Goal 3:
Create an Elder-Friendly Environment That
Values the Contributions and Needs of Elders
Independent Housing
Overall, the greatest challenge many elders face today is finding and sustaining available, affordable and/or accessible housing that enables them to live in their community of choice over their lifetime. The major issues and barriers that adversely affect housing for elders are, for the most part, similar to those of special needs populations and the general population. These include:

- Household incomes that are not keeping pace with the substantial increase in the cost of existing housing, development property, as well as home construction, modification and repair;

- Existing housing supply, availability of land for housing development, the rate of development and insufficient construction workforce not meeting the demand of a growing general and aging population, especially for extremely low to moderate income households;

- Conversion of affordable rental housing to more lucrative market rate rental and home ownership units; and

- Lack of or insufficient resources, funding, incentives and interest in developing new and preserving existing affordable housing that equitably meets the demand in all areas of the state.

The effects of the 2004 and 2005 hurricane seasons have significantly exacerbated the housing challenges facing Floridians, especially elders and other vulnerable populations. For example, more than 50,000 housing units or more than 40 percent of the housing stock in Escambia County was damaged or destroyed by Hurricane Ivan in 2004. With the onset of multiple hurricanes, many elders throughout the state have found themselves displaced, living in temporary and/or substandard housing, and using significantly more of their income and savings for housing-related expenses. Addressing soaring insurance premiums and risk-based pricing associated with these disasters are priority issues. Lessons learned from
these disasters include a significant need for better preparation by residents and communities to accommodate post-disaster housing relief and recovery in the future.

A barrier that is more often experienced by elders is the need for housing that facilitates optimal independence and assistance with activities of daily living. Another barrier related to housing costs is the limited capacity of elders to increase their household income. Universal design in community development and housing, as well as supportive housing, is a widely recognized strategy to enable elders, persons with disabilities and the general population to reside longer and more optimally in their homes and communities.

The coordination of land use decisions and elder-friendly infrastructure design also plays a significant role in planning for independent housing. The placement of affordable housing with access to transportation and other services is crucial to elder mobility and independence. Universal design practices in the construction and modification of homes and communities are warranted to accommodate older Floridians. The standards adopted by the Federal Fair Housing Law and Florida’s Accessibility Code for Building Construction (FACBC) guide the design of housing structures in a way that accommodates individuals regardless of functional impairments. These standards should also be considered and incorporated into elder-friendly housing design. Innovative housing options such as accessory dwelling units for older relatives and cooperative housing are also increasingly important. Additionally, there is a need for “green building” principles in appliance and utility repair and design. These principles reduce the costs of heating and cooling, thereby making monthly bills more manageable, and are environmentally friendly.

Consumer awareness and education regarding housing options, resources and housing-related fraud remains a significant area of focus. Assisting elders and their families access housing and related resources is recognized as a vital public service. Continued collaboration among federal, state and local housing stakeholders in protecting elders against mortgage, insurance, construction and repair fraud, and discrimination is a priority.

For more information on independent housing trends, please see Appendix A.
Independent Housing-Inventory of Services:

The Florida Housing Finance Corporation (FHFC) administers a number of state and federally funded multi-family, single family and special programs that help low-income Floridians obtain affordable housing that might otherwise be unavailable to them.

FHFC rental housing programs include the Multi-Family Mortgage Revenue Bond, Low Income Housing Tax Credits, State Apartment Incentive Loan, Elderly Housing Community Loan, Florida Affordable Housing Guarantee and Home Investment Partnerships programs. The homeownership programs include the First Time Homebuyer Program, Homeownership Loan Program and down payment assistance programs.

FHFC administers the State Housing Initiatives Partnership program, which provides funds to local governments as an incentive to create partnerships that produce and preserve affordable homeownership and multi-family housing. The program was designed to serve very low to moderate income families.

In addition, the Corporation offers the Mortgage Credit Certificate program. It also administers special programs including the Predevelopment Loan Program, State Housing Initiatives Partnership, Demonstration Loans and Affordable Housing Catalyst Program that support non-traditional developers and projects such as affordable assisted living and supportive housing.

FHFC is developing an affordable rental housing locator Web site that provides consumers current information regarding housing resources and available affordable rental units across the state. FHFC has invited DOEA and other affordable housing stakeholders to collaborate on the development and implementation of the Web site.

The Department of Community Affairs (DCA) mission is to assist Florida communities in meeting the challenges of growth, reducing the effects of disasters and investing in community
revitalization. It provides housing related programs and services to Florida’s low-income residents through its network of local governments and non-profit organizations. These services include assistance with weatherizing homes, paying utility bills and making homes safe and sanitary. The DCA Community Services Block Grant program is designed to provide a range of services to assist low-income people in attaining the skills, knowledge and motivation necessary to achieve self-sufficiency, as well as immediate life necessities such as food, medicine and shelter. DCA also administers programs that promote and support community efforts in addressing and meeting local housing and related needs.

The Florida Department of Agriculture and Consumer Services provides a telephone and Web-based consumer information and resource clearinghouse, as well as assistance in handling complaints regarding Florida businesses. The department also accepts and investigates reports of price gouging after a declared state of emergency.

The Florida Department of Financial Services provides a number of housing related programs and services to Floridians. These programs and services relate to fire prevention and safety, home insurance and financial services. The department offers a consumer information and inquiry Web site and hot line helping persons make informed financial decisions regarding insurance, mortgages, loans and other financial services. The department’s Office of Insurance Regulation maintains a current Web-based list of continuing care retirement communities in Florida.

The Affordable Housing Study Commission is charged by Florida Statute to recommend solutions and proposes programs to address the state’s acute need for homeownership and rental housing for low and moderate income residents, elders and homeless persons.

The University of Florida Shimberg Center on Affordable Housing is a data and information resource for consumers, researchers, planners and policymakers. The Center maintains a Web-based Florida Housing Data Clearinghouse that provides public access to data about housing needs and supply, subsidized rental housing, and household demographics in Florida communities.
The Florida Commission on Human Relations accepts and processes complaints from persons who believe they may have been victims of discrimination while seeking to rent or buy a home. The Commission works cooperatively with its federal counterpart, the U.S. Department of Housing and Urban Development (HUD), and most cases are dual-filed. The commission also registers and maintains a list of elder housing communities in Florida.

The Department of Business and Professional Regulation (DBPR) Customer Service Assistance Hotline offers elders information regarding professional and business licensure or certification and handles consumer complaints regarding the professions and businesses it regulates. These include contractors, community association managers, realtors, mobile home parks and condominiums.

The Florida Department of Elder Affairs (DOEA), through its Communities For a Lifetime initiative, newly established elder housing unit, planning and evaluation unit and other related programs and services promotes, facilitates, supports and studies all aspects of housing for older adults. It provides information and referral services through the Elder Helpline, contracts with local area agencies on aging, and Web-based information portals. It advocates for affordable housing promoting aging in place for all elders, including those with minimal resources and physical and cognitive impairments. DOEA promotes and facilitates housing and community development issues among its Communities For a Lifetime partners.

See Appendix B for details.

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**Independent Housing-Objectives**

**Objective 1-** Increase and enhance housing options, capacity and access for all elders and persons with special needs statewide.

**Objective 2-** Maximize available housing resources, including housing affordability subsidies for all elders and persons with special needs.
Objective 3- Preserve existing rental and homeownership units.

Objective 4- Integrate elder and special needs housing into all aspects of community planning, development and management at the local, state and federal levels.

Objective 5- Maintain a comprehensive and current understanding of short and long-term housing issues, needs, trends, resources and capacity specific to elders and as part of the general population.

Objective 6- Maintain a current or “real-time” awareness and knowledge of the inventory and availability of elder and special needs rental units statewide.

Objective 7- Disseminate comprehensive and current information, regarding elder and special-needs housing, to policymakers, planners, developers and providers, I&R professionals, and the general public.

Objective 8- Enable elders and persons with special needs to live in the residence and community of their choice for a lifetime.

Independent Housing- Key Implementation Strategies, Roles and Responsibilities:

State agencies with key roles in carrying out independent housing strategies include the Florida Housing Finance Corporation, Department of Community Affairs, Department of Elder Affairs, Department of Agriculture, Department of Financial Services, Agency for Health Care Administration, Department of Children and Families, ADA Working Group, and Agency for Persons with Disabilities. The following matrix identifies the roles and responsibilities charged to each of the participating entities.
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<th>Strategy</th>
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<td>Fully implement the newly established elder housing unit to focus DOEA’s efforts to promote, facilitate and address all aspects of senior housing; participate in collaborative activities with private and public stakeholders, as well as disseminate information (Objective 1, 2, 3, 4, 5, 7, 8)</td>
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<td>Utilize the elder housing unit as the department’s initial point of contact and liaison entity to respond to housing inquiries and to work with stakeholders (Objective 4, 5, 6, 7)</td>
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<td>Utilize the Communities For a Lifetime initiative to promote the importance of affordable, accessible housing for elders and persons with special needs, as well as provide technical assistance and tools to local communities to assess housing needs and resources, develop a plan and implement a Communities For a Lifetime strategy (Objective 4, 7, 8)</td>
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<td>Expand efforts within the department, among state agencies and among stakeholders to focus on urgent and long-term housing that accommodates aging and special needs and persons of all incomes (Objective 1, 2, 3, 4, 5, 6, 8)</td>
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<td>Identify and determine the roles, responsibilities and resources of all stakeholders with current or potential relevance to elder housing (Objective 1, 2, 3, 4, 5, 6)</td>
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<td>Enhance collaboration with stakeholders to identify and address housing barriers, resource and service gaps, duplication, opportunities, immediate and/or long-term needs, as well as advocate for enhanced and/or additional resources (Objective 1, 2, 3, 4, 7, 8)</td>
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<td>Enhance collaboration among public and private stakeholders to address elder housing holistically or regarding specific issues (Objective 1, 2, 3, 4, 5, 8)</td>
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<td>Facilitate and support expanded collaboration, partnerships and linkages outside the sphere of state government and traditional stakeholders (Objective 1, 2, 3, 4, 5, 8)</td>
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<td>Develop and implement an infrastructure and system to maintain a comprehensive and current portal(s) of information, data and resources relevant to elder housing (Objective 7)</td>
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<td>Collaborate with the Florida Housing Finance Corporation’s development and implementation of a low-income rental housing locator that provides current information regarding rental housing availability statewide (Objective 6, 7)</td>
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<td>Identify underserved populations and geographic areas, prioritizing persons who are displaced or at risk of displacement due to disasters, or lack of preservation and affordability; supportive housing; and sound community development (1, 2, 3, 4, 5, 8)</td>
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<td>Promote, facilitate and support activities that collect and compile information from the public, consumers, providers and other stakeholders (Objective 5, 6, 7)</td>
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<td>Promote, facilitate, support and evaluate demonstrations and best practices that improve and enhance housing capacity, affordability and design through preservation and new development, that may be evaluated for replication in underserved areas and statewide (Objective 1, 2, 3, 4, 5, 7, 8)</td>
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<td>Promote and facilitate the awareness and understanding of the importance of incorporating and integrating universal design philosophy and techniques into all aspects of community development and housing for elders and persons with special needs (Objective 1, 2, 4, 5, 7, 8)</td>
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<td>Collaborate among stakeholders to identify, address, advocate for and/or provide resources and incentives to stimulate and facilitate the development, preservation and modification of home ownership and rental housing units, as well as the provision of supportive services/amenities that meet the needs of target populations and priority areas (Objective 1, 2, 3, 4, 5, 7, 8)</td>
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<td>Coordinate, hold, support and/or participate in activities, such as task forces, committees, advisory boards and conferences, to facilitate addressing housing issues and needs (Objective 4, 5, 7)</td>
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