Aging in Place: Integrating Supports in Housing Cooperatives

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National Association of Housing Cooperatives

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Discussion Points

- Overview of growing need for aging in place supports
- Housing cooperatives already have elements by design that can support aging in place, but more can be done to enhance individual choice to remain in community.
- Partnerships with local service providers can integrate long term supports and services to allow members to age within community.
- Examples of successful senior cooperatives can provide roadmap for replication

Group Activity

Open Discussion
It Takes More Than Money to Spark Lasting Economic Progress

- Empowering communities through
  - Innovative community lending
  - Expert technical assistance
  - Effective policy development

- Key areas of work include
  - Affordable cooperative housing
  - Cooperative service purchasing arrangements
  - Community-based and facility-based LTSS enhancement
  - Community-based health and behavioral care
  - Educational Facilities
As a Mission-Driven, Non-Profit, We Measure Our Social Impact

- Our impacts include
- **32,000** units of multifamily homeownership or other affordable housing
- **15,000** jobs for low-income individuals
- **94,000** school seats
- **8,700** affordable assisted living units for seniors and persons with disabilities
- **2.4 million** square feet of community health center space serving 350,000 patients annually
Connecting Long Term Supports Policy with Real World Practices

- CLTSI team provides innovative, expert technical assistance to community-based organizations working in underserved and moderate- and low-income communities.
- Mission to help older Americans and people with disabilities to conduct their lives with maximum independence, dignity and connection to their communities.
- Develop models to fosters community ownership and meets consumer preference to maintain independence.
LTSS Demographic Trends

A Rationale for a Break with Business as Usual
Trend in population needing LTSS will increase demand for services

Source: US Census Bureau (2004), Population Projections to 2050
In the Short-Term, LTSS Demand Will Grow but not Necessarily in Nursing Homes

Source of LTC Financing Among Seniors

Source: The Lewin Group based on the Long Term Care Financing Model.
Consumer Preference is to Remain within the Community

- Aging within the community is preferred to institutionalization
- No longer follow the long term care continuum
- Components to aging in place:
  - Health Care
  - Socialization
  - Mobility
  - Nutrition
- Planning for where and when people receive aging in place supports is important
Current Strategies May Not Meet Financing or Service Demand - Fresh Ideas Are Needed

- Despite Home and Community-Based Service (HCBS) expansion, demand for Long Term Supports and Medicaid-financed services likely will outpace supply and financing.
- Private long-term care financing options are not attractive and/or do not meet needs.
- In-kind family care-giving capacity has an estimated value of $350 billion - capacity will decrease as demand increases.
- Demand for long term care will outpace traditional provider capacity (e.g. nursing home, assisted living).
- Affordable, accessible housing is a critical and expanding issue.
Aging is Typically Discussed as Negative but We Have Good News About Today’s Elders

<table>
<thead>
<tr>
<th>Positive Elder Trends</th>
<th>Elder Preferences</th>
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<tbody>
<tr>
<td>● Longer lives</td>
<td>● Remain at home and in their own neighborhoods</td>
</tr>
<tr>
<td>● Better health</td>
<td>● Maintain social networks</td>
</tr>
<tr>
<td>● Decreased disability</td>
<td>● Easy access to shopping and health care</td>
</tr>
<tr>
<td>● Better educated</td>
<td>● Be safe</td>
</tr>
<tr>
<td>● More access to information</td>
<td>● Be healthy</td>
</tr>
<tr>
<td>● Decreased institutionalization</td>
<td>● Be involved in the community</td>
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Housing and LTSS

Planning for where and when people receive LTSS is equally as important as what sorts of LTSS are available
Community Integration is More Than Just Physical Presence in the Community

- Comprehensive community integration programs need to include housing, education, employment, transportation and personal care services
- Transparency in communication among multiple agencies is key
- Flexibility in funding to leverage multiple sources
## Aging in Place Elements and Features Address Needs of Whole Person

<table>
<thead>
<tr>
<th>Element</th>
<th>Features</th>
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</table>
| **Basic Needs -- Safe, Accessible, and Affordable** |  ● Accessible and affordable housing and community areas  
  ● Provides information about services  
  ● Fosters safety |
| **Community Engagement**      |  ● Fosters meaningful connections  
  ● Promotes active community engagement  
  ● Opportunities for paid or volunteer work |
| **Health and Well Being**     |  ● Facilitates access to medical and social services  
  ● Promotes health behaviors  
  ● Supports community activities that enhance well being |
| **Independence and Autonomy** |  ● Mobilizes in-home supports and services  
  ● Coordinates or offers transportation  
  ● Supports family and other caregivers |
Housing Cooperatives should include “Aging in Place” functionality

- Membership strategies should:
  - Allow individuals to remain within the community as they age
  - Use formal and informal resources creatively
  - Support affordable and accessible housing - accessible modifications and universal design
  - Be holistic using such planning guidelines - Smart Growth and Livable Communities
Partnerships with Housing Cooperatives is key to Supporting Independence

- Local service providers can coordinate LTSS and provide case management
- Done well, can care for broad range (independent to very frail)
- Maintains integration in community
- Maximizes resident’s control over services and home
Senior Housing Cooperatives have many Elements in Place

● Typical Amenities
  o Community Room
  o Community Kitchen
  o Activity/Exercise Room
  o Laundry Facilities

● Typical Services
  o Social activities
  o Maintenance/Property Management
  o Housekeeping common areas/Grounds maintenance

● Need to change perception of aging
Housing Cooperatives can Facilitate Group Purchasing and Volunteerism

- Cooperatives by their very structure create informal supports among the shareholders
- Identify what shareholders needs for wellness, prevention, assistance with daily living
- Can pool resources to provide supports - ride share, grocery, “buddy” system to prevent social isolation, medical advocacy
- Partnering with local service providers can maximize efficiencies in providing personal care, homemaker services and others to support aging needs
Collaborations with Cooperatives can Benefit the Service Provider

- Maintain focus on providing much needed aging services
- Existing housing units provide quality care environment and can offer on-site satellite space for program coordination
- Maximize economy of scale
- Community provides informal supports
Services can Range from Basic to Intensive

- **Basic Services**
  - Meals
  - Health promotion and disease prevention
  - Transportation
  - Referral services

- **Moderate/Intensive**
  - Personal Care/Home Health
  - Medication Assistance
  - Physician Services
  - Rehabilitation Services
  - Assisted Living
Senior Cooperative Examples
Plaza at Highlands Crossing
Bentonville, AR

- 59 Units - mix of one and two bedrooms
- 50% Units targeted to moderate and low income individuals
- Average Age 79 YOA
- Layered Equity Approach - 30-100% unit value for share purchases
Village Cooperative at Fergus Falls, MN

- Limited Equity Cooperative
- Completed in 2005
- 49 Units - Mixture of One and Two Bedroom units
- Amenities
  - Community Room
  - Community Kitchen
  - Woodwork Shop
  - Walking Trails
- Monthly Carrying Costs
  - $600-$1100/month
- Shares
  - $24,000 - $49,000
Questions?
Group Activity
Develop Mini-Aging in Place Strategy

● Assume your “role”

● Meet with your table group
  ○ Identify a scribe to write up your strategy

● Develop a key aging in place strategy for your cooperative that encompasses every stakeholder at your table
  ○ Identify one key overall objective (5-10 mins)
  ○ Identify three key action steps (10-15 mins)

● Report out to the whole group your plan
For More Information

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