



LCAO Principles on Housing and Older Adults

Quality affordable housing is the foundation to aging in community, whether rural, urban, or in between. It is vital to an older adult's health, economic stability, and overall individual and community well-being. Although different types of housing are needed to meet the diverse needs of older adults, they all have one thing in common: the need for affordability and physical accessibility.

Unfortunately, many older adults already struggle to maintain stable housing situations, and the problem will grow as baby boomers age. AARP has estimated that 52% of people turning 65—many of whom have low incomes—will require assistance with activities of daily living at some point.¹ Programs exist to mitigate these challenges; however, funding is limited. Thus, the development, maintenance, and preservation of affordable, physically accessible housing with services must be a shared endeavor.

The coronavirus (COVID-19) pandemic has highlighted the profound importance of housing as a place of safe shelter for older adults. The recovery and aftermath of the pandemic will be long term, resulting in severe economic stresses on individuals and society. Affordable housing alone is not enough to ensure that older people are able to meet the challenges of the COVID-19 pandemic and future crises. Service coordination must be available, for individuals for whom it is appropriate, to meet the challenges posed by a pandemic in a fragmented system of long-term services and supports (LTSS). Given these challenges, it is paramount all older adults have the ability to live in affordable housing that is appropriate to their individual needs, including service-enhanced housing—and that this priority be a policy imperative at the national, state, local, and tribal levels.

Affordable Housing

Currently, only one of every three older adults who qualify for housing assistance receives it because housing assistance programs are too limited to meet the need. As the need for affordable older adult housing increases, the share of older people served by existing programs is shrinking. The U.S. Department of Housing and Urban Development's (HUD's) 2017 report to Congress, *Worst Case Housing Needs*, found that between 2013 and 2015 the number of households with worst-case housing needs—defined as very low-income renters without housing assistance who either pay more than one-half of their income for rent, live in severely inadequate conditions, or both—increased by 582,000. Sixty-six percent of these “worst-case” households included older adults.²

Approximately 1.9 million older adults live in federally assisted housing.³ These residents constitute a growing percentage of subsidized housing programs with older adults comprising 18% of public housing

¹ Nguyen, V. (2017). *Fact sheet: Long-term support and services*. Washington, DC: AARP. Retrieved from <https://www.aarp.org/content/dam/aarp/ppi/2017-01/Fact%20Sheet%20Long-Term%20Support%20and%20Services.pdf>

² Elsasser Watson, N., Steffen, B. L., Martin, M. & Vandenbroucke, D. A. (2017). *Worst case housing needs: 2017 report to Congress*. Washington, DC: U.S. Department of Housing and Urban Development. Retrieved from <https://www.huduser.gov/portal/sites/default/files/pdf/Worst-Case-Housing-Needs.pdf>

³ Center on Budget and Policy Priorities. (2019). *Federal rental assistance fact sheets*. Retrieved from <https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets#US>

residents and 12% of Housing Choice Voucher holders.⁴ Although these affordable housing programs provide critical support, the one federal program specific to older adults—Section 202 Supportive Housing for the Elderly—has waiting lists in states and communities that are years in length in many communities. The United States needs a comprehensive national policy for affordable housing to address the dearth of older adult housing and to enable older adults to age in community.

Older adults who own their own homes also face severe challenges. Older homeowners are increasingly retiring with mortgage debt, and cost burdens are especially high among older homeowners with very low incomes.

Homelessness

Homelessness is increasing in the United States more quickly than the population is aging. Yet, studies also show that the current older adult cohort is at a greater risk of homelessness than are younger generations. Between 2007 and 2017 use of emergency housing shelters by people 62 years or older increased by 68.5%; during that same time period, the proportion of older adults experiencing sheltered homelessness nearly doubled, from 4.1% in 2007 to 8% in 2017—an increase disproportionate to the less than 5% increase in the U.S. population. Moreover, homelessness exacerbates older adults' risk of experiencing violence, other forms of abuse, and serious health conditions.⁵

Eviction from one's home because of failure to make rent payments is a significant cause of homelessness for renters of any age, including older adults. For older adults with low incomes, many of whom have rents in excess of 30% of their income, the ability to make timely rent payments can be difficult (if not impossible) when trying to balance expenditures for other basic needs, such as food and health care. Initiatives that provide for rental assistance for people at risk of eviction are a powerful tool to prevent homelessness.

Home Modification to Expand Physically Accessible and Adaptable Housing

Many older adults (homeowners and tenants alike) live in housing that does not meet their needs for physical accessibility, safety, and optimal function. Lack of accessibility makes it difficult or impossible for many older adults to live safely and independently in their communities. The U.S. Special Committee on Aging October 2019 report, *Falls Prevention: National, State, and Local Solutions to Better Support Seniors*, identified current federal investments and called for new policy to expand access to home modifications.⁶ Programs such as the U.S. Department of Agriculture's (USDA's) Single Family Housing Repair Loans and Grants (Section 504) help older adults modify their homes. The Older Americans Act, administered by the U.S. Department of Health and Human Services (HHS), authorizes the use of Supportive Services funding for home modifications. HHS has also awarded a Promoting Aging in Place by Enhancing Access to Home Modifications grant to identify resources for home modification and to provide technical assistance for replicating best practices. Moreover, under the Section 202 program, HUD is developing and has recently funded a new home modification program targeted toward older adult homeowners.

⁴ United States Department of Housing and Urban Development. (n.d.). *Resident characteristics report*. Retrieved from https://www.hud.gov/program_offices/public_indian_housing/systems/pic/50058/rcr

⁵ United States Interagency Council on Homelessness. (2018). *Homelessness in America: Focus on individual adults*. Retrieved from https://www.usich.gov/resources/uploads/asset_library/HIA_Individual_Adults.pdf

⁶ United States Senate, Special Committee on Aging. (2019). *Falls prevention: National, state, and local solutions to better support seniors* [Report]. Retrieved from <https://www.aging.senate.gov/press-releases/senate-aging-committee-releases-report-on-falls-prevention-holds-hearing-on-proven-strategies-to-protect-seniors-from-injury>

Housing With Services

In recent decades, affordable housing for older adults has evolved to include service coordination and wellness opportunities. For many older adults, today's affordable older adult housing relies on a model in which older adults remain in their homes with community based LTSS. Individuals, families, and providers have benefited significantly from this model of aging in community. The combination of affordable, accessible housing and supportive services is often the only alternative to nursing home care or assisted living for older adults with low and moderate incomes who have significant support needs. Groups at particular risk for undesired nursing home care include older adults who have no family or other support systems; for example, studies show that LGBT older adults have more limited family ties, are less likely to be married or have children, and more likely to live alone.⁷ Service-enhanced housing addresses social risk factors, thereby improving older adults' quality of life and health outcomes. These programs mitigate social isolation and its negative impact on older adults.

Affordable, physically accessible, service-enhanced housing support helps older adults live safely in their communities and reduces costs for older adults, families, communities, and the government.

Therefore, LCAO supports the following principles to address the housing needs of older adults:

1. Expand the supply of affordable housing through programs such as HUD's Section 202 Supportive Housing for the Elderly, the U.S. Department of Treasury's Low-Income Housing Tax Credit program, and state development programs to assist older renters with low incomes.
2. Preserve existing affordable older adult housing communities developed under HUD, USDA, and other multifamily housing programs by streamlining preservation financing tools and mixed financing options.
3. Adequately fund existing critical housing programs such as Project-Based Rental Assistance, Housing Choice Vouchers, Public Housing, and Homeless Assistance Grants.
4. Maintain and expand HUD programs serving American Indians and Alaska Natives, who face significant challenges of substandard and unaffordable housing.
5. Protect older adults with low incomes who rent housing from housing cost burden and displacement with rental subsidy programs.
6. Preserve and expand service coordination in affordable housing communities, including Section 202 and multifamily housing, to ensure older adults have the wrap-around support and access to resources to help them live independently for as long as possible.
7. Create and adequately fund an independent program for older adults in affordable housing communities to represent the interests of older adults and to resolve complaints by or on behalf of older adults in these communities.

⁷ Fredriksen-Goldsen, K. I., Emler, C. A., Kim, H. J., Muraco, A., Erosheva, E. A., Goldsen, J., & Hoy-Ellis, C. P. (2013). The physical and mental health of lesbian, gay male, and bisexual (LGB) older adults: the role of key health indicators and risk and protective factors. *The Gerontologist*, 53, 664–675. doi:10.1093/geront/gns123

8. Promote innovative housing and LTSS programs, such as service coordination (offered with wellness nurses and community-based and remote service coordination, regardless of housing location) to serve older adults.
9. Promote programs that provide housing counseling outreach, education, and interventions to assist older homeowners who are at risk for or experiencing foreclosure or fraud.
10. Promote home modification programs for owners and renters, as well as innovations such as universal design, visibility, energy efficiency, and technology to provide safe, physically accessible housing that promotes independent aging in community.
11. Support housing finance system reform to ensure that adequate financing and accessible mortgage finance products are available to meet the future housing needs of a growing and diverse older population.
12. Increase interagency collaboration among the various federal programs that serve older adults and make housing with services possible, including HHS, HUD, USDA, the U.S. Department of Transportation, the Bureau of Indian Affairs, and others.
13. Increase collaboration among federal, state, local, and tribal programs, health care providers, service coordination organizations, affordable housing programs, and other aging services organizations to promote aging in community and to reduce service duplication.
14. Support older adults living in multigenerational housing and ensure that older adults can access affordable housing that is not age restricted, thereby promoting full community integration across generations.
15. Fund and strengthen initiatives to decrease social isolation within housing programs for older adults, whom social isolation affects disproportionately.
16. Promote equitable access to housing including implementation and enforcement of protections against discrimination toward any individual or group on the basis of race, color, ethnicity, national origin, sex, gender identity, sexual orientation, age, or disability.

Affordable, accessible, service-enhanced housing for older adults strengthens our communities. LCAO is ready to work with Congress and the Administration to implement these solutions.