Innovative Strategies in Meeting Housing and Service Needs of LGBT Older Adults
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Presented by
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SAGE would like to thank Citi Community Development for its foundational and signature support of the National LGBT Elder Housing Initiative.
Services & Advocacy for GLBT Elders (SAGE) is the country's largest and oldest organization dedicated to improving the lives of lesbian, gay, bisexual and transgender (LGBT) older adults. Our mission is to lead in addressing issues related to lesbian, gay, bisexual and transgender (LGBT) aging.
Presentation Objectives

• To better understand the demographics facing local communities

• To gain a brief understanding of developing LGBT-friendly housing

• To gain a sense of tools for care coordination and where to access additional LGBT specific resources

• A basic overview of safety modifications individuals can make to their home to more safely age in place.

• Other emerging models (Roommate matching, Co-housing, NORCs)
Homes should be our havens – shelters safe enough to be ourselves as LGBT people. Especially as we age.

### Challenges

<table>
<thead>
<tr>
<th>Economic Insecurity</th>
<th>Housing Discrimination</th>
<th>Lack of Legal Protections</th>
<th>Racial &amp; Gender Disparities</th>
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![SAGE Services & Advocacy for GLBT Elders](sage.png)

We refuse to be invisible
Aging Demographics

• It is estimated that there are currently near 3 million LGBT older adults 50+ in the United States.

• That is roughly the size of the City of Chicago

• By the year 2040, this number could reach 7 million LGBT older adults.
LGBT Older Adults are....

- Twice as likely to be single
- 3-4 times less likely to have children
- Frequently estranged from families of origin
- Many lack traditional caregiver support
- Greater numbers of health disparities and overall have higher economic needs.
2014 report by the Equal Rights Center found that 48% of older same sex couples applying for senior housing were subjected to discrimination. [http://www.lgbtaggingcenter.org/resources/pdfs/lgbtSeniorHousingreportFINAL.pdf](http://www.lgbtaggingcenter.org/resources/pdfs/lgbtSeniorHousingreportFINAL.pdf)

In August 2016, The Williams Institute released a report that found, “Same-sex couples also have a higher rate of poverty compared to heterosexual married couples. Lesbian older couples in particular, are 10-20% less likely than different-sex couples to have retirement income or interest and dividend income,” [http://williamsinstitute.law.ucla.edu/wp-content/uploads/LGBT-Aging-A-Review.pdf](http://williamsinstitute.law.ucla.edu/wp-content/uploads/LGBT-Aging-A-Review.pdf)
National LGBT Elder Housing Initiative

- Building Housing
- Training Providers
- Changing Policy
- Educating Consumers
- Expanding Services

www.sageusa.org/lgbthousing.org
The Solution

- LGBT-welcoming multi-family developments.
  1. Provides Culturally competent services
  2. Welcoming community of peers and allies
  3. Affordability is taken into consideration

- Aging-in-place best practices provide alternatives for communities unable to galvanize political will or economies of scale to develop bricks and mortar buildings.

- Cultural Competency training for staff of all mainstream affordable housing providers
Key Deliverables in Year 1

• Capacity building narrative from experienced developers/project sponsors

• Capacity building resources for providers and consumers

• Recorded webinars on Development, Aging in Place and Home Modification

• Developer Resource Directory

• Further information: http://www.sageusa.org/lgbthousing/
Key Deliverables in Year 2

• Continued Capacity Building and Technical Assistance to project sponsors across the United States

• Increased visibility within affordable housing industry

• Webinar on introduction to LGBT cultural competency

• Engagement with new systems of care
Developing LGBT-friendly Multi-Family Housing
Affordable Service Enriched Housing

Development Operating

Service Enriched Housing

Development Operating Services
There are several phases within the predevelopment and development process of service-enriched housing. They include:

1. Concept
2. Feasibility Analysis
3. Financing
4. Construction
5. Lease-up and Operation
Organizational analysis

Questions to Answer
Who will lead the development process?
Who will own the development?
Who will provide property/asset management?
Who will provide services (onsite or linked in the community)?
What will be the terms of the partnership agreement?
How will the relationship evolve as the building ages?
Do the partners have capacity to undertake the project?
Do the partners share the same mission around the project and who it serves?
Phase Three - Financing

Thinking of service enriched housing as a three legged stool.

1. Development
2. Property Management
3. Services
Financing

Three Types of Financing

- Development Financing – Money to build the project
- Operating Financing – Subsidies to help cover the costs of operating the building
- Services Financing – monies to assist in providing targeted services to tenants living in the building.
Cultural Competency Training for Mainstream Housing Providers
Training of Mainstream Housing Providers

- SAGECare provides LGBT cultural competency training to service providers nationwide.
- SAGECare provides the added benefit that participating organizations may receive a national credential highlighting the number of staff trained.
- “Creating Inclusive Communities for LGBT Older Adults”
- “Welcome Home: LGBT Older Adults & Housing”
- “LGBT Older Adults: Compliance with HUD Equal Access Rule”

More information available at: http://sageusa.care/
Additional Resources for LGBT-Related Services

• The Gay & Lesbian Medical Association maintains a searchable online database of LGBT-friendly doctors and care providers, as well as web pages devoted to transgender health resources. Their website can be found at http://www.glma.org

• The national Register of Health Service Providers in Psychology maintains a searchable online provider database. Under the Qualifications field, you can choose “Gay, Lesbian, Bisexual or Transgender Issues.” Their website can be found at http://www.nationalregister.org
Care Planning Tool

- Can be used:
  - By individuals to plan for their own care
  - By others to assist individuals in planning for care
Resources You Can Use

Care Planning workbook & worksheets: www.lgbtagingcenter.org/careplanning

• Other caregiving resources: www.sageusa.org/caregiving www.lgbtagingcenter.org/caregiving
Aging in Place
Aging in Place

• The Center for Disease Control defines aging in place as "the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level."
Aging in Place Statistics

- 90 percent of adults over the age of 65 report that they would prefer to stay in their current residence as they age. (AARP)

- One-third of American households are home to one or more residents 60 years of age or older. (AARP)

- By 2030, it is expected that 10 states with have more Medicare-eligible seniors than school-aged children. (AARP)
Aging in Place

• A viable alternative to an independent or assisted living facility.
• Nationwide, the average monthly cost of assisted living is approximately $3,600. State by state averages range dramatically from as low as $2,500 to as much as $6,000.
• For LGBT older adults the key consideration is culturally competent care coordination.
- Approximately 234,000 bathroom injuries are treated in the U.S. for those 65+ each year annually.

- Approximately 80% of household falls take place in the bathroom area.

- About half (53%) of the older adults who are discharged for fall-related hip fractures will experience another fall within six months.

- Falls are the leading cause of death due to injury among the elderly. 87% of all fractures in the elderly are due to falls.
Grab Bars

• Come in various lengths, sizes and finishes
• Can be substituted in place of a towel bar
• Must be placed in wall blocking or studs and use specialty mounts
• Suction cup grab bars are not consistently reliable
Low Rise Steps

BENEFITS:
- Treads are much longer and risers are much shorter than traditional steps
- Allows feet to be on the same step as a walker
OFFSET DOOR HINGES

BENEFITS:
- Adds up to 2 inches to doorways, allowing barrier free access for some wheelchairs and walkers
- Installs using the same holes and screws of existing hinges
- Easier and less expensive way to broaden doorways
Functional Storage

- Store frequently used items at a height between shoulders and knees.
- Use a stepstool with handrails if necessary to reach higher cabinets.
- Install lever handles on doors and faucets for ease of use.
- Install D handle hardware on cabinet doors and drawers for ease of use.
Funding for Modifications

- Medicaid HCBS Waivers (dependent on state plans)
- Veterans Programs (Specially Adapted Housing Grant) SAH
- Non-Medicaid Government Assistance (examples in NYC: RESTORE (Residential Emergency Services to Offer Repairs to the Elderly) and Expanded In-home Services for the Elderly (or EISEP))
- Non-Profit and Foundation Assistance
- Organizations offering tiered fee structure
- Out of Pocket
Emerging Models
Roommate Matching/Homesharing

- Saving money
- Companionship
- Independence
- Security
- Help in emergencies
- Living sustainably
Each person has their own space, a bedroom and sometimes additional rooms depending on how the home is configured. The housemates share common areas including the kitchen. Before agreeing to live together it is essential that potential housemates agree on how they would live together and clarify their expectations of:

- Kitchen use
- Household duties
- Television/ Radio/ Internet use
- Privacy
- Guests
- Parking
- Utility payments
Roommate Matching/Homesharing

- Personal interviews with all clients - both halves of the potential shared housing pair.
- Home visits are arranged for those who are home bound.
- References and proof of income, are required and checked for everyone who enrolls in the program.
- After the application has been processed, referrals to possible roommates are given.
- Potential roommates then meet and interview each other.
- Example: Chicago’s Center on Halsted Homesharing program started in 2010. [http://www.centeronhalsted.org/homesharing.html](http://www.centeronhalsted.org/homesharing.html)
A naturally occurring retirement community (NORC) is a term used to describe a community that has a large proportion of residents over 60 but was not specifically planned or designed to meet the needs of seniors living independently in their homes.

Can be structured as a Co-op or some communities elect a board to make important decisions on behalf of the community; such a board may comprise residents and/or concerned members of the community at large. Other communities follow a "majority rule" or other informal ruling process, but all naturally occurring retirement communities have some type of organized structure for decision-making.
Naturally Occurring Retirement Communities (NORCS)

- Residents are usually required to pay annual dues that go toward the cost of services that are made available. These dues may be a fixed price set by individual or couple status, or based on a sliding scale.

- Community services that can be arranged by board include: home repairs and renovations to support aging in place; home care and home health care; hospice services; social services; activities; home meal delivery; and basic transportation.

- Can also be structured as a “horizontal” or neighborhood NORC with maximizing administrative costs in a specific neighborhood.
**Co-Housing** is an intentional community of private homes clustered around shared space. Each attached or single family home has traditional amenities, including a private kitchen. Shared spaces typically feature a common house, which may include a large kitchen and dining area, laundry, and recreational spaces. Shared outdoor space may include parking, walkways, open space, and gardens. Neighbors also share resources like tools and lawnmowers.

Questions & Follow Up

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