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# Housing Older Adults

PRESENTED BY:

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# Introduction

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## **CICOA Aging & In-Home Solutions**

CICOA is working to make Central Indiana a community where older adults and those of any age with a disability flourish. Celebrating its 50th anniversary as a state-designated Area Agency on Aging, CICOA helps people maximize their independence in home- and community-based settings.

Find out more at: <https://cicoa.org>

## **Shepherd's Center of Hamilton County**

SCHC provides programs and services to adults 55+ in Hamilton County to promote and support independent lifestyles. Through our five key programs, our vision is to be known throughout Hamilton County as a trusted resource for connecting seniors with beneficial programs to support their independence.

Find out more at: <https://shepherdscenterofhamiltoncounty.org>



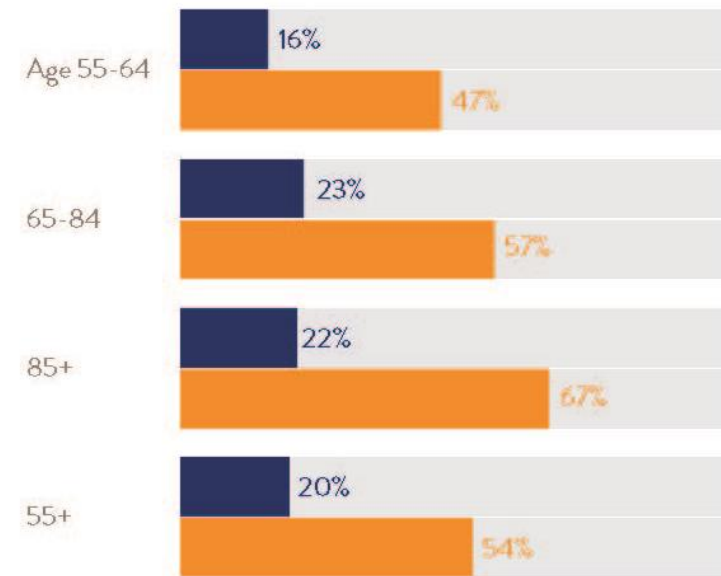
# Housing for Older Adults

## State of Aging in Central Indiana gives us key facts on housing:

- More than half of older adult renters in Central Indiana are burdened by housing costs, paying more than 30% of their income toward housing.
- In Central Indiana, 43% of Black older adults, 26% of Latinx older adults, and 24% of White older adult households (owners and renters) are housing cost burdened.
- 22% of Central Indiana's older adult households rent. The other 78% own their home. Among those homeowners, 41% have paid off their mortgage.

Half of older adult renters are burdened with housing costs.

Percent of **owners** and **renters** who pay more than 30% of their income in housing costs



Source: PUMS, ACS 2016-2020 five-year estimates

# Solutions and Considerations

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Age-Friendly  
Communities



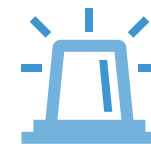
PathWays  
(New program in Indiana)



Lower-Middle Income  
Housing Options



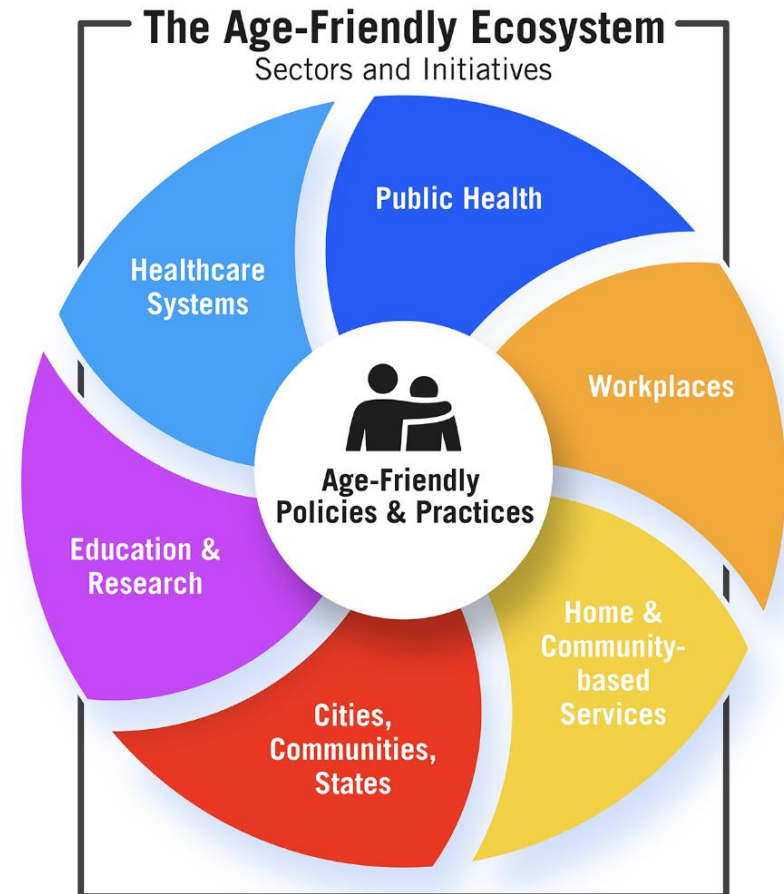
Home Modifications and  
Repair Programs



Emergency Housing  
Options

# Age-Friendly Communities

- Making communities **more livable for people of all ages**, especially older adults
- Multi-sector collaboration
- Homes designed or modified for aging in place
- Housing options that are suitable for differing incomes, ages and life stages



# Pathways in Indiana

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## **Hoosiers 60+ on Medicaid Aged & Disabled Waiver will transition to PathWays for Aging, launching July 1<sup>st</sup>**

- Transition from a fee-for-service model to a managed care model focused on health outcomes

## **Enable recipients to age in the setting they prefer**

- Currently 80% of spending is in care facilities, 20% in home and community-based settings
- Goal is to rebalance spending to 50/50

## **Plan now for the future**

- Increase low-income housing options
- Universal design (ranches, ramps, wider doorways)





# Lower-Middle Income Options

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- As of January 2024, the Social Security Administration reported that the average **monthly social security check** is **\$1,907 per month**, which is about \$22,884 annual income.
- In 2024, HUD reports that the average **annual median income for Hamilton County is \$102,900**, which means seniors living on social security alone are about 22% of the AMI.
- The average cost of an independent, senior-living apartment in Hamilton County is approximately **\$3,000 per month**.
- Ideally, rent for low-income seniors on a fixed income would range from **\$500-600 per month**.



# Lower-Middle Income Options

## HUD Affordable Housing Units for Adults Age 62 and Older or People with Disabilities

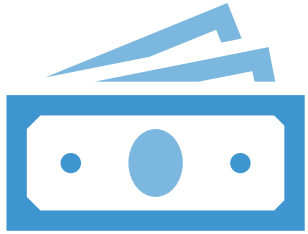
County	Total number of units	Units per 1,000 eligible older adults
Boone	294	17.4
Hamilton	238	3.2
Hancock	194	8.8
Hendricks	356	8.4
Johnson	600	14.7
Marion	3,884	16.8
Morgan	216	9.9
Shelby	252	18.1
Central Indiana Total	6,034	13.0

Sources: National Housing Preservation Database 2021 and ACS 2016-2020 five-year estimates



# Lower-Middle Income Options

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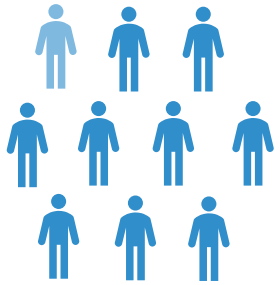


The average annual pension for a senior in Indiana is approximately **\$20,000** - which would make annual income with Social Security about **\$43,000**, which is closer to 50% of our AMI in Hamilton County.



Affordable units for seniors between the 50-80% of the AMI would range from **\$1,000 - \$2,000** per month.

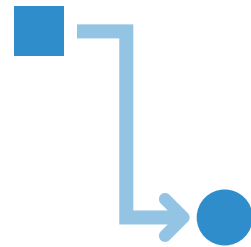
# Home Modifications & Repairs



**9 out of 10**  
older adults  
want to remain  
in their home

Meet a person where they are in their aging journey.

How can we adapt and modify the current home for safety and accessibility?



**Low Cost,  
High Impact**

- Brighter lighting
- Tack down carpet
- Secure handrails
- Install grab bars



**No or Low-  
Cost Resources  
Available**

- INHP Home Repair Loans
- CICOA Home Safety & Accessibility department and Safe at Home events
- Opportunities for veterans

# Emergency Housing Options

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## **Supervised Living Home:**

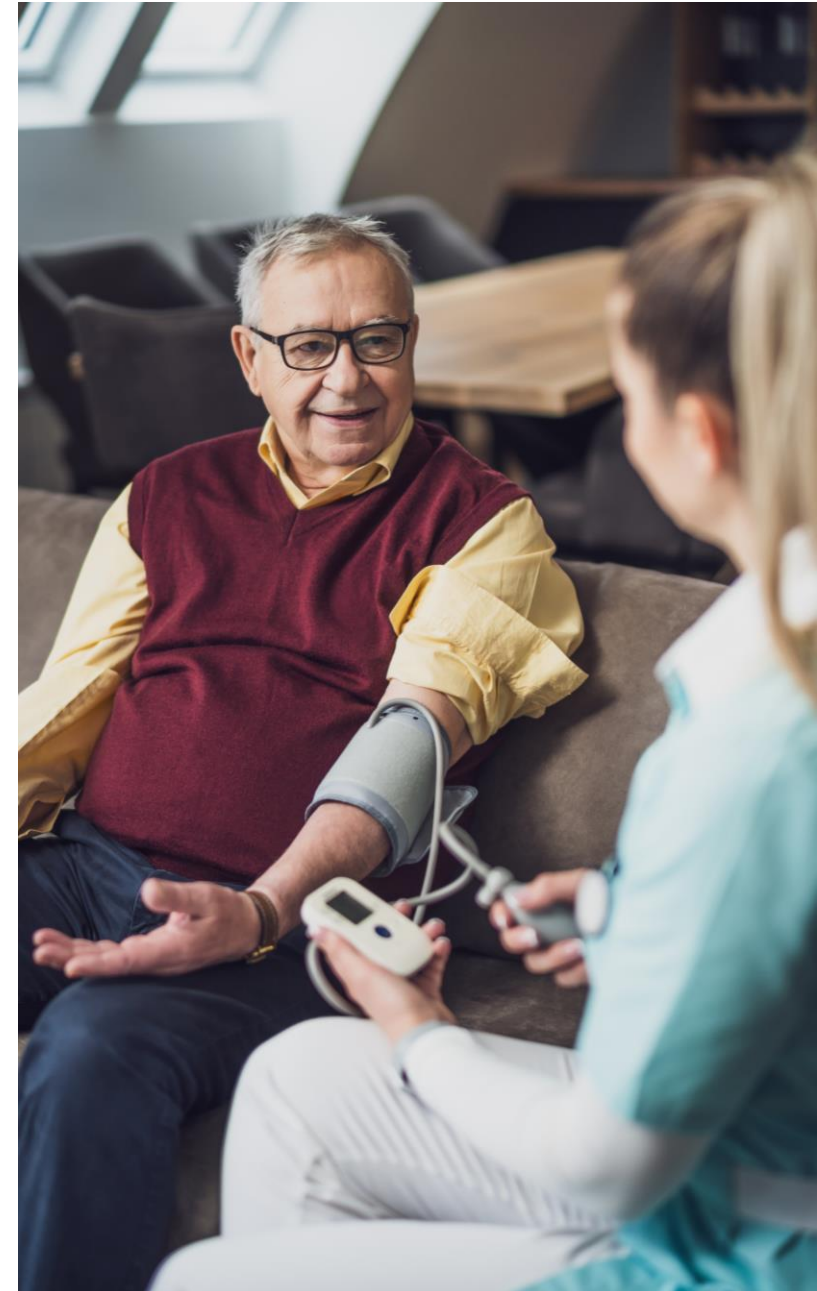
For seniors that are independent, but may need companionship or supervision, the supervised home model could be a temporary solution.

*Example of Supervised Living: Story Cottage in Carmel*

## **Transitional Care:**

Transitional care is offered by an assisted living or skilled nursing facility. They offer a certain number of beds on contract (usually based on a daily rate). They offer safe housing, as well as assisted or skilled care during the individual's stay.

*Example of Transitional Care: Shalom Center at Hooverwood*



# Questions

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**Please reach out with additional questions:**

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