

MaineHousing

Meeting the Challenges of Housing Older Adults

Presented by:

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Director

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HELPING MAINERS RENT, BUY
& HEAT THEIR HOMES SINCE 1969

WHAT IS MAINEHOUSING?



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- Created by Maine's legislature in 1969 – we are almost 50!
- Private methods to achieve public purposes
- Quasi-independent agency of the State of Maine
- Governed by a Board of Commissioners
 - 8 members (including Chair) appointed by Governor
 - State Treasurer and Director of MaineHousing - ex-officio
- Subject to oversight by Legislative Committee and a host of federal agencies

MaineHousing

- Our Mission: To assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs
- Our Programs
 - First Home Program
 - Multifamily Development/Asset Management
 - Heating Assistance
 - Weatherization
 - Home Repair/Replacement
 - Lead Paint and Arsenic Remediation
 - Homeless Shelter funding
 - Section 8 Rental Assistance

WE DON'T DO THIS ALONE



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We Need Partners

- We don't build or own affordable housing
- We rely on:
 - Banks and Lending Institutions
 - Real Estate Developers
 - Property Management Companies
 - Community Action Agencies
 - Homeless Shelters
 - Private Landlords
 - Local/State/Federal officials
 - Advocates of low-income populations and causes
 - and Schools/Universities!

MaineHousing's Strategic Plan (2018-2023)

- Strategic Goal #8
- “To lead and support efforts to address Maine’s housing needs”
 - “Convene statewide policy forums and community dialogues and listen to the voice of the customers and partners”
 - “Expand collaborative initiatives with our partners that test and demonstrate effective approaches to addressing housing needs”
 - Example: May, 2018 conference “Housing for Maine’s New Age”

WHAT WE KNOW



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What We Know

- Maine's population is not projected to grow
- We are an aging state overall, but it isn't consistent across the state
- Our southern and coastal counties are growing in population and a few of these communities are actually getting younger, but most of the rest of the state is declining in population and getting older
- About 100 cities and towns will see some population growth (again, mostly southern and coastal), but over 400 cities and towns are declining in population

What We Know

- There is a mismatch between supply and demand
 - We don't have enough affordable housing where we need it
 - Examples: Rents/prices skyrocketing in Portland and surrounding areas
 - Bangor - even less affordable than Portland!
 - We have a surplus of housing units where demand is down
 - Typically larger, older homes in rural Maine
 - Not very energy efficient
 - Many in disrepair

What We Know

- We know some communities will struggle to meet the needs of an aging, and declining, population base
- We know that most older adults don't want to move, but if they do, many want to stay in their communities
- 79% of older adults own their own homes – but many are on a fixed income and can't afford to maintain their homes, nor modify their homes as they age so the home is a safe place for them to be
- 50% of older renters are paying more than 30% of their income on rent and related housing costs

WHAT DO PEOPLE WANT?



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What Do People Want?

- Smaller, energy efficient homes



- Close to services



- Reliable transportation options



THE CHALLENGE FOR MAINE



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The Challenge for Maine

- Housing needs are varied around the state
- We need multiple approaches
- There is no one, single answer to solve these problems



WHAT IS MAINEHOUSING DOING ABOUT IT?



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What is MaineHousing Doing About It?

1. Working to preserve the affordable housing already in Maine
 - a. Maine has over 30,000 existing “affordable” rental units around the state
 - b. About 50% of these are designated for older adults
 - c. Many are nearing the end of their federal “affordability” period and are at risk of “going market rate”
 - d. Actively working to prevent these projects “going to market”
 - i. Offer financing tools for current owners

What is MaineHousing Doing About It?

Preventing “going to market” (cont.)

- ii. Partnering with other non-profits (Genesis Fund) to work with current owners who have options
- iii. Encouraging ownership transfers to affordable housing owners/managers
- iv. Staying in close contact with our federal partners (USDA Rural Development and HUD) to address emergencies as they arise (ex: Freeport)
- e. Working with other organizations to support the creation of Resident Owned Communities in Mobile Home Parks around Maine

What is MaineHousing Doing About It?

2. Incenting “national best practices” in real estate management
 - a. Work closely with Maine Real Estate Managers Association (MREMA) to identify best practices and what makes a difference for renters
 - b. Establishing a “Communities of Excellence” recognition for property management companies who exemplify these best practices
 - c. Consistently gather data and information to reinforce what is working and fix what needs attention

What is MaineHousing Doing About It?

3. Explore new housing models that create “community”, not just a collection of homes/units
 - a. Work with municipalities and community groups that are actively engaged on aging issues
 - i. Portland (Housing Fund), Belfast (ADU zoning change), Cumberland (tax relief for low income seniors)
 - b. We want to be a part of the larger effort
 - i. It’s not just about providing money, but rather supporting initiatives that create a feeling of “community”

What is MaineHousing Doing About It?

4. Finance the creation of units that are cost effective, yet supports adults as they grow older
 - a. People are moving into “senior housing” in their mid-50’s
 - b. They may live there for the next 30 years
 - c. We have no idea where technology is going in the future
 - d. We need to learn more (thus, partner with UMaine!)
 - e. Therefore, we’re a strong supporter of broadband and telehealth initiatives in our senior housing projects today! We must be prepared for the future!

What is MaineHousing Doing About It?

5. Process certifications for AccessABLE Home – Maine’s tax credit program for households under \$55,000.
 - a. Up to \$9,000 credit on state income tax for certain accessible home modifications
6. Assist those 79% of older homeowners “age in place” SAFELY!
 - a. Comfortably Home program
 - i. Working with 6 local public housing authorities to provide funding for modest, but highly effective, modifications to their home
 - ii. Homeowner directed – they control what is done and not done

What is MaineHousing Doing About It?

Comfortably Home program (cont.)

- iii. Goal – keep them safe in their homes
- iv. Scientifically based – formal survey conducted before and after modifications are made to measure decreased in falls, trips to ER, hospitalizations, etc.
- v. A best practice model developed at Johns Hopkins
- vi. 2017 results – over 100 homes modified at an average of \$1500!
- vii. Fewer falls, fewer hospitalizations, fewer calls to First Responders!

IN CONCLUSION



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In Conclusion

- We are getting older as a state
- We have a mismatch of where housing is and where people want to live
- Many of us don't want to move
- We want to stay in our communities
- We must have a multi-pronged approach to meeting our future needs
- Mainers are resourceful, innovative and practical. They get things done
- MaineHousing must be resourceful, innovative and practical as well
- We will get this done!

Questions?

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