

LOCAL HELP FOR PEOPLE WITH MEDICARE



Housing for Seniors During the Pandemic

Presented by

James Treggiari,

Executive Director of

Legal Assistance for Seniors
& HICAP

(The Health Insurance Counseling and Advocacy Program)

What's Being Done?

- ➤ Eviction Moratoriums saved housing for many.
 - ➤ However, the long-term viability of protections are unclear.
- ➤ Emergency Rental Assistance Programs (ERAP) provide funds for back rent.
 - ➤ Slow roll out and hard to access quickly.
 - Concerns about equity in terms of access.
- ➤ Age-Friendly Council's work:
 - Shaping implementation of projects that intersect with older adults, including Project Home Key and Measure W
 - Supporting data and care delivery needs relevant to older adults in programs managed by the Alameda County Coordinated Care (AC3).
 - Advancing legislation to protect homeowners from foreclosure that would leave them destitute.

The Age Friendly Council's Further Work

- Supporting Alameda Wellness Center, a multi-unit housing community providing medical respite & supportive services to formerly homeless elders.
 - Exploring an IHSS care model.
- Exploring deferred property tax options for elders who are unable to afford their payments.
- Working to expand local shelter standards to more directly address the needs of older adults.
- Home Safe set to expand pairs case management, legal service and emergency dollars to preserve and stabilize housing for elders experiencing housing instability or homelessness.

The Gaps in Protection

- Must address/fix racial inequities in securing and retaining housing.
- End of Moratorium & ERAP = return to inequity-driven housing crisis. Bold innovation needed or many older adults from disenfranchised communities will lose their homes.
- Need long-term answer to housing instability for renters and homeowners.
- One-time funding vs need for long term sustainable housing and services. Unclear if the State will be able to sustain in future years.
- Number of affordable units available simply do not meet the need.
- Income required for basic needs is not keeping pace with the Bay Area reality.
- Service needs vs. program limitations.
 Full continuum of care is needed, not the silos.
- Little attention paid to low-income homeowners who are asset rich and cash poor.
- Housing scams are rampant: reverse mortgages, foreclosures, PACE loans...



Goals for 2022



- Ensure access to ERAP and other programs that will help address pandemic related housing crisis needs.
- Strong advocacy for post-Moratorium, post-ERAP services to support older adults who were stabilized by the moratoriums and ERAP but are now again housing insecure.
- Coordinate local program implementation (expanded case management, rental housing acquisition and rehab, etc.) to tap all of the one-time funding that is coming down from the state due to the budget surplus.
- Pass foreclosure protection legislation.
- Inform/shape implementation around Master Plan for Aging Housing initiatives, AC3 transition into CalAIM, Measure W

Long Term Objectives









An Attorney for every eviction case in Alameda County

help renters and homeowners navigate post COVID housing crisis, with a strong equity lens, so they stay stably housed with the supportive services they need

Moving forward other projects:
Shelter standards, property tax planning,
Wellness Center IHSS model

Ensure the upcoming Medi-Cal expansion includes services that support stable housing.