



Senior Housing Weekly

April 21, 2023

LeadingAge Housing Network Meeting on April 24. Join the LeadingAge Housing Network on Monday, April 24, 12:30 – 1:30pm ET, for our regular housing call. We'll open with a check-in on electronic signature/files policies in affordable housing, then pivot to capture highlights from the LeadingAge Leadership summit this week (including member Hill Visits!). For the second half of the call, we'll be joined by Kelly Wert with Pew Charitable Trusts to discuss a [recent issue brief on internet access in affordable housing](#). Participation in the Network is open to all members of LeadingAge; for details on joining the Network (and attending Monday's meeting) contact Juliana (JBilowich@leadingage.org) or Linda (LCouch@leadingage.org).

LeadingAge 3:30pm Policy Update Calls. On Monday, April 24, 3:30pm ET, Mark SooHoo, Health Lead at Meteorite and Health Action Alliance, will join us to talk about the recent publication, "[Three Years of COVID-19: Lessons Learned and Next Steps for Employers](#)." We'll talk about important findings reported in the publication, such as employers reporting a continued need to prioritize mental health following a surge in reported levels of psychological distress during the pandemic and about the lasting impact of lost workdays. The call will also review how providers can ensure workplaces are healthy and robust. You can find previous call recordings of every 3:30pm LeadingAge call [here](#). Note that to access recordings of the calls you need a LeadingAge password. Any staff member of any LeadingAge member organization can set up a password to access previous calls and other members-only content.

Speaker's Debt Ceiling Conditions Would Damage Aging Services. On April 19, House Speaker Kevin McCarthy (R-CA) released his "Republican Plan to Address the Debt Ceiling," the 320-page [Limit, Save, Grow Act of 2023 Act](#). The proposal describes specific items Speaker McCarthy is seeking in exchange for raising the debt ceiling for one year. In a [statement](#), Speaker McCarthy says the plan shows that "House Republicans are taking action to lift the debt limit, limit government spending, save taxpayers money, and grow the economy." The bill would cap federal discretionary spending, which include spending on HUD housing programs and Older Americans Act programs, to the FY22-enacted level (a \$180 billion cut compared to the FY23 enacted funding level) and then cap increases to 1% a year through 2033. Such a roll-back in funding could be devastating to programs serving older adults like affordable housing programs, which need annual increases just to serve the same number of people. The bill would also "claw back billions of dollars in unspent COVID money that has sat for 2 years," prohibit the "student loan giveaway to the wealthy," and repeal funding for new IRS agents and for new clean energy tax credits. The bill would also require "adults without dependents earn a paycheck and learn new skills," including by increasing the threshold for the age-related exemption from work requirements in the Supplemental Food and Nutrition Program (SNAP) from 50 to 56 years old. Current federal law requires able bodied adults without dependents younger than 49 years old on SNAP to participate in work, training, or education for 20 hours a week; the bill raises that to 56 years old. The proposal, Speaker McCarthy said, will "protect and preserve Medicare and Social Security because more people will be paying into it." President Biden has said he does not want conditions placed on raising the nation's debt ceiling. Speaker McCarthy hopes to bring his bill to the House floor for a vote the week of April 24.

House Dems Cite HUD Shortfall to Analysis of Speaker Proposal. In an analysis by Democrat staff of the House Committee on Appropriations, there is a succinct description of the pressure on HUD's FY24 appropriations bill. "Note, however, that these [House Republican] proposals to cut discretionary programs do not account for other economic and technical issues that will have a significant effect on the FY 2024 appropriations process. For example, a technical budgetary issue related to the Congressional Budget Office's baseline projections for housing receipts will likely make discretionary appropriations for nondefense programs appear as much as \$9 billion higher than they were last year. Coupling that technical issue with the real economic costs of increasing rents, initial estimates show that merely maintaining the same level of housing services through the Department of Housing and Urban Development will cost an additional \$13 billion—or more—in FY 2024 on top of last year's levels. As noted, none of the proposals to indiscriminately slash funding take this reality— or issues like this—into account.," the paper says. The projected \$9 billion decline in revenue from the Federal Housing Administration compared to the amount of FHA receipts that appropriators could rely on for the FY23 cycle is due in large part to rising interest rates, which in turn caused a dramatic slowdown of new and refinanced FHA-insured mortgages and, therefore, the loss of those FHA mortgage insurance fees. Access the paper [here](#).

House Hearing on FY24 HUD Funding. "We know the consequences of not responsibly governing year to year but when we accept continuing resolutions, we waste time and effort and accept priorities of prior congresses rather than put in the hard work to define our own," House Appropriations HUD Subcommittee Tom Cole (R-OK) opened his April 18 hearing on HUD's FY24 budget. HUD Secretary Marcia Fudge was the sole witness. Expressing his disdain for continuing resolutions, which are a threat given the wide divide of opinions on increasing or cutting federal housing funding, Chair Cole asked what the consequences of a year-long CR would be for HUD. "There would be a major setback" in housing, Secretary Fudge said. "It would put us in turmoil." Representative Jennifer Wexton (D-VA) raised the issue of homelessness among older adults and asked about HUD's efforts to address the shortage of affordable senior housing. "One of the things we did in our FY24 budget request was for resources for Section 202 senior housing. We know that seniors are one of the fastest groups of people moving to the streets. On fixed incomes, they just cannot afford the rents, so this is a fast-growing group becoming homeless. We are requesting more funding for senior housing as well as asking communities and mayors to use their CDBG Section 108 loan program to help," Secretary Fudge said, explaining that jurisdictions can borrow up to five times the amount of their Community Development Block Grant funding to develop housing in their communities. Read Secretary Fudge's written testimony [here](#). Watch the hearing [here](#).

Lack of Affordable Housing Forces Seniors to Streets, HUD Says. Senate appropriators had HUD Secretary Marcia Fudge discuss and defend her FY24 budget request at an April 20 hearing. Members of the Senate Appropriations Subcommittee on Transportation, Housing and Urban Development, and Related Agencies expressed concern and gratitude on a range of issues and asked Secretary Fudge pointed questions about specific programs and populations. Full Committee on Appropriations Ranking Member Susan Collins (R-ME) told the Secretary she is particularly concerned about two groups of people experiencing homelessness: youth aging out of foster care and older adults. People becoming homeless over the age of 50 is a newer, fast-growing occurrence, Senator Collins said, and asked about data HUD has on older adults experiencing homelessness. In 2020, Secretary Fudge said, people 55 and older were 17.9% of all people experiencing homelessness and were 30% of all people experiencing chronic homelessness. "We don't have enough senior housing. We don't have enough housing that's affordable to seniors. We don't have enough housing where seniors can age in place," Secretary Fudge said. The dangerous mix of lack of affordable housing, fixed incomes, and rising rents means that

“seniors are being forced and pushed to the street,” the Secretary said. “We know the answer is more affordable housing.” Referencing [FY24 funding cuts proposed](#) by House Speaker Kevin McCarthy (R-CA), full Committee Chair Patty Murray (D-WA) said such cuts would be “serious and devastating.” “This year will require some tough conversations on spending,” Subcommittee Ranking Member Cindy Hyde-Smith (R-MS) said. Read LeadingAge’s FY24 funding priorities [here](#). Watch a webcast of the hearing [here](#).

Senators Support Housing-Based Models of Care. Sixteen Senators joined a letter led by Senator Bernie Sanders (I-VT) to Senate Appropriations Subcommittee on Labor, Health and Human Services, Education and Related Agencies leadership requesting inclusion of \$30 million for housing-based models of care through the Center for Medicare and Medicaid Innovation (CMMI) to expand or adapt evidence-based, existing population health models serving older adults and adults with disabilities in the FY24 Labor-H spending bill. Senator Sanders is the Chair of the Senate Committee on Health, Education, Labor and Pensions. “This request aims to further President Biden’s goal of increasing access to mental and physical health care services, bringing down medical costs for low- and moderate-income Americans, and creating greater health care equity,” the letter says. Read the letter [here](#).

HUD Officials Preview Forthcoming Actions. HUD officials, speaking at LeadingAge’s Leadership Summit on April 18, said several highly anticipated HUD actions are coming soon. Upcoming funding opportunities include \$1 billion in grants and loans from the new Green and Resilient Retrofit Program, notices of funding opportunity for new Section 811 housing and new service coordinators, tenant education and outreach funds, and funds to increase PRAC rents prior to RAD conversion. Also, on HUD’s front-burner are standardizing components of HUD’s various Section 8 varieties and finalizing scoring and standards under HUD’s new physical inspection rubric, NSPIRE, which officials said will save lives and prevent injuries.

Equitable Housing Finance Plans: Proposed Rule. On April 19, the Federal Housing Finance Agency (FHFA) issued a proposed rule that would codify in regulation FHFA’s fair lending oversight requirements for Fannie Mae and Freddie Mac and the Federal Home Loan Banks and the requirements for the Fannie Mae and Freddie Mac to maintain Equitable Housing Finance Plans. Through its participation in the Underserved Mortgage Markets Coalition (UMMC), LeadingAge supports the effort to ensure the longevity of the Equitable Housing Finance Plans. Once final, the proposed rule would expand FHFA oversight of “potential unfair or deceptive acts or practices by [Fannie and Freddie]” and require them to file regular reports certifying compliance with fair-lending and fair-housing laws as well as the Equitable Housing Finance Plans, which are designed to foster housing finance markets that provide equitable access to affordable and sustainable housing. As the proposed rule describes, “Under the Fair Housing Act, all Federal agencies having regulatory or supervisory authority over financial institutions, including FHFA, are required to administer their programs and activities relating to housing and urban development in a manner that affirmatively furthers the purposes of the Fair Housing Act, which includes providing for fair housing throughout the United States.” There is a 60-day comment period for the [proposed rule](#).

Register Today: LeadingAge Hosts Call with Northeast HUD Regional Leadership, April 25, 1-2:30pm ET. Join LeadingAge and affordable senior housing providers in [HUD’s Northeast Region](#) for our April 25 meeting with HUD Leadership. The meeting will kick-off with a “mission moment” from a LeadingAge housing provider member based in New York, and then feature housing updates and discussion with HUD Northeast’s Regional Directors. Topics include property insurance rates for affordable housing providers, housing inspections through REAC, budget renewals and increases for Section 202 properties, HOMTA implementation, and more. All LeadingAge members are welcome; register [here](#) in advance.

April is Fair Housing Month. HUD's [Office of Fair Housing and Equal Opportunity \(FHEO\)](#) have released a free refresher training video to raise awareness of federal fair housing policies and laws. View the 54-minute "back to basics" video [here](#).