

**Master Plan for Aging
Webinar Wednesdays Housing
January 29, 2020**

>> KIM MCCOY-WADE: Good morning. Welcome to the master plan for aging webinar Wednesday number 3 on housing. I'm director of the California department of aging and you are thrilled to welcome you to this session for information and input to the governor's master plan for aging. Webinar Wednesdays, if you have not joined us are the new experiment in engaging more of California in this critical planning opportunity for a livable California for all across the lifespan. We'll be here every Wednesday, 9:30 to 11. If you missed us the last two weeks we had a great conversation about healthy aging and about older employment. Materials from those conversations, including the input from the Master Plan are posted on the web page. You can find all information about upcoming and previous at engageCA.org. You never have to register; all are welcome. And be ready to speak up and use your voice. We will have more and more polling, interaction and comment opportunity, thanks to Zoom and we cannot wait to hear from you. Each webinar we are so lucky to feature a state partner, with us at the department of aging, a local leader who is breaking new ground in the field we're focusing on. And one of our stakeholder advisory committee members, who is tasked with hearing all these recommendations from the public, from partners, from leaders and helping us make the best possible plan.

We're open to hearing stories, data, programs, services, recommendations, you are going to hear all and we want to hear it all from you. Any and all information about the master plan, our webinar Wednesdays, we do encourage you to check out our new site, engage CA.org, now in English, Spanish, and traditional Chinese.

To get us started with the interactive part, there will be polls that ask you a range of questions. While I do my brief intro, we'll do a few questions to find out who is here with us today and then we'll get into more housing-specific conversation as we roll. As I mentioned, we have an all star team here for housing. we are so delighted to be joined by deputy secretary Lynn Von Liebert who is deputy secretary at California business consumer services and housing agency.

Meea Kang who wears many hats, she is both a housing developer, senior vice president, related California, and also a member of the California commission on aging. And then, Jeanne Parker Martin, who also wears many hats. We neglected to list that she is also an RN and MHP as well as President and CEO of LeadingAge California and a member of our stakeholder advisory committee, again, tasked with informing and advising the administration on the master plan for aging.

So, briefly, what is the master plan for aging? Governor Newsom in June issued an Executive order recognizing that California is changing. And calling for the state to have a ten year person-centered, data driven plan to make sure we are the best place to age with both a stakeholder advisory committee as well as a search subcommittee to make sure we are data driven and a special focus on

the long-term services and supports we all need as we age and experience disability.

So, again, we are very data- driven. So California is aging. You can look back a few years and see that these population tables looked like a pyramid. There were more people at the younger years than there were at the top of the pyramid at the later decades. Fast forward to 2030, more of us have aged and more of us are living longer and the population pyramid is now a population pillar. this has profound consequences for families, communities and lives and we are getting ready together. Importantly, aging is changing in many ways and one of the ways is that it is diversifying. The next slide shows that while older California is still majority white, that will be changing by 2030 with a growing diversity so that older California will look more like all of California and reflect our wonderful diversity in our state. So in short, aging is changing, more diversity in aging and more of us are living alone and more of us are at risk of poverty, and there is more awareness of the different stages of aging as we have greater longevity. Ranging from perhaps great independence and activity, through more assistance, through significant frailty and assistance are all stages that we may pass through at different times. So with that information grounding us, we said what are our vision and values for California. With our stakeholders we were very clear that we mean California for all across the lifespan. And important values are choices, equity, dignity and disruption of age bias, ableism and discrimination, inclusion and accessibility for all older adults and people with disabilities. Both innovation and evidence informed practice and deep partnerships among local state, and federal

government philanthropy and private sector like you'll see here today. Our mission is to produce, by October, a person-centered data driven ten year plan that will include a state action plan, a local blueprint for local communities to prioritize how they become and continue to grow as livable communities. That will be informed by a new data dash board. On aging with state and local data. And of course, we want to connect people to share those best practices that are working in communities, states and even other nations that we can try to replicate and adapt here in California. So to organize this amazing work, we have been talking about it in four areas of goals that resonate for us. We want to live where we choose as we age and have the help we and our families need to do so is the first goal, shorthand services and supports. The second goal, we were focusing today is livable communities and purpose. We all live in and want to be engaged in communities that are age, dementia and disability friendly. Our third goal, health and well being, we will live in communities and have access to services and care that optimize health and quality of life. And the fourth goal, economic security and safety. we will have economic security and be safe from abuse, neglect, exploitation as well as natural disasters and emergencies throughout our lives.

Why are we turning to housing? I would not surprise anyone who is on this call. Housing is a top priority for California right now. You can see this in our state budget where the governor came together, 1.5 billion. There were 18 bills. We were excited to learn last week, we will have a new secretary, building on the legacy of secretary P., who has been a wonderful public servant as well. Lots of

prioritization for housing in the state. As we recognize that livable communities for all of us, and under the same roof and our families and key to California for all. Housing is not just a priority for the state, it is a priority for the master plan. Couple observations, it has already surfaced as the top area for public comments. And you look at the survey, you will see housing, housing, and embedded in that are comments we receive about affordability, accessibility, stairs and railings bathroom access, all the issues that are important as we age. It is ordinary social engagement and isolation. And options, people wanting more choices of where to live in different phases of aging. As you imagine, there is great diversity. A quarter are living alone and half are living with two. Great diversity in the housing stock and the caregiving and isolation issues. And that comes back to the health and human services, housing is, of course, a key part of health in the broadest sense that we see as hand in hand here at the agency.

I absolutely want to mention that housing is such a large topic that it has several interlocking dynamics. First is homelessness. That is getting its own deep dive with another panel of all stars in two weeks. We will hear from the first ever deputy secretary from UCSF and extraordinary community groups will be sharing their perspective. And we are thrilled to be having that. Houses are not islands, they are part of communities. Homes are part of the communications. And building on the housing issue. And tracking in many ways, the world's health organization, that some of you may be familiar with. Housing is today, next week is transportation and you will hear more about parks and civic engagement and right now talking about the

essentials for positive aging. That was a quick overview of the master than and the centrality of housing. Let's take a break and see who is here. Adam is the assistant director.

>> Great, thank you so much Kim and thank you to all the participants on this webinar. Looks like we have well over 100 and thank you for everyone that participated in the polls. I'm going to report out results on three of the polls that we asked you. The first of which, are you an interested member of the public or employed in the fields of aging or housing? With 50% indicated they were employed in fields of aging. Second with 33% indicated they are interested member of the public. And then we will go next to our second poll, which we asked, are you -- what age group do you belong to? With 26% of respondents indicating, 65 to 54. And third at 18%, 65 to 74. And our third and final poll, where do you live in California?

Looks like most respondents indicated they live in northern California. 37%. Second at 21% indicated that they live in Los Angeles. And third at 17% indicated they live in the Bay Area. Thank you for responding to the polls.

>> KIM MCCOY-WADE: With that, we will hand it to have our state partners, Lynne.

>> Good morning, can you hear me?

>> Hi, we can hear you.

>> Thank you, first of all I just want to thank the team at master plan of aging. It has been an incredible program and they hit the nail on the head talking about challenges our state faces. As we looked through the topics of housing through its unique lens and the intersectionalities with transportation, affordability and homelessness. I think this idea of livable communities and reflecting on future challenges and opportunities for the state is the right direction. Thank you for your leadership.

I want to tell you who is membering with me. Melissa, and the executive fellow for our agency as well. And next slide please.

Next slide. Thank you. Before we get into the details in too much depth, I wanted to give a quick snapshot of how the state is involved in housing, particularly looking at all of the different agencies that play a role. So it important to note that the administration and the state treasurer or involved in affordable housing. In terms of loans, plants and enforcement and policy. And the provision is tax exempt bonds and low income tax credits come from the treasurer. The department oversees the codes and standards for all types of housing, affordable and market rate, as well as standards for mobile and manufactured homes.

There are a specific type of projects in this space. But most projects the state require multiple levels of funding. And they often come from a combination of state, local and private funding channels.

I'm excited that Meea is here today because she is going to go over what that looks like in practice. Using this organizational chart, it is important to see how the money and policy flows from different points within the state itself. Many of the funds can be very flexible. Where the only requirements for tenants are linked to income. And they are be tailored. And funds can be competitive or over the counter. You can put this an application on a first come first serve basis. Some bases they go directly to the homeowners or the renters. The funds come from the above agencies and the departments and are frequently layered together to get to optimal affordability levels. All of the entities are listed on the website. I encourage to you look for programs that may interest you.

I think that this is a topic that we're probably all very, very aware of. And that is that after decades of under production, Californians now face a staggering housing crisis. We know there is not enough supply to match the need and also reflect the skyrocketing rental costs. The issues that were once confined to a region are now across the state. California has the highest poverty rate across the nation. Californians are -- one-third of all renters spend more than half of their income towards housing. One topic that has been the effect that affordable house sg on those who experience homelessness. We show that 150 thousand you Californians are experiencing homelessness each year. As mentioned early in the presentation, California's senior population is aging and rapidly changing. And as our senior population is expected to double from 4.5 to 9.5 million persons by 2035. And within this growing population, seniors and

persons living with disabilities overwhelming fall into low and very low area median income categories, which is the terminology that we use when looking at how to fund and financing affordable housing.

Just to put this into clearer language, and because it is always helpful to imagine an illustrative situation. Imagine that a senior Californian who lives on a fixed income draws from the Social Security benefits. That individual on average, would be equal \$12,179 dollars. But the average rate is up to \$1800 in Irvine. While living on an income of just over \$1200 dollars, most of that is spent in rent. For many of the citizens it is impossible, to secure safe affordable housing. And low income seniors benefit from affordable housing that provides among other critical elements, close proximity to transportation, access to goods and services, reasonable and thoughtful accommodations and the ability to age in place and access to their community.

When we think about the access of cost versus need, that defines one of the policy issues of the day.

So, while the challenges are complex and multi-faceted, we think it does boil down to three unique challenges when looking particularly at the intersection of housing in an aging population. The first is about housing production. So, California needs an estimated 180,000 new units a year. But unfortunately, we're producing fewer annually. Living a gap each year. And most of that production is happening at

the market rate, which leaves a large gap in the units that will be needed for our aging population.

Also for individuals with mobility challenges, living in close range of options is very important. We have to ensure that affordable housing is built in the right places and can support the senior population. The challenges that we face from local zoning laws that create incentive for urban sprawl. Zoning may be the barrier for getting the right number of units at the right rate. We have a suite of existing laws. There are seniors who may want to downsize to remain in our homes that are too large to maintain and also have the dual impact of taking up space for younger, larger families to move into those homes. This law can incentivize against the desire to move as well as the tax structure that is built into this law.

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So, what are we doing about it? Broadly, we're looking at these challenges through three main lenses. The regulatory role in housing and planning, acceleration of housing and affordable housing and third, the services that support the senior population.

We really do think that planning for this demographic shift is one of the most important roles of the state government. Demographic projections are developed by the state's department of finance. This is the cycle that tells the council of governments, the total number of new homes that are needed to be built in order to meet the needs of

people at all income and life point levels their communities. The councils of government distribute the needs within their region. And the local governments utilizing that distribution, then update the housing element, which is the portion of the general plan that creates the plan for zoning and permitting for housing projects within their communities.

Both the allocation of the RHNA factor in age and talk about the household sizes each community will need in the future. This process does set the baseline for how and where in developing new units of housing.

Just a quick snapshot on this because this is really important to understand in this process. The RHNA is issued on a five year cycle and we are completing the fifth cycle and completing the sixth now. The sixth cycle sets material projects, which we believe will result in a zoning process more reflective of the needs of the population.

Individual on fixed income and the need for affordable housing. This sets higher goals for the quality of affordable units across the state. And this is really important to note, each level of this process includes communication participation and statutorily required. And the governments are factoring in special considerations for the senior population.

The second big push from the state is on production. The governor Newsome during his campaigns spoke about the need to move not

just from planning, but to production of new units. And I set this goal, carrying in from campaign to the office, to set in place, new units across California. In this year's budget, you can see that we are putting dollars towards goal. There is a total of 6.8 billion in the budget to be sent over the next couple years. Within that 6.8 billion, there is a break down, but a few things to call out for this group. The veterans and affordable bond program, adds dollars for seniors, individuals lower income ranges. And this will be dispersed across. Cal home is a new project that supports individual homeowners and provides lending through public agencies. And the multi-family program, which is the bread and butter for the state, assists the new construction, rehabilitation and the construction of housing for lower income individuals. Eligible costs can include social services that are linking to the existing housing units. And also, there is a "no place like home." This is a new bond authority program that provides housing for individuals that face chronic illnesses and mental health issues. In terms of recognizing that a growing number of our homeless population are seniors.

Secondly when we think about production it is not just about the number of units but where they are placed and making sure that they are placed in a way that helps people live in livable communities. To that end we have a couple programs that are focused on location-based housing. The programs that come to mind or the affordable housing sustainable program and transit oriented housing, both of those which provide loans and grants. Finally in terms of production, this administration has been vocal about encouraging motivation, we

know that we need a variety of solutions to house our senior population. And we know that one solution is not going to fit all. If you look across the executive orders, the budget and existing programs and the way that the governor is speaking openly about what we're trying to do together as a state, will you see a lot of mention of innovation. New technologies, manufacturing modulars. Tiny homes as solutions. And also using state properties to be able to help build in locations that are desirable working with jurisdictions to be able to streamline that process.

And also conversion projects, which will be very important, particularly in suburban rural areas where you can transform motels and hotels into affordable housing, multi-family housing developments.

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And the third area of focus is on services. If you look at the 2020-21 budget proposal, the governor put forward a new project that includes \$750 million that will be administered through the department of social services. This is looking at how we can have projects such as stabilization of board and care facilities. And projects to support tenancy services. And importantly, rental subsidies to make sure that folks living on the margin don't enter into homelessness.

Another program that I think is really important given the importance of mobile homes for the senior population in California, is the mobile

home park rehabilitation resident and owner program. This is administered through the housing and community development office and helps ensure that the ownership structure of mobile homes is supported so that you can either --tenants can buy out the mobile home parks or not for profit organizations can buy these to keep this stock of housing online. Also the housing community development department provides technical assistance to local jurisdictions and developers as they are working through how to maximum and access the dollars and bring the services online.

We did have a chance through this process to take a peak at the first round of stakeholder comments and reflecting on those, I saw a lot of comments around access to affordable units, co-located within communities and also about rent control. So I did just want to flag for this group, two new pieces of legislation and initiatives that help answer the questions. The first is on accessory dwelling units. On January first, 2020, three bills have been passed that combined work to remove many of the remaining barriers to accessory dwell unit development within communities. These three bills combined tackle local zoning ordinances and provide minimum guarantees in the state to allow for resident use and call for short review times to be able to complete the permitting process. And AB1485, the tenant protection act of 2019, this requires landlords to limit the increases within a 12 month period to a maximum of 5% inflation from April 1 of the previous year to April 1 of the current year. So we're beginning to see progress being made here and I encourage to you look at the frequently asked questions on assembly member Chiu's website

which provides more information on how that bill will be rolled out and what that means for communities.

Next slide. I just wanted to provide this group with direct links to resources. The first one is the notice of funding availability calendar for housing and community development. And this gives a very detailed calendar on when the dollars come online and also when the public engagement process starts and ends. And then two program links for the housing finance agency. The first is for home buyers, loans to individuals. And the second one is multi-family programs, for multiple familiar programs the developers. Finally, we know that there are issues around access and discrimination that are faced by many in these communities. And remembering that through the department of fair employment and housing, there is a process to file complaints that will be in process to file on housing discrimination. With that, that is the end of my presentation. And I look forward to hearing from the rest of the group and also to field any questions when the time comes. Thank you.

>> KIM MCCOY-WADE: Okay, so now we're going to share the polling and the chats. It is great and really starting to pop. First we got great feedback on the initial question, to is with us. Are you a member of the public, employed aging or house and wording it that way, we overlooked volunteers and activists. We will improve that question. Adam will share the poll results.

>> We asked two additional questions, the first, have you experienced housing cost burden? This means paying more than 20% of income towards rent. And tied at 42%, yes, I'm an owner and pay a mortgage. And the second response also at 42%, no, I have not experienced being housing cost burdened. And then third, at 16%, yes, I'm a renter. So thank you again for responding to that poll. And the next poll that we asked is, have you or are you considering downsizing or otherwise moving as you age? With 42% indicating yes, I would consider. 38% indicated, no I would rather age in place. And 20% indicated they would consider moving as they age. Thanks for responding to those polls.

>> KIM MCCOY-WADE: And this is the hot topic. the points you hit on, on innovation really sparked a nerve with the shatters and commenters and questioners. Lots of folks responding. What about home sharing? That should be called out as one of the innovations. Every person who asked, do you have the options to downsize in your community so far have said no from north to south. It is good to build new housing, but also have existing housing. A smaller home, Shannon says I don't feel there are enough affordable options to downsize. A smaller home or rental property would cost more than we spend on our current home. And Meredith says thank you highlighting that this is a huge are problem. Lots of conversation about innovation and affordability and the intersection of the two. The first comment that came in, said please be sure we talk about housing with services, housing plus services and we will absolutely,

we will be talking more about that. Housing plus services is coming soon.

Meea, I'm going to give you a heads up that a question I know you will be able to speak to. From Erin, what resources are available to those who may meet resistance from local zoning authorities when attempting to build affordable housing or residential care in neighborhood settings? I'm going to tee that up for you, and if you want to speak to strategies and resources for those working through local zoning issues.

Let me see, couple other questions are coming in. Really important question, Lynne, I would love to see if you all want to speak to trends towards urbanization versus rural. A commenter, there are so many of you, this is a wonderful conversation here. 84% of the population lives in urban areas, says Bill. Up from 64%. How is your planning, Lynne, if you would speak to this. How is your planning dealing with the shift to urban populations? How is that incorporated into the agency's approach?

>> That is a great question and that is part of the process that is undertaken when the department of finance creates the top level demographic information. It is looking at changes in location. It is looking at inflow and outflow from the state and looking folks moving from different urban to rural, rural to urban environments. All that is factored into the data that goes to house and community development who then uses that to then translate that into the total

number of housing needs that will be needed for the growth of the state.

So that is absolutely one of the factors that plays into the regional housing needs allocation process. It is a really good question.

>> KIM MCCOY-WADE: Great. Other issues coming up. I tried for five years to get a wheelchair ramp added to my house and no one would do it. Lots of support for home sharing. And Jeffrey echoes that universal design for housing, key for accessibility and aging. Lots of good feedback on making sure we continue to refine the questions so we allow everyone to answer and the diversity of experience and we hear you. This is all being recorded the slides, the video on You Tube will be available. Let's take a pause before we tackle affordable and a more specific lens on senior house and older Californians. Martha is asking what about independent living facilities critical part of care. For purposes of master plan we have been having that conversation focused on the range of long-term services and supports. Including boarding care and retirement facilities, earlier in January and that is all posted on website. Where we are committed to covering all the spectrum of housing, each section taking a different slice. Meea, I will hand it off to you.

>> Meea: I want to applaud the state. As a housing developer for over 20 years, I built 1100 units. And this is the first time I've seen this much energy about planning and aging and removing barriers. And I want to thank Kim and her team on planning this master plan. It

is absolutely need and we are very excited to play a role in helping to provide some input. I'm Meea, the capital commission on aging.

The California commission on aging is a diverse group of appointees. And we're the state's principle advocates for older adults we work to advise the governor and other agencies on programs and services a affect older adults. And we spends about four times a year going around the state in rural, urban and suburban areas, listening to what is happening on the ground with senior services, or the lack there of, of financing and programs. We were in Stanislaus last year and transportation was the issue. a volunteer started taking senior veterans to doctor's appointments and that turned into a volunteer program. Home sharing, we were in Marin with a great example of how Marin is doing this. And that is really brought interesting partnerships. It is primarily non-profits that are matching services where they can bring together residents to share homes with potential seniors in their homes. A lot of innovations happening on the ground and we're excited to bring the stories up to the state level and find great solutions.

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I'm going to speak from the perspective of what I know, which is building low income affordable housing. And primarily senior housing. As a developer in the state, as we all know, one of the biggest challenges to getting more housing on the ground is developing new housing in areas that are central to where we want

housing to be. Close to jobs, services and transportation. As every everyone knows, buying anything in California is expensive. Land costs are high. Finding a particular piece of land that meets all the requirements. And oftentimes you find a site that works all levels, but there are still missing pieces. These are challenges that we have to overcome and we get very creative.

I will show you a few examples on case studies. If we're lucky enough to find a piece of lands, we have to go through the effort of finding the land. In order to compete for state funding, you have to start at the local level, and bring together some local subsidies to help with the affordable housing. But we are building affordable housing and these are quite honestly, these are affording. Regulatory restrictions restricting units to be low income for that period of time. With that, you have to have usually some sort of local support. In the old days we had something called redevelopment where cities had dollars to invest in affordable housing. These days sometimes in Alameda and Santa Clara, you have bond funds. Or other cases you have direct subsidies from HUD and those funds are brought in together to build a stack of financing. But that stack of financing is hard to get. It is challenging and you don't know for sure if you are going to get it. Some cases, there is a 10% cap on in the state on senior houses. I experienced in two occasions where my project was the highest and we just met the cap and it was skipped over and given to a family project. Those things make it more challenging to get senior housing encouraged in certain locations. And some state programs, affordable housing is not a set aside. Some cases they are

tailored more towards family housing. If there was a broader scope that would allow for more senior housing. And as you heard earlier, the needs of rental assistance given that many seniors on fixed income lack the necessary rent to pay ongoing. And having a rental systems program would really help keep seniors their homes.

And we also face as everyone knows, we've got a high construction cost burden. To build in California, you have high labor and material cost and you are competing for the demand of the workforce. Bringing down cost is important. What is also important, we're meeting some wonderful state goals, like green buildings, putting solar panels on buildings and doing green roofs and we're doing all kinds of things to stitch neighborhoods back together. For me, one of the key things I try to instill in every project is robust social services. And we might be able to physically build the space like a senior center, but often we lack the ongoing revenue and that becomes a challenge in trying to piece those together. Those are typically barriers, but the reality is all barriers can be overcome. Let me show you a few examples of projects done in the state that have been successful. This is a project in Oakland California where this site was the third busiest hot spot for all emergency calls in the city of Oakland. It was a popular drug of heaven in Jerry brown was governor, -- I was able to purchase this hotel, tear it down, remove the blight. And we built Lincoln court, which is 81 units for seniors. We were able to bring the building down to the scale we removed 45 tons of soil it bring a strong edge. It transformed into a senior housing complex. After the project was built, the neighborhood crime

dropped 40% and spurred the revitalization. And a new grocery store and new businesses popped up along the corridor. And it is one of the busiest bus corridors in the city. With that we had to work hard to get increased zoning and parking to help this project pencil out. Originally the site was allowed 30 units to the acre, we were approved at 82 units. There was a parking space requirement, 2.5 parking spaces per unit. That would require an underground parking garage, which is not affordable. We do not have a parking problem because of the access to transit. And folks have made it work even if they did have cars. And many of them actually choose not to have a car because it makes their life a lot easier. These are 1 and 2 bedroom units and they are 100% affordable. The lowest income levels or 20%. We have a 30% set aside for homeless seniors with a chronic disability. Lincoln court opened, was the first low supported senior complex. We did this in 6 months and this was back in 2006.

The Lincoln court has a robust senior center. Originally we wanted to make that an adult day center. We devised an open senior center model and we strung together partners from all over. Health partners, health partners to work with us to support the 30% seniors with a chronic disability, as well as seniors from the neighborhood. We had seniors from all over that would come in. We have exercise classes and activity classes that were open to the public. It became a create success. When we leased up in two weeks, 81 units we had over 2,000 applicants apply. Many of the seniors came from Oakland and it was a wonderful diversity of the city represented in this project.

Bringing you now to Pittsburgh California this is the city. Back in the recession, there was a developer who was going to build the crowning jewel. But the recession hit and they got about 80% done and had to forego the other two sites. the city was stuck with unfortunately were a bunch of empty sites. 2 acres. The city works with us to develop the parcel here with the green arrow.

And we worked with the city very carefully to get them motivated to help us increase density. The original allowable density on the site was 20 units to the acre. We ended up getting approved to 55 units. One parking space per unit, which we argued was a little bit high. And it is currently occupied and the parking spaces are about 0.5. Half the residents have cars and half do not. This was the first density bonus project in the city's history. It was a state law that helps enable affordable housing to get a boost in density. And this was completed in 2002 right at the same time of our foreclosure crisis. The residents living here came out of homes that were foreclosed. Was a triumph in terms of timing.

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And so look k at it, it is 111 units, and tapers to a 3 story building on 10th street. It is mixed use and we have 10,000 square feet of retail. We have a bocce court and a nice open space p a community room offer services and an exercise room and apartments that are affordable. The majority of people stay here for a few years. The turnover rate is low.

Moving down to southern California, now in Los Angeles county in the city of El Monte. There were a lot of problem areas, this property was a foreclosed piece of property bank had this and we worked out a creative land acquisition to buy this site. Transform it into the city's very first mixed use development in this city. And we had changed the zoning, we started out with 20, approved at 66 units per acre and reduced parking. And we ended up at 0.8. You start to see the formula, senior housing, we can build denser and reduce parking. Once we cluster those, we build a community and provide services to this population.

This building was also the first lead certified building ever built. This is the leadership energy and. It is a process that measures help and high efficiency and cost saving buildings. Not only does it have multiple solar panels. 100% of the common area is off of solar. We were able to partner with the local non-profit to build the first on site wellness center. That was the Cleaver Clinic. And 30% of this population living here were frequent users of LA county's emergency rooms. And were at risk of being homeless. Again, this population we were able to integrate with a mixed population and provide services for the entire resident population.

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And residential care facilities. This is actually the only one I've we had a rare opportunity for the self help had a rental assistance grant

for individuals disabilities. They had a project in another location and they lost their site and were at risk of losing this funding because it was project-based. It was a needle in the haystack, we found the perfect building. And it was two units. It was the last Victorian in a redeveloped area called the western addition. And we were able to purchase it, tear out the old facilities that were not historic and recover all the historic elements and built a 15-bed residential care facility, for low income seniors. It is the first residential care home dedicated to seniors with Alzheimer's and dementia. With that, self help can provide trained staff, and it is multi-lingual, with 24* hour care. And they work with their own adult day center to bus for shopping and activities. There are parks nearby. It has a wonderful roof top garden that you have see city hall and the rest of San Francisco. It is a jewel in the middle of San Francisco. Near Chinatown.

Moving forward.

So as much as all these projects are great, they are still hard to do. Each one is a one off and each one takes time and nurturing. So in order to get greater production of senior housing that is affordable that uses the multi-layers of financing, it would be great to continue to align state funding with master plan goals. By doing so, we can identify new services for supportive services for seniors. And great funding set asides in a variety of pots that don't have a set aside. Maybe we can create a funding steam that we know we can set aside

for funding and would allow us to be creative and have more of a prediction.

The adult day health centers, respite centers for caregivers. All of these things, what is wonderful about the new housing that we're building, a lot of them tend to be denser as you have seen, and have a ground floor aspect that can be utilized for an site service center. A lot of times it small, maybe 4,000 square feet or 10,000. Often times, a care program need about 20,000 square feet to build a financially feasible supportive care program. Maybe we can find creative ways to find the funding. And lastly, as we said earlier, we know that our population is changing quite a bit. And in almost every county in the state, we'll see its median age rise by more than 5 years many obviously our state is graying. And currently we have the highest percentage of seniors are in rural California. And unfortunately in some of the cases, rural and suburban California, they don't qualify for the state programs. It would behoove us to find ways to find more affordable housing options where aging adults currently live. That would include rural and suburban. That is the end of my presentation and I'm happy to answer questions.

>> KIM MCCOY-WADE: Thank you, Meea. Lots and lots and comments about how wonderful all of the homes looked. Adam, can you share the poll results with us? And I will share some of the comments and chats and recommendations.

>> The first poll we asked you to tell us about your make up. 27% indicated that they are 55 years of age living with a partner or spouse. And a third at 10% indicated that they are 55 years of age living alone.

>> KIM MCCOY-WADE: Same number as 55 living with one adult family member. Interesting.

>> Exactly. And the second poll was on housing choice. We asked if you needed affordable housing, would you consider living in apartments presented by Meea. A 77% indicated that they would. 17% indicated they were not sure. The third poll was relating to density. We asked, do support higher density and lower parking requirements in house ?g with a resounding 74%, indicated that they would support the higher density. 21% indicated that they were not sure.

The fourth poll that we asked was related to transportation. We asked how important is having public transportation close to senior housing? Again, 71% indicated that this would be essential. 23% indicated very important. And 5% said somewhat important.

And the fifth and final poll was related to social services. We asked how important is it to integrate social services with new senior housing? 63% of folks indicated this would be essential. 28% said very important. 9% said somewhat important. So thank you again for responding to those polls.

>> KIM MCCOY-WADE: Great. I'd like to open it up to the panel in just a second to speak to probably the hottest topic of the question that came out, which is about local issues. One person asked about NIMBYism. Sherry says that sometimes there is this around set aside for low income seniors. There was a question about zoning and are set asides for senior housing considered discriminatory or not legal? Overall we have this question about Meea or other panelists -- actually, Meea, why don't you take this one. Strategies for working through local questions and concerns.

>> That is a great question. If you are building -- restricted affordable low income housing, there are now more tools in the chest from the legislative perspective that helps get through the zoning issues. SB35 will offer buy right zoning in certain areas that are already zoned housing and multi-family. Someone said, can you zone senior housing? The developer chooses to build senior houses, the zoning is just multi-family. It is just what is allowed. From a local zoning standpoint, if it is a single familiar, multi-family? Is it commercial zoning? That is the zoning bucket. As a developer you can come in and part of what is in your tool chest are the funding pots and how do you bring them together. And you also look at the neighborhood and what may be a fit for that neighborhood. Say it is an older suburban neighborhood, senior housing made since in the Pittsburgh. It was better in terms of impact. A lot is chosen and we with the governments, help to make sure that they are in agreement. And often times, especially when you are building affordable housing,

the government is providing support whether it is planning support or funding support. And we often, as affordable housing developers work careful with the local governments to make sure that our goals are aligned.

And we are watching as the legislature this year, SB50 is looking at a buy right zoning for multi-family housing that also has an affordable housing. So that also helps. And assembly Member Chiu, last session, said you can get 80% density boost if you are building 100% affordable. There are a number of different tools that can help get through the local zoning conundrum. That helps the local government not take the heat. Because affordable housing is in such demand, there needs to be this approach, just because you are a neighbor and unhappy with change does not mean you can stop the project.

>> KIM MCCOY-WADE: Thank you, Meea. And you may have spoken to this already, but there have been questions about housing that would be multi-generational. Sounds like the push for multi-generational housing could be great for older adults Heath and isolation.

>> If we do multi-generational, it has to be financed separately. You are either senior or family or special needs in the way that we finance it. We can absolutely do multi-generational. The site has to be large enough for that and we have to be able to finance both

pieces separately. If from there was an innovative program, that would be enhanced as well.

>> KIM MCCOY-WADE: Interesting. And one more question, is there housing that has been specifically developed for people with chronic conditions and disability and has easier access to health and social services to support those folks health and well being?

>> I'm excited about the whole person funding. I know enough to be dangerous, I haven't used it. But it tends to be more around homelessness. It is look k at Medi-cal dollars to help on the service side of things, which honestly would be a huge help. If you are chronically homeless or have a disease, those folks are in need and oftentimes it is more wear and tear on an apartment. Sometimes folks with special needs will forget to turn off the faucet in the bathtub and it will flood the entire floor. Or someone is cooking and they forget to turn off the stove and put a rag on there and start a fire. Having the funding support from case management to programs, to even day centers, merely helps with the management. We have challenges, we're working them out at the property management level. But all of the projects that have elements of greater care or support, do cost the housing more money. Because we are landlords of affordable units, that means all the rent is really low and we don't have discretionary funds. Kind of finding these missing pieces to be able to lift a few more votes with social service dollars that would help.

>> KIM MCCOY-WADE: Thank you, Meea. You have done such a tremendous job in connecting housing to everything else. I want to take this moment to say many people are asking about homelessness and boarding care. And that will be in the webinar in two weeks. Other questions come around disaster preparedness and how do we evacuate people who may be upstairs. And that will be another focus in February. Emergency preparedness and response for aging populations. Another question, how can we integrate health care with social services and housing services. That will be a webinar in-house. Housing will be everywhere, and you will hear it over and over again. In transportation, in parks and built environments and people living in isolation and homelessness and disaster preparedness. So thank you for all of that. One final note before I hand it over to the advisory committee member. Thank you for all the feedback. I'm glad to hear there is a group of folks watching with jack. The polls are made for individuals and not for groups and we will take that back. Great feedback and all of us is trying to make sure the sound is consistent and let us know if you are having challenges.

With that, Jeannie. I will hand it over to you.

>> Good morning everyone. And I'm honored to be in this distinguished group and also I want to thank the Master Plan for Aging team who is so impressive and working so hard everyday to pull a great plan for the state together. And Meea's and Lynne's conversations were so good. The presentations were excellent and really honored to be on this team. Each message today, I think brings

to much depth to our discussion and reminds us of the existing housing and its potential for development. Some of the barriers to development and how we should be thinking about housing in the context of the Master Plan for Aging.

And as Kim indicated, I'm the President and CEO of leading age California and we have a very major focus on senior affordable housing across the state and also at the national level. I'm also a member of the Master Plan for Aging advisory committee and the research subcommittee. And it gives me a perspective on what is happening across the various committees and also some of the particular housing issues.

As Kim mentioned earlier, the Master Plan for Aging has a bold vision and important goals that are paramount to the next decade in California. I wanted to highlight a few key points about the committee. There are 34 members and these represent a diverse cross section of the state. There are older adults, younger and diverse groups, trade associations representing providers and consumers and workers and other key stakeholders. At each committee meeting, there are members of the public that join in the conversation and may ask questions and make comments relevant to the particular topic. The list of the members can be found in the Master Plan for Aging website if you are interested in learning more about each of the members. As a committee, we're reviewing thousands of comments and recommendations that come in from the general public. As well as individuals and organizations wishing to

make formal recommendations to the plan. Is interesting and an important part of our work. And the polling results are also important. Because they help inform us based on the conversation at hand and helps us expand our total voice in this process.

We're going to develop parts of the master plan and advise the service agency and the cabinet level work group. Today I will discuss few of the recommendations. you can see we received 1376 recommendations as well as decisional formal responses that were submitted to the request. my comments are insights and today and a summary of comments and will continue to be vetted by the stakeholder advisory committee and the cabinet level workgroup on aging as we put together the full plan from the coming months.

As Kim mentioned early, key comments from the public have included issues related to affordability, accessibility, social engagement and isolation and the desire to have options. As you heard earlier, there were many considerations related to housing and how we are and must address in the context of the four goals Kim spoke about earlier. As you also heard, the governor has not only been supportive, but made budget commitments. The state has initiatives for planning, budge and services such as the regional housing needs allocation. And you heard the 16.8 billion. This is critical because one of the questions we get asked is how are things going to be funded? This is an example of how we might look to the budget to help expand housing in the state. There are models of low and moderate income affordable housing that are critical to future

investment. Such as modular tech, tiny homes and no place like home. Yet there are still a lot of barriers to housing, barriers to construction, these limitations mitigate the interests by developers and cause long and costly delays. There is an increasing number of older adults who have housing insecurity and live in poverty. Having to make decisions and choose to pay for food, medicine or rent is difficult. And many cannot pay for all three at the same time and have to go without one or another, leading to more severe illness, perhaps more severe homelessness and perhaps, lack of dietary sustenance. There is access to affordable housing that is extremely challenging in many counties around the state. Although there are advances in some areas as you heard today, that are lifting some of the burdens and some of the challenges are being mitigated by local action. This has lead to a great and extreme caregiver burden. They lack education, training and reimbursement to obtain education in train and any sort of support. As a state we lack funding sources for rental assistance and we lack a solid infrastructure for home and community-based services that help support people to live at home, age in place and use affordable housing.

So as a state, we need to expand, not only affordable housing, but some of the services that help support affordable housing. Like the assisted living waiver and pace. And we have to build the infrastructure as we progress for home and community-based services. Hopefully the new budget initiatives and the Master Plan for Aging that we are creating now will help eliminate many of the barriers from being significant considerations as we move ahead.

The center for housing studies produced a report and some of the data that you heard in some of the other presentations probably were culled out from that data. The report is called the housing Americas older adults for 2019. It targeted state level information estimates that in California, 1.3 million households of older adults are housing burdened. Meaning, they pay more than 30% of income towards housing cost. We hear that repeatedly from the public. 700,000 of the 1.3 are housing cost burden, pay more than 50% of income towards housing cost. They are priced out of homes due to increases in rents, taxes or utilities. And the impact about prop 13 has unintended consequences that we could not have expected years ago. There also is reliance on Social Security without assets or savings. And nationwide, more than 75% of the population of older adults over the age of 65, have savings less than \$100,000.

The theme in almost all of the comments are that people want to age in place, they need accessible affordable housing. And this is reflected as well in your polling comments. Rent burden spirals into homelessness. The need for tax release after retirement for individuals at certain income levels. There needs to be increased incentives for landlords to reduce rents, perhaps, from low to moderate income individuals. And increasing cohousing opportunities, which I think came up in the comments. When we talk about expanding the assisted living waiver, you may not be as familiar with the programs. It is a community-based service waiver that was created by legislation that directed the California Department

of Health and Human Services to test the efficacy of cost of living. And pace is the all inclusive care for the elderly, which is a little bit like a managed health care plan. It allows people when are nursing home eligible, to receive a variety of services that normally would be provided in a hospital, emergency room or in a facility. One of the complexities and confusing parts for all of these services is the varying ages that one becomes eligible. You heard 65 mentioned a few times. But in other presentations or services that you may receive or may have reached out for, the age eligibility might be 55, 62 or some other area. One of the things we're grappling with, should there be some plan and trajectory that helps us prepare better for the services that we may need and be eligible for as we age.

So, the themes of the public comments are drawn from the public submission and reflect themes made in today's webinar. one, we need more affordable housing for older adults. Whatever the age threshold is, we need more affordable housing. Many low income and moderate to middle income individuals are in need of affordable housing. We need to increase the supply of affordable house and we need to create a state rental assistance program and we need to support cohousing and sharing programs. Like the home match program. We need to support training for older adult employment that relates and allows people to live in more affordable situations.

Secondly, we need service enriched housing. One of the most effective ways that California can reduce health care cost is create more service-enriched senior housing. It is a critical part of the

delivery system of the housing is health care. Even though we know it is much more complex than that. Without a safe and stable place to live it is difficult for seniors to receive proper and effective preventive care for chronic conditions. With health care services, affordable senior housing is shown to reduce emergency room visits. In California, the cost of keeping an adult in their own home, averages 64% less. The third element is the assisted living waiver expansion. I mentioned earlier what that means. Currently we have 5,744 slots for the assisted living waiver. And there is an effort to advocate for 18,500, which would better meet the demand for the assisted living waiver than current. They receive long-term personal care in household tasks. And would save California based on earlier estimates, save 12.5 million. The next advisory meeting, we will consider five key recommendations. We also will consider many more. To increase affordable housing supply for older adults, low and moderate income. To create a state rental assistance program for older adults who are low to moderate income. To expand the assistive living waiver and enhance accessibility to home and community-based services. In this regard, we feel that these are recommendations and insights from the public, from the communications that we received, and from conversations that are ongoing in the stakeholder advisory committee. With that, I will turn it back over to Kim. Thank you.

>> KIM MCCOY-WADE: Thank you, we have one poll result and a couple questions we'll tackle.

>> During the presentation, we asked to please tell us what you consider a barrier to obtaining affordable housing in California. So we have a tie with responses. The first add 33% was waiting list is too long in my community. The second, also at 33%, rent is too high for me to access affordable housing in my community. And number 2 at 27%, indicated affordable housing was not available in their community.

>> KIM MCCOY-WADE: And we asked folks to weigh in on the barriers. And two that are surfacing is, not in my backyard and switching it to, yes, in my backyard. And making sure that the point system for development funding and the barriers are low enough for entry that if works for private developers. Two areas that I want to lift up, one is about cultural populations how housing can be developed with and for communities, such as African American, Latino. And Bill is calling out there is only LGBTQ elder housing in Los Angeles, San Francisco and I believe he said San Diego. How do we make that housing across the state is a welcoming home for diversity across the state?

>> I think there are many ways that we can make housing accessible and acceptable across a variety of situations, regardless of the diversity of the individual. The kinds of input that we're getting through the process, I think it is helping. The neighborhood where housing is being developed will help in terms of I think, acceptance and diversity. And also as we move forward, the workforce that is working in affordable housing and also supporting affordable housing

through service enriched housing will also be trained and create atmospheres that are more accessible and accepting of diversity. I also think that through public awareness, we engage in the Master Plan for Aging. I think these kinds of opportunities increase awareness and acceptance of different types of diversity and social and economic situations.

>> Meea: I think what is happening and a couple of my examples, because we're building in areas that have high diversity, our contemplation tends to be reflective. The population in which we are surrounded by. We find ourselves in San Francisco, very culturally diverse. In Los Angeles, the majority of the residents are Asian American. These are the services that cater to this particular population. I think it is already happening. And I think the reality just so you know, we can't hold units for specific class, we can prioritize folks, we can encourage them, but because the funding for low income is federal and state fund, we cannot hold units for specific class. But we can market to everybody and have a fair and open process and by virtue of self selection, we get a lot of cultural diversity.

>> KIM MCCOY-WADE: Excellent. And perfect time for me to announce that master plan or aging at the direction of the stakeholder advisory committee created a work group that meets two weeks, to inform and advise and review all developing recommendations to be sure a drive towards inclusive outcomes in the master plans. Thank you for elevating the importance of equity. I want to close by lifting

up a theme that has come up throughout this conversation, starting with the state partner and local leader and sac leader. Innovation, people are shouting out for this. Whether it is day service centers, where there are the statewide guidelines, we see more individuals living together, but there are issues around -- how is that different from college students living together. And the ability for people to have a caregiver live with them and be a source of health and well being and income. And how you manage regulation and licensing. We can work through so that we are driving innovation and local solutions. With that, we will close, your materials, information video, all to be posted. We hope to see you back next week.

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