

# Jewish Community Housing for the Elderly (JCHE)



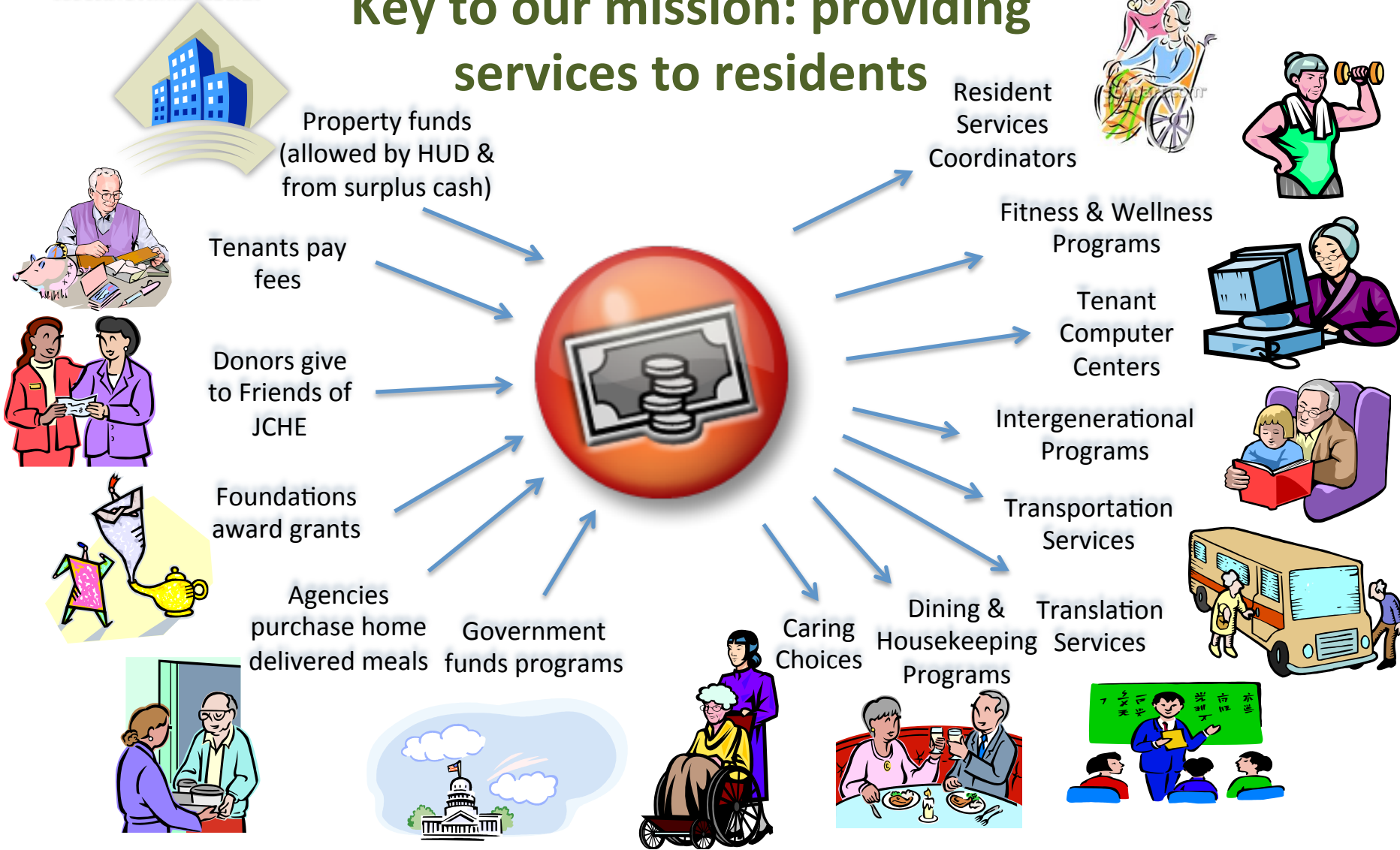
## JCHE portfolio

- **1,202** units on four campuses
  - **1,069** rent = 1/3 income
  - **63** fixed, low rent
  - **60** Unrestricted rents
  - **10** live-in staff
- **123** new units imminent



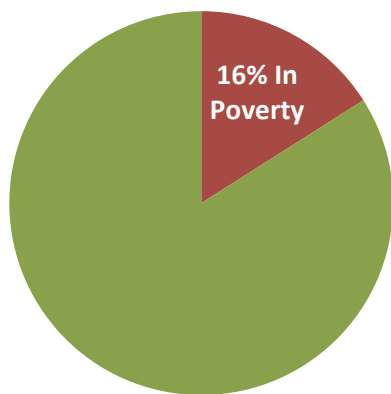


## Key to our mission: providing services to residents

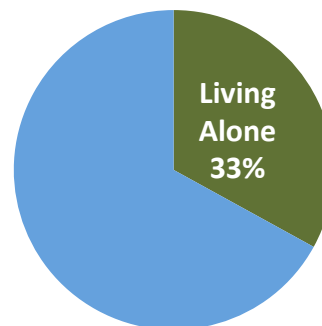


## Baby Boomers

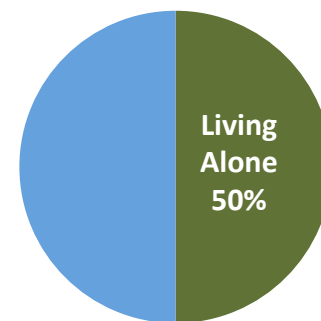
- 1/3 live alone with **no family nearby**; 1/2 women 75+ live alone
- 25% women have no children



All Seniors



Women 75 and older



- Will live **9 years** (on average) beyond ability to drive, but live in suburbia
- 2/3 households w/member > 85 has physical disability; 1% of housing stock is accessible
- Retirement savings will **fall 44% short of need**;
  - **16%** live in poverty; **25%** of 85+ pay **more than half their income for housing**



# Housing is the biggest cause of - and simplest solution to - elder poverty

- **37%** of U.S. households w/members 80+ **are housing cost-burdened** [1]
  - Severely cost-burdened elders spend **70% less on health care needs** and **40% less on food** than those living in affordable housing
  - Poor nutrition and lack of preventative health care increase public health care expenditures
- Homelessness for seniors is projected **to more than double between 2010 and 2050**, when over 95,000 elders are projected to be homeless [2]
  - Homeless persons use emergency rooms, hospitals and other expensive services more than well-housed ones
- MA ranks 49<sup>th</sup> out of 50 in the Elder Economic Security Index [3] **because of high housing costs**

[1] Jennifer Hrabchak Molinsky, senior research associate at the Joint Center for Housing Studies of Harvard University

[2] Henry M. Demographics of Homelessness Series: The Rising Elderly Population. Washington, D.C.: Homelessness Research Institute; 2010

[3] The Elder Economic Security Index produced by the University of Massachusetts Gerontology Institute measures the gap between average senior income and average cost of living for basic necessities

## Fiscal Realities for Massachusetts Seniors

- Elderly in Mass **49 out of 50** on Elder Economic Security Index
- **53%** paying more than 30% income for housing
- Nursing home placement **highest in the country**
- Massachusetts median income of retired residents over 65 is **approximately \$17,000**
  - ***\$10,000 short of what it costs for basic necessities***

# Senior Housing is Cure for Loneliness

Loneliness = biggest threat to healthy aging

- Causes physical harm
- Increases rate of memory loss

Community = best antidote

- Public transit poor in suburbs
- Weather = barrier to socializing



***MA ranks 49<sup>th</sup> in elder economic security due to high housing costs***



## Housing is the **linchpin of well being** (JCHS)

- Social support leads to **beneficial physiological effects** on cardiovascular, endocrine and immune systems (UPitt)
- Loneliness & isolation leads to 59% greater risk of **losing ADLs** (USCF)
- Loneliness accelerates aging process (Cornell)
- Higher social integration results in **½ the rate of memory loss** (HSPH)

# Supportive services preserve health and health care dollars

- Housing with resident services coordinators saw an **18% reduction in hospitalizations** <sup>[1]</sup>
- An Oregon study of seniors and people with disabilities documented that, in the year after moving into service-enriched affordable housing<sup>[2]</sup>:
  - *Total Medicaid expenditures declined by 16%*
  - *Emergency room visits fell by 18%*
  - *Inpatient hospital use fell by 14%*

[1] 2015 Alisha Sanders, Senior Policy Research Associate, LeadingAge Center for Applied Research, LeadingAge Center for Housing Plus Services and The Lewin Group

[2] Health in Housing: Exploring the Intersection Between Housing and Health Care, Amanda Saul, Enterprise Community Partners, Inc. Center for Outcomes Research and Education

## Housing = Efficient Platform

- Avoid or significantly **postpone nursing homes**
  - At JCHE, **average age of nursing home admission is 88 years old**
  - Nationally, housing primarily occupied by seniors has a greater success rate of retaining residents until more advanced average ages
- More **efficient service delivery**
  - Average home care worker provides 5 ½ hours service/8 hours day; in senior housing it's 8 hours of service
  - In response to 1,101 times tenants pulled emergency pull cord in 2016, only 64 calls (6%) resulted in 911 call; over 1,000 calls were answered by in-house staff at great savings to system



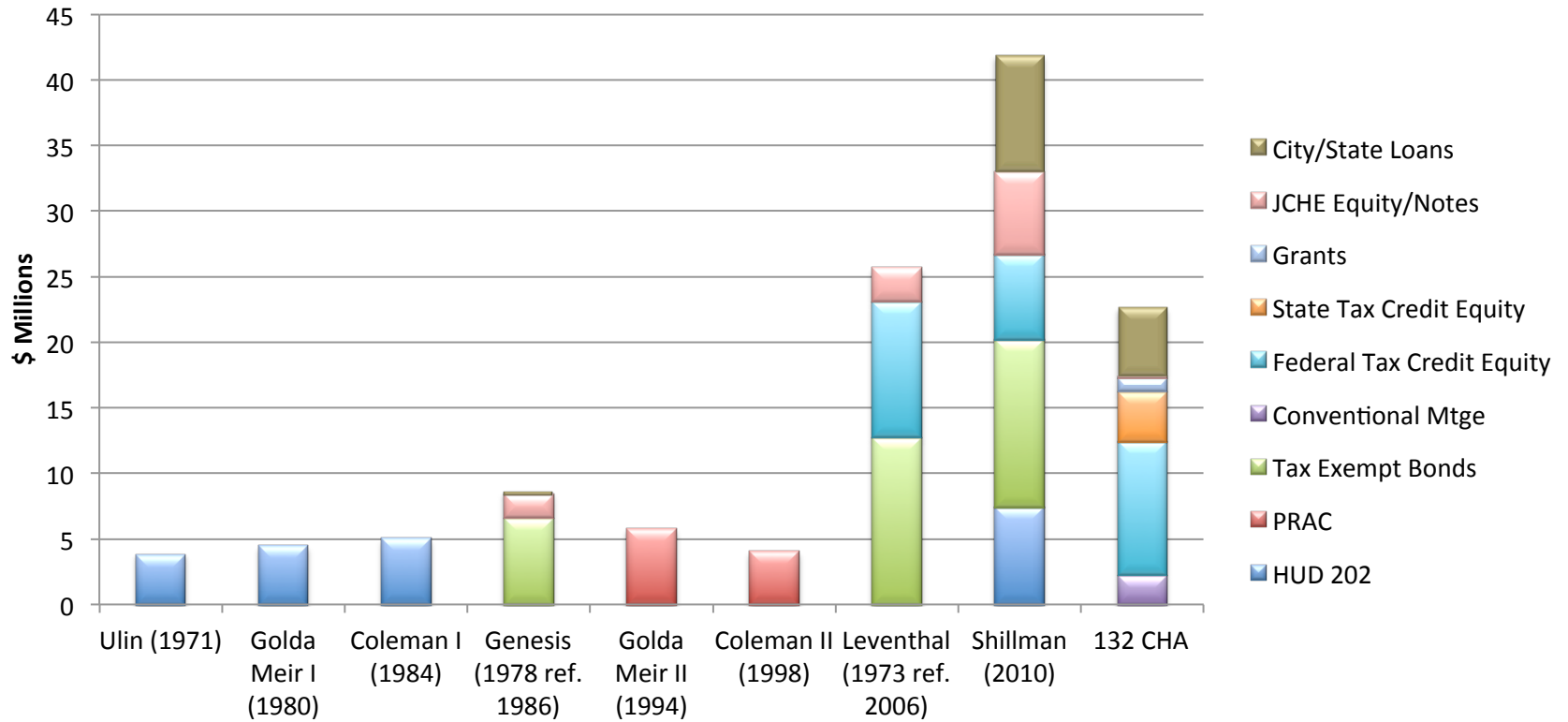
# “Housing 101”

	Eligibility	Tenant Rent	Government Rent per month	Service \$s
Public housing	0-80% of Area Median Income (AMI) *	1/3 income	~\$300-900	None
Section 8/ Old 202	0-80% of AMI	1/3 income	~\$1200-2000	RSCs + some \$s
Recent 202	0-50% of AMI	1/3 income	~\$950-1200	RSCs only
LIHTC (low income housing tax credit)	50-60% of AMI	~\$1100/ month	\$0	None

\*Boston Area Median Income for 1 person household is \$72,400

# Financing Affordable Housing

*not as easy as it used to be*



# Eligibility for Elderly Affordable Housing & Long term Services & Supports Don't Always Align

Eligibility for Subsidized Housing, MassHealth & LTSS

Eligibility for Subsidized housing & LTSS

LIHTC, the PRIMARY production source, has NO overlap with LTSS eligibility

Extremely Limited Housing Eligibility & No LTSS Eligibility



Housing

- Public Housing & Some Existing Subsidized & Section 202s with Section 8
- Some Existing 202s with PRAC
- Various state & federal soft debt programs (CDBG, HOME, NHTF)
- Project Based Sec. 8 & Mass Rental Voucher Program Rental Vouchers

Low Income Housing Tax Credit

Private Pay Rental Housing



Long Term Support Services

- Enhanced Community Options Program (ECOP) and Home Care
- HCBS waivers, PACE
- GAFC/PACE (no copay)
- SCO (Senior Care Option)
- MassHealth/Medicaid

Private Pay Homecare (including Long Term Care Insurance)

MA Income Levels	0\$- \$12,012 0%-100% FPL	\$18,050 30% AMI	\$26,388 300% FBR	\$27,014 ~224% FPL	\$30,100 - \$36,120 50% - 60% AMI	\$46,000 80% AMI	\$49,029	\$60,200 100% AMI
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# Approach

- Partnership
- Innovation
- Advocacy

## *State-wide Housing and Healthcare Study*

- Quantify how affordable housing reduces Medicare, Medicaid and LTSS utilization
- **Raised \$500,000** for study
- Hired LeadingAge Center for Applied Research and Commonwealth Medicine Institute
- Advisory group of PhDs
- **12 housing partners**
  - 44 properties, >5,000 residents

## *Healthcare & Homecare Partners*

- United Healthcare SCO/Brighton
- Newton Wellesley Hospital/Golda
- Springwell/Coleman House; CBES/Brighton
- McLean's /mental health services, training and research collaboration
- Harvard and Tufts Medical Students