Affordable and Supportive Housing

*Promoting efforts that make housing more affordable and provide supports
to enable older people to remain living in the community safely and
with dignity*

Long-Term Vision

In selecting Affordable and Supportive Housing as a Priority Area, RRF Foundation for Aging envisions that older people will have access to an evolving array of affordable, safe, and supportive housing options that enable them to live in the home of their choosing[1] and maintain their independence, even as their needs change. Older individuals will not need to spend more than 30% of their income on housing and will have access to support services, if needed. Both renters and homeowners will have access to modifications that can prevent falls, facilitate completion of activities of daily living, and enable aging in community.

Background on Topic

It is well-documented that older people prefer to live in their own homes and communities for as long as possible. Affordability of housing is becoming increasingly difficult to attain as rents, property taxes, and out-of-pocket health care costs continue to rise. Data driving the decision to prioritize projects addressing affordable and supportive housing include:

- The number of cost-burdened older adult households (those spending more than 30% of their income on housing) reached a high of 9.7 million (32%) in 2016, up from 6.5 million in 2001.
- This number includes 4.9 million (16%) severely cost-burdened households (those spending more than 50% of their income on housing).[2]

To enable older people to continue living in the community, affordable housing must also be accessible and safe, promote social connectedness, and enable access to health and social services. Significant developments have occurred in research, practice, and policy that recognize housing as an essential social determinant of health.[3] Access to affordable, service-enriched housing options will significantly reduce or delay the need for unnecessary nursing home placement, improve safety at home, prevent homelessness, reduce acute care utilization, and enable the best possible quality of life for older people.

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[1] With this Priority Area, the Foundation will focus on projects addressing older adults who live in their own homes or apartments (as opposed to nursing homes) or reside in assisted living communities.

[2] Joint Center for Housing Studies of Harvard University: "Older adults increasingly face housing affordability challenges"

[3] For example, Independence at Home demonstration, CAPABLE demonstration, Support and Services At Home (SASH) demonstration.

Funding Opportunities

There are several challenges to ensuring that all older adults have access to affordable and supportive housing. Building new affordable housing is expensive, and federal funding for affordable rental properties for older adults is severely limited. Payors have been reluctant to underwrite the cost of support services provided in older adult housing due to limited documentation of cost-effectiveness. Despite these challenges, there are many grantmaking opportunities that RRF could support to ensure that older people live in affordable, safe, supportive settings of their choice.

Examples of funding opportunities for this Priority Area include (but are not limited to):

- engaging in advocacy with local, state, and federal officials, Medicare Advantage Plans, and Managed Care Organizations, to increase investments in supportive services delivered in the home;
- promoting the expansion of service-enriched housing for older adults (construction costs excluded);
- evaluating the efficacy and cost-effectiveness of supportive housing interventions for reducing/delaying avoidable nursing home placement and acute care service use;
- expanding access to modifications that enable older people to continue living in their homes;
- enhancing the role of service coordinators in senior housing by improving professional education and training standards;
- co-locating services and community-wide programs within older adult housing to provide a service-enriched environment; and
- replicating proven best practices such as CAPABLE, home-based primary care, transitional care programs for older adults moving from hospital to home, and other models linking health and housing.