



Creating Health Care Savings Through Affordable Housing Plus Services

It is increasingly recognized that affordable housing can support the health of residents. Multiple research studies demonstrate that residents of well-maintained and affordable housing experience less stress and improved respiratory health, and have more money to spend on essentials like nutritious food. To date, little attention has been paid to the impact of affordable housing on the health of older low-income adults.

Low-income seniors are a specific subgroup with definite needs. As they age, many develop chronic disease and other physical concerns. Such deterioration can be exacerbated by stress, environmental factors, and lack of money for essentials. It seems reasonable that high-quality affordable housing, complemented by an array of services available as needed and requested, can provide a platform for older adults to remain healthier and more vital as they age.

Selfhelp is a large social service organization that operates nine affordable apartment buildings for seniors in New York City and Nassau County and an array of other senior programs. Selfhelp recently invited the first evaluation of how its model for high-quality affordable senior housing affects the health of residents. The three-year research study, conducted by Dr. Michael Gusmano of Rutgers University, focused on health care savings and health care utilization for Selfhelp residents living in Queens, compared to older adults from the same zip codes, using data from the New York State Medicaid claims system.

The findings provide compelling evidence that Selfhelp's model can make a substantial impact on the health of older adults:

- 1. Selfhelp residents were less likely to be hospitalized.** The odds of a Selfhelp resident being hospitalized were approximately **68% lower** than for the comparison group of older adults in the same zip codes as Selfhelp's buildings.
- 2. Selfhelp residents were less likely to visit the emergency room.** The odds of visiting the emergency room were **53% lower** than the odds of a non-Selfhelp resident doing so.
- 3. Selfhelp residents were more likely to use health care appropriately.** The odds of a Selfhelp resident using the emergency room for conditions such as congestive heart failure (CHF), chronic obstructive pulmonary disease (COPD), and bacterial pneumonia – all of which can often be treated during regular medical appointments – were **76% lower** for Selfhelp residents. The odds of being hospitalized for such a condition were **12% lower** for Selfhelp residents.
- 4. Medicaid spent less money on Selfhelp residents.** The average Medicaid payment per person, per hospitalization, was **\$1,778** for Selfhelp residents, versus **\$5,715** for the comparison group. The average Medicaid payment per Selfhelp resident per ER visit, was **\$49**, compared to **\$99** for the comparison group.

The study of Selfhelp's model helps to demonstrate that affordable housing for seniors, complemented by an array of services available as requested, can make a strong impact on how residents manage chronic disease and the effects of aging – and in the process, reduce spending on health care.

Selfhelp's SHASAM Model

Selfhelp has been providing high-quality affordable housing for older adults since 1964, and now serves approximately 1,400 seniors in nine apartment buildings. All clients are 62 years or older, and the average age is 82. Selfhelp buildings are distinguished by their senior-friendly design, a culturally and linguistically diverse population, and the active engagement of residents.

Each Selfhelp building offers an array of services known as SHASAM – the Selfhelp Active Services for Aging Model – which are available if and when requested. These services include:

- **Benefits and entitlements:** Screening, forms completion, and advocacy for many entitlement and benefits, including assistance with housing arrears and housing income recertification
- **Wellness programs:** Exercise, stress management, pastoral counseling, falls prevention education, evidence-based programs
- **Health screenings:** Vision, hearing, foot care, gait/balance, flu shots, shingles vaccines, memory loss, mental health
- **Care transitions** assistance after discharge from the hospital
- **Referrals** to partners for home care, meals on wheels, housekeeping, Holocaust survivor services, Alzheimer's adult day programs, senior centers, geriatric care management, mental health counseling, assistance for the vision-impaired, assistance for the hearing-impaired, and legal services
- **Technology:** Telehealth kiosk, computer lab, Skype, DAKIM (cognitive fitness exercises), Virtual Senior Center (online, face-to-face classes and cultural experiences for the homebound and socially isolated), Personal Emergency Response System (PERS)
- **Socialization events:** Holiday and seasonal celebrations, birthdays, Coffee Hour, shared interest groups (e.g. chess, card games, current events, spiritual care, arts & crafts, music, book clubs, gardening, etc.)
- **Volunteer opportunities:** running special groups, distributing event flyers, conducting outreach, or serving on the Resident Tenant Council.

These programs – available if and when requested – enable a vibrant, engaged community of older adults.

Locations of Selfhelp apartment buildings

Queens, New York: 6 buildings in Flushing, 1 in Bayside

Bronx, New York: 1 building in North Riverdale

Nassau County: 2 buildings in Westbury (1 for seniors, 1 for all ages)

Brooklyn: 1 building to open in 2018, 1 in predevelopment