Affordable Housing for Older Adults

An Initiative of the Tucson Housing Foundation, AARP Arizona, the United Way of Tucson and Southern Arizona ELDER Alliance
This document is a result of the efforts of multiple organizations, individuals, institutions, and stakeholders with interests in assuring that the needs of lower income older adults are recognized and advocated for in the overall affordable housing discourse.

In 2018, it was reported that over 3,000 older adults remained on years-long waiting lists for subsidized housing in Tucson and surrounding areas (Report on the State of Housing for Older Adults in Tucson, Arizona, 2018, Pima Council on Aging). We acknowledge that the affordable housing crisis for older adults will continue to expand as the impact of recent social, economic, and health concerns – such as COVID 19, steadily rising construction costs, shrinking subsidized housing options, and a growing and more diverse older adult population – challenge our already burdened affordable housing infrastructure.

Here we attempt to identify barriers, suggest recommendations, and identify best practices that can lead to more innovative housing outcomes and improved quality of life for older adults in our region. We hope this also will provide a framework for action for other communities across the United States engaging with similar challenges.

Affordable Housing Alliance for Older Adults
Pima County, Arizona
June 2022
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As an outcome of the summit, The Affordable Housing Alliance of Older Adults was formed and launched the Affordable Housing for Older Adults Initiative.

The mission of the group is to develop an affordable housing initiative that prioritizes the needs of the community’s most vulnerable members – lower-income older adults – and to create a model for community-wide collaboration.

The goal of the initiative is to serve as a resource for communities, nonprofits, public and private development entities, and local jurisdictions interested in creating or supporting efforts to develop affordable housing options that meet the specific needs of older adults.
Many community-based organizations and government entities are addressing the affordable housing crisis from a variety of perspectives, few are specifically focused on the needs of older adults.

Affordable housing is universal in its capacity to meet the needs of individuals and families across demographics.

However, current and emerging older adult populations represent social and economic trends that require special attention when envisioning and implementing sustainable affordable housing projects:

- Growing Population
- More Diverse
- Income Instability
The number of US adults aged 65 or older – the baby boom generation – will grow from 48 to 79 million by 2035.

Within the next 13 years it is projected the number of people aged 80 and older will double to 24 million.

Generation X (the cohort of individuals following the baby boomers, born from 1965 to 1980) will represent a newer older adult population whose demographics will be characterized by more racial and ethnic diversity.

Source: The US Population is Aging, Urban Institute, 2020, urban.org
Those hitting retirement in the early and mid-2030’s (the end of full Social Security benefits payouts will expire in 2034) may receive benefit payout of only 78% of entitlement rate.

Source: Social Security Advisory Board Annual Report, February 17, 2022

Generation X is far less likely to have access to pensions which provide stable income that lasts through retirement.

Student loans may continue to add financial pressure to fixed incomes.

Source: Can My Student Loan be Forgiveness? AAPR.org, April 6, 2022
Q: Why do we need an initiative that focuses on older adults?

A: Older adults’ needs are more prevalent than the general population.

Accessibility and Assistance

Older adults are more likely to have changes in mobility that limit their ability to climb stairs, bend down, reach up, etc. They may also be confined to a wheelchair, requiring wider entries and hallways.

These limitations require assistance with daily living activities while wanting to remain relatively independent.

Universal design features should be standard in all housing that older adults may occupy, with flexibility to accommodate in-home caregivers and medical technological assistance features.

Aging in Place

Older adults are less adaptive to change and can be adversely affected by the stress of moving. Surveys have shown that most older adults prefer to stay in their present residence as long as possible.
Stagnant Income Sources

- Older adults are often reliant on fixed income sources that do not adjust significantly during inflationary periods.
- Social Security is inadequate to accommodate and slow to respond to local and national economic trends, including annual cost of living increases.
- Fixed incomes cannot absorb significant market-rate rent increases.

Safety and Security

Because of their physical limitations and sometimes declining cognitive abilities, older adults are highly vulnerable and need to live in a place where they can feel safe.

Social Interaction

As they age, older adults often lose friends and relatives, which can limit social contacts and adversely affect mental health. Housing for older adults should be designed to include access to a wide variety of activities that encourage social interaction.
Focus

Transportation

Older adults often must give up driving several years before they die, requiring reliance on others to get to appointments, go shopping, visit friends, etc. Their homes should be located near public transportation if they live independently, and routes to stops should be easy to traverse. Alternatively, on demand/dial-a-ride transit service should be available.

Health, Wellness and Medical Needs

Older adults require housing accessible to resources that support psychological and physical well-being, with particular proximity to resources that alleviate food insecurity.

Financial Vulnerability

Older adults are at risk of financial exploitation and predatory practices that contribute to housing instability.
The Affordable Housing Alliance for Older Adults Issue Teams and community advocates identified the following priority areas for alleviating barriers and creating pathways to the creation of diverse and sustainable affordable housing options for older adults.

Q: How do we address the barriers to affordable housing for older adults?
Land Use and Zoning

Outdated and restrictive zoning regulations create low-density housing developments that disconnect older adult residents from resources such as grocery stores, health care facilities, and recreation options.

Recommendations:

- Restructure, rewrite, and advocate for local and regional zoning codes and land use regulations that support diverse infrastructure. Zoning models such as form-based codes promote higher-density, mixed-use buildings while conforming to the aesthetic culture and character of the community. Consider codes that allow for flexibility of land uses in low density R-1 zones, including rehabilitation of closed schools for senior housing while assuring neighborhood use of (former) open playground space through an easement or transfer of land to Parks and Recreation.

- Advocate for inclusionary zoning ordinances and practices that result in the development of affordable housing in any new development projects. Inclusionary zoning policies encourage the development of affordable housing in low poverty neighborhoods, promoting social and economic integration.

- Eliminate or reduce minimum parking requirements. Underutilized parking lots and parking accommodations often require public resources to maintain. These resources could be used to invest in developing, designing, and maintaining multimodal transportation systems that older adults are more likely to use, especially given the diminishing ability to drive an automobile.

See Selected Resources Page 18
Repurposing and Adaptive Reuse

Activating properties that have out-lived their original use are often the more cost effective and low environmental impact ways to create affordable housing options for older adults. The unique character of historic abandoned or decommissioned buildings break the ‘cookie-cutter’ mold of older adult affordable housing developments.

Recommendations:

• **Inventory** abandoned and underutilized building infrastructure to determine its appropriateness for older adult or multi-family housing.

• Focus on properties such as schools, office buildings and shopping centers, that are close to amenities for older adults and have underutilized parking areas. These properties may also support some ground-up construction.

Rental Increase Limits

Older adults are disproportionately represented in the rental sector and static incomes do not keep up with cost-of-living increases.

Recommendations:

• **Create incentives for building owners to retain affordable units** for Section 8 residents through changes in ownership as buildings are bought and sold.

• Advocate on local, state, and national levels for limits on landlord rent increases.

See Selected Resources Page 18
Funding

Funding is key to developing and maintaining subsidized or affordable housing for older adults. Developing new and innovative ways to access public and private money to supplement rising market rate values is a critical to sustaining affordable housing projects for the long-term. Traditional public funding resources such as Low Income Housing Tax Credit (LIHTC) are often difficult for developers to secure and don’t keep pace with rising construction costs, making affordable housing development less attractive to developers.

Recommendations:

- Apply underutilized American Recovery Plan Act funding to support financing gaps not covered by LIHTC, and advocate for extending affordability time limit beyond current 15 year requirement.
- Establish a regional Trust Fund to support affordable housing for older adults that would explore funding streams including, but not limited to, special taxing districts, new sales, and property tax as development subsidies for low-income housing for older adults.
- Cultivate ongoing relationships with other affordable housing advocates to develop funding campaigns.
- Partner with Managed Care Organizations and Health Plans, hospitals, and insurance companies to secure funding for housing developments that contribute to public health indicators.
- Examine crowd sourcing and other fundraising trends that engage community interest across multiple interest and demographics.
- Advocate for local government lawmakers’ investment in Community Land Trusts to acquire and own land, preserving housing affordability in perpetuity.
- Encourage public and private foundations to lead the formation of partnership funding groups that would offer low interest rates (2%) and grants to support subsidized housing.

See Selected Resources Page 19
Transit Oriented Development

TOD features **high-quality streetscaping** that promotes walkability; high density housing located close to bus and rail stations; carefully located parking that does not interfere with public transportation resources; and quality public transportation facilities.

**Recommendations:**

- Adopt TOD regulations and guidelines for existing or future transit that **require replacement housing for lower-income residents** displaced by transit development.

- Create incentives for developing a share of affordable **housing stock within a mile radius** of public transit stops.

- **Encourage older adults to use public transportation** systems by making them safe, reliable, with destinations and routes relevant to their daily living needs.

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**Complete Streets**

Complete Streets is an approach to designing and building streets that are **safe and accessible to ALL users**, including pedestrians, bicyclists, motorists, and transit riders of all ages and abilities. Complete Streets addresses the needs of those typically overlooked in traditional transportation planning approaches, including communities of color and older adults.

**Recommendations:**

- **Align affordable housing needs with transportation** design and development through local Complete Streets policies and initiatives.

- Older adults experience declining vision, fitness, flexibility, and attention, and increased reaction times. **Support local and federal policies and plans** that create sidewalks, wayfinding/signage, intersection treatments and multimodal transportation accommodations that acknowledge these functional changes.
Universal Design and Visitability Codes

Universal Design and Visitability Codes are building codes that support aging in place through home technology and standardized accommodations for individuals with sight, hearing, and mobility challenges.

Recommendations:

- Advocate for home builders’ associations to adopt ‘age friendly’ certification as an industry best-practice.
- Promote AARP ‘home fit’ incentives to homeowners, builders, and developers.

See Selected Resources Page 19

Data Collection and Analysis

There is an overall lack of current and relevant data regarding the demographics and needs of older adults in the region.

Recommendations:

- Create a process for determining the relative needs for older adults in the community.
- Establish a relevant and sustainable database of information. This database should include funding, implementation, and best practices for creating and sustaining diverse and affordable housing options for older adults.

See Selected Resources Page 19
**Implementation**

**Q:** How do we make a plan work?

**A:** Information, strategic planning and advocacy

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**Access to information is KEY!** Local, regional, and national data reports, insights, and analysis are often developed with **limited distribution** to community stakeholders and supporters of housing affordability for older adults.

Identify an organization to facilitate a **strategic planning process** for the implementation of recommendations.

**Advocacy efforts** should include public outreach and engagement, support timely distribution of information and represent the interest of older adults. Developing a process by which information can be collected and made accessible, while providing a structure to monitor and guide specific actions, might be achieved through one of **two possible structures**.

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**Two Pathways:**

1. **Expand the scope and function of an existing entity.**
   - Identify organizations with the capacity to fully organize and mobilize constituents to address housing affordability issues. Organizations such as the Area Agency on Aging, local service providers, and faith-based communities would need to examine the resources necessary to support advocacy and implementation efforts.

2. **Establish a new entity or coalition to implement an affordable housing plan.**
   - Initially this would require individuals willing to take a leadership role and commit some level of time and funding toward the effort of organizing. For existing organizations to form a coalition, a formal agreement would be required to specify coordination of activities and sharing of responsibilities.
Stewarding a Path Forward:
An Initiative for Affordable Housing for Older Adults

This report identifies policy, practice and partnership recommendations to reduce barriers to increased affordable housing options for older adults. Advocacy efforts should cultivate public, private and government support for policies that increase affordable housing options for this population. Timely distribution of information and data, including demographics, social and political trends, and best-practices specifically targeting affordable housing for lower income older adults, is critical. Local efforts should be aligned and coordinated – ultimately private-public sector collaboration is vital for success.

The Affordable Housing Alliance for Older Adults is dedicated to supporting the creation of long term, innovative and sustainable affordable housing options, and will work with community members, stakeholders, nonprofits, business entities, and local jurisdictions to ensure the needs of a diverse and vulnerable older adult population are met.
Maggie Amado-Tellez  
*Pima County Community Land Trust, Executive Director*

Ken Anderson  
*President, Manufactured Housing Industry of Arizona*

Hal Bergsma  
*AARP Volunteer, Summit Co Chair*

Ann Chanecka  
*City of Tucson HCD Assistant Director*

Elizabeth Cozzi  
*Associate VP of Community Development, United Way of Tucson and Southern Arizona*

Mark Kear  
*University of Arizona School of Geography, Development & Environment*

Bill Mackey  
*University of Arizona College of Architecture, Planning & Landscape Architecture*

Liz Morales  
*COT Housing and Community Development Department Director*

Jim Murphy - Chair  
*Tucson Housing Foundation, President*

Corky Poster  
*PMM | Poster Mirto McDonald*

Maria Ramirez-Trillo  
*AARP, Associate State Director-Community Outreach*

Ryan Stephenson  
*GIS Community Planner, Pima County Community and Workforce Development Department*

Jim Tofel  
*Tofel/Dent Construction, Managing Partner*

Marcos Ysmael  
*Housing Program Manager, Pima County Community and Workforce Development Department*
Land Use and Zoning
Identification of Limits to Development of Innovative Affordable Housing Types in the Tucson Area
An assessment of current zoning in Tucson and neighboring jurisdictions by Bill Mackey, University of Arizona College of Architecture, Planning & Landscape Architecture. This type of mapping can help communities understand allowable land uses, thereby understand opportunities for development in areas suitable to accommodate the needs of older adults.
Source: Innovative Housing Examination, Drachman Institute, January 2021
https://capla.arizona.edu/projects/2022/affordable-housing-types

Digital Zoning Atlas
An online zoning map designed to simplify zoning language and help community-based organizations and older adult affordable housing advocates understand land use opportunities and restrictions

An examination of the harmful effects of outdated zoning codes on older adults and strategies to address the consequences
https://www.architecturelab.net/how-zoning-can-help-seniors-age-in-place/

A resource for planners and developers. Centers for Disease Control and Prevention encourage zoning and community design that supports active lifestyles for older adults

A guide to revising zoning codes to promote housing affordability and aging in place
https://www.cnu.org/publicsquare/2022/04/27/tool-better-zoning-wisconsin

Repurposing and Adaptive Reuse
Adaptive reuse as an affordable housing option

A guide to citywide adaptive reuse program
https://www.tucsonaz.gov/pdsn/AdaptiveReuse

The demand for affordable housing for older adults is steering new ways of engaging outdated buildings
https://seniorhousingnews.com/2018/09/24/adaptive-reuse-helping-create-senior-housing-tomorrow/#:~:text=This%20involves%20leaving%20an%20existing,that%20older%20buildings%20are%20repurposed.

A case for adaptive reuse to help slow the housing crises

Planners embrace mixed use and adaptive reuse of buildings that have outlived their purpose.

Rental Increase Limits
Arizona currently has no laws limiting rent increases in Low Income Housing Tax Credit Qualified Allocation Plan, the major financing program for most older adult affordable housing projects.

Property owners have discretion in rent adjustments.
https://www.planning.org/blog/9211495/affordable-housing-without-public-subsidies/

Housing affordability for older adults on a continuum
https://www.bloombergquint.com/onweb/health-housing-hit-budgets-of-older-americans-even-before-covid
Selected Resources

Local and national programs, policies and initiatives addressing the affordable housing needs of older adults

Funding

See attachment 1D. Community Land Trusts as a means of keeping housing affordable and ownership accessible

Community Land Trust that creates security and the ability for older adults to age in place
https://static1.squarespace.com/static/5d07a8ec6460ff000144e3ef/t/5f97aa84c5934c1be1710c78/1603775108786/2020_0821_ECLT%2BWDR%2BFAQ_FINAL.pdf

Crowdfunding for older adult housing

Leveraging community health needs assessments for affordable housing development
https://centerforcommunityinvestment.org/accelerating-investments-healthy-communities
https://www.planning.org/pas/memo/2021/mar/

Housing as a social determinant of health
https://www.planning.org/pas/memo/2021/mar/

Transit Oriented Development

Examining the needs of older adults in transportation design and land use policy

A transportation design project centering older adults

Complete Streets

Housing affordability connected to livability through access to safe and connected streets and pathways
https://smartgrowthamerica.org/what-are-complete-streets/

Supporting mobility for older adults

Universal Design and Visibility Codes

City ordinance to ensure aging in place a component of affordable housing for older adults

Universal design mandated in all affordable housing projects created for older adults

Data Collection and Analysis

Creating relevant and connected data to inform action
https://mapazdashboard.arizona.edu/
https://pcoa.org/
**Selected Resources**

*Local and national programs, policies and initiatives addressing the affordable housing needs of older adults*

**Reports**

Housing Affordability Strategy for Tucson (HAST)

People, Communities, and Homes Investment Plan (P-CHIP)
https://p-chip.tucsonaz.gov/

AARP Age-Friendly Tucson
https://www.tucsonaz.gov/files/ward3/Age-Friendly_PCOA.pdf

**Community-Based Resources**

City of Tucson Accessory Dwelling Units Worksheet
https://www.tucsonaz.gov/files/pdsd/projects/ADUs/CASITA_Worksheet_22.01.06_WEB.pdf

Pima County Community Land Trust Mi Casita Project
https://www.pcclt.org/events/mi-casita-project-adu-info-session

Cities Support Community Land Trusts to Protect Affordable Housing

City can’t stop ‘obscene’ rent hikes without change to state law, Tucson mayor says
What Our Community Is Saying

“I put in for housing two years ago and hear nothing.”

“I am warm. I am safe. I have my own restroom and don’t have to walk a mile to find one.”

“She has no Internet, she is not computer-literate and she is in a wheelchair. I have been trying to help her but I feel she will wind up on the streets.”

“When housing is insecure, depression accompanies and it is hard to deal with bureaucracies.”

“The attitudes toward the homeless are so unkind. It is like we are lesser beings, the whole attitude is very difficult to deal with. It is a terrible way to live and greatly impacts mental health.”

“We need a system that matches people who need housing and can provide care with homeowners who need care and have extra room.”
Generous funding for this work provided by the Vitalyst Health Foundation

Contact: Jim Murphy • Tucson Housing Foundation, President • jmurphytsn@gmail.com