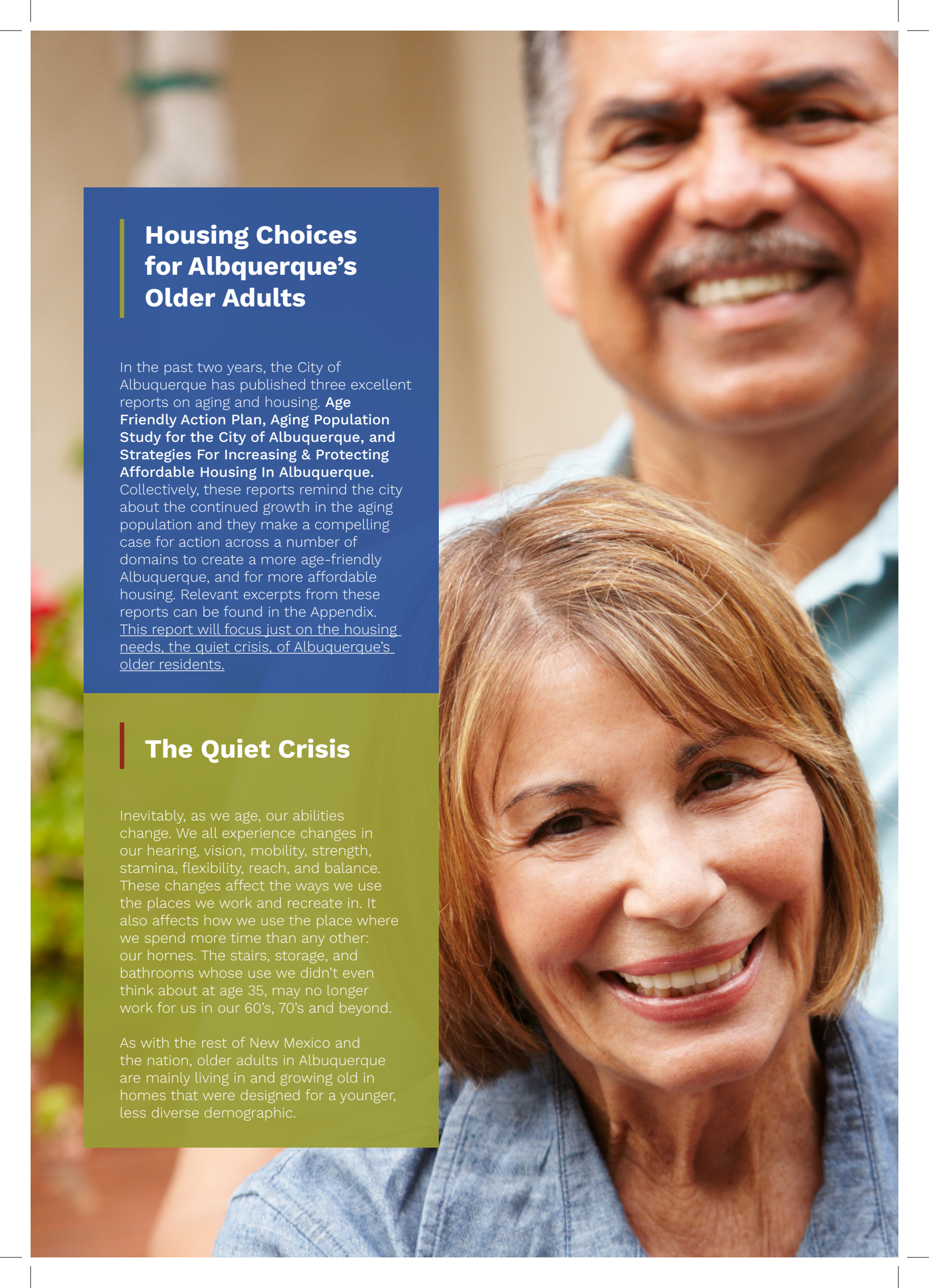


Housing Choices for Albuquerque's Older Adults

A photograph of a smiling man and woman in the background. The man is older with a mustache, and the woman is younger with shoulder-length brown hair. They are both smiling warmly.

Housing Choices for Albuquerque's Older Adults

In the past two years, the City of Albuquerque has published three excellent reports on aging and housing: **Age Friendly Action Plan**, **Aging Population Study for the City of Albuquerque**, and **Strategies For Increasing & Protecting Affordable Housing In Albuquerque**. Collectively, these reports remind the city about the continued growth in the aging population and they make a compelling case for action across a number of domains to create a more age-friendly Albuquerque, and for more affordable housing. Relevant excerpts from these reports can be found in the Appendix. [This report will focus just on the housing needs, the quiet crisis, of Albuquerque's older residents.](#)

The Quiet Crisis

Inevitably, as we age, our abilities change. We all experience changes in our hearing, vision, mobility, strength, stamina, flexibility, reach, and balance. These changes affect the ways we use the places we work and recreate in. It also affects how we use the place where we spend more time than any other: our homes. The stairs, storage, and bathrooms whose use we didn't even think about at age 35, may no longer work for us in our 60's, 70's and beyond.

As with the rest of New Mexico and the nation, older adults in Albuquerque are mainly living in and growing old in homes that were designed for a younger, less diverse demographic.

Housing and Household impacts

Without changes, our traditionally designed homes can impose restrictions on our lifestyle and hazards to our daily routines - years before we might otherwise expect to see these kinds of activity constraints.

Daily activities such as using interior stairs, leaving the home, gardening, cooking, and even using the bathroom occur unsafely and even less frequently. These and other activities can become dangerous, for example each use of stairs may come with the risk of falls; using the tub comes with the risks of slipping and falling.

The way homes are traditionally built in America, most of our residences have one or more of the following:

- Outside stairs or steps - As we grow older, external stairs can become more dangerous to use and even prevent us from leaving our homes without assistance. Increasing mobility problems, or the use of devices like canes, walkers, or wheelchairs, makes stairs even more of an impediment. Suddenly, something easy like getting the newspaper, getting out to the garden, or picking up a package on the porch, becomes difficult.
- Key function areas (bathrooms, kitchens, bedrooms, and laundry) are often built on different floors of the house, requiring the daily use of stairs.
- Interior stairs can make parts of our home - important spaces and key function areas - unreachable. They can restrict you to only a handful of rooms on one level, denying access to bedrooms, full bathrooms, or laundry.
- Narrow hallways don't accommodate wheelchairs or other mobility assistance devices.
- Narrow doorways, similar to narrow hallways, are also difficult, especially with mobility devices.



- Typical bathrooms have tight spaces that can force awkward positions for basic bathroom tasks, with limited maneuvering room, intrusive door swings, awkward locations for toilets, and difficult, or even prohibitive or dangerous, access to tubs or showers.



- Poor lighting can make otherwise easy or basic tasks impossible. And one of the hardest things about poor lighting is that changes in eyesight happen gradually— so it often takes the resident a long time to notice that they're having trouble seeing when the lighting is also poor.



These traditional home design elements affect older adults' physical as well as mental health. In these homes, Albuquerque's older adults begin to live smaller and smaller and more and more dangerous lives, often giving up activities of meaning and purpose.



No-step entrances (also called zero-step and step-free) are an essential element of age-friendly homes and are best achieved with 1:20-sloped graded routes of travel to covered porches that are at the same level with the first floor of the home.

Personal and Family Health Impacts

Traditional home features don't just force residents to give up cherished and essential daily activities, they can actually cause health problems and broader health care related concerns. These include:

1. The potential for more injuries resulting in increased utilization of health care and emergency room services.
2. Delays in return from hospitalization because the home environment can't readily support the patient.
3. Premature moves to permanent care settings.
4. Caregiver health - Another cause of injuries in homes is less well recognized. It stems from the fact that in so many two-person

households we have two older adults living together. And especially in cases where a smaller partner is helping a larger partner, a fall by one of them may produce a fall or back or knee injury with the other. So there's this double indemnity in these two person households with injuries for both adults.

5. Mental Health – Traditional homes can limit our activities that have meaning and purpose for us – including limiting our ability to socialize with others in our home or theirs, leading to social isolation. This emphasizes the importance of the widespread creation of universally designed housing: for those who currently have impairments, and for everyone else in their lives.



Demographics

Beyond the individual challenges with traditional housing are the community impacts. Many older adults live in the same communities they lived in when they were younger, in traditionally designed homes that don't now, or soon won't, support aging. This is a much more urgent problem because of the vast growth in the numbers of older adults. The 2019 over-65 population in the US was 52 million. By 2060 that number is projected to grow to nearly 95 million! A 76% increase! (Population Research Bureau, 2019)

New Mexico and Bernalillo county itself is experiencing a pronounced demographic shift towards aging. "By 2030, New Mexico will have the third largest percentage of the population that is 65+ years old in the nation (26.5%), and Bernalillo County's older adults will make up over 40% of the County's population in 2030". (Department of Senior Affairs, Aging Population Study for the City of Albuquerque). Data from the Mid Region Council of Government shows that the City's 65+ aging demographic was at 53,480 in 2000 and grew to 67,191 in 2010. Their data predicts that the city's older residents will grow from around 100,000 in 2020 to 130,000 in 2030, to as many as 140,000 in 2040. That is a 260% increase from 2000 and a 40% increase from today. Additionally, the data yields estimates that approximately 12% (as of 2021) of the city's older population live at or below the poverty line.

While local data is not available, we estimate that an additional 20% of the older population are in a lower middle income cohort ("missing middle") but just above the poverty level e.g., those whose housing options are also quite constrained. "It is important to note that Boomers, Generation X (Gen X'ers) and Millennials will be those aging into older adulthood in 2030, 2050, and beyond". (Department of Senior Affairs, Aging Population Study for the City of Albuquerque). Remarkably, this aging trend won't level off until after the middle of this century, with implications for many city services. This issue isn't going away.

Community-wide Impacts

It is important to note that the impacts from this housing crisis extend into the community and will certainly produce increases in the demand for age-friendly housing and home based services for older adults.

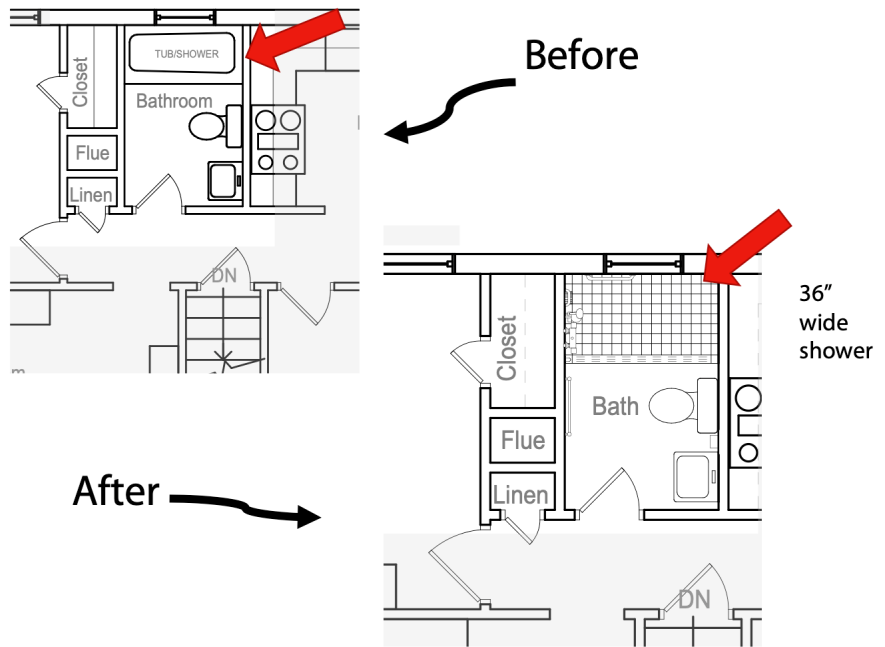
Community-provided home-based services (and local budgets) are at risk. The budgets of local governments can be affected by the presence of a lot of older adults in your community living in traditional housing, causing the household problems that we've mentioned. Budgets can be strained by

- a. More home delivered meals.
- b. More hours of paid caregiving, housekeeping, in-home health services.
- c. Higher demand for Emergency Medical Technicians (EMT's) for home calls (especially the regular or frequent calls) for avoidable falls or assistance getting in and out of the home.
- d. Transportation services needed to actually assist people getting out of the home.
- e. Higher health care utilization and costs. Especially in COVID times, with hospitals overwhelmed, more avoidable ER visits can challenge the capacity and effectiveness of these frontline health services.

Household Benefits of Improved Home Design

With the right types of features in a home, older adults can often continue living the lifestyle they've become accustomed to for years—even decades—longer than they might otherwise. Other benefits include

- Health care utilization and costs - A household can save money by avoiding accidents and injuries and hospital bills.
- Because of overall improved physical and mental health, spending less time in the doctor's office and in the hospital, reducing the overall demand on the health care system.
- Fewer expensive visits to the ER because fewer incidents of home falls and other home injuries.
- Reduced reliance on caregivers for basic tasks. It should be noted that the evolving city and regional demographics will provide fewer, younger individuals to assist older residents, further emphasizing the need for more accommodating housing.
- Delayed moves to expensive care settings



Community Benefits

Community provided Home Care Services (and local budgets) can be reduced by better home design. Money can be saved due to...

- a. Fewer home delivered meals – because people can use their kitchens more easily, or get out of their house to go shopping
- b. Fewer hours of paid caregiving, housekeeping, in-home health services
- c. Emergency Medical Technicians (EMT's) will be needed for fewer home calls (especially the regular or frequent calls) for avoidable falls, assistance getting in and out of the home.
- d. Transportation services not needed to actually assist people getting out of the home.

Public (Medicare and Medicaid) health insurers also save money by the reduced healthcare utilization we've described above. Private insurers also stand to gain, with potential dampening effects on premium levels.



Action Steps

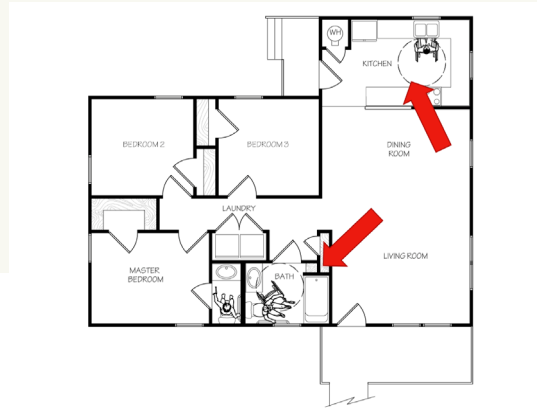
Items noted by ***AF** are also mentioned in 2021 Age Friendly Action Plan

Information

The City could help by providing additional easy-to-access, public-facing Information. Quick Guides could...

- a. Provide easy-to-access information about affordable, age-friendly housing availability and location. (*AF)
- b. Provide information on free or low cost home access modification programs, weatherization, home repair, including churches

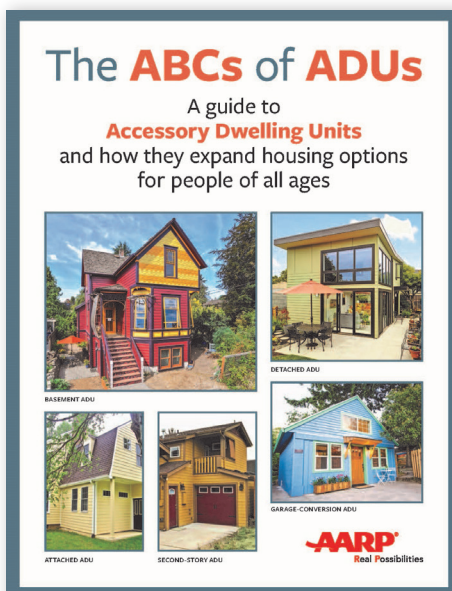
- c. Promote advance planning for retirement housing decisions
 - i. Help households evaluate existing homes; answering questions like, what would it take to make this a home that is appropriate for aging? What other options do the residents have?
- d. Provide information on downsizing options




City websites could provide additional information such as

1. The accessory dwelling development process and options (*AF)

- a. Create simple public facing information



2. Age Friendly home design ideas (*AF)



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AGE-FRIENDLY DESIGN FEATURES IN HOUSES

This house feature list was created to ease adoption by builders and developers. These characteristics are the elements, features, ideas or concepts that contribute to or can be components of a universal house. This list is intended as a guide.

Remember, a key component of universal design is the market appeal of the home and the integration of universal features into the overall home scheme. Universal design becomes a virtually invisible element of a home when done well.

Entrance	Switches and Controls	Home Tech
Decks	Garages and carport	Light and color
Interior circulation	Switches and Controls	Windows
Bathroom	Laundry	
Kitchens	Storage	

3. House sharing information

4. Information on affordable housing locations and options

Other City Actions Might Include

1. **Initiate** a regional initiative to support, screen, and connect people who have rooms to rent and those who need housing.
2. **Promoting, funding, and incentivizing** new, age friendly construction, such as
 - a. Missing Middle Housing - Condominiums, duplex, triplex, ADU's, cluster developments, accessory dwellings (*AF)
 - b. Affordable multi-unit - explore and emphasize HFA funding, federal funds, housing trust fund, etc. (*AF)
 - c. Progressive, socially connected housing styles with medium density: Cluster homes, cottage communities, pocket neighborhoods, co- housing (*AF)
 - d. Supportive housing - affordable housing with services, especially services for grandparents raising grandchildren.
3. **Expanding home repair and** home access modifications services
 - a. Free or low cost - additional funding
 - b. Promoting home handyman services

Housing Location and Transportation

Driving for older adults can also be a challenge. The same ability changes that affect their ability to use their homes effectively, also make driving potentially hazardous. Because of a lack of neighborhood walkability, and the proximate location of services, older adults may be inclined to drive for years after it has become unsafe to do so. In addition, adults on fixed incomes may not be able to afford to purchase or maintain a vehicle. But many neighborhoods aren't served by mass transit. Both transit oriented housing and the expansion of transit options are needed.

How to measure success?

Given the large number of older adults now, the projected growth over the next 30 years, and the current options that are available...what has to happen over the next 30 years to make a difference?

It is generally agreed that current rates of home remodeling and new home production aren't adequate to address the current population of older adults, much less the growth that is expected in the coming decades.

It is not a stretch to point to the need for 50% growth by 2040 in the numbers of homes that are modified by free and low cost modification programs, in the numbers affordable multi family rental units brought on-line each year (general purpose housing and age-targeted units), in the creation of units that include supportive services (including grandparent units), and in the production of missing middle units such as multiunit condominiums, cluster units, and accessory dwellings.



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Albuquerque's Age Friendly Task Force

Appendix

While not focussing specifically on the housing needs of older adults, Albuquerque's recent plans and reports suggest a number of action areas in the senior housing realm.

I. Age Friendly Action Plan

One Albuquerque

January 2021

Albuquerque's DSA began ABQ's Age Friendly Albuquerque Initiative in 2013. Joined AARP's AF network in 2017.

ABQ's stated AF Housing Goal(s)

- "To provide resources and policies that allow for safe and accessible dwelling for people of all ages and abilities."

Also...

- People of all ages should be able to stay in their current home and community.
- Homes should be designed or modified for aging in place.
- Our community should have suitable housing options for people of all incomes, ages and life stages."



Findings From Survey Feedback and Listening Sessions 2021

- More housing options for older adults on fixed incomes are needed.
- New housing structures and developments should exceed ADA compliance for aging in place (incorporate Universal Design).
- Waiting periods for housing authority vouchers need to be reduced.
- The City needs to support development of Accessory Dwelling Units (ADU).
 - ADUs keep living expenses down, provide income for older adults, and increase family/community connections.
- More information on affordable and/or senior housing is needed throughout the community.
- Expanded bus routes are needed to better connect neighborhoods to community resources throughout the city.

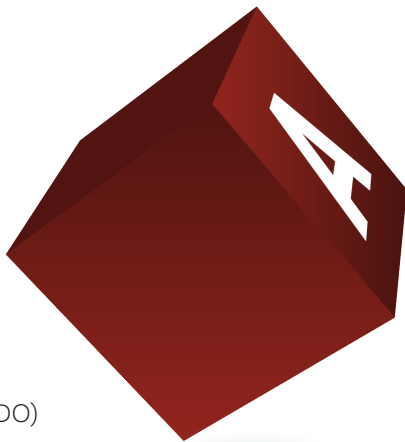
Participants discussed Housing in connection with the following domains:

- "Our neighborhood is age eclectic. Many neighbors have been in their homes for decades. We are all welcome and I appreciate the diversity and mutual respect."
- Allow second dwellings ("granny units") with kitchens in neighborhoods if there is sufficient lot size and setbacks can still be met. This would help both young and old people with housing."

One Albuquerque Strategies

Inclusion

1. Increase awareness of housing opportunities among City departments.
2. Increase awareness of regulation updates to the City's Integrated Development Ordinance (IDO) that incentivize affordable housing developments.
 - 2a. Promote Cottage Developments (small, affordable communal living options) permitted by IDO.



Innovation

3. Conduct Community Planning Assessments for Accessory Dwelling Units (ADUs) in specific areas in the city.
4. Update information on the City's Universal Design brochure and website.
5. Increase awareness of Universal Design principles among developers/ construction firms.
6. Explore strategies to address older adults downsizing to smaller homes.

Safety

7. Increase public awareness of the new HUD income-based home repair voucher program.
8. Recruit more helpers for Senior Affairs home services program.
9. Increase awareness of housing developments that are near Transit facilities and along bus lines.
 - 9a. Create a map of housing developments near Transit bus stops.

II. Aging Population Study for the City of Albuquerque

Department of Senior Affairs
City Council Priority Objective
June 2021

Cities must create and sustain comprehensive plans that support older adults today and in the future. The City of Albuquerque's One Albuquerque Age-Friendly Action Plan is a comprehensive plan designed to prepare the City for a rapidly aging population. This plan is a partnership between City departments and community-based organizations that provides goals and strategies to enable older adults and people of all ages in Albuquerque to age well. This report provided recommendations and strategies to help grow Albuquerque's Age-Friendly Action Plan. Competitive Strategies were provided in this report that implore the City to make aging a top priority and include the needs of an aging population in the City's plans for economic growth, urban development, and the expansion of health and community services. These strategies also advocated for a longevity approach to aging that engage younger generations to prepare for longer lives. Age-friendly cities offer people of all ages the opportunity to live well and stay connected with their communities. Age-friendly cities must remain committed to develop and implement strategies that improve the quality of life for people of all ages and support healthy aging for current and future older adults.

Recommendation One: *The City Council of Albuquerque should officially recognize and support Albuquerque's Age-Friendly Initiative to ensure the Age-Friendly Action Plan thrives with future City administrations.*

- **Strategy One:** City Council age-friendly resolution.
- **Strategy Two:** Action Plan strategy cycles.
- **Strategy Three:** Age-Forward Action Plan cycles.

Recommendation Two: *The Department of Senior Affairs should build out community-wide advocacy and engagement programming to increase the community's awareness of the needs of an aging society.*

- **Strategy One:** Senior Affairs advocacy and engagement team
- **Strategy Two:** Senior Affairs initiatives to fight ageism
- **Strategy Three:** Senior Affairs intergenerational programming.



III. Strategies For Increasing & Protecting Affordable Housing In Albuquerque

2022-2025
Family and Community Services
April 2022

Recommended funding strategies around these principles:

- Develop affordable rental units more quickly and cost-effectively
- Preserve existing affordable housing rental units
- Fully leverage other funding sources, particularly the Low Income Housing Tax Credit program
- Create housing that is affordable for all low- and moderate-income residents, including those at or below 30% AMI
- Address the full spectrum of affordable housing needs, from supportive housing to affordable rental housing to homeownership

Strategy #1 Acquire, rehab and convert motels into affordable efficiency apartments with on-site supportive services*

Strategy #2 Create Affordable Rental Units through New Construction or Acquisition/Rehab of Existing Multi-Family Properties

Strategy #3 Preserve existing units*

Strategy #4 Additional supportive housing vouchers*

Strategy #5 Project based vouchers*

Strategy #6 Down Payment assistance*

** might benefit older adults*

