INSIGHT on the Issues

Strategies to Meet the Housing Needs of Older Adults

Many adults, as they age and their abilities change, find that shortcomings in their homes and communities can limit where they are able to live. Some of these limitations are related to features of the housing stock itself, while others are rooted in community characteristics that do not accommodate an aging population. This report provides an overview of these challenges and explores some of AARP's policy recommendations for overcoming them.

Introduction

AARP defines a "livable community" as one with "affordable and appropriate housing, supportive community features and services, and adequate mobility options."[1] Together, these elements create an environment in which everyone has the opportunity to live independently and participate fully in civic and social life.

The characteristics of a livable community also afford older adults meaningful residential options. Accessible housing and public transit, as well as nearby services and amenities, provide the ingredients for successful aging without the need to move. At the same time, because livable communities include a variety of housing types at different price points, older adults can *choose* to move to a more appropriate home nearby without having to leave behind their neighbors, doctors, or house of worship.

All too often, however, today's housing stock is expensive, lacks accessible features, and is not convenient to essential services, all of which make it difficult for residents to age in place. A home lacking accessibility features, situated in a community with too few affordable and accessible housing options nearby, can precipitate an unwelcome move to a distant community or a premature move to a nursing home.

This report discusses some of the housing challenges facing older adults today and explores strategies that, if pursued, would better enable older adults to age in place or in their community. Many of these strategies focus on ensuring that today's housing stock is affordable, accessible, and connected to essential services. But the report is also forward-looking and emphasizes the importance of building and preserving a range of housing options—subsidized, supportive, and market-rate—sufficient to meet future demand and located in mixed-use, transit-oriented areas that promote independence and mobility.

With the number of Americans over the age of 65 expected to more than double from 40 million to 81 million by 2040,[2] it is paramount that policymakers, program managers, and researchers work to maintain and create housing options and communities that meet the needs of older adults and facilitate aging in place.

AARP®

Aging in Place

Most older adults prefer to remain in their own home for as long as possible. A recent survey found that 89 percent of adults 50 and over hoped to remain in their homes as they age, and the proportion was higher among 65+ and 75+ respondents.[3]
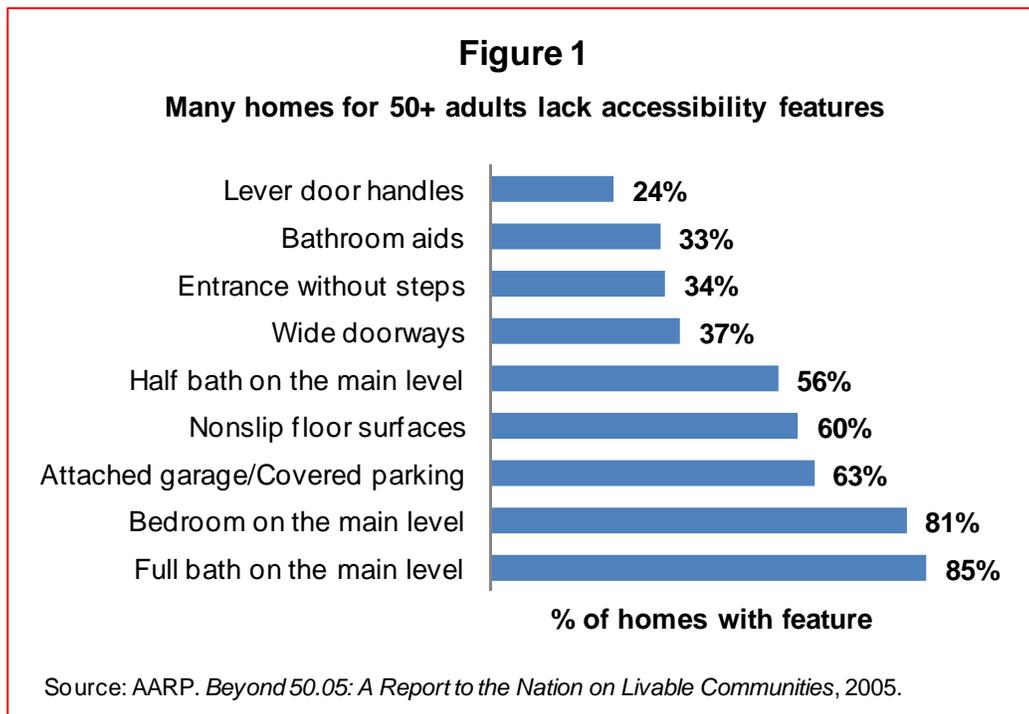
This section focuses on housing policies that expand opportunities for older adults to remain in their home and delay or prevent the disruption of an unwanted move.

Modifying homes to accommodate changing needs. As figure 1 shows, many older adults may need to modify their homes if they want to age in place. A recent survey indicated that only about half of older adults felt that their home would be able to accommodate them "very well" as they age, while 12 percent responded "not well" or "not well at all." Survey respondents who reported living in less accessible housing were also less involved in their community and more

frequently felt isolated from others— possibly because they found it more difficult to leave their home.[4]

The most straightforward way for older adults to improve physical accessibility in their home is through home modification. Home modifications may include the adoption of universal design or visitability features (discussed in greater detail below) that improve a home's safety and ease of use for all family members and make the home more accessible to visitors of all abilities.[5] Home modifications consistent with universal design principles can range from the simple (adding lever door handles) to the complex (widening doorways).[6]

Home modifications can be expensive, and costs are often borne entirely by the homeowner;[7] additionally, some older adults worry about finding reliable contractors to execute the work, which can further impede home improvements.[8]

Figure 1

Many homes for 50+ adults lack accessibility features

Feature	% of homes with feature
Lever door handles	24%
Bathroom aids	33%
Entrance without steps	34%
Wide doorways	37%
Half bath on the main level	56%
Nonslip floor surfaces	60%
Attached garage/Covered parking	63%
Bedroom on the main level	81%
Full bath on the main level	85%

% of homes with feature

Source: AARP. *Beyond 50.05: A Report to the Nation on Livable Communities*, 2005.

The following policy options could help older adults modify their homes to meet their physical needs:

- States and localities could use tax policies, deferred loan programs, housing trust funds and Community Development Block Grant and HOME funds to make home modifications more affordable for older adults.[9]

- States could regulate and/or license home contractors to give consumers peace of mind and reduce the incidence of fraud.[10]

Making homes more affordable for older adults. The feasibility of aging in place can also be influenced by the relationship between housing costs and income. Older adults' earnings can fall as they exit or spend less time in the workplace. As table 1 shows, more than 8.5 million households headed by an adult age 65+ spend more than 30 percent of their income on housing costs. This figure includes some 4.6 million households who spend *more than half their income* on housing. In raw numbers, more owners are cost burdened than renters because the homeownership rate for older adults is so high, but renters are more likely than owners to spend an unsustainable proportion of their earnings on shelter and related costs.

In addition to strategies aimed at preserving and expanding the subsidized housing stock and making homes more energy efficient (discussed below), states and localities interested in bringing housing costs in line with the financial realities of many older adults may wish to consider property tax policies like "circuit-breakers" and deferral programs that alleviate the tax burden on older owners and low-income renters.[11]

Weatherizing homes to reduce energy costs and improve health outcomes. Through its impacts on overall costs and comfort, weatherizing a home can make the prospect of aging in place more likely for older adults with limited incomes. Weatherization includes improving insulation, replacing drafty windows, and installing weather stripping, caulking, and energy-efficient windows.[12]

Studies have shown that weatherizing can have a significant impact on energy efficiency and subsequent monthly utility costs. Modest home improvements to increase energy efficiency have been shown to reduce utility costs by 21 percent,[13] which can translate into significant savings.

Bearing lower energy cost burdens, owners and renters in weatherized homes can also afford to maintain appropriate home temperatures, thereby preventing health risks associated with extreme weather conditions or unhealthy, unsafe methods of climate control (e.g., fumes from kerosene heaters).[14]

The federal Weatherization Assistance Program (WAP) is overseen by the U.S. Department of Energy and provides funding for weatherization-related improvements to low-income households, the vast majority of whom live in single-family detached homes. The program received $5 billion in

Table 1 Share of Income Spent on Housing Costs (millions)			
	Owners	Renters	Total
65+ Households	18.2	4.1	22.2
>30% of Income	5.7	2.8	8.5
Percent	31%	70%	38%
>50% of Income	3.0	1.6	4.6
Percent	17%	40%	21%

Note: Excludes households with zero/negative income and households reporting no cash rent.

Source: 2007 American Housing Survey, Table 7-13.

funding through the American Recovery and Reinvestment Act of 2009—roughly 20 times its annual allocation.[15] Even in the current funding environment, states can take action to ensure that older adults continue to receive needed assistance. For example, states could develop programs to fund weatherization activities for households who do not qualify for federal WAP funding but who nevertheless cannot afford upfront costs. Earnings from public utilities could fund these programs.[16]

Connecting existing homes with social services. Many adults are able to live safely and comfortably in their own home but still need modest levels of assistance from social service agencies to maintain and improve their quality of life. Several models have been developed to offer services to older adults in their homes or in centralized, off-site locations near their communities. Often, these services are geared toward health-related consultations and helping residents with instrumental activities of daily living such as preparing meals and housework. However, agencies can also provide assistance with activities of daily living such as bathing and dressing.

Programs that coordinate the delivery of social services with existing homes may bring providers to residential developments or arrange access to services provided off-site. Residents decide whether to participate in available services. This approach keeps the locus of control with residents and may also promote cost-effectiveness, as residents use only the services they need.[17]

Services can be coordinated in a variety of residential settings that do not typically fall within the supportive housing framework (discussed below): in naturally occurring retirement communities; in communities that use the "village" model whereby services are

arranged for subscribing residents; co-located in or near housing developments that do not have the funds or expertise to provide the necessary services;[18] or in cohousing communities (see below).

One significant obstacle to expanding this service model is the cost associated with the services. Problems also arise where service providers are scarce and where those seeking services are few in number (e.g., rural areas). The following policies could help address these obstacles:

- States could increase the number of participants in and funding for Home and Community-Based Services (HCBS) waiver programs that deliver assistance to older adults in their homes.

- For older adults who do not live in an area where services can be provided efficiently, states and localities could consider providing services in centralized locations[19] or using "house call" programs for those who cannot easily leave their home.

Expanding transportation options for older adults. In order to age in place independently, older adults who cannot or choose not to drive—about one in five of those age 65+[20]—must be able to run errands, visit family and friends, and keep doctor appointments. Accessible and affordable public transit options can give older adults the opportunity to remain independent and active in their community.

However, not all neighborhoods are served by affordable, reliable public transit. In fact, 44 percent of older adults polled said that they do not have easy access to public transportation.[21] Rural and suburban neighborhoods that lack the density to support such transit service, as well as urban neighborhoods that do not have the resources to provide

it, present real obstacles to aging in place. Even older adults who do live in close proximity to affordable transit options may have physical limitations that prevent them from taking full advantage of available options.

The transit-oriented development model, which integrates a mix of uses around a transit hub (discussed below), is one solution to many of these transportation challenges. However, residents of today's more auto-reliant communities, as well as those with physical limitations, also deserve affordable and accessible transportation choices. Strategies to help address the transportation barriers faced by older adults include the following:

- Increasing funding for transit agencies to expand their coverage areas and improve the reliability, frequency, and accessibility of their services.[22]

- Promoting Supplemental Transportation Programs that provide transportation services to older adults who are not adequately served by existing public transit systems.[23]

Residential Choices for 'Aging in Community'

Even if older adults cannot or choose not to remain in their homes as their abilities change, they should have the opportunity to remain in the same community with the neighbors, friends, relatives, doctors, restaurants, parks, and services with which they are familiar. In fact, 85 percent of older adults agreed that if they can no longer live in their home, they would at least like to remain in their local community for as long as possible[24]

There are a number of supportive housing options that can help older adults age in their community in a residential, rather than an institutional, setting.

Supportive housing. In recent years, in response to rising demand, the number and variety of alternatives to nursing facilities have grown. Many of these alternatives fall under the umbrella term "supportive housing," which describes residential settings developed specifically to provide an array of supportive services for older adults on site.[25] Services can range from housekeeping to assistance with dressing and bathing to monitoring of chronic health conditions. Philosophically, supportive housing arrangements recognize the importance of dignity, autonomy, and choice for their residents, which can be compromised in some institutional settings.[26]

The Section 202 Supportive Housing for the Elderly program provides federally subsidized supportive housing for older adults. Tenants' rent payments are set at an affordable level, and some developments employ service coordinators to identify and connect residents with available supports. Roughly 300,000 units of Section 202 housing are occupied by low-income older adults today.[27]

Another common supportive housing model is the assisted living residence. This model generally provides older adults with apartment-style accommodations, typically for fewer than 100 residents, and shared rooms for dining and activities.[28] In many assisted living residences, scheduled and unscheduled around-the-clock care is available for those who need it.[29] Unlike in some of the other models discussed here, residents often must pay for all the services offered at the facility rather than only the services they access, which can drive up costs significantly.

Adult foster care homes are similar in nature to assisted living residences but are smaller and are attractive to some for the home- and familylike environment that they offer.[30] In an adult foster care setting, a few older adults—typically ranging from one to six residents[31]—live in a private home and receive assistance with activities of daily living and household activities from the homeowner.[32] Adult foster care homes may be referred to as board and care homes, adult family homes, family care homes, homes plus, or supportive care homes.[33]

The supportive housing umbrella can also cover the continuing care retirement community (CCRC). A CCRC is its own residential community, complete with a variety of housing options—including private apartments, assisted living residences, and skilled nursing facilities—to meet the long-term needs of adults as they age. While older adults may need to transition from one residence to another as their needs change, they can do so without facing the disruption of leaving the CCRC.[34]

In addition to Section 202 properties, supportive services can be bundled with housing in other government-subsidized developments that accommodate older adults. Owners of some subsidized developments contract with outside providers for supportive services,[35] while others convert their properties to assisted living residences through the Assisted Living Conversion Program operated by the Department of Housing and Urban Development.[36] However, only seven projects received funding through the program in 2008,[37] and even if funding were sufficient to convert all existing subsidized properties serving older adults, the number of available units would be inadequate to meet even current demand for affordable supportive housing.

Supportive housing is generally less costly than nursing home care, but while federal and state Medicaid funds cover nursing home costs as an entitlement for income-qualifying households, less financial assistance is available for supportive housing.[38] Some states direct a share of their federal Medicaid dollars to HCBS waiver programs to cover the cost of providing services in the community. But because most Medicaid funding is allocated to nursing home care, there are often not enough slots in these programs for all older adults who qualify and wish to participate. For those who do not qualify for a Medicaid waiver program to cover the cost of services or for Supplemental Security Income to cover room and board costs, supportive housing can be unaffordable.

The following strategies could help lower costs and increase the availability of supportive housing for older adults:

- The federal government could increase funding for the construction of Section 202 Supportive Housing for the Elderly properties. Additional funds could also be made available to preserve existing projects that are in danger of deteriorating or leaving the subsidized inventory and to retrofit them to better accommodate the provision of on-site supportive services.

- The Federal Housing Administration could develop mortgage products and work with state housing finance agencies to increase the production of supportive housing.[39]

- Federal law governing the Medicaid program could be changed to allow states to loosen the financial and functional eligibility requirements of HCBS programs.[40]

- States could allocate a greater share of Medicaid funding to HCBS waiver programs and develop their

6

own state-funded programs to cover the cost of services in supportive settings.[41]

Expanding Housing Choices for Older Adults

To be truly livable, a community should "promote independence, choice, and control for the individual throughout the life span in a way that maintains quality of life and social and civic opportunity."[42] One essential way in which a community promotes choice is by providing a range of housing options for its residents. The following sections discuss important ways in which communities can ensure that they are planning for the housing needs of the growing population of older adults.

Encouraging universal design and visitability elements in new home construction. Although the universal design concept covers more than housing and includes efforts to make a variety of products and environments usable for those with disabilities, a home built in accordance with this philosophy is intended to be easier for older adults to use with minimal effort and with minimal likelihood of hazards or accidents.[43] Homes built with universal design elements such as lever faucets, roll-under sinks, grab bars, and a curbless shower are capable of meeting their residents' changing needs.[44]

Homes not built to universal design specifications can include a subset of these elements and be consistent with the concept of visitability. Based on the principle that all homes should provide at least basic access to individuals of all physical abilities, a visitable home has a first floor with at least one zero-step entrance, wide doors, and a half-bath.[45]

It is less expensive to include universal design and visitability features during initial home construction than to modify

a home after the fact.[46] Jurisdictions could pursue a variety of strategies to ensure that their housing stock is suitable for their older residents from the onset.

- Policymakers at all levels could require government-subsidized housing to include universal design/visitability elements.[47]

- States and localities could require builders to offer universal design/visitability elements to buyers in build-to-suit situations and consider changing building codes to require their incorporation.[48]

Zoning for and promoting a variety of housing types and transit-oriented developments. Nearly 70 percent of households with a 65+ householder live in single-family detached housing units.[49] While such homes are ideal for some, older adults with physical limitations may find the upkeep and maintenance of a large single-family home untenable; still others may become burdened by the utility costs and property taxes associated with living in a home that is more expensive and larger than they need. Recognizing the variability of housing preferences and needs, communities should strive to offer a variety of rental and owner-occupied options to accommodate older adults of all incomes.

Because some older adults cannot or choose not to drive, communities also need to ensure that important services and amenities are integrated with residential developments and are accessible via a comprehensive public transit system. Older adults who do not drive often walk or take public transit for many of their trips, so having important destinations close to home is essential.[50] Land-use policies that discourage mixed-use, transit-oriented developments and segregate housing from health care and

social service agencies complicate aging in place for older residents.

Among the policy solutions that could expand the range of affordable and accessible housing options for renters and owners of all incomes are the following:

- Improved coordination of housing, land-use, and transportation policy to ensure that older adults have the option of living in housing they can afford that is located within walking distance of current or planned public transit stops, as well as other essential destinations.

- Revisions to zoning policies to allow for a variety of housing types to meet the needs of older adults (e.g., high-density rental and owner-occupied housing, accessory dwelling units).

- Changes to Federal Transit Administration policy to prioritize applications for New Starts funding that preserves and expands affordable housing close to new or improved public transit stops.

Preserving and expanding the affordable housing stock. Roughly 300,000 federally assisted housing units are reserved specifically for older adults through the Section 202 Supportive Housing for the Elderly program.[51] In addition to these units, roughly 1.4 million individuals over the age of 50 benefit from a tenant-based voucher or live in public housing,[52] and studies suggest that more than half of the privately owned stock of government-subsidized housing is occupied by older adults.[53] When state- and locally subsidized properties are considered, it becomes obvious that government-subsidized housing plays a crucial role in the lives of a substantial number of older adults.

A significant share of this affordable housing stock is threatened. The contracts for approximately 900,000 units with project-based rental assistance, representing 70 percent of the stock, expire in the next five years. For each, the property owner could decide not to renew the contract, thus removing the property's rent restrictions and reducing the number of affordable units that older adults can call home.

In addition to preserving subsidized units, many communities may find that they need to expand the affordable housing stock to replace lost units and keep pace with increased demand. This is particularly true in areas where public housing agencies and affordable senior developments maintain waiting lists for the next available unit. A comprehensive housing plan is an important tool for determining the supply and demand for affordable housing for older adults in a given jurisdiction.

All levels of government can pursue strategies to preserve and grow the nation's affordable housing stock.

- The federal government could increase support for federal housing programs in general and programs serving older adults in particular. In addition to funding the construction of new Section 202 properties, the federal government could target funding to existing Section 202 properties to support needed retrofits to accommodate their aging low-income populations.[54]

- States and cities could develop acquisition funds that give developers access to the capital they need to quickly acquire properties in danger of opting out of subsidized housing programs.[55]

- States and cities could consider developing or expanding programs (e.g., housing trust funds) that offer

rental assistance or produce affordable units for older adults who cannot afford market-rate housing.

Promoting cohousing as an alternative housing model. Relatively new in the United States, cohousing is a residential model that offers older adults an opportunity to age in place. Cohousing communities often include between 15 and 35 housing units,[56] a common house, and other shared facilities, and they are frequently occupied by households who were intimately involved in the development's planning. Households that plan or later become part of a cohousing development typically do so out of a desire to feel like part of a community and to have opportunities to socialize and "be neighborly" in ways that some of today's residential alternatives do not offer.[57]

A variation on the more common intergenerational model, senior cohousing developments incorporate universal design elements and fully accessible common areas.[58] Community bylaws often address the level of co-care that neighbors are willing to provide—typically instrumental activities of daily living such as housework—before other arrangements need to be made.[59] For those who do need a higher level of services, senior cohousing residents can pool their resources and coordinate on-site delivery (e.g., housekeeping, transportation) or hire a professional caregiver to live in one of the common house's spacious suites.[60]

Despite its advantages for aging in place, only three senior cohousing communities have been developed and are occupied in the United States to date. Common barriers include a general lack of awareness of the concept and its aging in place advantages, as well as the inability to fund start-up activities and secure a sufficient amount of land or capital for development. Although AARP has not developed official policy recommendations on cohousing, the following strategies could help overcome some of these obstacles.

- States and localities could help raise awareness of cohousing, provide technical assistance, and help interested groups develop a cohousing plan.

- States and localities could provide predevelopment loans to help nascent cohousing communities pay for architectural and project management services and other start-up activities.[61]

Conclusions

Many of today's older adults face housing challenges rooted in residential development patterns that have favored large, inaccessible, single-family units in auto-dependent communities. For some, the size and maintenance of these homes make them less than ideal, while others would like to age in place but do not have the resources to modify their homes or to access essential services. Because no two situations are identical, states and localities must develop an array of approaches for meeting the diverse needs and preferences of their older populations.

One such approach is to promote programs and policies that make homes accessible and affordable for those with a variety of abilities and incomes. All older adults deserve a home that has been built or modified to meet their changing abilities, that is healthy and safe, and that is affordable on a fixed or limited income.

Meeting the housing needs of older adults does not end with an accessible housing stock, however. It is also important to coordinate housing, land-use, and transportation plans to create

livable communities. Along with a sufficient supply of supportive housing, diverse preferences and incomes also necessitate a variety of single-family, multifamily, and less traditional housing options. Locating residential areas within walking distance of important services and amenities, or near reliable public transit, can also increase the independence of nondriving adults.

As this report suggests, federal, state, and local governments committed to creating livable homes and communities have a variety of policies and programs at their disposal to achieve these goals.

[1] AARP Public Policy Institute. *Beyond 50.05: A Report to the Nation on Livable Communities*. Washington, DC: AARP, 2005.

[2] Population Division, U.S. Census Bureau. Table 2. Projections of the Population by Selected Age Groups and Sex for the United States: 2010–2050. Washington, DC: Aug. 14, 2008.

[3] AARP Public Policy Institute. *State of 50+ America: 2006*. Washington, DC: AARP, 2006.

[4] AARP Public Policy Institute. *Beyond 50.05: A Report to the Nation on Livable Communities*.

[5] Center for Universal Design, College of Design, North Carolina State University. Retrieved Sept. 17, 2009, from http://www.design.ncsu.edu/cud/about_ud/udprincipleshtmlformat.html#top.

[6] Bayer, Ada-Helen, and Leon Harper. *Fixing to Stay: A National Survey of Housing and Home Modification Issues.* Washington, DC: AARP Knowledge Management, May 2000.

[7] Fagan, Lisa Ann, and Cheri Cabrera. "Funding for Home Modifications & Programs." National Association of Home Builders. Retrieved Sept. 17, 2009, from www.nahb.org/generic.aspx?genericContentID=89799.

[8] Bayer, Ada-Helen, and Leon Harper. *Fixing to Stay: A National Survey of Housing and Home Modification Issues.*

[9] AARP Office of Policy Integration. *The Policy Book: AARP Public Policies 2009–2010.* Washington, DC: AARP, 2009.

[10] Hermanson, Sharon, and Kristin Moag. *Fact Sheet Number 75: Home Improvement Contractors.* Washington, DC: AARP Public Policy Institute, January 1999.

[11] Baer, David. *State Programs and Practices for Reducing Residential Property Taxes.* Washington, DC: AARP Public Policy Institute, May 2003.

[12] McLarty Jackson, Ann, and Neal Walters. *Energy and Telephone Assistance in the States: Public Programs That Help Low-Income Households.* Washington, DC: AARP Public Policy Institute, 2007.

[13] U.S. Department of Energy. "Chapter 6: Questions and Answers." *Weatherization Assistance Program Briefing Book.* Washington, DC: 2008.

[14] Alliance for Healthy Homes. *Home Health Hazards for Older Adults: Keeping Your Home Healthy & Comfortable.* PowerPoint presentation. Washington, DC: 2005.

[15] U.S. Department of Energy. Retrieved Sept. 17, 2009, from http://apps1.eere.energy.gov/weatherization/about.cfm.

[16] AARP Office of Policy Integration. *The Policy Book: AARP Public Policies 2009–2010.*

[17] Wilden, Robert, and Donald L. Redfoot. *Adding Assisted Living Services to Subsidized Housing: Serving Frail Older Persons with Low Incomes.* Washington, DC: AARP Public Policy Institute, 2002.

[18] Institute for the Future of Aging Services. *Inventory of Affordable Housing Plus Services Strategies.* Washington, DC: June 2006.

[19] Institute for the Future of Aging Services. *Affordable Senior Housing Communities and Health-Related Services.* Washington, DC: March 2009.

[20] Kerschner, Helen, and Joan Harris. "Better Options for Older Adults." *Public Roads* 70, no. 5 (March/April 2007). Retrieved Sept. 17, 2009, from http://www.tfhrc.gov/pubrds/07mar/03.htm

[21] Skufca, Laura. *Is the Cost of Gas Leading Americans to Use Alternative Transportation?* Washington, DC: AARP Knowledge Management, August 2008.

[22] AARP Office of Policy Integration. *The Policy Book: AARP Public Policies 2009–2010.*

[23] Kerschner, Helen, and Joan Harris. "Better Options for Older Adults."

[24] AARP Public Policy Institute. *State of 50+ America: 2006.*

[25] In this paper, the term "supportive housing" refers generally to housing built to provide supportive services for older adults on-site, which is consistent with AARP's definition. It is important to note, however, that some practitioners exclude licensed assisted living residences when they define supportive housing because, in practice, they can have more in common with institutional than residential settings.

[26] Pynoos, Jon, Phoebe Liebig, Dawn Alley, and Christy M. Nishita. "Homes of Choice: Towards More Effective Linkages Between Housing and Services." *Journal of Housing for the Elderly* 18, no. 3/4, (2004): 5–49; Mollica, Robert L., and Robert Jenkens. *State Assisted Living Practices and Options: A Guide for State Policy Makers.* Washington, DC: NCB Development Corporation, 2001.

[27] Libson, Nancy. "Section 202 Supportive Housing for the Elderly." In *2009 Advocates' Guide to Housing and Community Development Policy.* Washington, DC: National Low Income Housing Coalition, 2009.

[28] AARP Office of Policy Integration. *The Policy Book: AARP Public Policies 2009–2010.*

[29] Pynoos, Jon, et al. "Homes of Choice: Towards More Effective Linkages Between Housing and Services"; Mollica, Robert L., and Robert Jenkens. *State Assisted Living Practices and Options: A Guide for State Policy Makers.*

[30] Mollica, Robert, Kristin Simms-Kastelein, Michael Cheek, Candace Baldwin, Jennifer Farnham, Susan Reinhard, and Jean Accius. *Building Adult Foster Care: What States Can Do.* Washington, DC: AARP Public Policy Institute, 2009.

[31] Reinardy, James, and Rosalie A. Kane. "Choosing an Adult Foster Home or Nursing Home: Residents' Perceptions about Decision Making and Control." *Social Work* 44, no. 6 (1999): 571–585.

[32] U.S. General Accounting Office. *Long-Term Care: Federal Oversight of Growing Medicaid Home and Community-Based Waivers Should be Strengthened.* Washington, DC: June 2003.

[33] Reinardy, James, and Rosalie A. Kane. "Choosing an Adult Foster Home or Nursing Home: Residents' Perceptions about Decision Making and Control."

[34] AARP Office of Policy Integration. *The Policy Book: AARP Public Policies 2009–2010.*

[35] Washko, Michelle, Alisha Sanders, Mary Harahan, Robyn I. Stone, and Enid Cox. *Connecting Affordable Senior Housing and Services: A Descriptive Study of Three Colorado Models.* Washington, DC: Institute for the Future of Aging Services, January 2007.

[36] Wright, Bernadette. *An Overview of Assisted Living: 2004.* Washington, DC: AARP Public Policy Institute, 2004.

[37] U.S. Department of Housing and Urban Development. Retrieved Sept. 30, 2009, from http://www.hud.gov/offices/hsg/mfh/alcp/alcphome.cfm.

[38] Wright, Bernadette. *An Overview of Assisted Living: 2004.*

[39] AARP Office of Policy Integration. *The Policy Book: AARP Public Policies 2009–2010.*

[40] AARP Public Policy Institute. *Providing More Long-Term Support and Services at Home: Why It's Critical for Health Reform.* Washington, DC: June 2009.

[41] AARP Office of Policy Integration. *The Policy Book: AARP Public Policies 2009–2010.*

[42] AARP Public Policy Institute. *Beyond 50.05: A Report to the Nation on Livable Communities.*

[43] Center for Universal Design, College of Design, North Carolina State University. Retrieved Sept. 17, 2009, from http://www.design.ncsu.edu/cud/about_ud/udprincipleshtmlformat.html#top.

[44] AARP Public Policy Institute. *Beyond 50.05: A Report to the Nation on Livable Communities*.

[45] Ibid.

[46] Maisel, Jordana L., Eleanor Smith, and Edward Steinfeld. *Increasing Home Access: Designing for Visitability*. Washington, DC: AARP Public Policy Institute, 2008.

[47] AARP Office of Policy Integration. *The Policy Book: AARP Public Policies 2009–2010*.

[48] Ibid.

[49] U.S. Census Bureau. 2007 American Housing Survey, Table 7-1.

[50] AARP Public Policy Institute. *Beyond 50.05: A Report to the Nation on Livable Communities*.

[51] Libson, Nancy. "Section 202 Supportive Housing for the Elderly."

[52] U.S. Department of Housing and Urban Development. Resident Characteristics Report, as of August 31, 2009. Retrieved Sept. 23, 2009, from https://hudapps.hud.gov/public/pic/Mtcsrcr.

[53] Research cited in Harrell, Rodney, Allison Brooks, and Todd Nedwick. *Preserving Affordability and Access in Livable Communities: Subsidized Housing Opportunities near Transit and the 50+ Population*. Washington, DC: AARP, September 2009.

[54] AARP Office of Policy Integration. *The Policy Book: AARP Public Policies 2009–2010*.

[55] Harrell, Rodney, et al. *Preserving Affordability and Access in Livable Communities*.

[56] Elder Cohousing Network's Media Toolkit. Retrieved Sept. 17, 2009, from www.abrahampaiss.com/ElderCohousing.

[57] Brenton, Maria. "The Cohousing Approach to 'Lifetime Neighbourhoods.'" Housing Learning and Improvement Network, Factsheet No. 29. London, United Kingdom: December 2008.

[58] The Cohousing Association of the United States. Retrieved Sept. 17, 2009, from www.cohousing.org.

[59] Bay Area Summit. *Senior Cohousing: A New Kind of Housing for Aging Americans Starts to Catch On*. San Francisco, CA: Summer 2008.

[60] Durrett, Charles. *Senior Cohousing: A Community Approach to Independent Living—The Handbook.* Berkeley, CA: Habitat Press, 2005.

[61] Interview with Charles Durrett, The Cohousing Company, July 2009.