

# 11/2020

REPORT OUT

Senior Services Coalition of Alameda County

AGING IS SOMETHING WE ALL HAVE IN COMMON

## THE VULNERABILITY OF HOUSING SECURITY FOR OLDER ADULTS IN THE PANDEMIC

S U M M A R Y



*“We so appreciate our local legislators who have stepped up as champions for the older people who live in their districts and in California.”*

- Kweli Kitwana, Director of Advocacy for Senior Services Coalition

The Senior Services Coalition of Alameda County (SSC)

represents nonprofit and public organizations who are working together to ensure that Alameda County seniors can rely on an easily accessible, coordinated system of social, medical and supportive services. SSC has been a unifying and collaborative force in Alameda County for over 20 years, bringing the aging voice to policy making and building service and system capacity to address the needs of a diverse, aging and economically insecure population.

On Thursday, October 8, 2020, Senior Services Coalition convened a virtual policy solution roundtable focused on real world challenges. We heard from organizations working in their communities to meet the unique needs of older adults, and focused on the issues that are forcing older adults out of their homes. Through discussion, we elevated practical policy solutions that we can act on. The following pages capture our take-aways:

### **Thank you to our Legislative Partners**

We want to express our resounding thanks to Senator Bob Wieckowski and Assemblymember Rebecca Bauer-Kahan for leaning in and engaging.

The Senator’s remarks elevated the progress that has been made to increase the availability and affordability of housing in the county through Accessory Dwelling Unit legislation and Homestead exemption legislation, and the importance of increasing spending on legal aid for seniors and finding concrete solutions that will reduce barriers for older adults who want to continue living in their own home.

The Assemblymember’s remarks included recognition of the broad continuum of services that together form a safety net for older people in the community, and of the CBOs who have stepped up to respond to the crisis, as well as the need for solutions for Skilled Nursing and congregate care facilities that are hotbeds for COVID-19 transmission, and the importance of creating better systems that keep people safe and ensure they are not isolated.

We want to thank Michelle Sonico (Senator Nancy Skinner), Uche Uwahemu (Assemblymember Wicks) and Emma Ishii (Supervisor Keith Carson) for joining in the discussion.

The reports from the field and responsive policy solutions are covered on the following pages.

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## CRITICAL NEXT STEPS

### Emerging Policy Solutions for 2021 - Addressing Housing Insecurity

Our discussion with Senator Wieckowski and Assemblymember Bauer-Kahan identified critical trends that threaten housing security for older adults, and **elevated the following set of immediate state policy solutions:**

- **Extend AB 3088**, the eviction moratorium law, and add subsidies for both the renter and the landlord.
- **Expand Medi-Cal Assisted Living Waivers**, by introducing and passing legislation, which will expand the Medi-Cal Assisted Living Waivers from approximately 6,000 statewide to over 18,000. Put on a fast track if possible.
- **Advance Wrap Around Support Services Funding and Policy** that will stabilize and maintain elders in senior housing and other housing.
- **Advance the Independent Living Association model** (currently in San Diego County and now in Alameda County) to support board-and-care providers with skill-building, best practices and alliance with supportive services that can team with the independent living provider to address residents' needs.
- **Reintroduce and improve AB 2136**, Paid Family leave for Caregivers.
- **Explore effective ways to support the creation of "Online Connection Communities"** so that elders are not trapped in their homes but instead have access to a community space that functions like a village, offering connection, support, and access to services.
- **Support rapid adoption of Master Plan for Aging recommendations** around housing and services. To read the Advisory Committee's Executive Summary, go to <https://bit.ly/3lrYSE4>.
- **Protect and increase funding for community-based supportive services** so that they can not only sustain service capacity to meet the increased need, but cover the added costs associated with virtual and socially distanced services.

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## REPORTS FROM THE FIELD

The October 8th panel brought to our attention trends that are threatening the housing security of older adults. We want to thank Donna Griggs-Murphy with Human Good/Allen Temple Arms, Janny Castillo with St. Mary's Center, Jim Treggiari with Legal Assistance for Seniors, and Ofra Paz with DayBreak.

Each of these organizations represent a unique lens on the COVID-19 crisis and how it is being felt by older adults in the community.

The issues they highlighted include:

**Demand for senior housing is higher and waitlists are longer.** A recent lottery for an 82-unit senior housing had 4,000 applicants. But senior housing affordability models vary – some accommodate very low/fixed incomes but many set rents based on area average. As a result, many seniors can't afford some of the senior housing rents.

*"I thought I could live on my social security income of \$850 a month. But the rent at the affordable / tax credit apartment was \$870 a month. I juggled loans and when that did not work, stayed with friends."*

- Willie, 69 years old



**Seniors are facing increased anxiety and depression.** The pandemic has trapped many older people in their homes, keeping them from accessing services and isolating them from family and community, leading to anxiety and depression.

**Un-housed seniors are in crisis.** For un-housed seniors, the challenges are daunting. Shelters are not safe environments for high-risk people. While Project Roomkey offered many hotel rooms, that housing didn't include the assistance with daily living activities. Elders opted out so they could remain un-housed with whatever supports they have in their community.

Referrals from Emergency Medical Services (EMS) and Hospitals to DayBreak's Rapid Response Case Management program have increased by 40%. Elders don't have the money to pay their rent, and the high stress and anxiety is exacerbating medical conditions and leading to strokes and other acute crises.

Virginia, who is 92 and lives in Oakland, says that she isn't able to leave her house, and that she often agonizes over how she will make ends meet with her income. *"The depression sets in."*



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*"We [seniors] have the wisdom, the experience. I think it's degrading to be treated this way."*

- Lucy, 75 years old

One of the fortunate seniors who was diagnosed with COVID-19 but recovered, Lucy is now dealing with the effects of prolonged social isolation.



**Senior are facing increased and life altering debt.** Unpaid rent becomes civil debt, which becomes a barrier to eligibility for housing. Landlords with only a few units are at risk, too, without rental income to pay their mortgages and property tax.

**Elder abuse is at an all time high.** Housing insecurity is the leading issue for older adults seeking help from Legal Assistance for Seniors. Many lived on fixed incomes with part time jobs, but have been unable to work during the pandemic and are now facing eviction when AB 3088 expires. Housing insecure elders are being pressured to accept buyouts from property owners even though the buyouts do not reflect the real cost of relocation or new housing.

*"I was displaced four times over five years. Each time the building was sold...My social security and pension were not enough. I did not have money for my medicine and I went to food banks to eat. I had to give up my car because I could not afford gas...I spent one year searching for housing and it was horrible, incredibly stressful."*

- Doris, 80 years old





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**Family caregivers of seniors are requiring increased support.** Family caregivers are the unseen support that had been keeping so many older adults stable, but families are now in crisis as a result of work obligations or unemployment, childcare or school, etc., and are unable to provide for a loved one with complex needs. It's not that these caregivers are bad people, they just haven't had the support they need.

In many instances, informal or IHSS caregivers have been unable to visit regularly. At senior housing facilities, the disruption in continuity of care leads to increased ER, hospital and SNF admissions.

**Community-based Organizations face compounding economic threats.** CBOs will need to maintain their increased service capacity for many years. To stay solvent during this multiyear commitment, these service providers will require strong partnership and proactive funding from local and state governments.

*"It's been a real challenge being a senior and homeless. I lived in my car off and on for three years. Each and every day I wonder, because of my medical issues, will I be able to survive the waiting and search for housing."*

- Asanta, 72 years old

