

Innovation, Collaboration, Action!

Creating Accessible, Affordable Housing for
Individuals with Disabilities and Elders

Housing Summit

Best Western, Marlborough, MA
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COMMUNITYFIRST

Massachusetts Community First
Systems Transformation Grant



Massachusetts Housing Information and Resources



PowerPoint Overview

- Accessibility Definitions
- Types of Housing
- State Funding for Rental Housing Development/Preservation
- Federal Funding for Rental Housing Development/Preservation
- State and Federal Rental Subsidies for Individuals
- Profile of Current and Future Need



Accessibility Definitions

- Accessibility
- Universal Design
- Visitability



Accessibility

- Accessibility in housing refers to the ability of an individual to use and enjoy their living space. The Fair Housing Act, for example, requires seven basic requirements that must be met to comply with the access requirements of the Act. These Requirements are:
 - **Requirement 1.** An accessible building entrance on an accessible route.
 - **Requirement 2.** Accessible common and public use areas.
 - **Requirement 3.** Usable doors (usable by a person in a wheelchair).
 - **Requirement 4.** Accessible route into and through the dwelling unit.
 - **Requirement 5.** Light switches, electrical outlets, thermostats and other environmental controls in accessible locations.
 - **Requirement 6.** Reinforced walls in bathrooms for later installation of grab bars.
 - **Requirement 7.** Usable kitchens and bathrooms.



Universal Design

- Universal design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.

–Ron Mace



Visitability

(Inclusive Home Design)

Three elements of visitability:

- One zero-step entrance, at the front, back, or side of the house.
- All main floor doors, including bathrooms, with at least 32 inches of clear passage space.
- At least half a bath, preferably a full bath, on the main floor.



Types of Housing



Housing Options for People with Disabilities and Elders

- Residential Care Homes
- Assisted Living Residences
- Group Homes/Group Residences
- Congregate Housing
- Congregate Housing Program in Public Housing
- Continuing Care Retirement Communities
- Permanent Supportive Housing
- Supportive Housing for Elders
- Single Room Occupancy
- Public Housing
- State Public Housing Programs
- Rented Apartments (Publicly Subsidized/Private Owned)
- Rental Subsidies
- Rented Homes
- Owned Homes

Residential Care Homes

- **Residential Care Homes** (formerly called rest homes) provide housing, support services, and medical oversight in a residential setting. These homes are capable of administering medications, scheduling medical appointments, and serving three meals daily.
- For adults with disabilities age 22+ including elders.

Source: Executive Office of Elder Affairs

Residential Care Sites	Number of Units
113	3,643

Source: University of Massachusetts Medical School/Office of Long-Term Support Studies

Assisted Living Residences

- **Assisted Living Residences** are a special combination of housing and personalized services designed to meet the needs, both scheduled and unscheduled, of those who require help with activities of daily living.
- For adults with disabilities age 18+ and elders.

Source: [Massachusetts Assisted Living Facilities Association](#)

Assisted Living Sites	Number of Units
201	12,105

Source: Executive Office of Elder Affairs

- For a list, click [here](#).

Group Homes/Group Residences

- **Group Homes** are operated throughout Massachusetts by a variety of public and private agencies.
- For persons with disabilities including elders.

Source: [Executive Office of Health and Human Services](#)

Number of Units
Over 12,000

Source: DDS, DMH, MCB and MRC

For more information, please visit the Department of Developmental Services [here](#).

For more information, please visit the Department of Mental Health [here](#).

For more information, please visit Massachusetts Commission for the Blind [here](#).

For more information, please visit Massachusetts Rehabilitation Commission [here](#).



Congregate Housing

- **Congregate housing** is multi-unit housing that may offer support services for elders and for adults with disabilities who do not want to live alone. It offers each resident a private bedroom or apartment, and shared living space and activities. Congregate housing may offer support services to help residents remain independent.

Congregate Housing Program in Public Housing

- **Congregate Housing Program in Public Housing** is a shared living environment designed to integrate housing and services needs.
- For adults with disabilities over age 18 and elders.

Source: [Executive Office of Health and Human Services](#)

Congregate Housing Sites	Number of Units
51	701

Source: Executive Office of Elder Affairs

- For a list, click [here](#).

Continuing Care Retirement Communities

- **Continuing Care Retirement Communities (CCRCs)** are usually comprised of independent living, personal services and skilled nursing care at one location. As a person's personal and health care needs change, they are able to remain at the retirement community.
- For older adults and elders.

CCRC Sites
33

Source: [Executive Office of Elder Affairs](#)

- For a list, click [here](#).



Permanent Supportive Housing

- **Permanent supportive housing** is affordable rental housing with support services for low-income or homeless people with disabilities including elders. Some support services are offered in the home, and some are offered outside the home.
- Permanent supportive housing models include single room occupancies (SROs), group homes, subsidized Section 8 apartments, and shared living arrangements.

Permanent supportive housing programs are run by:

- The Department of Developmental Services: Click [here](#) to visit.
- The Department of Mental Health: Click [here](#) to visit.
- The Department of Public Health: Click [here](#) to visit.

Supportive Housing for Elders

- **The Supportive Housing** initiative was developed by the Executive Office of Elder Affairs and the Department of Housing and Community Development to create housing with available supports in state funded public housing.
- For adults with disabilities over age 18 and elders.

Supportive Housing Sites	Number of Units
31	4,212

Source: Executive Office of Elder Affairs

- For a list, click [here](#).



Single Room Occupancy

- **A Single Room Occupancy** property is a rooming, lodging or boarding house, hotel, inn or private residence which is rented.

Public Housing

- **Public Housing** is low-rent housing entirely built with state & federal money. Local housing authorities manage public housing in Massachusetts. There are 136 public housing authorities in Massachusetts.
- Click [here](#) for a list of Public Housing Authorities.

Total Municipalities with Public Housing	Number of Units
310	83,169

Source: Department of Housing and Community Development



State Public Housing Programs

- Veteran's housing
(Chapter 200)
- Housing for persons with disabilities and elders
(Chapter 667)
- Family housing
(Chapter 705)
- Housing for Department of Developmental Disabilities and
Department of Mental Health consumers
(Chapter 689/167)



Rented Apartments (Publicly Subsidized/Privatey Owned)

Housing developed by private developers for elders and people with disabilities among others, utilizing varying combinations of state, federal and private funding sources.



Rental Subsidies

Rental subsidies provide a housing option by subsidizing privately owned rental housing. Subsidies may be tenant-based, project-based or sponsor-based. The Department of Housing and Community Development administers a sponsor-based rental subsidy program for Department of Mental Health and Department of Public Health consumers.



Rented Homes

- Many persons with disabilities and elders rent homes that are not reflected in the previous slides. They may be market rate units or subsidized units. Persons may receive services in these homes.
- Visit the Mass Access Housing Registry at www.massaccesshousingregistry.org for help finding accessible, affordable housing in Massachusetts.



Owned Homes

- Many persons with disabilities and elders own private homes. State and federal resources are available to help eligible persons stay in their homes as long as possible. These resources may help to purchase a home, pay monthly mortgages, contribute to utility bills, or modify a home for greater accessibility needs.
- Visit www.masshousinginfo.org/resources for a database of homeowner resources in Massachusetts.



State Funding for Rental Housing Development/ Preservation



State Funding for Rental Housing Development/Preservation

MassHousing

- Affordable Housing Trust Fund - Click [here](#) for info.
- 80/20 Program - Click [here](#) for info.
- Expanding Rental Affordability Program - Click [here](#) for info.
- Bridge Loan Financing - Click [here](#) for info.
- Elder 80/20 - Click [here](#) for info.
- ElderCHOICE - Click [here](#) for info.



State Funding for Rental Housing Development/Preservation

Department of Housing and Community Development

- Capital Improvements/Preservation Fund - Click [here](#) for info.
- Commercial Area/Transit Nodes Housing - Click [here](#) for info.
- Housing Stabilization Fund - Click [here](#) for info.
- State-aided Public Housing - Click [here](#) for info.
- HOME Program - Click [here](#) for info.



State Funding for Rental Housing Development/Preservation

Department of Housing and Community Development and Community Economic Development Assistance Corporation

- Community-Based Housing - Click [here](#) for info.
- Facilities Consolidation Fund - Click [here](#) for info.
- Housing Innovations Fund - Click [here](#) for info.

MassDevelopment

- Tax-Exempt Financing for Affordable Housing - Click [here](#) for info.

Massachusetts Housing Partnership

- Permanent Rental Financing Program - Click [here](#) for info.



State Funding for Rental Housing Development/Preservation

Massachusetts Housing Partnership and MassDevelopment

- MATCH Program - Click [here](#) for info.
- LITE Bond Program - Click [here](#) for info.

Massachusetts Housing Partnership and Massachusetts Housing Investment Corporation

- Neighborhood Stabilization Loan Fund - Click [here](#) for info.

Community Economic Development Assistance Corporation

- Predevelopment Seed Funds - Click [here](#) for info.



Federal Funding for Rental Housing Development/ Preservation



Federal Funding for Rental Housing Development/Preservation

- **Section 202:** Affordable housing for elders and younger persons with disabilities. - Click [here](#) for more info.
- **Section 811:** Affordable housing for persons with disabilities. - Click [here](#) for more info.
- **Public Housing:** Affordable rental housing for eligible low-income families, elders and persons with disabilities. - Click [here](#) for more info.
- **Low Income Housing Tax Credit Program (LIHTC):** Finances the development of affordable rental housing for households. - Click [here](#) for more info.



Federal Funding for Housing Development/Preservation (con't)

- **HOPE VI:** Provides physical rehabilitation for severely distressed federal public housing. - Click [here](#) for more info.
- **CDBG:** The Community Development Block Grant (CDBG) program provides communities with resources to address a wide range of unique community development needs. - Click [here](#) for more info.
- **HOME:** The HOME Investment Partnership Program funds a broad range of activities including new construction, acquisition and rehabilitation of affordable ownership and rental housing. Click [here](#) for more info.



Federal Funding for Housing Development/Preservation (con't)

- **McKinney Homeless Assistance Grants:** Competitively awarded grants that require the development of a “continuum of care” system to address homelessness. - Click [here](#) for more info.
- **HOPWA:** Housing Opportunities for Persons with HIV/AIDS (HOPWA) provides housing assistance and related supportive services. - Click [here](#) for more info.
- **RHED:** The Rural Housing and Economic Development (RHED) program provides for capacity building, and supports housing and economic development in rural areas.
- Click [here](#) for more info.



State and Federal Rental Subsidies for Individuals



State and Federal Rental Subsidies for Individuals

- **Section 8 Vouchers** (mobile/project-based) include many targeted voucher programs for specific populations.
 - Click [here](#) for more info.
- **Massachusetts Rental Voucher Program (MRVP)** (mobile or project-based) - Click [here](#) for more info.
- **Alternative Housing Voucher Program (AHVP)** (mobile) - Click [here](#) for more info.
- **Population-Specific Rental Assistance** (Such as the Department of Mental Health and Department of Public Health) - Click [here](#) for more info.



Profile of Current and Future Need

Profile of Current Population of Persons with Disabilities

Estimated Number of People Age 5+ with A Disability in Massachusetts and the U.S By Type of Disability.

	U.S.		Massachusetts	
	# Individuals	%	# Individuals	%
Total Population Age 5+	280,925,288	100.0	6,074,669	100.0
Population with ANY Disability:	43,796,933	15.6	895,772	14.7
TYPE OF DISABILITY:				
Self-Care disability (dressing, bathing, getting around)	9,957,399	22.7	209,987	23.4
Vision or Hearing disability	12,512,188	28.6	249,446	27.8
Difficulty Getting Out disability	14,447,585	33.0	300,868	33.6
Difficulty Learning/Remembering	17,666,637	40.3	375,848	42.0
Difficulty Working	24,889,266	56.8	508,078	56.7
Difficulty with Physical Activity	27,850,401	63.6	551,719	61.6

Note: Individuals may report having more than one type of disability.

Source: 2007 American Community Survey (ACS), U.S. Census Bureau, tabulations by authors.

Available free for download online at: www.mass.gov/Eeohhs2/docs/eohhs/ltc/lts_profile_report.pdf

Source: O'Connor, D., Centerbar, D., Cumings, C., Konar, V., Lake, E., Little, F., Traflet, W., et. al. (April, 2009) *Long-term Supports in Massachusetts: A Profile of Service Users*. Worcester, MA: Office of Long-term Support Studies and Center for Health Law and Economics, University of Massachusetts Medical School.



Growth in Population of Persons with a Disability

- The MA population age 65 and older will increase dramatically by 2020.
- For men and women, disability tends to increase by age.
- The MA population with disabilities will exceed one million persons by 2020.

Available free for download online at: www.mass.gov/Eeohhs2/docs/eohhs/ltc/ltss_profile_report.pdf

Source: O'Connor, D., Centerbar, D., Cumings, C., Konar, V., Lake, E., Little, F., Trafton, W., et. al. (April, 2009) *Long-term Supports in Massachusetts: A Profile of Service Users*. Worcester, MA: Office of Long-term Support Studies and Center for Health Law and Economics, University of Massachusetts Medical School.



Evidence of Current Need: Growing Section 8 Waitlists

- Between 2004 and 2007, the number of families on Section 8 waiting lists:
 - With a household member who have a disability increased by 15.9% to 17,357 families (almost 31% of the waitlist).
 - With a household member who is an elder increased by 17.1% to 2,326 families (over 4% of the waitlist).

Available free for download online at:

www.mass.gov/Ehed/docs/dhcd/media/thestateofmahousingm.pdf

Source: Goodman, M., Heudorfer, B., et. al. (November 2008) *The State of the Massachusetts Housing Market: A Statewide and Regional Analysis* (p. 145). Boston: Economic and Public Policy Research Unit, University of Massachusetts Donahue Institute.



Evidence of Current Need: Income Disparities

- The 2006 American Community Survey reports that working age people with disabilities in MA:
 - Have a median income which is 55% of the median income of working age people in MA without disabilities.
 - Are almost 4 times as likely to live in poverty compared to working age people in MA without disabilities.
- In 2008 approximately 13.2% of Massachusetts residents living in poverty were elders.



Increasing Rental Prices in Massachusetts

- Between 2000 and 2005/2006:
 - Rents increased in MA by an average of 17.7%.
 - Rents increased across every region of MA.
- Since 2005, despite decreasing housing prices in MA, the cost of renting has continued to increase:
 - The average asking price for monthly rent in Boston, Worcester and Springfield rose every year between 2005 and 2008.

Available free for download online at:

www.mass.gov/Ehed/docs/dhcd/media/thestateofmahousingm.pdf

Goodman, M., Heudorfer, B., et. al. (November 2008) *The State of the Massachusetts Housing Market: A Statewide and Regional Analysis*. Boston: Economic and Public Policy Research Unit, University of Massachusetts Donahue Institute.



Current Rental Prices in Massachusetts

- **The Fair Market Rents** in 2009 for a one-bedroom apartment are:
 - \$1,146 (Boston)
 - \$906 (Barnstable)
 - \$757 (Worcester)
 - \$688 (Springfield)
 - \$676 (Pittsfield)



An Illustration of Need: Rents vs. SSI in 2008

- Number of adults with disabilities under 65 receiving Supplemental Security Income (SSI) benefits in 2008:
 - 109,847, or over 12% of MA residents with a disability
- Percent of SSI benefit needed in 2008 to rent:
 - A one-bedroom unit: 131.5%
 - An efficiency unit: 119.0%

(The monthly SSI benefit was \$751.39 in 2008 when including the Massachusetts state supplement for people with disabilities living independently in the community. All statistics are Massachusetts specific.)

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