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**APPENDIX D**

Housing Workgroup:  
Supporting Detail for Findings

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Category	Findings	Supporting Detail/ Rationale
1. <i>Overview</i>	A. Appropriate housing is critical to the well being of older adults.	<ul style="list-style-type: none"> <li>• For those in the middle income and higher categories, access to appropriate housing is generally not a problem.</li> <li>• However, for older adults with limited incomes in Washtenaw County, a crisis is foreseen if the increasing demand continues to be met by a limited supply and reduced overall funding support.</li> </ul>
2. <i>Financing</i>	A. Government, charitable and/or private funding support for older adult housing and related services is generally inconsistent and often insufficient	<ul style="list-style-type: none"> <li>• The affordable housing problem is exacerbated by the federal government's retreat from subsidized housing in recent years, as documented in the June 2002 "Report to Congress by the Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century".</li> <li>• This report indicates that nationally there are six times as many seniors with unmet housing needs as are currently served by rent-assisted housing.</li> <li>• Local agencies serving older adults observe that this general trend is apparent in Washtenaw County, and that charitable funding is generally not sufficient to offset diminishing government support.</li> </ul>
	B. Because consumers underestimate the cost of housing and related services for their later years, there is insufficient preparation for these costs.	<ul style="list-style-type: none"> <li>• Caseworkers for local agencies serving older adults report that:               <ul style="list-style-type: none"> <li>- General knowledge of the availability and/or benefits of retirement planning, long-term care insurance, etc. is low.</li> <li>- The vast majority of clients did not previously plan ahead and set aside sufficient savings for housing needs in their later years.</li> <li>- Seniors may lack basic money management skills in budgeting and managing personal finances.</li> </ul> </li> </ul>
3. <i>Types of Housing: Availability &amp; Access</i>	A. Currently there are imbalances in the supply and demand/ need for various types of housing for older adults.	<ul style="list-style-type: none"> <li>• Local agencies serving older adults observe that:               <ul style="list-style-type: none"> <li>- More and varied housing is now available (e.g. assisted living), particularly for those with the ability to pay market rates.</li> <li>- There appear to be overall vacancies in affordable housing.</li> <li>- However, affordable housing offering specialized services generally appears to be in very short supply.</li> <li>- Certain categories, to include adult foster care, group homes; small-group facilities, and; informal assisted living arrangements, are particularly problematic.</li> </ul> </li> <li>• A recent study by the Housing Bureau for Seniors estimated that Washtenaw County's 26,000+ over-65 population is served by a total of 18 subsidized senior housing complexes in the County, with a combined total of only 2,089 units, well below obvious need.</li> </ul>

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	<p>B. Some low-cost housing categories, such as assisted living, appear to be in short supply.</p>	<ul style="list-style-type: none"> <li>• Low-cost subsidized assisted living is not available in Washtenaw County.</li> <li>• Washtenaw County Seniors who are looking for low cost housing options are typically going to be placed on a wait list; recent research on subsidized housing conducted by the Housing Bureau for Seniors revealed:               <ul style="list-style-type: none"> <li>- There appears to be an adequate overall supply of one-bedroom units, as evidenced by short waiting periods (1 -3 months); however, locational preferences may not be met.</li> <li>- There is up to a two-year wait for those wanting two-bedroom units.</li> <li>- Availability of specially modified housing for those with a disability is very limited, with wait lists ranging from 4-6 years.</li> </ul> </li> <li>• Reportedly, certain geographic areas within Washtenaw County suffer relatively severe housing problems (e.g. Ypsilanti) because residents have limited ability to self-fund housing due to lower incomes, and there are fewer housing options available in the area.</li> <li>• A recent survey by the Housing Bureau for Seniors indicates that Washtenaw County has only three Adult Foster Care homes (with a total of 14 beds) that offer Medicare rates, which is well below apparent need.</li> </ul>
	<p>C. While quality is difficult to judge objectively, it appears that the general quality of housing for older adults in various categories ranges from excellent to poor.</p>	<ul style="list-style-type: none"> <li>• Community leaders report that some existing subsidized housing in the County is compromised by imbalances in the mix of eligible residents:               <ul style="list-style-type: none"> <li>- For example, units with disproportionately high percentages of mentally impaired and substance abusing residents are said to be viewed as very undesirable.</li> <li>- Complicating this, some residents describe feelings of intolerance of the increasing numbers of émigrés and associated customs and lifestyles.</li> </ul> </li> </ul>
	<p>D. Demographic trends indicate that the demand /need for all types of older adult housing will increase in the next decade.</p>	<ul style="list-style-type: none"> <li>• Washtenaw County will experience a substantial increase older adults by 2010 and beyond:               <ul style="list-style-type: none"> <li>- According to SEMCOG, the 65 and over segment will increase from 26,300 in 2000 to 33,600 in 2010, or 28 percent.</li> <li>- By 2015, the County's over-65 population is projected to be 41,300, or an additional 23 percent growth from the 2010 level.</li> </ul> </li> </ul>
<p>4. <i>Lack of Public Awareness</i></p>	<p>A. Older adults who may need to relocate to more affordable or supportive housing have insufficient knowledge about what kinds of housing are available.</p>	<ul style="list-style-type: none"> <li>• Local agencies serving older adults report that generally most seniors are not proactive in planning ahead for housing needs:               <ul style="list-style-type: none"> <li>- They tend to wait until the need is immediate.</li> <li>- At the point of decision., they require a great deal of support in examining options and realizing the financial and social implications of relocating or going to more supportive housing.</li> </ul> </li> </ul>

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<p>5. <i>Public Policy and Regulation</i></p>	<p>A. Recent trends in public policy regarding special populations have had a negative impact on the general supply of housing for seniors.</p>	<ul style="list-style-type: none"> <li>• For example, it has been observed that in recent years Michigan has diverted substantial resources in creating new housing facilities for a rapidly expanding prison population.</li> <li>• Arguably, these resources could have been better applied to needed senior housing.</li> </ul>
	<p>B. Certain regulations have the effect of restricting the type and availability of housing choices, while regulations to insure quality of housing have not always been effective.</p>	<ul style="list-style-type: none"> <li>• Consumers and agencies serving older adults in Washtenaw County report that regulations create barriers to matching needs with appropriate housing:               <ul style="list-style-type: none"> <li>a. Licensing rules restrict certain types of new housing resources from entering the market.</li> <li>b. Housing eligibility rules:                   <ul style="list-style-type: none"> <li>- Limit choices</li> <li>- Sometimes appear unfair (e.g. Sect. 8)</li> </ul> </li> <li>c. Consequently, clients end-up in inappropriate housing.</li> </ul> </li> <li>• Rules and regulations regarding Section 8 Housing:               <ul style="list-style-type: none"> <li>- Mix-in younger adults with mental health and/or substance abuse problems.</li> <li>- Limit screening and supervision.</li> </ul> </li> </ul>
<p>6. <i>Services</i></p>	<p>A. Support services (e.g. transportation, in-home health and social services, etc.) are critical to the ability of adults to age in place.</p>	<ul style="list-style-type: none"> <li>• Supporting detail for this finding is included in the sections and appendices of this report on the subjects of :               <ul style="list-style-type: none"> <li>- Health</li> <li>- Social Services</li> <li>- Transportation</li> </ul> </li> </ul>
	<p>B. The availability of mental health services substantially impacts on the ability of some older adult to successfully live independently in the least restrictive environment.</p>	<ul style="list-style-type: none"> <li>• Supporting detail for this finding is included in the section and appendix of this report on the subject Health, subcategory Mental Health Services.</li> </ul>
<p>7. <i>Technology</i></p>	<p>A. Technology is expected to improve the ability of older adults to age in place.</p>	<ul style="list-style-type: none"> <li>• Recent rapid advancements in telemedicine (e.g. cost-effective remote monitoring devices) increase the ability of older adults to remain independent.</li> <li>• The internet provides an economical mechanism for maintaining social connections with family and friends.</li> </ul>