

**State of Texas
Senior Housing Assessment:**

Key Informant Survey

**Prepared for:
Texas Department on Aging
and
Texas Department of Housing and Community Affairs**

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INTRODUCTION

Background

The first phase of the housing survey conducted for the Texas Department on Aging (TDoA) and the Texas Department of Housing and Community Affairs (TDHCA) was a key informant study. The purpose of the key interviews was to preliminarily ascertain the extent to which the key informants perceive strengths and weaknesses in housing policy in Texas and to identify areas to include in the survey instrument for the telephone survey phase of the project. Selection of the key informants was to be based on their knowledge of the state, its people, and housing within Texas. In addition, to gather key informant names from TDoA and TDHCA staff, a method known as snowball sampling was used to identify key informants. All individuals interviewed in the key informant analysis will be guaranteed confidentiality in order to ensure interviews are as candid and forthright as possible.

This report is submitted to the Texas Department on Aging and the Texas Department of Housing and Community Affairs in response to a contract for a study of issues related to senior citizen housing in Texas.

High-income societies are aging rapidly. The demography of the United States has changed dramatically over the last century and will undergo another dramatic shift due to the increased longevity and the aging baby boomers. Experts in many fields are beginning to speculate about the profound and pervasive effect of an “aging society” on various institutional, economic, political, and social aspects of our lives. It appears that, as the nation grays, public policies and programs for the elderly will require substantial reforms in order to meet the challenges of the coming “age wave” (Villanueva, 2000; Peterson, 1999).

As with the rest of the United States, the Texas population is aging and will have nearly one in five persons who are 65 years of age or older by 2040. The Texas median age was 18.7 years in 1900 but was 32.3 years in 2000 (Murdock et al., 2000). The elderly population of Texas will be disproportionately Anglo, as Murdock et al. note. It is concluded by Murdock (1997) that “socioeconomic and service structures in Texas will be impacted by a population that is larger, older, and increasingly diverse,” and that “its size and complexity are likely to increasingly challenge the State’s resources in the coming decades.” Two trends are noted by Murdock et al (2000). As the population ages, there will be an increase in home ownership among the aged. However, with the rapid growth of non-Anglo population, an increase in renters will be likely noted. Although difficult to predict, there may be increased pressure to keep seniors in their own homes and yet many young and older individuals may be competing more and more for affordable rental options.

Providing adequate housing and related services is a potential challenge. Initially, a clear understanding of the demographic trends in Texas allows us to understand the future challenges. This particular analysis using key informants provides the range of topics and issues that the overall study should address. We asked key informants to make suggestions for the survey of seniors. This analysis was meant to assist with the direction of policy analysis and the focus group discussion.

METHODOLOGY

One of the standard methodologies for Key Informant surveys involves what is classically called “snowball sampling.” This approach is: “often helpful in identifying the various stakeholder groups and persons involved in relationships with the program. As each such representative is identified and contacted, the evaluator asks for nominations of other persons or groups who have a significant interest in the program or are likely to have useful information about it. Those representatives, in turn, are asked the same question. When this process no longer produces consequential new nominations, the evaluator can be reasonably assured that all major stakeholders have been identified” (Rossi, Freeman, and Lipsay, 1999, p. 93).

The research team conducted the key informant interviews either by phone, fax or e-mail. Using the snowball sampling methodology each person was asked to suggest other knowledgeable persons to contact and then they were added to the list of people to contact. First, the team started with eleven individuals of the housing external advisory panel appointed by the Texas Department on Aging (TDoA) and the Texas Department of Housing and Community Affairs (TDHCA). Second, the team secured a list of likely stakeholders, i.e., local governments that were designated by HUD personnel to manage federal housing funds, managers of public housing authorities and non-profit housing corporations, private and for-profit developers of senior housing, social service agencies who provide services to seniors and others that were suggested as the interviewing process continued.

The snowball process was discontinued after it was determined that responses were not adding significantly new information and insights. Table 1 characterizes the types of individuals with whom successful interviews were conducted.

Table 1
Description of Informants

Key Informants	Number of Informants	Types of Organization
Housing External Advisory Panel	6	TDoA planner
Housing Developers	6	Apartment Builders Tax credit Housing Developers Public Housing Authority Non-profit housing corporation
Housing Managers	12	Public Housing, Tax Credit Senior Housing, City Housing Office
Service Providers	9	Meals-on-Wheels Program Home Health and Home Care Agencies
LTC Facility Managers	5	Nursing Home Managers Assisted Living Managers
Advocates, Activists, Leaders in Industry	18	AAA Directors Regional Planning Commission, Field Coordinator of Volunteers Academic Researchers Advocates Area Planning council City Planning Department

RESULTS FROM THE KEY INFORMANT INTERVIEWS

The Key Informant Interview was the first method employed in the overall study design to secure suggestions for policy issues to address, focus group questions to explore and possible questions for senior citizens. The input from key informants has been summarized using the following broad areas of concern: knowledge and awareness of housing issues, coordination of programs and services, institutional services, supporting services, rural housing needs, future innovations, and finally, questions for seniors in Texas.

Knowledge and Awareness of Housing Issues

After conducting the key informant survey it is the research team's impression that most informants have a limited awareness of the range of state and federal housing programs to produce new housing or repair existing housing for senior citizens in Texas. In addition, housing developers and managers have limited awareness or knowledge about the aging network and the range of services that can be accessed to allow seniors to stay in apartments or in their own homes.

The Tax Credit Program, Public Housing, and HUD Section 202 may be the most visible housing and aging service programs to the key informants we spoke with, especially in terms of new and old construction. Many were also aware of repair programs for existing homes.

Despite a lack of general knowledge of housing programs, many informants were quite proud of their local providers and agencies, in terms of their awareness of needs of seniors and their ability to serve seniors. Those who were aware of the shifting demography of Texas focused on the lack of state and national resources to meet the growing need for more housing units and supportive services. As expected, several informants were concerned about the state and federal red tape to secure funding for local programs (e.g., HUD 202 Program).

Among the more knowledgeable informants, an increase in HOME and Community Development Block Grant funding was one recommendation to increase resources and decrease red tape. One informant suggested that an increase in the number of housing vouchers would be a simple way to increase access for seniors. Also suggested was an increase of "service coordinators" in public housing sites to provide opportunities for aging service providers and planners (e.g., AAA's). This increase would better integrate housing issues into the perspective of aging network providers and educate housing managers about aging services that exist in their local area and how they should be implemented.

Some housing managers do not see their role as a service provider or as coordinator of services. They may have seen their role merely as providing a roof, walls, and a clean physical environment. Although a few developers and housing managers have adopted a much more holistic view of their role, the restricted views of others need to change, according to some informants.

The Tax Credit Program is the largest program for senior housing in Texas and therefore offers the most obvious opportunity to implement a modern view of property management, especially in the area of senior housing. A few informants from the service arena noted that an educational program is needed for the housing managers of senior housing complexes.

Although securing a tax credit requires that a service program be designed and implemented, two informants with experience in case management in urban Texas feel that many developers of tax credit properties are not implementing the service programs that were promised in their applications. One of these informants suggested that the state auditing process is not reviewing the service program component sufficiently, and that more could be done to enforce this requirement.

Coordination of Programming and Services

As various informants noted there are at least 15 separate programs to meet housing-related needs in Texas (see the Policy Analysis for details). Many respondents in the aging network and in the city and county governments felt that improved coordination and collaboration would improve the provision of senior housing. For example, the Texas Department on Aging (TDoA) and the Texas Department of Housing and Community Affairs (TDHCA) are both concerned with senior housing and related services. Traditionally, TDoA has been concerned with home repair and home or apartment delivered services for seniors, while TDHCA focused more on units of housing to be built. TDHCA operates the largest program to increase new units of housing or apartments for low-income families and seniors in Texas. TDoA and TDHCA may need to coordinate on the issue of home-delivered services for senior housing. One state leader in the housing field suggested that cities should coordinate their waiting lists to prevent the elderly from always starting over.

Senior citizens' needs for institutional care in facilities are typically addressed by the Texas Department of Human Services (TDHS), e.g., the survey of nursing home quality. The Area Agencies on Aging (AAA), established under the Older American Act in partnership with Texas Department on Aging, attempts to meet the social and mostly non-medical care needs of seniors living in the general community, but they are also concerned with the quality of nursing home care through the Ombudsman program.

Cities, counties and regional aging (e.g., AAA) and regional governmental bodies (e.g., Councils of Governments) are among the most powerful coordinating or planning bodies in Texas. Many AAAs are housed in the Councils on Governments in Texas (COGs). Despite such relationships, several informants from service organization and housing management called for more coordination between the public and private housing agencies. Other informants stated that housing services are not well integrated into the local community planning process, and there is a lack of coordination because of overlapping responsibilities which create inconsistencies and accountability issues. As one leading state person noted, the major strength is the affordable and accessible housing at the local community level. A major coordinator of non-profit housing in Texas claimed that Texas does not have one single agency responsible for planning or advocating for elderly housing, and that there is little coordination of efforts by state agencies.

Coordination of services can only go so far to meet needs if resources are not available. As one informant who provides services to seniors from a rural Texas community noted, more money is needed; the informant noted that Texas ranks 49th in expenditures under the Older American Act program. An urban informant noted that community resources for helping seniors maintain themselves at home are shrinking or non-existent. He added: "many times referral sources for some situation are not present or available, e.g., home repairs and plumbing." As one person in rural Texas noted, the "emergency program is limited to \$500 for all issues." Many programs just exist on paper, as one informant remarked. One state policymaker claimed

that their agency makes referrals only to learn that the local agency has run out of funding for the year.

Institutional Services: Assisted Living and Nursing Homes

These two alternatives are types of housing usually not considered to be senior housing by laypersons. Although the interviews were not focused upon institutional services, e.g., assisted living facilities and nursing homes, this topic arose. Historical concerns about the quality of nursing home care and inspections were mentioned by a few respondents as characterized by such claims as, there is “inadequate regulation and monitoring of nursing homes.” With the rapid growth of assisted living in the last decade, it is not surprising that some were concerned that too many assisted living facilities were built or are being built. The comment that “too much assisted living has been allowed to develop” is typical of this concern. As one state leader in housing policy noted: “the largest unmet need is affordable assisted living.” It was further claimed that HUD was beginning to recognize the problem and was going to address it.

Several respondents remarked that many seniors cannot afford to live in the new assisted living facilities that are currently being built. As one person said, “most assisted living is for profit and unaffordable.” Others expressed a similar view by noting that there are few assisted living options for lower income elderly in Texas. At the extreme was the claim that there is no affordable assisted living for poor elders. As a result, it was argued, unaffordable assisted living in Texas forces people into nursing homes or forces them to stay at home without services. One aging service agency’s director claimed that the number of nursing home issues in her region makes it difficult for them to deal with these issues. Another informant from the aging network claimed that because of the length of waiting lists for low-income housing units, many residents are going into nursing facilities. An administrator and planner from South Texas suggested that there needs to be more emphasis on subsidized assisted living facilities to alleviate this problem.

One state-level person called for a meeting of TDHS, TDoA, TDHCA, HUD and providers of housing and support services to consider how to deal with affordable assisted living issue.

Supportive Services for Seniors in Their Own Homes

Supportive services for seniors is a major concern for many respondents. However, several noted that there are more resources and money available now, compared to the past, and that communities have become more creative in meeting the needs of seniors in their own homes with such services as meals-on-wheels, specialized transportation systems, and various other forms of home assistance. This expansion of home-based services now allows many more seniors to stay at home longer. These respondents believe that local agencies understand the needs of elders and are doing a good job in providing home-delivered services. Area Agencies on Aging, they believe, have also done a good job of expanding the awareness of Texans as to the needs for community-delivered services to maintain seniors at home.

Along with the successes cited, however, a long list of weaknesses that our communities have in terms of keeping elderly at home were noted: long waiting lists for affordable housing, high utility bills, high property taxes, few resources for home repairs and plumbing, and some corrupt repair businesses. More specifically, a rural coordinator of services for the aged

claimed that many seniors are not aware of the Homestead Exemption and end up paying property taxes with funds that should be used for medications because they are afraid of losing their property. It was argued by one informant that high taxes, plus the cost of insurance and maintenance of property, force some homeowners to relinquish home ownership. One rural provider of nursing home care in the Panhandle of Texas claimed it was almost impossible at this time to obtain Community Based Alternative (CBA) funds, and thus forcing many seniors are nursing homes. This person would like to make CBA funds available on the same basis as nursing home facility funds.

One recognized leader in the aging network saw two types of seniors who have the most serious problems. First, there is the single homeowner on a fixed income of \$500-700 per month who is in need of home maintenance, transportation, nutrition, prescription drugs, and socialization. Second, there is the poor renter with some of the above problems, plus a transportation service that limits trips, e.g. only taking people to the doctor and not to the grocery store.

As a related issue, it was noted that rigid enforcement of property codes could result in a large number of seniors moving out of their own homes. Similarly, a rural regional administrator claimed that the Texas Department on Aging rule that allows only \$1,500 per home to be used for home modification is much too little.

While new apartment construction especially designed for the elderly can reduce the barriers for the old and frail seniors, the design may often be ignored in new construction, according to a state leader in the aging network. As the population ages in Texas, builders need to address this issue to enable seniors to age well in place or build to accommodate the elderly, e.g., “make hallways wide enough and design in kitchen cabinets for wheelchair accessibility.”

Only two informants from the social service sector were concerned about repair companies and ways to avoid victimization. They claimed that there are numerous instances of seniors becoming victims of thieves who clean homes or perform repairs. A policy to protect senior consumers specifically against unscrupulous business practices was recommended.

Rural Housing Needs

Initially, many rural areas and small towns seem to start out with less developed support services for isolated elders on farms, and even in small towns that have elders living in their own homes or in a small number of public housing units. Various counties and some AAAs in Texas have vans that provide services to these isolated seniors or send vans to take them to their physicians, druggist or banker, to shop for groceries, or visit a senior center. Home health and home care agency personnel also travel many miles in some cases to serve the isolated elderly.

In one long discussion with a service provider, the concern was expressed that small rural towns, in their desire to attract senior housing and seniors in order to improve their economic viability, were creating a potential problem for young seniors as they “age in place”, and require more support services and more medical care. This coordinator of Meals-On-Wheels from rural Texas was encouraging policy makers to think through the unintended consequences of building tax credit properties in the small towns of Texas. His question: can small towns develop the infrastructure of social and medical services to meet the future needs of seniors as they age in place?

Similarly in the urban areas, with the rapid growth of tax credit housing units for seniors, a few senior advocates and case managers were concerned that tax credit properties with their mandate to offer support services must be monitored to meet their obligations under their contract. In rural and urban housing complexes, tax credit or not, the trend of seniors taking care of each other, and of other seniors adopting service projects (e.g., senior housing residents adopting a local low income school to enhance learning) is expanding. Seniors who live in apartment complexes need services and programming, but often they also reach out to serve other seniors and young people with assistance and creativity. While some coordination between the aging network and housing managers is occurring, perhaps more joint educational and service system planning could be done, suggests one senior advocate.

One community-based service provider from South Texas noted that many seniors in remote areas are living in shacks; similarly, a senior citizen volunteer and advocate described places in Dallas County where elders are living in substandard housing with no running water or indoor toilets. Several others noted that the housing stock across Texas is deteriorating because of deferred maintenance. With few exceptions, housing rehabilitation is practically non-existent in rural areas, according to a service provider in South Texas.

To meet the problems they identified, rural informants called for more focus upon rural needs, and the need for a systematic planning process to address the range of issues facing their senior citizens, with particular emphasis on their housing needs.

Future Innovations

Some responses that could assist the housing shortage or gap for seniors might be classified as a future innovations to consider. A few of these suggestions that came up during the interview process will be discussed.

As assisted living was created by the market a decade ago as a response to the need for an alternative to the traditional nursing home, “shared housing” was an idea mentioned by a few respondents to meet the housing and social needs of a few seniors with large homes but with limited economic resources. Of course, different generations have been sharing housing space for centuries. However, the expectation is still for grown children not to invite their parents into their homes, or for adults or seniors not to encourage three or four generational households. In some Texas cities, organizations have been formed to encourage or facilitate the sharing of housing, i.e., elders who would take in a non-relative to raise their income. To some degree this is a result of media emphasis based on the belief that we have many “house rich” seniors without the resources to cover home maintenance or buy prescription drugs or even food. Nevertheless, a few of our service providers believe that the intergenerational household should be encouraged or at least explored. One long time advocate for senior citizen services felt that there is quite a lot of intergenerational family-shared housing that is overlooked, especially among widowed and never married siblings.

The literature on housing has pointed out that for many seniors, “naturally occurring” senior housing complexes or apartments evolve as senior citizens “age in place.” With the ever increasing aging population in Texas, owners of apartment complexes may need to consider how managers of traditional apartment complexes are trained to provide services to their residents as they age. One manager of a traditional housing complex for adults in a large urban area described the full range of housing services that have emerged to compete in the market,

e.g., Thursday night bingo, Friday night movies, pool parties, music events in the lobby, lectures and educational programs, and transportation to doctors' offices. This manager had to learn to "worry about" home health and household professionals and workers entering the premises. This particular complex offers a food store, game room, a restaurant, and a beauty parlor on site. Moderate- and low-income seniors and non-seniors live in this building. Managers across Texas in tax credit properties, HUD-202 properties, Public Housing Authorities and traditional apartment complexes may need to learn how to coordinate and monitor services and activities in order to meet needs of seniors in their units, as most informants in this study felt that supportive services are becoming ever more important. As one senior advocate noted, some basic education of all managers, especially those new to their position, might with minimal effort improve the lives of many Texas seniors.

Companies, agencies, and individuals involved in the low-income housing market have discussed how energy efficiency may reduce the overall expenditures of low-income apartment dwellers and homeowners (Harwood, 1997). Insulation of homes has been a long-standing effort to make sure that seniors can keep cool in summer and warm in winter. As one developer of low-income housing noted, we are just beginning to focus upon constructing energy efficient buildings to reduce energy costs, and thus monthly expenditures for residents. Traditional apartment complexes and low-income tax credit property owners have moved to incorporate energy saving bulbs for outside lighting for which they are responsible, and some emphasize the energy efficiency of the hot water tanks when marketing their units. Apartment developers and managers are becoming aware of the issue.

Renters and homeowners can use energy saving appliances. Given the struggle of many seniors to meet their housing costs, encouraging "green building" may be a policy issue to explore. Utility bills were a concern for several of our key informants who manage properties and serve seniors in their own homes.

Questions for Seniors in Texas

When informants were queried about what to ask senior citizens in Texas to better understand their housing needs, many of the same themes discussed above emerged. A wide range of concerns to be explored with seniors included: How safe do they feel where they live? Do they want to rely upon family members for their well-being and do they in fact now live with relatives or others? Do they want government assistance with housing? What is their opinion about assisted living? Is their current housing adequate and affordable? Can they secure referrals for needed services if needed? Are they able to shop or secure medical treatment easily? Would they be interested in dementia-specific housing or should this at least be an option? How long have they lived in their current residence and do they have plumbing problems or other maintenance problems, or problems with their utility bills?

Others offered additional ideas for questions: What solutions would they suggest to secure better housing for seniors? If they become disabled would they like to have services available in their homes, or if disabled now, can they get in and out of their residences without problems? Are they paying property taxes and if so, have they filed for a tax exemption? What type of housing do they prefer? How well does the current transportation system meet their needs? If dissatisfied with their current housing, in what ways are they dissatisfied? What are their plans when and if they become disabled, or as they age, what do they think will happen? For homeowners, what modifications do they plan to make in their home as they age? Are they

aware of community resources to assist them in case a need arises or where would they go to secure help?

Some service providers wanted us to ask about various housing options like shared housing or intergenerational models. The whole issue of how seniors balance the trade-off between housing costs and the costs of other important goods interested these informants. The Section 8 program and the issue of waiting lists and the attitudes of seniors was of interest to many housing managers, service providers and senior citizen advocates.

CONCLUSION

This study collected data from key informants in order to secure data about senior housing issues in Texas. Overall findings of the survey suggest that there is a lack of coordination of programs, services, and funding among the existing state agencies that work to provide housing units and services for seniors. The result is both overlapping services and gaps in services, while creating confusion in other instances. A major issue is the scarcity of supportive services for seniors living in their own homes and apartments. These services include health care, transportation, financial advice, safety and security of the seniors, and emergency medical services. Issues about the role of private developments, particularly those who benefit from tax credit programs also emerged. A better understanding of the challenges faced by senior citizens might allow housing managers to improve the service delivery at their site, one informant suggested.

Underlying the recommendations made in this report is the belief that senior housing should not be considered as providing just a roof and walls, but should provide for the physical safety and psychological well-being of the residents. To achieve this, family and community support is required along with other essential services such as regular and emergency medical care and financial support. Finally, more resources for actual repair of existing housing will be necessary as Texas attempts to meet the aging of its population.

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APPENDIX A: INSTRUMENT

State of Texas Senior Citizen Housing Key Informant Interview Schedule

The questions that we want to ask you involve general housing policy, needs and services for senior citizens in the State of Texas. Housing policy and services include those policies and services provided by government, non-profit, and private organizations. All the information you give will be kept confidential and will be reported without the names of the individuals being interviewed. Your participation in the interview is completely voluntary and the questions have been reviewed and approved by the UNT Committee for the Protection of Human Subjects. If you have any questions, please call 940-565-3221.

I. Overall view of housing needs and services

1. Generally, how would you assess the adequacy of the housing service system that serves Texas senior citizens?
2. What do you see as the primary strengths of the system?
 - 2a. What do you see as the primary strengths of your particular agency?
3. What do you see as the primary weaknesses of the system?
 - 3a. What do you see as the primary weaknesses of your particular agency?
4. To what extent, if any, does duplication of services exist?
5. Are there specific gaps in the system that result in needed services not being delivered?
 - 5a. Are there specific gaps in the system that apply particularly to your agency?
6. What are the most serious problems senior citizens face in the area of housing?
7. Are there any particular problems individuals and families have that are not currently being addressed or met?

II. Improvements and new policy recommendations

1. What primary improvements are needed to improve housing services for senior citizens in Texas?
2. What primary improvements are needed to improve housing policy for senior citizens in Texas?
3. What primary improvements are needed in your agency to make the delivery of housing services more effective?

III. Areas of Concern for the Resident Survey

We are also conducting a telephone survey of senior citizens in Texas. The purpose of this survey is to obtain information, opinions, ideas, and concerns from a broad spectrum of Texas citizens concerning their level of satisfaction with housing and the problems they have with housing. In order for the survey instrument to be as comprehensive as possible, we need your input.

1. From your perspective, what area of concern do we need to cover in the survey of residents?
2. From your agency's perspective what areas of concern do we need to cover in the survey?

APPENDIX B: OPEN-ENDED RESPONSES

OVERALL VIEW OF HOUSING NEEDS AND SERVICES

Adequacy of housing service system

- Overall poor/weak.
- Totally inadequate in terms of funding.
- Lacks a lot in meeting their needs.
- There is a need for more affordable, safe and secure housing for seniors especially in low-income areas.
- A lot of people may live in the street. Affluent people with qualifying social security fund move to nursing home or move back to home or may be hospice.
- Medicaid has limited assisted living.
- Lack of tax credit property.
- Lack of property with easy access to grocery stores or pharmacies especially in small towns.
- Need more senior housing based on income. There is a need for additional unit construction.
- Most of the old facilities need modernization and modification.
- The current system is disjointed and fragmented. No one agency takes responsibilities for planning/policy making/advocacy for elderly housing in our state.
- Much of the regulation is federal and not state directed.
- No way of quantifying the three areas--affordability, accessibility, access to supportive services. Not enough housing with all these three criteria.
- People are living in sub-standard housing. Not designed for seniors.
- In larger cities, the waiting list for affordable housing units often outlast the lifespan of those seniors who were originally seeking assistance, rural areas often lack federal and state funding resources.
- Senior community is looking for shared housing.
- Fair.
- The system in place is doing well. However, need more funding to make enough housing units.
- Very adequate, expected for what is necessary in subsidized assisted living.
- Poor elders no longer get a priority related to subsidized housing, they may wait for housing until they die.
- No incentives for builders to construct adequate housing for seniors.
- There are no matching services for seniors who wish to find another person to live with them.
- Lack of a fit between the market and supply, inappropriate units being built.
- Waiting lists much too long; many residents are going into nursing facilities before they reach the top of the list.

Primary strengths of the system

- Some housing developments encourage senior citizens to live in close proximity to each other and look out for one another's needs.
- Many of the people are better off in assisted living than in their homes. When people manage themselves they forget meals or care, unless they live with family or someone to take care of them.
- Local agencies are doing a good job and know the needs.
- A lot of innovation and creativity at the level of delivery system.
- Greater awareness, synergy, and sharing of information.
- Some services are targeted directly to seniors and can focus on those specific needs in the community.
- The providers tend to be excellent and caring people.
- Options available in terms of diversity are varied.
- Community-based.
- Incorporating the immediate needs of senior citizens, i.e., transportation to doctor appointments, meals on wheels, daily visit from home health, etc.
- In comparison to other age groups and subpopulations, the elderly tend to have better access to assistance with rental subsidies. Federal and state funding sources tend to target senior housing rental assistance more than help to other groups.

Weaknesses of the system

- Due to lack of CBA funds those who cannot afford assisted living are either forced into nursing homes or continue living at homes without services.
- Long waiting list.
- Inadequate regulation and monitoring of nursing homes.
- Insufficient assisted living facilities.
- Lack of state incentives for families or individuals to help seniors in their own homes. Need more funding for in-home services.
- Lack of coordination, overlapping by many agencies, which creates inconsistencies and accountability issues. For example, the clients cannot transfer within the various programs of the federal HUD funding.
- One housing authority against another in competition for the housing dollars.
- Not enough housing.
- Not enough funds to provide additional services, such as security measures, and for the Section 202 program.
- Quality assurance can be suspect; oversight of senior populations must be handled differently than typical housing.
- Too much assisted living has been allowed to develop.
- Lack of info and awareness. Seniors may not always know what is available out there.
- Demand outweighs supply.
- Rental assistance vouchers. Nothing to quantify the housing vouchers.
- Inadequate marketing for senior housing.
- There is not currently adequate planning for the future needs of a growing senior population. In addition, local communities are not advocating for affordable housing, which is leaving a major void in housing opportunities for the elderly.

- There are some private owned housing for seniors for rich people. Price of both independent and assisted living is going up rapidly. People do not develop senior housing in the nice neighborhoods.
- People even after payoff are having trouble to keep their homes because of high cost of insurance and property tax.
- Incentives of builders to include services or assisted care lacking, which results in a lack of service provision in new communities.
- Too much emphasis on brick and mortar; service provision not properly emphasized.
- For homeowners high taxes, insurance, and maintenance of property close people out of owning property.
- Seniors lack access to specific information about how they can get help with housing issues if they need it.
- Not enough barrier-free homes for the old and frail senior even when taking into account new construction.
- No set-asides for seniors in new projects, other populations receiving units over seniors.

Primary strengths of the agency

- Striving to meet the needs of all senior citizens whether private pay or those in need of help.
- Serving both nursing facility residents as well as assisted and independent living citizens.
- Our agency meets the needs of low-income seniors and we have effective policies and procedures in place to create a smooth process.
- Provides funding for senior housing and support services.
- Have flexibility to shift funds according to the needs of the community.
- Have a good overall picture/information of the situation in Texas.
- Works as an umbrella agency that tries to coordinate policy direction services of all the human agencies that are under this particular agency.
- More money and resources are available now comparing to the past.
- Willingness to listen and work together, increase social capital, and help to publicize issues and educate the public.
- Bring housing providers who are non-profit together on a regular basis: do training annually; provide a monthly newsletter; and a track or session on housing at the annual meeting.
- Some of the members participate on the national level in housing and legal committees.
- Provide sample policies and procedures for our members on our website.

Weaknesses of the agency

- Lack of professional nursing staffs to hire.
- Lack of funds for community clients who need CBA funds.
- Insufficient funds to meet all the needs in the community.
- Sometimes the agency makes referrals to service agencies in the community, but cannot do any follow-up to see whether those people received the service.
- Agency provides meals for the seniors living in both individual homes and nursing homes. This agency has a long list of services needed.
- Federal funding can be a two-edged sword; while it provides resources it also requires an administrative workload that may or may not be cumbersome.
- Too little reimbursement to meet staffing and insurance needs.
- Primary focus is not housing, but a variety of provided services.
- Not providing enough activities that interest the elderly.

- Lack of funding, staff, and available property.
- Having enough time to pursue housing issues in light of all the nursing home issues. We have to rely on our national office since so much of our funding is federal.
- Affordable housing is not a priority.
- Having high-rise facilities for seniors that are subsidized. In case of emergency they have to evacuate. They have different congregation, which sometimes creates problems.
- We lack an effective marketing program.
- Too few seniors access our services.
- We have limited funds for home modification.
- Affordable housing not available, seniors not able to contribute sweat equity for Habitat Housing.
- If AAA is able to provide for a needed service with their limited funds, they become overwhelmed with additional requests for the same service (e.g. ramps for homes).

Duplication of services

- Hospice.
- Home health care agencies.
- Ineligibility: determination for elderly residents who may live in a city housing authority who need to move into a HUD 202 for instance.
- Funding mechanisms often overlap.
- Duplication exists among providers. Denton Housing Authority is the primary provider of senior housing; Fair Haven and Denton Housing Corporation provide affordable units. Several new retirement communities are working on housing issues.

Gaps in the system

- Complicated the CBA funds.
- Lack of affordable assisted living. Most assisted living facilities are for-profit and are unaffordable for many older adults. As a result providers of HUD housing have persons aging in place and becoming frailer.
- Needs are being met for the low-income seniors, higher-income seniors, but what are we doing for the moderate-income levels?
- Lack of in-home support services. Medicaid used to pay for custodial care (personal care) in the nursing home and when it was discontinued, persons in subsidized housing had no place to go for such care.
- No alignment of resources with the need.
- Lack of emphasis by municipalities on affordable housing. There is also a false sense of security by social services providers that there are enough services available for seniors. Therefore, affordable housing providers tend to focus efforts on other subpopulations.
- Winterization--only allowed to help a person once and only for very low-income.
- HUD vouchers pay for rent only, no services.
- No tenant-based rental assistance just targeted for the elderly.
- Many private facilities for the elderly are not willing to accept vouchers for rent only.
- Affordable assisted living. HUD is beginning to recognize the need and starting to address it, but solutions are long term.
- Formulary funding can send a fast-growing town into a scenario where residents cannot keep up with growing property values, cost of living, etc.

- An awareness gap of supportive services available for the elderly; not enough services due to extremely limited funds.
- A significant gap is found, i.e. assisting independently living seniors with the repair of their homes that are managed by HUD or FHA.
- Gaps lie with assisted living service for elderly housing.
- Lack of rental subsidy.
- We put too low amount of money for home repair. Most of the money goes to food and other services. Need more money for home repair to keep people safe at home.
- There is no system in place, too many agencies involved in senior policy.
- Many seniors are afraid to go out into the environment around their homes for fear of being victimized.
- Medicaid does not provide enough for more publicly subsidized services.

Gaps in the agency

- Tenant-based rental assistance should be expanded.
- Local housing authorities do not have preferences for elderly or disabled.
- Limited funds for rehabilitation, are insufficient to meet overall need.
- Gaps of information.
- Aging in place create more services needed. It is hard to find those services and to do so at a reasonable cost to the residents. It is also difficult with operating budgets to have the staff time to assist in obtaining the services. The service coordinator program with HUD has such strict parameters that we find it difficult to incorporate it into our staffing.
- Lack of coordination among the service providers.
- Lack of participating non-profit organizations.
- There is not enough money to run the program.
- Affordable housing providers in our community have not been successful in attracting minority seniors to services. African-American and Hispanic seniors tend not to access project-based affordable housing. Often times, minority citizens rely on family and friends for support. However, the younger generations are starting to move away from their hometowns and are now leaving elderly relatives behind. In affect, there will be an increasing gap in housing for elderly from ethnic minority groups. Agencies need to develop affirmative marketing plans and also teach minority elderly the advantages of accessing available services.
- Follow-up is a problem.

Most serious problems faced by senior citizens

- Unavailability of affordable housing (ADA complaint) with services in the rural community. For example, one respondent reported that the only HUD apartments in the area are two-storied. Also not always available.
- Staying independent in their own homes.
- Homes become dangerous to them when physical care of the home is neglected.
- Have problems paying utility bills and taxes.
- Those who own homes may be unable to maintain property taxes and rising utility rates since there is no cap on property taxes.
- Two groups in need: poor widow homeowners on fixed income and poor renters.
- Seniors on social security cannot pay the high rent. Fixed income. Need more low-income housing for seniors.

- Adjusting to a different life...other than home.
- Available social and medical services should be changed. It should be able to handle different problems.
- Lack of accessibility in all places like grocery stores, community services and transportation.
- Problem related to affordability, accessibility and supportive services.
- Inadequate and substandard housing because of low maintenance.
- Seniors need very specific community based service, i.e. on-demand transportation.
- Lack of affordable housing.
- Lack of energy efficiency; many paying larger and larger portions of their income for utilities.
- Lack of mobility-a sizable portion of seniors are virtually prisoners in their own homes because of lack of home modification and transportation on demand.
- Not enough options in dementia specific housing.
- Losing homes because of high taxes.
- Being victimized by home improvement companies that charge too much for repairs and foreclose if any payments are missed.
- Leaving home and property that are familiar for smaller quarters that are unfamiliar.

Unaddressed or unmet problems faced by individuals and families

- Funding of the housing market.
- High prescription cost.
- Homecare costs too much. Medicare does not reimburse people living in home. Family cannot afford it. They advocate the quality of living. It is difficult to maintain the costs. Most people prefer assisted living.
- Though most of the needs (transportation, housing, health care) are addressed in some way, but not enough to serve all.
- Middle-income households with elderly need more support.
- Accessibility by all. People do not get many options in terms of mobility, transportation, and additional members living with them.
- Gap with caregiver respite.
- Transportation.
- Need more support group opportunity for caregivers.
- How do we serve or assist seniors and/or middle-aged adults who do not have pensions or savings when it is time for them to retire? SSI check and a public housing voucher?
- Care giving issues in terms of respite care.
- Assistance with utility and medical bill.
- For the future we need to look at how a family is eligible for assistance if they are caring for a frail elder in their home, i.e. home modification, in-home care, respite, etc.
- Cost of care is important issue outside housing.
- Have time limitation like moving persons from hospital to nursing home.
- Problem of transportation.
- Family members are now moving away to seek job opportunities that take them away from their elderly relatives. This will result in an increasing need for the community to care for the elderly who are left behind by the younger generations.
- Stigma of moving to a "project" setting after living in own home all their lives.
- Eviction for missed mortgage payments-lack of effective advocacy in this area.
- Have to requalify for Section 8 every year; some may not remember to do this and are dropped from the list.
- Totally different qualifying rules for different programs.

- In remote area, seniors living in shacks.
- Overall housing stock deteriorating because of deferred maintenance.
- Major home repair-particularly roofs and foundations.
- Seniors not aware of Homestead exemption and end up paying property taxes with money that should be used for medications because they are afraid of losing their property.
- Rigid enforcement of property codes would result in a large number of seniors moving.
- No planning for an eventual subsequent institutional replacement (appears to be a lack of willingness to address a possible move from residence). This lack of preparation results in last minute decisions being made that are not always in the best interests of the senior.
- In the urban areas senior have options; in the rural areas, they do not. Even in those areas that have a small housing authority, seniors still do not get help.
- Funding source application and eligibility eliminate most applicants, e.g. Rural Development Program application too complicated, seniors not able to complete this on their own.
- Technical assistance and direction in applying to various programs and loans.
- Education and vision problems barriers to clients.
- USDA form for rural help is 22 pages long and much too difficult for seniors to fill out.
- Lack of funds for lots of programs.
- Programs exist just on paper.
- Emergency program limited to \$500.
- Housing Bond program does not provide funding to all AAAs.

IMPROVEMENTS AND NEW POLICY RECOMMENDATIONS

Primary improvements needed for housing services

- Make CBA funds available on the same basis as nursing facility funds.
- Housing is a local issue but funding is tied into federal and state systems.
- Incentives need to be created to encourage housing authorities, local community housing development organizations and other community-based housing providers to develop senior housing.
- Individual providers could also work on providing support services with the senior housing. Service providers should actively seek funding to provide support services such as housekeeping, counseling, emergency preparedness, senior pals program, and other services.
- Major legislative state action for adequate funding for seniors in home services.
- Age of the residents and accessibility to the residence needs consideration before developing new housing.
- State should work with HUD to make HUD 202 program less complicated and less time consuming.
- Shared housing campaign is not happening in formal basis. The respondent thinks that it would be workable.
- Additional funding and remodeling funds.
- State-funded program for all cities because some large cities are doing better than the smaller ones.
- Need to build a network based on the professional volunteers from universities and colleges to help the smaller communities.
- Buildings are a start; accessible and affordable health care nearby might work.
- More Section 8 vouchers, etc. (2-7 years waiting list exist for vouchers).

- Affordable community housing.
- Increase number of units especially designed for elderly.
- Increase rental assistance program.
- The use of universal design in more houses and apartment complexes will be helpful for people as they age to be able to stay in their own homes longer.
- Better coordination/education/advocacy by TDoA and AAA network on available services to serve low-income elders wherever they live. Same goes for TDHCA.
- What agencies are providing emergency housing for seniors? Does adult protective services have such a list? Who coordinates this effort? Do seniors have to go stay at the Salvation Army if their house burns down?
- For tax and insurance one cannot find home for a low price. Need to make more tax-friendly program.
- Texas is very expensive for seniors and do not have enough shelter for people.
- Healthcare coordination of meals and medication. Service coordination in each area.
- How are we going to pay?
- Housing may integrate the services into their plan. Not just housing. Senior housing might need mind changing.
- Senior citizens should have access to technology like using computer to access Medicare.
- Assisted living adjusted for dementia, need more dementia-Alzheimer-type caregiving.
- Systemic improvement and focus.
- Target funding coordination.
- More emphasis on rural.
- More involvement from state level administrators.
- More money, Texas ranks 49th in expenditures of Older American Act programs.

Recommendations for housing policy

- More housing developments in the rural areas.
- State and local policy needs to be established to improve housing service for senior citizens. From the state side, new legislation and funding mechanisms need to be introduced. On the other hand, municipalities need to allow affordable housing developments in their communities. They need to welcome affordable housing rather than discourage it.
- Housing codes and building requirements can still be strict enough to ensure that senior housing developments are pleasing to the eye, and don't compromise the tax base.
- Policy development to best serve seniors and their families.
- Shared housing will be helpful and needs to be encouraged.
- Needs participation by seniors and their families and senior advocacy groups in housing development planning and policy.
- Coordination and knowledge of what the need is.
- They get frustrated when they do not get what they need. Medicaid will pay for everything-- let them learn and advocacy for teaching.
- Keeping people in their homes is more beneficial than developing new sites.
- Holistic approach to housing and services across the state.
- Section 8 vouchers and have to argue to lower rent.
- Affordability, location and availability. Small towns may want seniors housing. But you might not move to a housing because it is not better off than living on farm.
- Add more facilities.
- Tax credit program should be increased. Tax credit money should be spent on public housing.

- Monitor social service. Shorten the monitoring process. Paper processing is too long.
- Arrange certification.
- Caseworkers could be put to task in monitoring a senior's "big picture." If we are going to have programs and funding in place, let's make it work as a package.
- Some direct link between local public housing authorities and Texas Department of Housing and Community Affairs; the latter has no control over the former.
- Coordinate a systems change that may assist senior citizens in housing which cannot be done in a comprehensive, standardized measure without great difficulty in logistics because of each housing authority functions as its own entity and are accountable to no one but themselves.
- Change in funding procedures. Elderly housing should have more priority.
- Data collection/distribution of numbers on waiting list for low-income housing to document unmet needs.
- Improve statewide coordination and representation on federal issues. There should be collaborative meetings of TDHS, TDoA, TDHCA, and someone from HUD as well as providers, to discuss ways to deal with affordable assisted living issues.
- Provide more public education on the various programs whether federal, state or local, i.e. Section 8 voucher, certificate, housing authority--city or county, 202 and other HUD subsidized apartments, tax credit properties, home repair and modification funds, and the affordable assisted living need.
- Work with cities like Austin that have few affordable apartments to have a percentage of their apartments stay moderately priced for elders on fixed incomes. Do the same with newly built units set aside for seniors who can pay on a sliding fee scale or some other formula (more reasonable than market rent prices).
- Take advantage of the HUD Service Coordinator Program that provides economies of scale for elders located in a specific geographical area by scheduling various service providers to see all the residents in that area on the same day (e.g. house cleaning, and other in home services). This service would result in a lower charge for these services because of the increased efficiency and of the ability of the Coordinator to bargain for lower rates from providers and to seek outside funding from alternative sources.
- Solicit senior input in all decisions affecting them and their housing.
- Allow more participation from faith-based organizations.
- State has not invested much into developing readiness plans for the boom in seniors.
- Tax structure for seniors needs to be amended so that not so much of their income is taken by taxes.
- Make more information about housing available to seniors, more safeguards to protect seniors from unscrupulous business practices, e.g. a screening service that only refers companies that are bonded and insured for in-home services. There are numerous instances of seniors being victims of thieves who come in to clean their homes or perform other services.
- Fragmentation affecting legislation, e.g. Rider 37 nursing home to community. Many landlords unwilling to make modifications to structures. TDA rules, e.g. just \$1500 allowed for modifications, much too little. Some way to respond to emergencies, e.g. hot water heater out and they do not know what to do. Agencies that could provide other services for seniors do not attempt to coordinate with AAAs. Cannot get emergency assistance without formalized case assistance.

Improvements needed in agency

- More public comments/direction from the community.

- Less federal and state red tape.
- More funding.
- Home and Community Development Block Grant funds can be increased to allow for programs like providing more housing opportunities for seniors.
- Need to address accessibility before developing housing.
- Simply put--vouchers.
- There needs to be more emphasis on subsidized assisted living facilities.
- Greater awareness throughout aging network of importance of housing; service coordinators and public housing authority.
- A lot of flexibility through HUD--discretion given to there is a lot of variety across the state in how funds are used--proof of need for advocacy and keeping community members aware of the way funds are used.
- Database of services at county and statewide levels.
- Increase staff.
- We need to be included in strategy meetings for planning policy and advocacy issues with the state agencies who receive funding to assist seniors with housing and related issues. We need to be made aware of the state agency meetings dealing with housing issues.
- Provision of comprehensive, current information regarding housing options from providers of housing services.