

STRATEGY 7

Ensure Statewide Focus on Housing Availability, Affordability, and Supports for Older Adults

- a. The North Carolina Department of Health and Human Services should fulfill the recommendation of the Governor's Advisory Council on Aging to conduct, or identify another entity to conduct, a statewide comprehensive needs assessment of 1) current and future housing needs and 2) programs to address home building and home modification for older adults. The review should identify differences in the availability and cost of housing by race, ethnicity, physical and sensory disability status, geography, and income. The review should also consider and discuss variations in cost of utilities among these groups, adequacy of public funding for home modification and repair services, challenges related to falls prevention for homeowners vs. renters, and opportunities for increasing social connections for older adults through planned community/housing environments. The review process should include representation from community members and advocacy groups most impacted by housing issues to provide input on context and important considerations.
- b. The North Carolina General Assembly, the Office of the Governor, and the North Carolina Housing Finance Agency should work together to:
 - i. Review results of the housing needs assessment recommended in 7a and appoint a task force to:
 1. Identify policy options to address a) inadequate supply of housing, b) access to home modifications, and c) disparities in access to safe and affordable housing.
 2. Identify effective incentives (e.g., inclusionary zoning, density bonuses) for home builders and buyers to develop and purchase homes built with universal design characteristics and increase available tax credits for home modifications to help older adults stay in their homes regardless of their income.
 3. Identify opportunities to increase the service area for Centers for Independent Living across the state to support stable housing options for people with disabilities.
 - ii. Increase funding to support and sustain the North Carolina Housing Trust Fund.

RECOMMENDATION OF THE GOVERNOR'S ADVISORY COUNCIL ON AGING

Like other states, North Carolina has a serious dearth of affordable housing. This problem will worsen for older people as a group, due to our rapidly increasing numbers. North Carolina has several good programs to address this problem, but we do not have a good handle on the extent and where needs exist and will exist. We need to know this information to properly plan and justify requests for needed funding. As the Department of Health and Human Services contemplates consolidating its housing efforts, we recommend:

1. A comprehensive needs assessment concerning independent housing for older adults, and, in the interim,
2. A housing survey using data from Area Agencies on Aging.

We recommend that funding be identified or sought for the comprehensive needs assessment.

Desired Result – Older adults in North Carolina will be able to find safe and affordable housing that meets their needs as they age or modify their homes to address accessibility needs.

Why does the task force recommend this strategy? – As the Governor's Advisory Council on Aging recommendation states, North Carolina's growing aging population will need access to safe and affordable housing. Housing has a very real and direct impact on the ability of older adults to age in place, prevent falls, maintain adequate nutrition, and remain mobile and connected in their communities. Not enough data are available to determine the current status of safe, affordable, and accessible housing supply and whether it will meet the needs of older adults. A study is needed to articulate the current and future needs and identify geographic and demographic gaps in housing availability, in addition to the effectiveness of home-modification programs in meeting the growing need for these services. This information can help to target limited resources and prioritize efforts based on those areas and groups most in need. The North Carolina General Assembly, the Office of the Governor, the North Carolina Housing Finance Agency, and other relevant groups will need to come together to review the data and recommendations from the study and move policy and programmatic actions forward to address identified needs.

Context – In North Carolina, 14% of housing units either lack a complete kitchen, lack plumbing, are overcrowded, are cost-burdened, or have a combination of these issues.¹⁴⁴ People from different racial and ethnic groups experience these issues at different rates, with 11% of White, 17% of Asian/Pacific Islander and American Indian, 21% of Black, and 25% of Hispanic North Carolinians living with severe housing problems.¹⁴⁴ For those aged 62 and older, 29% of households in North Carolina face these issues.¹⁴⁴

Housing costs can be a challenging issue in many areas of the state, particularly for those who rent:

- **Homeowners** – In nine metro areas of the state (*Asheville, Charlotte-Concord-Gastonia, Durham-Chapel Hill, Fayetteville, Greensboro-High Point, Raleigh, and Winston-Salem*) 20%–30% of homeowners aged 65 and older are cost-burdened; in two metro areas (*Rocky Mount and Greenville*) the number rises to 30%–40%.¹⁴⁵
- **Home Renters** – In two metro areas of the state (*New Bern and Wilmington*) 30%-40% of home renters aged 65 and older are cost-burdened, in six metro areas (*Burlington, Goldsboro, Greenville, Hickory-Lenoir-Morganton, Jacksonville, and Rocky Mount*) the percentage is 40%–50%; in nine metro areas (*Asheville, Charlotte-Concord-Gastonia, Durham-Chapel Hill, Fayetteville, Greensboro-High Point, Raleigh, Winston-Salem, and parts of northeast and southeast North Carolina*) the number rises to 50% or more.¹⁴⁵

Why Housing Matters for Older Adults

“Older adults are the most vulnerable to the effects of poor housing. Poor housing quality may cause injury and diseases, and other housing-related factors such as neighborhood environment and overcrowding can negatively affect mental and physical health....

Hazards in the home, such as lead paint, allergens, water leaks, poor ventilation and inadequate heating, cooling and plumbing, can lead to poor respiratory health and disease and increased risk of cardiovascular conditions. Overcrowding, defined as having more than one person per room in a residence, is associated with increased risk of poor mental health and physical illnesses such as tuberculosis and other infectious diseases.

Housing costs and affordability among older adults are of particular concern. Cost-burdened households may have difficulty affording other basic needs such as health care, food, and heat.”

America's Health Rankings. https://www.americashealthrankings.org/explore/measures/severe_housing_problems_62plus/NC



Programs that help older adults and others with low incomes access rental housing include the Housing Choice Voucher Program (formerly known as Section 8) through the United States Department of Housing and Urban Development and public housing, which consists of state-owned, affordable rental houses or apartments.¹⁴⁶ According to the Governor’s Advisory Council on Aging, “North Carolina has several good programs to address this problem; the issue may be more one of generating awareness among older adults (and their families) who qualify for and would benefit from such programs.”¹⁴⁷

HOME MODIFICATIONS

Even for those who do not experience the severe housing issues just described, aging brings the need to modify homes to maintain the safest environment. As one expert writes, “We all experience changes in our hearing, vision, mobility, strength, stamina, flexibility, reach, and balance. These changes mean that the stairs, storage, and bathrooms that we didn’t even think about at age 35 may no longer work for us in our 60s, 70s, and beyond.”¹⁴⁸ External and interior stairs, hallways, bathrooms, lighting, and kitchens can all pose challenges to people as they age and limit their ability to function within or leave their home.¹⁴⁸

Home modification programs help people identify barriers to accessibility or risks to their safety and options for modifying the home environment. Programs available in North Carolina include:

- **Housing and Home Improvement Assistance** – Available to people aged 60 or older; can include “security enhancements, minor home repairs, mobility and accessibility improvements, and basic household furnishings or appliance repair;” services offered by local service providers paid through the Home and Community Care Block Grant; limited to \$7,000 per individual.¹⁴⁹ This program may be limited or unavailable depending on location.
- **Single Family Rehabilitation Program** – Available to homeowners with 80% or less of their area’s median income and who are in one of several eligibility categories; pays for repairs to extend the usable life of homes; loans of up to \$50,000 with 0% interest forgiven in 10–20 years depending on loan amount; funded by the North Carolina Housing Finance Agency and county funds.¹⁵⁰
- **Urgent Repair Program** – Available to individuals with lower income who are in one of several eligibility categories; for emergency, urgent, or critical repairs; loans of up to \$12,000 with 0% interest forgiven at rate of \$2,000 per year; funded by the North Carolina Housing Finance Agency and County funds.^{151,152}

UNIVERSAL DESIGN

Rather than modifying homes as people age or experience changes in their physical abilities, the concept of universal design seeks to “design products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.”¹⁴⁰ In home construction, this can include homes that are one level and the use of wide doorways, even thresholds, accessible bathrooms, levers to open doors, and lower cabinetry and countertops.

This concept has not yet become common in most new home building outside of age-targeted or age-restricted communities, primarily because “an insufficient number of home seekers are acting in the marketplace (‘voting with their dollars’) to change the behavior and design standards of newly built

homes. While there is evidence that the demand for new universally designed homes is slowly increasing, there is insufficient demand in this housing sector to dramatically affect the way homes are being built in most parts of the country.”¹⁴⁸ Greater awareness and demand by buyers and incentives for home builders are needed to increase the prevalence of this building concept that could be beneficial for everyone.

NORTH CAROLINA HOUSING FINANCE AGENCY

The North Carolina Housing Finance Agency’s mission is to “provide safe, affordable housing opportunities to enhance the quality of life of North Carolinians.”¹⁵³ The agency was created by the North Carolina General Assembly and has financed nearly 300,000 affordable homes and apartments, totaling over \$29 billion, through “the sale of tax-exempt bonds and management of federal tax credit programs, the federal HOME Program, the state and national Housing Trust Funds, and other programs.”¹⁵³ They offer low-cost mortgages, finance housing development, repairs, and rehabilitation, housing counseling services, and administer rental assistance contracts such as the Housing Choice Voucher Program (formerly known as Section 8).¹⁵³

How would this impact the health of older adults?



Safe homes are a key strategy to prevent falls and other injuries.



Homes that have been built or modified to allow for ease of movement and safe entry and exit will help older adults and people with physical and sensory disabilities maintain their independence within the home and more easily move about the community.



Safe and accessible kitchens can help older adults and people with physical and sensory disabilities prepare food and maintain healthy nutrition.



Homes that have safe entry and exit allow older adults and people with physical and sensory disabilities to get out into the community and maintain their social connections.