



Senior Housing Weekly

September 8, 2023

LeadingAge Housing Network Meeting on September 11. Join the LeadingAge Housing Network on Monday, September 11, 12:30 – 1:30pm ET, for our regular housing call. We'll check in on HOTMA implementation; we will also discuss updates from HUD and the Hill, and review affordable housing options at LeadingAge's upcoming annual meeting. Participation in the Network is open to all members of LeadingAge; for details on joining the Network (and attending Monday's meeting) contact Juliana (JBilowich@leadingage.org) or Linda (LCouch@leadingage.org).

LeadingAge Policy Update Calls; all calls are at 3:30 PM ET. LeadingAge member, the James L. West Center for Dementia Care has a program that engages middle school students in care. **Kristie Boiles**, who created and runs that program, will join us on **Monday, September 11** to talk about it. Join us for this fruitful conversation. Students participating in medical, nursing, and therapy programs rarely identify working with the geriatric population as a primary goal. Two key elements that have been associated with improving students' openness to pursuing a career in geriatrics are increased clinical education opportunities with older adults and rigorous program curricula covering geriatric competencies outlined by professional organizations. Join us on **Wednesday September 13** to hear from Jessica Dunn, Director of Clinical Education at Seton Hall University talk about the barriers related to staffing and retention as well as best practice strategies to improve recruitment, retention, and engagement of quality geriatric practitioners. Social isolation and loneliness have been associated with an increased risk of dementia and premature mortality from all causes. The pandemic has exacerbated the loneliness issue, but it has also increased acceptance of virtual engagement to meet social needs.

Members and other interested individuals can sign up to join LeadingAge's Policy Update calls [here](#). You can also find previous call recordings of every 3:30 LeadingAge call [here](#). Note that to access recordings of the calls you need a LeadingAge password. Any staff member of any LeadingAge member organization can set up a password to access previous calls and other members-only content.

HOTMA 2.0: Register now for LeadingAge Virtual Training, September 13, 2-4:00pm ET. Registration is open for LeadingAge's "HOTMA 2.0: Implementing New Requirements," which will provide a closer look at HUD's new requirements for changing income, deductions, recertifications, and more in HUD-assisted multifamily housing. Beginning in January 2024, affordable senior housing providers will have to comply with new HUD rules under the Housing Opportunity Through Modernization Act, or "HOTMA." The new rules include adjustments to the maximum asset limits for residents, changes to the elderly/disabled deduction, a threshold change for medical deductions, and more. Register for the September 13th LeadingAge HOTMA 2.0 Training to learn more about implementation and next steps. Registration is free for LeadingAge members and is available [here](#).

Affordable Housing at LeadingAge Annual Meeting! We are excited to learn and connect with affordable housing members from across the country during our upcoming LeadingAge annual meeting in Chicago, November 5-8. Join us for a wide array of housing sessions – with topics ranging from advances in broadband connectivity in affordable housing to new rules and safety standards from HUD

to mental health and supportive services enrichment – followed by an affordable housing reception with cash bar on Monday evening; attendees can also sign up for a field trip to tour an affordable housing community or PACE center run by LeadingAge members in the Chicago area. A full breakdown of the annual meeting content for housing providers is available [here](#); to register for the annual meeting, click [here](#).

Committee Hears About Rising Insurance Costs for Affordable Housing. On September 7, the Senate Committee on Banking, Housing and Urban Affairs held a hearing on, “Perspectives on Challenges in the Property Insurance Market and the Impact on Consumers.” Regarding skyrocketing insurance cost increases, Committee Chair Sherrod Brown (D-OH) said, “Owners of our already too-small supply of affordable apartments serving the lowest-income renters may be increasingly left with impossible choices.” Chair Brown noted that insurance companies are “restricting coverage, raising rates and deductibles, and in some cases, leaving states or geographic areas altogether” while 50% jumps in reinsurance premiums “have been driven in part by frequent and more severe natural disasters for themselves and their investors.” While much of the hearing focused on the impact of climate change and rising reinsurance costs for single-family homeowners, the hearing also aired concerns about escalating premiums and rising deductibles forcing affordable housing providers to pay up, take on more risk themselves, and, sometimes, reduced resident services or increase rents. LeadingAge member Michelle Norris testified on behalf of National Church Residences and noted her affiliation with several national organizations working to address the “unprecedented and climbing insurance rates and reductions in coverage, and the significant impact this has on the rental housing market, from property owners and developers to lenders and investors, and the families and older adults living in these homes.” “At National Church Residences, we have seen the property insurance liability for our affordable housing properties increase by over 400% over the last 6 years. In recent years there has been little room left for negotiation — carriers have increased premiums and raised deductibles but adopted a ‘take it or leave it’ approach.” Ms. Norris, executive vice president of external affairs and strategic initiatives, said. LeadingAge affordable senior housing members have experienced dramatic increases in their insurance rates over the last several years, with 28% of respondents to LeadingAge’s April 2023 housing survey saying they expect their insurance rates to increase by 10- 19% and 13% saying they expect insurance costs to increase by 20 – 29% this year. LeadingAge has been working with HUD on increased funding for properties and agrees with Ms. Norris’s testimony that, “a greater level of intervention by the federal government in the insurance markets may be necessary given the current market failures stemming from the private market being unable or unwilling to offer property (and other lines) of coverage to property owners of all types.” Watch the hearing [here](#).

Congress Attends to Spending Bills. With the new fiscal year starting October 1 and wide gaps between the House and Senate on spending bills, it is clear a continuing resolution (CR) will be needed to keep federal programs funded from October 1 until final fiscal year 2024 (FY24) appropriations bills are enacted. If Congress cannot agree on the content of a CR and enact one by October 1 then the federal government will shut down and all annually appropriated services will grind to a halt. Any shutdown is expected to be very short. To be enacted, It appears a successful CR would have to include not just continued federal funding but also supplemental funding for disasters, aid to Ukraine, and other additional funding the Biden Administration is seeking. One scenario is that Congress would pass a CR to fund programs from October 1 until early December. After a new agreement on spending caps, Congress would work to pass the 12 spending bills before the expiration of the CR or again risk a shutdown. Earlier this year, the White House, Senate, and House agreed to overall spending caps and the Senate proceeded to pass 12 bills from its appropriations committee that complied with those levels. But the House took the deal’s spending caps and cut them further before it passed bills from committee at very

reduced levels, leaving vast differences between many of the respective House and Senate bills; this turn of events led to today's impasse that requires a CR. During the week of September 11, the Senate is expected to demonstrate its ability to pass spending bills with bi-partisan support when it brings a package of three FY24 bills, the HUD, Military Construction/VA, and Agriculture bills, to the Senate floor.

HHS Issues Proposed Rule to Protect People with Disabilities from Discrimination. A new [proposed rule](#) from the Department of Health and Human Services' Office of Civil Rights would mandate that treatment decisions are not made based on preconceptions of a person's disability by any program receiving funding from HHS. This rule would update critical sections of regulation pertaining to Section 504 of the Rehabilitation Act of 1973. HUD is simultaneously working to update implementation of Section 504 in housing programs.

Comments on the proposed rule are due Monday, November 13. More specifically, the proposed rule would:

- Ensure that medical treatment decisions are not based on biases or stereotypes about individuals with disabilities, judgments that an individual will be a burden on others, or beliefs that the life of an individual with a disability has less value than the life of a person without a disability.
- Clarify obligations for web, mobile, and kiosk accessibility.
- Establish enforceable standards for accessible medical equipment.
- Clarify requirements in HHS-funded child welfare programs and activities.
- Prohibit the use of value assessment methods that place a lower value on life-extension for individuals with disabilities when that method is used to limit access or to deny aids, benefits, and services.
- Clarify obligations to provide services in the most integrated setting appropriate to the needs of individuals with disabilities.

House Committee Seeks Input on Workforce, Payments, Financing. In a September 7 open letter to health care stakeholders, House Committee on Ways and Means Chairman Jason Smith (R-MO) said the Committee is seeking information about [Improving Access to Health Care in Rural and Underserved Areas](#). The Committee is seeking to "identify how geographic barriers, misaligned Medicare payment incentives, and consolidation may be driving facility closures and workforce shortages." Chairman Smith outlined five areas for which the Committee is seeking comment: geographic payment differences, sustainable provider and facility financing, aligning sites of service, the health care workforce, and innovative models and technology. LeadingAge looks forward to reviewing the request for information and providing comment before the Committee's October 5 deadline.