HOUSING AND OLDER ADULTS

2025 Report by the Michigan State Advisory Council on Aging

To the Michigan Commission on Services to the Aging

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Michigan Commission on Services to the Aging

The Michigan Commission on Services to the Aging (CSA) is a 15-member, bipartisan body that is appointed by the governor. The CSA advises the governor, the Michigan legislature, and the Michigan Department of Health and Human Services, Bureau of Aging, Community Living, and Supports (ACLS Bureau) on matters relating to policies and programs for older adults. Members are appointed for three-year terms, and membership reflects the distribution and composition of the state's older population. A majority are age 60 and older, and no more than eight members are from the same political party.

Working in close collaboration with the ACLS Bureau, the CSA approves funds for services statewide; participates in preparation of the multi-year state plan required as a condition of federal funding; determines aging policy; serves as an advocate for older adults in government decisions; holds public hearings across the state; and appoints a 40-member State Advisory Council on Aging to advise state-level decision-making.

State Advisory Council on Aging

The 40-member State Advisory Council on Aging (SAC) is appointed by the CSA to represent the needs and interests of local communities providing sage advice on vital state issues and policies impacting Michigan's older and vulnerable adults. The council researches important topics assigned by the commission to inform Michigan's older adults, the aging network, and state government.

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Executive Summary

The current housing situation has an impact on older adults, age 65 and greater. While there are several variables that contribute to the crisis, most agree the combination of population increases among those over age 65, limited financial resources, and a nationwide shortage of affordable housing stock has resulted in a housing challenge for older adults (AARP, 2020; Habitat for Humanity, 2023; Michigan League for Public Policy, 2022; National Low Income Housing Coalition, 2022; Joint Center for Housing Studies of Harvard University, 2024; U.S. Census, 2024; U.S. Census Poverty report, 2023).

Population growth: The older adult population in the U.S. has risen more than 9% from 2020 to 2023 to approximately 59.2 million. According to the U.S. Census Bureau's projections, by 2030, more than one in five residents in Michigan will be 65 or older, an increase from about 15% in 2020 (U.S. Census, 2024)

Financial resources: A report by the Joint Center for Housing Studies of Harvard University (2024) states that more than 11 million older adults spend greater than 30% of their income on housing. According to the U.S. Census Poverty report (2023), approximately one-third of older adults over age 65 have an income less than 200% of the Federal Poverty Level, resulting in financial insecurity. According to the Michigan League for Public Policy (2022), many older Michiganders are on fixed incomes, such as Social Security or pensions, and cannot afford market-rate rents. The median rent in Michigan has been rising faster than Social Security benefits, which makes housing even less affordable for seniors.

Housing shortages: According to a report from Habitat for Humanity (2023), the supply of homes for sale remains at near-record lows. Shortages are greatest for lower-priced homes. The National Low Income Housing Coalition (2022) reports Michigan is facing a shortage of affordable and available rental homes for seniors with very low incomes (those earning 30% or less of the median income). For every 100 low-income seniors, only 55 affordable and available rental homes exist.

The aim of this research committee was to collect data related to national and state housing statistics, options, organizations, funding, and policy. Data has been summarized below with lists of potential actions as well as priority actions. Since housing is a broad topic, additional information is provided in the appendices.

Housing and Older Adults: 2025 Report by the State Advisory Council on Aging

National Snapshot

The nation is experiencing a housing challenge due to increase in housing prices, decrease in housing stock, and limited financial resources among potential renters and homeowners. Specifically, the price of homes has increased by almost 50% nationwide since 2020, homes available for purchase were down 34% from 2019, and the average monthly rental cost for a one-bedroom apartment was $2,000 (Joint Center for Housing Studies of Harvard University, 2024; Zillow, 2025). Housing stock is limited with less than 10% of new construction adding to the national stock. In addition, existing housing stock is rapidly aging with the average age of homes owned in the U.S. at 40 years, with 35% built prior to 1975 and 50% built before 1980. Aging stock provides a need for remodeling and renovations, which can be costly but may be more feasible for older adults than renting or new construction (National Association of Home Builders, 2023).

Statewide Snapshot

Michigan's housing needs mirror the national snapshot with a rising population of older adults and a low stock of affordable housing, resulting in limited housing options for those 65 or greater. The median cost of housing compared to median income provides insight into the challenging situation in Michigan. According to Zillow (2025b), the average cost of a home in Michigan is just over $200,000. The average cost per month to rent an apartment in Michigan is $1400. The average annual income of Michiganders over age 65 in 2025 is $51,010 (NASDAQ, 2025). The cost to income results indicate that many older Michiganders, like others nationwide, are spending more than 30% of income on housing (Joint Center for Housing Studies of Harvard University, 2024).

In addition, low housing stock in Michigan adds to the challenge. Results of the Michigan statewide housing needs assessment (2024) reported that in 2022, housing stock equaled 4.6 units for Michigan's 10 million residents, approximately 2 million of the 10 million were age 65 or greater. The Michigan State Housing Development Authority (MSHDA) reports that waiting lists for affordable senior housing are growing longer. For example, senior housing projects funded by Section 8, which provides rent subsidies, often have long waitlists, sometimes spanning years. A report from AARP Michigan highlights that demand for affordable housing is increasing faster than the supply in many parts of the state, particularly in areas such as Detroit, Grand Rapids, and suburban regions (AARP, 2020).

In rural Michigan, seniors face even greater challenges accessing affordable housing. The Rural Development Report (2023) from the U.S. Department of Agriculture (USDA) pointed out that rural areas often experience a higher rate of housing shortages, with

fewer resources to build affordable housing units. As a result, rural seniors may be forced to live in homes that are not age-friendly or face long travel times to find suitable housing.

Summary of Key Subtopics

Housing Options and Alternatives

The housing crisis has resulted in creative housing solutions for older adults. While the background of housing provides statistics on traditional options, including home ownership and rental, there are a growing number of older adults seeking alternative solutions. Some potential solutions include co-housing, shared housing, tiny houses, accessory dwelling units, place-based housing, and aging in place. (**See appendix A** for additional information.)

Organizations and Stakeholders

The demand for affordable and accessible senior housing options far exceeds the supply in most Michigan communities. For older adults in need of assistance with activities of daily living and other health-related supports to live independently, affordable housing options are rarely accessible. In recognition of this challenging circumstance, the Michigan State Housing Development Authority (MSHDA) has included several goals and objectives in the Older Adult Housing section of its 2023 Statewide Housing Plan that address the problem. The State Advisory Council (SAC), the advisory council to the Commission on Services to the Aging (CSA), investigation has found a high level of stakeholder interest in collaborative action to create solutions that are compatible with MSHDA plans to build more affordable senior housing. Collaboration between stakeholders may begin with addressing the following goals and strategies (**see appendix B** for additional information):

Potential Organizations and Stakeholders

- MSHDA
- LeadingAge Michigan
- Michigan Department of Health and Human Services (MDHHS) - Health Services
- Area Agencies on Aging Association of Michigan
- Michigan Health Endowment Fund

MSHDA 2023 Statewide Housing Plan Goals	
Goal	**Strategy**
5.1: Equitably expand the supply of affordable and accessible rental units statewide for older adults.	5.1.B: Explore relationships with hospitals and other organizations for joint housing ventures like affordable assisted living.
5.2: Promote the ability of older adults to age in the place of their choice.	5.2.D: Support programs aimed at transitioning older adults out of nursing homes, as medically

	appropriate, and into housing where they can receive in-home care services.
5.3: Increase the number of affordable facilities that offer a continuum of care within one building or complex (independent living, assisted living and long-term care).	5.3.A: Work with regional and local government groups to develop best practices to help ensure that their older residents have access to a continuum of care in affordable and accessible facilities. 5.3.B: Where gaps exist, create new funding opportunities for new facilities providing a continuum of care through a collaboration of a broad array of partners.

Policy

There are several federal and state policies and agencies that aim to address and implement housing needs such as affordability, geographic location, marginalized and at risk populations including older adults and those with disabilities. Examples of some relevant programs and agencies include The Federal Housing Assistance Policy, Department of Housing and Urban Development (HUD), Housing Choice Voucher also known as Section 8 Vouchers and Project-Based Rental Assistance, Public Housing Authorities (PHAs), Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for Persons with Disabilities, Section 521 Rural Rental Assistance, Community Development Block Grants (CDBG) and HOME Investment Partnerships Grants, Low-Income Housing Tax Credits (LIHTC), Federal Home Loan Bank (FHLB) System, and Department of Housing and Urban Development (HUD) Older Adult Home Modification Grant Program (OAHMP). (**See appendix C** for additional information.)

Michigan's first statewide housing plan was released by MSHDA in 2022. Shortly after its publication, Governor Whitmer signed Executive order 2022-10 to establish an advisory board to oversee the state's implementation of these eight priority areas to improve the state's housing situation (https://www.michigan.gov/whitmer/news/state-orders-and-directives/2022/09/07/executive-order-2022-10; MSHDA, 2022). Within the eight priority areas, addressing aging housing stock, affordable rental and home ownership options, and the needs of the growing number of older adults were identified. In June 2022, Governor Whitmer announced Michigan's Age-friendly Action Plan (a blueprint developed with the MDHHS and AARP-Michigan) to help guide communities through creating age-friendly policies and infrastructures. All Michigan communities where AARP has a presence are now a part of the AARP Network of Age-Friendly States and Communities-Grand Rapids, Lansing, Jackson and Detroit (MSHDA, 2022).

Problem Statement

The problem is that there is a lack of affordable housing nationwide and in the state of Michigan for adults age 65 or greater due to the cost of housing, lack of appropriate housing stock, and limited financial resources among older adults.

Potential Actions for Key Subtopics

Funding Housing Options and Alternatives

1. **Supporting the remaining nine counties in passing millages that support service gaps**. Currently, 72 counties passed millages for senior services for their respective counties. The money is managed locally and allows for flexibility to be creative in addressing service gaps. Support to help the remaining nine counties pass similar millage requests along with support for renewal of millages would be beneficial to support areas of need that impact the ability to access or maintain housing.
2. **Building Affordable, Subsidized, and Accessible Housing.** Expanding the supply of affordable housing must be a priority. Federal programs such as HUD Section 202, Low-Income Housing Tax Credits (LIHTC), and USDA Rural Housing programs have historically provided critical support in this area. Michigan should maximize these resources while also incentivizing local governments to contribute land and other support for affordable housing projects. Statewide laws can further drive development by encouraging the construction of multifamily housing and Accessory Dwelling Units (ADUs). States like Montana, Vermont, and Washington have already implemented such laws to address housing shortages, providing a model for Michigan to follow.
3. **Repurposing Federal Properties.** Michigan can increase the housing supply by converting unused federal properties into senior-accessible housing. Through the Federal Surplus Personal Property Donation Program, state and local government agencies, as well as nonprofit organizations, can acquire surplus federal properties to address housing shortages. This approach leverages existing resources to create new housing opportunities for seniors.

Organizations and Stakeholders

1. **Convene a Summit - Michigan's first Affordable Senior Housing and Supportive Services.** This would be an opportunity for organization leaders and key stakeholders to share relevant data and interest in senior housing unmet needs, resources, strategies, regulatory barriers, solutions, and opportunities for collaboration.
    - Organizations and key stakeholders should include MSHDA, LeadingAge Michigan, and Michigan's aging network.

2. **Identify and address the unmet needs of older adults.** Identify the needs not currently met in affordable senior housing communities that could be addressed through the provision of support and services.
    - The Michigan Association of Service Coordinators 2025 focus group report documented and described the most significant unmet needs of residents in affordable senior housing. **(See appendix B.)**
3. **Advocate for incentives and financial support.** Develop advocacy agendas and policies that support the work of service coordinator services in low-income senior housing communities.
    - Between 30% and 40% of HUD 202 affordable senior housing buildings have a service coordinator.
4. **Advocate that MSHDA award preference points.** Consider providing greater consideration for senior housing financing applications that include the provision of supportive services for residents.
    - Applying to MSHDA for affordable senior housing financing is a competitive process. Offering quality or award points in the application scoring process could be a successful incentive for prospective applicants to plan and budget for the inclusion of support and services.
5. **Collaborate with the advisory board members.** An advisory board was formed to oversee and implement the Michigan Statewide Housing Program, which addresses the need for affordable and accessible housing for older adults: www.Michigan.gov/HousingPlan.
6. **Promote application to HUD's new $85 million PRO Housing program.** HUD will offer competitive grants to help states and localities address their own barriers to affordable housing. States and localities should be educated about this opportunity.

Policy and Programs

1. **Accessibility Policies:** The housing challenges facing Michigan's elderly population require urgent attention and a reevaluation of current approaches. Nationally and within the state, support for affordable, accessible, and age-friendly housing remains insufficient, leaving many older adults vulnerable**.** *Policies must not only address affordability but also prioritize accessibility and the availability of services* to enable older adults to age in place. The following recommendations outline a comprehensive strategy to address both the supply and demand aspects of housing for Michigan's elderly residents.
2. **Modification/Maintenance Program:** Addressing housing needs for older adults demands a dual focus on the drivers of demand and gaps in supply. On the demand side, many seniors struggle to live safely in their homes due to functional declines or the need for additional assistance. Programs designed to help with home modifications and maintenance are often inaccessible due to income limits, disability documentation requirements, and limited awareness of available resources. These barriers leave many older adults unable to access the renovations and support they need to remain in their homes safely. On the supply side, there is a widening gap in

the availability of accessible and affordable housing options. Increased funding for home modification and maintenance programs could help address this gap, ensuring more seniors can live independently in homes designed to meet their needs.

3. **Expanding Aging in Place Programs:** Creating a centralized Michigan Aging in Place Program would streamline efforts to help older adults remain in their homes. This program could serve as a one-stop resource for home modifications, repairs, and maintenance, bringing together funding from federal, state, and local levels. Collaborating with nonprofit organizations like Habitat for Humanity and Rebuilding Together would further enhance the program's reach and effectiveness. Streamlining services and funding under a single program would reduce administrative burdens and ensure more seniors have access to the support they need. By prioritizing maintenance-level modifications and accessibility improvements, this initiative could enable a greater number of older adults to age in place safely and independently. Also, supporting existing programs like the Program of All-inclusive Care for the Elderly (PACE), the MI Choice Waiver Program, Home Help, and Community Aging in Place—Advancing Better Living for Elders (CAPABLE) play a crucial role in enabling older adults to remain in their homes. Expanding funding and availability for these programs would increase their impact, allowing more seniors to benefit from the services they provide.
4. **Reforming Housing Assistance Models:** The Housing Choice Voucher program has faced significant challenges, with only about 60% of voucher recipients able to find landlords willing to participate. Providing direct cash assistance to tenants as an alternative to vouchers could address these issues. Cash assistance offers greater flexibility and empowers seniors to secure housing that meets their specific needs.
5. **Embracing the Mixed-Income Public Housing Model**: According to Vox, a promising new approach is the "mixed-income public housing model, where local governments play the role of housing developers" (Cohen, 2024). By using public funds to finance construction costs, governments can retain ownership of housing assets and address housing shortages directly. Montgomery County, Maryland, provides a successful example of this model, having opened a 268-unit mixed-income complex in 2023. Other areas, including Chicago, Atlanta, and Rhode Island, are exploring similar initiatives. Michigan should consider adopting this innovative model to create sustainable and inclusive housing solutions.

Summary of Priority Actions

1. **Gather data: Convene a summit: Michigan's first Affordable Senior Housing and Supportive Services.** This would be an opportunity for organization leaders and key stakeholders to share relevant data and interest in senior housing unmet needs, resources, strategies, regulatory barriers, solutions and opportunities for collaboration.
    - Organizations and key stakeholders should include MSHDA, LeadingAge Michigan and Michigan's aging network.

2. **Support millages: Help the remaining nine counties pass millages that support service gaps**. Currently, 72 counties passed millages for senior services for their respective counties. The money is managed locally and allows for flexibility to be creative in addressing service gaps. Support to help the remaining nine counties pass similar millage requests along with support for renewal of millages would be beneficial to support areas of need that impact the ability to access or maintain housing.
3. **Support older adults in existing housing: Aging in Place Programs.** Creating a centralized Michigan Aging in Place Program would streamline efforts to help older adults remain in their homes. This program could serve as a one-stop resource for home modifications, repairs, and maintenance, bringing together funding from federal, state, and local levels. Collaborating with nonprofit organizations like Habitat for Humanity and Rebuilding Together would further enhance the program's reach and effectiveness. Streamlining services and funding under a single program would reduce administrative burdens and ensure more seniors have access to the support they need. By prioritizing maintenance-level modifications and accessibility improvements, this initiative could enable a greater number of older adults to age in place safely and independently. Also, supporting existing programs like PACE, the MI Choice Waiver Program, Home Help, and CAPABLE play a crucial role in enabling older adults to remain in their homes. Expanding funding and availability for these programs would increase their impact, allowing more seniors to benefit from the services they provide.
4. **Support building new housing: Affordable, subsidized, and accessible.** Expanding the supply of affordable housing must be a priority. Federal programs such as HUD Section 202, LIHTC, and USDA Rural Housing programs have historically provided critical support in this area. Michigan should maximize these resources while also incentivizing local governments to contribute land and other support for affordable housing projects. Statewide laws can further drive development by encouraging the construction of multifamily housing and ADUs. States like Montana, Vermont, and Washington have already implemented such laws to address housing shortages, providing a model for Michigan to follow.

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Appendix A: Housing Options and Alternatives

Evolution of Housing Options

From the 1800's to 1950, an example of Michigan's response to housing issues for older adults was the use of "poor farms". All counties had at least one and referred to voluntary residents as "inmates". The poor farm model was used nationwide to address poverty and homelessness. Funding included having residents work in the fields, tend to the animals, and provide general upkeep. The government purchased some of the properties and then hired "owners" to run the farm. Others were funded by religious charities. The ending of the poor farm model coincided with the transition from rural economics to industrial, and federal legislation such as The Housing Act of 1937, which has evolved into the Housing Choice Voucher program. Additional legislation followed including the Civil Rights Act, Fair Housing, Older Americans Act, and the Americans with Disabilities Act.

The poor farm model evolved into the medical model of nursing facilities or institutions. Residents had medical issues, some requiring long-term care. For those individuals, the facility became "their home". In 1999, the U.S. Supreme Court ruled in the case of Olmstead v LCC that people with disabilities had the "qualified right to receive state-funded supports and services in the community rather than institutions". Michigan's response to this ruling was to partner with the state's Area Agencies on Aging and Centers for Independent Living to administer the Nursing Facility Transition program. Implemented in 2002, participants must be Medicaid eligible, and the state provides funds to assist with needs such as security deposit and basic furniture. Transition staff help link people with community resources such as transportation. Program participants are responsible for the ongoing expenses once the transition is completed. Anecdotally, one participant had been unable to leave a nursing facility as he required the use of a wheelchair, and he could not access his home. A site visit to the apartment identified the need as a $50 threshold ramp for the door. In Michigan, the annual cost of a nursing home is $8970.

Summary of Housing Options

Attainable Housing: Homes that are considered open market and costs are market rates. For people considered baby boomers, owning their own home is part of the "The American Dream". The home is seen as an investment, with the goal of it being paid off before retirement begins. A current challenge with attainable housing is the lack of availability for new home buyers as older adults are hesitant to purchase a smaller home due to the cost.

Missing Middle Housing: States including Michigan are changing single family zoning laws and providing funding to create attainable housing in local communities. Duplexes constructed or refurbished provide options along a range of affordability. They can be

located alongside single family homes, which then would allow seniors to stay in their community. A key metric for eligibility is an area median income (AMI) of 60%-120%.

Affordable Housing: Housing that has a government subsidy such as a Section 8 voucher. It is based on income and includes older adults and people with disabilities. Applicants must have an income that is at or below 50% of the AMI for their household size. Vouchers allow the person to secure housing with a landlord agreeing to participate in the program.

Assisted Living: Apartment-style housing that provides on-site personal care and health-related services. Frequently, it is part of the continuum of care offered by nursing facilities, with other components being memory care and hospice.

Accessible Housing: A type of housing that allows a person with a disability to access and use. Examples include smooth floor coverings for individuals with wheelchairs or walkers, bathrooms with room for toilet transfers and universal access for showers, and an independent entrance and exit from the home. New construction is typically more accessibility friendly. Homeowners with disabilities will often include custom additions such as kitchen sinks and cupboards in property descriptions.

Active Adult Communities: Also known as 55+ communities, these residential areas include amenities such as pools, golf courses, and community centers. Housing may be a rental and/or owner occupied. A monthly maintenance fee covers lawn maintenance, minor repairs, and trash. These communities would meet criteria under Accessible Housing.

Housing Resources

Area Agencies on Aging Association of Michigan: Locator services to connect with local older adult agencies. Services range from information to home-delivered meals and respite care. https://4ami.org/

Michigan Assistive Technology Loan Fund: Provides financial assistance through low or no interest loans for assistive technology. https://www.matlf.org/

Michigan Assistive Technology Project (MATP): MATP is a statewide program to promote access and knowledge regarding assistive technology. Free demonstrations are provided, and some items are eligible for loan. https://mymdrc.org/assistive-tech-program/

PACE of Michigan: Provides a range of services to support older adults aging in place. Fees are covered through Medicaid, Medicare, and private pay. https://www.pacemichigan.com/

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Summary of Housing Alternatives

Type of Housing	Definition	Pro's	Con's	Cost	National and State Resources
Co-Housing	"A community intentionally designed with ample common spaces surrounded by private homes." https://www.cohousing.org/what-cohousing/cohousing/	Shared decision-making fosters a sense of community. Potentially lower housing costs due to shared expenses. Mutual support among residents.	Requires active participation in management. Decision-making can be time-consuming. Limited availability in some areas.	Initial buy-in costs vary; monthly fees depend on shared expenses and services.	The Co-housing Association of the United States https://www.cohousing.org/ Michigan has several senior co-op communities, Ann Arbor, https://www.touchstonecohousing.org/ Grand Rapids, https://newberryplace.wixsite.com/newberryplace
Shared Housing	An arrangement where two or more unrelated individuals live together in a single dwelling, sharing common areas while maintaining private spaces. (Golden Girls Model)	Cost-sharing reduces living expenses. Provides companionships. Reducing feelings of isolation. Shared responsibilities for household tasks.	Potential for personality conflicts. Less privacy. Legal considerations regarding leases and property rights.	Varies based on location and property size; generally lower than independent living due to shared costs. Example, a roommate might rent a room and use shared spaces for a monthly fee.	HomeShare programs in Michigan facilitate such arrangements, matching seniors with compatible housemates. Examples include senior centers, churches, community centers.

Tiny House	A dwelling that has a floor area of 400 square feet or less, excluding lofts, requires a minimum ceiling, emergency escape, primary or secondary detached dwelling unit in existing residential districts. 2018 International Residential Code ("IRC")	Lower construction and maintenance costs. Reduced utility expenses. Simplified lifestyle with less clutter.	Limited living and storage space. Zoning regulations may restrict placement. May not accommodate accessibility needs.	Construction costs range from $30,000 to $100,000, depending on design and materials.	National https://tinyliving.com/communities/ https://www.bobvila.com/articles/tiny-house-communities/ Grand Rapids https://www.greatlakestinyhome.com/state/michigan/
Accessory Dwelling Unit (ADU)	Secondary housing units on the same lot as a primary residence, such as converted garages or standalone cottages. https://www.investopedia.com/terms/a/accessory-dwelling-unit-adu.asp	Allows proximity to family while maintaining independence. Potential rental income for homeowners. Utilizes existing property infrastructure.	Zoning restritions. Cost of land to build on. Cost of construction materials.	An ADU costs approximately $150 to $300 per square foot on average, but some ADUs cost over $600 per square foot. The average-sized ADU is between 600 and 1,200 square feet, but your building's size may vary with personal preferences.	AARP https://www.aarp.org/livable-communities/housing/info-2019/accessory-dwelling-units-adus/ Michigan ADU Info Ann Arbor https://www.a2gov.org/planning/accessory-dwelling-units/ MSU https://www.canr.msu.edu/news/accessory_dwelling_units_coming_to_a_neighborhood_near_you

Place Based Housing	Initiatives that support "localities and regions build prosperous, diverse, and resilient neighborhoods." https://www.hud.gov/program_offices/economic_development/place_based/about	Offers potential benefits like revitalizing distressed communities and increasing access to opportunities for residents.	Potential displacement of existing residents, gentrification, and concerns about concentrating poverty in a single area if not carefully implemented	Cost depends on factors like desirability, local market conditions, and amenities available; this is often measured by comparing the cost of housing to the median income in that area to determine affordability	Nationwide Initiatives https://www.urban.org/projects/place-based-initiatives Kalamazoo The Creamery https://www.huduser.gov/portal/casestudies/study-121724.html
Aging in Place	The ability to live in one's own home and community safely, independently, and comfortable, regardless of age, income, or ability level (CDC, 2024)	Physical challenges can be overcome with modifications. Cognitive, social and emotional decline is associated with moving to an unfamiliar environment.	Potential social isolation. Lack of care resources, eg. meal prep, bathing, medication management. Home may not be accessible, even with modifications. Inability to manage services or supports Needs of the older adult are too complex to be managed in a given residence.	Cost of home or task modifications vary depending on the condition of the home and needs of the individual. If modifications are done proactively, the cost can be much lower, eg. accessible bathroom, entryway.	Nationwide AARP Aging in Place Checklist https://www.aarp.org/home-family/your-home/info-2021/aging-in-place-checklist.html

Appendix B: Organizations and Stakeholders, Service Coordinator Meeting

UNMET NEEDS OF RESIDENTS IN AFFORDABLE SENIOR HOUSING

SUMMARY

A focus group of Social Workers share their stories of the toughest problems they face in assisting the low income and often frail or disabled residents of affordable senor housing communities. This focus group survey of 45 members of the Michigan Association of Service Coordinators was conducted to assist MSHDA achieve its Statewide Housing Plan objectives to create more affordable senior housing with supports and services that address residents' most urgent unmet needs.

ABOUT

The Michigan Association of Service Coordinators is a voluntary membership group dedicated to education and advocacy to support service to residents of senior housing communities

SERVICE COORDINATORS SAY TRANSPORTATION IS THE GREATEST UNMET NEED

When asked what the most difficult problems senior residents face is, Service Coordinators identified the following:

Transportation	60%
Technology	29%
In-Home Care	27%
Income Sufficiency	22%
Mental Health/Hoarding	13%
Medical Devices	9%
Translation	9%
5 Other Types of Needs	13%

- Percents exceed 100 because some participants selected more than one service

IN THEIR OWN WORDS:

Income is so low that they can't pay for services like a bus to come to them

Caregiving is the biggest issue: Those who are over the Medicaid level and need a waiver but won't qualify for a Medicaid waiver but need in-home services. The waitlist for non-Medicaid home care is over a year and seniors don't make enough money to pay for services

Lots of our seniors will not use apps and do not have smart phones

Those with income just above the Medicaid limit are hit harder than any other residents

Lyft and Uber drivers are unwilling to help with walkers and scooters

I've experienced difficulty finding counselors who accept Medicaid-and if they do there is a wait list

I do a huge amount of applications on MI Bridges as a guest since they might not have smart phones or an email address

We do not have Wi-Fi in our building

The waitlist for non-Medicaid is over a year

RESIDENTS IN AFFORDABLE SENIOR HOUSING APARTMENTS HAVE HELP IN CONNECTING WITH COMMUNITY BASED SOCIAL DETERMINANTS OF HEALTH

This report presents a qualitative analysis of the unmet needs among residents of affordable senior housing from the perspective of the Service Coordinators who serve them daily. This is being done to support MSHDA's work on the development of more affordable senior housing with supportive services.

The complete listing of unmet need categories and the relative frequency with which they were stated as severe problem areas is provided below.

Transportation	60 %
Technology	29%
In Home Care	27%
Income Sufficiency	22%
Mental Health/Hoarding	13%
Medical Devices	9%
Language Translation	9%
Medications	2%
Rent Increases	2%
Emergency Animal Care	2%
Senior Employment	2%
Air Conditioning	2%

- Percents exceed 100 because some participants selected more than one service

IN THEIR WORDS

TRANSPORTATION IS ESSENTIAL TO ACCESSING MANY SENIOR SERVICES

Transportation is a big big problem for seniors!!!!!!

A lot of my residents have flip phones and do not have the capability much less the know how

I do a huge amount of applications on MI Bridges as a guest since they might not have phones or email

Transportation for shopping. This has never come back for my seniors since Covid

They moved our bus stop from close to the office to outside of our property

Lyft and Uber drivers are unwilling to help seniors with walkers and scooters

Some need someone who can transport them and stay while they receive medical service

Once a driver doesn't show up fear sets in and they are fearful of being left again

MSHDA SETS GOAL OF 150 NEW AFFORDABLE HOUSING UNITS WITH SUPPORTS AND SERVICES

MSHDA has included the following goals and objectives in the Older Adult Housing section of its 2023 Statewide Housing Plan that call for action to develop more affordable senior housing with supports and services.

The Senior Advisory Council (SAC) to the Michigan Bureau of Aging, Community Living and Supports urges collaborative action among stakeholders in housing and aging to create solutions that are compatible with the MSHDA plans:

GOAL 5.1: Equitably expand the supply of affordable and accessible rental units statewide for older adults.

STRATEGY 5.1.B: Explore relationships with hospitals and other organizations for joint housing ventures like affordable assisted living.

GOAL 5.2: Promote the ability of older adults to age in the place of their choice.

STRATEGY 5.2.D: Support programs aimed at transitioning older adults out of nursing homes, as medically appropriate, and into housing where they can receive in-home care services.

GOAL 5.3: Increase the number of affordable facilities that offer a continuum of care within one building or complex (independent living, assisted living and long-term care).

STRATEGY 5.3.A: Work with regional and local government groups to develop best practices to help ensure that their older residents have access to a continuum of care in affordable and accessible facilities.

STRATEGY 5.3.B: Where gaps exist, create new funding opportunities for new facilities providing a continuum of care through a collaboration of a broad array of partners.

IN THEIR WORDS

TECHNOLOGY LITERACY IS A HUGE BARRIER TO ACCESSING SENIOR SERVICES

Yes. technology is a major issue for my residents

Lots of our seniors will not use apps and do not have smart phones

Huge issue....A lot of my residents use flip phones and do not have the capability much less the know how

Yes, many residents get locked out of their accounts because their phone numbers change. Often the phone number changes due to the resident losing the federal Lifeline phone benefit and then reapplying

General technology is a huge unmet need

I do a huge amount of MI Bridges as a guest since they might not have phones or email

Our building is not wired for them, not all can afford it

SERVICE COORDINATORS ARE ON THE FRONTLINE OF PROBLEM SOLVING

Affordable Senior Housing Service Coordinators play a crucial role in helping older adults live independently and comfortably in subsidized housing. Their duties typically include:

1. **Assessing Resident Needs**: They assess the physical, emotional, and social needs of senior residents to understand what services or support may be required.
2. **Connecting Residents to Resources**: Service Coordinators help link residents with necessary services, such as healthcare, transportation, meal programs, and financial assistance. They may coordinate referrals to community resources like home health care or social programs.
3. **Providing Support**: They act as advocates for seniors, helping them navigate the complex systems of healthcare, social services, and public benefits. They also offer emotional support and work to ensure residents' well-being.
4. **Monitoring and Follow-up**: Coordinators track residents' progress and make sure they are receiving the appropriate services. They often perform regular check-ins and adjust service plans as needed.
5. **Organizing Community Engagement**: They may arrange social events, educational programs, and wellness activities to help combat isolation and promote a sense of community.
6. **Collaboration with Other Professionals**: Coordinators often work closely with other professionals, such as social workers, healthcare providers, and housing managers, to ensure that the residents' needs are met.

Their overall goal is to enhance the quality of life for senior residents, ensuring they live independently, safely, and with access to the necessary resources in a supportive housing environment. Service Coordinators should play a key role in plans to integrate supports and service into affordable senior housing.

IN THEIR WORDS

DIRECT CARE WORKER CRISIS LEAVES MANY RESIDENTS WITHOUT IN-HOME CARE

The lack of caregivers creates long wait lists for services including the Medicaid Waiver

Affordable cleaning is not available, the wait list is six months with AAA

As the residents without much family support decline they need more help with shopping, housekeeping, companionship, etc.

Not enough affordable personal care services for seniors who are not on Medicaid

They can not afford to hire housekeeping

Finding a caregiver and finding a reliable and trustworthy caregiver are two different things.

Residents eligible for, but unable to get services can fail their inspection and get evicted

MORE OF THE MOST SEVERE UNMET NEEDS THAT SERVICE COORDINATORS SEE

"Income is so low that they can't pay for services like a bus to come to them"

"Caregiving is the biggest issue: Those who are over the Medicaid level and need a waiver but won't qualify for a Medicaid waiver but need in-home services. The waitlist for non-Medicaid home care is over a year and seniors don't make enough money to pay for services"

"Lots of our seniors will not use apps and do not have smart phones"

"Those with income just above the Medicaid limit are hit harder than any other residents"

"Lyft and Uber drivers are unwilling to help with walkers and scooters"

"I've experienced difficulty finding counselors who accept Medicaid-and if they do there is a wait list"

"I do a huge amount of applications on MI Bridges as a guest since they might not have smart phones or an email address"

"We do not have Wi-Fi in our building"

"The waitlist for non-Medicaid is over a year"

The Michigan Association of Service Coordinators is a membership group dedicated to education and advocacy to support service to residents of senior housing communities.

This report is a product of a collaboration with the Michigan Association of Service Coordinators, Age Ways, and the Michigan Senior Advisory Committee

www.miservicecoordinator.com

SERVICE COORDINATION IS ALSO AN IMPORTANT SERVICE

As a Lead Service Coordinator overseeing many properties, I would also point out that when you say 50% of HUD funded properties have Service Coordinators, that means they have allocations for Service Coordinators. Those positions can be hard to fill so Service Coordinators are needed so there is a need to make sure we get proper staff to assist with these needs

I am glad to hear service coordination is being mentioned in the development of something so important. We invest a lot in our education so that we can hold these positions. We need that value to be reflected in our wages because a lot of us love this profession. But in order for some of us, to payback student loans and support our family, we have to sacrifice doing what we have to make sure our needs are met, and our family's needs are met

Appendix C: Policies

The federal housing assistance policy, established in the 1930s, aims to make housing affordable, but today supports limited options for Americans, particularly the elderly. Federal programs fall into three categories: rental housing assistance, aid to state and local governments, and homeowner support (Maggie McCarty, Libby Perl, Katie Jones, 2019). HUD plays a critical role in administering these policies, focusing on affordability—defined as housing costs not exceeding 30% of a family's income, which remains a major challenge (McCarty, Perl & Jones, 2019).

U.S. housing policies address the needs of vulnerable populations, including low-income families, seniors, individuals with disabilities, rural residents, and veterans, offering affordable, accessible, and supportive housing options to enhance quality of life. HUD, as the nation's housing agency, dedicates the largest share of its budget to rental assistance programs, including Section 8 Housing Choice Vouchers, project-based assistance (Section 8, Section 202, and Section 811), and public housing (McCarty, 2024). Key programs and policies are outlined below, highlighting their purposes, features, and target populations.

Housing Choice Voucher, also known as Section 8 Vouchers, and Project-Based Rental Assistance

The Section 8 program offers critical support to low-income households, including older adults and individuals with disabilities. The Housing Choice Voucher component enables tenants to pay 30% of their income toward rent, with the voucher covering the remaining cost for privately-owned housing. Alternatively, Project-Based Rental Assistance ties subsidies to specific housing units rather than tenants, ensuring affordability for those who reside in designated properties.

Public Housing

Public housing provides affordable rental options managed by local Public Housing Authorities (PHAs). Rent is income-based, typically set at 30% of a tenant's income. This program serves low-income families, seniors, and individuals with disabilities, offering stable housing options directly administered by government entities.

Section 202 Supportive Housing for the Elderly

The Section 202 program addresses the housing needs of very low-income seniors age 62 and older by developing and subsidizing affordable housing paired with supportive services. These services include transportation, meal programs, housekeeping, and other assistance that enable seniors to live independently.

Section 811 Supportive Housing for Persons with Disabilities

The Section 811 program provides affordable housing combined with supportive services for low-income individuals with significant disabilities. By promoting independent living within community settings, this program helps participants maintain autonomy and access necessary resources.

Section 521 Program Rural Rental Assistance

The Section 521 program focuses on reducing rental costs for low-income tenants in rural areas. Administered by the United States Department of Agriculture (USDA), it subsidizes a portion of the rent for those living in eligible USDA-financed rural rental housing developments.

Community Development Block Grants (CDBG) and HOME Investment Partnerships Grants

CDBG funds support community development activities such as affordable housing, infrastructure improvements, and social services, offering flexible funding for local governments to address unique community needs. The HOME program provides grants to states and localities to expand affordable housing through building, buying, or rehabilitating homes and offers tenant-based rental assistance for stable housing. Both programs aim to assist low-income families, including the elderly, by financing housing and community development projects (Maggie McCarty, 2024).

Low-Income Housing Tax Credits (LIHTC)

LIHTC encourages private investment in affordable rental housing by providing tax credits to developers, supporting the construction or rehabilitation of housing for low-income tenants. These developments typically serve tenants at 50–60% of the AMI and often cater to those age 55 and older. Since its establishment in 1986, the program has subsidized over three million housing units.

Federal Home Loan Bank (FHLB) System

The FHLB System is a network of 11 regional banks across the U.S. that provides funding to banks, credit unions, insurance companies, and other lenders to support housing, infrastructure, and economic development. Established to ensure liquidity for financial institutions, FHLBs play a critical role in financing individual and community needs. Each regional bank is mandated to allocate 10% of its annual net income toward the Affordable Housing Program, supporting initiatives that expand housing accessibility (Maggie McCarty, Libby Perl, Katie Jones, 2019).

HUD Older Adult Home Modification Grant Program (OAHMP)

The OAHMP provides funding to nonprofit organizations, state and local governments, and public housing authorities for low-cost, high-impact home modifications that help

low-income seniors age safely in place. Administered by HUD's Office of Lead Hazard Control and Healthy Homes, the program focuses on enhancing safety, accessibility, and functionality through improvements such as grab bars, ramps, adaptive equipment, and non-slip surfaces, often guided by licensed occupational therapists. Prioritizing a person-centered approach, the program aims to reduce fall risks and support independence. At least one-third of the funding is allocated to rural communities, and projects emphasize maintenance-level modifications to avoid delays requiring environmental reviews, ensuring timely assistance for seniors age 62 and older.