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Most subsidized senior housing environments have long waiting lists, and government funding to build new affordable senior housing has all but evaporated. The population of seniors is increasing with no attendant increase in affordable housing.

Long Term Services and Supports (LTSS)
Long-term services and supports (LTSS) are those services that help older adults and people with disabilities accomplish everyday tasks that cannot be performed on their own due to physical, cognitive or chronic health conditions. A rising number of older adults live with multiple chronic conditions that contribute to frailty, disability, and related functional limitations. Unfortunately, our system of acute care rarely addresses the need for LTSS nor does it consider – and integrate with – an individual’s housing situation.

LTSS Financing
Neither family caregiving nor Medicaid, the two mainstays of LTSS, is equipped to handle our future care needs. Family members are stretched to the breaking point. And Medicaid requires individuals to impoverish themselves before paying for required LTSS services, and not always in the setting of a person’s choice. Services needed for an individual to remain independent in their own home are usually not covered under current payment models.

Caregivers
The aging baby boom population will continue to experience a growing need for LTSS support, while we will see shrinkage in the demographic of traditional caregivers. We are facing a potential crisis in the availability of both paid (formal) and unpaid (informal) caregivers for this growing population.

Close to 70% of those turning 65 will need some amount of LTSS in the future. 4
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**Age-Friendly Communities**

In age-friendly communities:
- People of all ages actively participate in community activities
- Everyone, regardless of age or ability, is treated with respect
- Older people stay connected to people and activities
- People are able to remain active and engaged even with chronic health conditions and at the oldest ages.

**Age-friendly communities are built on:**
- Affordable and accessible housing options
- Affordable and accessible Long-Term Services and Supports (LTSS)
- Integration of housing, health care, and LTSS
- Broader financing for LTSS
- A philosophy promoting healthy lives and preventive practices.

**Affordable and Accessible Housing**

Decent, affordable and accessible housing is necessary for good health. And when people purchase or rent their homes or apartments, or are provided them by their employers or their communities, they need them, in the place they call home. Age-friendly communities offer the services which offer the services people need, when they need, when they need them, and when they need them, and are supported by the community.

**Integration of Housing, Health Care, and LTSS**

In an age-friendly community, housing, health care, and LTSS are seamlessly integrated.
- Competent and compassionate caregivers are available for people who need them, and are supported by the community
- Community-based health and wellness programs – including chronic disease self-management, mental health, and behavioral health programs – are widely available and used
- New models of care, such as small homes, which emphasize the home in nursing home, flourish
- Care coordination – for example, for people coming home from the hospital or rehab – integrates health care, housing, and LTSS to support each person’s unique needs and wants
- People are fully informed about their prognosis and their options for care and treatment and can make decisions based on their values as well as what is most important to them at the end of life.

**Engagement and Connection**

In an age-friendly community, people are engaged and connected, including people with limited ability to leave their homes.
- Technology solutions are widely used
- The community supports vibrant “Villages” and Naturally Occurring Retirement Communities (NORCs).

**Broad Funding for Long Term Services and Supports**

In the age-friendly community, financing for LTSS is flexible and aligned with individuals’ needs and preferences. LTSS financing:
- Does not require people to become impoverished to receive LTSS
- Is based on needs and services, not setting
- Allows for integration of acute care and LTSS services
- Does not require services to be considered “medically necessary” in order to be funded
- Includes strategies to enhance private savings and affordable insurance options to preserve choice.

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1. Joint Center for Housing Studies of Harvard University. (2015) Housing America’s Older Adults: Meeting the Needs of an Aging Population

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**On Average, an American turning 65 today will incur**

$138,000

in future LTSS costs.

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58% of very low-income households 62+ that do not receive housing subsidies face either excessive housing costs, live in severely inadequate units or both.

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**LeadingAge Massachusetts** will lead a collaborative effort to work toward the outlined vision, by seeking consensus and encouraging a public dialogue about how these solutions can best be implemented. Achieving this vision will require bold changes to create an entirely new service delivery system based on the needs and preferences of older adults.
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Affordable and Accessible Housing

Decent, affordable and accessible housing is necessary for good health. And congregate or multi-family senior housing helps combat isolation and loneliness and can be a platform for the delivery of long term services and supports which improve residents’ health. In an age-friendly community, housing:

- Is affordable for people of all income levels
- Includes affordable home modification services and adaptive technology to meet the changing needs of individuals as they age and/or realize functional limitations
- Spans a range of supportive housing models including housing with services, smaller residential care facilities and affordable assisted living
- Includes innovative and flexible models of co-housing
- Is funded by financing sources which support and sustain the development of affordable housing for seniors.

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