Housing Trust Funds

Maintaining housing options to meet a variety of incomes and mobility needs is a quality of livable communities but a challenge for many. More than 19 million low-income pay more than 30 percent of their income toward housing. Housing trust funds are publicly funded programs to expand or preserve affordable housing options and address critical housing needs for low-income people. These trust funds serve housing needs of low-income families in nearly all states and over 400 localities.

AARP Livability Index (last updated January 2017)
www.aarp.org/livabilityindex

The Livability Index is a groundbreaking tool of the AARP Public Policy Institute (PPI) that scores every neighborhood and community in the United States for the services and amenities that affect people's lives the most. Using more than 50 national sources of data, the AARP Livability Index provides the clearest picture yet of how well a community meets the current and future needs of people of all ages.

A New Measure of Age-Friendliness (2016, The Journal, AARP International)

This article provides background on the creation of the AARP Index and its use as a measurement tool to help local leaders create positive change in the lives of residents who span the age spectrum.
Livability for All (December 2015, Planning)
https://www.planning.org/planning/2015/dec/livabilityforall.htm

APA Planning Magazine article: An overview of two AARP initiatives, the Livability Index: Great Neighborhoods for All Ages and the AARP Network of Age Friendly Communities with a focus on local efforts to communities are using these resources to support efforts to

The Via RecreActiva: A Successful Open Streets Program (2015)
https://www.youtube.com/watch?v=vK0P_ikJ-Yw

This video highlights Guadalajara, Mexico’s open streets program. Residents, of all ages, walk, bike, socialize, and participate in many other activities on city streets. This program provides a space for people to stay active which promotes healthy living among community members.

Expanding Specialized Transportation: New Opportunities under the Affordable Care Act (2015)

The Affordable Care Act provides new but limited opportunities to promote or fund specialized transportation services for older people and adults with disabilities. This paper explains how states can use these largely untapped options to expand services for targeted low-income populations with mobility needs.

https://www.youtube.com/watch?v=T2f_LzgSX98&list=PLi8itC9zDUuFhA6RkyWMUDtj0zi7L7gmo&index=1

In this video, Caregivers Traci and Chris discuss how their loved ones could benefit from homes with accessible design features.

What Is Livable? Community Preferences of Older Adults (2014)
http://www.aarp.org/research/ppi/liv-com2/resources/the-livability-index.html

This report highlights findings from an AARP PPI survey of more than 4,500 adults age 50 and older to understand general preferences for community livability and how those preferences differ within the diverse population of people 50 and older.

Is This a Good Place to Live? Measuring Community Quality of Life for All Ages (2014)
http://www.aarp.org/research/ppi/liv-com2/resources/the-livability-index.html

Explores the meaning of livability, and describes previous efforts and PPI’s current work to quantify and compare livability, with a special focus on the preferences of the older population and the needs of people as they age.

Rural Transit Connects (2014)
www.aarp.org/ruraltransit

This video demonstrates the importance of rural public transportation service and highlights Washington State’s innovative intercity bus program.


Millions of rural residents have lost access to scheduled intercity bus service in recent years as the nation’s largest private carriers have focused on profitable, longer-haul interstate travel. This Spotlight on the Issues illustrates how one state has created a successful public–private initiative to restore service to its rural communities. What Washington State has accomplished serves as a model for other states looking to take advantage of alternative local match requirements.
AARP Policy Book
www.aarp.org/policybook
Provides a detailed guide to the public policy agenda of AARP. Includes background material and recommendations at the federal, state, and local levels, including land use, housing, and transportation.

Weaving It Together: A Tapestry of Transportation Funding for Older Adults (2013)
This report provides insight into how transportation services for older adults and persons with disabilities are funded. With a growing population in need of transportation and limited funds for these services, providers need to creatively leverage existing and untapped funding sources to fill gaps in service. Coordination of these limited resources is also key and must be supported by providers and all levels of government. Includes case studies from seven states.

Work-Related Travel in an Era of Extended Employment (2013)
Growing numbers of older workers are working past traditional retirement age, with important implications for transportation planning. The transition from work to retirement is complex and often includes moving to part-time and/or flexible work schedules, which affects commuting and travel patterns. This paper explores emerging trends as older workers extend employment, and presents recommendations for transportation planners and policymakers to consider.

The Middle Class Security Project: Loss of Housing Affordability Threatens Financial Stability for Older Middle-Class Adults (2012)
Homeowners and renters, including older adult households are paying more of their incomes on housing which is jeopardizing their ability to maintain their lifestyles and save for their futures as they age. This paper examines US Census household data for insight into how difficult economic times are negatively impacting middle class 50+ households. It finds that the percentage of middle-income families who spent 30 percent or more of their income on housing has grown from 20 percent in 2000 to 29 percent in 2009.

Active Living for All Ages: Creating Neighborhoods Around Transit (2012)
This video shows how transit-oriented development facilitates the independence and mobility of older adults.

http://www.aarp.org/home-garden/livable-communities/info-11-2011/Aging-In-Place.html
This report examines state policies that are needed to help older adults age in place. These policies include integrating land use, housing and transportation; efficiently delivering services in the home; providing more transportation choices, particularly for older adults who no longer drive; and improving affordable, accessible housing to prevent social isolation.
How the Travel Patterns of Older Adults Are Changing: Highlights from the 2009 National Household Travel Survey (2011)
http://www.aarp.org/home-garden/transportation/info-04-2011/fs218-transportation.html

This AARP Public Policy Institute Fact Sheet is the first in a series of publications on the travel patterns of older adults. This analysis of the 2009 National Household Travel Survey by Jana Lynott and Carlos Figueiredo found that:

- Older adults comprise an increasing share of the nation’s travel.
- Although individuals are traveling less, particularly in private vehicles, public transportation use is up.
- Older men are more mobile than older women; however, the gap has been narrowing.
- The number of older non-drivers has grown by more than 1.1 million.


The Baby Boom Generation has fueled much of the growth in travel over the past 40 years—both in the number of travelers and in the amount of travel per person. This paper describes economic, residential, and cultural changes at the center of this historic growth in travel, through analysis of four decades of travel data.

Leisure Travel of the 50+ (2012)

Americans aged 50 and older are taking more weekend trips closer to home in place of a longer-distance annual vacation. Using data from the National Household Travel Survey, this fact sheet examines this overall trend, along with differences among people in their 50s, 60s, and 70s. Shorter leisure trips may indicate a shift from air travel to vehicle travel among persons in their 50s and 60s.

Longer trip distances among persons in their 70s suggests a greater need for accessibility planning and implementation for air, rail, and bus terminals, stations, and vehicles.

Transportation Funding Reform: Equity Consideration for Older Americans (2011)

This report examines whether current and proposed transportation funding sources at all three levels of government are in some way inequitable for low-income people, rural residents, people with disabilities, or older adults. Overall, older and retired travelers make different demands on the transportation network and have very different needs than the average system user. Any taxes and fees that don’t account for these differences may be inequitable.

Policy and Design Consideration for Accommodating Low-Speed Vehicles and Golf Carts in Community Transportation Networks (2011)
http://www.aarp.org/home-garden/transportation/info-09-2011/insight-54.html

This Insight on the Issues describes the differences between LSVs and golf carts and provides a summary of existing federal and state regulations governing their use. Insights from four case study communities (The Villages, Florida; Peachtree City, Georgia; Western Riverside County, California; and Linton, Indiana) are featured. Based on this research, AARP’s Public Policy Institute provides policy makers and law enforcement officials with recommendations that address public education, licensing, registration and insurance, vehicle safety features, enforcement, and data collection. The authors offer city planners design recommendations for ways to accommodate these types of vehicles along streets and paths, and across intersections.
Housing for Older Adults: The Impacts of the Recession (2011)


This paper summarizes findings from State Housing Profiles 2011, which uses several sources, including the 2009 American Community Survey, to look at key housing indicators for older adults. The data show that conditions have deteriorated significantly for older households during the last decade. Older homeowners and renters face greater affordability issues, and many low-income households face more unsustainable housing costs since the housing crisis and recession that began in 2007. Disability rates, family structures, foreclosure rates, and the age of homes are other factors that have shifted in the decade, as older households adapt to face new and continuing challenges.

Policy Options to Improve Specialized Transportation (2010)


Specialized transportation is vital to helping people with mobility limitations live as independently as possible. Authorization of the next surface transportation law provides an opportunity to improve specialized transportation services, particularly those funded by the Federal Transit Administration. This report recommends that policymakers take steps to strengthen coordinated planning, increase support for mobility management, and improve data collection and reporting on these services.

Road Safety for All: Lessons from Western Europe

(Summer 2010, The Journal, AARP International)

Europe’s road safety record reflects the broad benefits of a balanced transportation system; the United States should look closely at the European experience for implementation lessons.

Strategies to Meet the Housing Needs of Older Adults (2010)

http://www.aarp.org/research/cci/liv-com/housing/articles/i38-strategies.html

This report covers the following topic areas: accessible, safe, and affordable housing, access to social services and transportation, and housing models that help to allow aging in place. AARP Public Policy Institute and the Center for Housing Policy have developed a user-guided toolkit on HousingPolicy.org to address housing issues that affect older adults and several fact sheets to accompany this Insight on the Issues.

The associated fact sheets are:

- Adult Foster Care
- Cohousing for Older Adults
- Connecting Existing Homes with Social Services
- Expanding Implementation of Universal Design and Visitability Features in the Housing Stock
- Home Modifications to Promote Independent Living
- Housing Policy Solutions to Support Aging in Place
- Linking Transportation and Housing Solutions for Older Adults
- Supportive Housing
- Weatherization
- The Village - A Growing Option for Aging in Place

Planning Complete Streets For An Aging America (2009)

http://www.aarp.org/research/cci/liv-com/

Summarizes how the Complete Streets approach to road planning and design can increase the safety and availability of older adults’ travel options. The report examines the evolving state of the transportation planning and design practice and offers recommendations to advance mobility and accessibility for older adults.
Preserving Affordability and Access in Livable Communities: Subsidized Housing Opportunities Near Transit and the 50+ Population (2009)

Analyzes affordable housing near public transit in 20 metropolitan areas. Study findings lead to policy recommendations for federal, state, and local policy makers to ensure that these areas continue to provide affordable housing and transportation options in addition to a range of features that allow people to retain independence as they age.

http://www.aarp.org/home-garden/livable-communities/info-08-2008/2008_14_access.html

Visitability initiatives that support aging independently in one’s home and community are the subject of this AARP Public Policy Institute Research Report. Authors Jordana Maisel and Edward Steinfeld of the Center for Inclusive Design and Environmental Access (IDEA) and Eleanor Smith of Concrete Change discuss the barriers to visitability implementation and opportunities for further acceptance of these design parameters in the construction of new homes.


As America ages, home accessibility is becoming a major issue in the United States. The single-family housing in which most Americans live today was built many years ago with structural designs, such as front steps, narrow doorways, and upstairs bathrooms that act as barriers for many persons with limited mobility.

Opportunities for Creating Livable Communities (2008)

http://www.aarp.org/research (see Search Research Center)

Identifies the most common barriers to creating livable communities and offers examples of communities around the country that have successfully implemented measures to overcome barriers, become more livable, and improve quality of life for residents of all ages and abilities.

Beyond 50.05: A Report to the Nation on Livable Communities: Creating Successful Environments for Successful Aging (2005)
http://www.aarp.org/research/ppi/liv-com/Other/articles/beyond_50_05_a_report_to_the_nation_on_livable_communitiescreating_environments_for_successful_aging.html

Provides a vision of livable communities for persons of all ages, and particularly for people age 50 and older. The report shows how the home, community features and services, and transportation and mobility options facilitate community engagement and influence the livability of a community.