

Senior Housing Weekly Recap November 15, 2024

Housing Network Call: Monday, November 18. Join our next Housing Network Call on Monday, November 18, 12:30 – 1:30 p.m. ET. We'll host a discussion on best practices for affordable housing communities and organizations interacting with their Boards of Directors. We'll also share some updates on remaining priorities for the current Administration and leave time to share and chat. The Housing Network meets weekly on Mondays at 12:30pm ET. Participation in the Network is open to all provider members of LeadingAge. For details on joining the Network contact Juliana Bilowich or Linda Couch.

Election Edition of National Policy Pulse Call: Monday, November 18, 3:30 p.m. ET. LeadingAge's members-only policy briefing and analysis call, "National Policy Pulse," happens every Monday at 3:30 p.m. ET. A special 2024 Election Edition of the National Policy Pulse call will be held on November 18. Register for the calls (registration required even if you were registered for the previous 3:30 p.m. policy update calls) here. Your registration will keep you on the list for all calls in 2024, and we'll send a new registration link to members for calls in 2025 so you never miss a beat.

LeadingAge to HUD: Streamline Solar Rooftop Approval Process. In a November 11 letter to the Department of Housing and Urban Development (HUD), LeadingAge applauded the agency for its recognition of solar energy as a critical renewable energy source for the affordable housing portfolio and shared feedback on a draft proposal to establish and centralize the approval process for certain HUD-assisted properties to engage in rooftop solar leases that provide on-site solar energy. The letter stressed the importance of financial feasibility for affordable housing communities interested in installing rooftop solar and urged the creation of incentives for owners and benefits for residents. More information is here.

Path to Final FY25 HUD Funding Bill Uncertain. With the December 20 expiration of the current continuing resolution (CR), which is keeping federally appropriated programs (like HUD's) funded at fiscal year 2024 levels until final fiscal year 2025 bills are enacted, Congress is still deciding whether to attempt to complete the bills this session of Congress or punt them to next year. House Speaker Mike Johnson (R-LA) has long been keen to extend the CR until March 2025, while appropriators generally hope to get the bills done this calendar year. How President-elect Donald Trump prefers finalizing the bills will guide their path; President-elect Trump and Speaker Johnson are expected to meet the weekend of November 16 to discuss how the bills might proceed to enactment. For LeadingAge, it is highly likely that a CR at FY24 levels through March would also need to include an anomaly, or exception, to augment FY24-level funding to ensure HUD has sufficient resources to fully renew Section 8 Project-Based Rental Assistance and Section 202 Project Rental Assistance Contracts, which often have very thin carry-over funds from year to year on which HUD could reliably count on to meet contract renewal needs. LeadingAge is meeting with appropriations and HUD staff to advocate for sufficient contract renewal funding should a CR does reach until March of 2025.

Resources Lead to Reduced Veteran Homelessness. Homelessness among veterans has dropped to its lowest level since 2009, when data began being captured on it, according to a November 11 announcement from the U.S. Interagency Council on Homelessness (USICH), HUD, and the Department

of Veterans Affairs. According to the agencies, homelessness among veterans in January 2024 decreased 55.6% since 2010, and 7.5% since January 2023. The agencies credit targeted resources to veterans experiencing, or at risk of experiencing homelessness, including vouchers through the HUD-VA Supportive Housing Program. LeadingAge congratulates the agencies and all the state and local partnership who work so diligently to prevent and end homelessness, including among veterans. There are more than 16 million veterans in the U.S.; about 66% are 65 or older. Meanwhile, older adults are the fastest growing population of people experiencing homelessness. LeadingAge supports the HUD-VASH program as well as other rental assistance programs, including mainstream programs like the Section 202 Supportive Housing for the Elderly program, Housing Choice Vouchers, and others. The HUD-VASH program, which Congress has been funding regularly since 2008, provides a Housing Choice Voucher-type of assistance coordinated with VA health services and supports. "This data show that with the right investments in housing and health care, and with strong leadership and coordination across government, homelessness is solvable. The challenge now is to end veteran homelessness and use the lessons we learn to help all people without a home," USICH Director Jeff Olivet said in the announcement. See LeadingAge's action alert in support of strong HUD funding here; read the agencies' announcement here.

HUD Seeks to Serve Middle Income Housing. On October 29, HUD proposed a new Mortgagee Letter (ML) to create a new set of underwriting thresholds for middle income housing as part of the Federal Housing Administration's (FHA's) Multifamily Housing Programs' underwriting standards and guidelines. The proposal would add a middle income option within HUD's 221(d)(4) multifamily mortgage loan insurance program. "Many households with incomes above levels usually targeted and defined as affordable (i.e., LIHTC, Section 8, etc.) face lack of available housing affordable to them. Defining this Middle Income housing segment can help investors, lenders, governments, and other stakeholders target their activities to these challenges," the draft mortgagee letter says. In the draft letter, HUD proposes to define, for the purposes of its Middle Income Housing new underwriting criteria, middle income housing as housing that is affordable to individuals and families with incomes from 60% to 120% of area median income (affordable is defined as housing costs not exceeding 30% of household income). Comments on the draft are due November 25. "As part of the Biden-Harris Administration's commitment to create additional housing, both affordable and market rate, FHA is introducing specific policy changes to support expansion of Middle Income Housing. These changes respond to market need using the existing FHA 221(d)(4) loan program," the draft letter says. under the 221(d)(4) program, HUD insured mortgages for 105 projects with 17,222 units, totaling \$2.5 billion, in fiscal year 2023. Read the draft mortgagee letter here. Read more about the 221(d)(4) program here. While LeadingAge does not typically work on this mortgage insurance program, there has been a significant and growing interest in developing middle income housing over the past few years and HUD's revision of its main multifamily housing mortgage insurance program identifying and addressing these needs is a significant federal event.

Bill: Abuse Training for Some Housing Providers. A bill introduced by Representative Ritchie Torres (D-NY) on October 18 would require all public housing agency staff to be trained on the "prevention, identification, and intervention as it relates to signs of abuse, neglect, and exploitation of elder persons" residing in public housing. While most LeadingAge affordable housing members are not public housing agencies, LeadingAge monitors public housing legislation because public housing is an important source of affordable housing (about 37% of public housing residents are older adults), and oftentimes bills are expanded to apply to other programs than originally envisioned. With sufficient funding for training and compliance, which this bill (H.R. 10017) does not provide or mention, LeadingAge would support such a requirement.

CMS and FTA Release Transportation Coordination Fact Sheet. In a joint release on November 12, the Centers for Medicare and Medicaid Services (CMS) and the Federal Transit Administration (FTA) released a fact sheet for states to support efforts to coordinate non-emergency medical transportation (NEMT) for Medicaid enrollees. The fact sheet further distills the Medicaid Transportation Guide released in September of 2023 and provides best practices to bring transportation providers and authorities together with state Medicaid programs to ensure beneficiaries have access to transportation to doctor and wellness services. Release of the fact sheet, while targeted at states, could provide benefit for providers of services to older adults enrolled in Medicaid, particularly those receiving home and community-based services, or those residing in affordable housing. Here is a link to the Medicaid Transportation Coverage and Coordination Fact Sheet.

ASPE Report on Bereavement and Grief Services in the United States. The Assistant Secretary for Planning and Evaluation (ASPE) published a report on November 4, 2024, presenting findings of an environmental scan and semi-structured interviews around bereavement and grief services in the United States. This report was funded as part of the Consolidated Appropriations Act of 2023, in which LeadingAge advocated for funding on an evidence review and technical expert panel to establish consensus based standards for grief and bereavement care. On June 28, LeadingAge submitted comments to the Agency for Healthcare Research and Quality (AHRQ) on a systematic literature review for a research project on Interventions to Improve Care of Bereaved Persons. Our comments highlighted the need for cross-continuum grief and bereavement assessments, interventions, and resources, including in settings outside of traditional hospice care, like affordable senior housing. We also stressed the need to equip aging services providers in assisting older adults navigating a variety of grief and loss, including loss of identity and "disenfranchisement loss" resulting from the aging process. The final report released by ASPE reviews the following key points from the literature review and key contributor interviews:

- The literature suggests that an estimated one in ten bereaved adults will develop prolonged grief disorder (PDG) or complicated grief (CG) after a loved one dies. However, key contributors interviewed for this study indicated that diagnosis is challenging because of potentially overlapping mental health conditions which suggest that the rates of PGD and CG may be underestimated.
- PGD is often comorbid with post-traumatic stress disorder (PTSD), depression, substance
 use disorder (SUD), and anxiety, making treatment and recovery challenging. Despite this
 challenge, key contributors conveyed the importance of access to bereavement services to
 help prevent longer-term conditions associated with PGD.
- Populations highly impacted by PGD include children, caregivers, veterans, and those bereaved in traumatic ways. Key contributors interviewed clearly conveyed that grief is highly individual, and although many experience bereavement lasting over one year, many individuals recover within one year of a death event; furthermore, grief reactions may present differently in children than adults.
- There are many types of bereavement support services targeting PGD, ranging from phone
 calls and traditional psychotherapy to services such as music therapy. According to key
 contributors, incorporating trauma-informed care is essential for treating bereaved
 individuals. Populations with high need can be identified through schools, data, and mental
 health settings.
- Hospice can play a crucial role in promoting healthy bereavement by offering support before, during, and after a loved one passes to facilitate coping mechanisms to navigate

- loss. While key contributors support hospice, some expressed concern about inequity in accessing services and transitioning to for-profit models within the hospice industry.
- Research indicates that disparities in bereavement service utilization exist due to individual
 characteristics and social determinants of health (SDOH). Key contributors expressed that
 SDOH, including systemic racial discrimination, requires examination of grief experiences in
 communities of color. Additionally, bereavement and grief services are disjointed and can
 exacerbate inequities based on race, socioeconomic status, and geography.
- More than 50 percent of key contributors reported that the COVID-19 pandemic reduced stigma and encouraged discussions about loss and grief; and concurrently increased the need for services, especially in under-resourced communities and communities of color.
- There is debate among key contributors regarding the medicalization of bereavement and grief; most key contributors reported a need for a more comprehensive approach to managing grief beyond medicalization.

LeadingAge LTSS Center Releases Report on Rural Aging Action Network. The Rural Aging Action Network (RAAN) is a national learning collaborative developed and led by Lutheran Services in America (LSA). Launched in 2022, the RAAN is designed to expand community-based services and supports in rural communities and ensure independence and choice for the older adults who live there. The LeadingAge LTSS Center @UMass Boston partnered with Lutheran Services in America to lead a two-year evaluation of the RAAN. Researchers assessed the RAAN's effectiveness, impact, and value as it mobilized whole communities to address gaps in the care of older adults. A new report released in November 2024 provides lessons learned during the RAAN's development and implementation in rural communities across Minnesota, Montana, North Dakota, and South Dakota. The report is designed especially for organizations serving rural older adults or seeking to expand their reach into rural communities. The report provides an overview of the RAAN model, outlines seven steps involved in establishing a RAAN, and explores how the RAAN empowers older adults and advances equity and engagement among diverse populations.

CMS to Host Listening Sessions on Improving Health in Rural Communities. On November 20, 12-1 p.m. ET, the Center for Medicare and Medicaid Innovation (CMMI) will host a Person-Centered Listening Session on Improving Care Experience, Outcomes, & Equity in Rural Communities. This listening session will focus on access and delivery in rural health care, and key takeaways from CMS Innovation Center Rural Health Hackathons and a listener Q&A. Insights from this session will help inform the Innovation Center's strategy on addressing common rural health issues. Interested individuals can register here.

Reminder: Free Energy Benchmarking Service Available from HUD. The Department of Housing and Urban Development (HUD) is offering three more years of <u>free energy benchmarking services</u> to affordable housing providers. LeadingAge urges members to access the free program.

Reminder: HUD Hosts Webinar Series on New Minimum Energy Efficiency Standards. The Department of Housing and Urban Development (HUD) is hosting a series of webinars about the agency's new minimum energy efficiency standards. The new HUD standards establish the International Energy Conservation Code (IECC) and the American Society of Heating, Refrigerating, and Air-Conditioning Engineers (ASHRAE) 90.1-2019 as minimum energy efficiency standards for new construction for certain HUD and USDA covered programs; HUD's April 26, 2024, standards Notice goes into effect beginning as early as this year for the HOME program and the Housing Trust Fund, and in 2025 and 2026 for other HUD and USDA programs, including new construction of FHA-insured Multifamily Housing. According to HUD, the adoption of new energy standards yields significant annual and lifetime cost savings to

homeowners and renters, improves resident health and comfort, and increases the climate resilience of both single family and multifamily covered housing; HUD last updated its energy standards in 2015. Read more about the new energy efficiency standards here, and sign up for HUD's webinar series here.

Reminder: Disaster Response Resources for Affordable Senior Housing Providers. In the aftermath of Hurricanes Helene and Milton, the Department of Housing and Urban Development (HUD) is requesting that affordable housing providers share potential resources by reporting vacant units to assist with housing survivors displaced as a result of a disaster event. To report vacant units, please use this online reporting form. Please do not complete the form if you do not have any vacancies to report. In addition, LeadingAge has compiled a disaster preparation and response resource for affordable housing. The resource covers how affordable senior housing providers should prepare for a disaster event and what to expect after an event has occurred.

Reminder: HUD Mental Health Training for Service Coordinators. On April 18, HUD launched free, voluntary training for multifamily service coordinators to receive Mental Health First Aid training. The training is available on a rolling basis until 2026. Read more about the opportunity, which LeadingAge applauds, here.

Reminder: HUD multifamily providers can get free, weekly deliveries of COVID tests for their properties via https://www.hud.gov/COVID-testing