

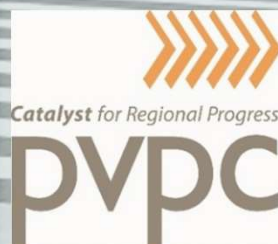
# Age & Dementia Friendly Hadley

Housing for Older Adults

November 17, 2021

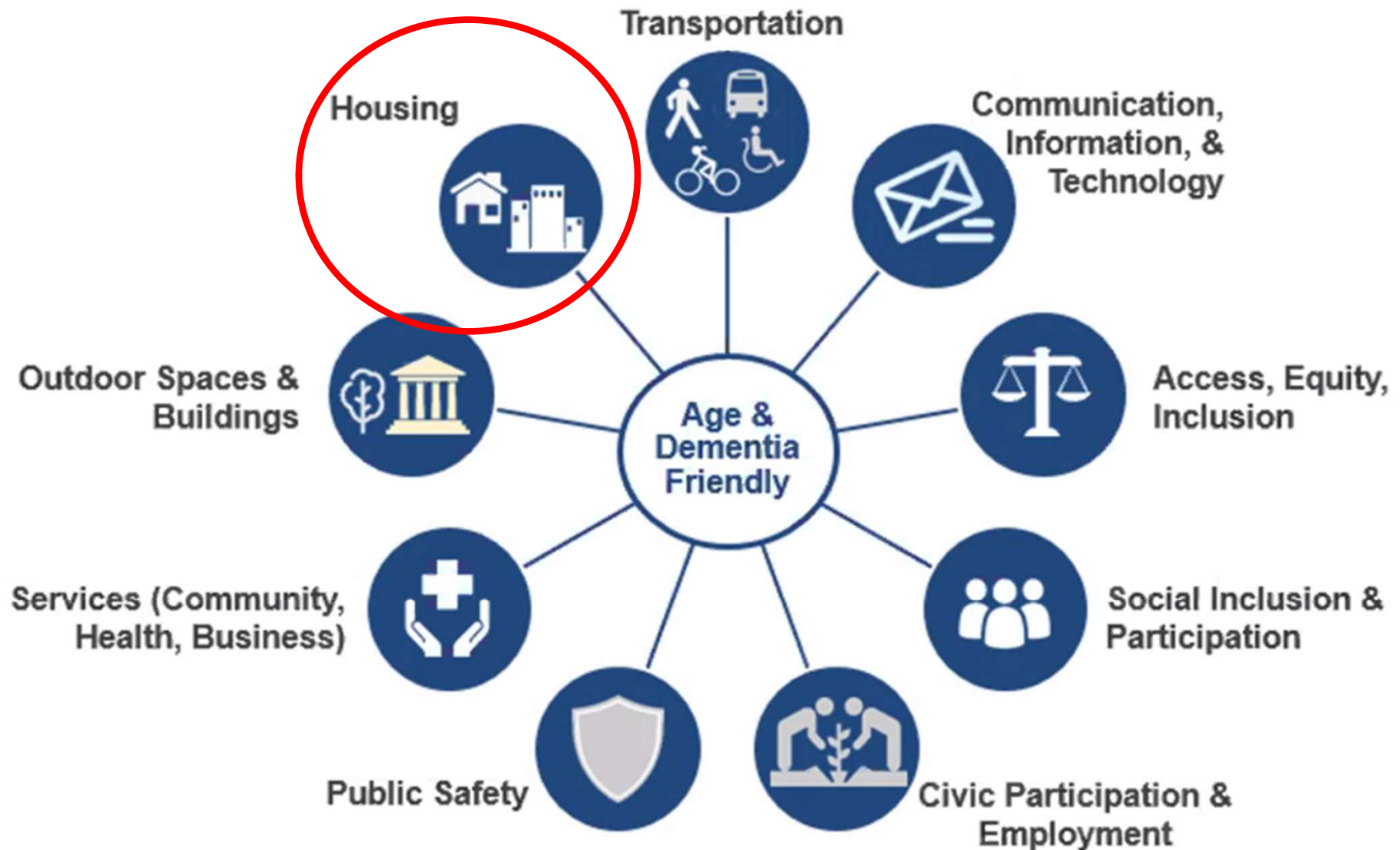


**TUFTS**  
Health Plan  
FOUNDATION



Town of  
**HADLEY**  
Massachusetts

# Domains of an Age & Dementia Friendly Community



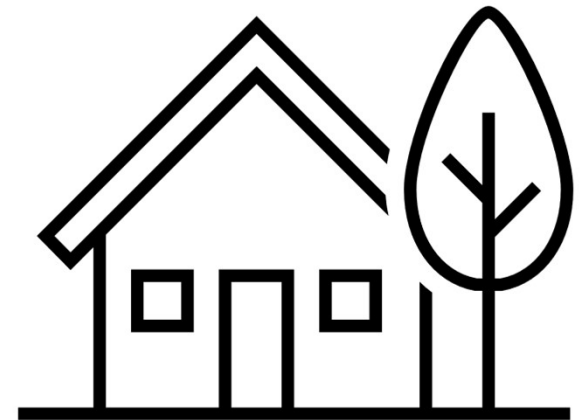
# Community Profile Data

(Mass Healthy Aging Collaborative – 2013-16 ACS data)

- ▶ **31.8%** of population or 1,700 people are over 60 in Hadley (21.2% in MA)
- ▶ **22.6%** or 1,204 people are **over 65** (only 15.1% over 65 in MA)
- ▶ **35.9%** of people over 65 **live alone** (30.2% MA)
- ▶ **25.3%** of people over 65 are **veterans** (18.8% MA)
- ▶ **13.3%** or approx. 160 people over 65 have been diagnosed with **Alzheimer's or related dementias**

# Housing for an Aging Population

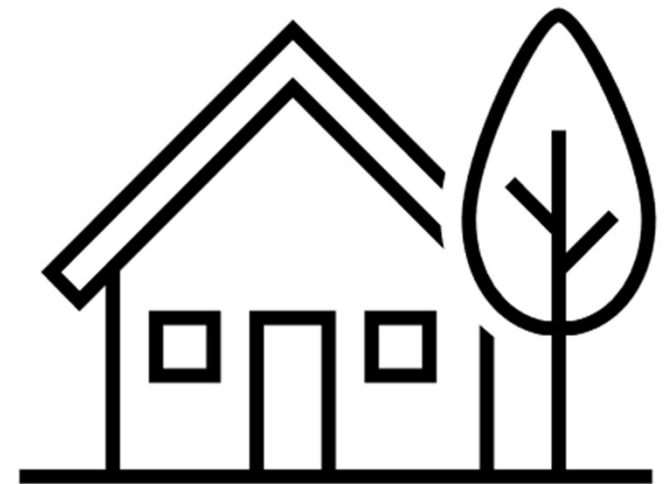
- **Affordable** – Smaller or shared units, accessory apartments, home sharing
- **Accessible** – 1<sup>st</sup> floor, or elevator access, wheelchair ramps
- **Home Modification Programs** for people who want to remain independent and in their own homes
- **Assisted Living** and **Long-Term Care** options; services available for people who want to Age in Place
- **Smart Growth** - Housing is located near to retail, services, parks
- **Neighborhoods** are **safe** and people can walk or roll to where they need to go





# Considerations for Aging in Place

- ▶ Home Modification for accessibility and to prevent falls
- ▶ Assistance with basic home maintenance and repair
- ▶ Assistance with basic tasks such as yard work, shoveling, preparing food, transportation
- ▶ Home health care when people lose the ability to care for themselves – help with cooking, toileting, medications



# Housing Interventions for people living with dementia



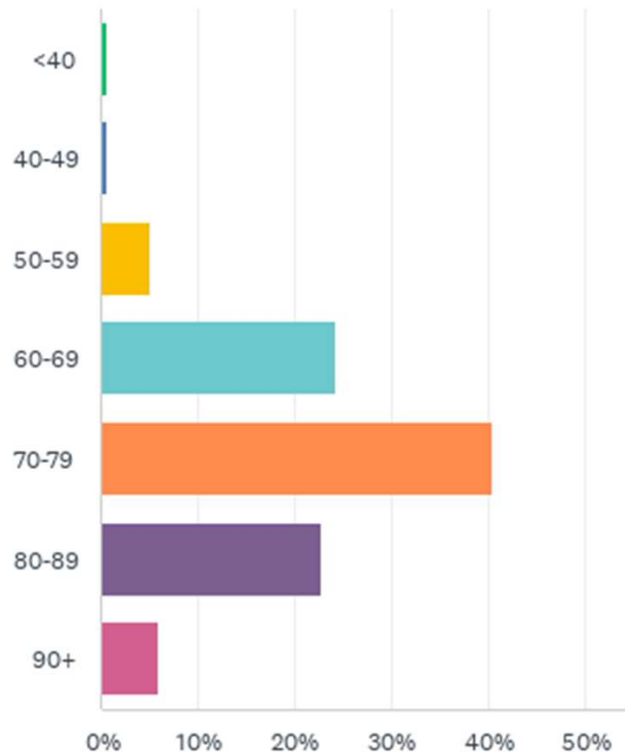
Mobility, visual and hearing limitations are exacerbated by sensory loss and navigational abilities caused by dementia

- ▶ Encourage life-long housing designs that reduce risks:
  - ❖ Barrier-free design – step-free entrances, kitchen counters at varying heights, 1-floor residences
  - ❖ Automatic timing on burners, clear boundaries between rooms, easily visible controls
- ▶ Provide incentives for building homes that meet accessibility standards or require % accessible units
- ▶ Include architectural variety

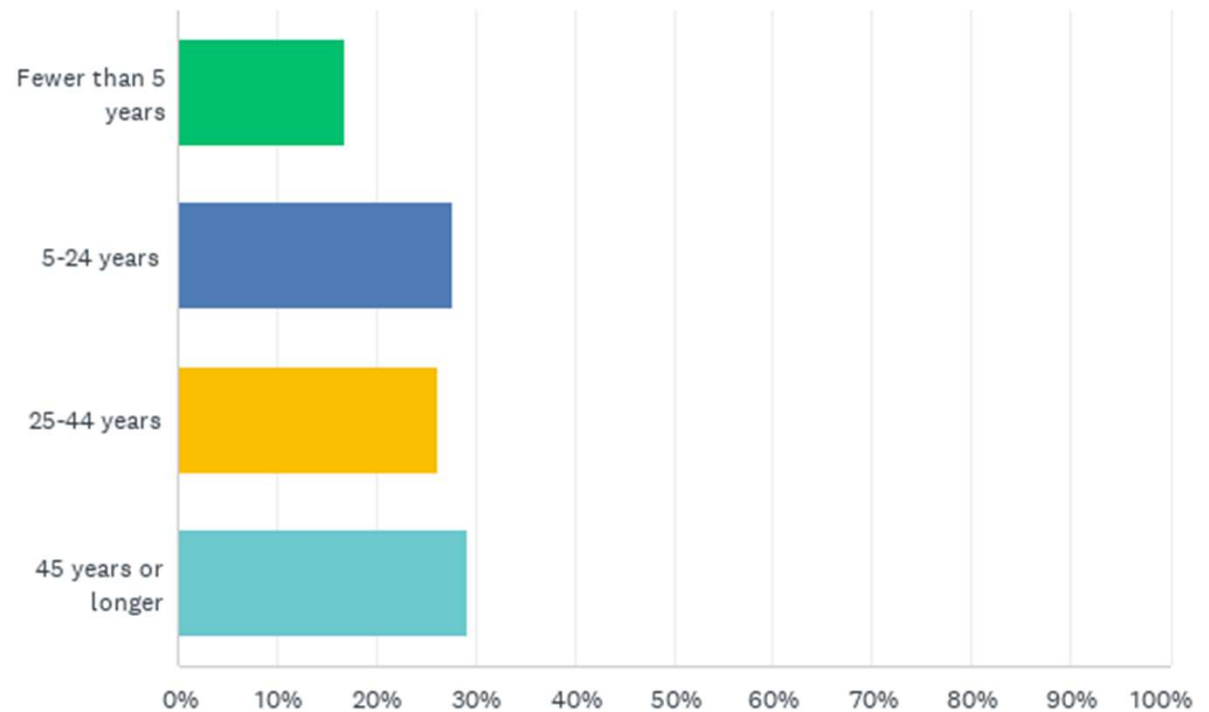
# Livable Hadley Survey

Q1 What is your age?

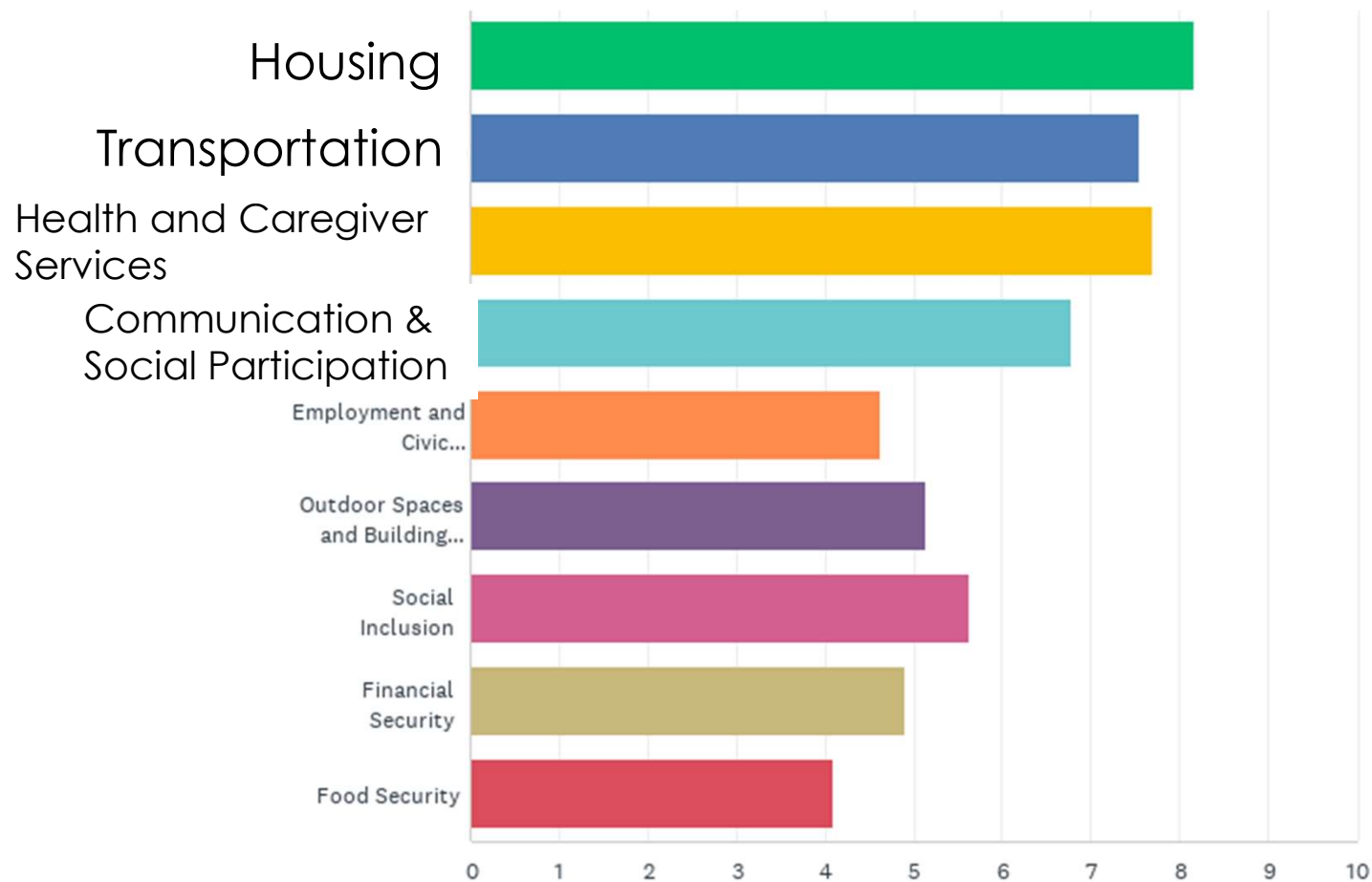
**139 Responses**



Q4 How long have you lived in Hadley?

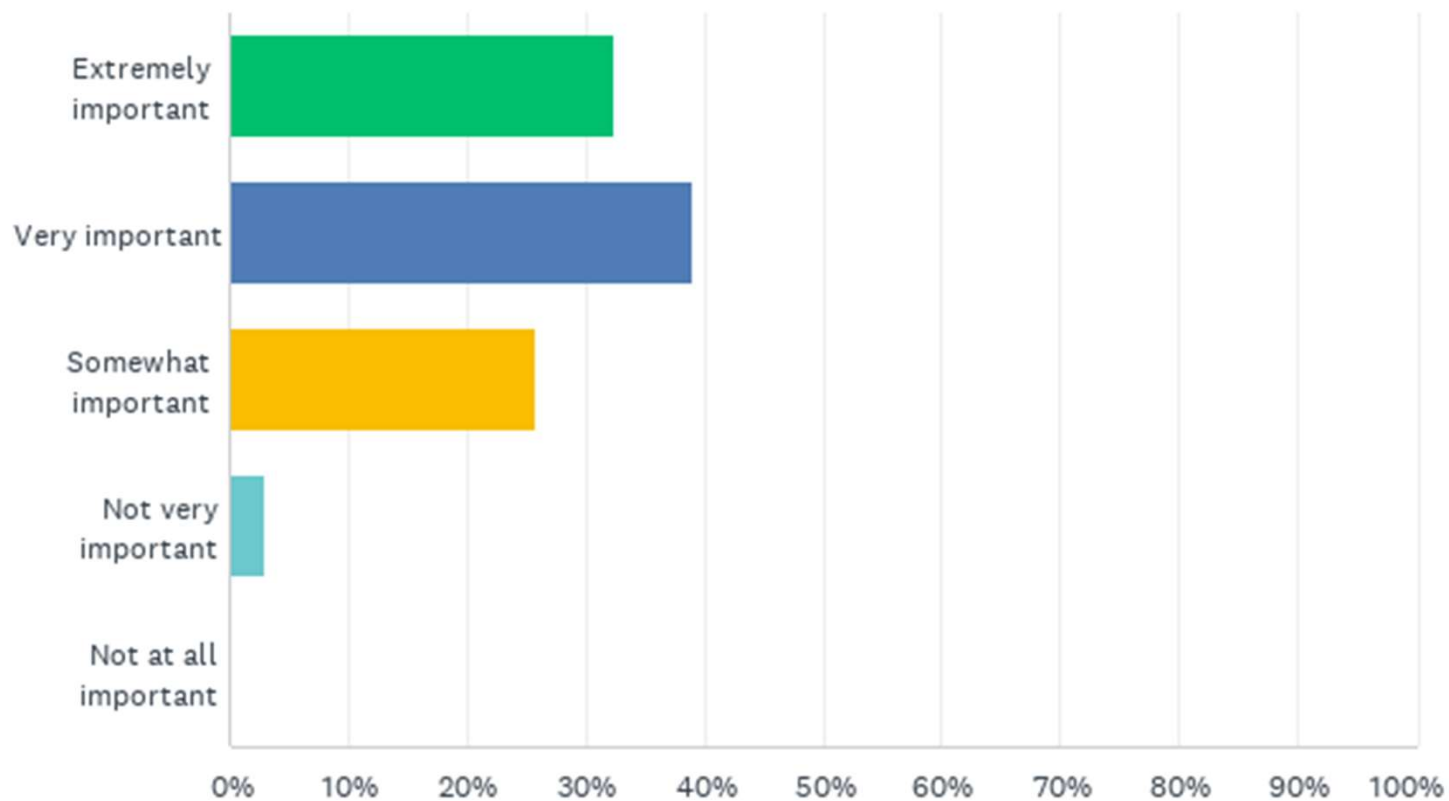


Q14 Which of the following areas are most important for Hadley to focus on in the next five years to make the town a more livable community for older adults? Please rank the top 3 priorities (with numbers 1, 2, 3)

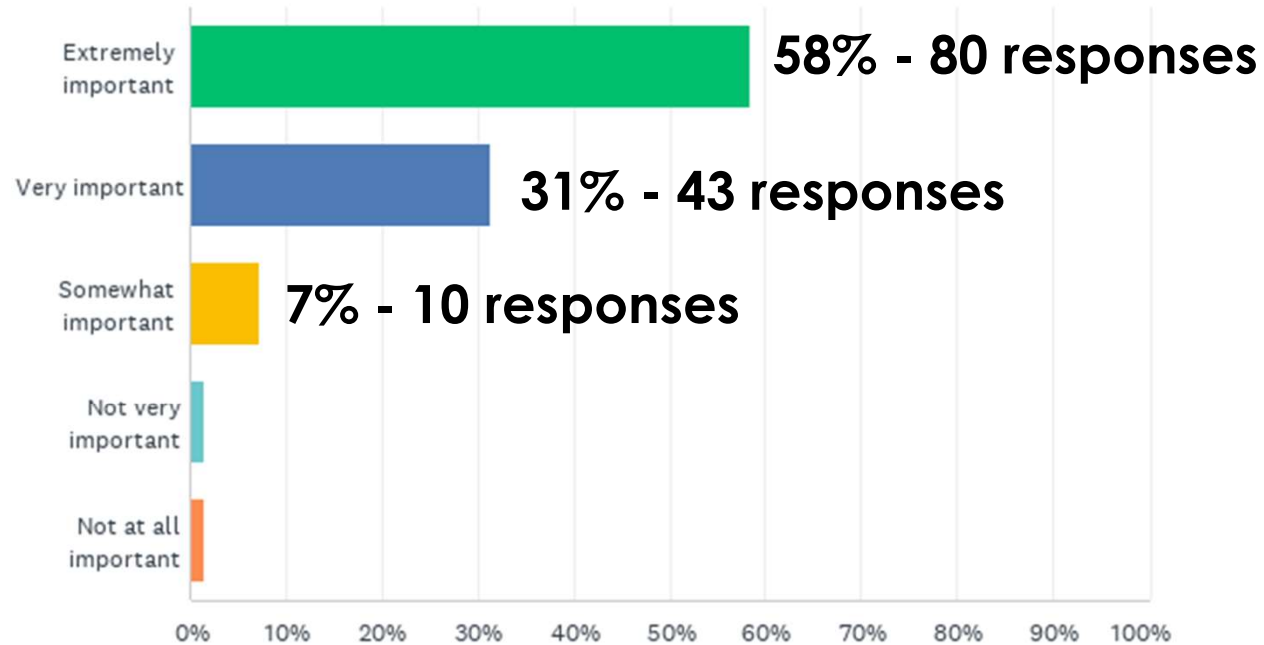




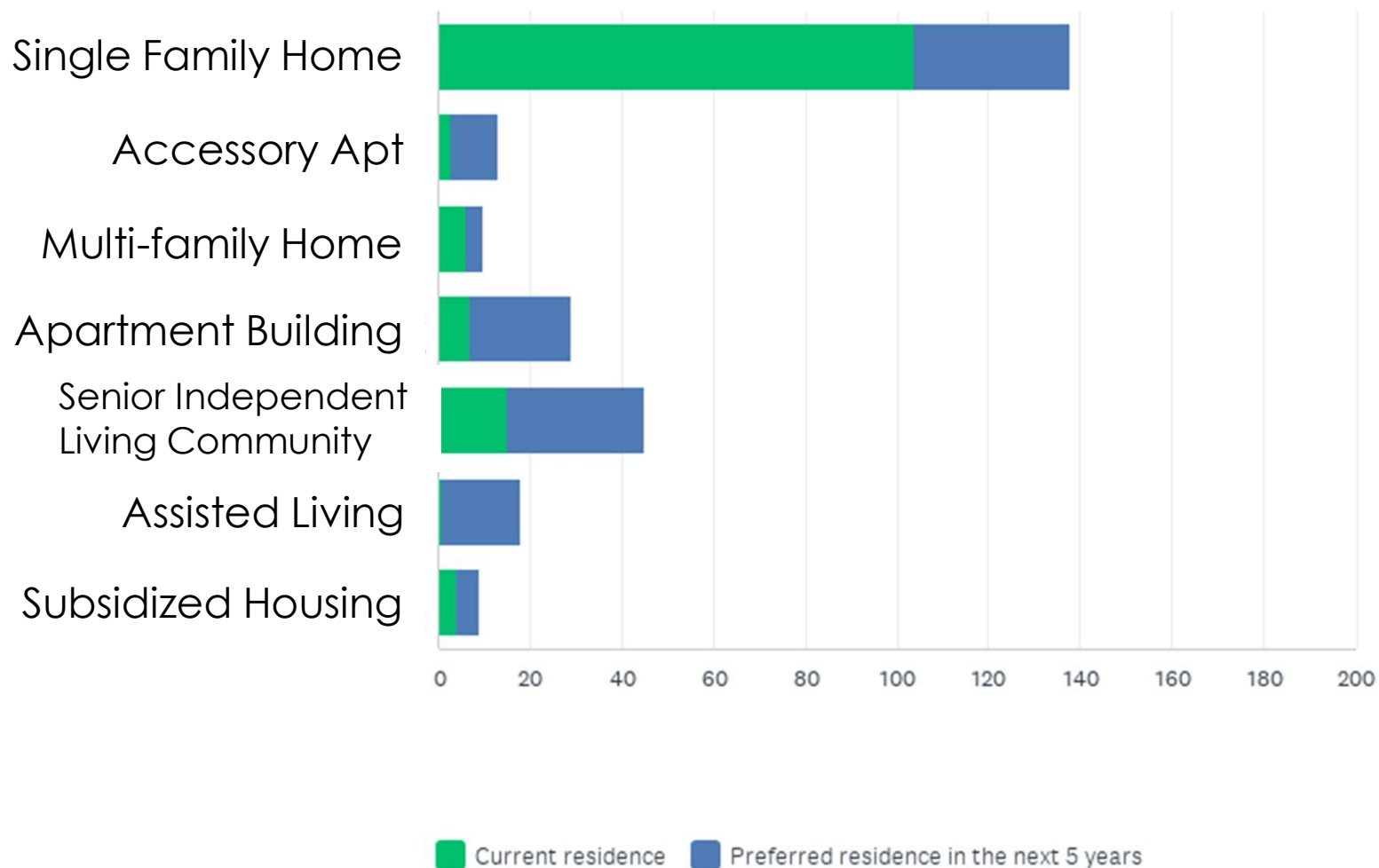
## Q6 How important is it for you to remain in Hadley as you get older?



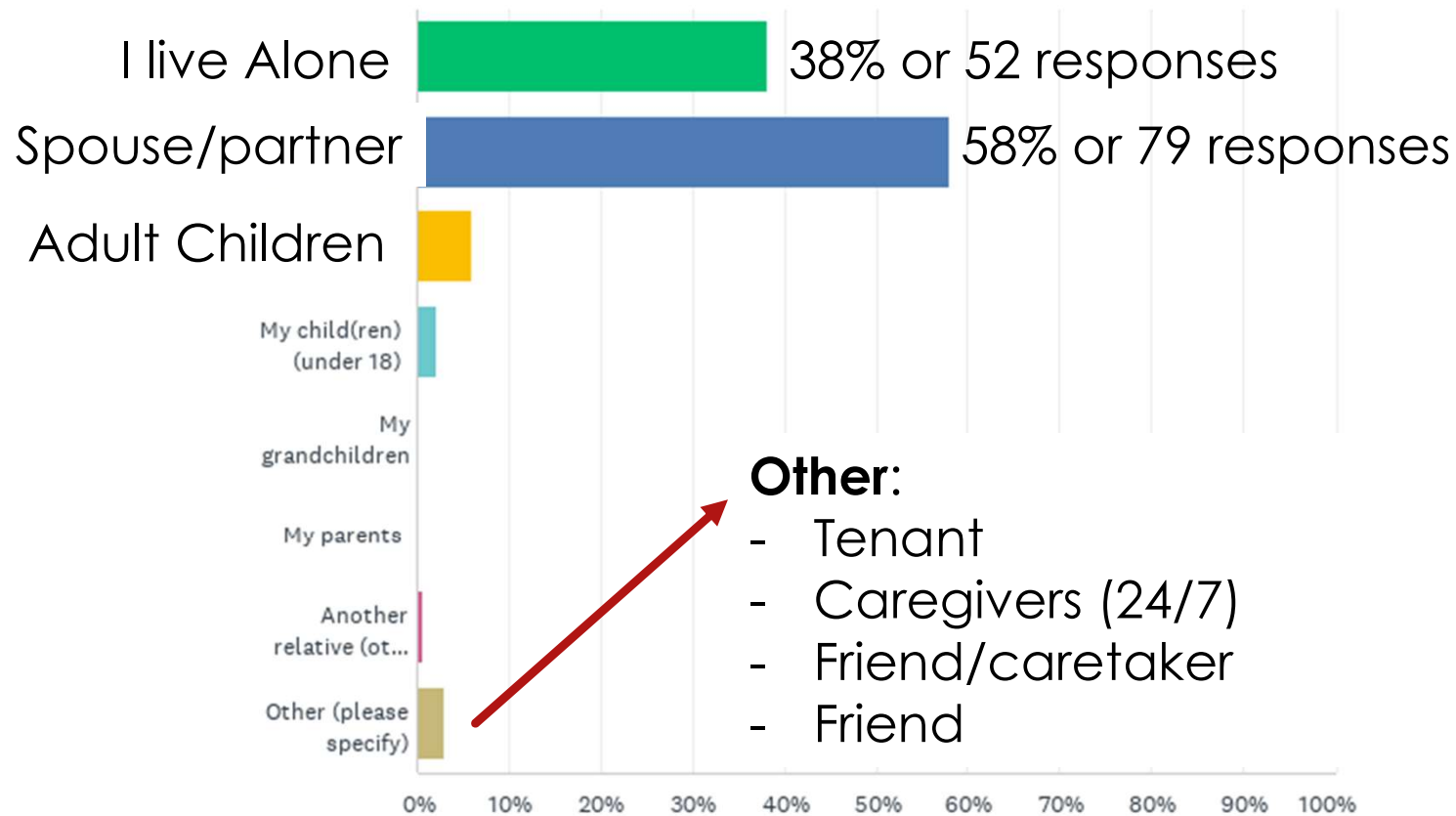
Q11 How important is it for you to be able to stay in your own home, either independently or with a caregiver, as you age?



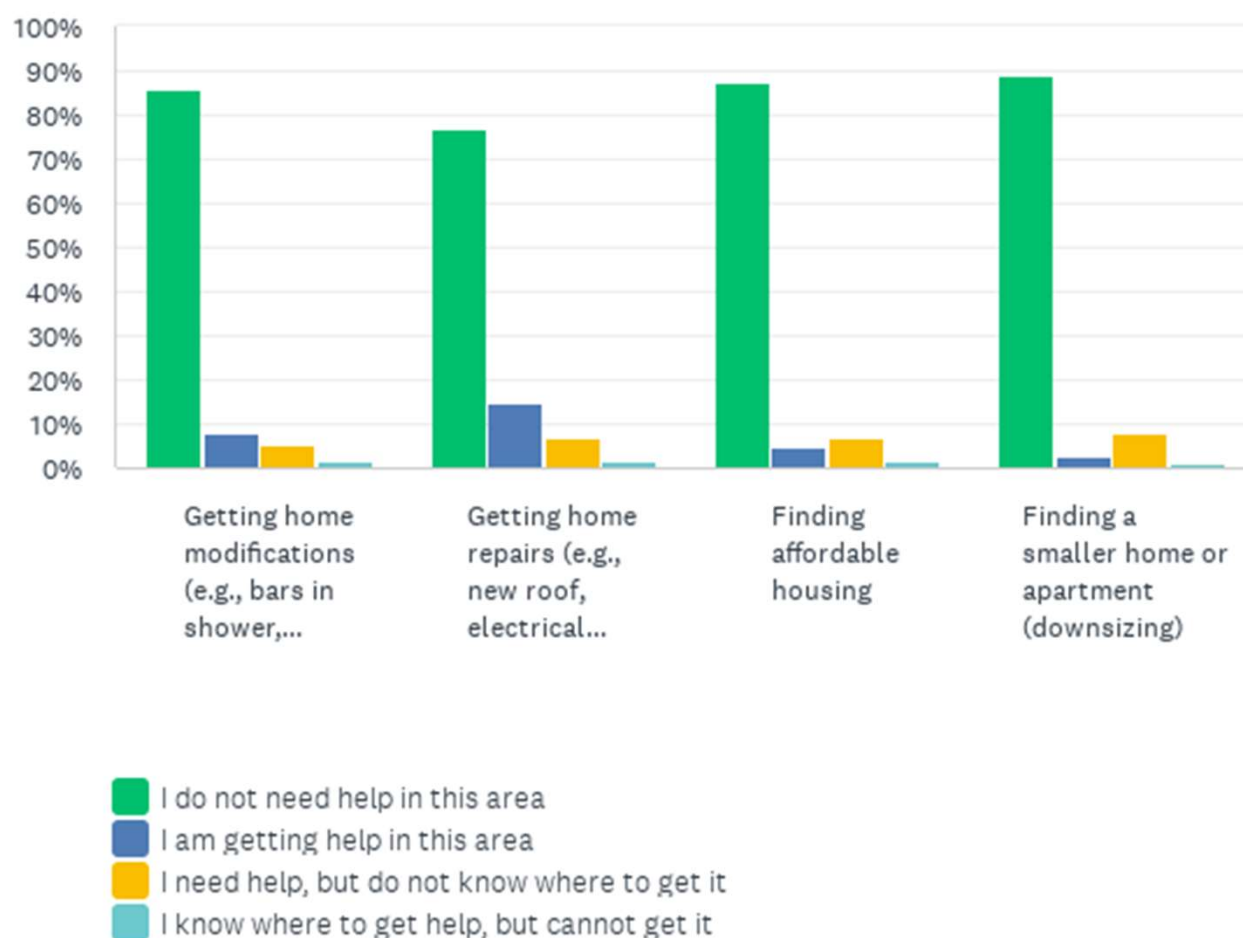
Q19 Which of the following best describes your current place of residence? In the next 5 years if a change of health requires that you move, what type of housing would you prefer?



## Q21 Who do you currently live with? (check all that apply)



Q15 Do you (yourself) need help in any of the following areas regarding housing:





# Housing Assessment Data

## From 2017 Master Plan:

- ▶ **Detached single family units** account for **76% of housing stock** in Hadley
- ▶ **70%** of those units have **3 or more bedrooms**
- ▶ As of 2016, **12.95% of housing stock is subsidized** affordable housing, which meets the state's requirement of 10% Subsidized Housing Inventory (SHI)

## From MAPC Housing Needs Assessment (2013)

- ▶ **Elderly single person households** make up **14%** of Hadley households.
  - ▶ **35.9% of people over 65 live alone** (Community Profile)
- ▶ **28% of households are cost burdened** (more than 30% of income goes to housing costs), 12% are severely cost burdened (>50% to housing)
- ▶ **40% of renters** are cost burdened, versus **22% of owners**
- ▶ in Hadley, **19%** of households over 65 are cost-burdened

# Housing – Assets

- ▶ In 2016, over **12% of housing stock was considered affordable**, meeting State goal of at least 10%
- ▶ 1 Nursing Home (Elaine Center), Senior Housing at Woodland Crossing (Greenleaves Drive – 80 units), Golden Court Apartments (41 units), Burke Way (12 units of family housing), Mountainview (owned by Wayfinders)
- ▶ **Accessory Apartments** are allowed by special permit in or attached to existing structures. One unit must be owner-occupied, no detached accessory dwelling units allowed.
- ▶ **Home Loan Modification Program** available through PVPC
- ▶ Affordable Housing Trust Fund (status?) – Funding from over 55 community (\$300K), \$100K from CPA funds – committee working to initiate projects

# Housing – Challenges

## Identified Needs:

- ▶ As household sizes shrink, many will have to move out of Hadley in order to downsize (Master Plan)
- ▶ Cost of housing, difficult to purchase new housing, taxes make it difficult to stay
- ▶ Affordability – difference between tax credit housing and state subsidized housing – tax credit property – affordable to some but not all
  - ▶ Mixed funding for projects is important so that income requirements are not so narrow and so that project is affordable to more people

## Recommendations/strategies from 2017 Master Plan:


- ▶ Maintain existing housing stock
- ▶ Expand the types of housing permitted in Hadley
- ▶ Ensure that existing housing stock remains affordable

## Additional Recommendations


- ▶ Accessibility requirements, design for life-long housing
- ▶ Location & design of housing for older adults – ensure walkability


# Housing - Priorities


- ▶ Increase Section 8 vouchers
- ▶ Housing types – detached tiny homes as accessory dwelling units
- ▶ Allow for mixed use, condo development, cottage type developments
- ▶ Need for zoning changes to bring to Town – needs to be updated
- ▶ Could incentives be put in place to build tiny house developments? Tax or other incentives? That would benefit seniors in the affordability range
- ▶ Town will work on Housing Production Plan – DLTA grant – inventory of housing, needs analysis based on input from community, available funding to help build more housing

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- ▶ Affordability must be managed so that new housing is affordable to seniors
  - ▶ Mixed income housing so some % is affordable
  - ▶ Neighbor networks – separate 501c3 organizations – would help people aging in place by having volunteers available for basic tasks
  - ▶ COA used to have a volunteer handiman who would help
  - ▶ Community clubs for assistance – possible for them to form a volunteer group to offer services – reach out to Elks, Lions Club etc. – Network and relationship building
  - ▶ Work with universities – students need credit for community service – requires someone to organize
    - ▶ Fraternities want to be more community service oriented – yard work, snow removal



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- ▶ People don't have financial resources to adapt their own homes
  - ▶ Match young people who need rooms with people who need help – Foster elders living arrangements
  - ▶ Nothing in Hadley in price point for downsizing – smaller, affordable, easy to care for – condo or small yard, One floor – some housing can't make first floor living area
  - ▶ Senior housing overlay allows condo development but zoning does not allow for condo development in other areas
  - ▶ Concern about overtaxing infrastructure – water and sewer
  - ▶ Concern about student housing – public safety, etc.
  - ▶ Current zoning has created 4-br homes – big gap has been created
  - ▶ Need to change the conversation – a lot of people have been left behind

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- ▶ Communications strategy to air the issue and prevent mis-information
  - ▶ No protection in zoning from making big houses into student housing – hard to enforce
  - ▶ Home loan modification program – could housing trust create a similar or expansion of this program for Hadley residents – grants or low interest loans
    - ▶ What are caps on amounts, eligibility restrictions?
  - ▶ Granting agencies look at tax rates and incomes and Hadley is not eligible for some programs
  - ▶ Form of government makes housing initiatives complicated – eg Mayor in Northampton
    - ▶ Need someone to drive this forward
    - ▶ All volunteers & town administrator
  - ▶ People who rent from private homeowners are vulnerable to eviction

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- ▶ People at risk of eviction and homelessness –
    - ▶ Present numbers, info to selectboard – people will have to leave Hadley who have been here their whole lives
    - ▶ Severe housing shortage and affordability – how do you come up with 1<sup>st</sup> and last months rent – if on fixed income with no extra resources
  - ▶ Help with transitions when people have to move – funding through RAFT (Wayfinders) to help with deposits, rent, etc
  - ▶ Local housing authorities have vouchers – funding is based on population
  - ▶ In senior living communities – some residents run these programs – help people to embrace change
  - ▶ Will become more of a problem as Umass continues to expand – taking up smaller units where downsizing could happen

## Renter perspective

- ▶ Compared to housing in Boston – more access to services in Boston. Here – no town center, access to services near housing. Here – tenants not allowed to air concerns
- ▶ Trust issue between management and tenants
- ▶ Housing applications – CHAMP list - if in a time crunch you can choose to be anywhere. If you choose not to go to a place you can get a strike against you
  - ▶ On the list for a Hadley apt – residents would have priority, homeless a priority
- ▶ Mixed use development – build housing close to services, stores
- ▶ North Square (N Amherst) – tax credit project – only a handful of apts are affordable – benefit to investors but not enough affordable units
  - ▶ Website is confusing -

# Contact information

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