

ISSUE BRIEF: Housing

DOMAIN OVERVIEW: The housing domain focuses broadly on programs, policies, and priorities that ensure seniors and people with disabilities have affordable, accessible, and safe housing options, as well as the programs, policies, and services that support homeless residents and those at risk for homelessness. **Relevant programs and policies may include, but are not limited to:** eviction prevention services, home sharing, preserving existing affordable housing, and home modifications that supports aging in place.

SUMMARY: With one of the most expensive markets in the nation, San Francisco is experiencing a serious housing shortage. Housing insecurity has a disproportionately negative impact on seniors and people with disabilities. Seniors and persons with disabilities often have lower incomes than the general population and face disproportionately high rent burdens, limiting their ability to absorb rent increases or find new housing if evicted. This can result in displacement out of the county, away from families, support networks and resources. For those seeking to remain in their homes, repairs and accessibility modifications can be cost prohibitive. Residents unable to live independently in the community also face high costs and dwindling options for residential care facilities. San Francisco has many assets in addressing its critical housing needs: focused attention from lawmakers, including Mayor Lee's plan to add 30,000 units of affordable housing by 2020, and a strong community of advocates, City departments, and grass-roots efforts seeking solutions for increasing affordability and reducing scarcity of housing.

ISSUE BRIEF SECTIONS:

- | | | |
|------|--|---------------|
| I. | Age & Disability Friendly Goals. | Pg. 1 |
| II. | Recommendations for San Francisco. | Pg. 2 |
| III. | San Francisco Assets. | Pg. 4 |
| IV. | San Francisco Gaps. | Pg. 7 |
| V. | Appendix A. Age & Disability Friendly Efforts: In Action. | Pg. 9 |
| VI. | Appendix B. Related Research & References. | Pg. 11 |

The Age and Disability Friendly Task Force is charged with identifying achievable and tangible goals that will increase the accessibility and inclusivity of San Francisco. Members are expected to review the issue brief and draft recommendations. Please come to the meeting prepared to suggest edits, feedback, and recommendations on the topic of housing. Ideal recommendations are those that address key populations for this effort: people with disabilities, seniors, caregivers, and people with cognitive impairment.

I. AGE & DISABILITY FRIENDLY GOALS

Below are criteria – based on the World Health Organization’s framework, focus groups, the housing needs of San Francisco, and other relevant research – that we believe contribute to an age- and disability-friendly San Francisco, specifically with regard to housing.

GOALS	DESCRIPTION
<p>A range of affordable housing options is available for seniors & people with disabilities.</p>	<p>Affordable, accessible, and safe housing is available for renters and homeowners, including:</p> <ul style="list-style-type: none"> • Information about available units is accessible and easy to find; • New affordable housing development is prioritized, supported, and located in all San Francisco neighborhoods; • Policies, programs, and funding preserve existing affordable housing; and • Programs and policies address and improve substandard living conditions.
<p>There are policies & resources to support seniors & people with disabilities aging in place, within their community of choice.</p>	<p>To allow people the option to age safely in their homes, affordable home modifications and critical repairs are available, for both renters and homeowners. Some examples may include:</p> <ul style="list-style-type: none"> • Minor home modifications, such as grab bars and handrails, as well as larger projects, like chairlifts; • Critical safety-related repairs such as replacing a hot water heater, installing a chair lift, ensuring earthquake safety, or fixing a leaking roof; • Services that provide support for daily living activities, such as in-home supportive services; and • Legal and community based services that provide eviction prevention support, provide volunteer support in the home, coordinate home sharing, and other relevant services.
<p>Support is available for seniors & people with disabilities at risk for or currently experiencing homelessness.</p>	<p>For San Franciscans no longer able to live independently or transitioning out of homelessness, a range of supportive housing options are available. For example:</p> <ul style="list-style-type: none"> • A range of local, affordable and appropriate facilities¹ are available to support along the continuum of care; and • Services and housing are available and address the applicable level of need for people transitioning out of homelessness.

¹ Such as: residential care facilities, assisted living facilities, skilled nursing homes, and other facilities that provide service and support based on an individuals’ needs, identified as “activities of daily living” or ADL’s.

II. DRAFT RECOMMENDATIONS.

Below are some possible recommendations to support age- and disability-friendliness with regard to housing. These are only meant as a starting point and the role of the task force is to develop the final recommendations, either based on these draft ideas or to address gaps not covered in these recommendations.

GOALS	RECOMMENDATIONS
<p>A range of affordable housing options are available for seniors & people with disabilities.</p>	<p>Support community education regarding proposed affordable housing developments², such as:</p> <ul style="list-style-type: none"> • Working with community partners, establish and share best practices on how community organizations, neighbors, and others can support proposed affordable housing developments, particularly those proposed for seniors and people with disabilities. <p>Advocate for the preservation of existing affordable housing, including:</p> <ul style="list-style-type: none"> • Support community awareness and participation in opportunities for public feedback when Housing and Urban Development Department (HUD) funded affordable properties are transitioning to market rate. <p>Identify the challenges faced by residential care facilities (RCFE’s) and develop recommendations that will support and expand their capacity, such as:</p> <ul style="list-style-type: none"> • Research funding mechanisms or waivers that may increase the bed rates for clients; and • Research opportunities to increase residential care facilities (or bed numbers), such as connecting RCFE’s to existing small business resources and sustainable business models. <p>Ensure that the housing needs of seniors and people with disabilities are recognized and prioritized. Tangible next steps may include:</p> <ul style="list-style-type: none"> • Work with the Planning Department to develop a “white paper” or best practices for building age & disability friendly housing³; and • Ensure that the housing needs and priorities of seniors and people with disabilities are included in the Housing Element

² To see why education/support is needed, see this article: <http://www.sfchronicle.com/bayarea/article/In-a-wealthy-SF-neighborhood-residents-fight-10617213.php> or here: <https://sf.curbed.com/2016/11/18/13681294/forest-hill-sf-senior-housing-joe-bravo>

³ For an example, see the white paper, “Housing for Families with Children” here: http://default.sfplanning.org/publications_reports/Family_Friendly_Briefing_01-17-17_FINAL.pdf

GOALS	RECOMMENDATIONS
<p>There are policies & resources to support seniors & people with disabilities aging in place, within their community of choice.</p>	<p>update, San Francisco’s General Plan.⁴</p> <p>Expand policies and programs that support people to live independently and age in place, such as:</p> <ul style="list-style-type: none"> • Assess the home modifications gap, particularly for home safety repairs that exceed the capacity of existing organizations, and identify possible recommendations to address those gaps; • Explore opportunities to increase participation and outreach about existing housing resources for seniors and people with disabilities, such as: <ul style="list-style-type: none"> ○ Streamlining the accessory dwelling unit (ADU’s) process to be more user friendly; and ○ Host educational housing forums and provide support for people interested in learning more about Prop 60/110, reverse mortgages, the Home Match program, and other resources.
<p>Support is available for seniors & people with disabilities at risk of or currently experiencing homelessness.</p>	<p>Connect seniors and people with disabilities at risk for homelessness to existing services and resources, such as:</p> <ul style="list-style-type: none"> • Support the Department of Homelessness and Supportive Housing (DHS) in identifying specific supports or strategies unique to seniors and people with disabilities that are homeless, in an effort to better support them; • Identify effective strategies to reach residents at risk, by engaging our partner organizations such as senior centers, adult day programs, and food pantry or delivery services; and • Support programs that enable people to remain in their homes, such as in-home supportive services. <p>Request that the San Francisco Rent Board eviction data collection process include data on whether tenants are seniors and/or a person with a disability.</p>

⁴ Next update is 2022; last update was 2015. For more information on the Housing Element and the San Francisco General Plan, please see pg. 19.

III. SAN FRANCISCO ASSETS

Below are assets with regard to housing that we believe support an age- and disability-friendly San Francisco. This is not an exhaustive list and we welcome suggestions from task force members, guests, and partners to be included in the final report.

ASSETS	EXAMPLES
<p>Programs & policies exist to provide & preserve affordable housing.</p>	<p>Efforts that ensure housing is (and remains) affordable for seniors and people with disabilities, particularly those living on fixed income, including:</p> <ul style="list-style-type: none"> • For renters: <ul style="list-style-type: none"> ○ Rent control, ○ below market rent units (BMR), ○ Section 8 vouchers, ○ the Small Sites Acquisition program, ○ Admin Code 60 and the Preservation Program⁵; and ○ Inclusionary housing requirements⁶. • For homeowners: <ul style="list-style-type: none"> ○ Props 60/90 and Prop 110: for homeowners that would like to downsize or move to an accessible unit, these props allow seniors (60/90⁷) and persons with disabilities (110⁸) to transfer their original (base year value) property tax to their new home. ○ Prop 13⁹: While controversial for many reasons,¹⁰ Prop 13 has provided homeowners a very low property tax rate, which greatly benefits people living on fixed incomes.

⁵ Admin Code 60 (1990) has specific requirements of all HUD funded affordable housing units that are expiring – establishes incentives to renew contract and requires a public process for those considering transitioning to market rate housing. Additionally, the Mayor’s Office of Housing is developing a Preservation Program to catalogue and track all housing that receives HUD funding in any form and tax credit financing.

⁶ <http://sfmohcd.org/inclusionary-housing-program-developer-and-agent-information>

⁷ http://www.boe.ca.gov/proptaxes/faqs/propositions60_90.htm

⁸ <http://www.boe.ca.gov/proptaxes/faqs/propositions110.htm>

⁹ <http://www.lao.ca.gov/Publications/Report/3497>

¹⁰ <https://www.thenation.com/article/have-california-voters-finally-had-enough-of-prop-13/> & http://www.slate.com/blogs/moneybox/2016/09/22/california_s_proposition_13_is_bad_policy_and_here_are_some_graphs_to_show.html

ASSETS	EXAMPLES
<p>There is support for people at prevent & address homelessness.</p>	<p>Advocacy, legal support, and policy initiatives that are specifically for seniors and people with disabilities at risk of homelessness, including:</p> <ul style="list-style-type: none"> • Housing subsidies; • Organizations or efforts that address hoarding and cluttering like the MHA or APS self-neglect unit; • Tenants’ rights, housing counseling, and legal services; • Anti-displacement housing preference¹¹, and • Eviction prevention services. <p>Programs and policies that address homelessness and provide supportive services, including:</p> <ul style="list-style-type: none"> • Department of Homelessness and Supportive Services that integrates former silos under one department, including: <ul style="list-style-type: none"> ○ Navigation centers are 24 hour centers that provide services and temporary housing for homeless residents¹²; ○ Homeless Outreach Team (HOT) provides outreach, case management, and services to homeless people; and ○ Direct Access to Housing (DAH)¹³ which is permanent supportive housing program specifically targeting homeless San Franciscans. • Whole Person Care Pilot¹⁴ (DPH, DSH, & HSA) which is an integrated approach to coordinating health, behavioral health, and social services to provide person centered care for homeless residents.

¹¹ <http://sfmohcd.org/anti-displacement-housing-preference>

¹² <http://www.ecs-sf.org/programs/navcenter.html>

¹³ locally funded, Housing First, permanent supportive housing to homeless adults. Ex: Mercy’s Mission Creek Apartments affordable studio and 1 bedrooms serving 139 seniors, 51 reserved for homeless seniors through DAH

¹⁴ <http://www.dhcs.ca.gov/services/Pages/WholePersonCarePilots.aspx>

ASSETS	EXAMPLES
<p>There are policies & programs that support aging in place.</p>	<p>A variety of policies and programs help support seniors and people with disabilities living independently in their homes, including:</p> <ul style="list-style-type: none"> • The Villages, Community Living Campaign and other community based support efforts; • The voter approved Dignity Fund, specifically for services for seniors and people with disabilities; • Home modification programs such as Rebuilding Together SF, Community Living Fund, and Habitat for Humanity; • Opportunities to share living spaces and earn income, including the Home Match Program or building an accessible dwelling unit (ADU); and • Efforts that combine services and housing within the same building, such as an adult day program and affordable housing. Examples include SteppingStone, OnLok, and Bayview Hunters Point Senior Center.

IV. SAN FRANCISCO GAPS

Below are areas with regard to housing that would benefit from improvements to enhance the age- and disability-friendliness of San Francisco.

GAPS	EXAMPLES
<p>Funding for affordable housing is scarce & incredibly challenging.</p>	<p>In recent years, there have been significant cuts to state and federal funding streams that supported affordable development or rents, including:</p> <ul style="list-style-type: none"> • Loss of HUD Section 202 funding, which specifically funded affordable senior housing; • Elimination of California’s Redevelopment Department, which funded many civic projects including affordable housing; • An anticipated decrease in value of Low Income Housing Tax Credits (LIHTC), a primary tool used by affordable developers; • Section 8 vouchers: with a waiting list of years, the program is closed and noncompetitive in an increasingly hot real estate market. <p>Due to the high cost of housing in San Francisco, even affordable units are often beyond the means of many living on fixed incomes, requiring an even deeper level of affordability than what is often available.</p>
<p>Lack of affordable units to meet the need.</p>	<p>As one of the least affordable housing markets in the nation, affordability is a major concern. Only 16% of all SF households can afford the \$855,500 median housing price.¹⁵</p> <p>San Francisco has seen a significant decline in the number of affordable residential care facilities, more specifically:</p> <ul style="list-style-type: none"> • Significant decline in number of residential care facilities and assisted living facilities, requiring many residents to move out of county; • There are insufficient long term care beds to absorb projected demand after post-acute services are provided¹⁶; and • Between 1989 and 2015, there has been a loss of a 1,000 skilled nursing home beds and has lost over half of the smaller board and care homes (from 140 in 1989, to 73 in 2015)¹⁷.

¹⁵ “San Francisco’s 2014 Housing Element.”

¹⁶ From SF Ombudsman office

¹⁷ SF Ombudsman update, 2016

	<p>Seniors and people with disabilities struggle to maintain as well as find affordable and safe housing. Some of the challenges include:</p> <ul style="list-style-type: none"> • Expiration of HUD funded low-income housing and becomes market rate, based on terms established at time of development; • Often times affordable rents (such as rent control or Single Residency Occupancy units) are not accessible, requiring an individual to move; • The location of subsidized housing may be in areas where seniors or people with disabilities have concerns about safety; and • Eviction data does not track by tenant age or disability status and unable to know the number of evicted who accepted informal cash buy-outs.
<p>Home repairs are expensive, particularly for people living on a fixed income.</p>	<p>While resources are available for specific and often smaller home modifications, many middle to low-income homeowners struggle with deferred maintenance and costly repairs, such as:</p> <ul style="list-style-type: none"> • Cracked foundations, leaking roofs, brick foundations, or the inability to get safely in and out of their house. <p>Private landlords are not obligated to provide accessible modifications and tenants, if they access them, are legally required to return the unit to its original condition once vacating. Which makes home modifications for renters a challenge.</p>
<p>The population of homeless seniors & people with disabilities is growing.</p>	<p>Based on research, the proportion of senior and people with disabilities that are homeless is growing¹⁸, while the general homeless population has increased very little¹⁹. More specifically:</p> <ul style="list-style-type: none"> • The majority of people experiencing homelessness are people of color; • Many seniors did not become homeless until after age 50 and following a crisis; and • Most exhibit geriatric health conditions, reflective of general population seniors 20 or more years older.²⁰

¹⁸ In 1990, 11% of people experiencing homelessness in SF were over 50. In 2003, 37% were over 50. Also, according to the DAAS Needs Assessment, homeless shelter clients age 50+ and 60+ have increased every year since 2010. Many would say that the population is aging while homeless, which represents the growth in homeless seniors but relatively stable number of homelessness in general.

¹⁹ According to the 2017 Homeless Point-In-Time County and Survey, 2017 total was 7,499; 2015 was 7,539; and 2014 was 7,350.

²⁰ Kushel, MD, "Homelessness in Older Adults: An Emerging Crisis."

<p>Accessible housing is a challenge.</p>	<p>With much of the housing stock predating World War II, many older homes and walk-ups are often inaccessible for people with disabilities and seniors, including stairs to the front door and interior stairs.</p> <p>The elevators in single residency occupancy are often broken, which poses a safety risk and can contribute to social isolation.</p>
--	---

APPENDIX A. OTHER AGE & DISABILITY FRIENDLY EFFORTS

A. BEST PRACTICES.

New York City: the NYC Falls Prevention Coalition is a partnership among various sectors focusing on education and programming, falls prevention web pages, a falls survey and a home safety checklist.

Portland, OR: educational materials developed to inform housing producers, consumers and policymakers of the benefits of age-friendly housing and how to locate, develop, and design it; a member led forum at public library that discussed different housing models.

Oregon, Adult Foster Home Program: for seniors and people with disabilities that are no longer able to live independently in their own homes, adult foster homes are single family residences that offer 24-hour care in a home-like setting, although residents served range greatly. It is often seen as a more family like, smaller setting as an alternative to assisted living facilities or residential care facilities. For more information, see **here:** <http://www.aarp.org/livable-communities/act/housing/info-12-2012/adult-foster-care.html>

San Francisco, CA alternative efforts right here in our backyard.

- The Kelsey: a local model that envisions affordable housing for people with developmental disabilities as well as mixed retail and supportive services. See more here: <https://www.thekelsey.org/people>
- The Braid Mission: a proposal for affordable development that is co-housing among seniors and foster youth, see flyer in Dropbox [HERE](#)²¹.

The Greenhouse Model: is a person centered approach to assisted living, where in residents have more communal space and one primary caregiver. A great model for seniors and people with disabilities

²¹ https://www.dropbox.com/s/4rtmrcxwdzkg22f/BraidMission_HousingExecSummary.pdf?dl=0

unable to live independently, however the housing construction is a challenge – it’s better suited in regions where new, low-density development is more appropriate. They have not yet adapted this model to existing buildings or infill developments, which would be more relevant to San Francisco. For more info, see **here:** <http://www.thegreenhouseproject.org/>

Intergenerational cohabitation:

College Students:

- **Deventer, Netherlands:** As a way to address some of the negative challenges of aging, such as social isolation, Dutch college students live for free in small apartments within skilled nursing homes, in exchange for spending at least 30 hours per month acting as “good neighbors”, such as watching sports, celebrating birthdays, or offering companionship. Similar intergenerational programs exist in France and Spain²².
- In **Cleveland, Ohio**, a 2010 partnership between the Cleveland Institute of Music and Judson Manor, a retirement home, have developed an “artist in residency” program. Students live rent free in the retirement home and in exchange, the students agree to perform solo recitals every few months, as well as weekend and impromptu concerts, and lead art therapy classes for residents with dementia²³.

Preschool:

- **Seattle, Washington:** a preschool inside Providence Mount St. Vincent, a nursing home, see [HERE](#)²⁴. **Benefits:** numerous studies have linked social interaction with decreased loneliness, delayed mental decline, lower blood pressure and reduced risk of disease and death in elders, additionally, a Japanese study found “an increase in the amount of smiling and conversation among older adults.” With youth, kids who have early contact with older adults are less likely to view them as incompetent, less likely to exhibit ageism, can enhance a child’s social and personal development and kids are prone to feel more comfortable around people with disabilities of all kinds, than their peers who lack such experiences²⁵.

²² <http://www.pbs.org/newshour/rundown/dutch-retirement-home-offers-rent-free-housing-students-one-condition/> & <https://www.youtube.com/watch?v=PZgGb4p0xo0> & https://www.youtube.com/watch?v=9D_HfS3LvhQ

²³ <http://www.smithsonianmag.com/innovation/college-students-are-living-rent-free-in-cleveland-retirement-home-180956930/> & <https://www.youtube.com/watch?v=hW2KNGgRNX8>

²⁴ <https://www.theatlantic.com/education/archive/2016/01/the-preschool-inside-a-nursing-home/424827/>

²⁵ <https://www.theatlantic.com/education/archive/2016/01/the-preschool-inside-a-nursing-home/424827/>

B. EXAMPLES OF OTHER CITY'S AGE & DISABILITY FRIENDLY PLANS:**Table 1: Washington, DC. Age Friendly DC: Strategic Plan (2014-2017)²⁶**

Goal: 3.1	Streamline, expand, and promote programs that support affordable housing and aging in place.
3.1.1	Raise awareness about the impact that adopting visitability standards would have on residents with limited mobility in order to gain support for new regulations.
3.1.2	Improve awareness of and access to home modification programs prior to mobility limitations and streamline the process for residents in urgent need to apply.
3.1.3	Include an occupational therapy home assessment in all home modifications for accessibility purposes.
3.1.4	Amend DC Zoning law to permit accessory dwelling units (ADU's) by right in more residential zones.
3.1.5	Work with DCHA or eligible non-profits to purchase IZ units to serve elderly populations with a focus on residential zones.
3.1.6	Promote and research options for home-sharing, both intergenerational and among residents age 50+, as a strategy to enable older adults who are capable to remain in the community.
3.1.7	Encourage development, preservation and improvement of new and existing, affordable and accessible housing, proximate to mass transit.
3.1.8	Increase assisted living residences by neighborhood using best practice models and creative financing (e.g., Green Houses, Bridge Meadows, "Pay for Success" partnerships).
3.1.9	Designate some portion of the Housing Production Trust Fund to produce new affordable, transit oriented, universally-designed units.

Goal: 3.2	Maximize awareness and provide training to increase the amount of housing that is accessible, affordable, and health.
3.2.1	Develop a series of easy-to-comprehend fact sheets, webinars, and/or infomercials on topics such as qualifying for tax credits, Fair Housing Act compliance, saving money on utilities, and maintaining health homes.
3.2.2	Develop a user friendly inventory and description of housing choices welcoming to residents age 50+, who are LGBTQ, have disabilities, or who are English language learners, and identify methods for wide dissemination.
3.2.3	Provide training for managers of existing public and private housing (including tenant-owned buildings) to address the needs of aging residents, including Fair Housing and ADA compliance and cultural competency, for populations such as residents who are LGBTQ, disabled or English language learners.
3.2.4	Promote consistent compliance with the Fair Housing Act by providing DCRA and third-party inspectors with additional guidance and training and offering technical assistance to architects and developers during design and construction.

²⁶ <https://agefriendly.dc.gov/publication/age-friendly-dc-strategic-plan-2014-2017>

Table 2: Portland, Oregon. Action Plan for an Age-Friendly Portland (2013)²⁷
Action Area 1: Housing

Action Item	Task
<p>Provide education to consumers, planners, and developers: age-friendly housing must be better understood on both the supply and demand sides</p>	<ul style="list-style-type: none"> • Educate residents who are looking for housing and those who desire to stay in their existing homes about options and costs so that they can find the best fit with their current, and, ideally, their future needs, whether they are looking for affordable or market-rate housing or they are seeking long-term care services and supports. • Offer streamlined guidance to planners and developers regarding best practices for age-friendly housing and technical assistance for completing age- and ability-appropriate housing. • Offer suggestions for home modifications to increase accessibility.
<p>Improve accessibility: policy efforts that lead to inclusive and accessible housing are critical for our city as we all continue to age.</p>	<ul style="list-style-type: none"> • Adopt policies, offer incentives, and implement programs to enhance aspects of age-friendly policies and programs in the City’s Comprehensive and Consolidated Plans. • Review and strengthen policies to that pertain to tax abatements, local and statewide structural code, fair housing, green building, urban renewal, visitability, and affordability to increase the availability of accessible housing for older adults.
<p>Encourage innovate approaches to housing older adults: because of Portland’s reputation as a leader in urban planning and smart growth, the city has a unique opportunity to advance the planning and development of sustainable housing and communities for residents of all ages.</p>	<ul style="list-style-type: none"> • Encourage demonstration projects, design competitions, innovative approaches to shared housing, and intergenerational housing and all-ages communities.
<p>Advance opportunities for aging in community: opportunities to age in place in place should be available in each of Portland’s neighborhoods to provide ample choices for community-residing older adults as well as to foster healthy connected neighborhoods.</p>	<ul style="list-style-type: none"> • Review and strengthen City code that regulates development practices in order to remove obstacles to co-housing and other housing models that meet the needs of older adults who want to continue to live independently in their neighborhoods. • Foster the creation of private and public outdoor spaces for social interactions in and near housing

²⁷ https://www.pdx.edu/iaa/sites/www.pdx.edu/iaa/files/Age-Friendly%20Portland%20Action%20Plan%202010-8-13_0.pdf

	<p>developments, particularly in East Portland and other parts of the city that are park deficient.</p> <ul style="list-style-type: none">• Work to prevent the negative effects of gentrification on vulnerable older adults, which have resulted in part from increased housing values and development strategies such as urban renewal, capital projects.• Take advantage of existing and emergent technologies to assist people to age in place at home, such as unobtrusive monitoring of activity to identify changes in health, digital technologies that help people stay in touch with family and friends, and other assistive technologies.
--	--

Table 3: New York City, New York. Age Friendly NYC (2009)²⁸

HOUSING.	Issue.	Initiative.
Affordable housing development.	Demand for publicly-subsidized or financed low-income senior housing (such as Section 202 units) far exceeds supply.	Target housing funds and streamline process of building low income housing for older New Yorkers.
	Zoning requirements for parking may be an impediment to the development of new affordable housing.	Examine parking requirements for affordable senior housing and amend the zoning code as necessary to facilitate construction of senior housing.
Homeowner & Renter Assistance	Preserving innovative, affordable, and appropriate housing is an important determinant for health of older New Yorkers.	Provide loans for rehabilitation and new construction of affordable housing.
	Many older homeowners are on fixed incomes and may not have the resources to make needed repairs to their homes.	Provide loan assistance to older adults for home repairs.
	Some older adult homeowners may have special needs and circumstances and could benefit from a contractor who is sensitive to these needs when they are seeking home repairs	Engage NYC home improvement contractors in best practices for the older adult market.
	Affordability of housing is a concern. Nearly half of all renter age 65 and older in NYC spent at least 35% of their income on rent in 2005.	Improve access to the Senior Center Rent Increase Exemption Program (SCRIE) through transfer from DFTA to Department of Finance.
	Older adults fear the costs of housing-related legal proceedings and often do not have the resources to defend themselves.	Expand eviction prevention legal services for older New Yorkers.
Aging in Place	Older adults appreciate and benefit from living in close-knit, micro-communities. Social service programs within the City’s NORCs should be expanded.	Provide additional supportive services to NORC’s.
	Frailty can lead to an inability to stay living independently in the community.	Target Section 8 vouchers to vulnerable older adults at risk of eviction.
	While there is an increased demand for alternatives to nursing home care, such models can be prohibitively expensive to develop and difficult for older adults to access.	Promote access to new models of housing that support aging in place.

²⁸ http://www.nyc.gov/html/dfta/downloads/pdf/age_friendly/agefriendlynyc.pdf

APPENDIX B. RELATED RESEARCH & REFERENCES

DEMOGRAPHICS.

Between now and 2025, the highest percentage of household growth is expected to occur in the Bay Area, Southern California, and Central Valley communities. Between 2014-2015, 75% of population growth was attributed to births within California, while 25% of population growth was the result of migration²⁹.

San Francisco Demographics:

- ~61,000 SF households are headed by a senior or person with a disability renter
- 83% of households headed by a disabled adult are renters
- 48% of SF households are seniors renting (as compared to 27% Nationally), 25% own their home with a mortgage, and 27% own their home with no mortgage
- Low-income households much more likely to be renters
- S+PWDs disproportionately affected by evictions (find data)
 - Tend to have lower rents (likely due to rent control) but tend to have higher rent burdens
- According to San Francisco's most recent homeless count, there are 7,499 homeless residents (compared to 7,539 in 2015 and 7,350 in 2013), with 11% of them over the age of 61 and an estimated 40% between 41-60 years of age.
 - 69% lived in San Francisco prior to becoming homeless and 55% of homeless residents had lived in San Francisco 10 or more years prior to becoming homeless;
 - 30% are LGBT and 53% reported having at least one disability condition;
 - 73% of survey respondents reported receiving public benefits³⁰.

HOUSING OVERVIEW.

In many ways, **the challenges faced by San Franciscan's are a reflection of a much larger housing problem –across the nation communities are struggling with a growing affordable housing crisis.** Due to rising housing cost and stagnant wages, more than half of all poor renting families spend more than 50% of their income on housing costs and at least one in four spends more than 70% of their income on housing. Additionally, our national housing policy provides

²⁹ California Department of Housing and Community Development, "California's Housing Future: Challenges and Opportunities."

³⁰ Applied Survey Research, "San Francisco 2017: Homeless Count & Survey, Comprehensive Report."

benefits to homeowners (higher benefits for higher house value, lower benefits for lower house values) but no benefit for renters, who are disproportionately poor. For more, see [HERE](#).

According to a report by the California Department of Housing and Community Development, housing production in California has averaged less than 80,000 new homes annually over the last 10 years, far below the projected need of **180,000 additional homes annually**³¹.

Homeownership rates are at their lowest point since the 1940's, and the majority of renters pay more than 30% of income towards rent and nearly **one-third of Californians pay more than 50% of income towards rent**. Not surprising that California also has considerable overcrowding, which is when there is more than one person per bedroom; at 8.4%, California is twice as high as the national average of 3.4%. Additionally, California is home to 12% of the nation's population, but with the number of homeless estimated at 22% or 118,000 Californians, a disproportionate amount of the nation's homeless³².

Based on Association of Bay Area Governments (ABAG) Regional Housing Numbers (RHNA), **San Francisco's share of regional housing need for 2015-2022 is forecasted at 28,870 new units, with 60% of those as affordable units**. As of 2015, San Francisco had met 16% of the housing goal³³. ABAG creates these projects based on information provided by individual cities and counties, and is based on the region's forecast for population, households, and employment.

Current Stock. Total of 376,083 housing units (by end of 2013) – city's housing stock is older than other West Coast cities, with almost 50% of the housing constructed before World War II. Housing also tends to be smaller in size, with 72% of all units containing 2 bedrooms or less³⁴

Housing pipeline.

- Current senior housing portfolio:
 - 50 buildings with 3,441 units (15% of units);
 - 253 supportive units for formerly homeless;
 - 100% affordable to very low and low income (at 50-80% AMI), nonprofit ownership, management and support services
 - Age requirements range (55-62yrs old)
 - DAAS & HSH provides funding for services, LOSP for support units and MOHCD monitors services at sites
- Senior Housing pipeline:

³¹ California Department of Housing and Community Development, "California's Housing Future: Challenges and Opportunities."

³² California Department of Housing and Community Development, "California's Housing Future: Challenges and Opportunities."

³³ <http://abag.ca.gov/planning/housingneeds/pdfs/2015-2023%20RHNAProgressReport.pdf>

³⁴ "San Francisco's 2014 Housing Element."

- 28 buildings with 2,562 units of new, rehabilitation or adaptive reuse (18% of units);
- Affordability ranges 30-60%
- 2,000 of those units are from the rehabilitation of 29 public housing developments (below 30% AMI)

For a typical market rate development, 20% of units are set aside for formerly homeless seniors who are extremely low income. However, for a building to cash flow, the other units are typically structured at 50-60% AMI, out of reach for many seniors.³⁵

Why does housing cost so much? Currently, the total cost to build a 640 square foot unit in San Francisco is at least \$469,800 – likely costs are higher and that is before resale. For a great presentation on what the costs are, see [HERE](#)³⁶ and [HERE](#)³⁷.

For a really great intro to the complexity of housing (development of and affordability of), please refer to this article:

http://default.sfplanning.org/publications_reports/Family_Friendly_Briefing_01-17-17_FINAL.pdf

What impacts the affordability of housing? Many things! Below are just a few of the biggest and/or most commonly cite, particularly in San Francisco.

ENTITLEMENTS	<p>“Entitlements” are essentially the paperwork required before any construction costs, including: permitting, financing, planning commission approval, etc. On average, this process can take 2-5 years, depending on size of building, zoning requirements, funding, and neighborhood resistance. Research has shown that the longer it takes to “break ground” (i.e. actually get to construction part) the more expensive the housing – those 2-5 years of costs are folded into the final cost of the building.</p> <p>Additionally, California has one of the more complicated entitlement processes in the nation, primarily due to the California Environmental Quality Act (CEQA)³⁸. Other things that lengthen the entitlement process and/or increase costs are: parking requirements, design review, community resistance, labor shortages, environmental concerns, etc.</p>
ZONING	<p>Most US cities have zoning codes and with relation to housing, zoning designates which areas of the city are specifically designated to allow for maximum building</p>

³⁵ Interview with Mayor’s Office of Housing staff

³⁶ http://www.spur.org/sites/default/files/events_pdfs/2017.05.30%20Why%20Does%20Housing%20Cost%20So%20Much%20-%20Hogan.pdf

³⁷ http://www.spur.org/sites/default/files/events_pdfs/2017.05.30%20Why%20Does%20Housing%20Cost%20So%20Much%20-%20Seifel.pdf

³⁸ http://www.ppic.org/content/pubs/op/OP_405EBOP.pdf

	<p>height, density, and often include design or affordable unit requirements. Zoning can be extremely controversial, as evidenced by the history of “red-lining³⁹” and has been used by communities to isolate or prevent multi-family housing⁴⁰ (i.e. apartments, duplexes or condors) and affordable housing.</p>
<p>DEMAND & HOUSING TRICKLE DOWN</p>	<p>The reality of a “hot housing market” is that as housing markets become tight, those who can afford to pay a bit more for a bit less will always have the advantage, whereas residents that cannot afford to pay more or are on a fixed income, are at a disadvantage⁴¹.</p> <p>Additionally, there is a hot debate about the “trickle down” effect of developing market rate housing. Some argue that building any housing is beneficial, even luxury. While “trickle down” is a common economic theory about the market, it is important to note that housing is a very different commodity than any other, such as used cars or clothes. For example, houses can last generations, the value can increase over time, it can take years to develop based on need, and age is not necessarily equated with value – all of which challenge the notion of “trickle down” economics. For a local perspective, see “the Fallacy of Filtering⁴²”.</p>
<p>RESISTANCE TO DEVELOPMENT</p>	<p>Often times a community is extremely resistance to new development, particularly if it’s affordable housing. The reasons can range from parking, height or design concerns, or fear and bias regarding living next to low-income people. Some of the most challenging projects to build are affordable housing because of the community resistance, which can add years to the entitlement process, which increases costs for the affordable developer. After multiple interviews with affordable developers and the Mayor’s Office of Housing, all agree that after construction, the neighborhood generally accepts and even appreciates the new development. Locally, a neighborhood is fighting to prevent affordable senior housing – for more info, see here⁴³. This area could greatly benefit from increased education and awareness about the importance of affordable, mixed income housing and neighborhoods.</p>
<p>FUNDING</p>	<p>For all development, securing funding for the many stages of the development process can be challenging, particularly so for affordable housing⁴⁴. Also, there have been tremendous cuts to previous federal funding (Section 202 for senior housing, proposed HUD cuts, the diminished value and uncertainty around tax credits) and state funding (the loss of Redevelopment Funding). Take Away: building affordable housing is extremely expensive and funding has drying up, leaving cities, communities or nonprofits with ever increasing funding gaps to fill⁴⁵.</p>

OTHER HOUSING CONSIDERATIONS.

³⁹ https://www.washingtonpost.com/news/wonk/wp/2015/05/28/evidence-that-banks-still-deny-black-borrowers-just-as-they-did-50-years-ago/?utm_term=.6ce210f0e986

⁴⁰ <https://nextcity.org/features/view/cities-affordable-housing-design-solution-missing-middle>

⁴¹ <https://www.wsj.com/articles/hot-housing-markets-pinch-seniors-1459416602>

⁴² <http://www.sfccho.org/just-released-the-filtering-fallacy-an-infographic/>

⁴³ <http://www.sfchronicle.com/bayarea/article/In-a-wealthy-SF-neighborhood-residents-fight-10617213.php>

⁴⁴ <https://www.bloomberg.com/news/articles/2016-07-26/why-it-s-so-hard-to-build-affordable-housing-it-s-not-affordable>

⁴⁵ <http://apps.urban.org/features/cost-of-affordable-housing/>

- **The Jobs-Housing Fit as a framework for developing housing:** there's much discussion about the best way to forecast a region's housing needs and generally involves some analysis of population, anticipated growth, employment, etc. For example, the Metropolitan Transportation Commission (MTC) and the Association of Bay Area Governments (ABAG) staff have collected data on the Bay Area's recent housing production vs. jobs production:
 - Jobs added in the 9-county Bay Area from 2011 through 2015: **501,000**
 - Housing units built in the 9-county Bay Area from 2011 through 2015: **65,000**

For information on this approach, see here: <http://www.sfccho.org/how-do-we-decide-what-to-build-jobs-housing-fit/>

- **Affordable Living** not affordable housing, as a framework: if rent is low, but residents spend a disproportionately large share of income on transportation, than someone's living situation isn't affordable. More information on that [HERE](#)⁴⁶.
 - **The H+T Index:** An index that takes into account both housing and transportation costs, offering a more comprehensive understanding of the affordability of an area.

What is a "General Plan?"

By California state law, San Francisco (and all counties and cities) are required to develop and adopt a general plan, which is a comprehensive long-term plan for the physical development of a county and is essentially seen as a "blueprint" for development. There are 7 mandated elements, including Housing, Land Use, Open Space, Conservation, Circulation, Noise, and Safety. All neighborhood plans, zoning, design considerations, and any other plan needs to be consistent with the general plan. The goal of many, if not all Age Friendly cities, is to get language and age and disability friendly priorities in their general plan (or comprehensive plan in other states) – doing so firmly establishes age & disability friendly as a planning and legislative priority.

When talking about ways to improve housing for seniors & people with disabilities, the idea of "universal design" invariably comes up. To ensure a shared understanding of the differences of design standards, please see below.

Types of Accessible Design: a significant consideration in determining the accessibility of a living space, is the design of the space. There is a wealth of information in this area, including designing for dementia, for deaf or hard of hearing, and designing spaces that

⁴⁶ https://www.citylab.com/equity/2017/06/the-problem-with-how-we-measure-affordable-housing/531378/?utm_source=SFLI&lipi=urn%3Ali%3Apage%3Ad_flagship3_feed%3Bh07iZyYxR%2BuVkXRwASeoNw%3D%3D

allow for multigenerational caretaking. A couple key concepts that often come up in discussing accessible housing are the following:

- **Universal Design:** is a broad concept that can encompass many design approaches and considerations, defined as “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.” Rather than a specific design formula, universal design is a process that engages all potential users specific to the product or space considered. For that reason, it is challenging to codify universal design within building codes as it is specifically not a “one size fits all” approach. Check out Human Centered Design for more information about this [here](#).
- **Visitability:** was developed as a simple way to institutionalize accessibility, with the idea that if housing were to achieve “visitability”, anyone with a disability would be able to visit, at the very least. It is a very specific design formula based on three key minimum requirements: a zero-step entrance, wider interior doors, and a bathroom on the first floor. There are a number of counties/zoning codes that have incorporated this into new construction. Read more about Visibility [here](#).
- **ADA Compliance:** the ADA has very specific building requirements that California and San Francisco must follow and they generally address all new buildings (multi-unit apartments, private and public buildings, etc.) and significant renovation of existing buildings, with some notable exceptions. Single-family homes and condominiums (of less than 4 units) are exempt from ADA requirements, as are existing commercial spaces or apartment buildings that claim undue hardship re: the costs of ADA renovations. ADA compliance is often seen by advocates and people with disabilities as the bare minimum (as opposed to universal design) and include things such as: accessible restroom and stalls, parking space including provision for tall van parking, and at least one accessible entrance with a sign. For more information about ADA in San Francisco, see [here](#).

Home Modifications.

Rehabilitation is more cost effective than new construction – for example, data analysis proves that affordable and preserving existing housing is more than twice as effective at reducing displacement of low-income residents on the regional scale. (CCHO) Additionally, preservation has a positive impact on the community – in gentrifying neighborhoods, preserving affordable rental housing promotes economic diversity, and sustains a mixed income neighborhood⁴⁷.

⁴⁷ ABAG

“approximately 80% of falls among older adults can be attributed to health and home environment problems.” Falls can lead to serious injuries, which in turn can negatively affect elders’ for hospitalizations and other medical services⁴⁸.

"When a living environment is affordable and appropriate, an aging individual is more likely to remain healthy and independent. When an individual maintains good health, he or she is more able to keep up with the maintenance of his or her living environment. As the population ages in an aging housing stock, it **becomes difficult to distinguish a health concern from a housing concern.**"⁴⁹

HOMELESSNESS & SUPPORTIVE HOUSING.

Homeless seniors in San Francisco.

Based on a study by Dr. Kushel (include specifics):

- 80% of the homeless San Franciscan’s were African American.
- 90% had an income of less than \$1,150/month
- 44% had their first episode of homelessness after age 50.

Often late onset homelessness is related to crisis, including: employment, health, spouse or partner health or death, or death of parent. For more information on Dr. Kushel’s research (including her presentation and papers), please see the Dropbox link [HERE](#)⁵⁰.

The impact of “Quality of Life Laws” on San Francisco’s Homeless: there are many opinions on addressing homelessness through citations, below are specifics from the Budget and Analyst office analysis of the impact of the laws, which can be found [HERE](#)⁵¹.

- Most “quality of life” citations in SF are aimed at activities associated with homelessness – enforcement is increasing aimed at sleeping, sitting, and begging, accounting for 70% of all “quality of life” citations in 2013.
- The battle over “quality of life” citations: the SF Superior Court stopped issuing bench warrants for no-show defendants, also throwing out outstanding warrants issued from 2011-2015, saying that “the decision to discharge the backlogged warrants was based largely on a recognition that the fines – most of which start at about \$200 and grew to nearly \$500 when the offenders don’t pay them on time – were ‘never going to be collected anyway’” and is seen as an unfair burden on the poor. (as of Nov, 2016)⁵²

⁴⁸ Scharlach and Lehning, *Creating Aging-Friendly Communities*.

⁴⁹ Lawler, “Aging in Place.”

⁵⁰ https://www.dropbox.com/sh/lckf1twgg6mwjgy/AADdAKa9WOgrcY5D9fzcCO_ea?dl=0

⁵¹ <https://www.dropbox.com/s/qechzsg6kdg4xr/Budget-and-Legislative-Analyst-Report-Quality-of-Life-Infactions-and-Homelessness.052616-1.pdf?dl=0>

⁵² <http://www.sfchronicle.com/bayarea/matier-ross/article/SF-courts-ignoring-thousands-of-quality-of-life-10611766.php>

- A Coalition on Homelessness survey in 2015 found that 69% of homeless had been issued a quality of life citation the previous year and 22% had said they had received five or more. On average, nearly 100 citations are given out each week for activities associated with homelessness in SF.⁵³
- Impacts of citations on homeless people: <http://www.streetsheet.org/?p=1689>
- Citations for lying/camping don't actually move people off the streets, creates a neighborhood churning, less than 10% are actually offered services, and with 68% respondents unable to pay resulting citations, results in a \$300 civil assessment fee added to base fine, an arrest warrant and suspension of drivers license – thus exacerbating the homelessness/poverty⁵⁴
- SFPD identified **36 quality of life laws** enforced in SF, varying from sitting on public sidewalks to building illegal encampments⁵⁵.
- Increase in resident calls⁵⁶ and complaints (despite a minimal increase in population) and police officers are required by law to respond to each call if the incident remains unresolved, therefore any increase in calls could lead to increased costs for the city (est annual cost of \$18.5mill). Additionally, police officers are currently the only City staff dispatched to respond even though they are not trained to evaluate the complex needs or to connect them with social services provided by the city.

Supportive Housing.

Supporting permanent supportive housing for chronically homeless seniors reduces homelessness, improves health outcomes and reduces health care costs. For example 51 seniors placed in permanent supportive housing and there was a \$1.46 million cost reduction in hospital-based health care compared with the year prior to placement. By placing individuals in independent housing, an estimated 16,433 days of skilled nursing facility were avoided, corresponding with a cost to Medicaid and Medicare of approximately \$9.2 million in a 7 year period⁵⁷.

The former US Secretary of Housing and Urban Development, Shaun Donovan, concluded that supportive housing is less expensive for the government than permitting chronically homeless people to stay on the street or in shelters⁵⁸.

⁵³ <http://www.streetsheet.org/?p=1689>

⁵⁴ <http://www.cohsf.org/Punishing.pdf>

⁵⁵ Budget and Legislative Analyst, "Homelessness and the Cost of Quality of Life Laws."

⁵⁶ Budget and Legislative Analyst, "Homelessness and the Cost of Quality of Life Laws."

⁵⁷ Bamberger and Dobbins, "Long-Term Cost Effectiveness of Placing Homeless Seniors in Permanent Supportive Housing."

⁵⁸ Bamberger and Dobbins, "Long-Term Cost Effectiveness of Placing Homeless Seniors in Permanent Supportive Housing."

Housing First: this is a specific approach to supportive housing, wherein the tenants do not need to prove sobriety or compliance with treatment to qualify for housing. For program eligibility, applicants must be homeless. Evidence demonstrates that this is a much more effective way for housing people, more can be found [HERE](#)⁵⁹.

Housing for the continuum of care: a very general overview, with acknowledgement that this topic is much more complicated and detailed than a simple table.

Type of Facility	General Level of Care	Funding Source
Independent living: residents live at home with caregiver support	Resident able to do most activities independently, depending on abilities and available caregiving support.	For qualifying residents, IHSS is publicly funded based on a person’s “activities of daily living” or “independent activities of daily living”. Otherwise it’s out of pocket caregiving or a family member or friend.
Assisted Living Facilities, Residential Care Facilities, “6 beds”, etc.	No longer able to live independently (either lack of caregiver support or increased need in “activities of daily living”). Facilities offer a range of services, from general services to heavy care. Generally there is no full time nursing staff, they may or may not be equipped to support people with dementia, clients may or may not be ambulatory, and are considered a community based placement. Completely different licensing and oversight from nursing homes, they are not seen as medical facilities.	Typically a fee for service, as there is currently no public funding for these facilities ⁶⁰ . Low-income residents usually pay with their full social security income, with family making up the difference, as average Bay Area costs can range from \$3,000-9,000 per month.
Memory Care	Are typically assisted living facilities that offer additional support for people with dementia, include delayed egress, trained staff, and other practices that are unique to the needs of this population.	Again, no public funding and based on the level of care required, often considerably more expensive than assisted living facilities.
Skilled Nursing Facilities	For residents that have much higher needs, either temporarily (for post-acute recovery) or long-term, based on the activities of daily living. SNF’s are required to have nursing staff, rigorous training, and are licensed as medical facilities.	Long term placement: If a client is eligible for both MediCal and Medicare, then costs are mostly covered. For Medicare patients, they must pay out of pocket. For those that pay out of pocket, they pay the fee for service cost or often spend down their savings, then becoming eligible for MediCal eligible.

⁵⁹ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3969131/>

⁶⁰ A very small number of beds are SSI eligible, however that number is decreasing and increasingly difficult to find available beds.