



BENJAMIN ROSE
INSTITUTE ON AGING
SERVICE • RESEARCH • ADVOCACY



Elder Justice
Coalition

Affordable and Accessible Housing

August 31, 2022

Linda Couch

Vice President, Housing Policy

LeadingAge

lcouch@leadingage.org

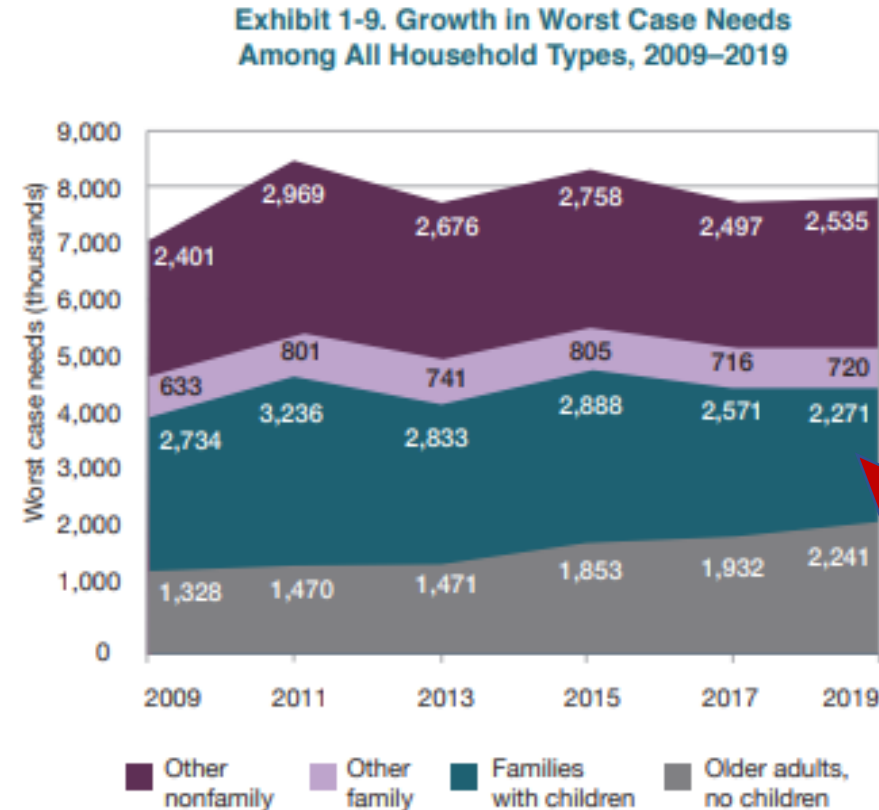


Did You Know?
Only 1 in 3 Eligible Seniors
Receive Housing Assistance

Biannual HUD Report on “Worst Case Housing Needs”

2.241 million older adult households with “Worst Case Housing Needs”

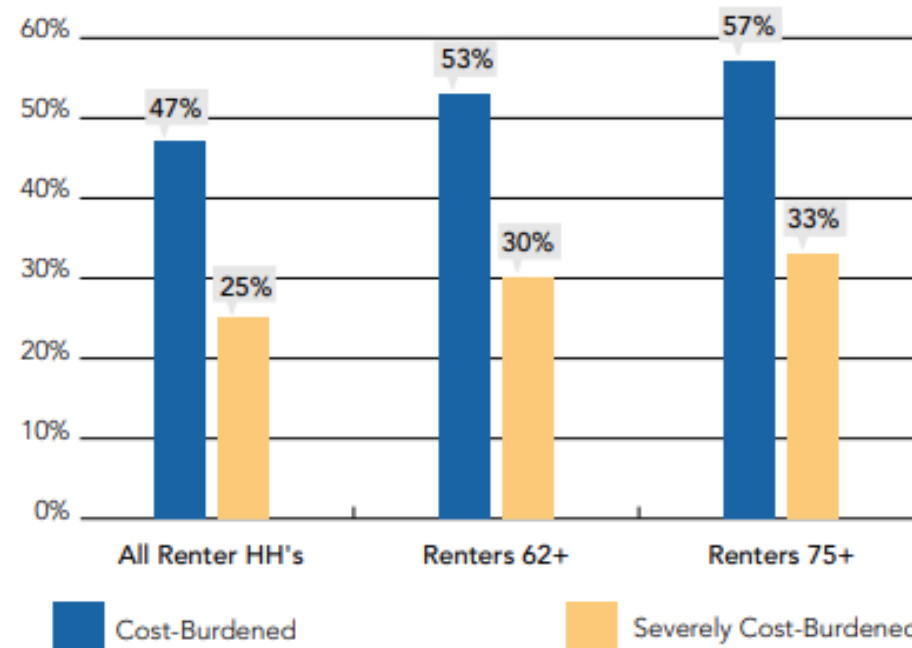
Up 68% since 2009



Source: HUD-PD&R tabulations of American Housing Survey data

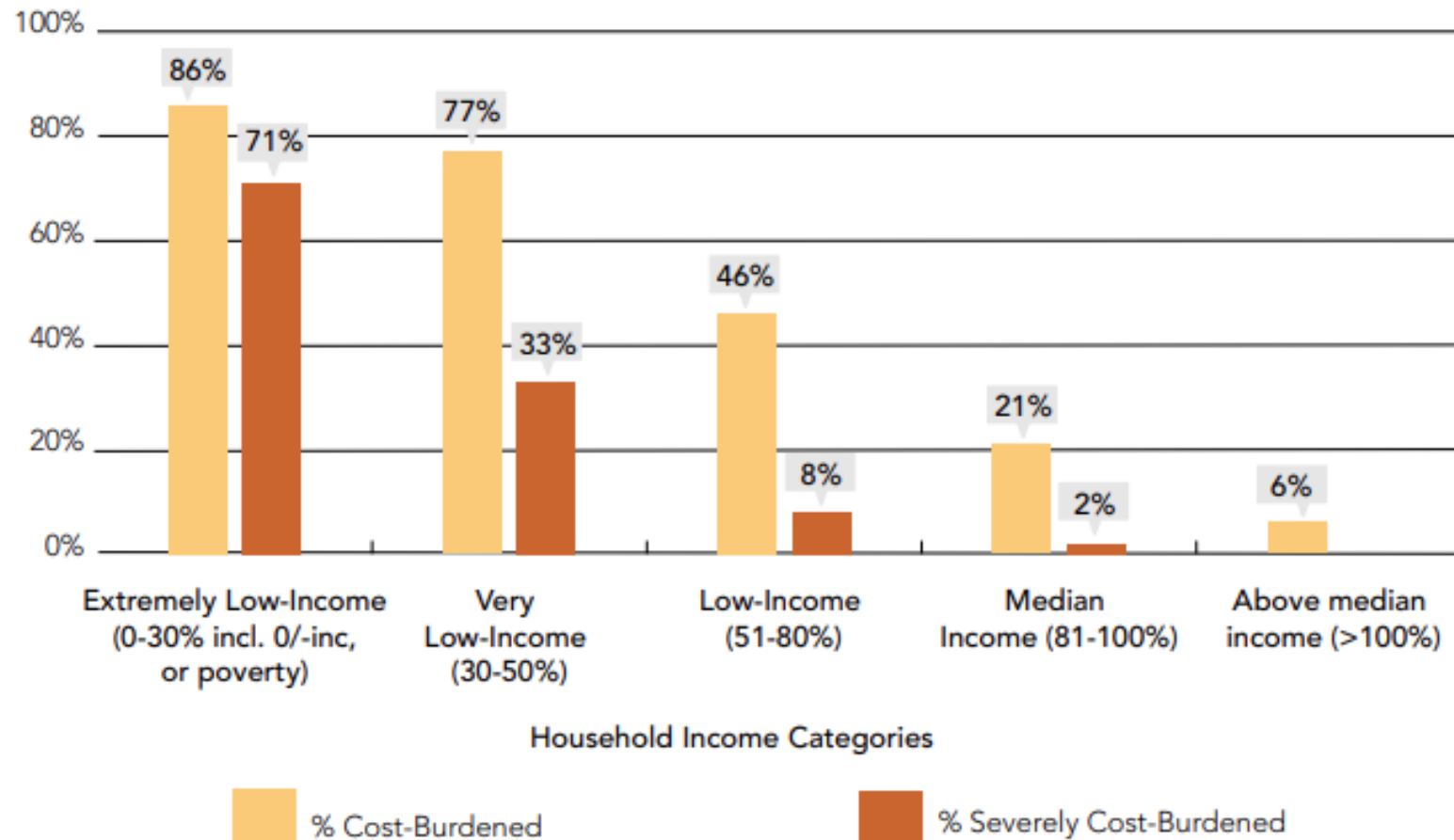
More than any other group, older adults are housing cost-burdened

Percent of Cost-Burdened and Severely Cost-Burdened Renter Households by Age



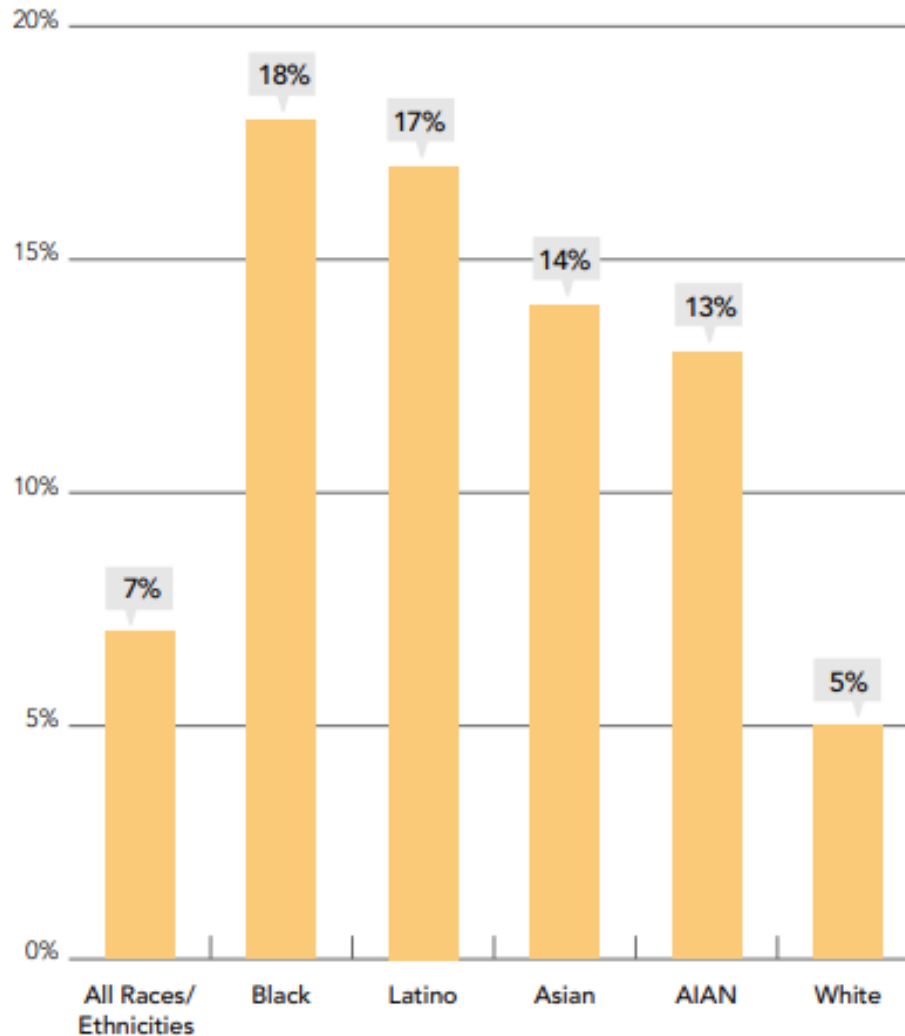
Source: NLIHC tabulations of 2018 American Community Survey data.

Percent of Renter Households by Income and Cost Burden (All Ages)



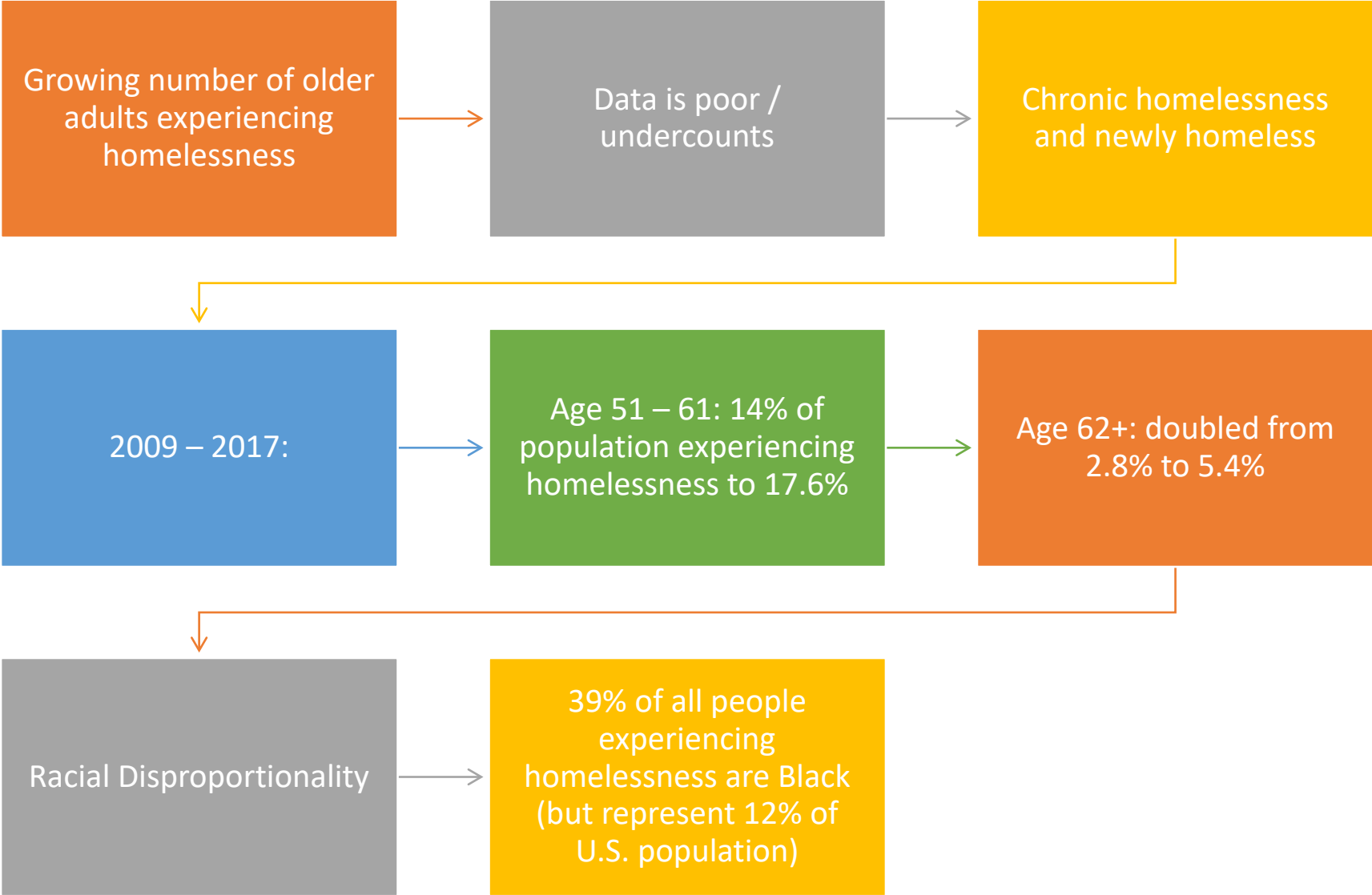
**Lowest
income
renters at
greatest risk**

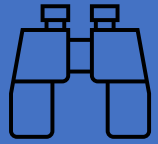
Percent of Older Households Who Are Extremely Low-Income (ELI) Renters



**Non-White
older adults
most likely
to be the
lowest
income
renters**

Homelessness





Projections

Older adult share of all households:

2018: 26%

2038: 34%

Number of households in their 80s and older expected to more than double from 8.1 million to 17.5 million.

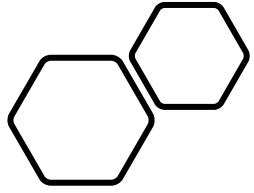


“The Forthcoming Senior Rental Crisis Has Implications for Federal, State, and Local Policymaking”

There will be a 16.1 million net increase in households formed between 2020 and 2040, and 13.8 million of these households will be headed by someone older than 65.

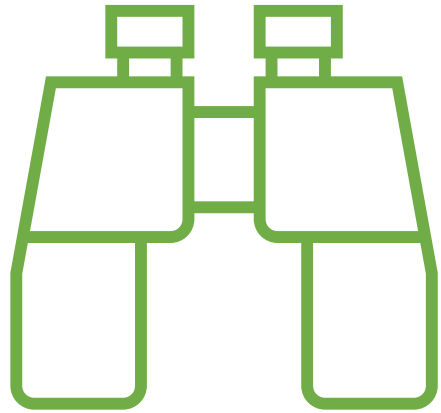
Of the 13.8 million new older adult households, 40% will be renters.

The number of older adult Black renters will more than double from 1.3 million in 2020 to 2.6 million in 2040



States with the greatest senior renter increase

Rank	State	Increase in the number of senior renters	Change, 2020-2040	Senior renter share in 2020	Senior renter share in 2040
1	California	623,146	67%	16%	24%
2	Florida	590,432	123%	18%	27%
3	Texas	505,697	112%	12%	18%
4	New York	258,855	35%	21%	31%
5	North Carolina	210,876	102%	15%	23%
6	Georgia	190,332	103%	13%	21%
7	Arizona	170,162	116%	16%	25%
8	Ohio	169,528	56%	19%	27%
9	Illinois	147,289	54%	17%	26%
10	New Jersey	134,273	60%	19%	28%



Homeownership

Income Quartile	Tenure	Households Age 65 and Over			
		Median Income	Home Equity	Non-Housing Wealth	Net Wealth
Lowest	Homeowner	17,215	80,000	12,500	104,700
	Renter	15,190	-	1,100	1,100
Lower Middle	Homeowner	33,417	100,000	61,850	213,000
	Renter	34,430	-	14,900	14,900
Upper Middle	Homeowner	60,758	149,000	185,800	374,300
	Renter	57,720	-	69,000	69,000
Highest	Homeowner	137,719	296,000	989,350	1,294,500
	Renter	110,377	-	334,150	334,150

White homeownership rate: 72.1%

Black homeownership rate: 61.7%

Hispanic homeownership rate: 51.1%

“If we do not alter current policies, the Black homeownership rate will descend well below the rate of previous generations at the same age and cause an unprecedented number of elderly Black renters,” – Urban Institute

Main Federal Housing Programs

HUD

Low Income Housing Tax Credit

Rural Housing Service

HUD Housing Programs

Public Housing Agencies own and administer:

- Public Housing
- Housing Choice Vouchers
- Project-Based Vouchers

Private owners own and manage:

- Section 202 “Supportive Housing for the Elderly” (only nonprofits)
- Section 8 Project-Based Rental Assistance (nonprofits and for-profits)

Other HUD Housing Programs



HOME



COMMUNITY
DEVELOPMENT BLOCK
GRANTS



HOMELESS ASSISTANCE
GRANTS



ETC.

Who is served by HUD programs?

Program label	Subsidized units available	Household income per year	% 62 or more (Head or spouse)	% 85 or more (Head or spouse)
Summary of All HUD Programs	5098041	15045	39	4
Public Housing	931624	15945	35	3
Housing Choice Vouchers	2669691	15577	30	2
Project Based Section 8	1306727	13571	51	7
202/PRAC	125568	14272	100	16

We ❤️ the HUD Housing Programs

- ✓ Deeply income targeted
- ✓ Rent based on each household's income
- ✓ Sometimes: connection to voluntary services & supports
- ✓ No time limits or work requirements

Always read the fine print...

- Waiting lists can be long
- Lack of centralized waiting lists or applications
 - Applications are long and laborious
- Often annual income recertifications (laborious)

Low Income Housing Tax Credits

Largest federal housing development and preservation program.

- Critical funding source.
- On its own, not as deeply income targeted.
- On its own, not as affordable.

- State “housing finance agencies” allocate LIHTCs based on federal requirements and state preferences.
- About 3 million LIHTC homes, 28% are headed by older adults.
- Often shorter waiting lists.



Rural Housing Service

Section 515 and Section 521

https://resources.hud.gov/#



Welcome to the HUD Resource Locator



Find Affordable Housing Opportunities Near Me

Find a HUD Office Near Me

Find My Local Public Housing Authority/Agency (PHA)

Find Homeless Resources Near Me

Find Affordable Elderly and Special Needs Housing

View All Resources

HUD Properties



Multifamily Housing (Low Income, Elderly, and Special Needs Housing)



Property Info

Victory Heights
1369 Irving St NW
Washington, DC 20010
(202) 939-1431

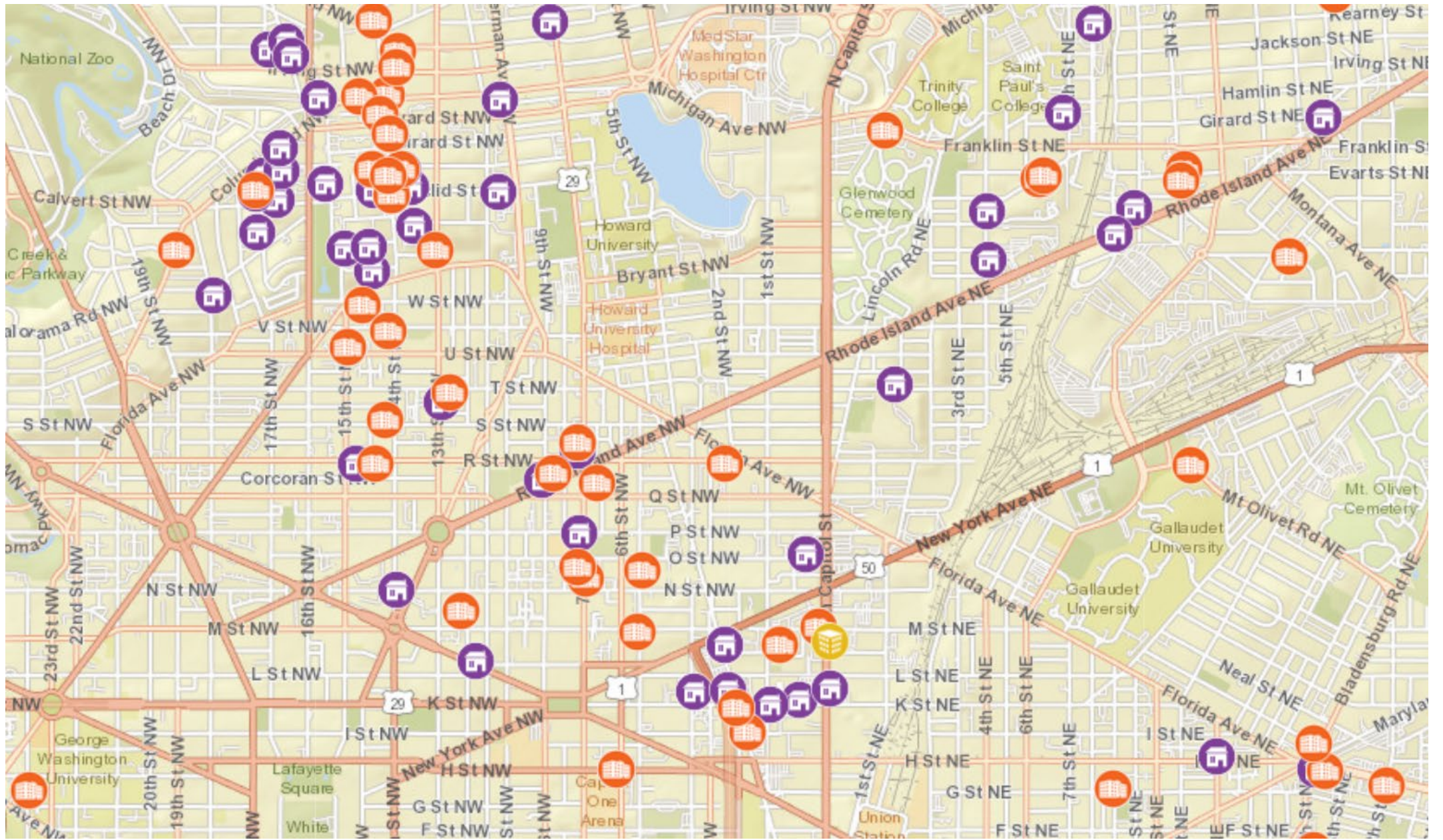


Management/Contact Info

Total Affordable Units

Numbers below do not indicate vacancies

Efficiencies	0
1 Bedroom Units	75



Accessibility: Less than 4% of America's housing has three basic features:

A no-step entry into the home

A bedroom and a bath on the main living floor

Doorways wide enough to accommodate a wheelchair

Community Aging in Place—Advancing Better Living for Elders (CAPABLE)

Four to five-month program integrates services from:

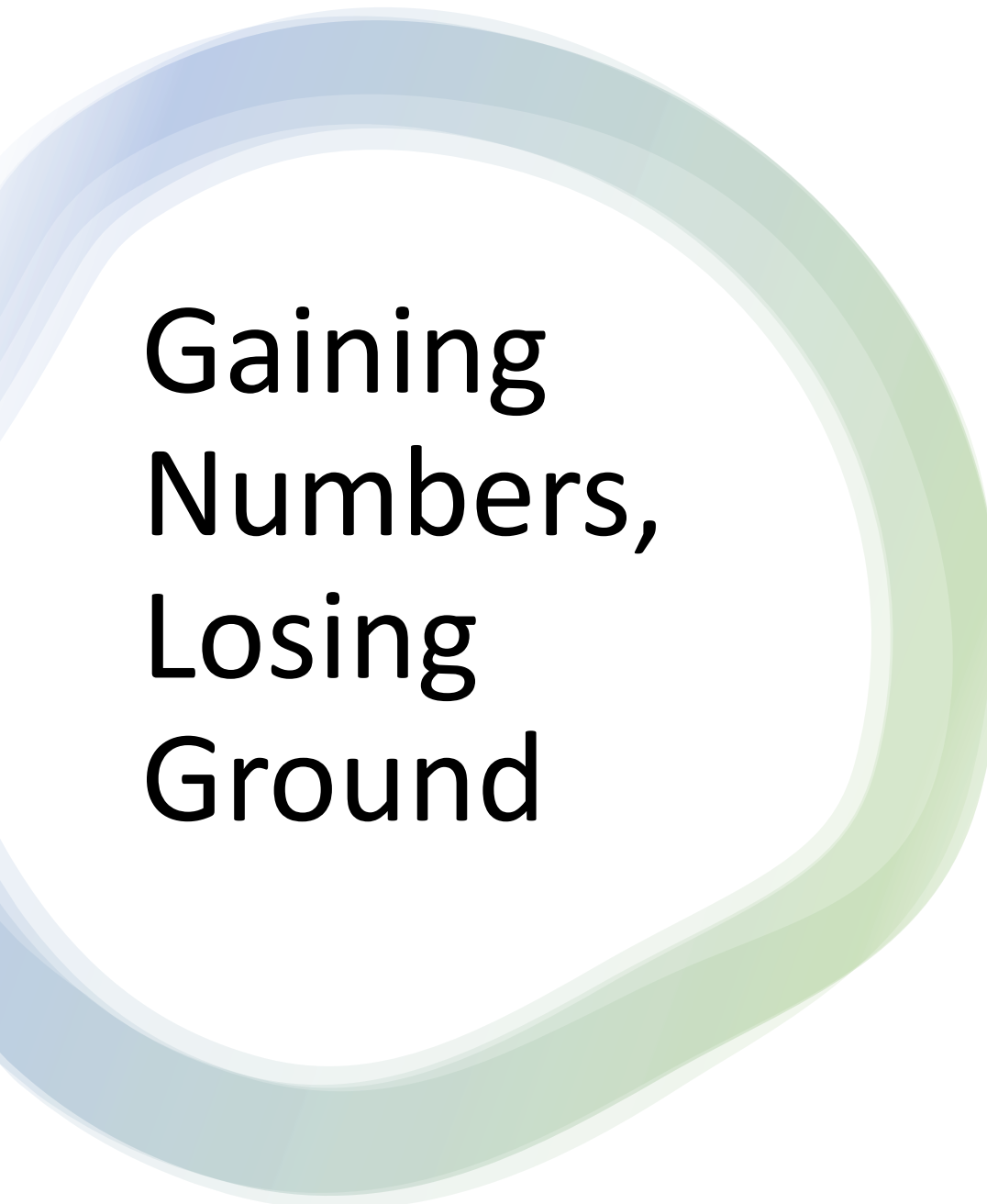
- An occupational therapist (OT)
- A registered nurse (RN)
- A handy worker

Work together with the older adult to improve health, independence, and safety.

HUD's new(ish) Older Adult Homes Modification Program

https://nursing.jhu.edu/faculty_research/research/projects/capable/

https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/fundingopps/oahmp

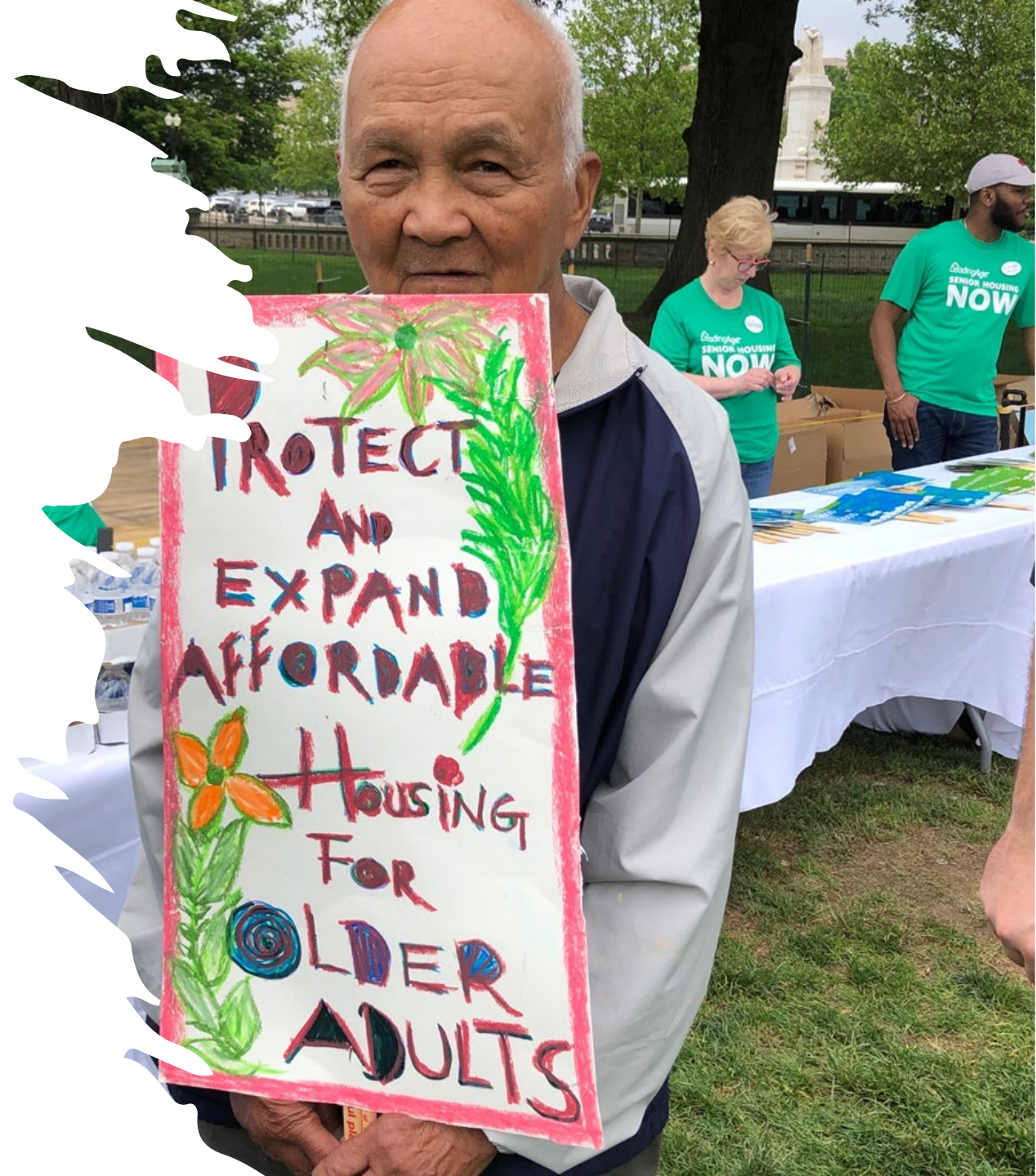


Gaining
Numbers,
Losing
Ground

The share of HUD households who are 65+ decreased from 35% in 1989 to 30% in 2019.

Federal Advocacy

- More housing creation & preservation
- More Service Coordinators
- Acknowledge and serve older adults in federally-assisted housing communities
 - Internet access
 - Disaster resiliency
 - Language access



**If there's a
need,
won't the
private
sector
address it?**

Private sector is a key partner but deals don't pencil out without subsidy

Private market will not & will not solve affordable housing on its own

Public subsidy is required

State and local funds are helpful but patchwork

Federal funding critical to meet nation's needs

Focus: Section 202 program & Service Coordinators

Deeply income targeted & always
affordable

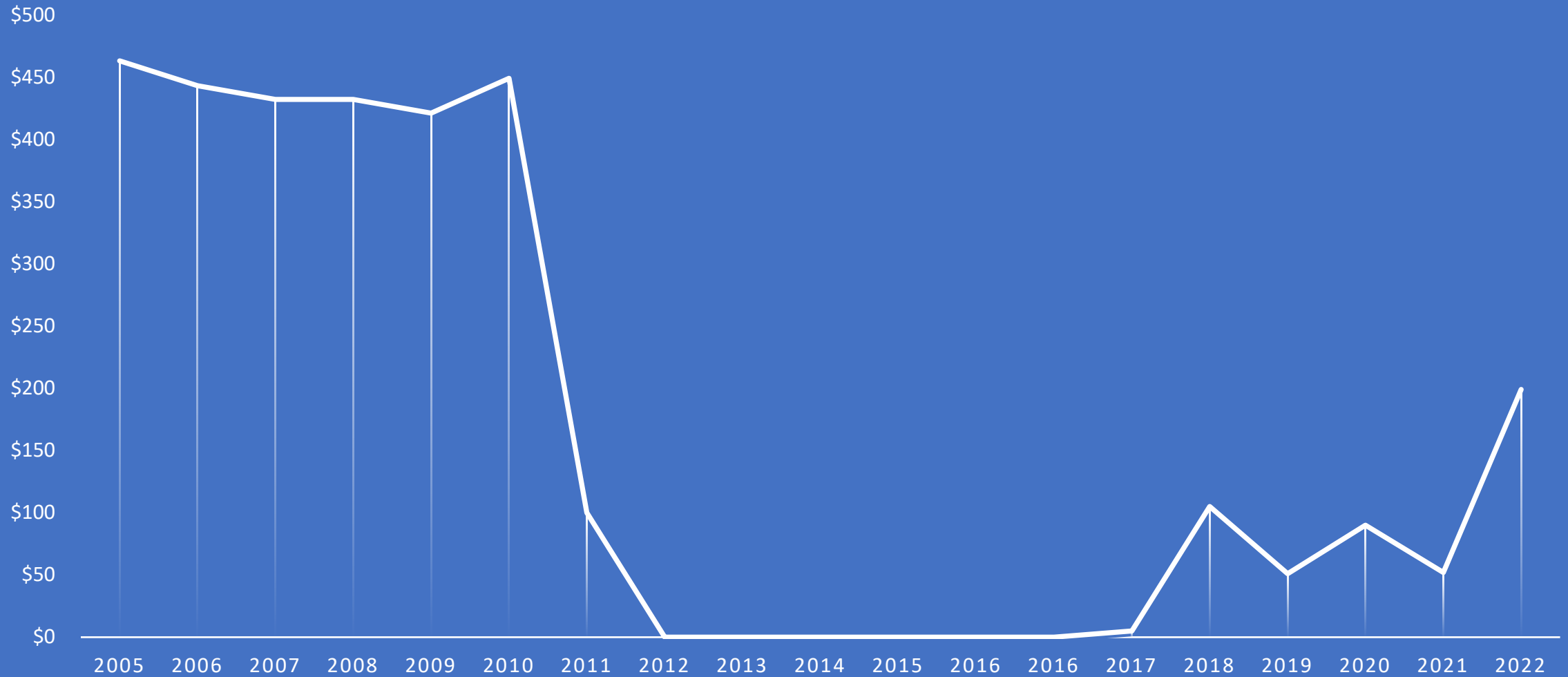
Service Coordinators

Nonprofit-owned

Federal funding: to build the units
and for ongoing operating subsidy

APPROPRIATIONS FOR NEW SECTION 202 HOMES (IN MILLIONS)

— Fiscal Year



What to do?

01

Work to build partnerships between affordable senior housing and service providers

02

Support efforts (federal, state, local) efforts to preserve and expand service-connected affordable senior housing

03

Don't assume anything