



Pop-Up Communities

How to Disrupt Housing in Aging and Disability
Communities

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Guidehouse Presenters



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- Gerontologist with more than a decade of professional experience building successful community-based case management models with a focus on special needs populations, aging in place, and programs that enhance collaboration between health and human services sectors, including affordable housing



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- Built expertise in development and delivery of home and community based service solutions over the past 11 years with a focus on aging services programs, nursing facility and community transitions, and participant directed services



Agenda

1 Disruption

- What is Disruption?
- Why does housing for the aging and disability populations need disruption?

2 Disruption in Aging and Disability Housing

- Aging and Disability Network
- Tiny Homes
- Pop-Up Communities
- Shared Housing

3 Implementation

- Assess the need for housing solutions
- Address potential barriers
- Build partnerships to support the disruption
- Identify Funding Opportunities

4 Conversation

- Question and Discussion

What is Disruption?

What is Disruption?

Clayton Christensen's theory, developed in the 1990s at Harvard Business School, defines disruptive innovation as something that makes a product or service more affordable and available to a larger population.

Disruption begins on a small scale, often with a low cost

- Amazon began selling books on a home-made website in a garage
- Offered lower prices and eventually wider selection than brick and mortar retail

Disruption takes time

- The Amazon we know today took 25 years of iteration and innovation

Disruption thinks differently; operates differently

- Amazon thought people would buy books without needing to “see and feel” them
- This thought became true for almost every physical product we now buy

Disruption can be a process

- Began selling books
- Introduced sales of additional products
- Changed how they shipped products
- Now makes many products, including entertainment



1995



1997

amazon.com
EARTH'S BIGGEST BOOKSTORE

1998

AMAZON.COM

1998

amazon.com

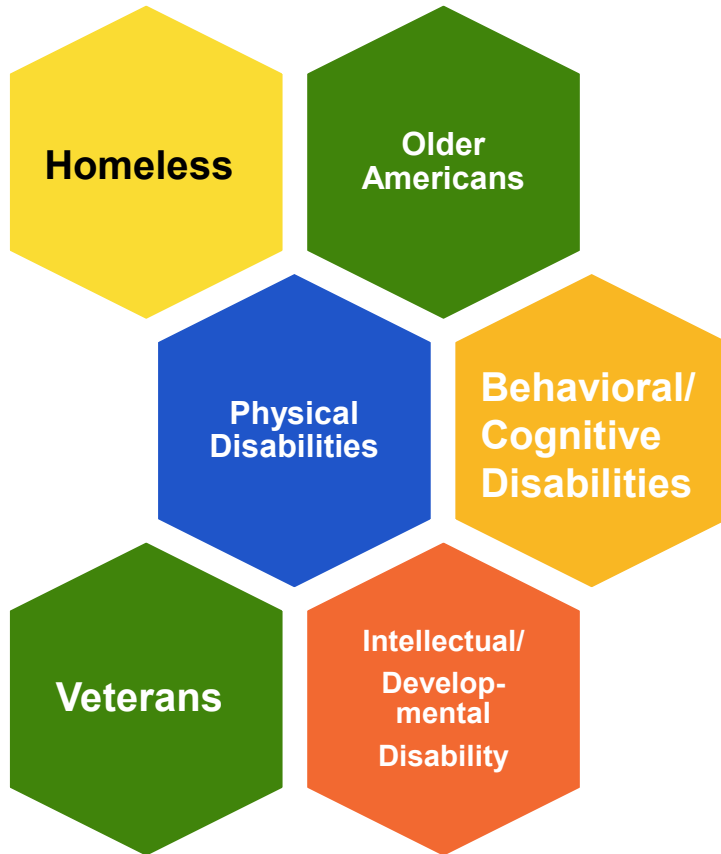
1998

amazon

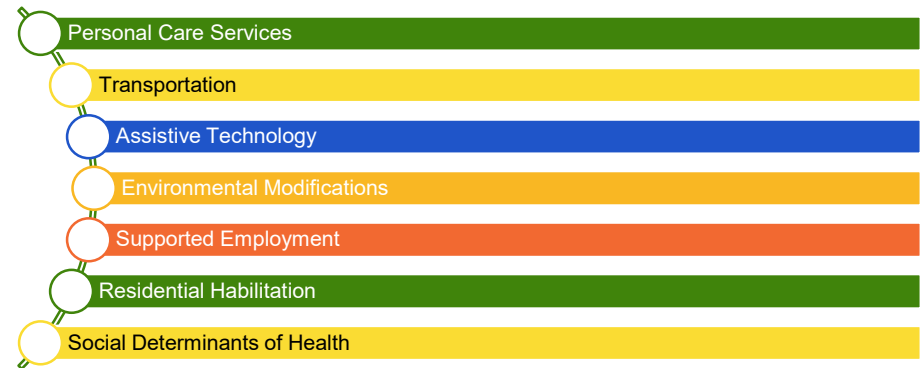
2000

The Expanded Role of the Aging and Disability Services Network – Yes Virginia... You Can Be Disruptive

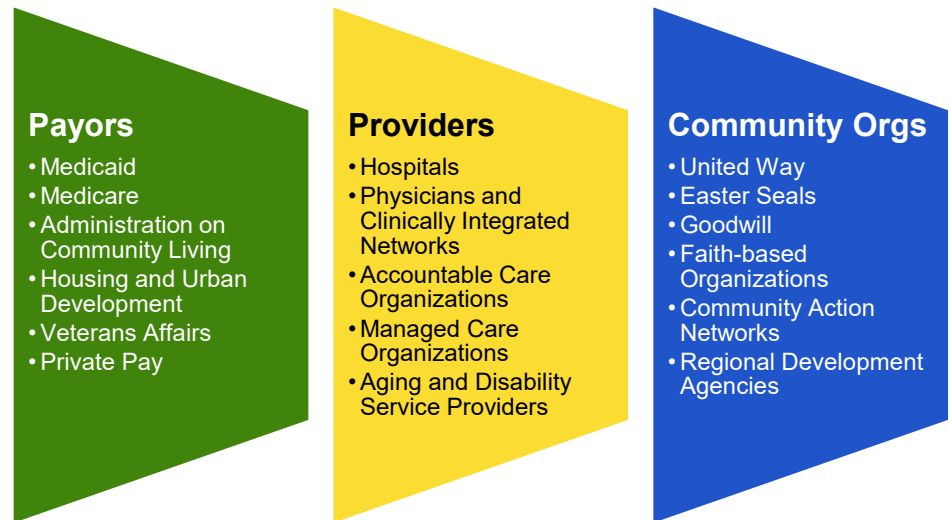
You serve a broad population for which housing is relevant



You are charged (and often a lead agency) to oversee and delivery a broad package of supportive services



You are engaged with more partners than ever before.



How Can the Aging and Disability Services Network Create Disruption?

SDoH

- The Aging and Disability network understand how social determinants of health (SDoH) impact communities
- Programs to address SDoH to improve health and reduce healthcare costs are expanding
- A key social determinant for many populations served by the Aging and Disability network is affordable, accessible housing

Housing

- Lack of affordable, accessible housing can increase health care costs
- Housing conditions, such as air quality and deferred maintenance can directly impact health and safety
- Federal funding for housing focuses on permanent physical locations

Disruption

- Pop-Up Communities address many housing challenges that affect the Aging and Disability Network
- Permanent housing and temporary housing are perennial issues for seniors, people with disabilities, and people in transition between life stages
- An inventory of tiny homes, distributed based on an assessed need could directly impact communities with housing shortages or address short-term housing needs, such as disaster response

Disruptive Housing Concepts Applicable to Home and Community Based Services

Disruptive Housing Concept #1: Tiny Homes

Concept



Tiny homes became popular as part of the “live small” movement: a lifestyle choice that involves reduced consumption of resources, including utilities and available land.

The small footprint (~400 square feet on average) allows for:

- Reduced construction costs (\$20,000 - \$80,000)
- Reduced maintenance costs due to smaller square footage
- Reduced upkeep
- Increased mobility: many tiny homes are built on sturdy frames easily towed with consumer-grade vehicles

Creative Use



Different groups use Tiny Homes to address challenges in their communities:

- Operation Tiny Home Pay-it-Forward Veteran Housing Program has provided independent housing for veterans through tiny homes
- Tiny homes have been used as temporary shelters following Hurricane Katrina and other natural disasters
- Tiny homes have been used to reduce and combat homelessness through sanctioned tiny home villages
- Tiny homes have also been used as clinics, schools, and labs

Disruptive Housing Concept #1: Case Study



To combat homelessness in Seattle, WA, the mayor and city council built 10 tiny home villages on government, private, non-profit, and church-owned properties.



Built in 2018, villages were uniquely tailored for different populations, including villages for pregnant women, people of color, and families.



Tiny home villages were built in 6 months and cost between \$100k - \$500k.



In 2018, 42% of the residents who lived in the village were able to obtain housing after leaving the community.



Tiny homes are often considered to be accessory dwelling units rather than stand-alone units; zoning and building regulations may not support high-density tiny home developments

Disruptive Housing Concept #2: Pop-Up Communities

Concept



Pop-Up Communities typically address short-term challenges

- A Pop-up community is a rapidly assembled collection of RVs and/or other mobile homes that serve as a temporary housing solution following a natural disaster and other emergency.
- Pop-up communities are helpful in emergencies where stable housing options were either destroyed or are very limited.
- Pop-Up communities are most commonly funded through emergency federal, state, and local grants (e.g. FEMA or the Coronavirus Aid, Relief, and Economic Security (CARES) Act)

Creative Use



Pop-Up Communities assisted several communities with COVID-19 response:

- San Francisco used RVs to Quarantine COVID-19 positive individuals without access to adequate shelter due to homelessness or shared living situations (e.g. Single Room Occupancies (SROs), shelters, and permanent supportive housing)
- The Safe Sleep Village Project in Washington County, OR is using a community of 35 RVs to provide temporary housing for the local homeless community to help lower the spread of COVID-19

Disruptive Housing Concept #2: Case Study

Lowe Guardians, London¹



Rental company converts unused buildings in urban areas into multi-family dwellings using the pop-up community concept



Individuals willing to act as property guardians, a legal form of “squatting,” erect pop-up communities in the vacant space



Residents use modular, self-assembled kits provided by Lowe Guardians. Rent is between \$325 - \$847 per month, 50% of market rates



Guardians act as stewards for unoccupied spaces, maintaining the grounds and communicating with ownership. This reduces blight and vacant spaces.



When the owner sells or develops the property, the guardian must vacate and find another location. Property guardianship is legal, but not effectively regulated

Disruptive Housing Concept #3: Shared Housing

Concept



Shared Housing is a housing solution in which two or more people share a home with nonfamily members.

- Housing sharers usually have a private bedroom and have access to communal living spaces, such as a kitchen and living room
- Housing sharers split the cost of rent, utilities, and upkeep to create affordable housing even where rents are high or subsidies are unavailable
- Shared housing is a flexible housing solution that can be adapted to serve several different populations

Creative Use



Shared Housing can take several forms:

- *Home Sharing* – A homeowner rents a room in exchange for monetary compensation and help with household tasks. This is usually ideal for those who are home rich and cash poor (“overhoused”).
- *Roommate Matching* – A landlord or intermediary organization rent out a space to a group of people who have agreed to live together. Roommates do not need to have known each other before agreeing to be roommates.

Disruptive Housing Concept #3: Case Study

Partners4Housing, WA and AZ



The company works with families to navigate options available to their loved ones and to establish roommate matching



Partners4Housing is a company in Washington and Arizona helping individuals with intellectual and/or developmental disabilities (I/DD) live independently



Total costs related to shared housing vary, as most organizations focus on screening and matching individuals, not negotiating shared rates



Since 2014, Partners4Housing has set up 34 shared living homes that house 75 individuals with intellectual and/or developmental disabilities



Zoning often prohibits more than two (2) unrelated adults from living together and requires effective screening processes

Being a Savvy Disruptor

Champions and Discussions



Champion

- A Champion can be an individual or an organization
- The Champion must be willing to make a long-term commitment to the goal of implementing something disruptive
- The Champion makes connections, stays abreast of updates to their concept and creates additional champions in other organizations and areas of interest
- Champions are persistent and run marathons, not sprints.



**Advancing
Concepts**

Avoid the following pitfalls:

- **Don't come on too strong** – some are ready for your idea; some are business as usual... how do you meet people where they're at on that continuum without disenfranchising them?
- **Take the time to figure out the angle** – why does this partner care? They may not care for the same reasons you do... but if you can get them engaged in advancing the disruption, that's what matters.
- **Don't be “just about the cause”** – this is a chronic aging and disability network pitfall... we are passionate about our work and who we serve but decisions can't just be about doing good. What is the financial and quality story? Have your numbers and anticipated impacts at-the-ready.

Consider This: Capitalize on Emergent Opportunities

In September 2020 the Centers for Medicare and Medicaid Services (CMS) announced New MFP funding for 33 states.



New MFP Funding Uses:

- **Assessing HCBS system capacity** and determining the extent to which additional providers and/or services might be needed
- Assessing institutional capacity and determining the extent to which the state could reduce this capacity and transition impacted individuals to more integrated settings
- Provider and direct service worker recruitment, education, training, technical assistance, and quality improvement activities, including training people with disabilities to become direct service workers
- Caregiver training and education
- Assessing and implementing changes to reimbursement rates and payment methodologies to **expand HCBS provider capacity** and/or improve HCBS and/or institutional service quality
- **Building Medicaid-housing partnerships to facilitate access to affordable and accessible housing for Medicaid beneficiaries with disabilities and older adults**
- Diversion strategies to prevent nursing facility admission

Form Concrete Partnerships

A partner is any person or organization with *shared* goals and available resources.



Partnerships

- State Human Services agencies
- Public Health agencies
- Housing agencies
- Regional development agencies
- Community development organizations
- Philanthropy organizations
- Non-Profit organizations
- For profit companies in the targeted community
- Service providers
- Individuals

Resources

- Physical space
- Organizational/Project or program management expertise
- Existing partnership network
- Marketing/Public Relations expertise
- Subject matter expertise in housing, provider network adequacy, and patient access
- Political capital
- Regulatory influence over zoning, permitting, etc.
- Community and stakeholder trust, goodwill

Disruptive concepts can address a varied set of goals and address both short and long-term challenges. Which organizations may have a shared goal with yours? Partners can offer:

- Universal and accessible designs
- Land use policy and recommendations
- Assistive technology to complement the housing solution
- Clinical knowledge
- Logistical support
- Local knowledge
- Advocacy support
- Technology resources

Thinking broadly about partnerships....

Sector-Based Investors assist with targeted workforce opportunities and non-traditional investments. These groups can be large multi-national firms as well as local community leaders.

Traditional Housing Investors support housing innovations by providing capital.

Community Based Organizations develop innovative programs and regularly deal with community organizations that understand local market needs.



Public Sector Leaders are locally and uniquely positioned champions who are positioned to re-align funding and remove red-tape. Leaders will be community, city, or state based.

Research Partners support housing initiatives through cultivating innovative and non-traditional solutions.

Anchor Institutions, often the largest employers or service providers in their communities, have a vested interest in solving housing issues native to and impacting the people they serve.

Identify Synergistic Opportunities

Pool resources from all partners – funding does not have to be a one-stop shop.



Robust partnerships often create opportunities to work together in new ways. Disrupt how you view funding and resources. A disruptive concept can be the lead idea that drives funding and resource allocation. But it does not have to be – it can be a component of a much larger initiative.

Communicate regularly with the partnership you developed around the disruptive concept. Consistent engagement keeps the concept top of mind and will generate opportunities to execute. Feel free to make support of the concept a requirement in Requests for Proposals, Memoranda of Understanding, or other contractual agreements.

Target funding goals based on the critical needs identified during the assessment phase. Provide specific data that allows for the development of individual budgets to address the needs. Some resources to consider:

- COVID-19 Relief Funds
- Corporate Social Impact resources
- Environmental, Social, and Governance Investors
- New grant offerings
- Medicare Advantage Plans
- Accountable Care Organizations
- Clinically Integrated Networks
- New regional or local programs focused on housing, homelessness, or aging and disability populations
- Hospital and healthcare network community re-investment programs
- Managed Care reinvestment initiatives
- Community development initiatives
- Large scale construction developments (housing, multi-use, commercial developments)

Assess the Need

Identify the needs of prospective partners.



What needs in housing exist? What service delivery gaps could be resolved with an inventory of mobile locations?

Use available data and information sources to identify needs:

- Housing subsidy wait lists
- Rental property vacancy reports
- ADRC calls that request housing or environmental modifications
- Provider gaps in rural, frontier, or high-cost urban areas
- Engage stakeholders with open-ended questions
- Establish listening sessions in targeted communities
- Need for provider overflow in high density locations (triage clinic in safety net ED locations)
- Areas with low broadband connectivity or terrain barriers

Disruptive Concepts are not only a solution to housing challenges. The same concept could easily be adapted to address many different needs in a community.

- Temporary medical clinics
- Rural/Urban groceries to address food deserts
- Temporary classrooms for chronic disease education
- Small-scale dialysis sites
- Mobile command centers for disaster and crisis response
- Testing sites for epidemics or pandemics
- Distribution sites for public health initiatives
- Mental health assessment locations
- Address overcrowding in congregate locations

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APPENDIX

Disruption as a Force for Change

Disruption in Retail

- Amazon began as an online book retailer that changed how book stores and libraries conducted business
- Amazon Marketplace changed how people bought and sold any retail item, not just books
- Amazon Prime disrupted shipping and logistics through distribution hubs and delivery services focused on Amazon user buyer patterns¹



Disruption in Healthcare

- COVID-19 created environment for disruption in Healthcare across the world, advancing adoption of telehealth
- Telehealth emerged as the primary way to triage patients outside of physician offices and hospitals to reduce transmission potential
- With success of telehealth appointments, wearables and other remote monitoring systems are poised for more widespread adoption²



Disruption in Home and Community Based Services (HCBS)

- Person Centered Planning began in 1979 and targeted only those with significant functional limitations and required extensive care
- CMS Final Rule on HCBS Settings introduced in 2014
- Required person-centered planning for all HCBS services
- Changed the locations (settings) in which states could deliver HCBS



Tiny Homes have been steadily gaining popularity

- 1 The popularity of “tiny living” (RV/tiny homes) began growing in the 1980s-1990s.
- 2 The housing crisis of 2008-2009 and the rise in foreclosures across the country further pushed the idea and popularity of tiny living forward.
- 3 In 2015, zoning legislation was approved unanimously in Rockledge, FL to create tiny home “pocket” communities on vacant lots. Fresno, CA followed lead in 2016 to pass new zoning laws to treat tiny homes as permanent lodging instead of temporary lodging.
- 4 In 2016, the International Code Council (ICC) announced that tiny houses would be part of the 2018 International Residential Code. Under this code, residents can receive a Certificate of Occupancy for their tiny home when it is built to meet the provisions of the code.



Mortgage Rates

68% of tiny home owners do not have a mortgage¹



Presence of Tiny Homes

There are more than 10,000 tiny home units in the United States, which have an average cost of \$65,000 each (as of 2019)²



Increase in Number of Tiny Homes

The year-to-year increase in the number of tiny homes is 67% (as of 2017)²

¹<https://www.aarp.org/livable-communities/housing/info-2015/tiny-houses-are-becoming-a-big-deal.html>

²<https://www.operationtinyhome.org/partners>

Case Study: Seattle Tiny Home Villages

Financial Model and Return on Investment

Overview

In 2018, 12,112 individuals were homeless in Seattle. At the time, the homeless population in Seattle made up 71% of King County's total homeless population. In January 2018, Mayor Durkan authorized the first tiny home village (Whittier Heights Village) to be built exclusively for homeless women. Two additional villages were created and funded in 2018 – church-sponsored True Hope Village focusing on people of color, and Lake Union Village for singles and couples located on a city parking lot. A total of 10 villages were ultimately built.

Cross-Sector Partnerships and Implementation

Key Aspects:

- Seattle followed a process similar to a needs assessment, compiling an inventory of vacant city-owned sites which could be prepared quickly (villages required 6,000 – 30,000 square feet of land)
- Each village needed four to six months to be constructed
- The villages were sponsored by the Low-Income Housing Institute (LIHI) and the City of Seattle; one village was church-sponsored
- LIHI worked closely with the city and LIHI's architects to plan each village, including reaching out to hundreds of donors and volunteers; LIHI also applied for permits and developed management and staffing plans
- Each village included dedicated case managers and a community advisory committee

Return on Investment

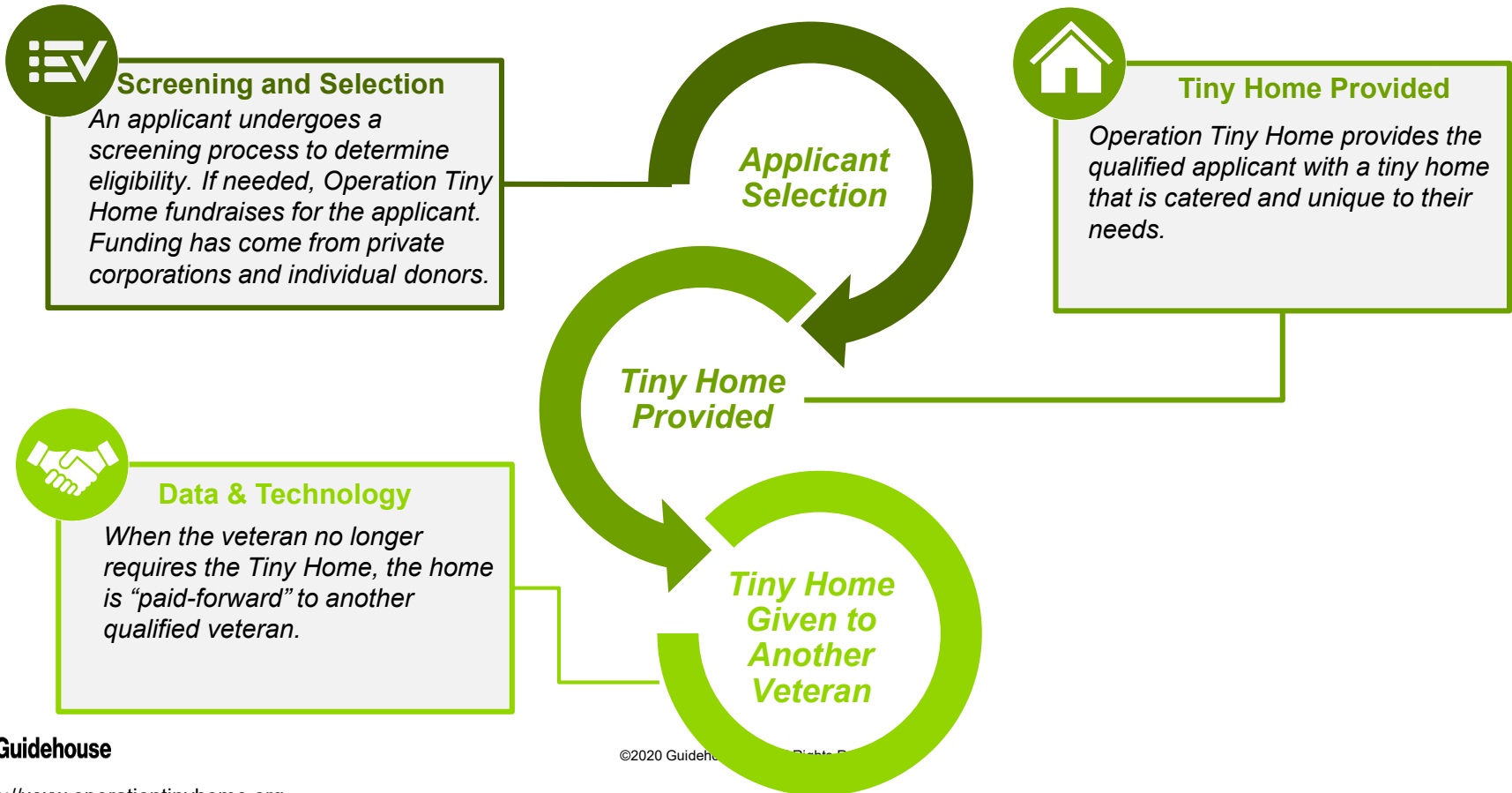
- In 2018, 42% of the residents who lived in the village were able to obtain housing after leaving the community
- Tiny house villages can be built in less than six months and cost between \$100,000 - \$500,000
- Each village can serve 20 – 70 people on an annual budget of \$60,000 to \$500,000
- According to the Seattle Human Services Department, spaces in tiny home villages represented 12.5% of all shelter beds supported in the city, and made up less than 3% of all homeless response investments made in the city in 2018



Example of a Tiny Home-based Non-Profit Organization: Operation Tiny Home

With 1.4 million veterans at risk of homelessness, The Operation Tiny Home Pay-it-Forward Veteran Housing Program provides independent housing for veterans in need of secure housing. Operation Tiny Home builds tiny homes, largely in tiny house communities, across the country. This model does not have key metrics noted for its success (e.g., ROI, length of stay for veteran).

Operation Tiny Home Model



Cross-Sector Partnerships: Creating 'Win-Win' Scenarios

There is no 'one-size-fits-all' approach to partnership arrangements. A partner's willingness for risk and the ability to execute on partnerships should all be tailored.



Population Health

- 360° access and engagement with residents
- Dedicated community care outreach, case management support, and social determinants of care
- Likelihood of improved health outcomes



Operational Efficiency

- Reducing undue administrative burden
- Coordinating wrap-around services and reducing duplication of efforts across organizations



Innovative Service Design

- Scalable strategy
- Ability to use emerging funding strategies such as pay for success models and social impact bonds
- Post COVID-19 innovation planning

What are some benefits of cross-sector partnerships?

Disruptive Concept: Tiny Homes

Concept Overview

Description

Tiny homes are units typically less than 400 square feet in size. Tiny homes include necessary amenities such as a kitchen, bathroom, storage, and sleeping area.

Benefits of tiny homes include their energy efficiency, lower cost to build and maintain, option to be mobile, and ability to cater to an individual or family's needs.

Cost and Funding Sources

Tiny homes cost \$23,000 on average. The average cost of a standard-sized home in the US is \$272,200.¹

Innovative Uses of Tiny Homes

Although Tiny Homes first became popular as a form of leisure living and for environmental sustainability, tiny homes have been used as both permanent and transitional housing for individuals facing housing insecurity.

- Operation Tiny Home Pay-it-Forward Veteran Housing Program has provided independent housing for veterans through tiny homes
- Tiny homes have been used as temporary shelters following Hurricane Katrina and other natural disasters
- Tiny homes have been used to reduce and combat homelessness through sanctioned tiny home villages
- Tiny homes have also been used as clinics, schools, and labs

Implementation Example and Impact

Overview

To combat homelessness in Seattle, WA, the mayor and city council built 10 tiny home villages on government, private, non-profit, and church-owned properties.

Built in 2018, villages were uniquely tailored for different populations, including villages for pregnant women, people of color, and families. There were 15 – 34 tiny houses at each village. Tiny home villages were built in 6 months and cost between \$100k - \$500k.

There were mandatory case management services for residents. The average length of stay for a resident was 4 – 5 months, but there was no set limit on a resident's stay in the village.

Impact

In 2018, 42% of the residents who lived in the village were able to obtain housing after leaving the community.²



Barriers to Address

- Zoning, land use codes, and building regulation barriers
 - Tiny homes are often considered to be accessory dwelling units rather than stand-alone units; zoning and building regulations may not support high-density tiny home developments
- Cost and funding
 - Most tiny home communities have been funded by non-profit organizations with supplemental funding from private corporations or individual donors
 - The Seattle tiny home villages were funded by the Low-Income Housing Institute and the City of Seattle

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¹<https://www.aarp.org/livable-communities/housing/info-2015/tiny-houses-are-becoming-a-big-deal.html>

²<https://shelterforce.org/2019/03/15/tiny-house-villages-in-seattle-an-efficient-response-to-our-homelessness-crisis/>

Disruptive Concept: Pop-Up Communities

Concept Overview

Description

A Pop-up community is a rapidly assembled collection of RVs and/or other mobile homes that serve as a temporary housing solution following a natural disaster and other emergency.

Pop-up communities are helpful in emergencies where stable housing options were either destroyed or are very limited.

Funding Sources

Pop-Up communities are most commonly funded through emergency federal, state, and local grants (e.g. FEMA or the Coronavirus Aid, Relief, and Economic Security (CARES) Act)

Innovative Uses

Pop-Up communities have been a go-to solution to rapidly house at-risk and homeless populations during the COVID-19 pandemic

Examples

- **March 2020:** San Francisco used RVs to Quarantine COVID-19 positive individuals without access to adequate shelter due to homelessness or shared living situations (e.g. Single Room Occupancies (SROs), shelters, and permanent supportive housing)
- **August 2020:** The Safe Sleep Village Project in Washington County, OR is using a community of 35 RVs to provide temporary housing for the local homeless community to help lower the spread of COVID-19

Implementation Example and Impact

Overview

In 2005, following the devastating impacts of Hurricanes Katrina and Rita on the housing and infrastructure in Louisiana, Mississippi, and Alabama, FEMA looked to acquire 120,000 trailers from around the country to temporarily house the local communities.

Impact

FEMA was able to acquire 140,000 RVs and mobile homes to house individuals up and down the coast. This was the largest temporary housing feat ever completed by the department. FEMA spent \$2.7 Billion buying the trailers.



Barriers to Address

- **There is a lack of readily available RVs and other mobile housing units**
 - The lack of RVs can cause long wait times in emergency situations
 - 6 months after Hurricanes Katrina and Rita hit the Gulf Coast, only 109 individuals and families had been housed in RVs or mobile homes due to limited initial stock of RVs and mobile homes
 - The rapid production of RVs can also lead to rushed production that may put the housed populations at risk
 - The hastily built FEMA trailers from Katrina produced unhealthily high rates of formaldehyde that caused residents to become sick
- **There is rarely a clear plan for how to transition individuals and families from the RVs and Pop-up communities to more permanent housing solutions**

<https://sfmayor.org/article/city-provide-temporary-housing-people-needing-quarantine-due-possible-coronavirus-exposure>
<https://www.co.washington.or.us/Housing/EndHomelessness/washington-county-safe-sleep-rv-program.cfm>
<https://grist.org/politics/people-are-still-living-in-femas-toxic-katrina-trailers-and-they-likely-have-no-idea/>
<https://fas.org/spp/crs/homesecc/R44619.pdf>
<https://www.cbsnews.com/news/katrina-rita-victims-get-426m-in-toxic-fema-trailer-suit/>

Disruptive Concept Shared Housing

Concept Overview

Description

Shared Housing is a housing solution in which two or more people share a home with nonfamily members. Housing sharers usually have a private bedroom and have access to communal living spaces, such as a kitchen and living room.

Shared housing is a flexible housing solution that can be adapted to serve several different populations, including single adults, families, Veterans, chronically homeless individuals, older adults, and those with physical or intellectual disabilities.

Financial Benefits

Financial benefits of shared housing include below market rent rates for participating adults. Also, because shared housing often occurs in preexisting homes or physical locations, start-up costs are minimal.

Types of Shared Housing

Home Sharing –

A homeowner rents a room in exchange for monetary compensation and help with household tasks. This is usually ideal for those who are home rich and cash poor (“overhoused”).

Roommate Matching –

A landlord or intermediary organization rent out a space to a group of people who have agreed to live together. Roommates do not need to have known each other before agreeing to be roommates.

Implementation Example and Impact

Description

Partners4Housing is a company in Washington and Arizona helping individuals with intellectual and/or developmental disabilities (I/DD) live independently. The company works with families to navigate options available to their loved ones and to establish roommate matching for shared independent living with other I/DD individuals.

Partners4Housing is focused on creating supported housing solutions to alleviate the aging caregiver population currently tasked with supporting the 7.4 million Americans with I/DD.

Impact

Since 2014, Partners4Housing has set up 34 shared living homes that house 75 individuals with intellectual and/or developmental disabilities. Partners4Health has also launched a National Online Roommate Matching for individuals with I/DD.



Barriers to Address

- There is a greater demand for housing than demand for roommates
- Zoning often prohibits more than two (2) unrelated adults from living together
- HUD subsidy users may face regulatory or subsidy-based barriers
- To work well, shared housing requires effective screening processes (processes are currently being developed, but it is unclear how effective they are)