Understanding Housing and Homelessness in a Rapidly Changing Environment

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We Open the Doors to an Affordable Place to Call Home

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Affordable Housing for Older Ohioans

Measuring Housing Need

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What OHFA Does

• Developing, rehabbing, and financing low- to moderate-income housing
• Helping homebuyers and renters find quality affordable housing that means their needs
• Providing mortgage and utility assistance to struggling homeowners
Demographic Trends

- 31% of Ohioans are 55+
- 55+ population to peak by 2030
- 70+ population expected to peak later
- 85+ population will nearly double by 2050

Source: 2020 Population and Housing Estimates, U.S. Census Bureau; Population Characteristics and Projections, Ohio Development Services Agency, April 2018
Older Adults Living Alone

- More and more older adults live alone
- 1 in 8 Ohio households—over 600k—houses a single adult aged 65+
- Higher than national average (11.3%)

Source: ACS One-Year Estimates, Table B11007
Disability & Accessibility

- 29% of older Ohioans live with a disability
- Ambulatory difficulty is most common type among older adults
- 62% of Ohio housing units in a building that require steps to enter
- Accessible housing less common in Ohio than U.S. at large

Source: IPUMS USA, University of Minnesota (based on 2020 data)
Housing Cost Burden

Mortgage Burden

- Housing costs for homeowners include **mortgage payments**, **property taxes**, **utilities**, and **condo or mobile home fees**
- Mortgage burden defined as a homeowner with a mortgage spending $\geq 30\%$ of income on homeowner costs
- Severe mortgage burden defined as a homeowner spending $\geq 50\%$ of income on homeowner costs

Rent Burden

- Housing costs for renters defined as **gross rent**, including the cost of **utilities**
- Rent burden defined as a renter spending $\geq 30\%$ of household income on gross rent
- Severe rent burden defined as a renter spending $\geq 50\%$ of income on gross rent
Mortgage Burden

- Over 800,000 Ohioans age 55+ are mortgage holders
- 29% are cost-burdened
- 12% are severely cost-burdened, putting them at greater risk of mortgage default, foreclosure

Source: IPUMS USA, University of Minnesota (based on 2020 data)
Rent Burden

- Nearly 500,000 Ohioans age 55+ are rental householders
- 49% are rent-burdened
- 25% are severely rent-burdened, putting them at greater risk of eviction, homelessness

Source: IPUMS USA, University of Minnesota (based on 2020 data)
Homelessness

- 9,624 Ohioans aged 55+ accessed homelessness services in 2018
- 13% of all clients, up from 8% in 2012
- 98% increase from 2012, compared to a 24% increase for under 55

Source: Ohio Human Services Data Warehouse (internal data)
Affordable Rental Units

• Not enough units affordable, available to low-income renters
• Fewer options suitable for low-income renters age 55+, especially those with disabilities
• Over 38,000 senior units developed since 1986
• Will take decades to close affordable housing gap

For every 100 ELI renters in Ohio, there are only 43 units that are both affordable and available to them.

Source: The Gap: A Shortage of Affordable Homes, April 2022, National Low Income Housing Coalition (based on the 2020 ACS Public Use Microdata Sample File)
Funding Sources

- Housing Tax Credit (HTC)
- Housing Development Assistance Programs
  - HOME Program
  - Ohio Housing Trust Fund
  - National Housing Trust Fund
- Multifamily Bond Program
- Ohio Dept. of Medicaid Subsidy Demonstration
- HUD Section 202
HTC Resident Profile

- Over 48,000 HTC residents aged 55+ (28% of all HTC residents)
- 13% of all eligible older adults in Ohio
- Older adults generally overrepresented in HTC housing, compared to eligible population

Source: OHFA DevCo data; HUD Income Limits; IPUMS-USA, University of Minnesota
What Can Lead to Elder Homelessness?

- Income
  - Social Security benefits often fail to cover the cost of housing
- Medical Costs
- Illness
- Lack of Affordable Housing
  - Long wait lists
  - Low housing stock
- Nursing Home Placement
- Exploitation
Assessing for Risk of Homelessness in Elders

• As an aging network, we are in a unique position to assess social determinants of health impacting those we serve.

• Identifying risk factors that may increase an individual’s potential for homelessness helps us proactively engage strategies to reduce the risk.

It is nearly always easier to prevent the problem than to try to rectify it later.
How can we identify someone who is at risk of homelessness?

• Financial understanding
• Current living situation and living conditions
• Is the Individual dependent on others?
• Has individual been exploited
• Coach through potential life changes
  – Medical needs
  – Nursing home placement
  – Support system changes
Who’s at Risk of Homelessness?

• Betsy, 78 years old
  – Lives with daughter who has had an accident and placed in nursing home care.
  – Betsy comes to AAA for assistance looking for affordable housing; $850 is her monthly income.
  – She wants to remain close to her daughter
  – She considers ways to reduce her monthly expenses
    • Reduce cost for medication
    • Cash out life insurance

How might we help reduce Betsy’s risk of becoming homeless?
Who is at Risk of Homelessness?

• Tom, a 58-year-old veteran
  – Suffers from PTSD
  – Lives alone after a divorce
  – Home becomes unsafe
  – Behind on utility payments and taxes

How might we help Tom?
Who is at Risk of Homelessness?

• William, 79 years old
  – Lives in an affordable housing community that he loves
  – Is incontinent and has ruined carpeting and residents have complained to management.
  – Is no longer caring for his home and is being evicted as a result

How can we help William maintain his residence and avoid eviction?
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3 Biggest Expenses in Retirement

While many worry about the cost of health care as they age, transportation costs represent 16% of expenditures, while health care represents 13%.

Source: NewRetirement, The Biggest Expenses in Retirement
Over 1-in-4 older adult (age 65+) households (27%) live in **unaffordable housing**.

Housing is considered **unaffordable if the costs, including utilities, are more than 30% of household income**.

**Source:** U.S. Census Bureau
3,803

AOoA region older adult (age 62+)
households rely on housing subsidies,
including public housing, Supportive
Housing for the Elderly (202), and the
Housing Choice Voucher Program.

Source: Community Solutions estimate based on HUD data (2016)
Housing Roles

1. Develop New Housing
2. Own New Housing
3. Options Navigation
4. Repair Existing Homes
5. Service Coordination
Arlington Senior Apartments
Arlington Senior Apartments

COMMON AREA DESIGN OPTION 3

1" = 30'-0"
Thurgood Marshall
AOoA Subsidiary Properties

- Island Parkwood Manor | Defiance, Ohio
- Riverview Terrace | Napoleon, Ohio
- Westhaven Apartments | North Baltimore, Ohio
Options Navigation

TIME TO MOVE
Senior Farmers’ Market Nutrition Program
To improve individuals’ produce intake using local farmers.

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Transportation Search
Looking for the cheapest, quickest, or best way to get transported across town, you’ve come to the right place. Click here to get connected to the transportation resource that is the best bet for your needs.

Start Searching

Housing Search
While moving can be an ordeal, finding the next place to call home doesn’t have to be. If you’re wanting to move locally, you can identify the housing best bet for you by estimated cost, location, and move-in timeframe here.

Start Searching
Repair
Percent of Population Living with a Disability

- Age 18-34: 7%
- Age 35-64: 15%
- Age 65-74: 25%
- Age 75+: 49%

Data Source: U.S. Census Bureau, American Community Survey
Questions?