

LeadingAge Comments to USICH on Federal Strategic Plan to End Homelessness

November 30, 2021

1) What should the federal government's top priorities be?

To prevent and end homelessness, the federal government's top priorities should be to significantly expand the supply of project- and tenant-based housing affordable to households with extremely low incomes.

2) What are the biggest barriers in your community?

LeadingAge calls on the U.S. Interagency Council on Homelessness to improve data on sheltered and unsheltered older adults experiencing homelessness. HUD's Annual Homeless Assessment Report to Congress (AHAR) Point-in-Time (PIT) estimates, exhibited in Part 1 of AHAR reports, offer data on age groups of: Under 18, 18 – 24, and Over 24. Given the unique needs of older adults experiencing homelessness, collecting much more robust data on people experiencing unsheltered homelessness would be extremely useful. There are no national, annual data today on people "55 – 64" and "65 and Older" experiencing unsheltered homelessness. Having such data could greatly inform policy makers, HUD, and local housing and services providers. Older adults experiencing homelessness may have different needs than younger people experiencing homelessness (mobility issues, medication storage, cognitive impairments, multiple chronic health conditions); having better data on the nation's unsheltered homeless population is a key step to understanding the nation's needs.

Data from HUD's most recent Worst Case Housing Needs: 2021 Report to Congress, show an alarming 16% increase of "worst case housing needs" among older adult households between 2017 and 2019. Indeed, between 2009 and 2019, worst case housing needs among older adults increased 82%. Meanwhile, across all household types, including older adult households, worst case needs increased between 2009 and 2019 by 9%. HUD's AHAR reports regularly cite worst case housing needs data because they can sound the alarm on imminent increases of homelessness among different populations.

Further, the Urban Institute's January 2021 report, *The Future of Headship and Homeownership*, which looks at household formation from 2020 to 2040, found:

All future net household growth will be nonwhite.

Almost all (13.8 million out of 16 million) future net household growth will be among older adult households.

Renter growth will be more than twice the pace of homeowner growth. Of 13.8 million new older adult households, 5.5 million will be renters and 2.8 million of these new older adult renter households will be Black older adult renter households.

To prepare for the surge and renters and demographic changes, Urban recommends the nation increase the supply of affordable rental housing for older adults. If history is any unfortunate guide, the nation may fall short of any efforts to close the affordable housing gap and older adult households will bear a significant share of the fallout. Only with better data will we know how we as a nation are doing.

Oftentimes, older adults experiencing homelessness come to LeadingAge affordable senior housing provider members from local continuum of care agencies. And, after moving into permanent, affordable

housing, these individuals retain some or all of the supports those or other agencies offer. LeadingAge believes that the local area agencies on aging (“triple As”) should also be part of the nation’s Continuums of Care. These AAAs are often the frontline recipients of Older Americans Act funding from HHS’s Administration on Community Living and have their fingers on the pulse of the array of services and supports available in the community for older adults. Formally linking in ACL and the nationwide broad network of AAAs will help support the growing number of older adults at risk for and experiencing homelessness.

Finally, LeadingAge calls on the next federal strategic plan to prevent and end homelessness to include a specific goal to prevent and end homelessness among older adults. HUD’s worst case needs report point to a large population of 62+ renter households with very low incomes on the precipice of homelessness. Highlighting this population could help end homelessness among older adults but also prevent it for many more.

3) How can the federal government more effectively center racial equity and support equitable access and outcomes at the local level?

For older adults in need of affordable housing, one long-term way to center racial equity and support equitable access and outcomes at the local level is to work to close the homeownership gap between whites and non-whites. According to the Joint Center for Housing Studies of Harvard University, the net wealth of a “lower middle” income quartile 65+ homeowner is \$213,000; for a “lower middle” income quartile 65+ renter it is \$14,900. The current homeownership rate for white households is 74%, for Black households it is about 44%. Of course, it is not as simple as any homeownership. The homes people own must be in neighborhoods where equity will amass, where schools are strong, and where jobs are available.

Working to close the racial gap of homeownership is a long-haul fix but one that could reap many rewards, including people’s ability to remain in their home as they age.

4) What lessons have you learned during the COVID pandemic about how housing, health, and supportive services systems can best respond?

Affordable housing can be a platform to connect older adults to services and supports in ways that allow for aging in community. More must be done to proactively connect affordable senior housing communities with Continuums of Care, community health centers, AAAs, state and local departments of health.

5) Is there anything else you wish to add?

LeadingAge is committed to preventing and ending homelessness in the United States. A history of racist U.S. housing, banking, zoning, education, healthcare, etc., policies have resulted in a highly disproportionate share of people experiencing homelessness in the U.S. being Black and Latinx. We must recognize racism's role and work intentionally to make the right to safe, accessible, and affordable housing equally available to all.