

HOME FRONT AND CENTER

SUPPORTING ACCESS TO AFFORDABLE AND QUALITY HOUSING

ISSUE BRIEF 4: FEBRUARY 2022

About RRF Foundation for Aging

The mission of RRF Foundation for Aging (RRF) is to improve the quality of life for older people. RRF is one of the few private foundations in the United States devoted exclusively to aging issues. Our vision is that ALL older people will continue to be valued and respected as participants in and contributors to our communities. In addition to housing, RRF's grantmaking focuses on three other priority areas—economic security in later life, caregiving, and social and intergenerational connectedness.

economic barriers. Redlining, the racist segregation of neighborhoods and restrictions on mortgage lending, has led to inequities in health, wealth, and the opportunity for home ownership. Similar disparities are evident among older gay, lesbian, bisexual, and transgender couples, half of whom say the prejudice they have lived with for decades continues to hinder their search for appropriate housing.²

With COVID-related eviction prohibitions lapsing, a growing threat of homelessness confronts those who cannot afford steadily rising rents. This is compounded by a generational shift in homelessness, as the large number of middle-aged, housing-insecure people face the health burdens associated with later life.

All these serious problems require innovative responses, and RRF Foundation for Aging is committed to supporting partners that are tackling these issues every day.

We are pleased to introduce RRF's Issue Brief on housing. This is the fourth in a series that describes how we approach the Foundation's work toward improving the quality of life for older people.

A safe and secure place to live is a foundational social determinant of health. But many older people have difficulty accessing adequate housing, stymied by a combination of shrinking income, rising rents, and a shortage of places suitable to their needs.

Affordable and appropriate housing eludes millions of Americans of all ages. This national problem is particularly acute for older people—those with low or fixed incomes may forgo adequate nutrition, medications, and other essentials in order to keep a roof over their heads. The reason is captured in a saying cited often by affordable housing advocates: The rent eats first.¹

A disproportionate share of Black and Latinx older people are housing insecure. After lifetimes facing discrimination in employment, wages, housing, and wealth accumulation, they face particularly high

Three Strategies for More Affordable, Supportive Housing

While high costs for housing confront people of all ages, RRF Foundation for Aging is particularly focused on approaches that will improve housing for older people—especially those whose access to safe and affordable places to live has been limited by economic inequities or discrimination. Our goal: that all older people have the homes they need to support their health and well-being and improve their quality of life. To achieve this goal, RRF's grantmaking in this area centers on three strategies:

1

Promoting safe and supportive housing

2

Addressing inequities and preventing homelessness

3

Enabling affordable housing

Understanding the scope of the problem



As we age as a nation and economic inequality in this growing older population becomes more acute, the demand for affordable, accessible housing is also about to soar. The research and advocacy required—to persuade the public and private sectors to implement change—needs to keep pace. We must continue to make the case for innovative and comprehensive policies that elevate the needs of older people in the design, financing and regulation of housing. RRF has already supported a variety of efforts to that end, including:

- Urban Institute research on the particular challenges facing older adults and residents with disabilities in public housing, and the support services they need to stay in their homes.
- DePaul University Institute for Housing Studies research on housing policy challenges and solutions associated with the changing demographic and economic characteristics of older adults in the greater Chicago region.
- A Harvard Joint Center for Housing Studies effort to assess a rapidly growing body of evidence, in response to the pandemic, about promising policy trends and practices for the supportive housing of older people.



Promoting safe and supportive housing

Studies show that older people clearly prefer to remain in their own homes and communities as long as possible. Unfortunately, traditional approaches to housing development and city planning make this challenging as we get older. And the right solutions depend on where an older individual lives.

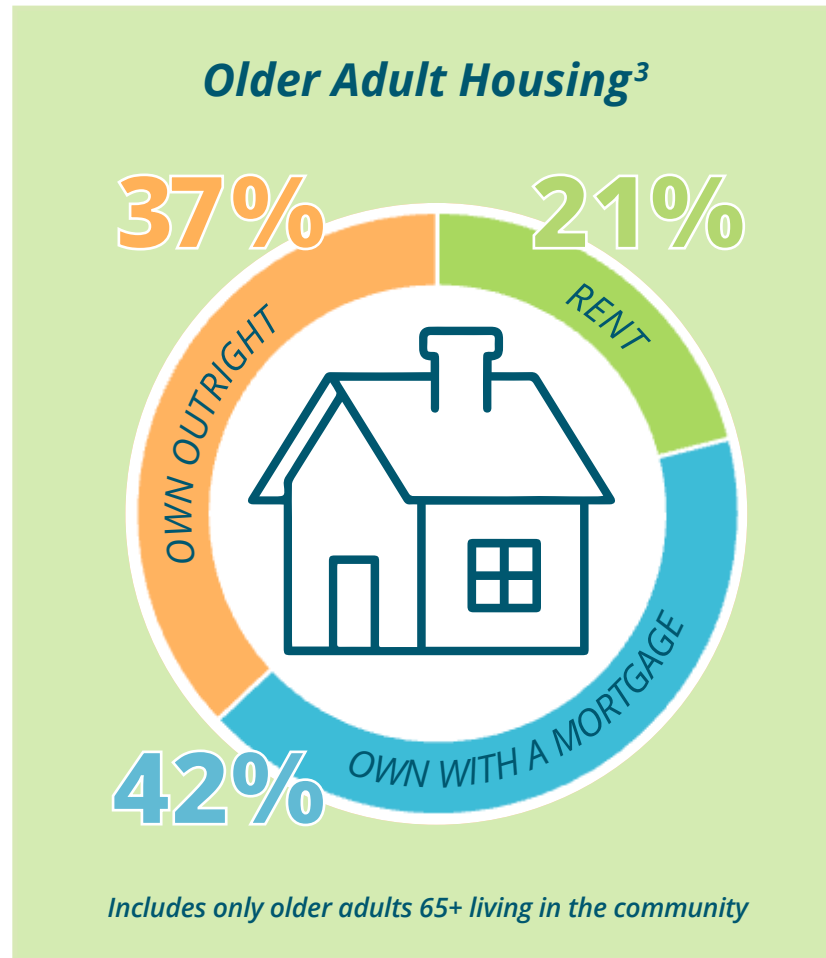
A wave of renovations (as well as age-friendly community redevelopment) will require increased commitment at the philanthropic, local, state, and federal levels. Possible solutions include: Medicaid waivers that support services so homeowners and renters may age in place, and tax systems and other incentives for landlords and housing agencies to improve their properties.

Uniform nationwide design guidelines and government incentives are needed to spur architects and developers to make the next generation of housing not only affordable but also habitable for older people, particularly those with mobility or cognitive challenges. And by putting an emphasis on accessibility in new construction, and in conversions of unused commercial and industrial facilities to apartments, a shrinking share of the housing stock over time will need expensive modification.

Two in five older Americans are carrying mortgages into their retirement years. And, particularly in low-income communities, renters face rapidly rising monthly payments that are compounding the challenge of remaining affordably housed. Tenant organizing efforts are needed to level the playing field with landlords and allow people to advocate successfully for the repairs and retrofitting required to create safe and accessible housing.

Sustaining the quality of life for older people, especially in apartment complexes and for the 2.9 million older people in public housing, is only possible by providing an array of integrated support services. This may mean nearby or co-located health clinics, resident service coordinators, and even broadband connections. It is clear that affordable, service-enriched options improve the safety of all older people, increase their quality of life, and significantly reduce or delay their need for nursing home placement.

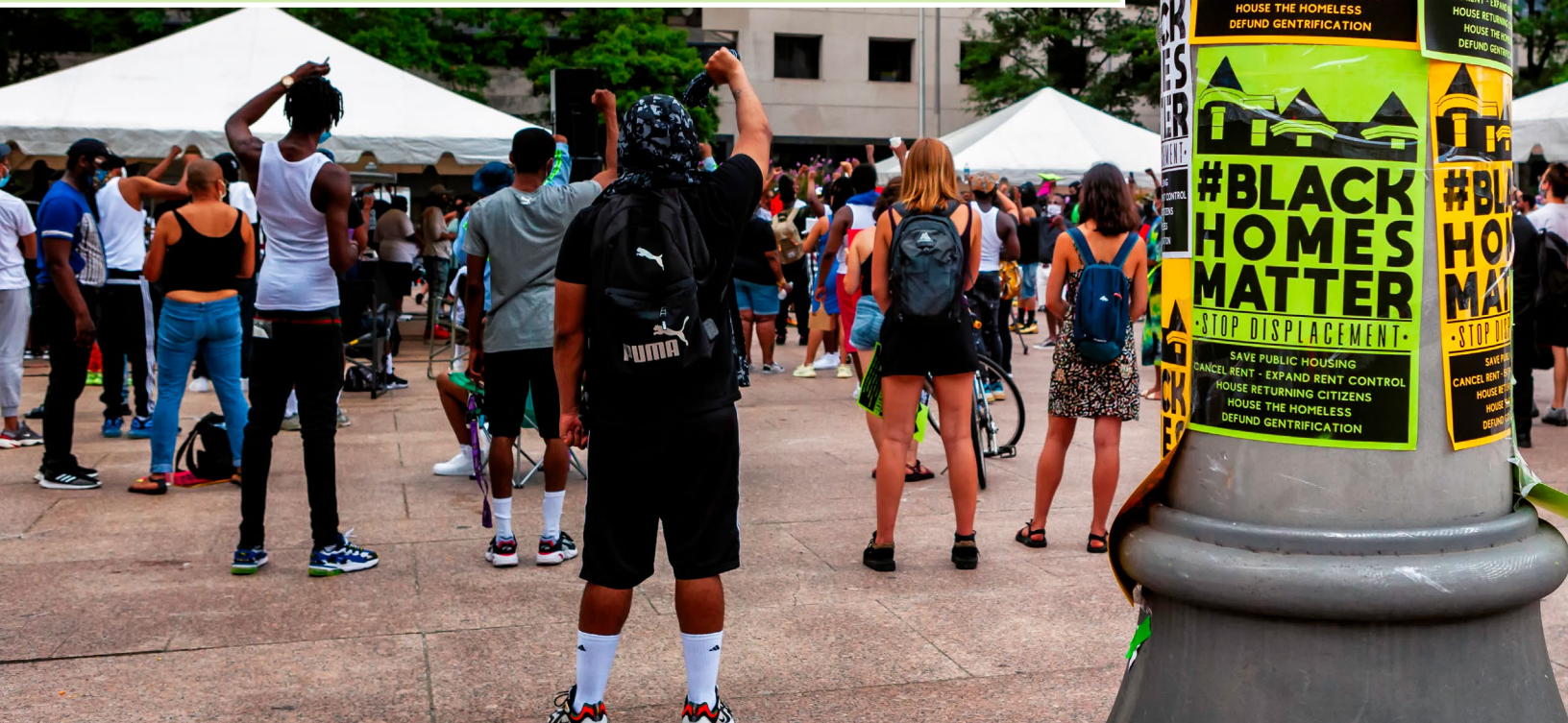
More research in this area is also needed. We must continue to test new and cost-effective approaches to a wide range of housing challenges, including understanding the cost-benefits of providing these adjacent supportive services, and refining the design of new housing stock with accessibility at top of mind.



Supporting the need to get organized

RRF has been committed to helping older residents of public housing in Chicago advocate for affordable, safe and accessible places to live. Our support has helped:

- Kenwood-Oakland Community Organization to organize tenants and train them to advocate for the creation and preservation of affordable housing.
- Southside Together Organizing for Power bring older people together to advocate for long-time residents in the African American neighborhood of Woodlawn.
- Jane Addams Senior Caucus reduce the impact of COVID on seniors by ensuring their buildings implement health and safety plans to prevent infection and community spread.



Featured Projects

- **University of Missouri–St. Louis**

University of Missouri–St. Louis is researching the need for and effectiveness of home repair programs for older homeowners in St. Louis. The results will shape recommendations for new city policies and a toolkit to help other municipalities conduct similar assessments.

- **Mercy Housing Lakefront**

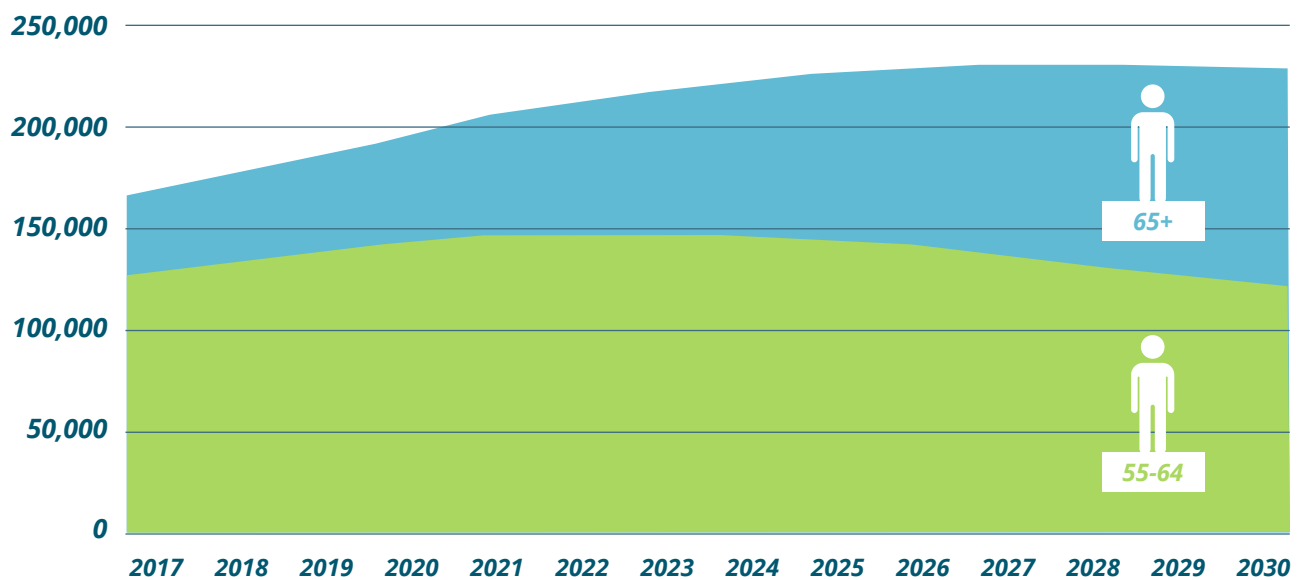
In collaboration with Ohio State University, Mercy Housing Lakefront is providing certified training to staff at its affordable senior apartments across the Great Lakes region to become more familiar with issues affecting residents as they age. A goal is to help the staff build partnerships with local service providers supporting older adults.

Addressing inequities and preventing homelessness

About 16 million older adult households (33%) are “housing-cost burdened” in the eyes of the federal government, meaning they spend more than 30% of their resources on housing. But among older renters, the number is much higher. More than half (53% or 4.7 million households) are cost burdened. And the racial inequities are clear and reflect decades of broad economic discrimination.

The Rise of Older Homelessness⁴

In 2017, there were 40,000 homeless people age 65+.
By 2030 that number is projected to more than double to 106,000.



Many older homeowners, meanwhile, cannot afford routine maintenance or property taxes with what’s left after paying the mortgage. Resulting fines and penalties are assessed disproportionately in low-income neighborhoods of color. Home equity loans are often unavailable to people in these areas because of discriminatory lending policies or depressed property values.

The Elder Index, a database measuring the widely varied cost of living for older people in every county in the country, reports several concerning national averages in 2021. A single older renter in poor health, for example, faced an average \$29,000 in total living expenses. But the median income for an older single person was only \$27,000—which highlights how tight household finances are for many older people.⁵ In the fall of 2021, one in 10 renters older than 65 were at least a month behind on their payments.⁶

These are the people most likely to face foreclosure or eviction and then homelessness—fueling a fundamental shift in that population. While homelessness in other age groups is declining, the ranks of homeless older people are rising fast. One projection is that the number of people in shelters who are older than 65 will double in this decade.

And older people experiencing homelessness will have different needs from their younger counterparts because of the early onset of aging and health-related conditions.

A top priority is preventing older people from becoming homeless. A first step is to provide sufficient advocacy and housing counseling so they avoid foreclosure or eviction and make the best decisions about their finances and credit. More affordable housing with adjacent health and social care services is also needed, not only to move older homeless persons into safe and permanent places to live but also to prevent more low-income older people from becoming homeless.

Featured Projects

- **The National Alliance to End Homelessness**

The National Alliance to End Homelessness, in partnership with Justice in Aging, is launching a national effort to highlight older adult homelessness and advocate for federal funding to support housing and services for homeless older people.

- **The National Consumer Law Center**

The National Consumer Law Center is advocating for federal policy changes to enhance the rights of older people facing foreclosure on Home Equity Conversion Mortgages. While such “reverse mortgages” can be very beneficial, predatory lending and the racial wealth gap have produced a disproportionate number of reverse mortgage defaults by Black and Latinx borrowers.



Enabling affordable housing

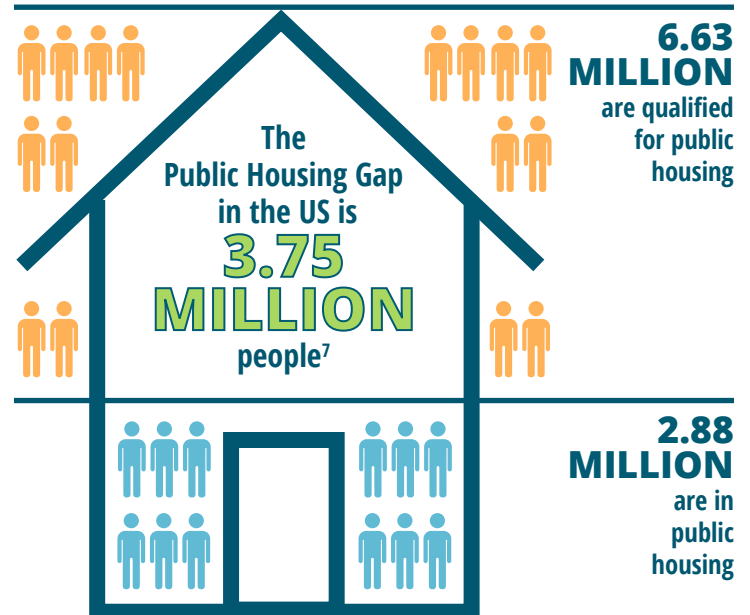
The nation's housing stock "has been widely neglected," the National Association of Realtors says, with "a severe lack of new construction and prolonged underinvestment leading to an acute shortage of available housing, an ever-worsening affordability crisis and an existing housing stock that is aging and increasingly in need of repair."

Federal funding to support housing has increased in the past year, so now is the time to make sure the needs of older adults—today and tomorrow—are met. And that includes addressing the growing shortage of affordable housing units available to older people.

Millions of older adults will be living in the houses and apartments being planned or constructed today. To address their housing requirements, we must:

- Promote community engagement and planning that puts fair housing and equity at the core;
- Address shortages of capital and lending that limit affordable renovation, construction, or conversions; and
- Identify zoning and other regulations that impede such development.

While RRF does not provide capital for new housing development, we do make grants that support or enable a coordinated approach to planning, funding, and development of affordable housing. This includes advocacy, zoning reforms, and retro-fitting that should help millions of older adults.



Building philanthropy to support housing



RRF staff have engaged in several activities to share knowledge, create greater awareness, engage other funders, and encourage promising ideas. For example, we have helped to develop Grantmakers In Aging's "Housing Stability Funder Collaborative," in partnership with other grantmakers, which is sharing information and promoting more collaboration. And we have engaged the Chicago chapter of "Fundors Together to End Homelessness," to begin to address the particular challenges of Chicago's older population.

Featured Project

• Heartland Housing

Heartland Housing is building support for new affordable housing communities for low-income older people in Southeast Wisconsin. The nonprofit identified buildings in Milwaukee, Racine, and Kenosha that could be repurposed and gathered data on housing cost and availability to help engage nonprofits and government leaders to support the work.

Looking Ahead

Good solutions require diverse, integrated strategies that include research, advocacy, training, education, and direct services.

RRF Foundation for Aging is not a housing developer, and we do not support capital projects. Instead, we are eager to collaborate with organizations and individuals developing promising approaches to bolstering housing availability, security, quality, and access for older people—as well as groups advocating for the same. We will continue to build on the work of experts and organizations already in the field across the U.S. There is much to do and much to learn from an ever-broadening network of partners committed to addressing the historical and structural inequities that challenge too many of us. We hope you will join us in developing the next generation of collective solutions to housing and supporting safe and supportive homes, as part of the Foundation's larger effort to improve the lives of older adults.



Contact Us

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