

OLMSTED COUNTY  
MINNESOTA

# Greater Minnesota Housing for Older Adults

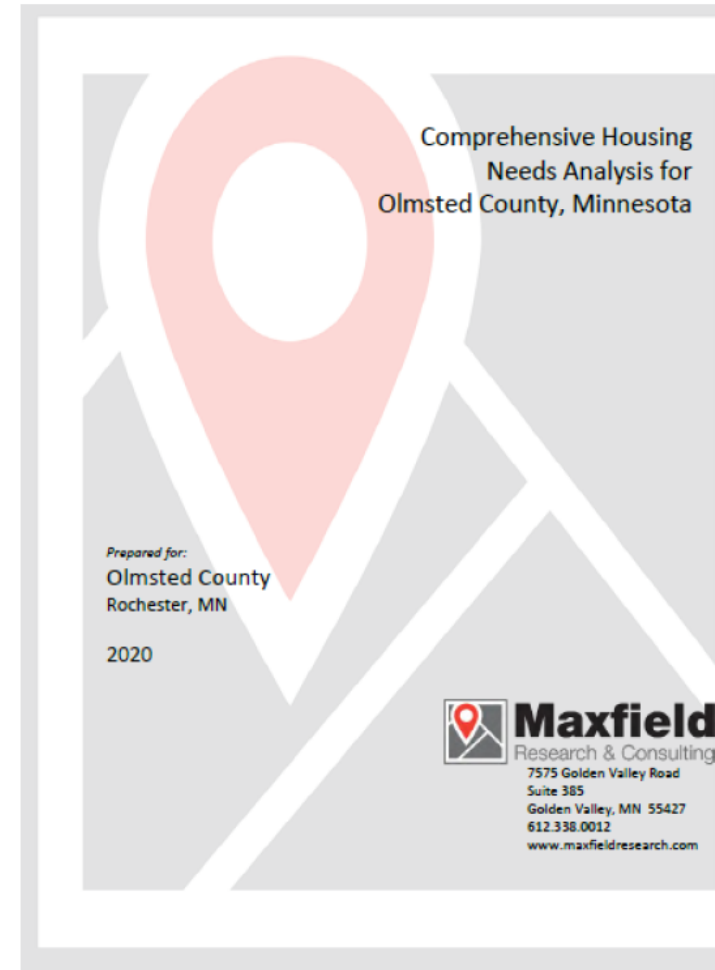
Legislative Task Force on Aging

January 9, 2024

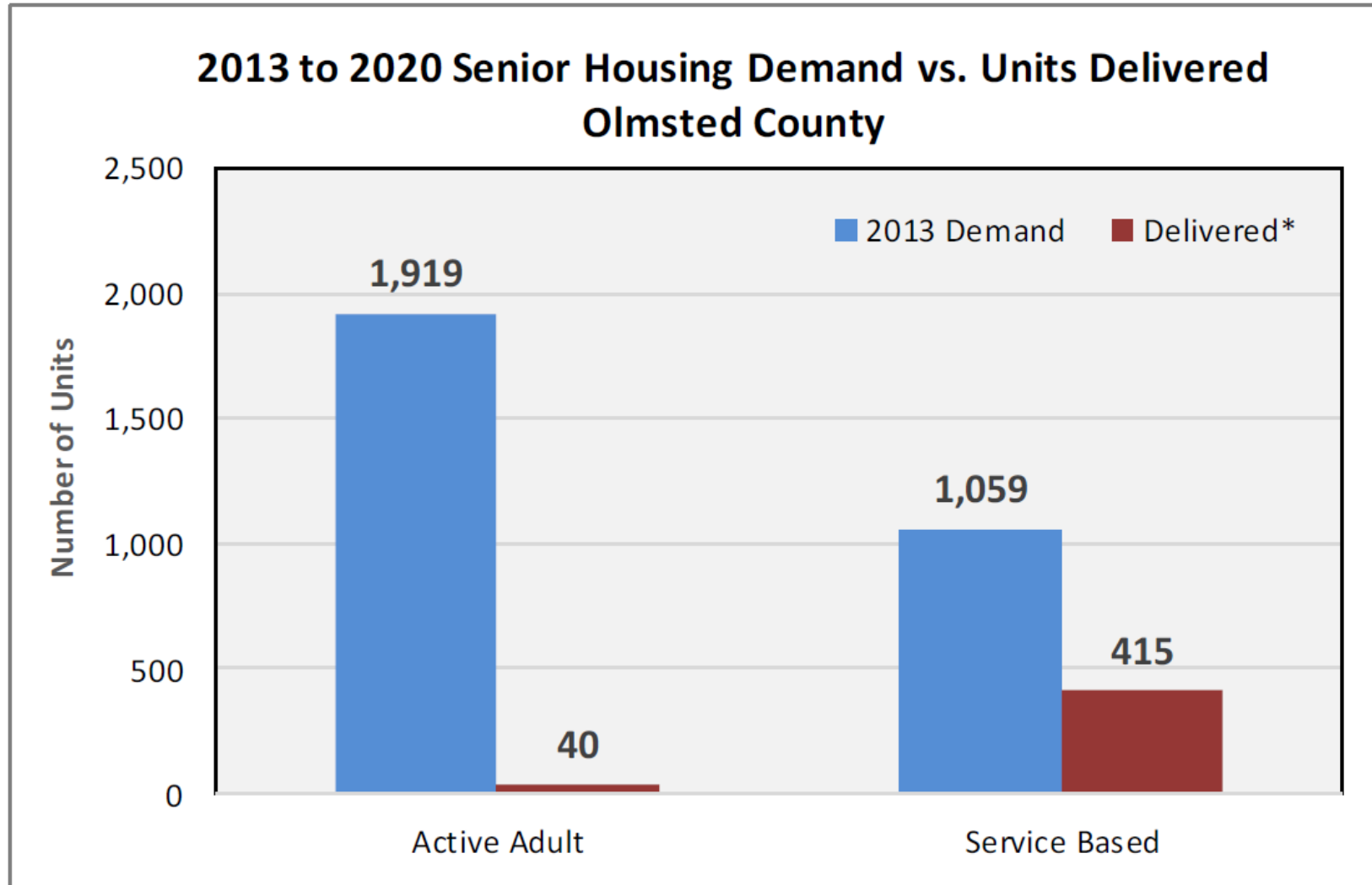
# Olmsted County's path forward

# Maxfield Housing Study

- Maxfield Housing Study updated in late 2020
- Provides housing targets for the next decade
- Over 375 pages of data, data, and more data (for those of you who like that kind of stuff)
- Provides the background for today's information



# Sub-Par Senior Housing Production



\* Delivered is units built from 2013 to 2019

# Olmsted County Housing Priorities

- Create homeownership opportunities
- Increase homeownership for People of Color
- Create housing for people at 50% AMI or less
- Enhance housing options for seniors
- Preserve our affordable housing stock

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# Addressing senior housing needs

# Community co-design







# Raise awareness of housing options

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It's not a binary choice. "No warehouses for old people"—Codesign Participant



# Create additional Senior Housing Options



# Role of transportation



# Program Simplification

$$|D(\Gamma, \varepsilon, a, b)| \leq 2$$

$$\varphi(\sigma_1 t) \varphi(\sigma_2 t) = \varphi(\sqrt{\sigma_1^2 + \sigma_2^2} t)$$

$$p(\omega) = \frac{\sum_{k=1}^r p_k^* \log_2 \frac{1}{p_k}}{\sum_{k=1}^r p_k^*}$$

$$c_{ik} \sigma_k^2 = \lambda; c_{ik} = \frac{1}{\sqrt{2\pi}}$$

$$y = \phi(x) = \frac{1}{\sqrt{2\pi}} \int_0^x e^{-\frac{t^2}{2}} dt$$

$$S(\alpha, \tau) = \frac{2}{\pi} \int_0^{\pi} \frac{\sin \alpha t}{t} dt$$

$$P(\eta_{\infty} < x) = F(x)$$

$$W_k = \binom{n}{k} p^k (1-p)^{n-k}$$

$$P(\eta < y | \xi = x) = \sup_{y' < y, y' \in R} P(\eta < y' | \xi = x)$$

$$S_n = A_n U \Pi A_n$$

$$|A_n| = \frac{n!}{2} \left| \int_{|x| > A} f(x) \log_2 \frac{1}{f(x)} dx \right| < \varepsilon$$

$$g^{-1} \cdot g = e$$

$$g = \sqrt{\frac{2u}{\pi}} \left( \frac{\eta_n}{\sqrt{2u}} + \frac{\eta_n - \eta_{2n}}{\sqrt{2u}} \right)$$

$$f(t|y) = \frac{2e^{-\frac{y^2}{2}}}{\sqrt{2\pi}} \int_0^{\infty} \frac{e^{-\frac{u^2}{2}} du}{\left(1 - \frac{y^2}{2u}\right)^{\frac{3}{2}}}$$

$$\Delta N = \sum_{k=1}^N \frac{\varepsilon_k}{n}$$

$$\int_{+\infty}^{+\infty} e^{-\frac{a^2 x^2}{2}} = H(a)$$

$$\prod_{k \leq b} M_k; \bigcup_{i=1}^{\infty} X_n$$

$$f_n(t) = \frac{2^{-n} n! e^{-2t}}{(n-1)!}$$

$$H(x) = \frac{G(x)}{1+G(x)}$$

$$U_{n+c}^+ = \binom{2n}{n} - \binom{2n}{n-c}$$

$$\int_{-2k}^{-2k} f_{n-1}(t) = \int_0^1 f_n(u) f_1(t-u) du = \frac{2^{n+1} t^n e^{-2t}}{n!}$$

$$\lim_{t \rightarrow 0} \frac{f_n(t)}{t^n} = 0$$

$$C_{iv} = \sum_{j=1}^n a_{ij} b_{jv}$$

$$\lim_{n \rightarrow \infty} P \left( \frac{\sum_{j=1}^n a_{ij} b_{jv}}{\sqrt{1-q}} \right) = P_k$$

$$R = \int_{-\infty}^{\infty} \varphi(t) dt$$

$$\frac{\sin th}{th} [\varphi(t) e^{-itx} + \varphi(-t) e^{itx}]$$

$$\log \varphi(t) = i \gamma t - c |t|^\alpha [1 + i \beta \frac{t}{|t|} \omega(t, \alpha)]$$

$$B(\omega) = \sum_{k=1}^r \Psi^*(b_k \omega)$$

$$\lim_{n \rightarrow \infty} P \left( \frac{\sum_{j=1}^n a_{ij} b_{jv}}{\sqrt{1-q}} \right) = C_n(\alpha) \approx \frac{n!}{\prod_{k=1}^n n_k(\alpha)!}$$

$$\frac{1}{m} \varphi(t) = \varphi\left(c \left(\frac{n}{m}\right) t\right)$$

$$\int_{-\infty}^{\infty} e^{-\frac{u^2}{2}} du = F(x) \left(\frac{1}{\sqrt{2\pi}}\right)^{-1}$$

$$|\Psi_S(t)| = \left| \int_{-\infty}^{\infty} e^{itx} dF(x) \right| \leq \int_{-\infty}^{\infty} e^{-\nu x} dF(x) = \varphi_S(i\nu)$$

$$g^{-1} N g = \{g^{-1} n g | n \in N\}$$

$$\mathcal{Q} = F^{-1}(C_q)$$

$$q_n(\alpha) = \frac{p_n^*}{\sum_{j=1}^r p_j^*}$$

$$PCT_2 =$$

$$|X \cup Y| = |X| + |Y| - |X \cap Y|$$

$$\lim_{n \rightarrow \infty} \frac{1}{n} k_n \left(\frac{x}{n}\right) = \frac{1}{\sqrt{2\pi}} e^{-\frac{x^2}{2}}$$

$$P_n(k) = P_{\beta}^{(k)}$$

$$P(\limsup_{n \rightarrow \infty} \frac{|h_n|}{\sqrt{2n \log \log n}} \leq 1) = 1$$

$$(p_H) = 1 - \sqrt{1 - e^{-2t}}$$

$$f: X \rightarrow X \cap W$$

$$Q(A) = \int_A f(x) dx^p$$

$$l'(x) = -\log_2 \left( \frac{\sum_{k=1}^r p_k^* \log_2 \frac{1}{p_k}}{\sum_{k=1}^r p_k^*} - \left( \frac{\sum_{k=1}^r p_k^* \log_2 \frac{1}{p_k}}{\sum_{k=1}^r p_k^*} \right)^2 \right)$$

$$f g(u_i) = f \left( \sum_{j=1}^{\dim V_i} a_{ji} v_j \right) = \sum_{j=1}^{\dim V_i} a_{ji} \left( \sum_{k=1}^{\dim V_i} b_{kj} w_k \right) \frac{\binom{2k}{k}}{2^{2k}} \approx \frac{1}{\sqrt{2k}}$$

$$P_{\beta}^{(m)} = \sum_{c=0}^{\infty} P_{\beta}^{(r)} P_{\beta}^{(m-r)} \frac{1}{2\pi} \int_{-\infty}^{\infty} \operatorname{Re} \left\{ \varphi(t) \frac{e^{-ita} - e^{-itb}}{it} \right\} dt$$

$$P(\omega_1 | \omega_2) \leq \frac{C_q}{\log N}$$

$$\varphi\left(c \sqrt{\frac{1-q}{nq}} - 1\right) = x \sqrt{\frac{q(1-q)}{n}} + o\left(\frac{1}{n}\right)$$

$$\prod_{k=1}^r \left[ g_k \left(\frac{t}{\sqrt{2k}}\right) \right]^{N \alpha_k} = e^{-\frac{t^2}{2}}$$

$$\liminf_{N \rightarrow \infty} \int_{-\infty}^{\infty} f_N(x)^{\alpha} dx \geq \int_{-\infty}^{\infty} f(x)^{\alpha} dx$$

$$M(\log_2 - 1)^{\alpha} = \int_{-\infty}^{\infty} |x - 1|^{\alpha} e^{-x} dx$$

$$\lim_{N \rightarrow \infty} \int_{-A}^A f_N(x) \log_2 \frac{1}{f_N(x)} dx = \int_{-A}^A f(x) \log_2 \frac{1}{f(x)} dx$$

$$N \varepsilon_n - \varepsilon_n = \binom{2n}{n} = \binom{2n}{n}$$

$$D^2(\sum) \leq \frac{k}{n} + 2k \left( \frac{1}{2} \sum_{k=1}^n R(k) \right)$$

$$\det(M') = \det(M) + \det(M^*) = \det(M)$$

$$h(x, y) = \frac{1}{2\pi} \left[ \sqrt{2} e^{-\frac{x^2}{2}} - e^{-x^2} \right]$$

$$|M(\varepsilon_n, \varepsilon_m)| \leq C_2 \sqrt{\frac{n}{m-n}}$$



# Statewide resources and Legislative investment opportunities

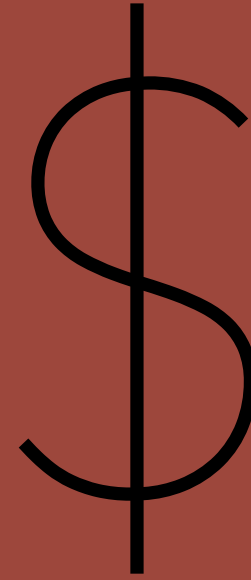
# State housing aging resources

- Tax policies
- Housing rehab programs
- New home construction
- Rental Assistance
- Local Housing Support



# Tax policies

- Statewide Resources
  - Homestead Exemption
  - Senior Property Tax Deferral Program





# Housing Rehab Programs

- Olmsted County Example
  - \$5,000 accessibility (Grant)
  - \$25,000 rehab loan program (2% interest)
  - No payments until home is sold
- Program benefits
  - Allow for home updates
  - Financially sustainable program (revolving funds)
- **Limited state funds available for home rehab funding**
  - **Targeted at very low-income homeowners**
  - **Housing rehab funding should be enhanced across MN**



# Success story

- Providing a community leadership role
  - Elderly women lives alone
  - Dover
  - Lived in home for 30 years
  - Owns her home
  - Wants to stay in her home as long as possible
- Improvements made
  - New furnace ( 96% efficient & safer system then old unit)
  - Save 50% heating cost
  - Didn't have heat in 2<sup>nd</sup> level of home where her bedroom is located
  - Upgraded electrical- fixed electrical safety issues in basement



# Rental Assistance

- Implementation of statewide rental assistance program
  - Operates like the Housing Choice Voucher Program
  - Rules are still under development
- Housing Support Program modification
  - Housing & other assistance for people with a disabling condition or over age 65
  - New language effective 10/1/24 will reduce “rent” to 30% of unearned income
  - ***This has the potential to provide significant assistance to our very low-income seniors***

# New housing construction

- Multifamily housing
  - *Senior housing not prioritized in the state's Qualified Allocation Plan*
  - Housing Infrastructure bonds criteria modified to include senior housing
- Single Family housing
  - Find ways to use capital to test new housing styles and products
  - Public/Private Partnerships
    - Can we use them to meet the changing housing needs of our aging population?



# Local housing support

- State flexible funds to assist cities/counties with housing needs
  - Local Homeless Prevention Aid
  - Statewide Affordable Housing Aid
- Maximize use of these funds
  - Ask your community to focus these investments to assist with aging in place
- Explore a new direct fund to counties to assist people aging in place



# More information on state resources

- Local Homeless Prevention Aid (direct funding to counties to assist families facing homelessness)
  - [Local Homeless Prevention Aid | Minnesota Department of Revenue \(state.mn.us\)](https://state.mn.us)
- Statewide Affordable Housing Aid (direct aid to counties to create housing)
  - [Statewide Affordable Housing Aid | Minnesota Department of Revenue](#)
- Statewide Rental Assistance (local housing voucher program)
- Housing Support (housing for elderly and people with disabilities)
  - [Housing programs and services / Minnesota Department of Human Services \(mn.gov\)](#)

# Additional Olmsted County Resources

- Olmsted County Senior Housing Co-Design
  - [Coalition for Rochester Area Housing Report - News Blog Posts - Builders Association Newsletter | Rochester Area Builders](#)
- Olmsted County Housing Rehab Program
  - [Housing Rehabilitation Programs | Olmsted County, MN](#)

# Questions or Comments? Thank You

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