### HUBS

# Housing Upgrades to Benefit Seniors

Program Successes and Challenges Towards Smart Grown & Sustainable Financing

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## **HUBS Partners & Funders**









**CARE BRAVELY** 





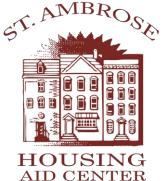
Leonard & Helen R. Stulman
CHARITABLE FOUNDATION



Baltimore













#### The Issues



- Over the next decade, Maryland will experience a 40% increase in the number of residents 65 years and older.
- Baltimore City is home to 38 percent of the state's low-income minority population of people 60 years and over
- Older adults in Baltimore tend to be older, more disabled, and have lower income than older adults in other Maryland jurisdictions
- Services for older adults in Baltimore have been historically siloed
- The housing stock in Baltimore is aging and the "row home" design with 3 levels and bathrooms on the 2nd floor is making aging in community more difficult

## Background & Structure



- In 2014 ABAG (now MPN) convened funders, NPOs, & Gov. Stake Holders in Aging + Housing
- The Stulman Foundation develop a better & coordinated system
- HUBS was born
  - Centralized intake & administration provided by CW
  - 4 Leadership Team Members, Civic Works, GHHI, RTB, NHS
  - 5 HUBS Sites + 1 Floating Case Manager (currently Banner Neighborhoods, CHAI/Sinai, Keswick, MOW, St. Ambrose & Civic Works)
- Originally an Application Assistance Program
  - Backlog across Senior Home Repair Providers
  - The need outweighed the resources
  - HUBS needed to control it's own capital and provide grants for clients, especially those ineligible for deferred or forgivable loans

## Structure pt. 2



- 2017 HUBS Collaborative coordinated application to the Weinberg Foundation for capital funds
  - HUBS continues to coordinate applications to City & State resources
  - Now facilitates home repairs by providing contracting services directly through HUBS controlled grant dollars
- Coordination between Baltimore City DHCD loan + grant programs expands
  - New HUBS Database!

#### Results & Success



- Since 2017 over 2,700 homeowners have received some form of housing repair or upgrade
  - 2454 accessibility or safety modifications
  - 554 roof repairs or replacements
  - 301 furnace repairs or replacements
- Provided 3,232 wrap-around services
  - 516 applications for bill-pay assistance (OHEP, Fuel Fund, etc)
  - 352 clients received homeowners' insurance
  - 260 clients received food assistance (SNAP, MOW, Produce delivery, etc)
  - 305 clients received legal services (Project Household, Estate planning, etc)
- Testimonials
  - "Doing the roof was a miracle. Over the years, my roof has gotten repairs, but they [HUBS] didn't repair they gave me a new roof. They took three pounds of rotten tar and [gave me] a new roof." HUBS Client
  - "Those types of things that were done for me—the maintenance for the roof, the handrails, and all those type of things—they definitely help me to stay right where I am. I'm able to maintain my health and my strength to help take care of everything, so yes, it helped me a lot." HUBS Client

## New Challenges



- Diversification of funding streams
  - Less universal client qualifications (different income requirements, neighborhood/zip code requirements, depending on funder)
  - Stringent and diverse reporting requirements (City, State, & Federal grant guidelines require strict adherence)
  - Large comprehensive work scopes braiding several funding sources with cross organizational client tracking

#### COVID19 Challenges

- 600% increase in client applications
- Slow down in service delivery
  - Backlog from shut down
  - Longer intake wait times (3-6 months depending on catchment area)
  - Increased material costs
  - Subcontractor delays

#### The Future



- HUBS has secured operational funding through 2024
- Sustainable Financing
  - Exploring ways Healthcare can invest in HUBS Data Analysis Identifying partners
- The Health & Well-being Argument
  - 2018 Impaq Study results: for every HUBS \$1 spent, \$1.80 in benefits potentially realized
  - 36% estimate decrease in falls post HUBS intervention\*
  - Reduced risk of nursing home placement
  - Reduced risk of respiratory illnesses including asthma
  - Improvement of depressive symptoms

### Contact



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