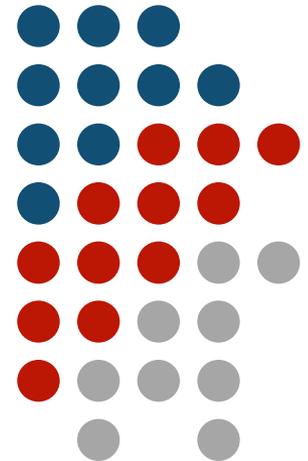


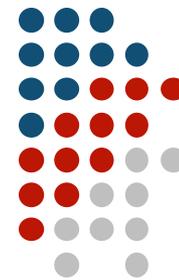
Aging in Community: Housing an Aging Population

Leckey Forum
September 19, 2014

Janet Viveiros
Center for Housing Policy,
A Division of the National Housing Conference



About the National Housing Conference

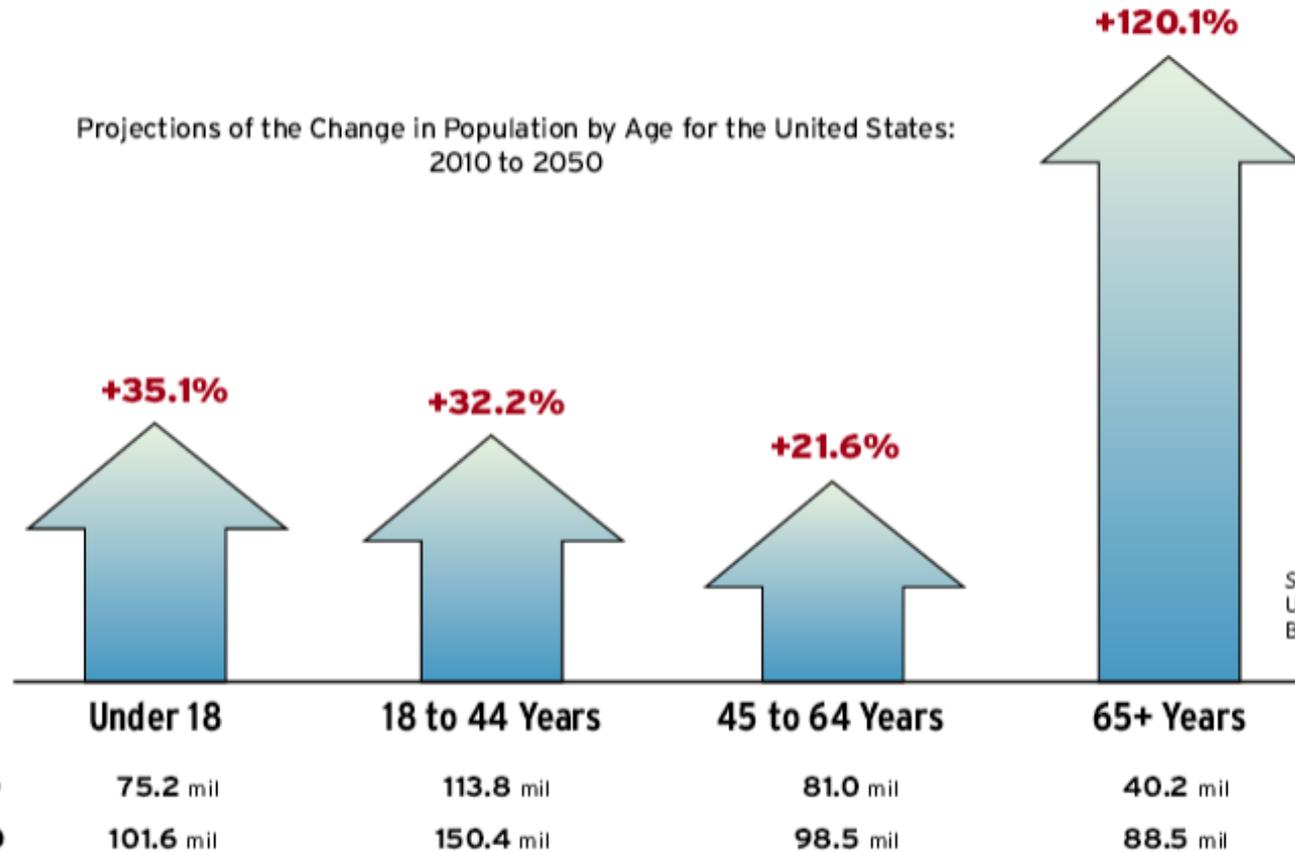
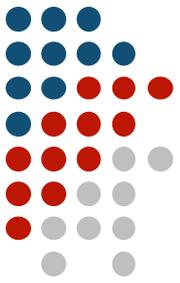


The National Housing Conference represents a diverse membership of housing stakeholders including tenant advocates, mortgage bankers, nonprofit and for-profit home builders, property managers, policy practitioners, realtors, equity investors, and more, all of whom share a commitment to safe, decent and affordable housing for all in America. We are the nation's oldest housing advocacy organization, dedicated to the affordable housing mission since our founding in 1931. As a nonpartisan, 501(c)3 nonprofit, we bring together our broad-based membership to advocate on housing issues.

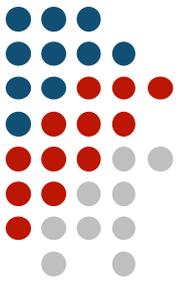
The Center for Housing Policy is the research division of NHC. The Center specializes in developing solutions through research, working to broaden understanding of the nation's housing challenges and to examine the impact of policies and programs developed to address these needs. Combining research and practical, real-world expertise, the Center helps to develop effective policy solutions at the national, state and local levels that increase the availability of affordable homes.



The Older Adult Population is Growing Rapidly

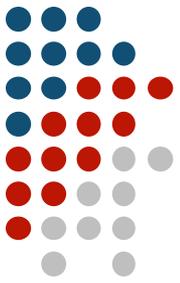


Most Older Adults Want to Age In their Home

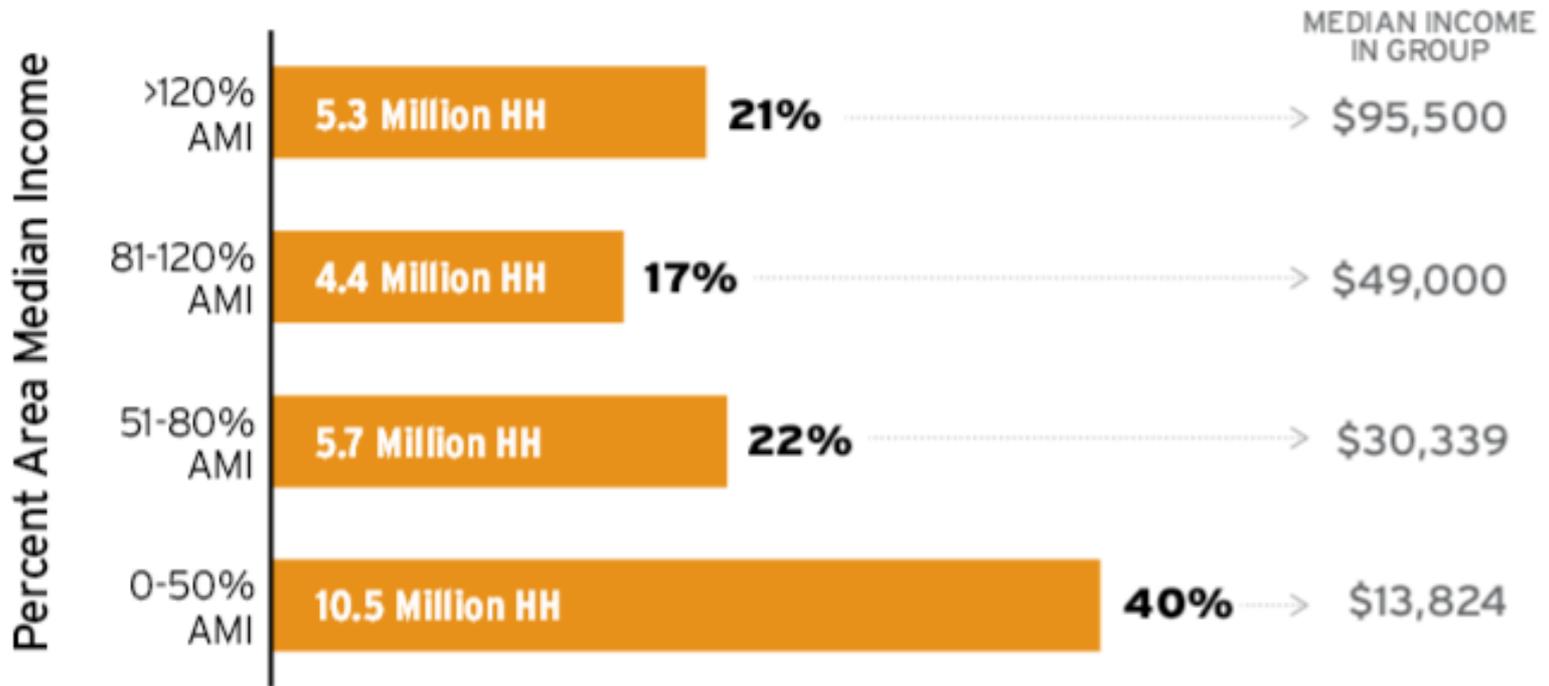


- Nearly 90 percent of adults aged 45 and older indicated they wanted to stay in their homes “for as long as possible” as they aged.
- In 2012, the average annual cost of a semi-private room in a nursing home was \$81,030.
- A private room or apartment in an assisted living facility cost an average of \$42,600 annually.

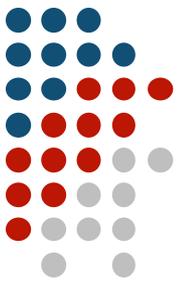
Most Older Adult Households are Low- or Moderate-Income



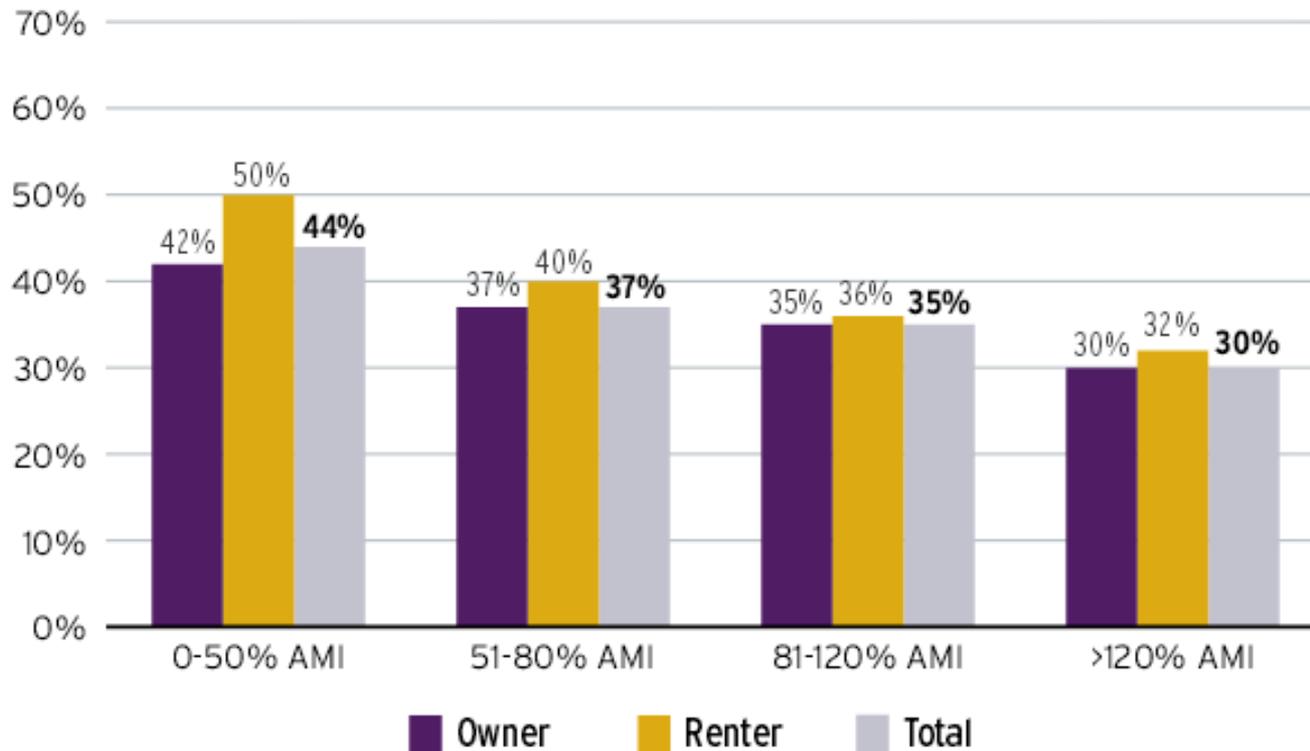
Share of 65+ Households by Income Group



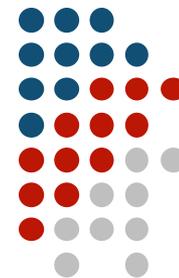
Low-Income Older Adults are More Likely to Have a Disability



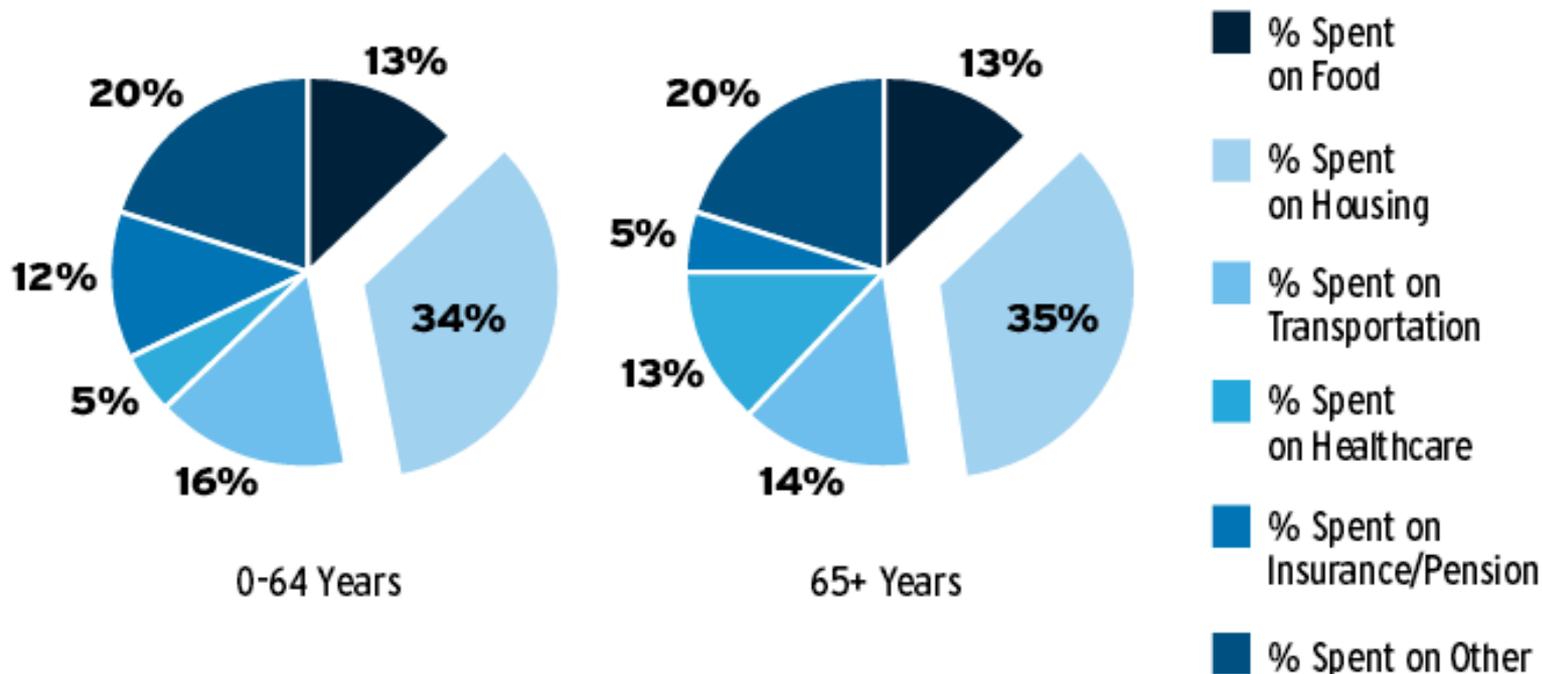
Percent of Older Households with a Disability by Income and Tenure, 2009



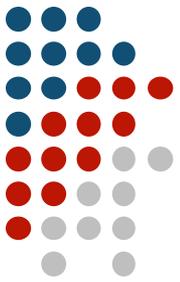
Housing is the Largest Expense for Older Adult Households



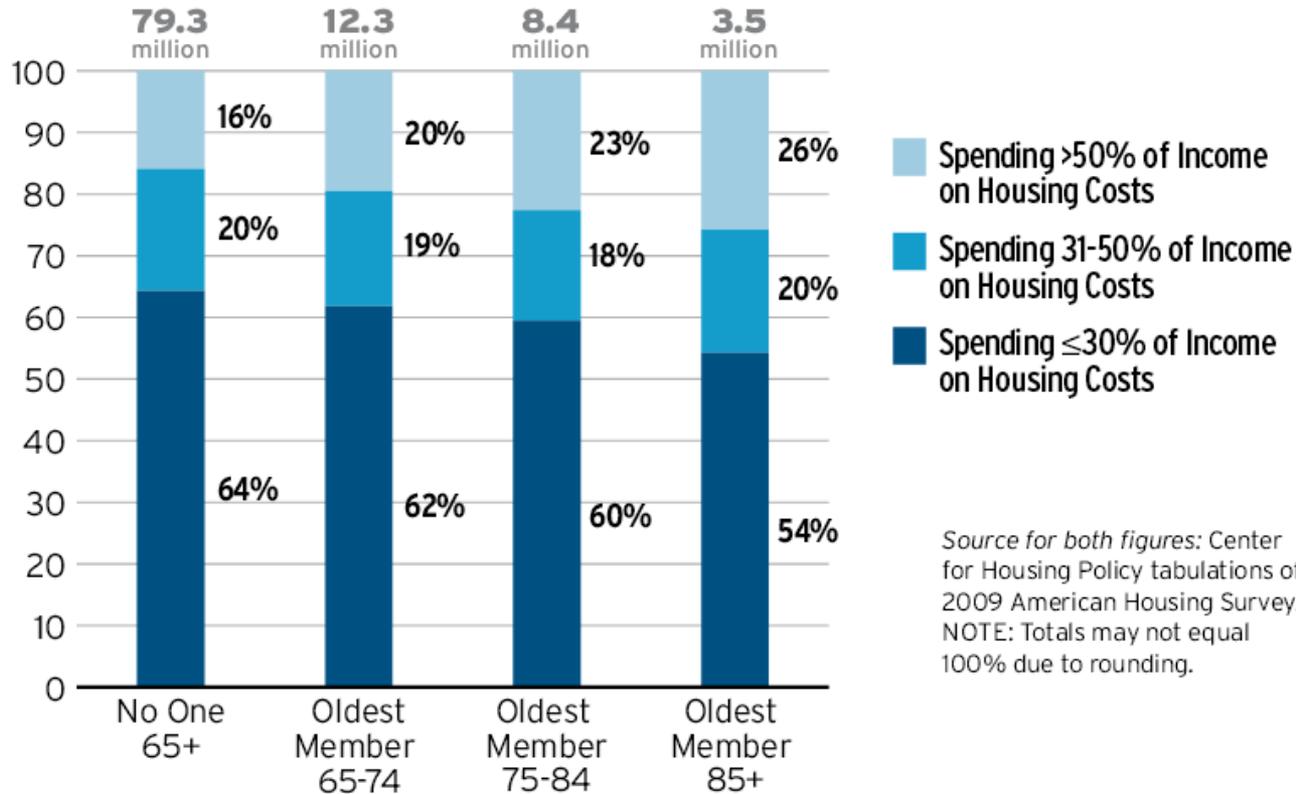
Expense Categories as a Share of Total Household Expenditures by Age²



Housing Affordability Worsens as Older Adults Age

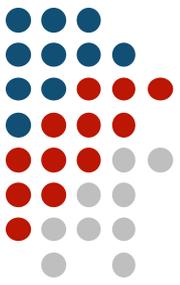


Housing Costs as a Percent of Income, by Age

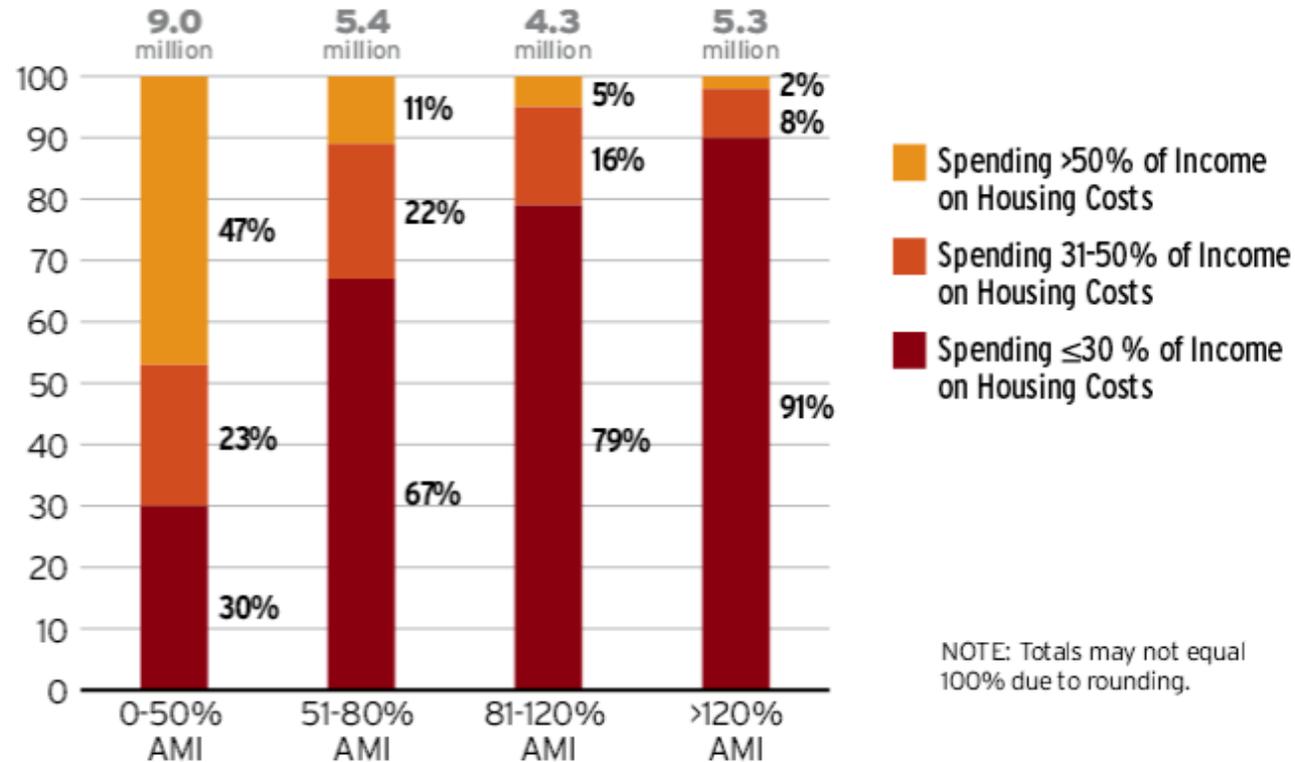


Source for both figures: Center for Housing Policy tabulations of 2009 American Housing Survey. NOTE: Totals may not equal 100% due to rounding.

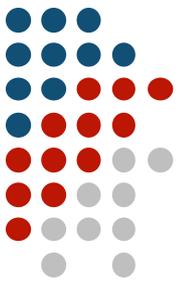
Almost Half of the Lowest Income Older Adult Households Spend 50% or More of Their Income on Housing



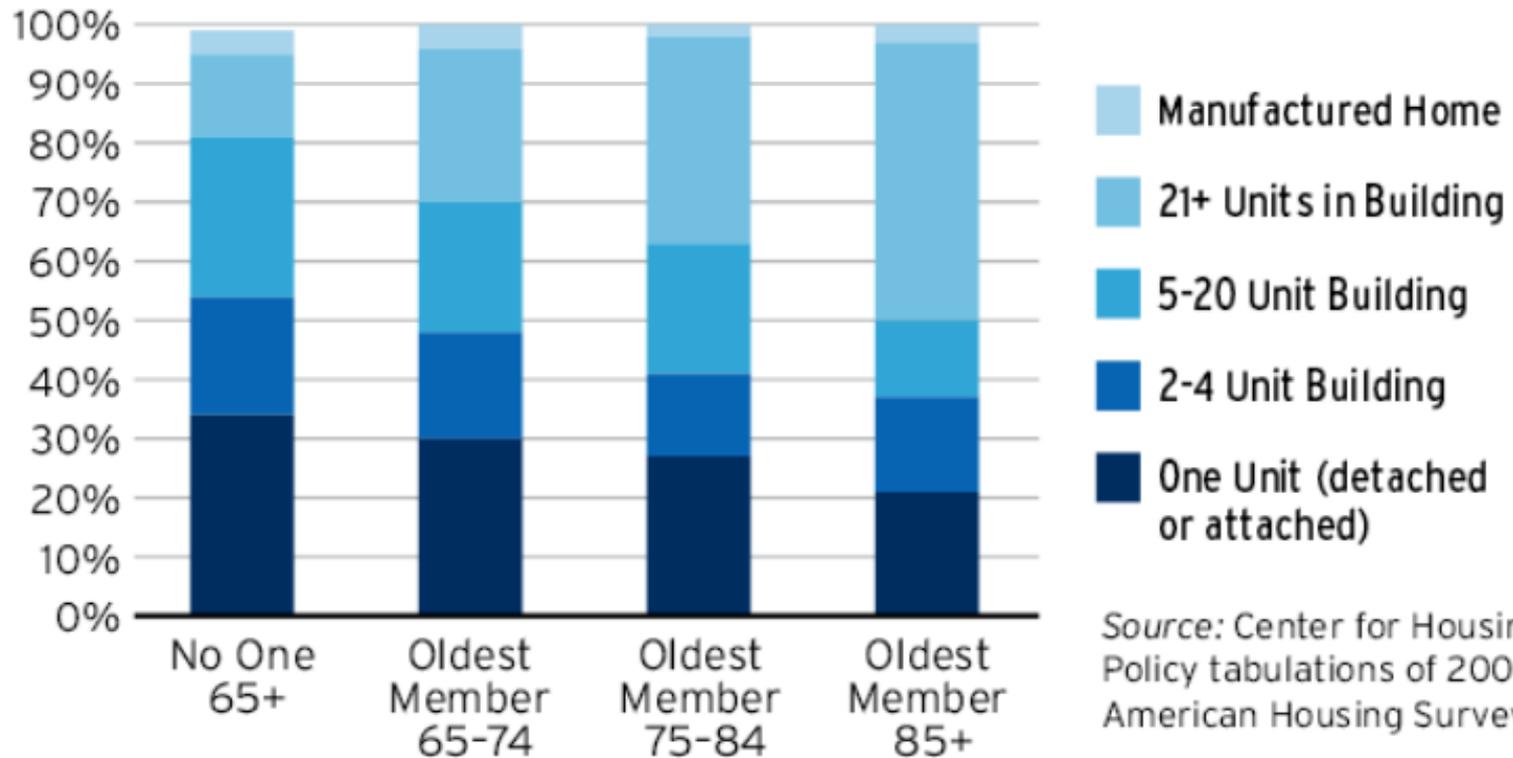
Housing Costs as a Percent of Income, by Income Category



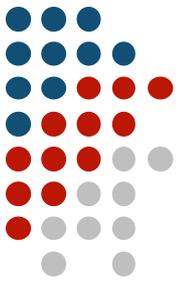
Demand Among Older Renters for Larger Buildings with Services is High



Housing Unit Type for Renters, by Age, in 2009

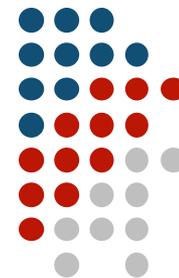


Policies to Expand Housing Choices for Older Adults



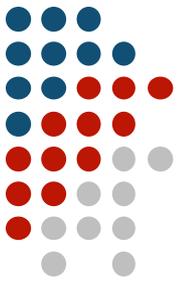
- Encourage universal design in new homes and home modification programs
- Create flexible zoning rules
- Preserve and expand the supply of affordable rental housing
- Expand transportation options
- Connect residents to social services

Why Home- and Community-Based Service Programs?

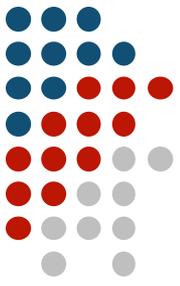


- Older adults prefer to age in their homes
- Cost effective
- Achieve better health outcomes
- States are required to provide long-term care in community settings

Elements of Successful Home- and Community-Based Service Program Models



- Guided by the preferences of older adults
- Evolve to serve a wide range of needs
- Build upon partnerships with service providers and community stakeholders



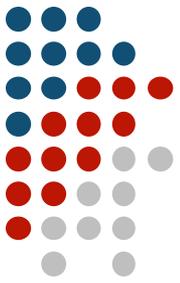
Housing an Aging Population: Are We Prepared?

<http://www.nhc.org/media/files/AgingReport2012.pdf>

Aging in Every Place: Supportive Service Programs for High and Low Density Communities

<http://www.nhc.org/media/AgingInEveryPlace.pdf>

Thank You!



Janet Viveiros
Research Associate
Center for Housing Policy,
a division of the National
Housing Conference

Phone: 202.466.2121 x246

Email: jviveiros@nhc.org

