



**The Indiana Housing and Community Development Authority:
Aging in Place Study**

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Summary

Based on its previous initiatives, the Indiana Housing and Community Development Authority (IHCDA) defines “aging-in-place” as the adaptation of living environments so that they are safe, adaptable and comfortable, increasing the likelihood that everyone can remain independent and continue to thrive in their homes as circumstances change. While the primary target populations for aging-in-place strategies are seniors and persons with disabilities, everyone benefits from buildings and communities that are accessible, visitable, and livable. Aging-in-place characteristics include features like no-step entries, wide doorways and hallways, bathroom grab bars, one-floor living, etc. IHCDA has incorporated aging-in-place into its funding priorities by reserving 10% of the state’s Low-Income Housing Tax Credits for senior apartment communities and incentivizing the incorporation of accessibility and universal design features into new housing developments through point categories in the Qualified Allocation Plan.

In order to ensure that IHCDA is meeting the needs of older Hoosiers, an AmeriCorps VISTA was recruited to solicit feedback from residents of senior affordable apartment communities around the state. One-on-one interviews were conducted with residents and property managers from December 2014 through April 2015. A total of 217 residents and 25 property managers were interviewed at 36 different apartment communities. Three major themes emerged during the study. These themes include: (1) Feeling at home is related to aging-in-place features, ability to be independent, and location; (2) Development location, such as neighborhood safety and retail access, matters more than apartment amenities and activities in relation to residents feeling at home; (3) IHCDA, developers, and property managers are all responsible for defining housing policy priorities, identifying and designing developments, and providing a safe environment that is responsive to resident needs.

Based on the interview findings, five recommendations were developed: (1) Redefine “aging-in-place” to include the importance of location; (2) Continue incentivizing desirable locations; (3) Promote cottage style apartments; (4) Encourage apartment communities to have an activities director; (5) Complete similar studies for other vulnerable populations, such as formerly homeless persons, persons with physical or developmental disabilities, single parent households, etc.

Introduction

The Indiana Housing and Community Development Authority (IHCDA) creates housing opportunities, generates and preserves assets, and revitalizes neighborhoods by facilitating the collaboration of multiple stakeholders, investing financial and technical resources in development efforts, and helping build capacity of qualified partners throughout Indiana. Furthermore, IHCDA believes that everyone should have the opportunity to live in safe, affordable, good-quality housing in economically stable communities. As a result, IHCDA engages in efforts to help communities build upon their existing assets in order to create places with access to opportunities, goods, and services. In addition, IHCDA promotes, finances, and supports a broad range of housing solutions, from temporary shelters to home-ownership. IHCDA's work is done in partnership with developers, lenders, investors, and nonprofit organizations that serve low and moderate income Hoosiers. The organization acts as the housing credit agency for the State of Indiana to administer, operate, and manage the allocation of Low-Income Housing Tax Credits (LIHTC). Through the allocation of tax credits, IHCDA encourages and promotes housing for vulnerable populations, enhancing self-sufficiency, placed-based initiatives, and sustainable affordable housing. This study focuses on the agency's aging-in-place efforts, which can be found within the "housing for vulnerable populations" strategic priority.

IHCDA defines "aging-in-place" (AiP) as the adaptation of living environments so that they are safe, adaptable, and comfortable, increasing the likelihood that everyone can remain independent and continue to thrive in their homes as circumstances change. While the primary target populations for aging-in-place strategies are seniors and persons with disabilities, everyone benefits from buildings and communities that are accessible, visitable, and livable. The 2016-2017 Qualified Allocation Plan (QAP) reserves 10% of the state's Low-Income Housing Tax Credits for elderly populations. The QAP, in accordance with the Housing for Older Persons Act of 1995, defines senior housing as communities where either 80% of the units are reserved for households in which one member is 55 year of age or older, or facilities in which 100% of the units are reserved for households in which all members are 62 or older. To qualify to live at a LIHTC property, potential tenants must make 60% or less of the Area Median Income (AMI).

Although this study focused solely on the LIHTC program, IHCDA has additional programs to address Indiana's aging-in-place needs, including the Owner-Occupied Rehab and Communities for a Lifetime programs. The Owner-Occupied Rehab program provides funding for low and moderate-income Hoosiers to repair and improve their houses. Assistance includes funding to address emergency health and safety issues or renovation projects to address current or future accessibility issues to facilitate seniors aging in their own homes. Communities for a Lifetime helps Indiana communities create physical and social environments for people of all ages and abilities to remain healthy and independent throughout their lifespan. Three Indiana communities, Huntington, Linton, and Valparaiso, were selected through a competitive application process to receive planning and implementation grants for age-friendly projects.

The Real Estate Department recognizes the importance of resident feedback as the agency facilitates the creation of housing opportunities for low-income seniors. This research project was created in order to ensure that IHCDA is meeting the needs of the residents that live in affordable senior properties as well as evaluate the Aging in Place scoring categories while developing the 2016-2017 QAP. The goal of this study was to determine whether or not the Qualified Allocation Plan for the state of Indiana meets the needs of the target population. For this study, the target population is seniors, including those with and without disabilities. This assessment tool may be used collect additional information about the aging population, but could easily be adapted to conduct studies about other populations, such as formerly homeless persons, persons with physical or developmental disabilities, single parent households, etc., as well.

Indiana Aging Population

It is estimated that by 2030, 34.6% of Indiana's population will be 50 years of age or older¹. Many of these seniors will need affordable housing as 45% of Hoosiers 65 and older are at or below 250% of the poverty level (\$29,425 per year).² Furthermore, Indiana seniors will need accessible housing as 28% of Hoosiers between the ages of 65 and 74 reported having one or more disabilities and 52% of residents 75 and older reported having a disability.³ Despite these needs, a 2013 study conducted by the Family and Social Services Administration (FSSA) found that only 4 in 10 Indiana seniors felt that their city had "excellent" or "good" availability of quality affordable housing.⁴ Fortunately, IHCDA and the agency's partners are well aware of the need for quality affordable senior housing in the state of Indiana. Between 2008 and 2012, approximately 75 senior apartment communities were built or renovated, and during the 2015 funding round, 13 out of 16 (81%) of the projects funded were senior developments.

Methodology

The interview tool was initially creating through a pilot focus group done by two doctoral students from the Indiana University-Purdue University Indianapolis Fairbanks School of Public Health in 2014. The questionnaire created for the focus group was adapted for this study, and a

¹ Megan Multack and Claire Noel-Miller. "Quick Health Facts 2012." *AARP Public Policy Institute*, 2012, http://www.aarp.org/content/dam/aarp/research/public_policy_institute/health/quick-health-facts-2012-state-data-AARP-ppi-health.pdf.

² "Division of Aging 2015-2018 State Plan" *Indiana Family and Social Services Administration*, 2014. http://www.in.gov/fssa/files/Approved_2015_-_2018_Division_of_Aging_State_Plan.pdf

³ "2013 Disability Status Report Indiana," *Cornell University*. 2015, http://www.disabilitystatistics.org/StatusReports/2013-PDF/2013-StatusReport_IN.pdf

⁴ "Division of Aging 2015-2018 State Plan" *Indiana Family and Social Services Administration*, 2014. http://www.in.gov/fssa/files/Approved_2015_-_2018_Division_of_Aging_State_Plan.pdf

property management questionnaire was developed. The interview questionnaires can be found in Appendix A.

After the interview questionnaire was completed, the researcher developed a list of properties to include in the study. Only properties built or renovated between 2008 and 2012 were included because properties built before this time did not focus on the same strategic priorities, and properties funded after 2012 are most likely not yet completed. The first round of properties focused on Indianapolis developments. The second round of interviews focused on the surrounding suburbs. The final round of interviews included every property within an hour drive of Indianapolis. Due to resource and time constraints, properties outside of this range were not included in this study. Once a property was on the list, the researcher would send an email to the owner of the property and the property management company two weeks in advance to inform them of the upcoming interviews (the notification letter can be found in Appendix C). Property management would send out a notification letter to residents (found in Appendix D) and residents typically would sign up for interviews through the property managers.

The interview was administered by the researcher at the apartment communities, typically in a general common space. The interviews were usually conducted individually, but occasionally a group of residents requested a focus group instead of a one-on-one interview. The researcher began the interviews by introducing herself, explaining the goal of the interviews, and asking participants if they were willing to be recorded. Most agreed to the recording, but some asked to not be recorded. Once verbal consent was given by the participant, the interview began. Each interview was scheduled for 30 minutes, but most interviews lasted between 10 and 20 minutes. The interviews were audio recorded using a recording device on a state-provided cell phone, and the interviewer also took detailed notes during each interview.

Originally, the researcher asked participants to read and sign a “Consent and Release” form. After a few interview days, it became clear that this could alienate interviewees as many did not want their names associated with the survey (despite explanations that the interviews would remain completely confidential and anonymous), and some participants were not able to read the form due to health issues or illiteracy. IHEDA staff and the researcher agreed that as long as verbal consent to be recorded was given, there would not be a need for a signed consent and release form.

Once the interviews were completed, the researcher listened to the recordings, reread the interview notes, and created an Excel spreadsheet to organize the data. The participant responses were then coded into qualitative categories. SPSS software was used to run basic descriptive statistics and chi-square tests of independence to determine significant relationships between variables. A few significant themes emerged. These include: (1) Feeling at home is related to aging-in-place features, ability to be independent, and location; (2) Development location, such as neighborhood safety and retail access, matters more than apartment amenities and activities in relation to residents feeling at home; (3) IHEDA, developers, and property managers are all

responsible for defining housing policy priorities, identifying and designing developments, and providing a safe environment that is responsive to resident needs.

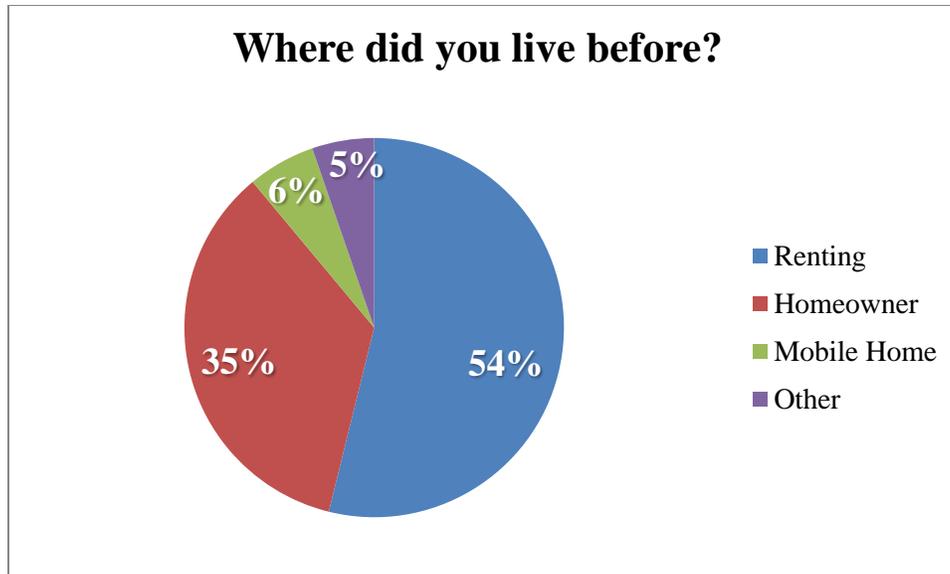
Limitations

The interview process had some limitations that should be noted. First, the researcher did not employ either a random or purposive sampling strategy, but instead relied on available subjects. Residents typically would sign up for interviews through the property managers. Some property managers may have handpicked residents for the interviews as a way to present the apartments in the best way possible. Residents who volunteered to be interviewed may be exceptionally involved and happy with their apartment community, or they could have been very unhappy and in need of a place to talk about their frustrations. Occasionally, the interviewer was able to stop people going in and out of multi-story buildings or interview interested wandering residents. Subjects were neither randomly nor purposively selected, so their responses may be biased. The property selection was not a random sample throughout the state, and therefore, the results of the study are not generalizable. This study was also limited by travel. While the researcher was able to travel up to an hour and a half away from Indianapolis, the rest of the state was not included in this project. Perhaps additional studies can focus on other areas of the state, like the Chicagoland area, Fort Wayne, Evansville, and more distant rural areas.

Results

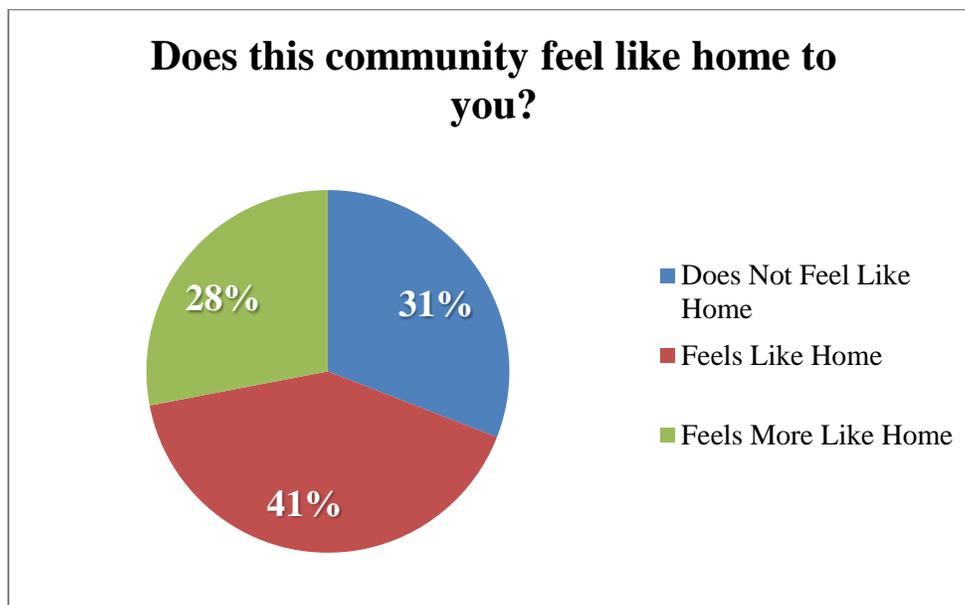
217 resident interviews and 25 property manager interviews were conducted at 36 properties. The majority of participants, both residents and managers, were women. Residents at these properties had incomes between 30%-60% of the Area Median Income, although some of the residents were lower income and had Housing Choice Vouchers. The average age of participants was 68 years old. The oldest resident interviewed was born in 1921 and the youngest resident interviewed was born in 1975. The median length of residency for interviewees was 2.5 years, but the most common answer was 4 years. However, this finding could have been skewed by the age of the developments visited. Some properties had only been open a few months while others were over 15 years old and had been newly renovated.

54% of interviewees lived in a rental property before moving to their current LIHTC apartment. 35% of residents lived in a house before moving to their current apartment. 6% lived in a mobile home and 5% had some other living situation (e.g. homeless, nursing home, etc.).

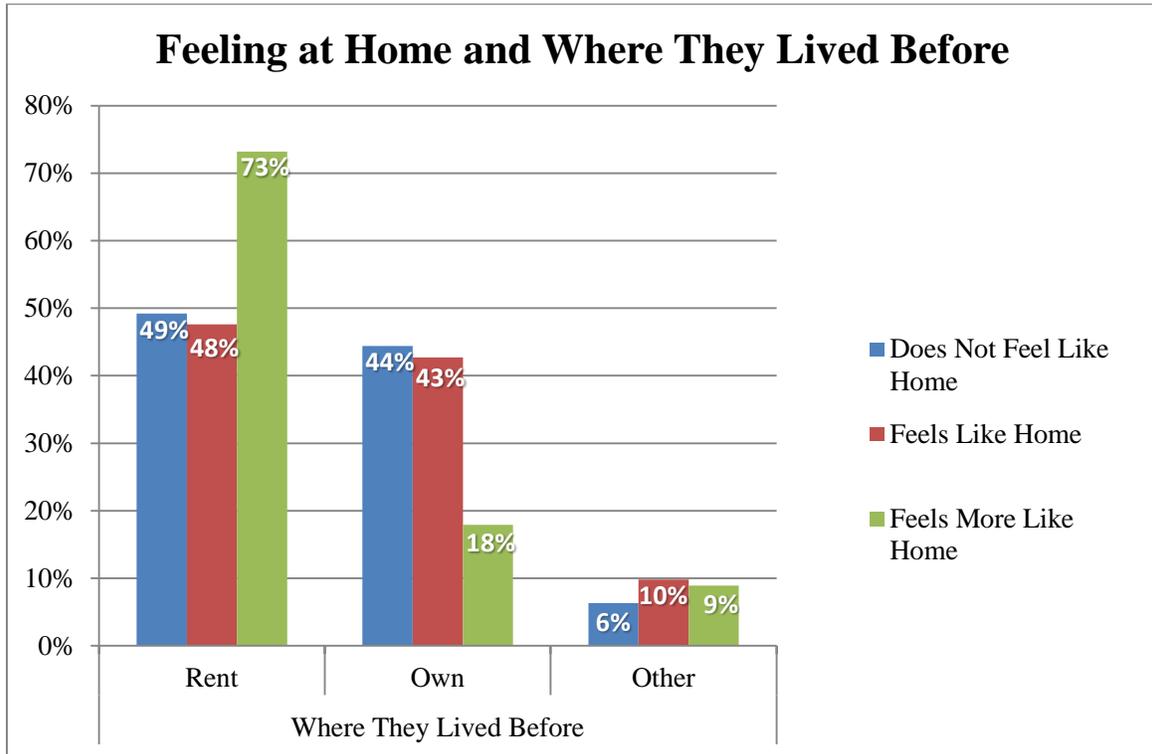


Residents Feel at Home in Tax-Credit Developments

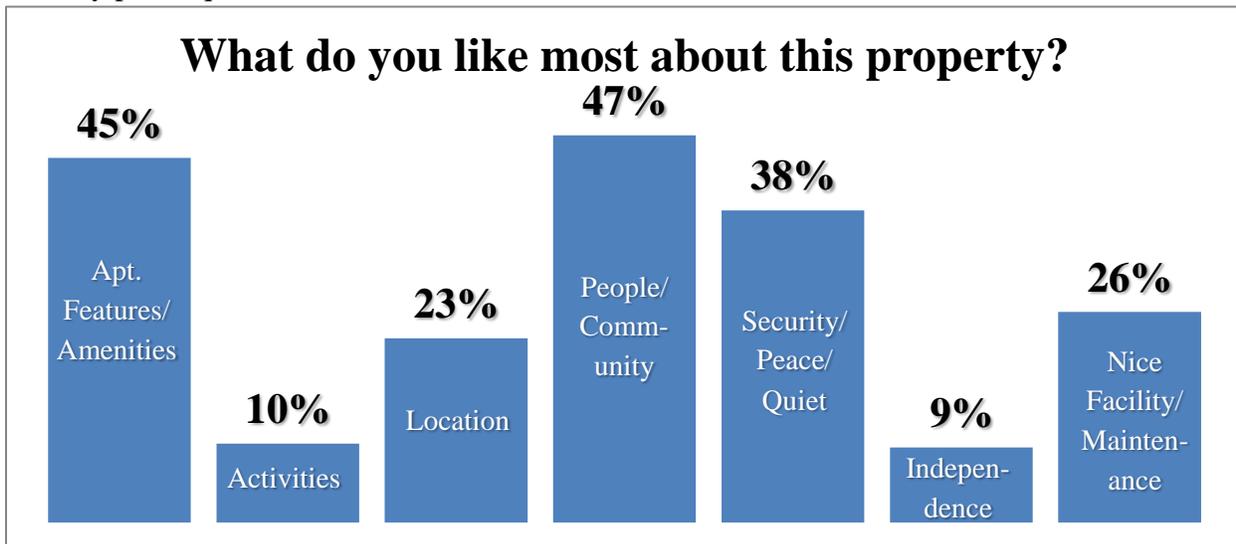
69% of residents interviewed said that their RHTC apartment feels like home or more like home compared to the last place they lived. 31% of residents said that their RHTC apartment does not feel like home. Some of these respondents explained that the apartment cannot compare to a home they owned for decades or that the loss of a spouse contributed to these feelings. However, many of the residents who responded that their apartment does not feel like home were dissatisfied with management, the lack of amenities, missing apartment features, or some other aspect of apartment living. The degree to which residents feel at home is important to maintain and even increase as we continue to develop senior affordable housing.



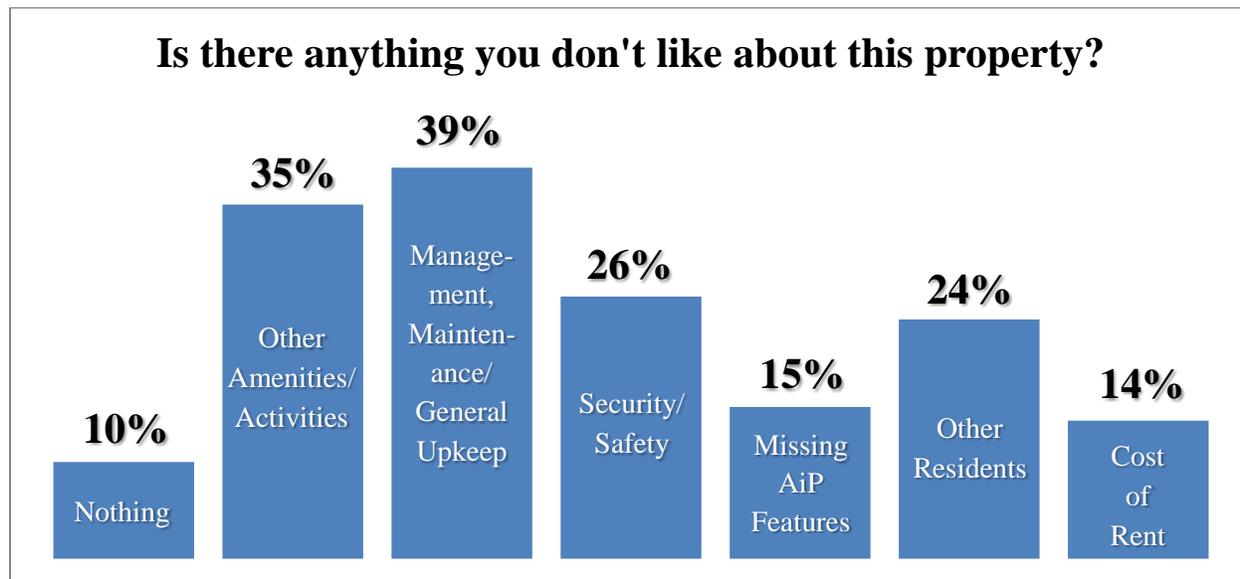
Residents who lived in an apartment before were more likely to feel at home than previous homeowners. Of respondents who said that they felt more at home, 73% were former renters and 18% were former homeowners. Of respondents who said that the apartment didn't feel like home to them, 49% were renters and 44% were former homeowners. For most previous homeowners, this is their first time living in an apartment community.



When asked what they like most about the apartment, the majority of residents most frequently mentioned apartment features, amenities, sense of community, and/or security/peace/quiet.



When asked what they liked least, residents most frequently mentioned missing amenities/activities, management and maintenance, and/or security concerns.

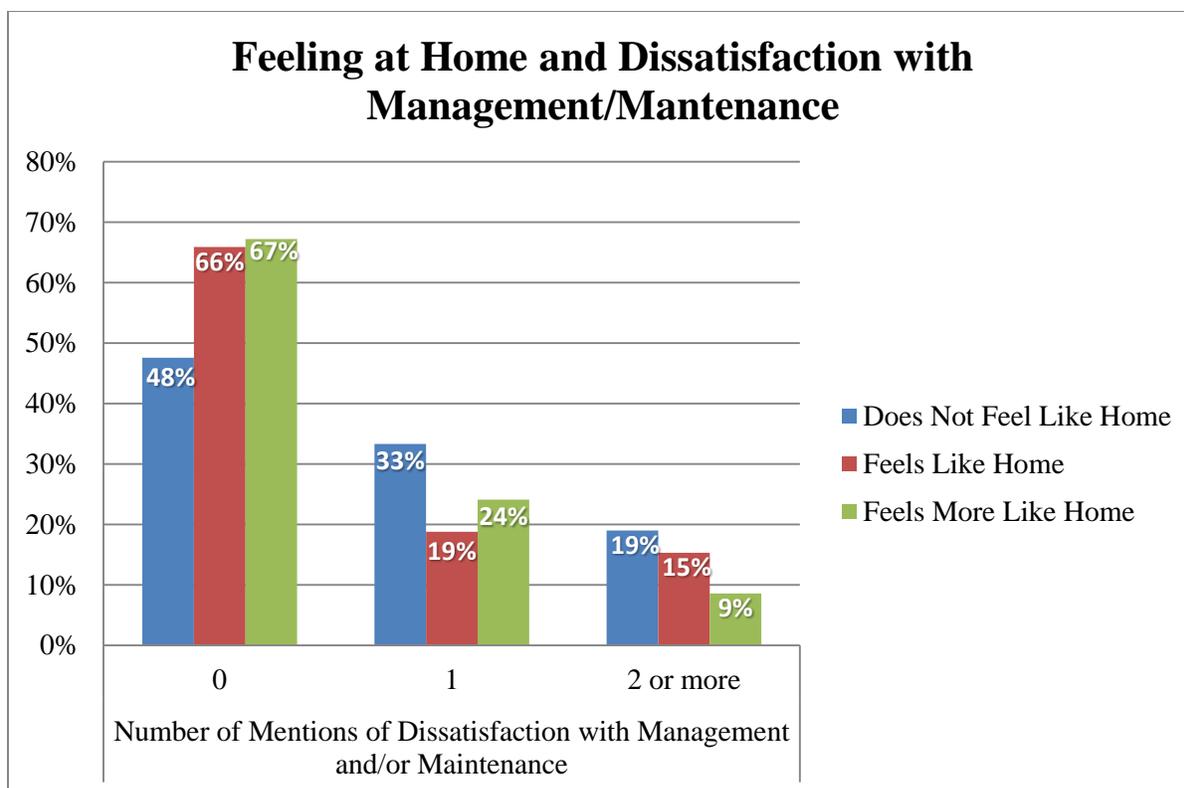


84% of residents reported using the development's common spaces. The most commonly observed spaces were community rooms, which was affirmed through property management interviews. 100% of property managers reported that the development featured at least one community room.

"I see myself aging here and I think that I will be able to access everything..."

Management and Maintenance

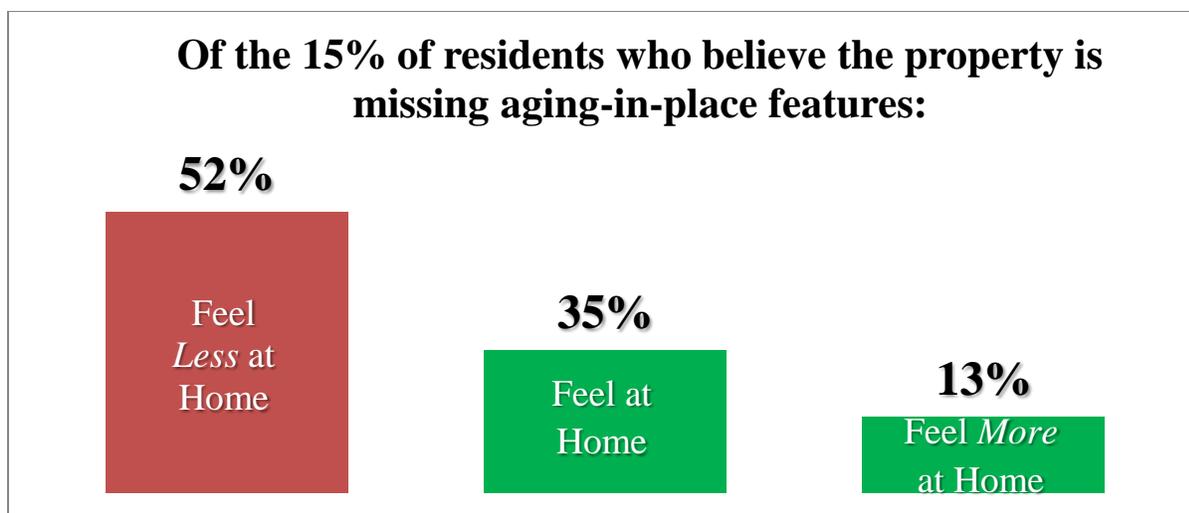
Residents who are dissatisfied with management and maintenance are less likely to feel equally or more at home compared to the last place they lived. Of the resident that said their current apartment feels less like home, 52% are dissatisfied with management and maintenance. Residents were often dissatisfied with management and maintenance availability and approachability, rule enforcement, wanting additional maintenance staff, etc. Of the residents that say that their current apartment feels more like home, only 33% are dissatisfied with management and maintenance.



Clearly, management and maintenance can have a huge impact on resident experience and happiness. Residents tended to be more satisfied at developments that had a full time property manager on-site than properties that only had a part-time property manager. Residents were also frustrated when there was a lot of turn-over among staff. Most residents were interested in having an on-site activities director. The researcher observed that the properties that had activities directors had the most overall satisfied residents.

Aging in Place Features

The most common aging-in-place and/or accessibility features mentioned in apartments were bathroom amenities, such as grab bars, high toilets, and walk-in showers. 46% of residents mentioned that their apartments had some type of bathroom accessibility features. When asked if there were any additional features they wished their apartments had, the most common response was additional accessibility features (31%). Residents that mentioned that their apartment was missing aging-in-place related features were less likely to feel at home than residents that did not mention missing aging-in-place features. 15% of respondents said that their least favorite aspect of the development they lived in was a lack of aging-in-place features. Of this 15%, more than half felt that the development was less like home compared to the last place they lived, and only 13% felt more at home.

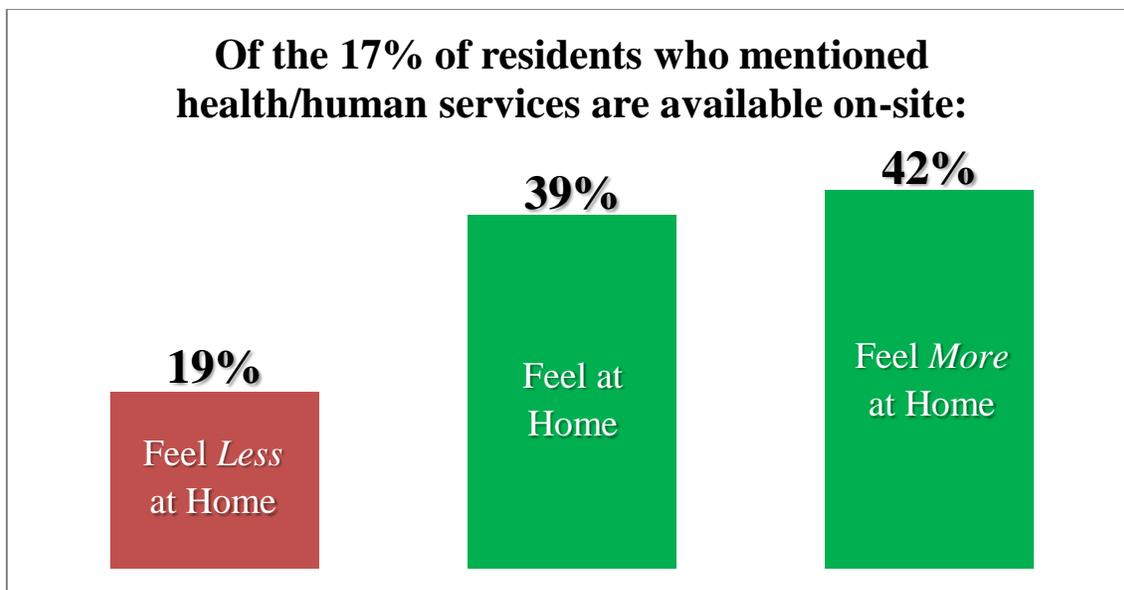


Additional accessibility features should be included in future senior affordable housing developments. Not only do these features help residents to age-in-place, but they also are related to resident satisfaction and feelings of home.

Many respondents mentioned the benefits of having a washer/dryer included in their apartments. Although not typically considered an aging-in-place feature, having a washer/dryer in the unit does help to create a situation where a resident is able to independently carry out day-to-day tasks. Older residents may not be able to carry a laundry basket to a communal laundry room, so having a washer/dryer available inside the apartment is both a convenience and a resident safety improvement. IHCD may want to start considering washers and dryers in units as an aging-in-place feature.

Services

61% of respondents said that they do attend activities and utilize services on-site and the most common type offered was social activities (e.g. potlucks, bingo, holiday parties, etc.). **Although most residents were interested in having more activities offered on-site, there was not a significant relationship between social activities and residents feeling at home.** In fact, the only service or activity that is related to residents feeling at home are health and human services.



Health and human services included activities such as visiting nurses, food pantries, blood pressure screenings, etc. This finding may suggest that most services and activities are not as important for resident satisfaction as other variables.

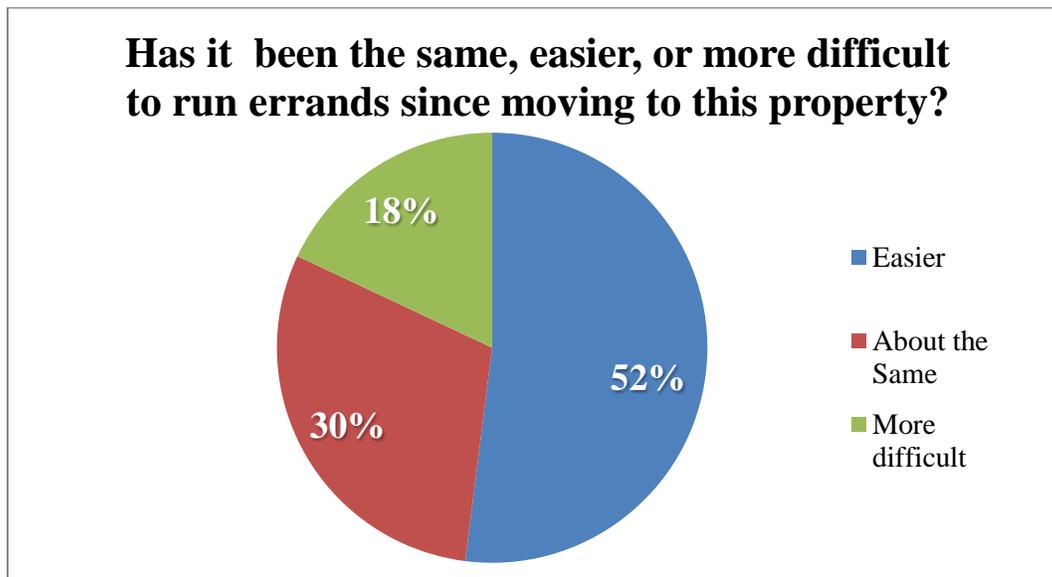
Location

Location variables were significantly related to residents feeling at home. Most respondents did not mention anything they wish was different about the neighborhood, but those that did said that their biggest concern was safety (26%).⁵ This is important because residents who are dissatisfied with the safety and security of a development are less likely to feel at home than resident who are not dissatisfied. Of the 26% of residents mentioning security and/or safety concerns, 42% reported that the development feels less like home compared to the last place they lived. This figure is notably disproportionate considering that overall, 31% of residents stated that the development feels less like home.

Residents who said that there isn't anything they like about the neighborhood are far more likely to say that they do not feel at home than residents who were able to list at least one thing that they like about the neighborhood. Alternatively, residents who said the neighborhood has desirable characteristics, which includes things like historic districts, rural areas, and walkable communities, are more likely to feel equally or more at home. However, the most common response to the question, "What do you like most about this neighborhood" was "convenience" (44%). In fact, 82% of interviewees said that it has been the same or easier to run errands since moving to their current apartment. 52% felt that it has been easier to run errands

⁵ Participants frequently mentioned that other residents would give out their entrance code to outsiders. Residents said they would prefer to have key fobs instead of entrance codes for safety reasons.

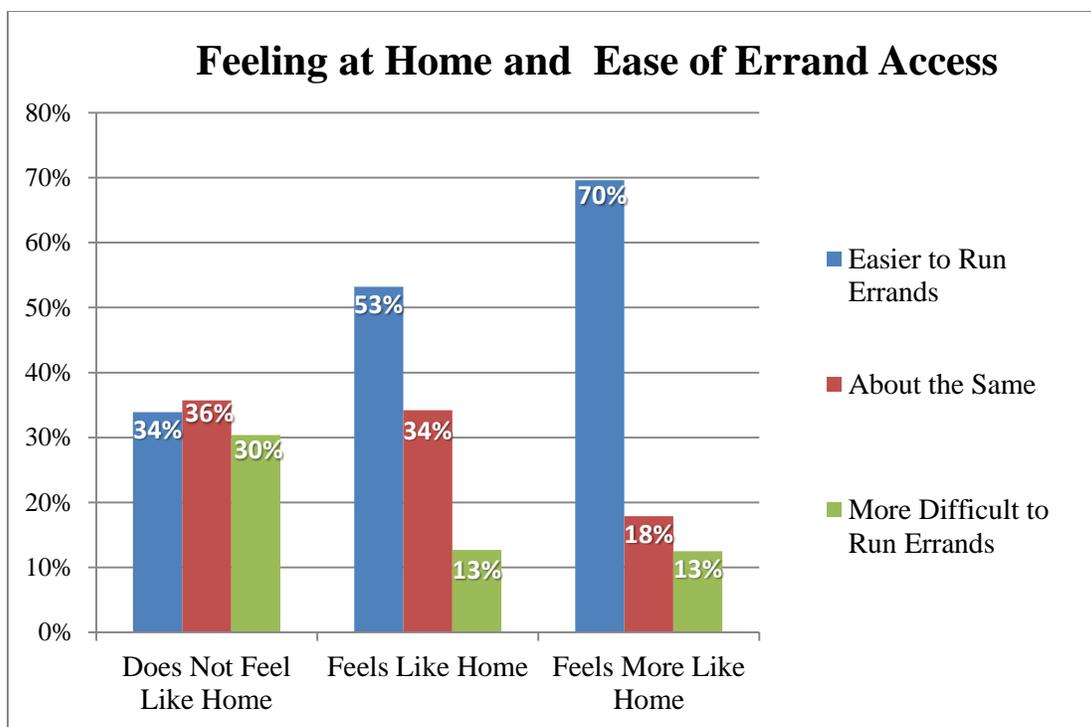
compared to the last place they lived, which suggests that they are able to live a more independent lifestyle at the development than where they lived previously.



Ease of running errands was also related to on-site shuttle services. Only a few of the properties included in this research study provided a shuttle for residents, but residents who mentioned a shuttle service available on-site were more likely to say that it has been the same or easier to run errands compared to the last place they lived. **None of the residents who said that there is a shuttle service available on-site said it has been more difficult to run errands.** Based on this finding, more attention should be directed towards affordable senior apartment communities providing transportation services and/or ensuring that transportation is available, easily accessible, and convenient.

“The only thing I find that’s a big issue for me is transportation. Not only not having any here...but [Indianapolis has] bad [public] transportation. It makes it extremely difficult for older people...”

The ability to independently perform day-to-day tasks is key to resident satisfaction with the development. Residents who said that it has been easier to run errands since moving to their current apartments are more likely to say they like the location and it feels equally or more like home than the last place they lived. Residents who said it has been more difficult to run errands compared to the last place they lived are more likely to say their current apartment does not feel like home.



The interviews with residents revealed that it is the **locational characteristics of the property that received the greatest emphasis in relation to residents feeling at home there**. While amenities and activities are important, a greater number of locational characteristics are significantly related to residents feeling at home than development-specific characteristics. As discussed earlier, the only service or activity that was related to residents feeling like home was health and human services. None of the common spaces or community rooms were significantly related to residents feeling at home and the only apartment features related to residents feeling at home were aging-in-place features. The importance of location compared to amenities and activities was not something that the research team expected, but it may be one of the most significant findings of the project.

Location, ease of running errands, and aging-in-place apartment features all contribute to residents' feelings of independence. Residents who feel that they are able to maintain their independence because of the apartment community are more likely to feel at home. As IHCD, developers, and property managers continue creating and maintaining senior apartments, factors impacting independence should always play a role in the development, design, and operation of a senior development.

Responsiveness to Senior Residents: Developers, Property Management, and IHCDA

The findings and recommendations developed through this research project all fall within three categories:

- (1) Developers' responsibility to create affordable apartment communities that facilitate independence;
- (2) Property managements' responsibility to create and maintain safe, welcoming, and active communities; and
- (3) IHCDA's responsibility to encourage livable apartment communities and create data driven policies that meet the needs of our residents.

Seniors are interested in maintaining their independence, which is related to resident satisfaction and is a cornerstone of aging-in-place. This study found that residents who mentioned they liked the decreased responsibility and increased independence of apartment living were more likely to feel at home. Building affordable housing in convenient areas is one of the biggest factors that can facilitate independence and developers are responsible for building apartments in areas that provide residents retail and transit options. IHCDA and the developers to which it awards rental housing tax credits should do all they can to locate, design, and build environments where residents are able to maintain independence and thus their own dignity.

While developing new senior affordable apartment communities, developers must also consider resident feedback and suggestions. Residents are interested in numerous additional amenities and features. Of surveyed participants,

- 30% mentioned wanting more outdoor social spaces,
- 31% mentioned wanting additional exercise rooms,
- 15% of residents want more aging-in-place features in their apartments,
- 20% want more convenient transportation options, including shuttle services and/or closer access to bus stops.

All of these features and amenities are important aspects of aging-in-place, and when developers include these, they support the aging-in-place of their residents.

Interestingly, most residents who live in “cottage-style” apartments, single story apartments with individual entrances, said they loved that building style. In fact, **half of all residents who live in cottage style apartments mentioned that the cottage style building design is one of their favorite things about living at the property.** This finding may be important for both developers and IHCDA to consider when developing new affordable senior housing.

Property management is responsible for maintaining safe, welcoming, and active living environments for residents. According to a 2013 survey conducted by the Family and Social Services Administration (FSSA), almost all older adults surveyed had problems finding interesting social events or activities to attend. 43% of older adults felt bored and 40% felt depressed.⁶ If possible, management should consider finding an activities director. The property management company can either hire an activities director, hire a property manager who has experience with and a desire to plan and implement activities, recruit a volunteer activities director, or have the property manager organize volunteers to plan and provide activities. Although most competitive 9% LIHTC applications include extensive tenant services (found under the “Tenant Investment Plan” section of the QAP), many of the visited senior apartment communities do not offer many, if any, activities despite the fact that 75% of residents interviewed are interested in participating in on-site activities. 18% of residents surveyed said that there are no services or activities offered on-site, and according to residents, most properties offered just one or two uninspiring activities. We need to start engaging more with the senior population if we want to have healthy and happy residents.

Residents value promptness, honesty and personal connections with staff. Management should strive to develop relationships with each resident who desires it. One of the easiest ways to accomplish this is to have a consistent manager on-site full time. While visiting properties and interviewing residents, the interviewer observed that those residents living at properties with a full-time staff person generally seemed happier with their living environment.

The interviews with property management revealed that for many managers, the most difficult aspect of their position was not being able to help people that do not qualify for Section 42 housing. However, they may qualify for some other type of assistance that management does not know about. IHCD should consider creating informational resources, such as trainings, informational brochures, or webinars, for property managers to connect people that do not qualify for Section 42 housing with other resources.

IHCD has taken a few good steps forward with the new 2016-2017 QAP. Developers now must adopt 12 Universal Design features to pass threshold, and projects can receive additional points for including extra accessibility features. If developers of senior housing communities opt to select accessibility and aging-in-place features for all units, we can more fully address the needs of seniors who live in LIHTC properties. The QAP will also meet the needs of residents through the “Desirable Sites” category. It is now the highest scoring category in the QAP, which supports the important relationship between location and residents feeling at home. However, there is still room for growth. The study found that location is more significant than amenities and activities. Through the QAP, IHCD should continue to encourage locating developments in desirable sites and investing resources in better understanding what locations

⁶ “Division of Aging 2015-2018 State Plan” *Indiana Family and Social Services Administration*, 2014. http://www.in.gov/fssa/files/Approved_2015_-_2018_Division_of_Aging_State_Plan.pdf

are desirable to seniors. The agency may also want to consider including additional points for senior properties that provide a shuttle service for residents. Finally, customer service-oriented research studies like this one should continue to be conducted to assess whether or not the agency is meeting the needs of the target population.

Recommendations

Based on the research findings, five recommendations were developed to enhance IHCD's aging-in-place strategic priority:

1. Redefine "aging-in-place" to include the importance of location
2. Continue incentivizing desirable locations
3. Promote cottage style apartments
4. Encourage apartment communities to have an activities director
5. Complete similar studies for other vulnerable populations

Redefine "Aging-in-Place"

Considering the importance of location to residents feeling at home, IHCD should change the name of "aging-in-place" to "aging-in-community." Aging-in-place typically focuses on adapting homes to support people staying where they are. Often, it only considers features and amenities within living spaces. Although these features and amenities are an important aspect of aging, aging-in-place initiatives usually do not include what is found outside the building's walls. This study found that location and communities are crucial to residents feeling at home, and the agency should embrace the importance of place by adopting the more comprehensive view of "aging-in-community."

Continue Incentivizing Desirable Locations

As discussed throughout this study, location is essential to residents feeling independent and at home in their apartment communities. Seniors want to live in safe neighborhoods that have a strong sense of community. They often enjoy living in historic districts, rural areas, and walkable communities. IHCD has already begun to recognize the importance of place and now the highest scoring category in the QAP is "Desirable Sites." Although this is a great start, more points can be awarded in this category or the point system could be restructured to provide convenience for different populations instead of a one-size-fits-all approach. IHCD may want to consider adopting a Lifelong Communities Framework to guide the senior location points. For

example, the Atlanta Regional Commission created a framework guided by three major themes. The first promotes housing and transportation options that are accessible, close to services, available to a full range of incomes, and located within existing communities. These options ensure that as individuals age, they can access basic services and remain independent. The second theme encourages healthy lifestyles by creating environments that promote physical wellness, social interaction, and easy access to healthcare. The final theme expands access to services.⁷ The Atlanta Regional Planning Commission's framework is just one of many livability frameworks IHCDA could adopt.

Promote Cottage Style Apartments

Residents love single story, private entrance apartments. For many residents, this is their first apartment experience, and the cottage style design helps with the transition from home owning to renting. Cottage style apartments help facilitate resident independence because of the no-step entrances and living environments. Furthermore, residents of conventional multi-story apartment buildings expressed concerns about safety in emergency situations. Elevators cannot be used during fires and other emergencies, and many residents cannot use the stairs. Residents are afraid that they or their neighbors will be stranded and potentially injured if an emergency situation ever occurred. Cottage style apartments do not have these same safety issues. IHCDA should consider encouraging cottage style apartments through pocket neighborhoods, clustered groups of neighboring houses or apartments gathered around a shared open space. Pocket neighborhoods are often created in denser, walkable areas.⁸ Perhaps IHCDA could incorporate this as part of the "Infill" point category of the QAP. Infill pocket neighborhoods would address residents' preferences of living in cottage style apartments while also building in desirable communities.

Activities Director and Activity Oversight

The majority of residents are interested in participating in on-site activities, but property managers are often too busy to plan and host quality events, and some managers are not even on-site 40 hours a week. Some sites either do not have activities, or interested residents are unaware of the activities provided. In fact, 18% of residents surveyed said that there are no services or activities offered on-site. While visiting properties and interviewing residents, the interviewer observed that those residents living at properties with a full-time staff person generally seemed

⁷ "Lifelong Communities Handbook: Creating Opportunities for Lifelong Living," *Atlanta Regional Commission Regional Plan*. 2015 www.atlantaregional.com/File%20Library/.../ag_llc_designhandbook.pdf

⁸ Ross Chapin and Jim Soules, "What is a Pocket Neighborhood?" *Pocket Neighborhoods: Creating Small Scale Community in a Large Scale World*. 2015, <http://www.pocket-neighborhoods.net/whatisaPN.html>

happier with their living environment, and residents appeared to be even happier when the property had an activities director.

Future Studies

This research study found numerous valuable insights and similar studies should be replicated for other vulnerable populations, such as formerly homeless persons, persons with physical or developmental disabilities, single parent households, etc. This type of research is essential while creating policy, and talking with residents of our affordable housing communities is the only way to ensure that we are meeting the needs of the people we serve.

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Appendix A

INTERVIEW FOR RESIDENTS

Part 1: Background/ Living Situation

1. How long have you lived at [property name]?
2. Where did you live before living at [insert property name]?
(Interviewer note: follow-up to ask about the last permanent residence)
3. Tell me about how you came to live here at [insert property name]?
 - a. Did you have the option of choosing from other places to live when you made the decision to move to [property name]?
4. What year were you born?

Part 2: The Property

5. What do you like most about living at [insert property name]?
6. Is there anything you would change about [insert property name]?

SERVICES

7. What services are you aware of that are available to the residents at [insert property name]?
(Interviewer note: explain that services are things such as activities or types of assistance provided onsite)
8. Do you use any of these services?
 - a. Which service is the most important to you?
 - b. If no, are there services you would be interested in using or attending, but something about them would need to be changed for you to do so?
9. Are there any services that you would like to have offered that are not currently offered onsite?

COMMON SPACES

10. What common spaces or community areas are available for residents at [insert property name]?
11. Do you use any of these common spaces?
 - a. [If yes to 11], how frequently do you use these?
 - b. [If no to 11], why not?
12. Are there any additional common spaces that you wish the property had?

UNIT DESIGN

13. Does your unit's design include features that make day-to-day activities easier for you?
 - a. [If yes to 14], which feature is most important?
14. Are there any additional features you wish your apartment had?

Part 3: The Neighborhood

15. What do you like the most about your neighborhood?
(Interviewer note: explain that for the purposes of this survey, "neighborhood" means the area, including businesses, homes, parks, and streets, within a ½ mile walking distance from [INSERT PROPERTY NAME]. If the participant is still confused, explain that this may mean the surrounding areas that are accessible through a 5 minute drive or a 15 minute walk).
16. Do you frequently use any services that are found inside of your neighborhood?
(Interviewer note: explain that this could include parks, grocery stores, doctor's offices, religious services, etc.)

17. Do you frequently use any services outside of your neighborhood?
18. Has it been the same, easier, or more difficult to access services since moving to [insert property name]?
 - a. Can you explain?
19. Is there anything you wish was different about your neighborhood?
 - a. If so, what is it?

Part 4: Perspective

20. Does living at [insert property name] feel as much as home to you as the last place you called home?
 - a. If yes, what makes it feel like home?
 - b. If no, what would make it feel more like home to you?

INTERVIEW FOR PROPERTY MANAGERS

Part 1: The Property

1. How long have you worked in affordable senior housing?
2. How long have you worked here at [insert name of property]?
3. Have residents ever expressed to you that something about [insert name of property] makes them like living here?
4. Have residents ever expressed to you that they would like something about [insert name of property] to be different in order to make it an easier or more enjoyable living situation?
5. Do residents say that there are reasons they moved into [insert name of property] besides affordability?
6. Do you know the reason(s) why former residents have moved out of [insert name of property]?

SERVICES

7. What services are available onsite to the residents at [insert property name]?
(Interviewer note: explain that services are things such as activities or types of assistance provided onsite)
8. Which services are the most utilized by the residents?
9. Have the residents ever mentioned any services that they wish were available onsite?

COMMON SPACES

10. What common space/community area is available to the residents at [insert property name]?
11. Which common spaces are the most utilized by the residents?
12. Do the common spaces have physical features that make the area easier to use for residents?

UNIT DESIGN

13. What physical features within the units are designed to make day-to-day activities easier for the residents?
14. Have residents ever mentioned to you any design features that they wish were included in the unit to make day-to-day activities easier?

Part 2: The Neighborhood

15. Are there characteristics of the neighborhood that are beneficial to the residents that live here?
(Interviewer note: explain that for the purposes of this survey, "neighborhood" means the area, including businesses, homes, parks, and streets, within a ½ mile walking distance from [INSERT PROPERTY NAME]. If the participant is still confused, explain neighborhood as the surrounding areas that are accessible through a 5 minute drive or a 15 minute walk.)
16. Are there characteristics of the neighborhood that cause residents to experience challenges on a regular basis?

Part 3: Perspective

17. How does property management staff members strive to make [insert property name] feel like home for the residents?
18. What do you find most fulfilling about your position?
19. What do you find most difficult about your position?
20. Based on your experience with property management and housing for seniors, if you were to help design a new affordable housing development for seniors, what would you do differently?

Appendix B



To: Real Estate Department Partners

Notice: **RED-14-41**

From: Real Estate Department

Date: November 24, 2014

Re: **Aging-in-Place Resident Interviews**

As part of its continued efforts related to “aging-in-place,” the Indiana Housing and Community Development Authority (IHCDA) is pleased to announce the launch of a new research project. The purpose of this project is to gather feedback from residents living at Rental Housing Tax Credit developments that are designated as elderly housing. Through onsite interviews, residents will be asked about their experience living at the property. Questions will cover topics including, but not limited to: why the resident selected to live at the property, if the services and amenities provided at the property are useful, and if the location of the property allows the resident access to the surrounding neighborhood and external services.

IHCDA has previously dedicated time to various focus groups with partners around the issue of “aging-in-place,” but has never received direct feedback from the end users of its programs. This project will allow IHCDA to learn about the residents’ experiences and to incorporate their feedback into future policy decisions. During the site visit, the onsite property manager will also be interviewed and asked about his/her recommendations related to effective senior housing.

Below is an FAQ designed to address questions related to this research project. If changes are made to the methodology, or if we receive additional recurring questions from participants, this notice may be updated accordingly.

Which properties will be selected for onsite tenant interviews?

IHCDA is focusing its initial sample on tax credit developments that (1) are designated for elderly age-restricted occupancy and (2) received credit allocations between 2008-2012. This subset includes approximately seventy-five properties, though time constraints may not allow visits to every property during the initial study period.

How will I know if my property was selected?

About two weeks prior to the visit, the designated primary owner and primary management contacts for the property will receive a letter from IHCDA. This letter will state that the property has been selected for participation in this research project and will provide the date and time that the researcher will arrive. The letter will also include a sample notification letter that the owner/manager can use to notify the residents.

Is participation mandatory for properties?

Participation is not mandated but is strongly encouraged. The goal of this study is to find ways to improve IHCDAs' Rental Housing Tax Credit program in order to better serve the needs of the residents. We hope that all of our development and management partners will be willing to participate.

Is participation mandatory for residents?

Absolutely not. Residents should be notified by property management that the researcher will be onsite and invited to participate. However, residents should not be forced into participation or otherwise made to feel uncomfortable or pressured about this process. A sample notification letter will be provided by IHCDAs.

Who will conduct the interviews?

The initial interviews will be conducted by Beth Neville, an AmeriCorps VISTA serving with IHCDAs over the next year. Beth is a researcher and is not an IHCDAs or State employee.

How will the interview take place?

The researcher will conduct one-on-one interviews with interested residents in a common space area at the property. The property manager must designate an area for the interviews. For safety and privacy reasons, the researcher will not enter any resident units, even if invited to do so. Interviews with the onsite property manager will most likely occur in the property manager's office.

How many residents will be interviewed at a property?

All interviews will last approximately 30 minutes. Depending on the number of residents living at the property and the number that are interested in participating in the study, IHCDAs cannot guarantee that all interested residents will be given an interview. Property managers are encouraged to create a sign-up sheet to reserve spots for interested tenants. The letter sent to the owner prior to the onsite visit will identify the amount of time the researcher will remain onsite.

What happens with the information collected?

- All information shared by residents is confidential. It will not be shared with property owners, management agents, or other residents.
- All information shared by residents is anonymous. All information will be aggregated and submitted to IHCDAs in a report that removes any resident or property names.
- Please be assured this is not a compliance monitoring review.
- IHCDAs, in collaboration with the researcher, will release a report in late 2015 discussing the feedback received and the implications for future policy decisions.

When does the study begin?

Onsite interviews will begin in December 2014 and run through spring of 2015. IHCDAs will then determine whether or not to expand the sample size and continue with further interviews.

Who can I contact for more information?

Please contact Matt Rayburn (mrayburn@ihcda.in.gov) with bigger picture questions, concerns, or ideas. If your property is selected for the study and you have questions about logistics, please contact Beth Neville (bneville@ihcda.in.gov)

Thank you in advance for your time and cooperation. It is our hope that through this initiative, IHCD can identify ways to enhance the quality of life provided to the residents of rental housing tax credit developments throughout the State of Indiana.

Appendix C



Matthew P. Rayburn
Chief Real Estate Development Officer

DATE

OWNER NAME

ORGANIZATION NAME

STREET ADDRESS

Via: **OWNER EMAIL ADDRESS**

Re: IHCDA Aging-in-place Resident Interviews
APARTMENT NAME / BIN

Dear **NAME**:

As part of its continued efforts related to “aging-in-place,” the Indiana Housing and Community Development Authority (IHCDA) is launching a new research project. The purpose of this project is to gather feedback from the residents living at rental housing tax credit developments that are designated as elderly housing. Residents will be asked about their experience living at the property, so that IHCDA can incorporate their feedback into future policy decisions. The property manager will also be interviewed and asked about his/her recommendations related to effective senior housing. Please be assured that the data collected and reported back to IHCDA will be aggregated, i.e. no property or tenant names will be revealed. These interviews are not a compliance review. Additional information about this initiative can be found in RED Notice 14-41.

The interviews will be conducted onsite by Beth Neville, an AmeriCorps VISTA serving with IHCDA over the next year. The above-referenced property has been selected to participate in this program with interviews to be conducted on **DATE** beginning at **TIME**. If you have questions or concerns, please contact Beth at bneville@ihcda.in.gov. I also ask that you please respond to Beth to acknowledge receipt of this letter and to confirm your willingness to participate.



ADDRESS 30 South Meridian Street, Suite 1000, Indianapolis, IN 46204
PHONE 317 232 7777 **TOLL FREE** 800 872 0371

Sue Ellspermann
 State of Indiana
 Lieutenant Governor



For your convenience, IHCDA has created and enclosed a sample notice that you can use to notify your tenants of the upcoming visit. Beth should be provided space within a common area to conduct the interviews. She will not enter residents' units, even if invited to do so.

Thank you in advance for your time and cooperation. It is our hope that through this initiative, IHCDA can identify ways to enhance the quality of life provided to the residents of rental housing tax credit developments throughout the State of Indiana.

Sincerely,

A handwritten signature in black ink, appearing to read 'Matt Rayburn', written in a cursive style.

Matt Rayburn
Chief Real Estate Development Officer

Cc: Beth Neville, AmeriCorps VISTA- Via: bneville@ihcda.in.gov
PROPERTY MANAGER- Via: EMAIL ADDRESS

Enclosure: Sample Notification Letter for Residents

Appendix D

SAMPLE NOTIFICATION LETTER TO RESIDENTS

<INSERT DATE NOTIFICATION SENT>

Dear Resident:

On **INSERT DATE**, a researcher will be visiting **INSERT APARTMENT NAME** to talk with interested residents about their experience living here. The researcher is working on behalf of the Indiana Housing and Community Development Authority (IHCDA), a state agency that works to create housing opportunities for low and moderate income individuals and families throughout the State of Indiana. Through this research, IHCDA hopes to learn more about the experiences of residents living in housing funded through its rental housing tax credit program and to obtain feedback on how to improve that program to better serves the needs of residents. Additional information about IHCDA can be found at www.in.gov/ihcda.

If you would like to participate in this study, please call or visit the management office to sign up for a time slot for a one-on-one discussion with the researcher. These “interviews” will occur in the **<INSERT COMMON AREA LOCATION TO BE USED FOR INTERVIEWS.>**

Results are confidential. Your feedback will not be shared with the property owner, property management staff, or any other residents. You will have the opportunity to speak openly about the positives and negatives of your living experience with the researcher.

Results are anonymous. Your feedback will be shared with IHCDA, but your name will not be included anywhere in the report.

Participation is optional. You are not required to participate, but we hope you take this opportunity to share your thoughts.

Sincerely,

INSERT PROPERTY MANAGER NAME & INFO