

Recommendations for Achieving Housing Stability and Ending Homelessness Among Low-Income Older Adults

JANUARY 2021

About Justice in Aging

Justice in Aging is a national nonprofit organization that uses the power of law to fight senior poverty by securing access to affordable health care, housing, and economic security for older adults with limited resources. We focus our efforts on fighting for people who have been marginalized and excluded from justice, such as women, people of color, LGBTQ individuals, people with disabilities, and people with limited English proficiency. We are committed to advocacy to address the long-standing, pervasive, ongoing, systemic racism that infects our culture, government, and systems of power.

Regardless of our economic status, or where we live, all of us should be able to live and age in affordable, age-friendly housing. Yet, older adults are at the epicenter of the national housing unaffordability and homelessness crises. Black and Latinx older adults are disproportionately impacted by housing insecurity and homelessness, because they have experienced a lifetime of racism and inequities that only compound in old age. The economic impacts of COVID-19 are making the housing crisis worse, threatening those who are most at risk of infection with homelessness.

The Biden administration should launch a coordinated, equity-focused response to increase the supply of affordable housing, provide rental assistance to prevent homelessness, and invest in deeply affordable housing and services for older adults currently experiencing homelessness. All solutions should recognize and reduce the housing burdens and economic disparities for women, people of color, and LGBTQ individuals.

We join the housing recommendations contained in the Consortium for Citizens with Disabilities and the National Low-Income Housing Coalition (NLIHC) transition memos, and add our comments to focus on the housing needs of low-income older adults, particularly Black, Latinx and LGBTQ older renters who have been and continue to be subject to systemic discriminatory policies that have negatively impacted their access to safe, affordable housing.

Make Rental Assistance Available to all Eligible Households to Lower Rent Burdens and Prevent Homelessness

Overall, and in every racial category, the percentage of renter households that are rent burdened (paying >30% of their income for rent), or severely rent burdened (paying >50%), is greater for older adult renters than for younger renters.¹ The number of older adult renter households in the U.S. experiencing worst case housing needs has steadily increased over the past decade, reaching 1.93 million older renters in 2019.² And at all ages, a higher proportion of Black and Latinx renter households face severe rent burdens and the likelihood that they will become homeless.

Even before the pandemic and the related economic downturn, older adults living on fixed incomes have been facing increasingly unaffordable rents.^{3,4} They face rapidly rising costs for both housing and health care that have far outstripped their income, leaving them just one emergency or unexpected bill from becoming homeless. They forego needed food, heat and medication in order to pay their rent.

Rental assistance through vouchers, shallow rent subsidies, and emergency rent relief that caps rent at 30% of household income will prevent older adults from being pushed into housing instability and homelessness. To respond to the particular needs of older adults and persons with disabilities, we should:

- Provide affordable, accessible housing with integrated health and social supports so people can age in their communities.
- Develop a continuum of residential, community-based housing options that can deliver appropriate levels of health and other long-term services and caregiving.
- Recognize that housing is health care. Stable housing can improve health outcomes at any time, but particularly during a pandemic.⁵

Preserve and Increase the Supply of Affordable, Accessible Housing for Low-Income Seniors

In addition to substantially increasing the availability of housing choice vouchers and project-based rental assistance, we need to expand the supply of HUD Section 202 supportive housing for older adults with very low incomes, which currently provides only 400,000 units nationwide. We need housing that integrates health and social coordinated services to meet changing needs as we age. We must recognize the different housing needs of our diverse aging population, including LGBTQ-welcoming housing.

End the Emerging Crisis of Aged Homelessness

Older adults forced out of their homes are increasingly ending up homeless. In many parts of California, older adults represent the fastest growing age segment of the homeless population, with nearly half of all older homeless people becoming homeless for the first time after age 50. Even before the economic fallout from the pandemic, a study of Boston, Los Angeles and New York cities predicted that the aged homeless population would triple between 2017 and 2030.⁶

It is estimated that two out of five residents in Skilled Nursing facilities could be discharged into the community if affordable, accessible housing were available. We should:

- Expand the ability to use Medicaid funding to support integrated housing and health initiatives that foster allowing seniors to continue to reside in the community.
- Adequately fund HUD’s McKinney-Vento Homeless Assistance Grants.
- Increase funding for permanent supportive housing.

Rescind or Amend HUD Policies that Undermine Access to Housing for All

- Repeal the final rule, HUD Docket No. FR-6124-P-01, RIN 2501-AD89, Housing and Community Development Act of 1980: Verification of Eligible Status, the “mixed household rule,” that discriminates, based on immigration status, against multi-generational households with older adults.
- Publish an intent not to proceed to final regulations the proposed rule change published in the Federal Register on July 24, 2020 (RIN 2506-AC53; HUD Docket No. FR-6152-P-01) entitled, “Making Admission or Placement Determinations Based on Sex in Facilities Under Community Planning and Development Housing Programs,” which would undermine the 2012 Equal Access Rule and give shelter providers a green light to discriminate against transgender individuals seeking shelter.
- Strengthen the rules governing HUD’s commitment to non-discrimination, including reinstating the Affirmatively Furthering Fair Housing rule and the disparate impact rule.

Collect and Report Data to Inform HUD Policies

Require HUD to update all reporting instruments that currently ask for demographic data to include questions on age, sexual orientation, and gender identity/transgender status. Ensure that such data is reported to HUD, analyzed, and made available.

Justice in Aging looks forward to working with Congress and this Administration to create better housing solutions for all older Americans.

Endnotes

- 1 American Community Survey, PUMS data on housing costs, 2018.
- 2 Watson, Nicole, et al., Worst Case Housing Needs: 2019 Report to Congress. U.S. Department of Housing and Urban Development, June, 2020. Available at: huduser.gov/PORTAL/sites/default/files/pdf/worst-case-housing-needs-2020.pdf.
- 3 Aurand, Andrew et al., The Gap: A Shortage of Affordable Homes, March 2020. National Low-Income Housing Coalition. Washington, DC. Available at: reports.nlihc.org/sites/default/files/gap/Gap-Report_2020.pdf.
- 4 During the seven-year period from 2012 to 2019, people’s rents for their primary residences rose an average of 28 percent – more than 4 times faster than the Consumer Price Index for all non-shelter items. America’s Rental Housing 2020. Joint Center for Housing Studies of Harvard University. Available at: jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Americas_Rental_Housing_2020.pdf
- 5 Bailey, Peggy, Housing and Health Partners Can Work Together to Close the Housing Affordability Gap. Center on Budget and Policy Priorities, January 17, 2020, at: cbpp.org/sites/default/files/atoms/files/1-17-20hous.pdf. See also, nlihc.org/sites/default/files/FEMA_Housing-Is-Healthcare.pdf
- 6 Culhane, Dennis, *et al.*, “The Emerging Crisis of Aging Homelessness,” University of Pennsylvania, 2019. Available at: aisp.upenn.edu/wp-content/uploads/2019/01/Emerging-Crisis-of-Aged-Homelessness-1.pdf.