

Successful Aging in Johnson County



Housing Report

**PREPARED BY
THE JOHNSON COUNTY CONSORTIUM
ON SUCCESSFUL AGING
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EXECUTIVE SUMMARY

The majority of Americans want to remain in their own homes for as long as possible. As the population continues to age, individuals will become increasingly challenged to find affordable, adequate and accessible housing options. In this report, the Consortium considers what can be done in the next five years to help older adults in Johnson County remain in their homes for as long as they want. We specifically focused on the affordability of housing in Johnson County, the adequacy of housing conditions and the accessibility to services for an older person who remains at home. The analysis indicated that efforts need to be directed towards crossing five critical gaps. The first concerns the need to increase pertinent information to older adults and to those who develop or administer housing options. The second is to increase the supply of affordable, adequate and accessible housing. The third is to expand the adequacy of the housing stock and the fourth is to increase services so that persons can age-in-place. The Consortium resolved that crossing these gaps requires the establishment of a more inclusive partnership among community leaders that support the development and expansion of best practices that were highlighted in this report. As the community works together to address the housing needs of older adults, the Consortium is confident that Johnson County will remain one of the nation's most notable places for aging persons to remain in their own home as long as they want.

INTRODUCTION

At the time of the 2000 U.S. Census, Johnson County was home for 8,265 persons over the age of 65. Among Iowa's 99 counties, Johnson County ranks eighth in the size of its older population, and second in the growth of the aging population. Although Johnson County, home of the University of Iowa, has a relatively low median age, the percentage of older adults is steadily increasing. This growth is fueled by the increasing number of persons aged 50 and up who are coming here to retire or stay here and retire. Those aged 50-65, 12,755 persons, comprised 11.5% of the population in 2000 and had risen to 13.8% by 2004. Those aged 50 and up, accounted for 18.2% of the population in 2000 and had expanded to 21.7% of the county population by year 2005. This population greatly impacts the housing market in Johnson County.

The Johnson County Consortium on Successful Aging conducted a formal study to determine what could be done over the next five years to make Johnson County an even better place for persons to grow older. In this report, there is focus on three issues pertaining to housing older persons in Johnson County: affordability, adequacy, and accessibility of services to those who remain in their homes. A listing of future directions based on best practices that could be implemented in the next five years is then presented.

The single most important discovery in the analysis was that there is a universal lack of information about the needs of older adults when it comes to housing. Consider the following facts uncovered by the analysis:

Individuals

1. Say they want to stay in their homes (94%), but 80% of their homes have not been modified to be useable or safe for them in the future as their physical conditions deteriorate.

2. Are not requesting universal design features in their homes which will make the homes more accessible for older adults (and people of all ages) with little additional cost. Therefore these design features are not being included in new construction or when homes are remodeled.

3. Do not have an easy way to find the information they need once they know they need it.

4. Do not understand financial mechanisms available for them to stay in their home and are often averse to pursuing such mechanisms, perhaps because of erroneously held beliefs.

5. Usually cannot get enough for their current homes to pay for alternative housing without incurring higher financial obligations. This will likely hit middle income people and families the hardest.

Housing Industry

1. Builders tend to believe that universal designs will make homes more expensive, unattractive and therefore hard to sell. Therefore they are building another generation of homes that will not meet the needs of older adults.

2. Builds universal designed homes only if requested, but such features are rarely requested and less than 10% of the builders educate their customers about these features.

3. Are currently building homes without universal design in the upper end of the housing market (over \$200,000) and few homes at all which are needed by low to middle income households.

Real Estate Agents

Only about 1% of the agents in the Johnson County area have the Seniors Real Estate Specialist (SRES) certification. Agents with this certification are trained to assist older adults make appropriate home buying and financial decisions. Agents who were interviewed indicated an awareness of the certification and thought it would be a good certification to have, but the data shows that obviously few have obtained it.

Remodelers

While there are many remodelers in Johnson County, only one was found who has completed the national program to earn the designation of Certified Aging in Place Specialist.

Service Providers and Case Managers

1. Are generally not focused on the adequacy of the homes of individuals who are receiving services.
2. Do not generally have the information regarding safe and accessible housing readily available to inform the older adults they are assisting.

The analysis indicated that efforts need to be directed toward crossing four critical gaps implied from the above:

1. Increase pertinent information to older adults and those who develop, sell or rent properties in Johnson County.
2. Increase the supply of affordable housing options—especially for middle income older adults.

3. Expand efforts to maintain the adequacy of the current housing stock.
4. Increase service accessibility so that persons can age-in-place.

This report seeks to address these issues and suggest future directions based on best practices and the vast resources of the community, the same resources that make Johnson County a great place to live.

HOUSING FOR AN AGING POPULATION

The affordability of housing is a primary component to an individual's quality of life. If housing is affordable, older adults can allocate their income more freely and be less burdened and be able to pay for healthcare and other expenses. In contrast, persons who pay more than 30% of their monthly income in mortgage or rent are challenged to meet monthly expenditures. They may find it necessary to go without basic necessities such as food, prescription drugs and transportation.

Adequacy of housing relates to quality of housing and an individual's ability to remain in place as one grows older (i.e., age in place). Adequacy can be evaluated in terms of the need for maintenance and modifications. Persons who do not make repairs and modifications to accommodate age-related disabilities and limitations may be at greater risk for accidents or reduced quality of life. Inadequate housing includes stairs that are difficult for frail older persons to climb, doorways and entrances that are inaccessible for someone using a walker, and bathroom showers and tubs that provide no safeguard for sudden shifts in balance.

Access to services is critical for older adults who prefer to live at home as they grow older. Accessibility to health and social services will become an even more important issue as the population ages and individuals need long-term care. If older adults cannot access services from their own homes, they may have to move into a residential facility (a more restrictive and more expensive alternative) rather than stay at home and in their own community.

Previous Research in Johnson County

Between 2003 and 2005, the Johnson County Consortium on Successful Aging examined the housing stock pertaining to older persons in Johnson County. In *Successful Aging in Johnson County: A Market Analysis* the Consortium reported that nearly 95% of the older adults in Johnson County reside in a household. Among these, 66% reside in a family household and the remainder live in a non-family household. The majority of non-family households consist of persons who have no surviving spouse or who never married. The overwhelming majority of non-family households consist of women who live alone.

Three out of every four households are located in a single family home, and 10% of these homeowners pay a monthly mortgage that exceeds 35% of their income. In contrast, 30% of those older adults living in an apartment pay more than 35% of their monthly income for rent. Slightly less than 450 older adults live in some type of residential care facility. The majority of older adults indicated that they are very satisfied with their current housing situations. More than 90% of the older adults

who responded to the survey felt that Johnson County is a desirable place to live, and stated they had no plans to move in the next year.

Nevertheless, the Consortium resolved that this initial analysis did not go far enough. The analysis did not determine how the county can meet the needs and preferences of the growing increasingly diverse population of older adults who will be living in and moving to the county over the next five years. Several pieces of critical information were overlooked and important questions were left unanswered. Just how many older adults live in housing that features universal design? Why don't a greater number of older adults complete home modifications? What health and supportive services are available to enable older adults to remain in their own homes?

Following this, the Consortium on Successful Aging conducted a more in-depth analysis of what could be done in terms of improving and sustaining housing for aging persons in Johnson County. In particular, the Consortium examined: (a) affordability of current housing options including residential long-term care, (b) the adequacy of existing housing to age in place, and (c) the accessibility to services that can be delivered within an individual's home. The Consortium has published other separate reports on health and supportive services, transportation and successful aging.

Research Method

This study consisted of a cross-sectional examination of housing for older adults in Johnson County, and followed a standard approach to market analysis. The data used to conduct this analysis was obtained from six sources: (a) the 2000 U.S. Census of the Population; (b) a general survey completed by 1,068 older adults living in Johnson County; (c) a supplemental survey that was completed by 263 of these older adults that focused just on issues pertaining to housing; (d) a survey completed by 15 housing developers and 9 real estate and rental agents from Johnson County; (e) public information about housing options as presented in brochures, handouts, reports and web-sites; and (f) key informant interviews and focus group interviews with persons involved with providing housing to older persons in Johnson County. All individuals who participated in this study were informed about the Consortium's goals and objectives, guaranteed that all of their personal information would remain anonymous, and were informed of their right to recall or amend any information they provided.

In the following sections, the findings pertaining to affordability, adequacy and accessibility are summarized. Within each section, gaps are identified that may become more problematic over the next five years. This report then lists possible future directions based on best practices.

AFFORDABILITY

Affordable housing is traditionally defined as housing that costs 30% or less of a household's income. However, assessing affordability in the senior housing market must be considered relative to two issues. First, basing affordability on income alone does not necessarily reflect the ability of an older individual to pay for housing or that many older adults already own their own homes. Many retired persons could use "nest egg" savings accounts, investments, and home equity to make an "unaffordable" housing payment seem much more reasonable. Second, when comparing the costs of different housing options, it is important to be aware of how housing choices affect (or may include) other costs such as food, transportation and medical services.

Affordability is also relative. For persons from most places in Iowa, the housing in Johnson County would be viewed as not being affordable. For persons moving here from either coast or from most large cities, the housing in Johnson County would be viewed as being very affordable.

Supply of Affordable Housing in Johnson County

Fifteen companies involved in home building or remodeling responded to the survey. Of the 11 companies involved with home building, eight built homes that sold for an average of more than \$200,000. Of the 11 companies that conducted home remodeling, nine companies reported that their average remodeling job was more than \$5,000. The consensus of the key informants was that finding a remodeler for projects under \$10,000

was very difficult. Two companies built homes that were subsidized by philanthropic, state or federal programs.

Three of the four real estate agents reported that the average home sold for more than \$200,000. Two of the five rental agents leased properties to older individuals on fixed incomes but indicated these individuals constituted less than 10% of their clientele. Three out of four of the real estate agents and two of the five rental agents indicated that there are not a sufficient number of affordable housing options for older adults.

There are 20 senior-specific independent living housing facilities in Johnson County, supplying over 700 independent living units. Over 350 of these units are subsidized in some form. Some subsidies are provided directly to the developer to lower the cost of building the residence; others are subsidized by providing a voucher directly to the elderly resident who meets the low income eligibility guidelines. Vouchers are used in at least three senior-specific independent living rental facilities.

There are 270 assisted living units in Johnson County provided by at least eight different facilities. Of these 270 units, 63 are targeted for low income persons (54 units at Emerson Point in Iowa City and 9 units at Pioneer Place in Lone Tree). Key informant interviews suggested that the market rent (including board and services) for assisted living units in the Iowa City/Coralville metropolitan area, as of 2006, is in the range of \$2,600 to \$4,000 per month. However, nursing homes are important options for those who need 24/7 nursing care. There are nine nursing homes within Johnson County, providing 585 units. Of these, 179 can be subsidized through Medicaid.

Another factor that impacts the affordability of housing is one's income. Those with high incomes can afford to remain in their homes and can afford to bring in the support services needed. There are housing programs aimed to assist those who have low incomes. The middle income, however, is often in search for affordable housing that meets their needs. They are not eligible for subsidized housing and they cannot afford many of the housing options available. Housing options for the middle income population need to be addressed by the private and non-profit segments of the county.

A Sense of Ownership

Among the 239 survey respondents who live in a single family home, condominium or mobile home, 80% reported they own their property outright. Among the 16% who pay a mortgage, only two persons reported they received financial assistance. Alternatively, 29% of the individuals who lived in rented apartments reported that they needed financial assistance.

When asked about the affordability of housing options in Johnson County, most individuals, whether they lived in a home, apartment or residential care facility did not answer the question and expressed no opinion. The results were interesting among the minority who did answer the question. The 61% who lived in their own homes said that affordable housing options were limited. This concern was expressed by less than

half of those living in apartments and by only a minority of those living in residential care. One conclusion is that the respondents did not really know what affordable options there are in the community.

The 2000 census data confirmed that more than 85% of senior-headed households pay less than 30% of their income toward housing costs; a large majority pays less than 20%. The census data also indicated that nearly three out of ten older individuals who rent pay more than 35% of their monthly income for housing. Moreover, the census data indicated that the ratio of older adults to subsidized units is higher in counties where the aging population is growing more rapidly. So, given the projected size of the aging population in Johnson County, a more concerted effort to target federally subsidized programs is warranted.

ADEQUACY

The adequacy of housing depends on its physical characteristics and the limitations imposed on the resident. “Universal Design” appears to be a misunderstood and broadly used term. A good definition for universal design can be found in the Practical Guide to Universal Home Design published by the Iowa Program for Assistive Technology: “Universal design is the idea of making things comfortable for as many different people at as many stages of life as possible.” A doorway without steps, grab bars, conveniently placed switches and outlets, wide doorways, and a variety of other universal design features can help make a home safer and more enjoyable for all persons. Adequacy may also be achieved in existing

housing through modifications; however, not all homes can be modified to completely meet the needs of all individuals. Additionally, landlord/tenant agreements, and most importantly, the cost, may influence whether or not home modification is a viable option.

People can age more comfortably in a home that has been designed or modified for safety and accessibility. Since the majority of the owner occupied housing stock in Johnson County was built prior to 1970, these homes are less likely to include housing accessibility innovations which, for the most part, have occurred in the last few decades. In Johnson County, older adults are likely to be living in some of the oldest and least accessible housing in the county.

Housing adequacy is related to one's needs. What is adequate at one stage of life may not be adequate for another of life's stages. This is why it is important that Johnson County has a continuum of housing options for persons with varied needs and for persons with different income levels.

Universal Design in Johnson County

The three universal design features most often found in Johnson County homes were wheelchair access to a building, wide hallways and same floor laundry. While these features may be found in apartments and some condominiums, they are generally not found in houses.

Of the builders, 47% indicated that they install universal design features upon request, but most do not build them in without being requested to do so. While all of the builders are familiar with universal design and do not consider it an excessive cost to install certain features,

only two builders educated their clients about the benefits of universal design and installed universal design options without being requested to do so. All rental agents indicated they had staff that could repair apartments as needed, but many of these staff were not formally trained in issues pertaining to aging in place and installing universal design features.

Housing Satisfaction

The level of satisfaction with current housing situations is remarkable. Only 3% of the survey respondents who lived in a single family home, condominium or mobile home, indicated that they were not satisfied with their current housing situation. Only 6% of persons who rented an apartment were not satisfied.

These findings were supported further in that more than 95% of homeowners reported they would stay in Johnson County if they ever had to move, and all of the individuals who live in apartments or long-term care facilities would stay in Johnson County. However, when asked if Johnson County offers accessible and senior friendly housing options, most survey respondents indicated that they did not know. Again, we see the lack of knowledge about housing for older adults. This is most remarkable, for these are responses from the seniors themselves—the people who should be expected to be the most knowledgeable about this topic.

While 94% of those surveyed said they wanted to stay in their homes, only 20% of the persons who responded to the survey (whether they lived in a home, apartment or residential facility) had modified their homes in some way which would make aging at home safe and/or

possible. The most common modification involved installing safety rails and grab bars in bathrooms and other locations. Approximately 10% of home modifications involved installing a ramp for wheel chair access. Of the survey respondents, 11% indicated that they had fallen at home in the past year, but less than one third of them had some sort of modification installed in their home.

Only 6% of the persons who responded to the housing survey reported that they did not feel safe in their homes. Interestingly, they indicated their safety concerns had to do with managing stairs and taking care of their yard as opposed to feeling threatened by crime or perpetrators. These safety considerations would be easily remedied if the respondents had the necessary information and supports needed to satisfy these safety needs.

Based on census data that related the adequacy of housing with the age of the occupants, it was surmised that at least 20% of older adults live in a home that is in need of some major repair. This constitutes a unique problem because older adults, especially those over 85, are less likely to have a sufficient amount of income or assets to make repairs. However, older adults may access programs and mechanisms for older adults to help make needed repairs if only they and their support networks knew the options available.

SERVICE ACCESS

It is important to consider how well a particular housing option serves other needs. Some housing options that are developed specifically with older adults in mind may include services such as cleaning, maintenance, transportation, fitness facilities, meals, or medical services as part of the living arrangement. It is also possible for an individual to contract for some of these services to be provided, depending on their needs, within their own homes. For many older adults, access to businesses, medical, recreational and community facilities is important, as is access to family, friends, and the community at large. All of these should be considered when evaluating the housing market.

Older households are spread fairly evenly throughout Johnson County, but services are primarily located in Iowa City or Coralville. In some locations, access to transportation services and medical, business, community, and social destinations may be quite difficult.

Meeting the Needs

In the survey, less than one-third of the builders thought there were enough builders who address the unique housing needs of older adults, and only 20% reported that they were planning to expand their efforts to meet the unique housing needs of older adults. Altogether, 67% of the survey respondents indicated they could learn more about serving older adults, thus helping them do a better job of meeting the unique housing needs of older adults. Interestingly, older customers themselves

are considered to be the primary source of information about what sorts of housing accommodations are most suitable for themselves. However, we know that older customers often do not know of the convenient accommodations available for their use. So we often have uninformed builders awaiting directions from the uninformed buyers.

Only one of the real estate agents indicated that they were marketing their services directly towards older adults. All reported that a sufficient number of agents in the county were adequately trained to sell real estate especially designed for older adults. However, only five agents with SERS certification serve the county - there seems to be a mismatch of perception and fact concerning this source of important information. All of the rental agents featured properties that are on public transportation lines and have on-site laundry services. Yet, only one agent reported that they provide unique rental options for older adults and were expanding their efforts to rent properties to persons over the age of 65.

There are several programs designed to bring services to older adult in their home; these include the Elderly Medicaid Waiver Program and the Senior Living Trust Program. These programs are considered to be effective options for persons who remain in their own home and are discussed in the Health and Supportive Services Report prepared by the Consortium.

What People Want

The 263 older survey respondents rated the importance of having access to a variety of services including retail shopping, transportation lines, health care, in-home services, and leisure activities. Regardless of whether someone lives in a home or apartment, access to health services was rated as the most important, while access to leisure and entertainment was considered to be less important. Interestingly, persons who live in homes placed more importance on having access to “in-home” services such as health and chore assistance, whereas individuals living in apartments placed a higher value on access to transportation lines and retail businesses.

FUTURE DIRECTIONS

From the beginning, the Consortium was determined to identify what was needed to make Johnson County an even friendlier place than it already is for people to live and age successfully. AARP has identified Johnson County as one of those communities on the leading edge of the movement to create livable communities across the United States. The Consortium has now determined that there is one key determinant for keeping the county on that leading edge and achieving the goal of making the county an even better place to live. The key is to educate the community about the current and future housing needs of older adults. It is an issue that will eventually affect everyone, but is also an issue where ignorance about it is pandemic.

The Consortium set out to find gaps between future housing needs and current realities. Three topical areas were examined that pertain to housing older adults in Johnson County: affordability, adequacy, and access to services. The Consortium resolved that if Johnson County is to continue to be a friendly community for older adults, then efforts need to be directed towards crossing four major gaps in housing needs versus current realities that were identified.

The first gap concerns the need to increase critical housing information to older adults as well as those who develop, sell or rent properties in Johnson County. The second gap is the lack of knowledge about universal design and visibility standards and how they can help persons being able to call a house a “home” for a lifetime. The third gap pertains to increasing

the supply of affordable housing options. (“Affordable” as used in this context means that the cost of rent or other housing payment will not exceed 30% of the person’s or family’s income.) The fourth is the need to provide older adults with the kinds of services which will allow them to age-in-place. This gap is addressed in the Health and Supportive Services Report and is not discussed further in this report. Although these gaps have been charted before by other research studies and community planning efforts, they largely remain uncrossed here in Johnson County. In the rest of this discussion, some specific strategies are presented to cross these gaps. However, the Consortium has determined that the bridge for all these gaps is an educated community that knows what to demand in terms of appropriate housing for older adults. To this end, the Consortium recommends that action plans be developed in three areas to help the community become more friendly for older adults.

Improve Information Availability

Create and maintain a housing database:

Older adults in Johnson County have no central source to educate themselves so that they can find information and make decisions regarding their personal housing needs. Good decisions can be made only if there is good information available. While several agencies provide good pieces of information, there is no single comprehensive source of information. The Consortium recommends that a central repository of information be established whereby anyone can find information regarding housing that covers a range of interests and issues.

It is suggested that this data base include: (1) an inventory of senior housing options including eligibility, costs, vacancy rates and contact information; (2) information about universal design features and the names of architectural firms, contractors and realtors who are certified as aging-in-place specialists; (3) information on home modification including basic elements needed, potential funding sources and the names of those certified as aging-in place specialists; (4) information on the assistive technology available for use in the home; and (5) information on the available supportive services that can help to enable persons remain in their homes.

Such a comprehensive database would also assist developers, providers and public administrators to assess the senior housing market accurately. The Heritage Area Agency on Aging and the Iowa Department of Elder Affairs both provide senior-specific housing listings on their respective websites. However, neither is fully complete and neither provides a gauge for housing development needs. The state is planning to roll out a new database called "LifeLongLinks." It remains to be seen how well this database will assist in meeting the housing needs of older adults in Johnson County. The comprehensive data base being suggested could and should be implemented in coordination with these efforts.

This housing database could be developed and maintained by an independent agency, like the Johnson County Council of Governments. In the key informant interviews, housing providers showed a willingness to be listed on such a resource and to provide regular updates regarding the status of their organization when invited to do so.

Public Education and Professional Training:

Another step in creating an environment that is friendlier for older adults is to educate the older adults themselves, developers, in-home service providers, supportive service providers, realtors, lenders, contractors and case managers about the housing and care needs of older adults. This would allow businesses to respond to older adult needs by adapting their business practices. Many industries, organizations and government agencies already provide educational opportunities regarding senior needs on a voluntary basis. It is important to conduct an on-going public education program as well as training for professionals.

The Public needs to be educated on the basic features and technology that will enable persons to age in place. Special attention needs to be directed to those in their 40's and 50's, urging them to plan ahead when they select or build a home. This educational program could include the following:

Promote "Aging-in-Place" housing by annually having at least one appropriate home on the Parade of Homes and at least one on the Remodelers Parade, to educate residents about universal design opportunities and to help developers gage the market.

Develop a permanent or annual display of adaptive technology that is available to assist persons to age-in-place. Encourage local home supply stores to display adaptive technology and conduct classes aimed at assisting persons to live in their home.

Encourage service clubs, faith-based organizations, community centers, senior groups, etc. to provide programs on aging-in-place. Encourage businesses and governmental units to include in their mailings and publications information on aging-in-place. Encourage shopping malls to sponsor events aimed at the needs of older adults who wish to stay in their homes inviting suppliers of equipment, technology, appliances, home services, home health care, etc. to participate.

Encourage the local associations to plan and promote training opportunities for their members, encouraging them to become eligible for a national designation relating to “aging-in-place” and to advertise their certification.

Increase Supply of Housing Options

There appears to be an unmet need for affordable assisted living in Johnson County, as well as a need for more affordable smaller homes and subsidized apartments. If the market supply does not occur naturally, community planning should be encouraged to develop zoning requirements and financial incentives to promote more affordable living units.

Financial incentives can be used by communities and the county to attract more affordable housing as well. According to our key informants, property tax abatements, low income housing tax credits, and tax increment financing are some of the most effective and most commonly used funding strategies. However, currently these incentives are not specifically targeted at housing for older adults. Communities should

consider targeting available incentives according to their needs for different types of affordable housing for older adults.

The housing supply for older adults can be increased in at least three ways: through home modification, new construction and governmental actions.

Home Modification:

Cost is the major barrier to home modification. Other barriers include the inability to do the work themselves, uncertainty about selecting a contractor, and the uncertainty about the exact changes needed. This fact, verified by AARP, indicates that there would be value in: (a) Governmental units, other than Iowa City, providing funds for home modification projects; (b) Financial institutions providing older adults the education and tools to convert their home equity into cash to cover the cost of home modification and repairs; (c) Case managers and service providers informing those they serve of the home modifications that might be possible and helping to connect the older adult to the assistance that is available; and (d) apartment owners making modifications in order to serve and attract the growing number of older adults and persons with disabilities.

In addition, service clubs, retired homebuilders and tradesmen could be recruited to make the necessary modifications. Often, without a great amount of turnaround time, a ramp is needed. Building and installing ramps would be a great project for a group of concerned citizens.

New Construction

To avoid creating another generation of homes not designed to enable persons to age-in-place, there may be value in: (a) Governmental units

adopting universal design guidelines for new construction, monitoring their usage, and then determining if there is a need to adopt universal design provisions for all new construction; (b) Building more affordable assisted living facilities, since there are now waiting lists. (c) Building smaller homes to accommodate the empty-nesters; (d) Constructing or retrofitting continuing care communities, since thirty-six percent of the seniors surveyed who planned to move, indicated that they planned to move into a continuing care community.

Government Initiatives

In order to increase the supply of housing options there would be value in governmental units: (a) Developing a Senior Housing Master Plan like Howard County, Maryland; (b) Exploring the fiscal and social impact of freezing the property tax for those whose income is below that of the median income in the county; (c) Creating a program to provide credit for renters; (d) Reviewing periodically local planning and zoning requirements; (e) Removing any barriers that exist to such housing alternatives as accessory apartments and shared housing; and (f) Providing financial incentives to meet the need of targeted populations.

Explore New Housing/Livable Community Possibilities

Group Homes

Group homes offer an interesting opportunity that investors and service providers might find beneficial. Group homes provide room, board, and personal care, in a single family residence, to three to five older adults. They are usually owner occupied or have a resident manager. Residents are assisted with bathing, personal hygiene, dressing, grooming, and the supervision of self-administered medication.

“EasyLiving Homes”

In Georgia, a coalition of homebuilders and advocates, including AARP, developed a program with certain criteria similar to the visitability standard. The features are marketed as very low cost and with highly desired amenities. The marketing experience has been positive with more than 130 homes having been built by more than 20 participating builders.

Naturally Occurring Retirement Community (NORC).

Neighbors band together in associations that enable older adults to receive the services they need to remain in their homes. It is easier and more cost effective for a service provider to come to an area and serve the residents of many households. The models vary across the country. The one constant is that services are provided to enable persons to stay in their homes until they are in need of a nursing home level of care. The neighbors of Beacon Hill Village in Boston have joined together to provide the services that enable persons to stay in their homes. They have an annual membership fee of \$550 per person, \$750 per couple, and \$100 a year for low-income residents who also get a \$250 credit toward services. The village links members to carefully selected persons who charge as little as \$15 an hour for odd jobs. They link members to house cleaners, plumbers, computer services, etc. and offer a number of free benefits including a weekly car service to the grocery, monthly lectures, exercise classes and special health clinics. All activities take place in neighborhood churches, schools and the community center.

CONCLUSION

Johnson County, with its urban-rural mix, offers a unique opportunity to provide a variety of housing options that will enable persons to age successfully. Homeowners, homebuilders, developers, architects, realtors, and apartment owners all need to learn more about universal design and visibility features so that persons have the opportunity to stay in their homes until they need 24/7 care. It is hoped that this report will help the citizens of Johnson County work together to increase the awareness of what is needed for persons to age-in-place and increase the housing options for persons of all incomes.

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Heritage Area Agency on Aging, <http://heritageaaa.org>

Iowa City Housing Authority <http://www.icgov.org/icha>

Iowa City Housing Rehabilitation <http://www.icgov.org/pcd/commdev/housingrehab.asp>

Iowa Housing Authority <http://www.ifhahome.com>

Iowa Program for Assistive Technology <http://www.uiowa.edu/infotech/universalthomedesign.htm>

The Greater Iowa City Area Home Builders Association
<http://www.iowacityhomes.com>