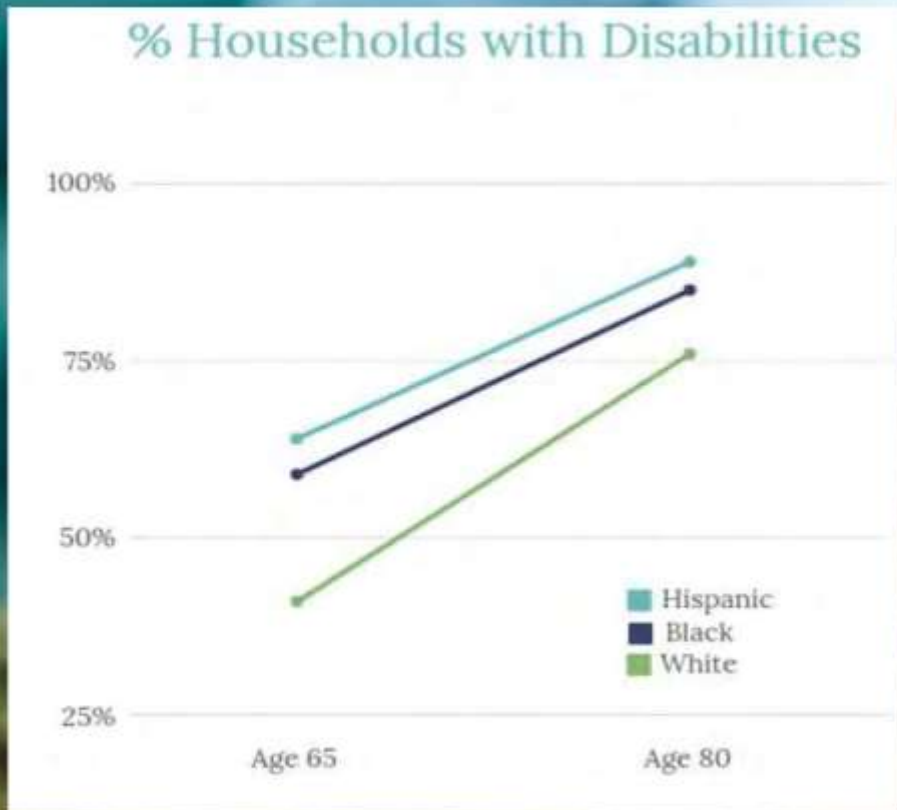
\*4 states, 1 territory & 400 communities nationwide are involved in the AARP U.S. Network

# THE FUTURE OF AGING IN OREGON

We've got a million things to do.



# DISPARITY & DISABILITY



# RURAL OREGON BEARS THE BRUNT

**Chronic illnesses\* are inequitably distributed between rural and urban regions.**

**Rural communities have a higher percentage of older adults as well.**

The top counties as % of 65+ with...

## Chronic Disease

Crook: 87.0%  
Baker: 86.2%  
Lake: 85.6%  
  
Oregon Average: 79.8%

## Disability

Columbia: 46.0%  
Morrow: 45.5%  
Lake: 45.5%  
  
Oregon Average: 32.1%

## Obesity

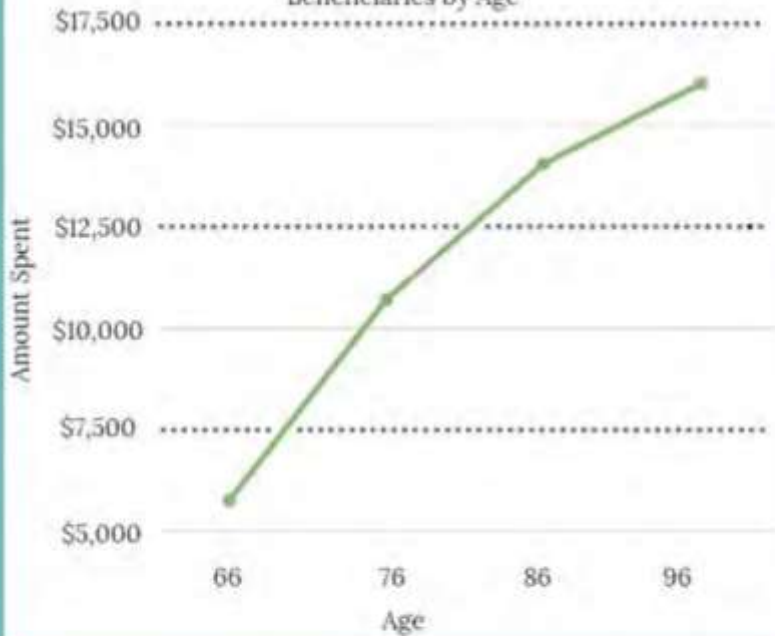
Grant: 42.4%  
Curry: 33.5%  
Klamath: 32.2%  
  
Oregon Average: 26.4%

\*Oregon Health Authority 2019 Data

# MEDICAL CARE COSTS GO UP... AND UP

## Costs Rise Steeply with Age

Medicare Per Capita Spending for Traditional Medicare Beneficiaries by Age



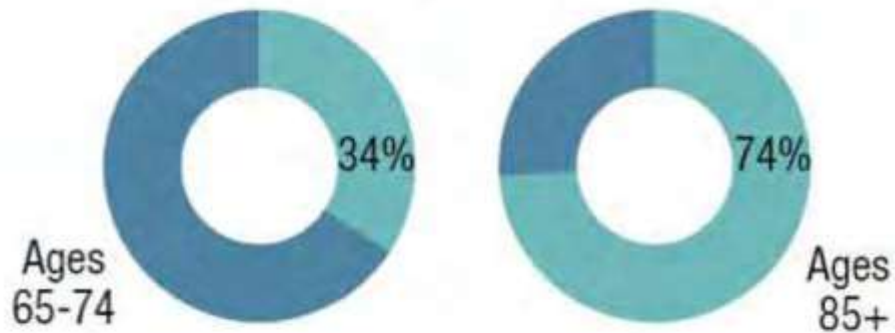
## OTHER COSTS TO CONSIDER

- The care giving burden that disproportionately affects women
- Lost work time for family caregivers

# FIXED INCOME IS FIXED.

## Out-of-Pocket Spending is Up, too

As a Share of Average Per Capita  
Social Security Income



# THE THREE HOUSING CHALLENGES OF OLDER OREGONIANS



## COST

Housing costs are a burden for those on fixed incomes



## LOCATION

Reduced access to basic services in suburban and rural areas



## SUITABILITY

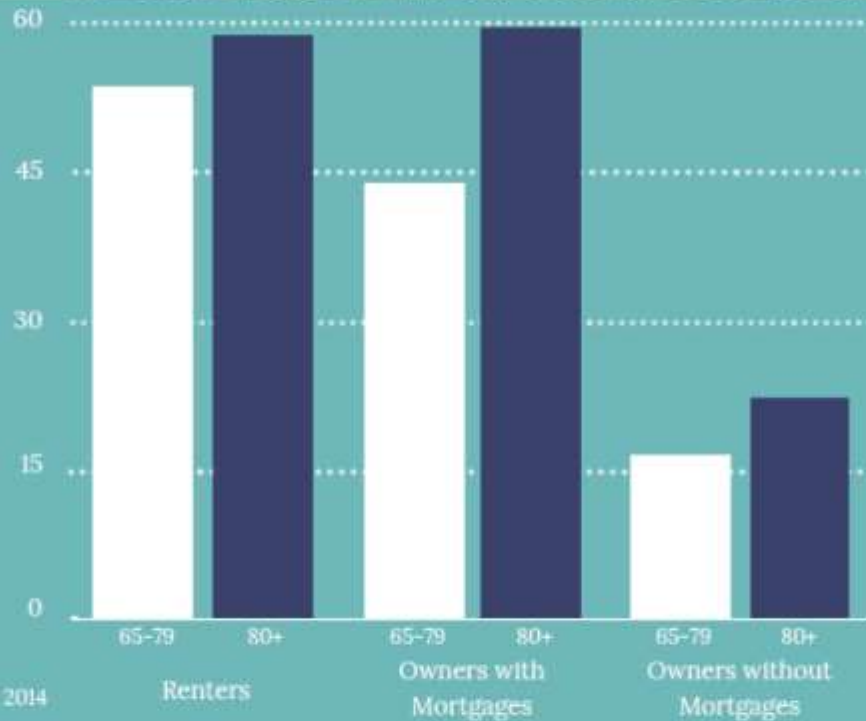
Limitations in house design can make aging in place difficult



# BEING COST BURDENED

## Cost Burdens Among Renters and Home Owners

Share of Burdened Households  
by Age Group (Percent)

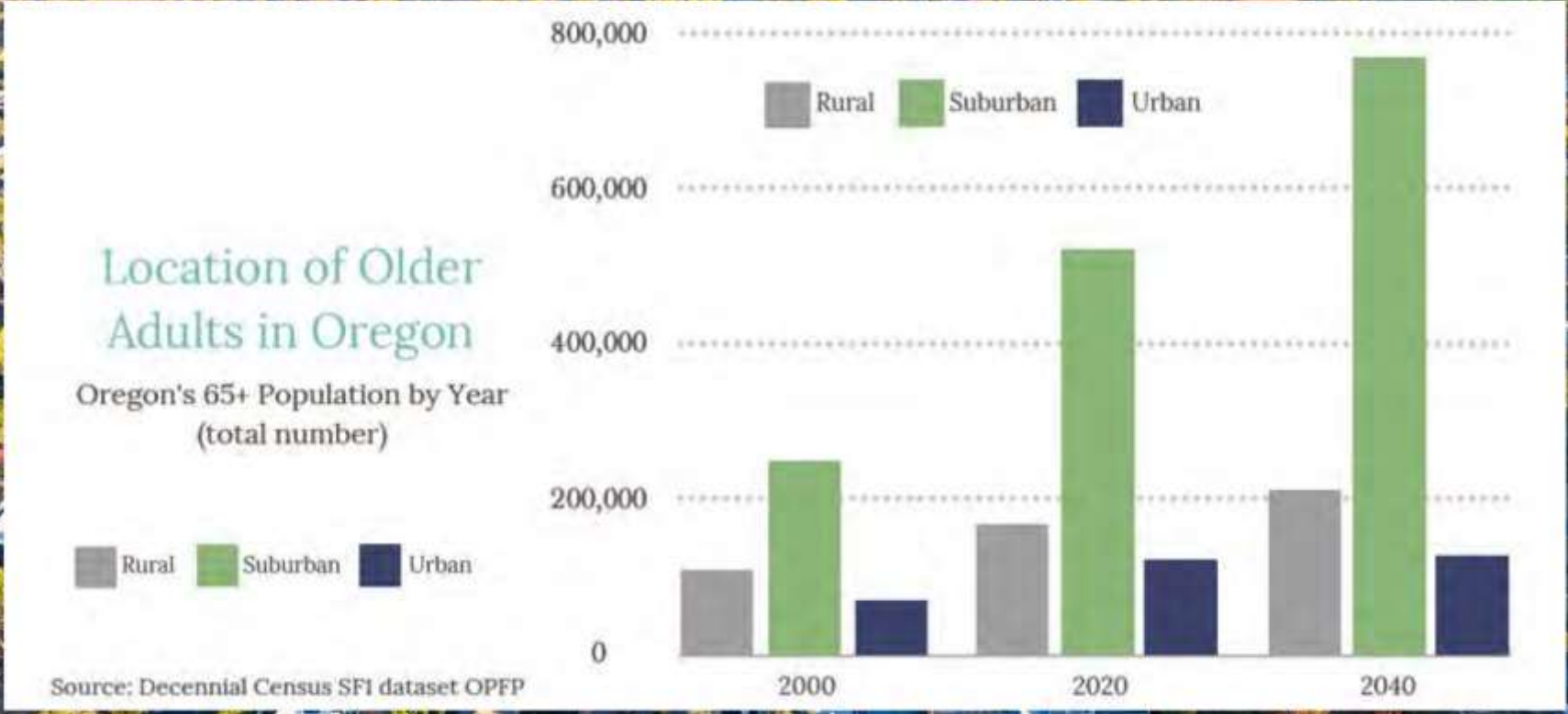


Source: ICHS tabulations of US Census Bureau, 2014  
American Community Survey 1-Year Estimates.

### AMONG 65+

- 46% of Blacks are cost burdened
- 44% of Hispanics are cost burdened
- 38% of Asians and other minorities are cost burdened
- 31% of Whites are cost burdened

# HOUSING: LOCATION MATTERS



# HOUSING: PROMOTING AGING IN PLACE

## SUITABILITY

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- Few homes are being built with universal design principles
- The majority of new houses are multi-level with lots of stairs
- Proximity to store and services matters

# Current & Future Direction of Supportive Housing for an Aging Population

OGA Event: Housing Innovations, Challenges &  
Opportunities for an Aging Oregon

September 9, 2019

Ruth Gulyas, CEO, LeadingAge Oregon

# LeadingAge Oregon

## -- Who we are

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- LeadingAge Oregon is the statewide association of not-for-profit and other mission-directed organizations dedicated to advancing quality aging services in Oregon.
- Our Mission: To represent and promote the common interests of its membership through leadership, advocacy, education and other services in order to enhance their ability to serve their constituency.
- Our Members: 151 providers of low-income & market rate housing, ALFs/RCFs, CCRCs, in-home care, & other HCBS (35% housing)
- State partner of national LeadingAge

# Challenges/Trends

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- Many older adults prefer to age in place
- Changing consumer expectations, expect variety of choices and to have a voice in all decisions
- The aging population will not have enough savings
- Many rely on Medicaid
- Need for affordable housing, both low-income and middle income
- More ethnically/racially diverse older adults and staff

# Models

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- Licensed settings: Nursing, AFLs/RCFs, Memory Care, Adult Foster Care
- Continuing Care Retirement Communities/LPC & other multi-level communities
- Market rate housing with amenities
- Affordable housing (HUD, OHCS, & LIHTC)
- Emerging Models:
  - Housing & Services
  - Villages
  - Multigenerational
  - Community/Group Living
  - Co-Living

# Licensed Settings

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- Licensed settings
- 136 NFs, 538 ALFs/RCFs, 191 MC, 1566 AFC
- Oregon 2018: 87.4% of LTC recipients served outside of NFs
- FY 19-21 APD total budget:
  - 26% on CBC, 28% IHC, 28% NF
- AARP 2018 Across the States: Profile of LTSS in Oregon
  - 121 ALF/RCF units per 1000 75+ vs 52 in US, rank #1 in US
  - 42 NF beds per 1000 75+ vs 80 in US, rank #47 in US
  - 64% of LTSS spending for APD spent on HCBS vs 45% in US, rank #4



# CCRCs

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- Up front entrance fee plus monthly fee
- Independent living, assisted living, memory care, home care, some nursing, wide variety of amenities/activities, wellness programs
- Subject to CCRC regulations requiring registration, extensive consumer disclosure, reserve requirements
- Outreach with other community partners
  - Example: Mary's Woods & Northwest Housing Alternatives. NHA piloted a senior health & housing program to help at risk seniors. With donation funding, Mary's Woods offered to provide in-home services & life enrichment opportunities at NHA properties

# CCRC/ Life Plan Community Members

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- **Capital Manor, Salem**
- **Cascade Manor, Eugene**
- **Friendsview Retirement Village, Newberg**
- **Holladay Park Plaza, Portland**
- **Mary's Woods at Marylhurst, Lake Oswego**
- **Mennonite Village, Albany**
- **Mirabella II, Portland**
- **Rogue Valley Manor, Medford**
- **Rose Villa, Portland**
- **Terwilliger Plaza, Portland**
- **Willamette View, Portland**

# Market Rate Housing w/Amenities/Co-Located Services

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- Independent housing with meals, activities, wellness program, information/referral
- May/may not have licensed services on campus
- Examples:
  - Village Retirement Center in Gresham
  - Homewoods on the Willamette
  - Parkview Christian Retirement Community
    - Independent with assisted living on campus

# Multi-Generational: Bridge Meadows --in North Portland & Beaverton

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- Intentional intergenerational living community provides affordable housing & support for low-income elders & families in process of adopting foster children
- Families adopt or become legal guardians of foster children within 5 years of moving in
- Elders agree to volunteer with children living in community at least 100 hour per quarter
- Elders undergo specialized training through DHS to ensure understanding of adoptive children & families
- Features meeting & community spaces for formal meetings and informal socialization

# Villages modeled after Beacon Hill

- Yearly membership fee; residents live in own home in a self-defined geographical region are provided with a volunteer community to assist with needed services
- 11 Villages in the Greater Portland metropolitan area
- Example: Eastside Village PDX
  - Full membership (all programs and services) – \$540/year; Social member (no services) - \$300/year
  - Provides Vetted Vendor List to provide services volunteers are unable to provide. Vendors are screened for training in working with older adults, and are background checked per their respective licensing agencies. Villages NW, the fiscal agent, maintains a list of approved vendors available to all Portland-area villages.

# Affordable Senior Housing -- a Platform for Services

- LeadingAge is dedicated to finding innovative affordable housing solutions that enable older adults to age safely and successfully in their homes and communities.
- Building partnerships between housing and health care can lead to improved health, safety and quality of life for low-income older adults



# Housing with Services

- HUD affordable housing & service coordinators
- Portland Housing w/Services Project
  - 9 LLC partners, 3 housing providers, 11 housing sites
  - Multiple grant funding sources supported planning, eval & development of Health/wellness center on site
  - Serve coordination team provided health navigation, food intervention, mental health , prescription med mgmt to over 800 of 1408 residents, most over 65+, most Medicaid eligible & majority dually eligible
- Initial PSU & Providence CORE (Center for Outcomes Research & Education: HWS had most measurable impact on residents with highest level of unmet needs such as those needing medical care, mental health services, access to eligible benefits & food.

# Housing with Services

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- 2016 CORE/Enterprise Health in Housing: Exploring the Intersection between Housing & Health Care
- Analyzed Medicaid claims from Jan 2011 to June 2015 for >1600 residents in 145 affordable properties w/multiple populations. Findings:
  - Total Medicaid expenditures declined by 12%, 16% for SPD
  - Outpatient primary care increased 20%, ED fell 18%
  - 40% residents reported greater access to health services
  - Suggests increasing services may result in greater savings



# Co-Living Experiment

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- Thistledown Co-Living, New Holland PA for middle market (too much \$ for govt help) to share space/living expenses & accesses services of NFP Garden Spot CCRC affiliated w/Mennonite Church
- Residents income  $\leq$  \$25,000, pay 30% as rent
- 4,000 SF house, private bdrm/bath for 5; costs ~ \$300,000 to build w/volunteer builder help
- Each resident assigned CCRC resident to connect to friends in broader community & amenities (restaurant, exercise equipment, activities & volunteer opportunities to foster sense of purpose)
- Combats isolation, help make residents feel safer & split costs

# Resources

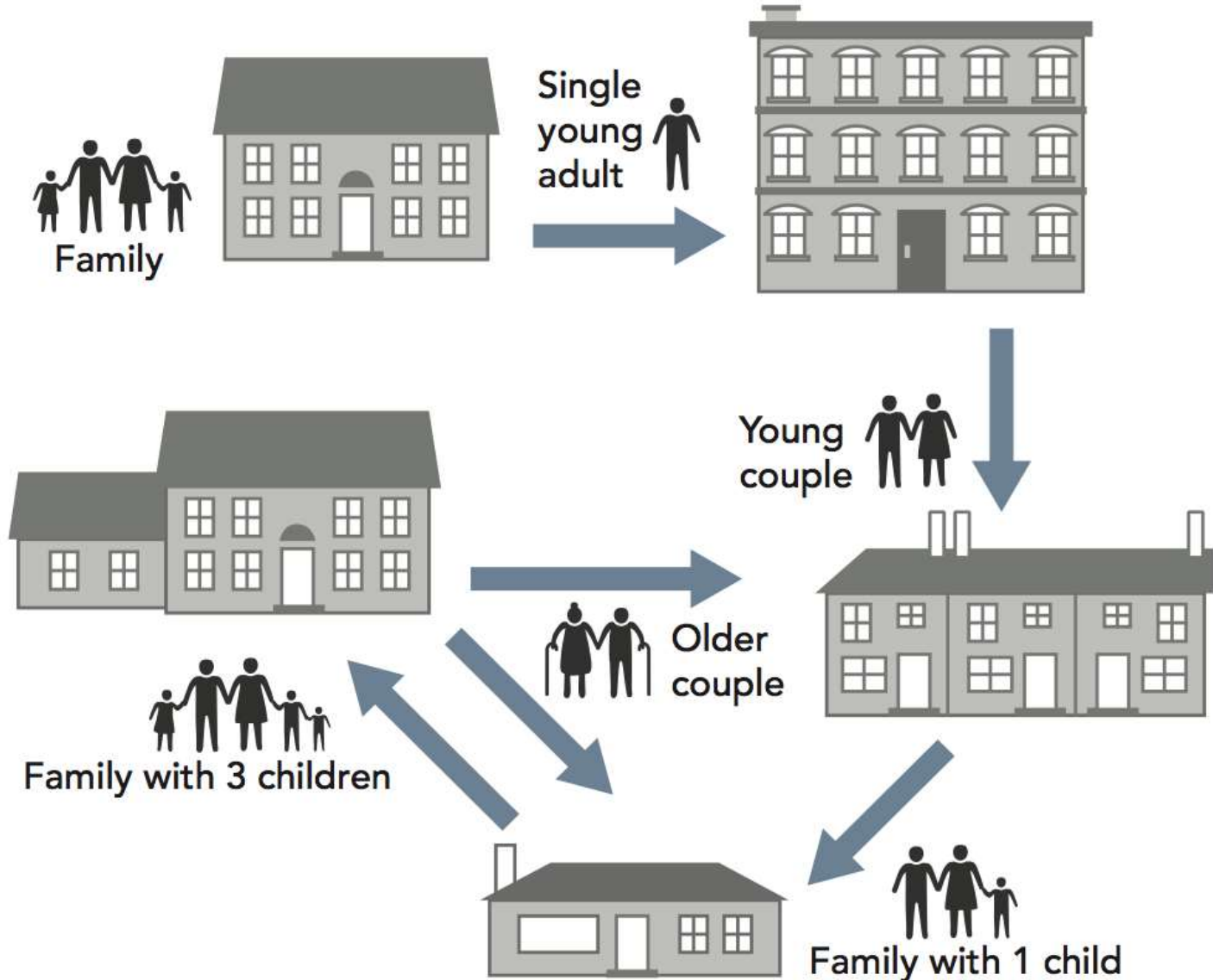
- LeadingAge LTSS Center @ UMass Boston Housing & Services Toolkits
  - Housing and Healthcare Partnerships Toolkit
  - Assessing Residents Toolkit
  - Collaborating with Medical House Call Providers
  - Connecting Generations in Senior Housing – A Program Implementation Toolkit
- Coming Soon: LeadingAge Virginia playbook to help senior living & care providers determine whether & how to serve middle-income older adults. Include draft budgets based on 100-, 125- and 150-unit buildings; architectural renderings; position descriptions; a value proposition; & a definition of the middle market.

# Recent State and Local Policies: Impact on Housing for Older Adults

- Brief summary: Housing Types for Seniors
- Areas of policy focus
  - HB2001 and Statewide policy
  - Residential Infill Project
  - Housing that is affordable

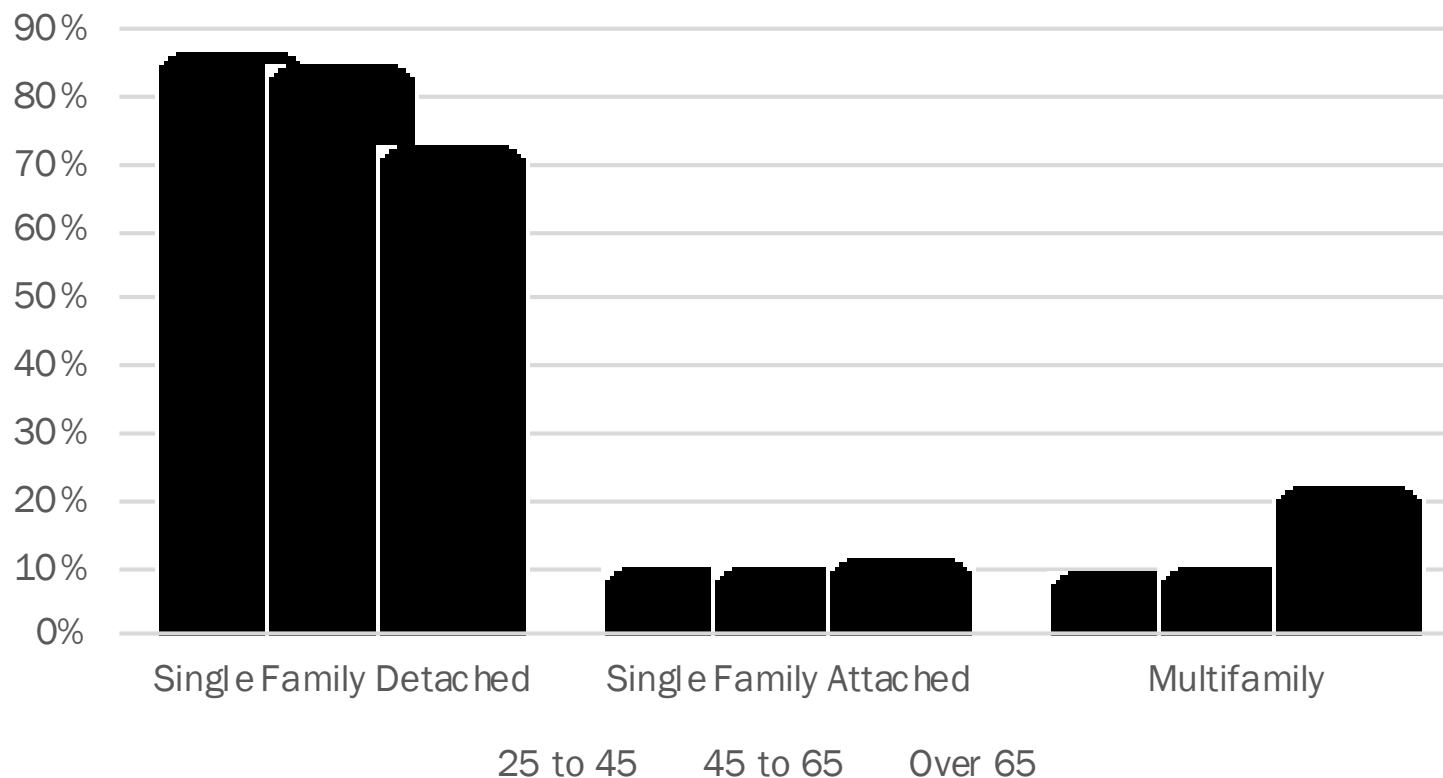
# Housing Life Cycle

## HOUSING LIFE CYCLE



# Housing Preferences by Age

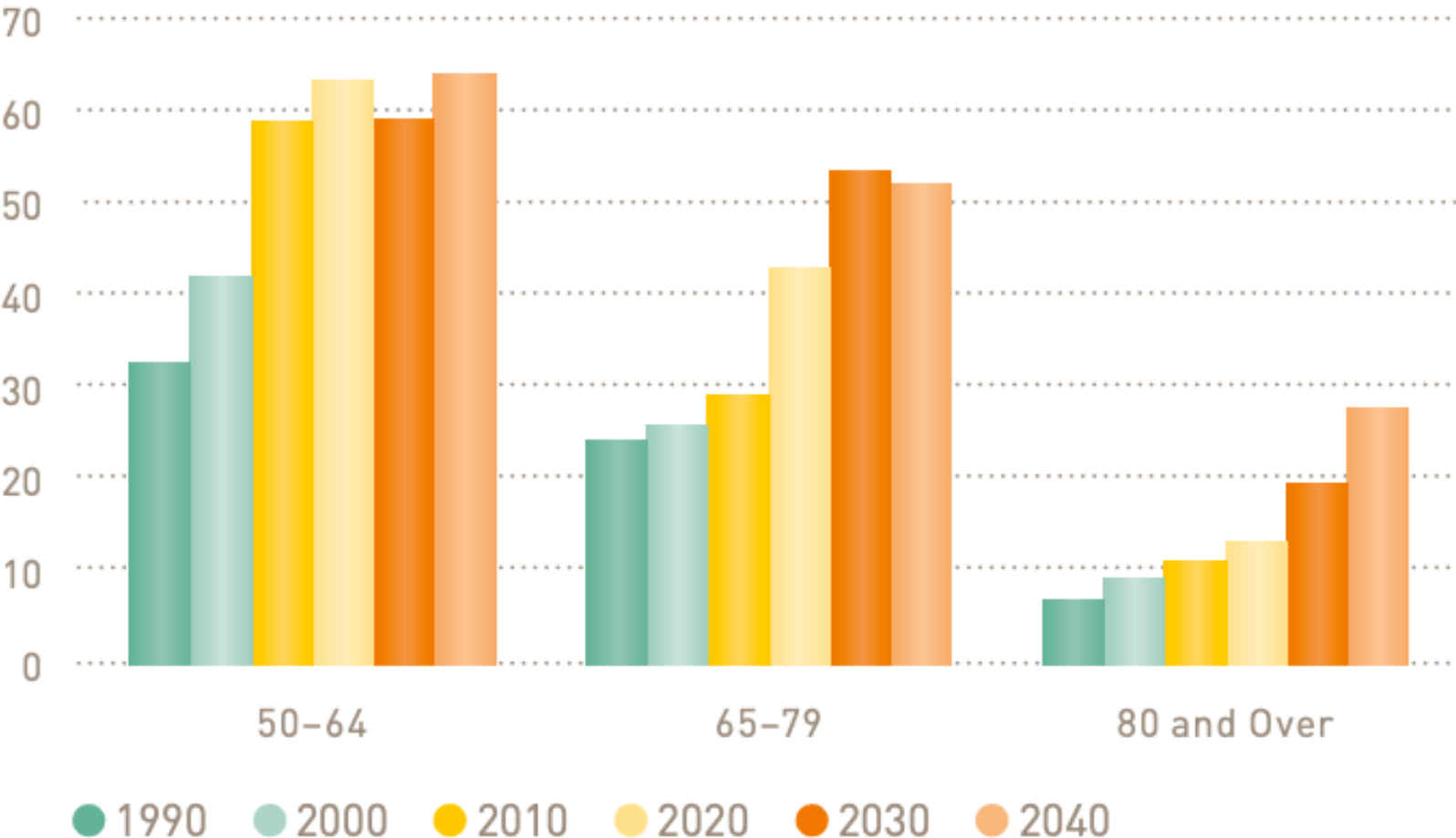
## Housing Preference by Age in Portland Metro



Source: National Association of Homebuilders 2014 Residential Preference Study

# Demand for Housing Options

Population by Age Group (Millions)



Source: Joint Center for Housing Studies of Harvard University

# What Is Middle Housing?



Duplexes



Townhouses



Tri/Quadplexes



Cottage Clusters



- Counties and cities with population greater than 10,000 must allow middle housing in lands zoned for single family residential uses.
- **Goal: build homes and keep prices from increasing too fast**

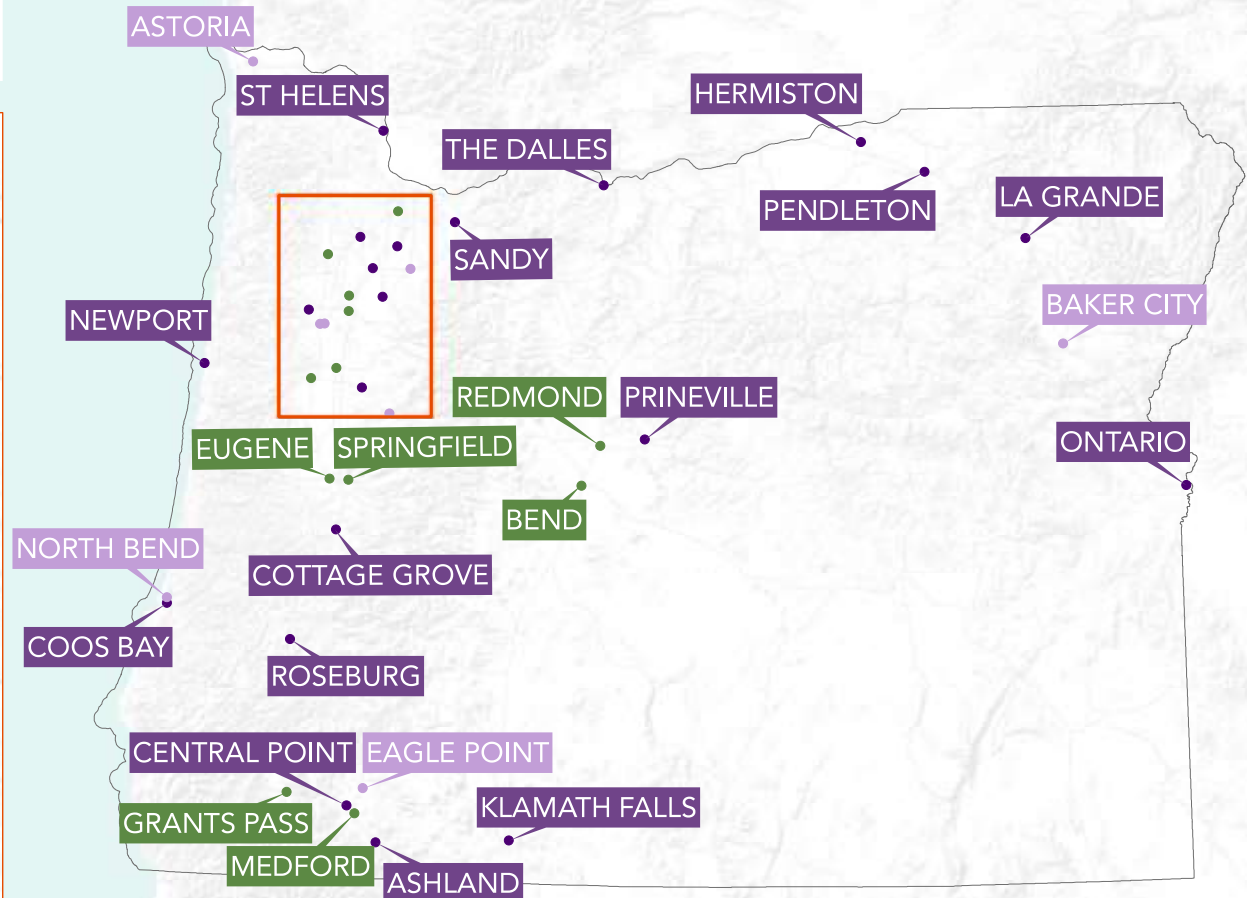
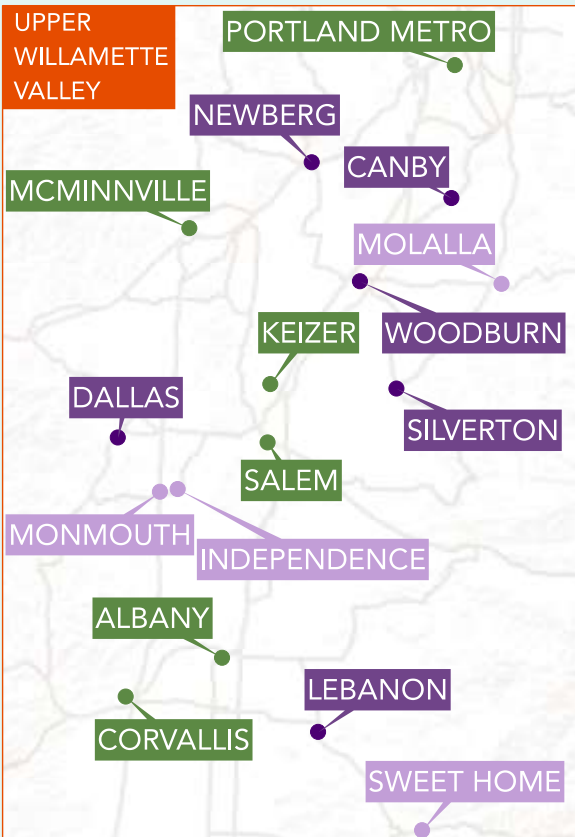
# Jurisdictions That Must Comply

Where Oregon Cities Stand on HB 2001 Compliance

- Population Nearing 10,000
- Population Above 10,000
- Population Above 25,000

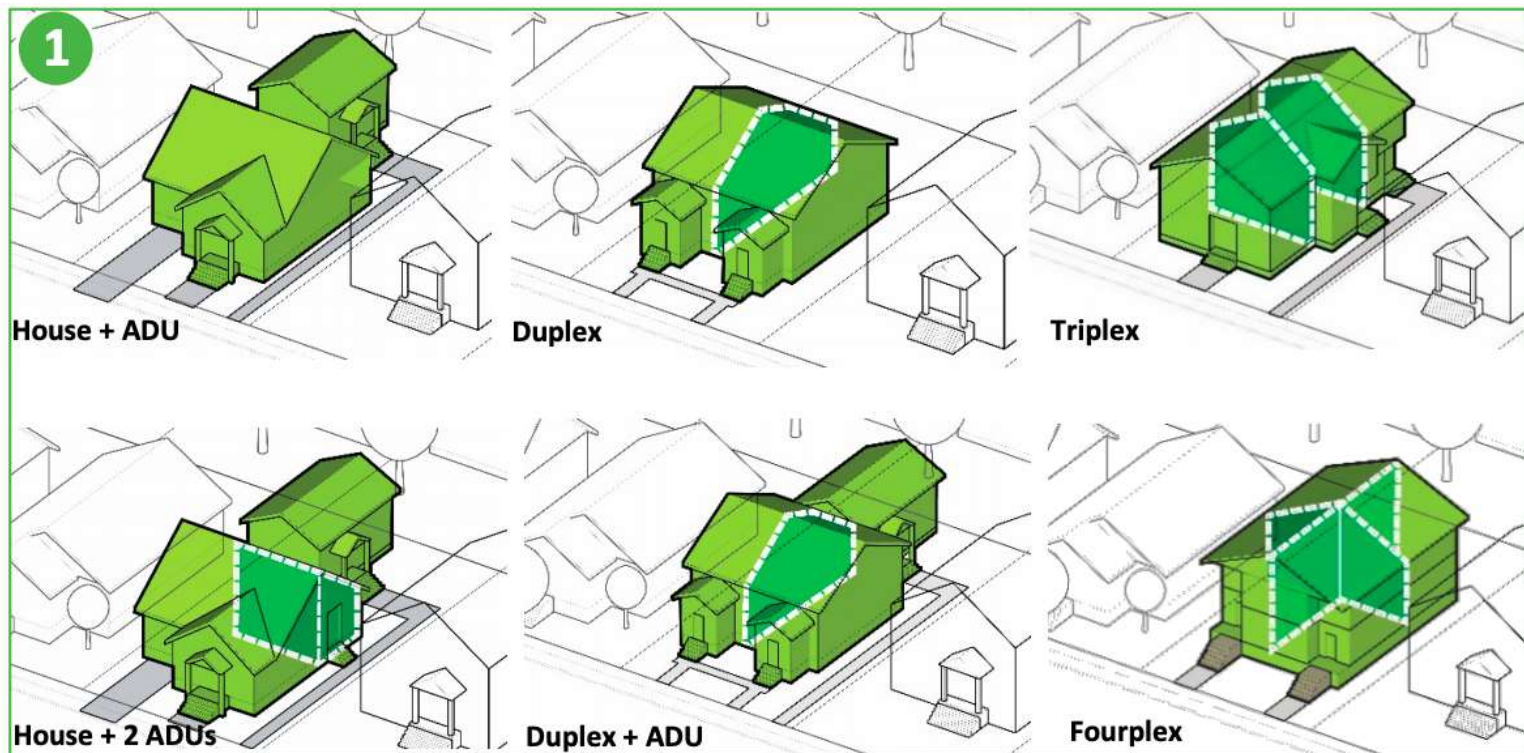
## PORTLAND METRO AREA

PORTLAND	TIGARD	WEST LINN	FOREST GROVE	TROUTDALE
GRESHAM	LAKE OSWEGO	WILSONVILLE	HAPPY VALLEY	CORNELIUS
HILLSBORO	OREGON CITY		MILWAUKIE	GLADSTONE
BEAVERTON	TUALATIN		SHERWOOD	



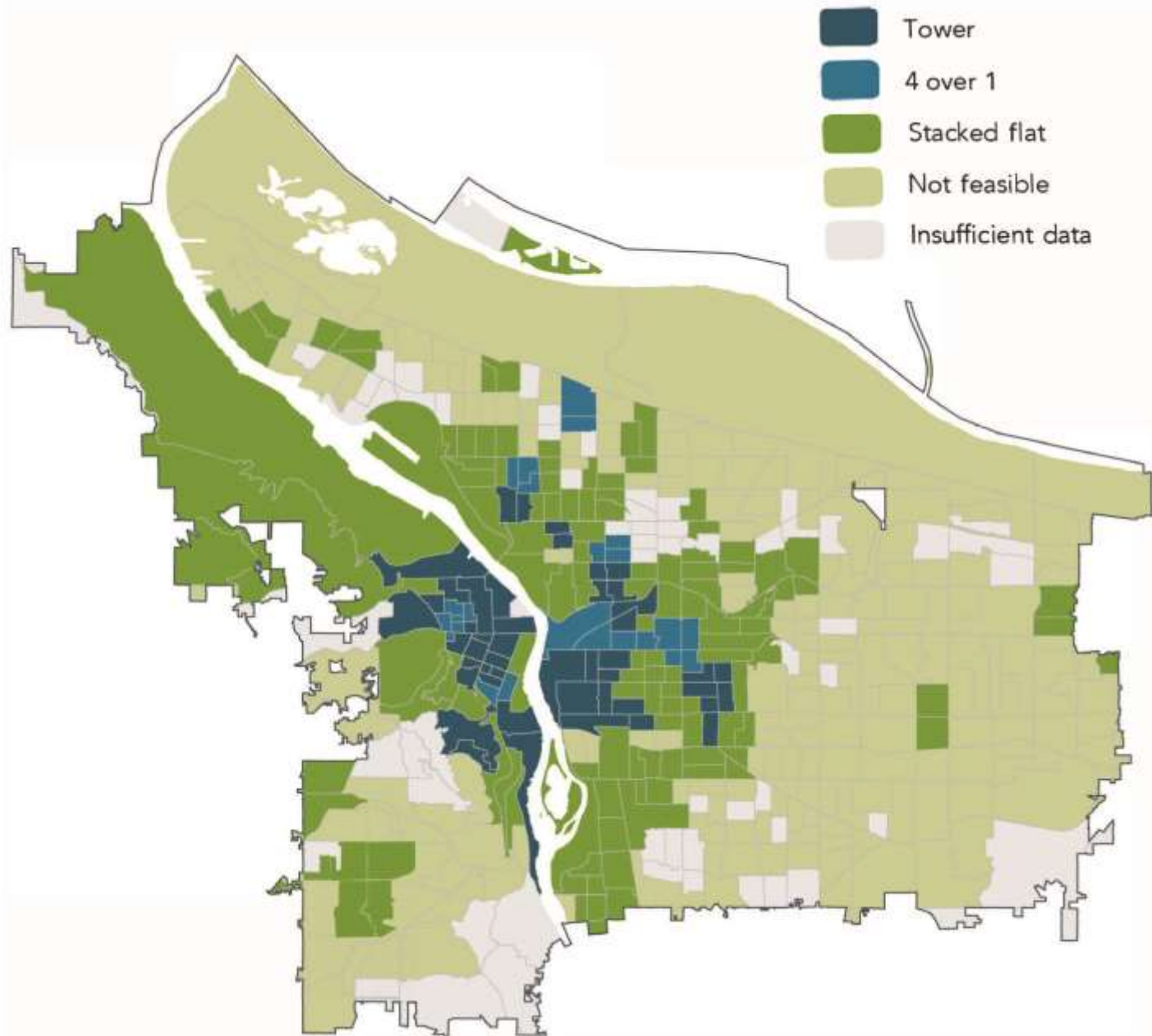
# Policy #2 Residential Infill Project

- Portland's new zoning code
- “Add more housing options to meet people's changing needs”

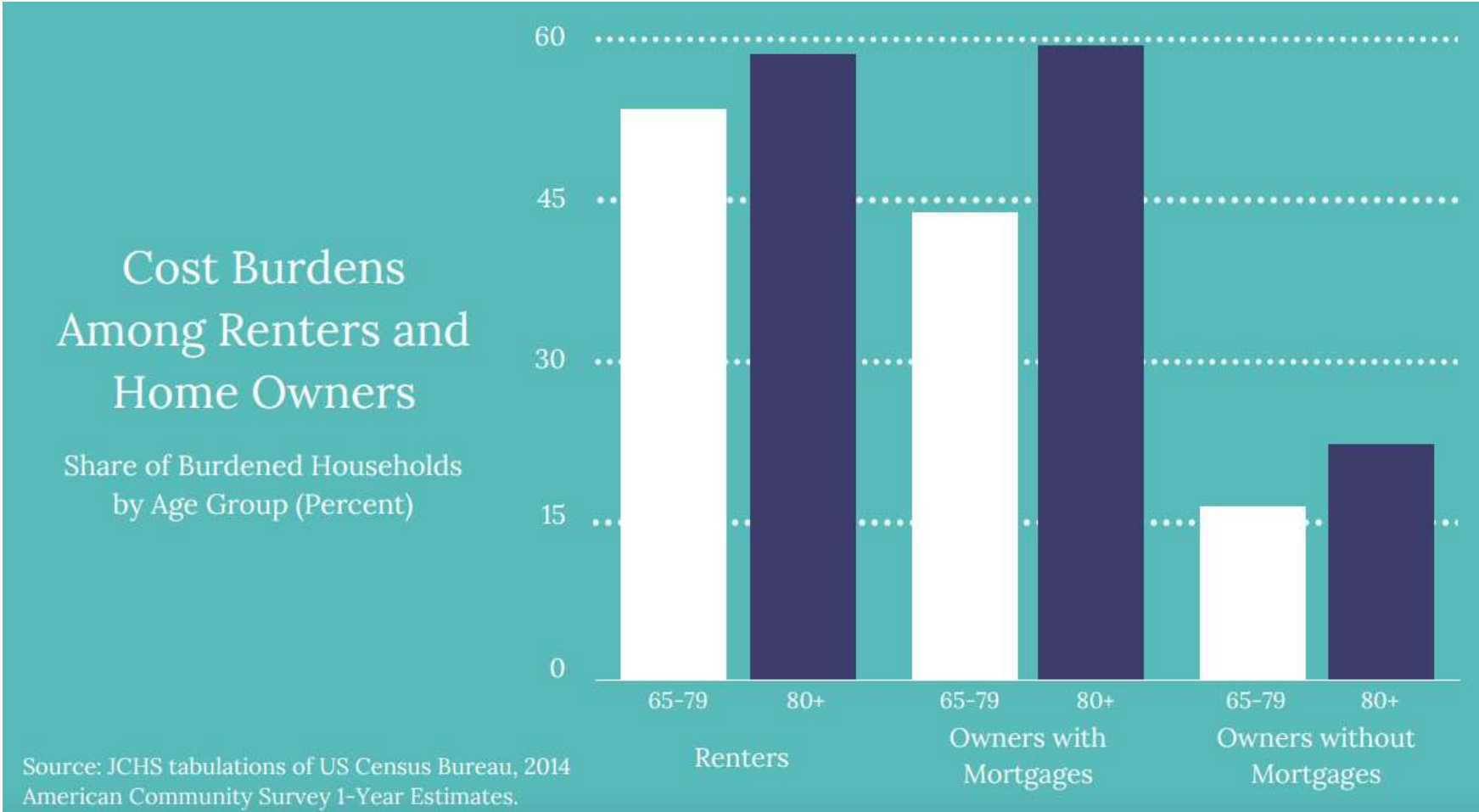


- Allow more housing types
- Limit the overall size of single-family units
- Barrier-free, “visitable” entry
- Flexible ADU design

# Where will the market build missing middle?



# Policy Area #3: Housing that is Affordable

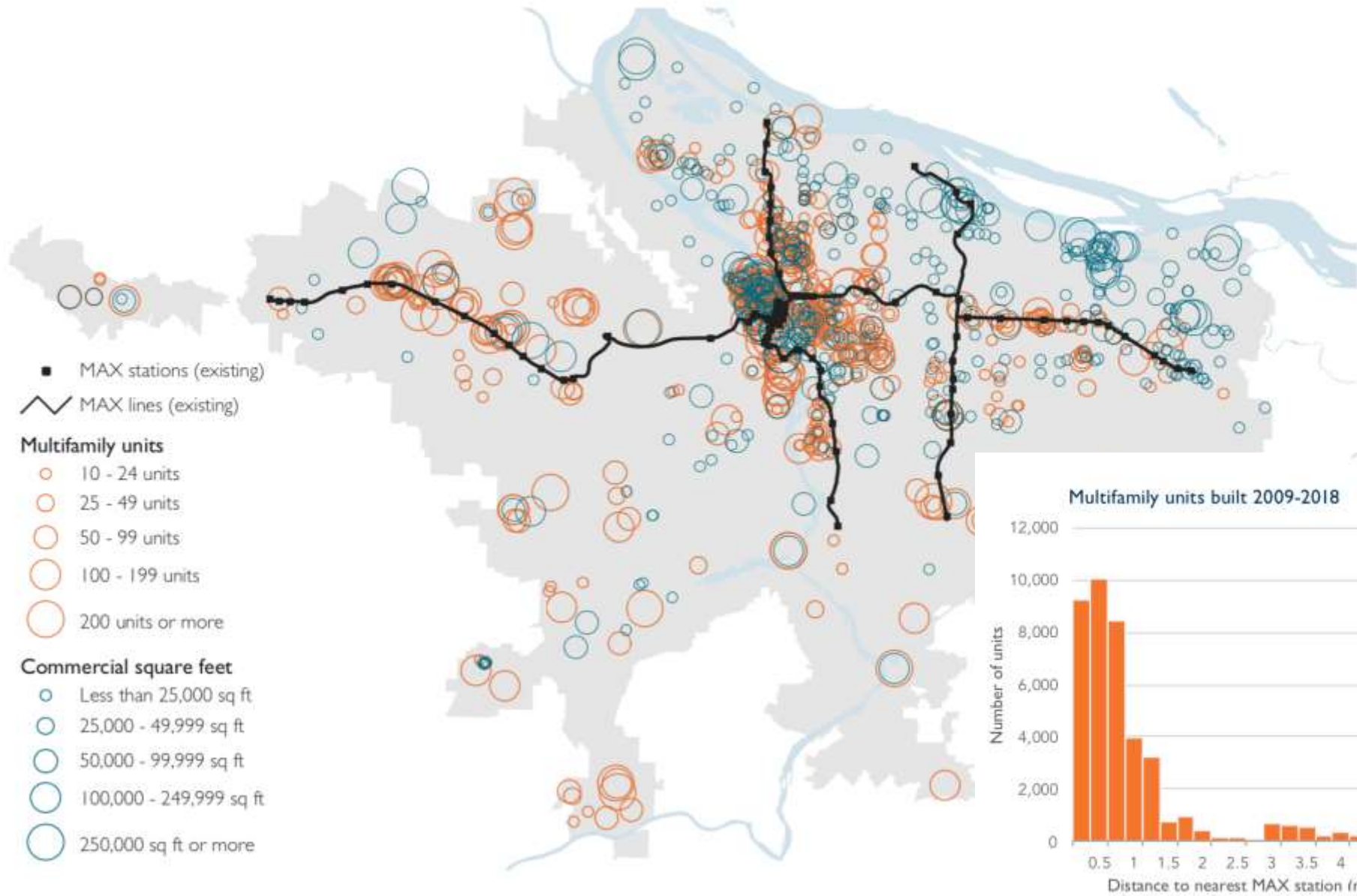


# Policy initiatives aimed at affordability

- Statewide Housing Plan
- Local bonds: Portland and Metro
- Programs targeted to seniors:
  - Elderly and Disabled Loan Program
  - Elderly Rental Assistance
  - Portland Emergency Home Repair and Senior Weatherization through Community Energy Project

# Transportation Access Reduces Overall Cost

## New Multifamily and Commercial Development, 2009-2018





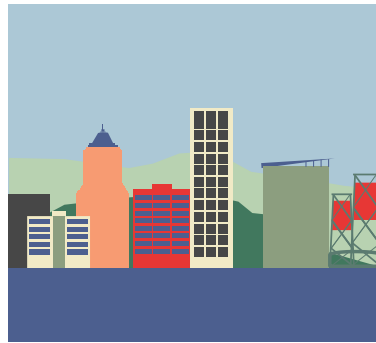
- Policy initiatives may not be aimed explicitly at seniors, but certainly should be helpful for them
  - Smaller and more varied unit types
  - Location near transit
  - Additional funding for affordable housing and programs targeted to seniors

# ECONorthwest

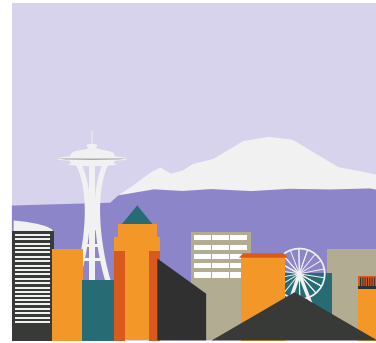
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Eugene



Portland



Seattle



Boise