



Meeting the Housing Needs of Rhode Island's Older Adults and Individuals with Chronic Disabilities and Illnesses

Adopted by the LTCCC on April 26, 2023

**LONG TERM CARE
COORDINATING COUNCIL**

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LONG TERM HEALTH BEGINS WITH SAFE, AFFORDABLE, AND ACCESSIBLE HOUSING

THE LONG TERM CARE POPULATION IN RHODE ISLAND.

Rhode Island's cities and towns are home to more than **200,000** older adults (65 years or older) of whom **38,000** are living with disabilities. Approximately **111,000** additional Rhode Islanders younger than 65, including **13,000** minor children, are living with disabilities or chronic illnesses. More than **4,500** adults with intellectual or developmental disabilities live in the state; about **2,300** of them are living with their families, in community settings.

More than **32% of our elderly homeowners**, and more than **51% of our elderly renters**, are housing cost-burdened. For adults of all ages who have disabilities or chronic illnesses, housing cost burdens are even more daunting, as nearly **30% of Rhode Islanders with disabilities**—nearly **42,000 people**—have incomes below 150% of the poverty level—more than double the incidence of poverty among the population without disabilities. For all of these individuals, each month brings the dilemma of paying either for housing, or for other necessities including health care, food, medications, clothing, and transportation. This cost crisis is not sustainable.

THE STATUS OF HOUSING FOR OLDER ADULTS AND THOSE WITH DISABILITIES

KEY RECOMMENDATION : MAKE HOUSING FOR OLDER ADULTS AND PERSONS WITH DISABILITIES THE STATE'S TOP HOUSING PRIORITY

Because safe, affordable, and accessible housing is so crucial for continued health, for the state's older adults and individuals with chronic disabilities and illnesses, including both homeowners and renters, we strongly recommend that meeting critical housing needs of this population be defined as the State's highest housing priority. We recommend that the General Assembly incorporate this priority in State policy; that the governor, general treasurer, and attorney general direct their offices to take appropriate steps to implement this priority; and that the Department of Housing, Housing Resources Commission, and Rhode Island Housing conduct a joint review to determine



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which existing policies have been most successful for the LTC population, and which should be revised or expanded to meet current conditions and needs.

SUPPORTIVE HOUSING FOR INDIVIDUALS WITH BEHAVIORAL AND DEVELOPMENTAL CHALLENGES

KEY RECOMMENDATION : PROMOTE PUBLIC HOUSING PARTNERSHIPS TO BUILD 500 UNITS OF SUPPORTIVE HOUSING

To rapidly increase production of supportive housing units for individuals with behavioral and developmental challenges, the State should accelerate its partnerships with local public housing authorities, to expedite planning, approval, and development of at least 500 additional units before 2030, including a sufficient number of units which are physically accessible, using best principles of universal design.

See page 10 for additional detailed recommendations.



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AN OLMSTEAD PLAN FOR RHODE ISLAND

Rhode Island is one of a few states that has not invested in an Olmstead Plan and this committee recommends establishing a cross sector workgroup to develop an Olmstead Plan. This type of planning provides states with a roadmap towards inclusive community-based living, in the least restrictive setting, across the lifespan and for all disabilities.

KEY RECOMMENDATION : ADOPT AN OLMSTEAD PLAN

To better coordinate short-, medium-, and long-term planning, for inclusive, community-based living, for all disabilities, the General Assembly and Administration should take all necessary steps, to expedite adoption of an “Olmstead Plan” for Rhode Island, bringing together State agencies, advocates, providers, and individuals with disabilities to prioritize their needs across state government.

OPTIONS FOR ADDRESSING HOMELESS LONG TERM CARE POPULATION NEEDS

KEY RECOMMENDATION : 600 NEW UNITS OF PERMANENT SUBSIDIZED HOUSING

Because the most successful policy to relieve homelessness is the most direct—the provision of affordable housing choices—we recommend an urgent State initiative to rapidly increase the supply of permanent housing, affordable for residents with very low incomes, using deep subsidies from federal and State resources, to create 600 such units over the next three years, including an adequate number of units which are physically accessible, using best principles of universal design.



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See pages 11-12 for additional detailed recommendations.

HOUSING OPTIONS FOR COST-BURDENED LTC OWNERS AND RENTERS

KEY RECOMMENDATION : MAKE IMPROVEMENTS TO EXISTING PROGRAMS TO RELIEVE COST BURDENS FOR OWNERS AND RENTERS

We recommend expansion of State and municipal property tax relief for owner-occupants who are older adults and persons with disabilities; increased cost-sharing percentages and maximum grant levels for the Livable Homes Modification program; more generous cost-sharing for low-income residents through LIHEAP and other energy assistance programs; adoption by the State of new appliance efficiency incentives, to supplement federal incentives; State financial and legal support for more effective municipal enforcement of

residential building codes and minimum housing standards; and State support, financial and legal, for more effective enforcement of employment and antidiscrimination protections, for older adults and persons with disabilities who are able and willing to work.

See pages 13-14 for additional detailed recommendations.

ASSISTED LIVING COMMUNITIES

KEY RECOMMENDATION : CREATE SLIDING SCALE, COST-SHARING VOUCHERS FOR ASSISTED LIVING

Serving the “missing middle.” We recommend that the State of Rhode Island establish a new cost-sharing voucher program, to make assisted living options affordable, on a sliding-scale, for older adults and persons with chronic disabilities and illnesses, whose income and/or assets are too high to qualify for Medicaid support, but too low for direct pay access. Alternatively, this could be a voucher program or be modeled after the Office of Healthy Aging @Home Cost Share program.

See pages 16-17 for additional detailed recommendations.



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ASSISTED LIVING and the “MISSING MIDDLE”

High Income: Older Adults, Disabled & Chronically Ill Individuals (18-64 yrs), with Substantial Income and/or Assets

Includes Retirees & Older Workers with Pension, Investment, or Salary Income, with Savings & Other Significant Assets

Middle Income: Working Class Pensioners (Private & SSA), Older Workers, SSDI (max. \$3345) Recipients

Includes Individuals with Moderate Pensions, Investment, or Salary Income, with Savings and Other Assets

Low Income: Working Class and Poor Individuals—Older Workers, Retired, Disabled / Chronically Ill

Includes Medicaid-Eligible Individuals, Including Individuals with SSA or SSI (max. \$841) Income Only

ACCESSORY DWELLING UNITS

KEY RECOMMENDATION : EXPAND INCENTIVES FOR ACCESSORY DWELLING UNITS

State housing policy should offer appropriate and expansive incentives for municipalities to allow, and homeowners to create, significantly more accessory dwelling units in Rhode Island; should include a program of generous, targeted incentives to increase the number of ADUs available to adults with intellectual/developmental disabilities (I/DD) and to individuals with other disabilities; and should ensure that new ADU units are physically accessible, using best principles of universal design.



California Department of Housing and Community Development

See page 19 for additional detailed recommendations.

FUTURE HOUSING OPTIONS FOR INDIVIDUALS WITH DISABILITIES WHO ARE NOW LIVING WITH AGING PARENTS

Many persons with disabilities remain living with family, parents or others, well into their adult years. For example, individuals with intellectual/developmental disabilities (I/DD) often live in their family home with aging parents who are in need of similar supports to assist them as they age in the community.

KEY RECOMMENDATION: PROVIDE TRANSITIONS AND OPTIONS FOR ADULTS WITH DISABILITIES, FOR LIVING BEYOND FAMILY CAREGIVERS

We recommend that all responsible State agencies should, with some urgency, identify which, and how many, individuals receiving Long Term Services and Supports, are facing the challenge of living beyond aging parents or other family caregivers; the entire long term care community should make future housing needs, and housing transition planning, a regular component in the Individual Support Plan process, and in any other services planning they manage for individuals with disabilities.

See pages 21-22 for additional detailed recommendations.

SHARED LIVING ALTERNATIVES FOR LTC INDIVIDUALS AND CAREGIVERS

KEY RECOMMENDATION: ADOPT CREATIVE NEW APPROACHES TO SHARED LIVING

We recommend that Rhode Island Medicaid rules be changed, to allow adult foster care to two or more individuals, without invoking assisted living regulations; and that State and local rules governing “rooming houses” be relaxed, to allow broader adoption of cooperative, shared living approaches, in which a small group of unrelated older adults and persons with disabilities and, when appropriate, caregivers providing support services, could live together in a home or apartment.



See page 24 for additional detailed recommendations.

HOUSING OPTIONS FOR FAMILIES: PARENTS AND GUARDIANS WITH DISABILITIES WHO ARE CARING FOR MINOR CHILDREN

KEY RECOMMENDATION: ACCOMMODATE PARENTS AND GUARDIANS WITH DISABILITIES, WHO ARE CARING FOR MINOR CHILDREN

The State should address housing needs of parents and guardians with disabilities who care for minor children, by setting minimum accessibility rules for new housing; expanding home modification financing; incentivizing adaptive vehicles and vehicle modification; incentivizing accessible transit routing; providing adaptive equipment and services for disabled parents

See page 26 for additional detailed recommendations.



COMPREHENSIVE AND ACCESSIBLE STATEWIDE HOUSING DATA

KEY RECOMMENDATION : ESTABLISH STATEWIDE HOUSING DATA AGENCY

We recommend that the State establish a permanent statewide housing data collection and analysis agency, to collate and analyze comprehensive housing-related data from multiple federal, State, municipal, and private sources, and to make these data available to elected officials, public agencies, housing advocates, researchers, and the general public.



FUTURE FOCUS CONCEPT: ACCESSIBLE, MIXED-INCOME, TRANSIT-ORIENTED DEVELOPMENTS

KEY RECOMMENDATION: ENGAGE STATE-SPONSORED PLANNING TO DEVELOP ACCESSIBLE MIXED INCOME TRANSIT ORIENTED DEVELOPMENTS

We recommend that State officials responsible for housing policy convene a site review, design, and development planning process, to solicit federal support, and coordinate private and public initiatives to build one or more innovative Accessible Mixed Income Transit Oriented Developments (AMITOD). These are designed to meet the affordable housing needs of older adults and individuals with chronic disabilities and illnesses—and non-disabled, non-elderly residents as well—while creating mixed income, multi-purpose, sustainable communities, featuring a wide range of amenities and services for individuals, couples, and families, adjacent to bus or rail stations, and financed through a mix of public and private sources.



Landon Bone Baker Architects and Moody Nolan

FUTURE FOCUS CONCEPT: ONE-STOP HOUSING INFORMATION PORTAL, DROP-IN, AND CALL CENTER FOR LTC INDIVIDUALS AND FAMILIES

KEY RECOMMENDATION: CREATE STATEWIDE HOUSING INFORMATION CENTER FOCUSED ON NEEDS OF OLDER ADULTS AND PERSONS WITH DISABILITIES

We strongly recommend creation of a one-stop housing information center serving the needs of older adults and persons with disabilities, with a web portal, drop-in location, and call center, where individuals, family members, caregivers, case managers, officials, advocates, and others, can find accurate and timely information about housing accessibility and affordability options.



Members of the Subcommittee

Tony Affigne, Chair

Providence College, Department of
Political Science

David Bodah

Rhode Island Assisted Living Association

Tom Boucher

PACE Organization of Rhode Island

Michelle Brophy

RI Department of Behavioral Healthcare,
Developmental
Disabilities & Hospitals

Deb Burton

RI Elder Info

Ruth Feder

RI Department of Behavioral Healthcare,
Developmental
Disabilities & Hospitals

Carrie Miranda

Looking Upwards

Matt Netto

AARP Rhode Island

James Nyberg

LeadingAge RI

Tina Pedersen

RAMP - Real Access Motivates Progress

Staff

Johanna Petrarca

Office of the Lieutenant Governor

Grace Sneesby

Office of the Lieutenant Governor