

# MaineHousing

## Meeting the Challenges of Housing Older Adults

*Presented by:*

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**Maine State Housing Authority**

**HELPING MAINERS RENT, BUY  
& HEAT THEIR HOMES SINCE 1969**

# WHAT IS MAINEHOUSING?



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# MaineHousing

- Created by Maine's legislature in 1969 – we are almost 50!
- Private methods to achieve public purposes
- Quasi-independent agency of the State of Maine
- Governed by a Board of Commissioners
  - 8 members (including Chair) appointed by Governor
  - State Treasurer and Director of MaineHousing - ex-officio
- Subject to oversight by Legislative Committee and a host of federal agencies

# MaineHousing

- Our Mission: To assist Maine people in obtaining and maintaining quality affordable housing and services suitable to their housing needs
- Our Programs
  - First Home Program
  - Multifamily Development/Asset Management
  - Heating Assistance
  - Weatherization
  - Home Repair/Replacement
  - Lead Paint and Arsenic Remediation
  - Homeless Shelter funding
  - Section 8 Rental Assistance

**WE DON'T DO THIS ALONE**



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# We Need Partners

- We don't build or own affordable housing
- We rely on:
  - Banks and Lending Institutions
  - Real Estate Developers
  - Property Management Companies
  - Community Action Agencies
  - Homeless Shelters
  - Private Landlords
  - Local/State/Federal officials
  - Advocates of low-income populations and causes
  - and Schools/Universities!

# MaineHousing's Strategic Plan (2018-2023)

- Strategic Goal #8
- “To lead and support efforts to address Maine’s housing needs”
  - “Convene statewide policy forums and community dialogues and listen to the voice of the customers and partners”
  - “Expand collaborative initiatives with our partners that test and demonstrate effective approaches to addressing housing needs”
  - Example: May, 2018 conference “Housing for Maine’s New Age”

# WHAT WE KNOW



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# What We Know

- Maine's population is not projected to grow
- We are an aging state overall, but it isn't consistent across the state
- Our southern and coastal counties are growing in population and a few of these communities are actually getting younger, but most of the rest of the state is declining in population and getting older
- About 100 cities and towns will see some population growth (again, mostly southern and coastal), but over 400 cities and towns are declining in population

# What We Know

- There is a mismatch between supply and demand
  - We don't have enough affordable housing where we need it
    - Examples: Rents/prices skyrocketing in Portland and surrounding areas
    - Bangor - even less affordable than Portland!
  - We have a surplus of housing units where demand is down
    - Typically larger, older homes in rural Maine
    - Not very energy efficient
    - Many in disrepair

# What We Know

- We know some communities will struggle to meet the needs of an aging, and declining, population base
- We know that most older adults don't want to move, but if they do, many want to stay in their communities
- 79% of older adults own their own homes – but many are on a fixed income and can't afford to maintain their homes, nor modify their homes as they age so the home is a safe place for them to be
- 50% of older renters are paying more than 30% of their income on rent and related housing costs

# WHAT DO PEOPLE WANT?



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# What Do People Want?

- Smaller, energy efficient homes



- Close to services



- Reliable transportation options



# THE CHALLENGE FOR MAINE



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# The Challenge for Maine

- Housing needs are varied around the state
- We need multiple approaches
- There is no one, single answer to solve these problems



# WHAT IS MAINEHOUSING DOING ABOUT IT?



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# What is MaineHousing Doing About It?

1. Working to preserve the affordable housing already in Maine
  - a. Maine has over 30,000 existing “affordable” rental units around the state
  - b. About 50% of these are designated for older adults
  - c. Many are nearing the end of their federal “affordability” period and are at risk of “going market rate”
  - d. Actively working to prevent these projects “going to market”
    - i. Offer financing tools for current owners

# What is MaineHousing Doing About It?

## Preventing “going to market” (cont.)

- ii. Partnering with other non-profits (Genesis Fund) to work with current owners who have options
- iii. Encouraging ownership transfers to affordable housing owners/managers
- iv. Staying in close contact with our federal partners (USDA Rural Development and HUD) to address emergencies as they arise (ex: Freeport)
- e. Working with other organizations to support the creation of Resident Owned Communities in Mobile Home Parks around Maine

# What is MaineHousing Doing About It?

2. Incenting “national best practices” in real estate management
  - a. Work closely with Maine Real Estate Managers Association (MREMA) to identify best practices and what makes a difference for renters
  - b. Establishing a “Communities of Excellence” recognition for property management companies who exemplify these best practices
  - c. Consistently gather data and information to reinforce what is working and fix what needs attention

# What is MaineHousing Doing About It?

3. Explore new housing models that create “community”, not just a collection of homes/units
  - a. Work with municipalities and community groups that are actively engaged on aging issues
    - i. Portland (Housing Fund), Belfast (ADU zoning change), Cumberland (tax relief for low income seniors)
  - b. We want to be a part of the larger effort
    - i. It’s not just about providing money, but rather supporting initiatives that create a feeling of “community”

# What is MaineHousing Doing About It?

4. Finance the creation of units that are cost effective, yet supports adults as they grow older
  - a. People are moving into “senior housing” in their mid-50’s
  - b. They may live there for the next 30 years
  - c. We have no idea where technology is going in the future
  - d. We need to learn more (thus, partner with UMaine!)
  - e. Therefore, we’re a strong supporter of broadband and telehealth initiatives in our senior housing projects today! We must be prepared for the future!

# What is MaineHousing Doing About It?

5. Process certifications for AccessABLE Home – Maine’s tax credit program for households under \$55,000.
  - a. Up to \$9,000 credit on state income tax for certain accessible home modifications
6. Assist those 79% of older homeowners “age in place” SAFELY!
  - a. Comfortably Home program
    - i. Working with 6 local public housing authorities to provide funding for modest, but highly effective, modifications to their home
    - ii. Homeowner directed – they control what is done and not done

# What is MaineHousing Doing About It?

## Comfortably Home program (cont.)

- iii. Goal – keep them safe in their homes
- iv. Scientifically based – formal survey conducted before and after modifications are made to measure decreased in falls, trips to ER, hospitalizations, etc.
- v. A best practice model developed at Johns Hopkins
- vi. 2017 results – over 100 homes modified at an average of \$1500!
- vii. Fewer falls, fewer hospitalizations, fewer calls to First Responders!

# IN CONCLUSION



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# In Conclusion

- We are getting older as a state
- We have a mismatch of where housing is and where people want to live
- Many of us don't want to move
- We want to stay in our communities
- We must have a multi-pronged approach to meeting our future needs
- Mainers are resourceful, innovative and practical. They get things done
- MaineHousing must be resourceful, innovative and practical as well
- We will get this done!

# Questions?

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