



Silver Paper on Housing

By 2030, one in every five Americans will be over age 65, and our nation will face a severe shortage in appropriate housing to meet their needs. As people age, they need housing that is structurally and mechanically safe and that accommodates people with disabilities. Those 50 and older also need safe communities, adequate transportation options and access to grocery stores, doctors and community activities. In California, the affordable housing crisis for seniors is even more staggering.

Addressing the Affordable Housing Crisis for seniors does not have a one size fits all solution. CARA, working with other organizations, businesses, the public and private sector, and seniors and their families, will be seeking and supporting solutions that address this very complex and multi-faceted problem:

Seniors as Renters in Private Housing:

Many senior renters live daily with the fear that they could be evicted, harassed, or forced out of their units because of affordability, maintenance, or accessibility issues. In the many high cost rental markets in California, long term tenants (like seniors) are constantly worried about rent increases that could force them out of their units, no longer able to pay being on a limited, fixed income. Those fortunate to live in a rent controlled environment, where annual increases are capped, worry about other ways that landlords could force them out – owner move in evictions, capitol improvements where the amortized increases beyond the capped annual increase become unaffordable; unresponsive landlords who refuse to upkeep and maintain the units when things break as a way to “force” the tenant to move, and inability to make the necessary upgrades to the units so that they are accessible as seniors try to age in place (grab bars, elevator maintenance, walk-in showers, etc.)

CARA will focus on ways to make rent control laws stronger in areas that have them and help to enact laws where there are none. We will work to repeal California’s Costa-Hawkins act that severely restricts rent control, prohibits vacancy control, and disallows rent control on any new construction after 1979. We will work to create stronger “just cause eviction protections” for seniors. We will work to pass laws that prohibit age discrimination in rental housing.

Seniors in Publicly Subsidized Housing:

The U.S. Department of Housing and Urban Development (HUD) has a program - known as Section 202 - that funds development of rental housing for very low-income elderly households, but funding has been falling since 2008, and Congress has not appropriated any new funding for housing unit construction under the program since fiscal year 2011. Funding for maintenance and supportive services in this type of housing has also been cut drastically, with the proposed 2017-2018 HUD budget lower than its ever been.

Privately developed senior housing that uses HUD 202 and other state and local dollars has also seen a dramatic downturn. Non-profit housing organizations struggle to maintain the older buildings that they developed, and must compete for few dollars to even consider new construction - without the HUD 202 or Section 8 subsidies that helped these buildings operate. With land and construction prices the highest in the nation, California cannot come even close to keeping up with the needs of its aging population.

CARA must work to enhance funding at the local, state and national levels for truly affordable housing for seniors. To be truly affordable, there must be opportunities available so that seniors pay no more than 1/3 of their income. CARA must work with local governments to make sure that all senior housing that has public dollars is maintained and accessible, and has access to community based services (either provided by in house programs or by partnering with other social service agencies) so that seniors can age in place.

Seniors in Manufactured Home Communities

Seniors represent the largest percentage of owners of manufactured homes in CA. For many, this was their only chance of homeownership at an affordable price, and gave them a sense of stability, security, and community. Even though manufactured homeowners must still pay rent on the land their home sits on, the monthly rental has been manageable, and many mobile home parks are covered by rent control. Because of the incredible land prices in California, many park owners are looking to cash in on the high priced real estate market. They are looking for ways to sell the property outright, forcing the homeowners out. Others are seeking to “condominimize” their park, forcing the homeowners to purchase the land that they are currently renting, at unaffordable prices, thus forcing them out.

CARA has partnered with groups like the Golden State Manufactured Home League (GSMOL) and other organizations to protect the rights of manufactured home owners at the local and state level. We must continue to fight for these rights, and to protect these homeowners from eviction, rising rental costs, land sales, etc. We will also work to support efforts for homeowners to come together to purchase the parks so that they can remain in their affordable homes for the rest of their lives.

Senior Homeowners

Many seniors were able to purchase their home when they were working. Some have paid off their mortgages, and now that they are living on a more fixed income, can still afford to pay for upkeep and other housing expenses. Others are finding it hard to pay for these expenses on their incomes, especially as their homes age with them, and need more costly repairs to stay habitable. Many of the older homes need to be rehabilitated to make them more accessible, and deal with challenges like stairs, bathtubs that are too high to step over, etc. Other seniors find they are “overhoused” – living in homes that are too large, and too expensive to maintain on their incomes. Yet many of these homeowners are unable to purchase another home that is more appropriate in the current

CA housing market – nor can they afford the rental costs for assisted living or private housing.

CARA pledges to work with local, state and national organizations to advocate for funding to rehabilitate and make homes more accessible; to provide subsidies to help low income homeowners pay for improvements and expenses so that they can stay in their homes; and to look for ways to support seniors who want to share their homes (and earn some income) in ways that are supported and overseen by professionals.

Senior Homeowners in Homeowner Associations

It is estimated that over 9 million people in California live in a common interest development that has a homeowner association that sets the rules and regulations, and assessments that oversee these homes. More than 2/3 of these homeowners are seniors, who live in condos, senior living communities, and manufactured home communities. Many seniors move into these living arrangements as a way to downsize from a larger home, and move into an environment that offers more amenities as they age in place. Many move with the plan that once they pay for their home, the monthly assessments and living expenses will be fixed or manageable on their fixed incomes. Unfortunately, many of these homeowners have faced huge increases in their costs (decided on by unaccountable management companies and homeowner associations) and many have been forced out unable to pay or by foreclosure for missing a payment.

CARA has been one of the leading organizations working to protect the rights and homes of homeowners living in these CIDs. Partnering with the Center for CA Homeowner Association Law and other housing groups. We will work to strengthen laws to protect the homeowners' rights and property, at the local and state level.

In Conclusion

The affordable housing crisis for seniors in California is not one we can build our way out of. CARA will organize its members to fight for more funding for the constructions of truly affordable housing options for senior renters, homeowners and manufactured homeowners. We will also fight to make sure that some of the funding goes toward rehabilitating and making existing housing more accessible, in addition to creating new housing.

We will also work to strengthen protections for seniors who are in housing – whether they are public or private renters, homeowners, manufactured home owners or owners in CIDs