

Promising Solutions for Senior Housing Needs

By Sarah Rosen Wartell

States and localities need to improve housing affordability, availability, and accessibility.

The nation's housing crisis is not only making it difficult for young people to afford rent or home ownership. It's also affecting millions of seniors, who deserve to age with dignity and security. The mounting housing affordability, availability, and accessibility challenges our seniors face need greater attention from state and local leaders.

Roughly 12.4 million older households are housing cost burdened. For a growing number, this burden can lead to homelessness, with renters most at risk. Meanwhile, many older homeowners cannot find accessible housing or afford the repairs that would allow them to safely age in place. As a result, they remain in homes that are larger than they need, not accessible, or increasingly hard to maintain, allowing what may be their largest asset to lose value while limiting housing options for younger families.

The recently enacted federal 21st Century ROAD to Housing Act did not directly tackle these

problems. And if left unaddressed, these challenges will only get worse. The US population is aging rapidly, with the share of Americans ages 65 and older expected to reach 23 percent in 2050. To determine effective solutions, state and local leaders first need a clear picture of the specific housing challenges and needs of seniors. A comprehensive housing needs assessment can help leaders ensure that solutions are grounded in local context.

Every community is different, and no single solution will address every housing challenge. Here is a range of solutions that state and local leaders can adapt to meet the specific affordability, availability, and accessibility needs of seniors in their communities.

Affordability

A national AARP survey found that most adults (75 percent) would like to age in their home and remain in their community (73 percent), but that nearly half expected to relocate given rising rent, home maintenance, or property tax costs.

Ensuring that older adults can live independently in their current home or community is critical



to their well-being, as social connectedness is a key determinant of physical health and longevity among seniors.

To reduce the costs of aging in place, 17 states have deployed property tax circuit breakers, which

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Main Sponsor(s): US Small Business Administration
Contact: Patrice Dozier, patrice.dozier@sba.gov
Fee: Free; registration required
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Main Sponsor(s): US Small Business Administration
Contact: Irene Gonzalez, 208-334-1673, irene.gonzalez@sba.gov
Fee: Free; registration required
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Main Sponsor(s): US Small Business Administration, Rhode Island District Office
Contact: Brian Hopkins, 401-528-4575, brian.hopkins@sba.gov
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