Successful Aging in Johnson County: Housing Report

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DOI: https://doi.org/10.17077/adq9-c7zn

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Successful Aging in Johnson County: Housing Report

Produced for the Johnson County Consortium on Successful Aging
Field Problems in Planning II 102:210
Graduate Program in Urban and Regional Planning
University of Iowa

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Acknowledgements

We would like to express our appreciation to the groups and individuals who contributed to the information in this report. The Johnson County Consortium on Successful Aging provided guidance on senior issues and topics relevant to Johnson County. Members of the Consortium include Bob Welsh, Brian Kaskie, Sher Hawn, David Purdy, Mike McKay, Jeude Landhauser, Susan Rogusky, Rod Sullivan, Beverly Jones, Linda Severson and Eve Casserly.

We would also like to thank Paul Hanley, Heather MacDonald and Jerry Anthony from the University of Iowa Department of Urban and Regional Planning for their direction and support throughout the project. In addition, we would like to acknowledge the key informants who volunteered their time and energy to provide us with insight on the topic of senior housing in Johnson County. These informants include, Bob Burns, Dan Lammers, Glenn Siders, MaryAnn Dennis, Joni Werle, Dee Vanderhoef and Coral Village Apartments.
Executive Summary

Most home owners and renters over the age of 45 have a strong preference to live in their current residence, regardless of their self-care needs (Bayer, 2000). However, there are a range of housing options available to senior citizens offering different levels of care and services. In Johnson County these options include: single family homes, rental units, senior-specific independent living units, assisted living and nursing care facilities. A variety of funding options exist to create affordable housing within each of these categories. Currently, the biggest gap in affordable housing for seniors in Johnson County is in the assisted living market. Two assisted living facilities in Johnson County offer affordable units; however, both of these facilities report that they have waiting lists.

Though various options exist, seniors and caregivers are often unaware of the full extent of the choices available. In addition, there is not a source for comprehensive information regarding the entire senior housing market and services available that facilitate aging in place. In order to address the issues of senior housing in Johnson County, we recommend the following:

- creation and maintenance of a local senior housing database;
- education of local industries involved with senior housing;
- creation and maintenance of an informational website for seniors and their caregivers;
- consideration of ways to improve the assisted living market; and
- inclusion of housing issues in case management procedures.
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Introduction

Housing is a fundamental human need that affects a person's overall quality of life. Individuals choose where to live based on a home's amenities, accessibility, location and affordability. As people age, their needs change and they need to understand the full variety of housing options available to them to make informed decisions.

Most home owners and renters over the age of 45 have a strong preference to live in their current residence, regardless of their self-care needs (Bayer, 2000). Not everyone understands the range of options available to help them age in place; in-home services and modifications can prolong aging in place, but may be too costly or impractical.

The largest age group in our nation's population is approaching the age of retirement. In 2002, people age 65 and older made up 12.3% of the population. This is expected to increase to 15.5% in 2020 (Gibson, 2004). Iowa ranks fourth in the nation, based on its proportion of population over age 65 (Kaskie, 2003). Based on 2000 US Census data, we project that the population 65 and older in Johnson County will increase from about 9,000 to over 30,000 by the year 2020¹. Iowa City has been ranked in the top 15 retirement destinations nationwide by AARP (Lichtenstein, 2003). Communities and organizations within Johnson County should develop strategies to better serve the county's growing aging population and improve the services available. Housing should be part of that strategy. This report identifies key senior housing issues, analyzes best practices in senior housing across the nation, and provides recommendations.

¹ Based on a cohort-component method population projection.
Methodology

Our conclusions are based on the following steps:

- A review of best practices nationwide;
- An analysis of senior housing needs and resources in the county; and
- Key informant interviews.

Our first step was to research best practices for senior citizen housing in communities across the nation. We reviewed publications from the AARP Policy Institute, The US Department of Health and Human Services Administration on Aging (AOA), the Aging in Place Initiative, and several state and local plans. An annotated bibliography providing a comprehensive list of research materials is included in Appendix A.

To evaluate the housing needs of Johnson County seniors, we analyzed data from the 2000 US Census, the 1995 American Housing Survey (AHS) special supplement on households with physical activity limitations, and a housing survey of 262 Johnson County senior citizens conducted by the Johnson County Consortium on Successful Aging in 2003. This data provided descriptive statistics identifying areas of need. To supplement these secondary data sources, we also contacted local housing providers to determine vacancies in senior-specific housing facilities throughout the County. We considered the results of this data analysis in developing our recommendations.

There is no up-to-date and comprehensive inventory of senior-specific housing options in Johnson County. We surveyed senior-specific housing providers to assemble information regarding vacancies, waiting lists and the number of affordable units. We supplemented this data with the Consortium on Successful Aging's Market Analysis, the State of Iowa's Department of Elder Affairs' and Heritage Area Agency on Aging's websites, and key informant discussions. A preliminary inventory of senior-specific housing in Johnson County is provided in Appendix B.

We interviewed several local housing professionals for feedback on the feasibility of implementation options for our preliminary recommendations. We spoke to developers, housing providers, contractors, public officials, and representatives of local housing funding sources. The results of these interviews are summarized in Appendix C. We revised the recommendations based on these discussions.
Evaluation Criteria

People’s needs change as they age, and it can be difficult for seniors and caregivers to choose appropriate housing. This section of the report evaluates the appropriateness of four broad types of housing in Johnson County, based on three criteria:

- Affordability of housing costs;
- Accessibility or the feasibility and cost of making the home accessible; and
- Availability and location of services and amenities.

For the most part Johnson County residents approaching retirement age (55-64) own their own homes (87%) and have higher median home values than any other age group ($176,000).

Affordable housing is traditionally defined as housing that costs thirty percent or less of a household’s income. However, assessing affordability in the senior housing market presents two important concerns. First of all, basing affordability on income alone does not necessarily reflect the ability of an older individual to pay for housing. Many retired persons could use “nest egg” savings accounts, investments, and home equity to make an “unaffordable” housing payment seem much more reasonable. Secondly, when comparing the costs of different housing options, it is important to be aware of how housing choices affect (or may include) other costs, such as food, transportation and medical services.

The accessibility of housing depends on its physical characteristics and the limitations of the resident. Ramps, handrails, conveniently placed switches and outlets, wide doorways, and a variety of other features can help make a home safer and more enjoyable for an older person. Accessibility features may be standard in some housing, especially senior-specific or disability-specific housing developments. Accessibility may also be achieved in some existing housing through modifications; however not all homes can be modified to completely meet the needs of all individuals. Additionally, building codes, landlord/tenant agreements, and most importantly the cost may influence whether or not home modification is a viable option.
Finally, it is important to consider how well a particular housing option serves other needs. Some housing options incorporate services such as cleaning, maintenance, transportation, fitness facilities, meals, or medical services as part of the living arrangement. It is also possible for an individual to contract for some of these services to be provided, depending on their needs. Costs vary depending on the service needed, the frequency it is needed, and location of the home. Many older adults are able, and often prefer, to use services outside the home. Convenience of access to businesses, medical, recreation and community facilities is important, as is access to family, friends, and the community at large. While living independently is important to many senior citizens, housing choices should also encourage social interaction.

Considering these criteria, this report evaluates the following four broad housing categories:

- owner-occupied housing—single family detached, single family attached (duplexes), and condominium units;
- renter-occupied housing—rented single family structures and apartment units;
- senior-specific, independent living facilities; and
- long term care—assisted living facilities and nursing homes.

We describe the benefits and costs associated with each of these general categories and identify specific housing needs for seniors in Johnson County in the sections that follow.
**Owner-Occupied Housing**

The majority of older adults in Johnson County live in their own homes (US Census Bureau, 2000). Furthermore, studies indicate that most senior citizens prefer to age in place (Bayer, 2000). Therefore, assessing the appropriateness of owner-occupied housing for aging adults should be the first step in determining the overall housing needs for Johnson County seniors.

Most senior citizens pay an affordable amount for their housing in Johnson County. Over 85% of senior-headed households pay less than 30% of their income towards housing costs, and a large majority pays less than 20% (US Census Bureau, 2000). Although many seniors currently own their homes, additional costs such as utilities, home repairs, maintenance and in-home services may place a burden on seniors with a limited budget. A reverse mortgage allows homeowners to convert their home equity into cash for these and other expenses. Details about Federally insured reverse mortgages (HECM) are provided in Appendix D. A reverse mortgage may allow some seniors to finance the costs of aging in place; however, there are financial risks involved.

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**Source:** 2000 US Census, SF3

AARP provides a helpful fact sheet and reverse mortgage calculator for seniors considering reverse mortgages available at [http://www.aarp.org/money/revmort](http://www.aarp.org/money/revmort)
People can age more comfortably in a home that has been designed for easy accessibility. Some newer housing options have incorporated Universal Design features. The majority of the owner occupied housing stock in Johnson County was built prior to 1970 (US Census Bureau, 2000). These homes are therefore less likely to include housing accessibility innovations which, for the most part, have occurred in the last few decades. Aging adults can also modify their homes to suit their physical limitations. The cost of modifications depends largely on the age of the home. In Johnson County, seniors are more likely to be living in some of the oldest housing available.

Image source: http://moengroup.com/plaza.html

The Plaza Towers project in Iowa City provides rental and owner-occupied housing that was designed using universal design techniques.

Older housing typically requires higher levels of maintenance. County level data is insufficient to indicate a clear need for housing that incorporates accessibility features. However, we were able to use national data from the American Housing Survey in combination with local population data in order to estimate the need for a variety of features. Table 1 provides a list of estimates for home modification needs for Johnson County seniors.

Over 25% of owner-occupied householders age 75 and over live in housing built before 1940, a higher percentage than any other age group (2000 US Census, Summary File 3).
Table 1 – Owner-occupied modification need estimates for Johnson County

<table>
<thead>
<tr>
<th>Year</th>
<th>2000</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>handrails or grab bars</td>
<td>57</td>
<td>217</td>
</tr>
<tr>
<td>widened doors or hallways</td>
<td>20</td>
<td>75</td>
</tr>
<tr>
<td>ramps</td>
<td>44</td>
<td>168</td>
</tr>
<tr>
<td>bathroom access</td>
<td>38</td>
<td>144</td>
</tr>
<tr>
<td>kitchen access</td>
<td>21</td>
<td>77</td>
</tr>
<tr>
<td>door knobs replaced with handles</td>
<td>14</td>
<td>52</td>
</tr>
<tr>
<td>push bars on doors</td>
<td>12</td>
<td>44</td>
</tr>
<tr>
<td>elevators or stair lifts</td>
<td>20</td>
<td>75</td>
</tr>
<tr>
<td>modified sink faucets/ cabinets</td>
<td>15</td>
<td>57</td>
</tr>
<tr>
<td>modified sockets / switches</td>
<td>10</td>
<td>36</td>
</tr>
<tr>
<td>specially equipped phones</td>
<td>27</td>
<td>101</td>
</tr>
<tr>
<td>flashing lights</td>
<td>8</td>
<td>31</td>
</tr>
<tr>
<td>raised lettering / Braille</td>
<td>7</td>
<td>26</td>
</tr>
<tr>
<td>other modifications</td>
<td>6</td>
<td>23</td>
</tr>
</tbody>
</table>

It should be noted that these estimated needs will not necessarily be the same as the local demand for accessible housing, especially among seniors who do not have complete information about their options. Low interest home modification loans are available through Iowa City’s Rehabilitation Program for low-income homeowners and through the Iowa Able Foundation for area elderly and disabled persons. These programs are detailed in Appendix D.

Senior households are spread fairly evenly throughout the county, but services are not. Senior citizens in some locations have less access to transportation services and it may be more difficult to access medical, businesses, community, and social destinations. (A companion report on transportation addresses this in more detail). Owner-occupants will have to contract for in-home services if needed, which can be costly. The Case Management Program for the Frail Elderly (CMPFE) provides qualified seniors with two resources to help finance in-home or community-based services: the Elderly Waiver Program (funded through Medicare) and the Senior Living Program (funded through the Iowa Department of Elder Affairs). Johnson County residents 55 and older with severe health limitations can qualify for assistance through Programs of All-inclusive Care for the Elderly (PACE), funded through Medicare and Medicaid and administered by the Iowa Department of Elder Affairs (DEA), to help pay for necessary in-home services. These programs are described in more detail in Appendix D.
Renters-Occupied Housing

On average, renter-occupied housing in Johnson County is less affordable than owner-occupied housing. A developer or owner can partially finance the cost to create or maintain qualified affordable rental housing through Low-Income Housing Tax Credits (LIHTC), Tax Increment Financing (TIF), Community Development Block Grant (CDBG) Funds and other funding through the US Department of Housing and Urban Development (HUD), which are all detailed in Appendix D. Another form of affordable housing subsidy is the Housing Choice Voucher program (formerly Section 8 program). Vouchers are available to low-income individuals and can be used anywhere a landlord accepts them to cover the difference between 30% of a household’s income and a fair market rent. The vouchers can be used on any rental housing facilities, including both market rental housing and senior-specific housing.

The Fair Housing Act of 1988 increased accessibility requirements in some rental housing. Apartment buildings built after 1991 with four or more units must incorporate several accessibility features in their ground floor units and common rooms or in all units and common rooms if the building has an elevator (US Department of Housing and Urban Development, 2006).

In Johnson County, about 15% of rental units were built after 1990, and most of this new construction is in buildings with more than four units, so they are subject to the regulations (US Census Bureau, 2000). For units not subject to accessibility requirements, fair housing laws require that landlords allow tenants to make any reasonable changes at their own expense (US Department of Housing and Urban Development, 2006). Making modifications to an apartment can be quite costly, especially in older buildings.
Additionally, tenants are often required to pay the cost of making the modification, and then to return the rental unit to its original condition before they leave. Renters are not generally qualified to receive modification financing assistance through the Iowa City Rehabilitation Program or the Iowa Able Foundation.

Most larger rental complexes are near transit routes and may be more conveniently located than smaller scale rental housing. Renters may also contract for some in-home services, and can be assisted by the Elderly Waiver Program, the Senior Living Program, and Programs of All-inclusive Care for the Elderly (PACE), described in Appendix D.

Independent Senior-specific

Not all seniors prefer to age in place. They are a diverse population with different values, finances and self-care needs. Currently there are over 20 senior-specific independent living housing facilities in Johnson County, supplying over 700 independent living units. Based on our study of the local market, over 350 of these units are subsidized in some form. Some subsidies are provided directly to lower the cost of the housing they supply (see Appendix D for details of these programs). Others are subsidized by providing a voucher directly to the elderly resident. Vouchers are used in at least three senior-specific independent living rental facilities. As is evident from the vacancy rates shown in Appendix B, Johnson County seems to have an ample supply of affordable senior-specific independent living units. However, the market may need to adjust to meet future demand.

Some residents value the amenities that senior-specific rental facilities can supply. These may include access to various services, universally designed units, a community lifestyle, and a sense of safety. These facilities allow a person to live in an independent setting while still providing activities to engage residents, enhancing the sense of community. In these ways, senior-specific housing options may be less socially isolating than other housing choices. But isolation can result if the facility is not integrated into the larger community and served by transit. However, with well integrated transportation systems that allow residents access to local attractions, senior-specific housing facilities can provide a valuable housing option for some senior citizens as they make the transition from their original homes.
**Long Term Care**

In Johnson County, the long term care housing options for those who can no longer live independently are assisted living facilities and nursing homes. The National Center for Assisted Living (NCAL) describes assisted living as "...part of a continuum of long term care services that provides a combination of housing, personal care services, and health care designed to respond to individuals who need some help with standard activities of daily living ...in a way that promotes maximum independence" (NCAL p.2, 2001). Based on our study of the market, there are currently over 230 assisted living units in Johnson County provided by at least seven different facilities. Of these 230 units, only 63 are affordable and are provided solely by two facilities – 54 units at Emmerson Point in Iowa City and 9 units at Pioneer Place in Lone Tree. A study by the Iowa Finance Authority (IFA) shows that in May 2001 average assisted living costs in the state of Iowa were in the range of $1,472 and $2,517 per month (IFA, 2006). Key informant interviews suggest that the market rent (including board and services) for assisted living units in the Iowa City/Coralville metropolitan area, as of 2006, is in the range of $3,500 to $5,000.

Some unconventional assisted living facilities appeal to some groups of senior citizens with special interests and quality of life preferences. One example is Marion Manor in Virginia Beach, VA which provides residents with the opportunity to make wine and go crabbing in the Chesapeake Bay. For more information on distinctive assisted living facilities refer to "Assisted Living: 10 Great Ideas" available in the AARP February 2006 Bulletin at www.aarp.org/bulletin/longterm/assisted_living_ten_ideas.html.

Our research shows that there is indeed a demand for more affordable assisted living in Johnson County, supporting data from the IFA that estimates a deficit of 3,600 affordable assisted living units throughout the state (IFA, 2006). Based on key informant interviews, it is possible to create affordable assisted living facilities without sacrificing quality, but obtaining funding is often a tedious task. Among the funding sources that can be utilized by developers of assisted living facilities in Johnson County are property tax abatements, Section 202, LIHTC HOME and CDBG funds. In addition, HUD offers grants to, and insures mortgages for private nonprofit firms for the conversion of senior housing facilities to assisted living (see Appendix D)
Elder group homes are another option for long term senior living. Iowa Legislation currently permits elder group homes, however none exist in Johnson County. For more information see [http://www.state.ia.us/government/dea/services/aliving.html#EGH](http://www.state.ia.us/government/dea/services/aliving.html#EGH).

Developers who know how to negotiate these programs fill a niche in the senior housing market. Johnson County seniors may receive a subsidy for their assisted living costs including rent, food and other services through Housing Choice Vouchers, Medicaid, Medicare, food stamps, Older Americans Act congregate meal program or Elderly Waivers at facilities that accept these programs (IFA, 2006). Table 2 provides a list of zones, which allow for the types of senior-specific living facilities mentioned, for three communities in Johnson County.

Table 2 – Zones permitting senior-specific housing

<table>
<thead>
<tr>
<th></th>
<th>Iowa City</th>
<th>Solon</th>
<th>North Liberty</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Independent living</strong></td>
<td>RM20*,RM44*,PRM*</td>
<td>R2, R3</td>
<td></td>
</tr>
<tr>
<td><strong>Assisted living</strong></td>
<td>RM12**,RM20*,RM44*,PRM*, CO1*, C1**, MU*</td>
<td>R2, R3</td>
<td>All multifamily zones, C1-A, C1-B</td>
</tr>
<tr>
<td><strong>Elder group home</strong></td>
<td>All single family or multifamily zones*</td>
<td>A1 (agriculture)</td>
<td>All single family or two family zones</td>
</tr>
</tbody>
</table>

*Provisional use  
**Special exception

Nursing homes provide another option to fulfill the long term care needs of senior citizens. According to responses from facility managers shown in Appendix B, there are eight nursing homes within Johnson County, providing nearly 500 units of which 179 can be subsidized through Elderly Waivers, Medicaid or Medicare. Our research shows that there is currently a surplus of nursing care facilities in Johnson County, most facilities reported vacancies. A portion of Iowa’s Senior Living Program, administered through the Department of Human Services, provides grant assistance to nursing homes to convert excess rooms to assisted living units or rooms for providing day care and other services. The program can also assist providers in modifying the facility’s flat rate structure to a more flexible rate schedule, allowing providers to charge residents according to the level of care needed (DEA, 2006).
Recommendations

After assessing the current senior housing situation in Johnson County and reviewing best practices from across the nation, we have developed five recommendations to improve housing for seniors in Johnson County. A matrix providing opportunities for an organizations' participation or role in each of the recommendations is provided in Table 3, following the recommendations.

1) Create and maintain a local senior housing database

Currently, fragmented information sources complicate the ability of developers, providers and public administrators to accurately assess the senior housing market. Heritage Area Agency on Aging and the Iowa Department of Elder Affairs both provide senior-specific housing listings on their respective websites; however, neither is fully complete or entirely up to date.

In an effort to organize and make information easily accessible to all interested parties, we recommend creation and maintenance of a senior-specific housing database. A partial template of a senior housing database for Johnson County is provided in Appendix B. We recommend that this database be completed and maintained by JCCOG as it will provide information about senior housing providers throughout the County. In our key informant interviews, housing providers showed a willingness to be listed on such a database and to provide annual up dates regarding the status of their facility when invited to do so. JCCOG should solicit updates from providers listed in the database in order to provide current data. JCCOG should also list new facilities as they become available and remove facilities that are no longer in service.

A comprehensive senior-specific housing database will allow community planners within Johnson County to assess the changing supply and demand. The database will show areas of high demand through facility waiting list lengths and fully-occupied facilities. High vacancy rates will demonstrate an oversupply of certain types of senior housing within the communities. This tool will inform community planners and developers, allowing them to decide how to use their resources more efficiently.

Iowa ADRC and Iowa COMPASS are currently improving their software and database of services for seniors and disabled persons at the state level. A Johnson County housing database should be compatible with this database.
In order to be useful, this database should be detailed and up-to-date. This type of database comes with a high cost, the brunt of which will occur with the initial development. The maintenance of the database will require a great deal of cooperation from local developers and facility managers who will provide regular updates. By investing more in the initial technology, the maintenance cost could be reduced by allowing access to managers for the purpose of updating their information. Though cost and reliance on the private sector may complicate the feasibility of this recommendation, it will benefit the County, its communities, housing providers and current/future residents by providing current information about the senior housing market.

2) **Educate senior citizen service providers**

A first step in creating a more senior-friendly environment is to educate developers, in-home service providers, supportive service providers, realtors, lenders, contractors and case managers about the housing and care needs of seniors. This will allow them to respond to these needs by adapting their business practices. General issues related to senior housing include universal design/home modifications, funding sources, housing options available and housing location/access to services. For more details refer to Table 3.

In order to create more awareness and to allow the industries mentioned to better serve seniors, we recommend that national and local organizations and businesses promote participation of their members and employees in educational opportunities regarding senior citizen issues. Many industries, organizations and government agencies already provide educational opportunities regarding senior needs on a voluntary basis. In an effort not to duplicate existing programs, but rather to utilize developed programs, the organizations mentioned should build upon them to address local concerns. Local chapters of the National Association of Realtors should promote the educational opportunities available that allow realtors to receive certification to better serve seniors. This will improve realtors' abilities to provide information regarding home design, local amenities, and transportation issues that will affect elderly clients as they purchase or lease a new home.

The Easter Seals and Century 21 collaborated to create an informational brochure for senior housing design features. This and other existing informational brochures can be utilized to educate local providers. The brochure is available at http://www.easterseals.com/site/DocServer/Easy_Access_Housing.pdf?docID=11023
In order to enhance existing education in the area of universal design/home modifications to builders and contractors, we recommend the inclusion of modified/adaptable homes in the Parade of Homes. This will not only educate residents about universal design opportunities, but also other local builders and contractors about the options available to create more accessible housing. It will clarify myths about the costs and efforts needed to build a universally designed home or to modify an existing home to be more accessible. A Parade of Homes including accessible and modified homes will also allow builders and contractors to see how attractive and marketable these homes can be, even for the general population.

3) Create and maintain a website with information regarding local senior services

Johnson County has a wide variety of services for seniors with different needs. However, there is no central source of comprehensive information about all options. To organize easily accessible information, we recommend creating and maintaining a comprehensive senior service website.

This website should include the following:

- information regarding senior housing options, potentially from the housing database described in Recommendation 1 with information regarding costs and amenities of each;
- information guiding senior housing choices;
- promotional information for potential in-migrants;
- transportation information;
- listing of in-home service providers;
- listing of supportive service providers;
- listing of funding sources available to seniors with brief descriptions of each;
- information regarding reverse mortgages;
- community and faith-based organizations; and
- local events and enrichment opportunities.

Informational call centers, such as 211, can use the information on this website to allow operators to better assist and direct callers. This website could also be used as a promotional tool. Readily available information about housing, services and amenities available to senior citizens will educate potential in-migrants about living in Johnson County.

One way to reach a wider audience is to distribute this information in a hard copy format periodically. The expense of such an approach may limit its distribution. One alternative to reduce the cost would be to provide the hard copy at libraries, senior centers, Anoka County Minnesota has a comprehensive website for seniors and caregivers at http://www.co.anoka.mn.us/external-url.asp?ID=70
4) Consider ways to improve the assisted living market in Johnson County

As this report mentions, there exists a need for affordable assisted living in Johnson County. Providing affordable assisted living has become a niche market for developers in Johnson County for a number of reasons, such as the number of subsidies available, a tedious funding application process and the specificity of the housing type. Communities can use their zoning and financial incentives to promote more affordable assisted living units. As illustrated in Table 2, Iowa City only allows assisted living as a provisional, and in some cases, special exception use in certain zones. This requires developers of these units to meet more specific guidelines and complete a more rigorous process than if he or she would develop their land as allowed by the principal use. In communities like Solon and North Liberty, assisted living facilities are included as a principal use and therefore require less red tape than in communities like Iowa City where the facilities are only permitted as provisional uses or special exceptions. By permitting assisted living facilities as a principal use in some zones, communities can not only guide the location of the development of these facilities but make the development of them more attractive to developers who otherwise may develop their land for some other permitted use. Zoning changes can also decrease the cost of development of these facilities by decreasing the time and cost associated with meeting the provisions or receiving a special exception.

Financial incentives can be used by communities and the County to attract more affordable assisted living. According to our key informants, property tax abatements, low income housing tax credits, and tax increment financing are some of the most effective and most commonly used funding strategies. However these incentives are not targeted exclusively at assisted living facilities. Other funding sources, such as HUD’s Section 202, 231 232, 223 and the ALCP program (discussed in Appendix D) are targeted for elderly housing, but funding is limited and the application process can discourage many developers from using these sources. Communities should try to target available incentives according to their needs for different types of affordable senior housing, particularly assisted living. The database described in Recommendation 1 can help communities to assess these housing needs. It is also important that incentive targeting encourages efficient facility location, as described above.
An alternative to a conventional assisted living facility is an elder group home. As this report mentions, Iowa State legislation permits the creation of elder group homes within the state. This option can create more affordable assisted living by utilizing existing buildings and avoiding development of new land into a facility. Costs of creating such a facility would be much lower than developing an entirely new parcel. By utilizing existing buildings, elder group homes are more likely to be located in areas already accessible by roadways and mass transit. However, zoning for these facilities can be important in guiding the location so that the residents will not be completely isolated from the rest of the community and supportive services they may need. For example, Solon only allows for this type of use in its areas zoned for agriculture. It is most probable that these zones do not have very good access to the transportation network as a whole or to supportive services such as physicians’ offices, hospitals, commercial areas and other social services that may be needed by the residents.

On the other hand, permitting elder group homes as a principal use in some zones may reduce their cost, as with assisted living units. In order to promote elder group homes as a feasible and less expensive option to conventional assisted living, local and County zoning should permit them as principle or provisional uses in denser residential areas with access to supportive services. A combination of zoning and financial incentives could improve the assisted living housing market in Johnson County.

5) Include housing in standard case management procedures

Often, connecting seniors with information takes place at hospitals or social service entities. Based on key informant interviews, housing is not always addressed in these situations, even though housing plays a key role in a person’s financial situation and health. Case managers from all agencies should discuss the implications of various housing choices as related to services provided by their agency. This can include, but is not limited to, home modifications and funding, choosing a suitable housing option, and in-home services and funding. Information regarding senior issues can be provided in the website mentioned in Recommendation 3, which can facilitate the ability of case managers to provide seniors with this information.
In order to effectively discuss housing options with clients, case-workers will also need information about the condition, type and location of their current housing. With little training, volunteer organizations can assist case managers to assess clients’ home-related needs. Information gained in the home-assessment can help caseworker make recommendations about needed home improvements or to discuss the appropriateness of the housing. Some organizations mentioned in key informant interviews that could provide this service include the local Habitat for Humanity, Kiwanis club members, or the Rockwell-Collins retired volunteers. Although these organizations may lack the technical ability to make modifications, they should be able to provide guidance for caseworkers’ recommendations. Though this program has the ability to reach a large number of seniors, one limitation is that only seniors with recent hospital stays or those that qualify for government support will have access to a caseworker and this service.
| Agency                          | Recommendation 1                                                                 | Recommendation 2                                                                 | Recommendation 3                                                                 | Recommendation 4                                                                                                                                               | Recommendation 5                                                                 |
|--------------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| JCCOG                          | 1) Collect information. 2) Create database. 3) Maintain database. 4) Solicit updates. |                                                                                  | 1) Build and host comprehensive senior service website. 2) Maintain links to other relevant sites and database (see rec1). |                                                                                                                                                                  |                                                                                     |
| Managers of senior specific housing facilities | Update information as requested.                                                 |                                                                                  | Provide links to/from website on facility website if applicable.                |                                                                                                                                                                  |                                                                                     |
| City planners and local officials | Refer to housing info to make decisions.                                         |                                                                                  | Provide links to/from website on city website where applicable.                | 1) Evaluate the ability of funding options to promote affordable assisted living. 2) Simplify development of assisted living through revision of zoning ordinances. |                                                                                     |
| Housing developers             | Refer to housing info to make decisions.                                         | Stay informed about funding options by attending State workshops and seminars.    |                                                                                  | Utilize funding sources to create more affordable assisted living facilities.                                                                                 |                                                                                     |
| Case managers                  | Refer to housing info to make decisions.                                         | Become Familiar with senior housing choices.                                    |                                                                                  | Utilize website to/from assist seniors in housing decisions and to recommend service providers.                                                                | Include housing assessments, options and funding in case management procedures.  |

Table 3—Recommendation Matrix
<table>
<thead>
<tr>
<th>Agency</th>
<th>Recommendation 1</th>
<th>Recommendation 2</th>
<th>Recommendation 3</th>
<th>Recommendation 4</th>
<th>Recommendation 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Chapter of National Association of Realtors</td>
<td>1) Encourage members to obtain senior specialization.</td>
<td>1) Encourage members to obtain senior specialization.</td>
<td>Promote providing links to/from website on realtor's website if applicable.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2) Provide information to members about senior housing needs.</td>
<td>2) Provide information to members about senior housing needs.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3) Include universal designed and modified homes in Parade of Homes.</td>
<td>3) Include universal designed and modified homes in Parade of homes.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local chapter of the Homebuilders Association</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Senior Centers</td>
<td>1) Educate employees about home modification and funding options.</td>
<td></td>
<td>Provide link to/from website from senior center website if applicable.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2) Educate employees about housing options and costs.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenders</td>
<td>Educate loan officers about the financial needs and resources for seniors.</td>
<td></td>
<td>Provide link to/from website from lenders website if applicable.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
References Cited


Hoffman, Ellen. 2004. House Party: Are the good times for tapping home equity about to end AARP. Washington, DC.


Kaskie, Brian and Matt Oujiri. 2003. Housing for Older Iowans: On the Crest of the Age Wave University of Iowa. Iowa City, Iowa.


Appendices
Appendix A – Annotated Bibliography of Best Practices


This is a four year comprehensive plan addressing the needs of seniors and people with disabilities in the northwest region of Washington State. The plan includes service priorities, issue areas, and funding and staff strategies.


In this article, the author explains the ‘quiet crisis’, the aging of a large population and the longer lifespan of Americans. The author explores various social services that will be affected including housing, transportation and leisure/cultural services. The author also describes the National Association of Area Agencies on Aging’s 18 month process to improve the services and better equip communities to make them more desirable and easier for a retiree to reside in.


This article describes the increased responsibilities of grandparents and the rise in the number of grandparents acting as caregivers to grandchildren. It illustrates census data. The author also addresses some of the current funding and policies in response to this issue.


This brochure, developed by the Easter Seals and distributed by CENTURY 21, addresses the problems with older adults living in private residences rather than group homes. It provides ideas to make each room in a home more easily accessible for people with hearing, vision and physical disabilities. It also provides an accessibility checklist and a problem/solution list.

Appendix A – Annotated Bibliography of Best Practices

This report describes the issues in Minnesota, which has a growing retiree population that is expected to continue to grow. It discusses initiatives and plans to improve human services for this growing population through the year 2030.


This document discusses the burdens bore by developers of senior housing during the approval process including zoning ordinances and impact fees. It also explains various types of senior housing options. The author also provides seven studies to assist the developer of senior housing in the approval process.


This report is based on the results of a national telephone survey of Americans age 45+. Respondents were asked about their current housing situation, modifications older relatives made to enable them to live comfortably in their home, and the importance of specific home features.


This article is geared toward recently retired seniors looking to move. It accompanied “The 15 Best Places to Reinvent Your Life” article, and list factors seniors should consider when choosing a community to retire in.


This practice guide developed through the Beth Johnson Foundation explains problems and issues with intergenerational community development. It describes the issues affecting both the young and elderly populations in communities including stereotypes and providing services. It describes approaches that can be taken in order to better plan for all ages and includes a case study in the United Kingdom.

National Survey of Section 202 Elderly Housing" AARP Public Policy Institute. January. Available at: 
http://assets.aarp.org/rgcenter/il/2001_02_housing.pdf

A national survey of elderly housing sponsors and facility managers covers the changes in project and resident characteristics, consumer demand, services offered, management styles, and capital needs. It specifically focuses on financing changes and staffing changes authorized by the housing acts of 1990 and 1992 to document the effects of those pieces of legislation. This article reports that demand remains high for such housing, that residents and applicants are older and frailer than in the past, and that capital reserves are generally viewed as inadequate to meet the changing needs of aging residents.


This brochure describes the Congregate Housing Services Program provided to the elderly and disabled citizens of Portland, Oregon. The program is provided by the Housing Authority of Portland (HAP). This brochure describes the services provided, gives information about who may be eligible and provides a background of the funding for this program.


This document describes the current housing services in the state of Iowa. It also provides demographic information regarding senior citizens in Iowa and the current housing situation. The report provides an analysis of state policies and provides modification recommendations for these policies.


This article details HUD programs, Section 515, and the Low Income Housing Tax Credit, and specifically addresses how seniors use these programs.

In this article, Andrew Kochera reviews the methods that various state and local jurisdictions are using to promote accessibility features in new single-family homes. These methods include: builder requirements for housing built with a public subsidy; builder requirements or incentives for unsubsidized housing; tax or fee incentives to the consumer; and consumer awareness campaigns. Also discussed are types of architectural guidelines, costs associated with various features, and issues of consumer acceptance.


This report presents the results of an AARP Public Policy Institute survey of nearly 1,600 owners of tax credit properties. Analysis is provided both for mixed age low income housing tax credit properties and those developed primarily for older residents.


This article list Iowa City as one of the top 15 places for baby-boomers approaching retirement to reinvent their lives. Cities were picked based on availability of jobs, affordable housing, culture and entertainment, outdoor recreation, safety, nearby college or university, sense of community, healthcare, quality of public schools, and transportation access.


In her article, Sandy Markwood discusses the issues that may arise when the baby boom population begins to retire. She mentions that communities will experience a fast growth in the senior citizen population and as a result, many of the different agencies will need to adjust policies and programs. In particular she mentions the role of the Older Americans Act (OAA) and funding from the Federal government.

These guidelines were developed by the Center for Universal Design (CUD) with major funding from the National Institute on Disability and Rehabilitation Research, US Department of Education. The document provides the seven principles of universal design as well as guidelines for the implementation of each. The guidelines are intended to guide not only the design of homes but also of all environments, communications and products.

“Older Americans 2004: Key Indicators of Well-Being (Highlights)”. Federal Interagency Forum on Age-Related Statistics. Available at: www.agingstats.gov/chartbook2004/highlights.html

This is a general overview of characteristics of the senior population in the United States. It covers population, economics, health status, health risks and behavior, and health care.


This community work program was developed by the two entities, Partners for Livable Communities and National Association of Area Agencies on Aging (n4a) to assist communities in creating an environment to better serve the senior citizen population. It discusses an 18 month approach in which the agencies provide assistance to local communities. The process is divided into four phases as follows: Phase I – Strategic Organizing, Phase II – Expanding the Circle, Phase III – Defining a Multiple Year Game Plan, and Phase IV – A National Aging in Place Blueprint.


This report provides information and data regarding the housing needs of senior citizens in the United States. It provides policy recommendations for the State of California based on the needs of senior citizens and current practices.


This book describes issues related to housing for senior citizens. Several studies from various projects within the United States are analyzed. The book also provides policy recommendations. The authors identify concerns related to the various projects and policies analyzed.
Appendix A – Annotated Bibliography of Best Practices


This website provides information about SESHI, a nonprofit grassroots organization providing housing provision assistance to elderly and disabled citizens in southeast Baltimore. The website provides a background of the program, the sources of funding for the program and helpful tips for helpful home modifications. It also provides information about their “Idea House”, a retrofitted row house, which opened in 1990.


This site provides information about the Senior Grants Program operations and funding, activities & program highlights, implications, and background. There is also a synopsis of the Iowa Senior Smiles Project, which receives funding through this grant program.


This planning document was submitted by the Executive Office on Aging to the US Administration on Aging and describes five overall goals of the State of Hawaii regarding its aging population. It describes the growth of the aging population in the State and addresses needs and goals for the State to improve the services to this population. It also addresses funding and expenditures expected during the four year period from 2004 to 2007.

Total Aging In Place Program 2003. Available at: http://www.totalaginginplaceprogram.com/

This non-profit organization is located in Amherst, New York and provides elderly care for citizens of Western New York. The program is a managed long-term care plan for citizens over the age of 55 that are nursing home and Medicaid eligible. A Care Team designs and coordinates a care plan for members including home services. A day center is also available for recreation activities.


This publication offers standards for various home adaptations for disabled citizens including ramps, maneuvering space, kitchens and
bathrooms. It also provides ideas to improve the accessibility to items within the home. The authors also provide a background of the Universal Design principles and general information about improving homes for individuals with disabilities.


In her article, Peg Tyre describes the circumstances for many retirees. She states that many retirees that can afford to do so are choosing to move out of the suburbs and into larger cities. Reasons for this move include, less need for driving, cultural amenities, single story apartments, and proximity to health services. Cities cited include Philadelphia, Austin, San Francisco, Providence and Hoboken.


This presentation created by the US Department of Housing and Urban Development describes a case study for assisted public housing in the United States. The Holgate House is located in Portland, Oregon and is part of HAP's Congregate Housing Services Program (CHSP). It provides detailed information about the program at the particular site as well as a breakdown of the funding sources.


This summary published by the Aging in Place Initiative, discusses the service of the Ohio Miami Valley referred to as the Wellness Connection. This organization provides health services mainly dealing with early detection and education of bodily issues affecting the elderly. It also provides a facility for health care services and exercise. The non-profit organization also provides a traveling service that not only educates the elderly but also provides services such as on-site testing and screenings.

“What is Universal Design?” AARP. Available at: www.aarp.org/families/homedesign/universaldesign/a2004-03-23-whatis_univdesign.html

This AARP article is geared toward older adults planning to purchase a home or remodel their existing home. It lists several features of Universal Design and describes how they can be helpful at different stages of life.

at: http://www.tmc.edu/tmcnews/06_15_00/page_02.html

The author of this article describes the Texas Elder Abuse and Mistreatment Institute as part of Baylor College of Medicine and the Quentin Mease Community Hospital. The Institute was established to improve the lives of abused or neglected elders, including those who may live alone and are self-neglected. The article discusses the importance of such services in cities and emphasizes that 3% to 7% of elder citizens are mistreated and that the number of geriatricians in the opinion of some is too low in many places. The Institute looks to not only provide clinical care but also education and awareness.
## Appendix B - Housing Inventory

<table>
<thead>
<tr>
<th>Facility Name</th>
<th>Location</th>
<th>Contact Info</th>
<th>Independent Living Units</th>
<th>How many can be subsidized?</th>
<th>How many subsidized?</th>
<th>AL / Nursing Units</th>
<th>How many can be subsidized?</th>
<th>How many subsidized?</th>
<th>Waiting List</th>
<th>Vacancy</th>
<th>BED</th>
<th>DO</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coral Village</td>
<td>Coralville</td>
<td><a href="mailto:coralville@ymc.com">coralville@ymc.com</a></td>
<td>57</td>
<td>57</td>
<td>57</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>Subsidized through HUD Section 8 for ppl over 62 and disabled persons, utilities except cable and phone included in rent (Section 221, 0, 1 unit is 2 bedrooms).</td>
</tr>
<tr>
<td>Autumn Park</td>
<td>IC</td>
<td>319-337-7176</td>
<td>64</td>
<td>64</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>Section 202 sub (58 units through Section 221, 0, 48 through combination with LTHC and sec 8)</td>
</tr>
<tr>
<td>Capital House</td>
<td>IC</td>
<td>319-338-2027</td>
<td>61</td>
<td>61</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>Section 202 sub (73 units through Section 221, 0, 48 through combination with LTHC and sec 8)</td>
</tr>
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<td>319-339-8442</td>
<td>18</td>
<td>18</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>COBHC, HOME and LTHC</td>
</tr>
<tr>
<td>Concord Terrace</td>
<td>IC</td>
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<td>10</td>
<td>10</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>HOME and LTHC</td>
</tr>
<tr>
<td>Eucenerial Towers</td>
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<td></td>
<td>81</td>
<td>81</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>HOME and LTHC</td>
</tr>
<tr>
<td>Emerson Point</td>
<td>IC</td>
<td>319-495-0200</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>Affordable, for those with income under 60% of median, HOME and LTHC, sec 8, accept elderly waiver and medicaid</td>
</tr>
<tr>
<td>Lexington Place</td>
<td>IC</td>
<td>319-337-1010</td>
<td>50</td>
<td>50</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>HOME and LTHC</td>
</tr>
<tr>
<td>Villa Garden</td>
<td>IC</td>
<td>319-337-4446</td>
<td>46</td>
<td>46</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>HOME and LTHC</td>
</tr>
<tr>
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<td>0</td>
<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>HOME and LTHC</td>
</tr>
<tr>
<td>Liberty Square</td>
<td>N Liberty</td>
<td>319-430-8555</td>
<td>Bill</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Liberty Square</td>
<td>N Liberty</td>
<td>319-337-4446</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>East Side Village (Lone Tree)</td>
<td>IC</td>
<td>319-351-1340 or 1250 (319,430-8555)</td>
<td>Lone Tree</td>
<td>319-323-4980</td>
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<td>46</td>
<td>0</td>
<td>0</td>
<td>yes</td>
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<td></td>
<td>✓</td>
<td>HOME and LTHC (48 subsidized through LTHC)</td>
</tr>
<tr>
<td>North Front Apartments</td>
<td>N Liberty</td>
<td>319-305-2740</td>
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<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td></td>
</tr>
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<td>Regency Hills (I Ass)</td>
<td>IC</td>
<td>319-495-9590</td>
<td>48</td>
<td>48</td>
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<td>2</td>
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<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>Section 8</td>
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<td>Solon Senior Housing</td>
<td>Solon</td>
<td>319-433-2340</td>
<td>8</td>
<td>8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td>Independent or assisted living to 55 and over, vacancies but wait list for different floor plans</td>
</tr>
<tr>
<td>Melrose Meadows</td>
<td>IC</td>
<td>319-334-7603</td>
<td>52</td>
<td>52</td>
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<td>0</td>
<td>22</td>
<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>All assisted living - attached to Windmill Point</td>
</tr>
<tr>
<td>Westerhoff Inn</td>
<td>Coralville</td>
<td>319-337-6220</td>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>20</td>
<td>0</td>
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<td></td>
<td>✓</td>
<td>Apartments and Condos</td>
</tr>
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<td>Coralville</td>
<td>319-337-6220</td>
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<td>0</td>
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<td></td>
<td></td>
<td>✓</td>
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<td>Hills</td>
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<td>37</td>
<td>0</td>
<td>yes</td>
<td></td>
<td></td>
<td>✓</td>
<td>92 independent living + 20 bed Nursing Home</td>
</tr>
<tr>
<td>Braddock Cottage</td>
<td>IC</td>
<td>319-351-3200</td>
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<td>37</td>
<td>0</td>
<td>yes</td>
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<td></td>
<td>✓</td>
<td>Assisted Living, Used to be Sterling House</td>
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<tr>
<td>Silvercrest Legacy Point</td>
<td>IC</td>
<td>319-341-0911</td>
<td>24</td>
<td>24</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td>24 independent living + 68 assisted living, accept elderly waiver</td>
</tr>
<tr>
<td>Oakwood Retirement residence</td>
<td>IC</td>
<td>319-351-7120</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td>Independent and Assisted Living - Pending will add 52 units</td>
</tr>
<tr>
<td>Pioneer Place</td>
<td>Cave Creek</td>
<td><a href="mailto:pioneer@cavexi.com">pioneer@cavexi.com</a></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>✓</td>
<td>HUS, Elderly Waiver, Medicaid, Medicaid</td>
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<tr>
<td>Terra Le Retirement Village</td>
<td>Solon</td>
<td>319-524-5410, Marts</td>
<td>54</td>
<td>54</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td>✓</td>
<td>For-purchase Condos Only, 65 or older</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td></td>
<td>772</td>
<td>772</td>
<td>0</td>
<td>0</td>
<td>250</td>
<td>250</td>
<td>63</td>
<td>54</td>
<td>22</td>
<td>31</td>
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</tr>
</tbody>
</table>

### Nursing Care Facilities

<table>
<thead>
<tr>
<th>Facility Name</th>
<th>Location</th>
<th>Contact Info</th>
<th>Independent Living Units</th>
<th>How many can be subsidized?</th>
<th>How many subsidized?</th>
<th>AL / Nursing Units</th>
<th>How many can be subsidized?</th>
<th>How many subsidized?</th>
<th>Waiting List</th>
<th>Vacancy</th>
<th>BED</th>
<th>DO</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crestridge</td>
<td>West Branch</td>
<td><a href="mailto:crestridge@stanfordmed.org">crestridge@stanfordmed.org</a></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>65</td>
<td>65</td>
<td>0</td>
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<td>✓</td>
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<td><a href="mailto:greenwood@shaw.net">greenwood@shaw.net</a></td>
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<td>65</td>
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<td></td>
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<td>All 65 can be skilled nursing units but some are only assisted units (as needed)</td>
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<td>0</td>
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<td>65</td>
<td>65</td>
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<td>65</td>
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<td>Goldenwest</td>
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<td>SENIOR waivers</td>
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<td></td>
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<td>✓</td>
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### Other Facilities (not senior specific)

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<th>Facility Name</th>
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<th>Contact Info</th>
<th>Independent Living Units</th>
<th>How many can be subsidized?</th>
<th>How many subsidized?</th>
<th>AL / Nursing Units</th>
<th>How many can be subsidized?</th>
<th>How many subsidized?</th>
<th>Waiting List</th>
<th>Vacancy</th>
<th>BED</th>
<th>DO</th>
<th>Notes</th>
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<td></td>
<td>185</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
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<td>Iowa Veterans Home (state facility)</td>
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<td>Marshaltown</td>
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<td></td>
<td></td>
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<td></td>
<td></td>
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<td>complete entry</td>
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</table>

*SS = Senior Specific

D = for those with disabilities only

Yellow = complete entry
## Appendix C.1 - Key Informants

<table>
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<tr>
<th>Last</th>
<th>First</th>
<th>Organization</th>
<th>Position</th>
<th>Interview</th>
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<tr>
<td>Burns</td>
<td>Bob</td>
<td>Burns and Burns</td>
<td>developer</td>
<td>X</td>
</tr>
<tr>
<td>Watts</td>
<td>Gary</td>
<td>Prime Ventures</td>
<td>developer</td>
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<tr>
<td>Cilek</td>
<td>Mike</td>
<td>Coldwell Banker</td>
<td>realtor</td>
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<tr>
<td>Brandstatter</td>
<td>Rex</td>
<td>ReMax</td>
<td>realtor</td>
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<tr>
<td>Franklin</td>
<td>Karin</td>
<td>Iowa City</td>
<td>planner</td>
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<td>Vanderhoef</td>
<td>Dee</td>
<td>Iowa City</td>
<td>city council member</td>
<td>X</td>
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<tr>
<td>Lammers</td>
<td>Katie</td>
<td>Lammers Construction Services</td>
<td>owners (aging in place cert)</td>
<td>X</td>
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<tr>
<td>Werle</td>
<td>Joni</td>
<td>Mercy Hospital Senior Program</td>
<td>director</td>
<td>X</td>
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<tr>
<td>Kessler</td>
<td>Jim</td>
<td>Coralville</td>
<td>building and zoning official</td>
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<tr>
<td>Urdaneta</td>
<td>Marta</td>
<td>Solon Nursing &amp; Terrace Lane</td>
<td>manager</td>
<td></td>
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<td>Dennis</td>
<td>MaryAnn</td>
<td>The Housing Fellowship</td>
<td>director</td>
<td>X</td>
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<td>Rackis</td>
<td>Steven</td>
<td>Iowa City Housing Authority</td>
<td>director</td>
<td></td>
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<tr>
<td>Johnson</td>
<td>Andy</td>
<td>Housing Trust Fund of Johnson County</td>
<td>director</td>
<td></td>
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<tr>
<td>Siders</td>
<td>Glenn</td>
<td>Southgate</td>
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<td>McKay</td>
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<tr>
<td></td>
<td></td>
<td>Coral Village</td>
<td></td>
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</table>
**Coral Village Apartments** response via email

The facility would like to be included on a housing database and public website. They would be willing to update the information annually and would prefer to do so via email but would be willing to do so in other ways. The representative does not feel there are currently any difficulties with the case management of seniors regarding housing.

**Dan Lammers** response via email

- Education is necessary. Home Builder's Association already has a program that educates on topics listed in recommendation 1. The designation is called CAPS or Certified Aging in Place Specialist and many remodelers in area are CAPS. He personally would be willing to attend quarterly workshops/educational seminars.
- Lammers would be willing to participate in a home assessment program with another agency. They currently incorporate future needs in their remodeling when it is feasible.
- As far as funding discussed in recommendation 4 – Lammers feels that receiving funding is fairly simple but that to improve the process the applications and overall process could be reduced. The contractor does not personally take advantage of the funding but often gets paid by the entity receiving the funding (ie developer or individual). He feels that the programs listed are not that familiar to most contractors.
- He does not feel that seniors are having problems completing applications and taking advantage of funding programs available.
- He would be willing to be listed on a website and would utilize the information available on it if it were raw data. He would not likely use the information if it were in an annual report. He does feel such a website would be helpful for senior citizens.

**Dee Vanderhoef** telephone interview February 14, 2006 4 pm

- Dee believes that the education of caregivers and/or family members is very important. She cautioned us about educational program duplication and recommended that agencies should work together. She said it may be helpful to have different educational programs for professional providers and family/friend caregivers who may need more detailed information. She also mentioned that a resource number and/or website would be useful. One aspect of education for caregivers should be a list of signs which may indicate that an elderly person should transition to a new living/care arrangement.
- Dee said that cities usually pick and choose from the Universal Design standards for their codes based on what they feel is too expensive for developers in the area. This leads to a number of codes for developers to modify their buildings, making it more costly for the developers. She suggests that municipalities collaborate to create a standard building code. Iowa City has implemented Universal Design Codes for all buildings that receive any sort of public (federal/state/local) funding.
Appendix C2 Key Informant Interviews

- Dee mentioned the issue that aging in place may actually cause isolation and depression for seniors. Whereas, living in a group facility may promote more interaction, better access to services, and other benefits. She mentioned that there needs to be a better way to assess the proper living situation for seniors, specifically for family and friends or caregivers. A lot of motivation for seniors wanting to age in place is their misconception about cost and the association of senior specific living as nursing homes rather than the other options available such as retirement communities.
- She mentioned that better case management for affordable housing may be necessary so that seniors can be better matched with affordable housing options that are fully utilized rather than two-story units, which in some cases are only used for living on the first floor by disabled seniors.
- She mentioned that we need to be sure to include alternatives to aging in place.

Glenn Siders response via email

- He doesn’t feel this is a necessary practice but is a practice that would be of some benefit. The degree of benefit would depend on how the subject matter is presented and who the target groups are. He would be happy to have a representative from his organization participate in educational events no more than 4-6 hours a month, but he is unsure of the best method of education. He suggested that the organization that would be the best fit would be the Homebuilders of Iowa City. If one can convince them the education is beneficial to the building/development industry, they could provide some useful resources.
- He said that most of the development industry in this area is fairly informed of universal design. What has not been demonstrated is that there is a market for homes with such a design. He believes any builder would be encouraged to provide a home with universal design for a client but would not be willing to build such a home on a speculative basis. That holds true for a developer. When it can be demonstrated that a market exists for such homes, you will see areas being developed to promote this design.
- He says his industry is market driven and therefore resistant to regulation and mandates and often come off in a negative perspective.
- Regarding the senior housing database, Mr. Siders said he would be willing to provide information and updates 2ce a year with email reminders as long as the process is simple. He says a data base of this kind would be great information to have to evaluate whether there is a market or not. A useful group that might be helpful in gathering this type of information would be the Iowa City Realtors Association. Location would be an important piece of information.
- He was enthusiastic about standardizing the process for receiving senior services and public assistance.
- Mr. Siders would be willing to be listed on a comprehensive website, but questions effectiveness of website for senior citizens, because of a lack of computer experience.
- He questions how helpful some caregivers, health-care providers are in assisting senior citizens. Although they are probably useful and needed, they are still big business and one should not overlook that fact, and wonders whether these agencies make recommendations best suited for seniors.
Appendix C2 Key Informant Interviews

**Joni Werle** personal interview at Mercy Hospital Thursday, Feb. 9, 11 am

- Joni stated that the hospital currently has the JCCOG service directory but that having a more comprehensive directory for seniors online would be very beneficial. She stated that the hospital would be willing to update their information on such a site annually if given a reminder (similarly to what is currently done for the service directory). She mentioned that the online resource with access would be most beneficial for agencies.

- As for the home assessments, Joni mentioned that as part of the transfer process, case managers assess the ability of the patient to live in their home and provides them with resources if they need to move to an assisted living/nursing home. If aging in place modifications need to be made, they are referred to another agency. She mentioned that this needs to be more coordinated with all service providers such as meal delivery, chore services, and physical therapy.

- She mentioned a program in the hospital called Seniors Unlimited. The membership is free to all over 55 and provides various educational programs such as ways to keep the home safe. There is also a new program to allow seniors to be better prepared for emergency situations.

- Because her husband is President of the HBA she had some opinions regarding the recommendation 1. She mentioned that members will be unlikely to voluntarily participate in educational programs and that these programs would probably be most effective as presentations at regular meetings or in brochures.

- She agreed with Mike McKay's comment that case management is always an issue and that housing needs to be included.

- She mentioned the issues with seniors in rural communities is usually worse than for those in more urbanized areas.

**MaryAnn Dennis** responses via email

1) **Educate providers of services to senior citizens**
   
   Do you feel that this is a necessary practice? *Probably not.*
   
   Do you feel there is any benefit to such a practice? *Yes*
   
   How likely would you be willing to have a representative from your organization participate in such educational events? *Quite Likely*
   
   How often would you be willing to do so? *Annually*
   
   What methods of education do you feel would be most effective? *Brochures and presentations would be more effective than workshops, (i.e. be on the agenda of regular meetings of Home Builders, Realtors, etc.)*
   
   Would your organization be willing to provide such educational opportunities to others in the field? *I don't really understand what you mean. We wouldn't be able to pay for any provisions toward educational opportunities; we don't have any sort of facility to hold workshops or presentations, so I don't know what other things we would provide.*
   
   What educational topics do you feel your organization or similar organizations would benefit most from? *Any housing related topics.*

2) **Assess modification needs of seniors so that they may age in place**

   Would you be willing to organize such a program? *No*
Appendix C2 Key Informant Interviews

Would any other community organizations be a better host for such a program? City of Iowa City Housing Rehab Program
What resources would you need to effectively do so? N/A

3) Create a comprehensive senior specific housing database
In your opinion, is it feasible to get countywide participation for such a database? Yes
Would you use this database, if given access? Probably

4) Continue to use public funding for affordable senior housing
No comments given

5) Standardize the process for receiving senior services and public assistance
No comments given

6) Create and maintain a website for seniors, caregivers and service providers
Would you be willing to be listed on such a website? Yes
Would you utilize the information obtained from the online preference surveys if it were raw data? No.
Would you be more willing to utilize the information if it were contained in an annual report? Yes
Do you feel this service would be helpful to senior citizens? I don’t know

Mike McKay personal interview Feb. 6, 7pm

- With regards to recommendation 1, Mike mentioned a program that the Realtors Association has in which they become educated about senior housing issues and then receive a certification. He mentioned that there are no realtors in the area that he knows of that have this certification and that it may be helpful to collaborate with them and utilize their educational material since it is already in place. This type of education would work best at regular meetings for such associations.
- He agreed with the Consortium that the Habitat for Humanity as low-income senior home remodelers may be a good idea. He gave me the contact information for Lee Shope, a Habitat for Humanity board member. After speaking with Lee, he said that Habitat for Humanity may be able to participate in such a program but that for more difficult and technical jobs they also hire contractors.
- He suggested that the recommendation for the database and website be more closely related and tied together when written so that the use would be clear.
- As for recommendation 4, Mike feels that the report in general will be very helpful in providing information about all of the funding and programs available to seniors in one place.
- Mike stated that recommendation 5 should be rewritten to illustrate the importance of including housing in all case management. He stated that it may not be totally necessary to combine all services but that case workers need to recognize the importance of housing in the case management process.
Appendix C3 Focus Group with Johnson County Consortium on Aging

Johnson County Consortium on Successful Aging Housing Focus Group
January 27, 2006, 2:00 pm
Johnson County Public Health Office

In attendance: Bob Welsh, Sher Hawn, Jeude Landhauser, Rod Sullivan, Brian Kaskie, David Purdy, Janice Frey, Eve Casserly, Susan Rogusky, Erin North, Kristen Diehl

Notes:
The members of the Consortium were given the six preliminary recommendations a week in advance to review and comment. The members of the Consortium met with Kristen Diehl and Erin North from the University of Iowa to discuss the recommendations suggested by Ms. Diehl and Ms. North. Overall, the Consortium agreed with the recommendations presented. Though none of the members suggested removing any of the recommendations, they did suggest a number of details to be added within each recommendation, as follows.

Bob Welsh suggested that the education programs that are suggested in recommendation 1 could most likely be organized through Iowa Program for Assistive Technologies (IPAT). He stated that we should get in touch with Jane Gay, director of the program, to discuss the feasibility of this option because IPAT currently does a great deal of educational work especially involving assistive technology. The majority of the Consortium agreed with this suggestion and also mentioned that Iowa COMPASS is a state program that does similar work and that Johnson County could possibly be a prototype for programs in other counties within the state. Overall, the Consortium agrees that continuing to educate the public, those with disabilities, senior citizens, caregivers, and service providers is an important aspect of improving the lives of seniors. Mr. Welsh mentioned however, that it some cases it may be necessary to create ordinances where education and market forces to not promote change. He also mentioned that there needs to be some encouragement of 'cultural change' within assisted living facilities which could also be done through education about the population and needs. In some cases, Elder Group Homes may be more beneficial than assisted living facilities and this should be encouraged through education.

In discussing recommendation 2, the Consortium agreed that a program of this nature involving in-home assessments for seniors to age in place would be very beneficial to the county. Sher Hawn mentioned that a home assessment program could be implemented by the Johnson County Public Health Department in order to create a more centralized program rather than through separate hospitals and health clinics. Other members mentioned that in some communities Rockwell Collins retired volunteers perform home assessments, but David Purdy mentioned that an effort to recruit these volunteers to do similar work in Johnson County has once failed. Jeude Landhauser of the Heritage Area Agency on Aging mentioned that it may be best to contact Rockwell Collins in Cedar Rapids and have that agency recruit volunteers for the Johnson County area to voluntarily do home assessments to report to Public Health because the Cedar Rapids chapter usually follows through with requests and can get the manpower. Another suggestion was made by Rod Sullivan, JC Board of Supervisors, to have local Habitat for Humanity volunteers to work on small home repairs and modifications for low-income seniors. He mentioned that local faith-based and volunteer organizations create a Habitat for Humanity group but are only utilized once every few years and the majority of the time do not have any projects to work on. He recommended that in this 'downtime' these organizations could volunteer their expertise and services to the actual home modifications for low-income seniors where it
is necessary. The group overwhelmingly agreed with this suggestion. Mr. Welsh also mentioned the possibility and benefit of having a modified home and universally designed home in the Parade of Homes so that citizens and contractors can see the benefits and relative ease of the process. Others agreed that it would be beneficial to have a display home of that nature and mentioned that some sort of incentives could be given to the contractor including donated materials and the ability to advertise his/her work.

Prior to discussing recommendation 3, Mr. Welsh distributed copies of a presentation given by Iowa COMPASS regarding a statewide database for services for seniors and disabled citizens. This recommendation on the state level is very similar to the one given by Ms. Diehl and Ms. North regarding a Johnson County database. Mr. Welsh and the group agreed that this would be a valuable resource that will better organize services and that a Johnson County database could act again as a prototype for the state level database if completed prior to the state's and that Johnson County could coordinate with the state to create and maintain such a database. The Aging and Disability Resource Connection of Iowa (ADRC) is currently working on creating such a database and finding ways to better assist seniors and those with disabilities through Iowa 211, a hotline providing the type of information that would be made available in a database. Such a database would not only assist seniors directly but also through improving the information available in the 211 hotline.

The fourth recommendation presented by Ms. Diehl and Ms. North is to continue use of public funding for affordable senior housing. It was mentioned that in the data gathering and analysis, it does not seem that there is a need for more affordable senior housing at this point. The consortium agreed for the most part that this seems to be the case and that it will be important to monitor this which could be done through the use of the database mentioned in recommendation 2. However, Mr. Purdy stated that it would be more useful to separate facilities that accept Section 8 vouchers and those with other types of funding such as Section 202. This is important because it may be the case that there are vacancies in units but that it is the cause of seniors waiting for Section 8 vouchers. Ms. Diehl and Ms. North agreed and will look into this further. Brian Kaskie mentioned that it is important to emphasize areas where there is no need. Mr. Welsh mentioned that it may be helpful to find neighborhoods and communities where there is a large concentration of older individuals so that it could be made sure that services are available to them and to show where there are 'naturally' occurring retirement communities. Mr. Kaskie mentioned that the census tracts in Johnson County are too large for this type of analysis and Ms. Diehl and Ms. North agreed. However, Mr. Sullivan mentioned that the Iowa City School District had age-related information and that he may be able to get access to it to show this information.

The fifth recommendation involves the standardization of the program application process for seniors. The members did not mention any comments or problems regarding this recommendation.

The final recommendation involves the creation and maintenance of a website for seniors. This again is similar to the state program involving Iowa COMPASS and 211. Some recommendations were mentioned for additions to information that would be valuable on such a
Appendix C3 Focus Group with Johnson County Consortium on Aging

website including information and links to purchasing adaptive technologies that may not be available in the Iowa retail market. Ms. Hawn also suggested including services for home fitness assessments for seniors. Overall it was agreed that this type of centralized resource would be beneficial and could be organized through the state program.

Though many comments were made regarding the recommendations made, no completely new recommendations were created nor were any of the preliminary recommendations removed from the list.
Appendix D – Funding Options

HOUSING

Section 202 Supportive Housing for the Elderly – This HUD program provides capital advances to private, nonprofit sponsors for the creation of housing with supportive services for the elderly (HUD, 2005).

Section 221 Multifamily Rental Housing for Moderate Income Families – This HUD program provides mortgage insurance to help finance construction or substantial rehabilitation of multifamily rental housing for moderate income or displaced families (HUD, 2005).

Section 231 Mortgage Insurance for Housing for the Elderly – This program is similar to Section 221 but is specifically for elderly housing (HUD, 2005).

Assisted Living Conversion Program (ALCP) – This HUD program provides funding to eligible private nonprofit companies for the physical costs of converting all or some units to assisted living units (HUD, 2005).

Section 232 & 223 – This HUD program provides federal mortgage insurance to finance or rehabilitate nursing, assisted-living, intermediate care, or board and care facilities (HUD, 2005).

HOME – This HUD program provides grants to states and units of general local government to implement local housing strategies designed to increase homeownership and affordable housing opportunities for low- and very low-income Americans (HUD, 2005).

Low-income housing tax credits (LIHTC) – This program is an indirect Federal subsidy used to finance the development of affordable rental housing for low-income households (HUD, 2004).

Community Development Block Grants (CDBG) – This program provides federal grants to communities to carry out a wide range of community development activities directed toward neighborhood revitalization, economic development, and improved community facilities and services (HUD, 2005).

Housing Choice Voucher Program – This tenant-based voucher assistance provides rental subsidies for standard-quality units that are chosen by the tenant in the private market (HUD, 2005).

Tax Increment Financing (TIF) – This is a widely used mechanism for funding geographically targeted development by using tax revenues generated in that location.
Appendix D – Funding Options

HOME REPAIR AND MODIFICATION

Section 255 Home Equity Conversion Mortgage Program (HECM) – Under this program, the Federal Housing Authority (FHA) insures reverse mortgage loans to individuals over 62 (HUD, 2005).

Iowa City Rehabilitation Program - This program offers low income and new homeowners low interest loans to rehab or modify their home. Payments are calculated specific to each case but cannot exceed over 30% of monthly income. For those already paying over 30% to housing cost, the Conditional Occupancy Loan has no interest or payments until the owner sells, rents or moves out of home (Iowa City, 2005).

Iowa Able Foundation (Iowa AFP) – This non-profit was established by the Iowa Finance Authority in an effort to provide funding sources to Iowans with disabilities and elderly Iowans for assistive technology (wheelchairs, motorized scooters, computers, telephones and software) and home modifications. Loans jointly administered by the Iowa Able Foundation and The Abilities Fund, will primarily offer loan guarantees through partnering financial institution(s) to allow these individuals greater access to necessary funding (Iowa Able, 2006).

SERVICES

Programs of All-inclusive Care for the Elderly (PACE) – This State program serves people aged 55 and older who live in an established geographic service area, qualify for state nursing home level of care, and can be safely cared for in a community setting at the time of enrollment. Rather than place people in nursing homes, PACE programs provide a comprehensive range of services that enable the people they serve to continue living in the community. PACE programs receive a limited monthly payment from Medicare and Medicaid in exchange for all health and aging services required to meet the needs of the people they serve. Johnson County is in the State’s Cedar Rapids Service Area so all residents qualify for the program (DEA 3, 2006).

Elderly Waiver Program - In order to receive in-home services under this program, clients must accept case management services under the CMPFE program (described below), be 65 years of age or older, meet income and resource requirements, and have significant health needs. Services received through the Elderly Waiver program are paid for by Medicaid dollars. There is a monthly maximum of $1,052 per individual if the client meets the intermediate level of care and $2,480.00 if the client meets the skilled level of care (DEA 2, 2006).

Case Management Program for the Frail Elderly (CMPFE) – This program is the network that coordinates home and community based services for frail and vulnerable Iowans aged 60 and older. The program also serves as the
Appendix D – Funding Options

coordination system for Iowans qualifying for the Elderly Waiver. Direct services provided by Iowa's Senior Living Trust and the Administration on Aging National Family Caregiver Program are also coordinated through the CMPFE program (DEA 1, 2006).

Senior Living Program (SLP) - The first portion of this program, operated through the Iowa Department of Human Services, focuses on making changes in the nursing home industry. For example, the program transitions the standard payment system from a flat rate reimbursement (regardless of level of care) to a system in which reimbursement varies, depending on the level of services required by individual residents. In addition, it provides grant opportunities for nursing facilities to convert excess nursing home rooms to alternative services like assisted living, adult day services, or other home and community based services. The funded providers may serve any person needing long-term care alternative services.

The second major part of the SLP, funded through the Department of Elder Affairs and implemented by the Area Agencies on Aging and the aging network, helps pay for home and community-based services for low and moderate-income older persons. These funds are available through the local Area Agency on Aging to pay providers to help meet the service needs of low and moderate income older persons, often linked to the CMPFE as mentioned above (DEA 4, 2006).

DEA. 2006. CMPFE. Available at: http://www.state.ia.us/elderaffairs/living/cmpfe.html

DEA. 2006. Elderly Waiver Program. Available at: http://www.state.ia.us/elderaffairs/living/cmpfe.html

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