

# HOUSING BOSTON'S SENIORS

## 2030 GOALS:

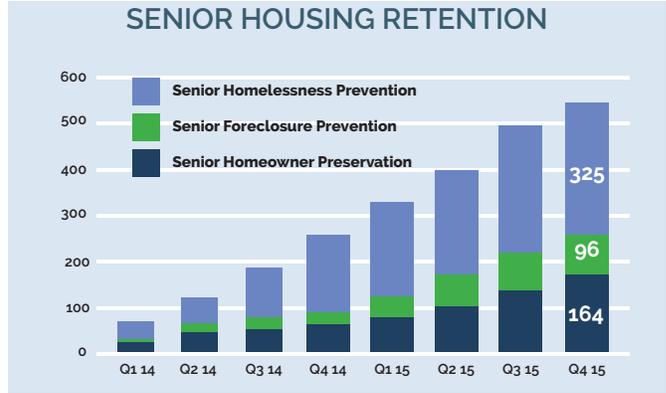
- Maintain the historic pace of low-income senior housing production, despite the elimination of Federal 202 capital funds and reduction of CDBG, creating 1,500 new affordable senior housing units
- Encourage the market to develop 3,500 units of senior-oriented housing, allowing seniors to downsize
- Provide increased housing stabilization and support services for seniors who wish to remain in their current housing, and assist those who need to find a more accessible, supportive setting

# PERFORMANCE TO DATE

## SENIOR HOUSING RETENTION

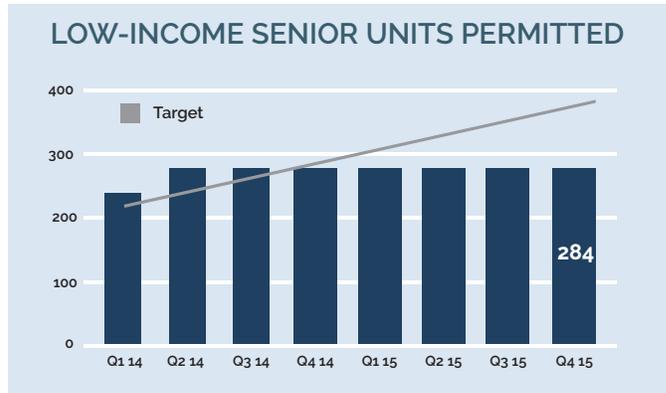
The number of low-income senior households living in Boston is projected to rise by 52% between 2010 and 2030. It is anticipated that many of these households will want to remain in their existing housing as long as they are financially and physically able. To that end, the City continues to invest and expand its housing retention activities for seniors. Since 2014, almost 600 senior households have been able to retain their housing with City assistance.

- 325 low-income senior renters were able to retain their housing through homelessness prevention programs
- 260 senior homeowners were stabilized in their housing through major home repair programs and foreclosure prevention services



## AFFORDABLE SENIOR HOUSING PRODUCTION

Defunding of the Federal Section 202 Elderly Housing program has had a significant impact on low-income housing production. It has been almost two years since the Boston's last Section 202 project went into construction. With 284 units to date, production is running at 76% of target.



## MARKET-RATE SENIOR HOUSING PRODUCTION

Other than a few market rate senior units in a mixed-income affordable development, no market rate senior units have been permitted to date.

Currently, The Circle in Brighton is Boston's only market-rate senior development in the BRA's development pipeline.



THE CIRCLE

## 2015 HIGHLIGHTS

### NEW UNITS COMPLETED

2015 was a remarkable year for affordable elderly affordable housing development, as four new developments were completed, adding 192 units:

- Hong Lok House in Chinatown, 75 units
- Spencer House in Egleston Square, 37 units
- Quincy Commons in Roxbury, 40 units
- Roxbury Crossing Senior Housing, 40 units

It has been 12 years since this many elderly affordable units were completed (2003).



SPENCER HOUSE

### DEVELOPMENT PIPELINE

The City renewed its commitment to affordable senior housing, adding a new \$1.75 million budget line item in FY16. The City now has three affordable senior developments in the pipeline:

- O'Connor Way Elderly : The BHA is partnering with the South Boston Neighborhood Development Corporation and Caritas, Inc. to develop 47 new units of low-income senior housing on vacant land in South Boston
- Jewish Community Housing for the Elderly: 61 new affordable units in Brighton
- 16 Ronald Street is a parcel of City-owned land in Dorchester that has been offered for development as affordable senior housing



O'CONNOR WAY ELDERLY

### NEW IN 2015

Mayor Walsh launched Seniors Save, a proactive heating system replacement program for senior citizen homeowners in Boston. Aging and inefficient heating systems are replaced before a catastrophic failure results in no heat for a senior. New, more energy efficient heating systems result in both capital and fuel savings for the senior homeowner, which can be used to stabilize the senior homeowner's budget for items such as food and medicine.

Since Seniors Save was announced, more than 100 applications have been sent out and 66 seniors have applied and are receiving assistance from the program.



SENIORS SAVE

## NEW INFORMATION TO CONSIDER

### FUNDING FOR LOW-INCOME SENIOR HOUSING

On July 28, the City provided testimony at the State House in support of City-initiated legislation to create a set-aside of state Affordable Housing Trust Funds (AHT) for the development of new low-income senior housing to help offset the impacts of the defunding of the Federal Section 202 Program. The legislation was reported favorably by the Joint Committee on Housing, and referred to the House Committee on Ways & Means where it awaits further action.

The City is discussing this legislation with DHCD and its State partners.

### INCREASING SENIOR ACCESS TO PUBLIC HOUSING

In recognition that there will be a 52% increase in the number of low-income seniors looking for affordable housing by 2030, the BHA proactively took action to revise the tenant selection process in its elderly/disabled developments.

Under the previous rules, up to 70% of units in an elderly/disabled development could be occupied by elderly persons, with up to 30% of units occupied by non-elderly persons with disabilities. Under the revised policy, the BHA will increase the elderly share to 80% over a number of years. The BHA is continuing to accommodate the need for housing for people with disabilities through this transition with its public housing and Section 8 portfolio.



## IMPORTANT INFORMATION FOR BOSTON'S SENIOR HOMEOWNERS



### SENIOR HOUSING ASSISTANCE NETWORK

This Plan called for the creation of a Senior Housing Assistance Network to provide housing services and education for Boston's senior citizens. To help with this effort, multiple City agencies have worked with local community partners to implement several new initiatives. These efforts include a new partnership with the Metropolitan Boston Housing Partnership's Hoarding Intervention and Tenancy Preservation Project to help Boston seniors address issues with hoarding. In addition, the City has increased efforts to prevent foreclosures with elderly home owners through education and personal intervention. In 2015, 69 elderly homeowners received foreclosure assistance from DND, with 51 seniors receiving a positive resolution.

And, for the first time, the City has produced a housing resource guide for Boston's senior homeowners. With this new document, seniors will have a one-stop shopping guide of important information about government homeownership programs and elderly services, important tax information, and helpful phone numbers for senior homeowners.

## CHALLENGES & OPPORTUNITIES

To ensure that Boston's housing plan remains current and relevant, the City, along with the Housing Task Force, will review new policies annually with an eye toward making course corrections and improvements. Below are some challenges and opportunities that could impact the City's ability to meet the housing needs of its seniors.

### Market Rate Senior Housing

There has been virtually no private market-rate production of senior housing, despite the reality that seniors are Boston's fastest-growing demographic group. This lack of senior housing production may be the result of new production that is already heavily oriented toward smaller units, meeting the needs of many higher-income downsizing seniors. There may be limited market opportunities for senior-only developments.

It may also be that seniors with the economic means to afford new construction already own their own home and are not yet ready for downsizing, or have not yet seen the right kind of downsizing option for their needs. The City is currently working with two developers who are planning new developments for these downsizing homeowners. In this development model, homeowners on a fixed income will be able to convert their equity into an affordable unit with services. Going forward, the City will convene a roundtable of developers to better understand the impediments to senior housing development.

### Creating Development Opportunities through Real Estate Offerings

As resources for affordable senior housing are expanded at the City and State level, the disposition of publicly-owned real estate will be a critical tool to generate the pipeline of projects to use those resources.

The O'Connor Way Elderly development in the City's affordable pipeline was the result of a BHA property sale, and DND has another site in the Four Corners section of Dorchester currently on the market for development as affordable senior housing. Going forward, the City will need to identify more sites appropriate for elderly housing in the DND, BRA, BHA, and State real estate portfolios.

### Rising Demand For Age-In-Place Services

It is anticipated that the majority of seniors in Boston will want to age in place as long as they are physically able. That reality was played out earlier this year with the launch of the Senior Saves program that helps lower-income seniors replace their old, inefficient high CO<sub>2</sub>-emission furnaces with new energy-efficient low-emission systems. In just 16 weeks, Senior Saves enrolled enough clients to fully utilize an entire year's funding, requiring the City to find additional resources rather than denying seniors needed services just as winter set in.

This experience is emblematic of the increasing demand for housing stabilization services, which will continue to rise, given demographics that project a 52% increase in seniors in Boston by 2030.

Additional resources for senior housing stabilization services will be needed, yet most of the growing funding sources (e.g. Linkage and IDP) are currently dedicated to housing production, not housing stabilization.