

# Housing Programs

04A Advocacy Conference 2025



## Population Trends

- Between 2010 and 2040, the number of older adults living in Central Ohio is expected to double
- The population age 85+ is growing fastest of all
- The poverty rate for older adults is 8%
- The poverty rate for those older adults who identify as part of a minority group is over 16%

# Population Trends

- Income & assets in older age are less than in previous generations
- The average social security income is \$940 per month
- Average rent in Franklin County is \$1,334 per month
- More older adults are renting than ever before
- Between 2012 and 2022, the percentage of adults entering emergency shelters that were aged 55 and older in Central Ohio rose from 10% to 26%
- It's estimated that 50% of those experiencing homelessness in the United States are over the age of 50, up from 32% in 2003



79%

of respondents surveyed indicated it's very important for them to remain in their homes.



56%

of respondents indicated they pay more than **30%** of their income toward housing expenses.



17%

of respondents indicated they pay more than **50%** of their income toward housing expenses.

The percentage of household expenses over **30%** are considered housing cost burdened and those paying over **50%** are severely housing cost burdened as defined by HUD.

# Housing Programs

- **Housing Assistance Program** (HAP): One-time rental/utility assistance program
- **Housing Navigation** (Housing Resource Specialist/HRS): problem-solving for those at risk of or currently homeless, can assist with applications to the City of Columbus Emergency Rental Assistance program
- **Homesharing**: Nesterly
- **Resource assistance**: Home Energy Assistance Program Application (HEAP) Percentage of Income Payment Plan(PIPP), Supplemental Nutrition Assistance Program (SNAP), Commodity Supplemental Food Box Program (CSFP), and Utility Assistance Programs via Breathing Association
- **Advocacy**: can reach out and connect consumers/community members to Columbus Metropolitan Housing (Section 8), Community Mediation, Legal Aid, other rental assistance programs if needed.
- **Service Coordination**: Within Senior Options Department. HUD, OHFA, and contract funded to provide services in low-income housing complexes

# Housing Assistance Program

- Created in 2019, the HAP program was designed to assist COAAA's enrolled consumers and community members with past due, current, and future rent, as well as deposit and utilities
- COAAA received 1,588 housing assistance calls in 2024
- To date, we have distributed over \$1 million dollars
- In 2025, with support from the Ohio Department of Aging, COAAA hopes to expand HAP to all eight Central Ohio counties.

# Funding Resources & Eligibility

We have two funding sources that have some differences...

- **City of Columbus**

- Serves people **50+** living within **City of Columbus limits**

- **Ohio Department of Aging (ODA)**

- Serves individuals 60+ living in our eight-county region.

- Delaware, Fairfield, Fayette, Franklin, Licking, Pickaway, Madison, Union

# Eligibility Criteria

- **Income:** household must be at or below 200% of Federal Poverty Guidelines
- **Hardship:** have an unforeseeable and documented hardship that caused or will cause them to get behind on rent/utilities
- **Sustainability:** must be able to pay rent/bills going forward
- **Lifetime max of \$2,000:** residents can access assistance more than once but can't go over the lifetime max.

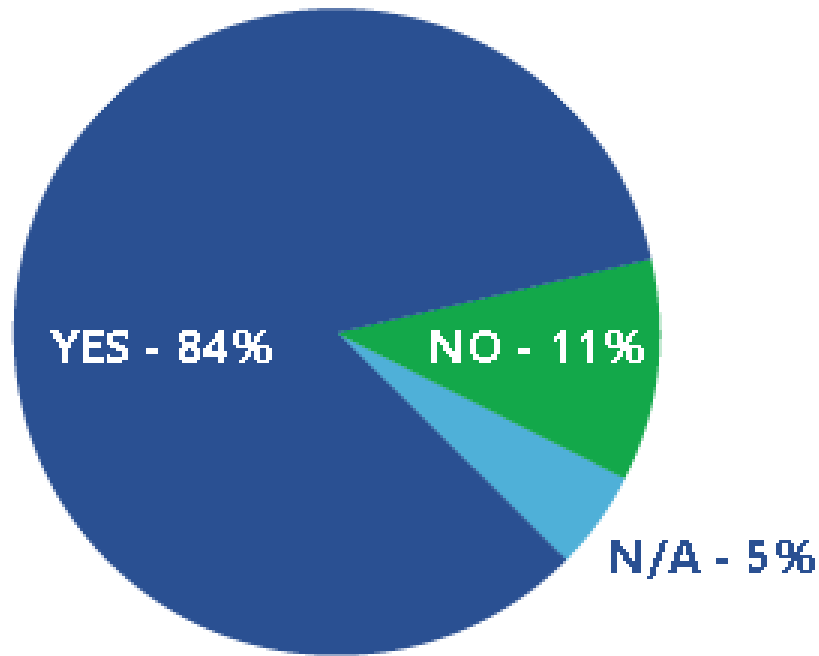


# COAAA's Housing Assistance Program

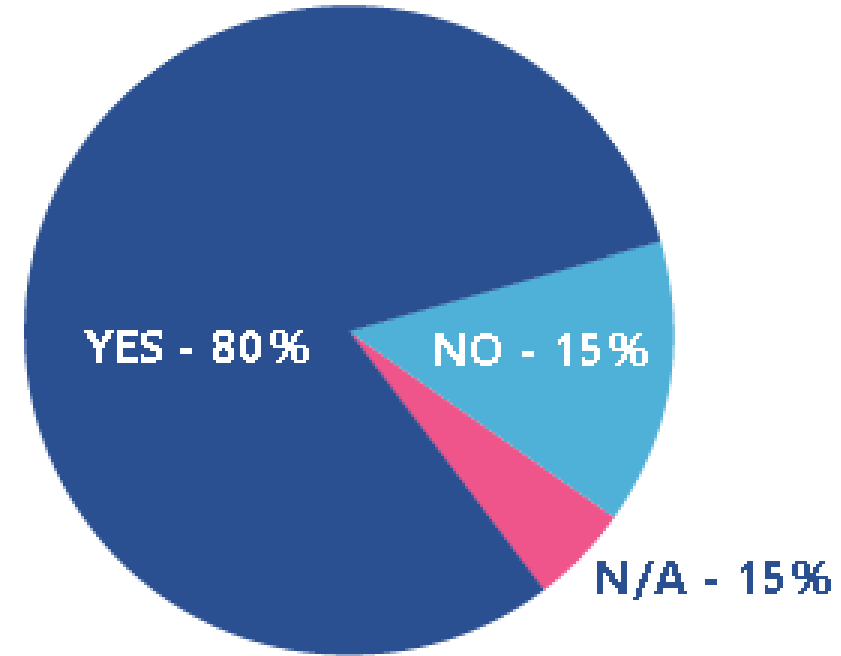
<b>Year</b>	<b>Residents Served</b>
<b>2021</b>	<b>271</b>
<b>2022</b>	<b>261</b>
<b>2023</b>	<b>210</b>
<b>2024</b>	<b>234</b>

# HAP Impact

Maintained Stable Housing  
After 6 Months



Maintained Stable Housing  
After 12 Months

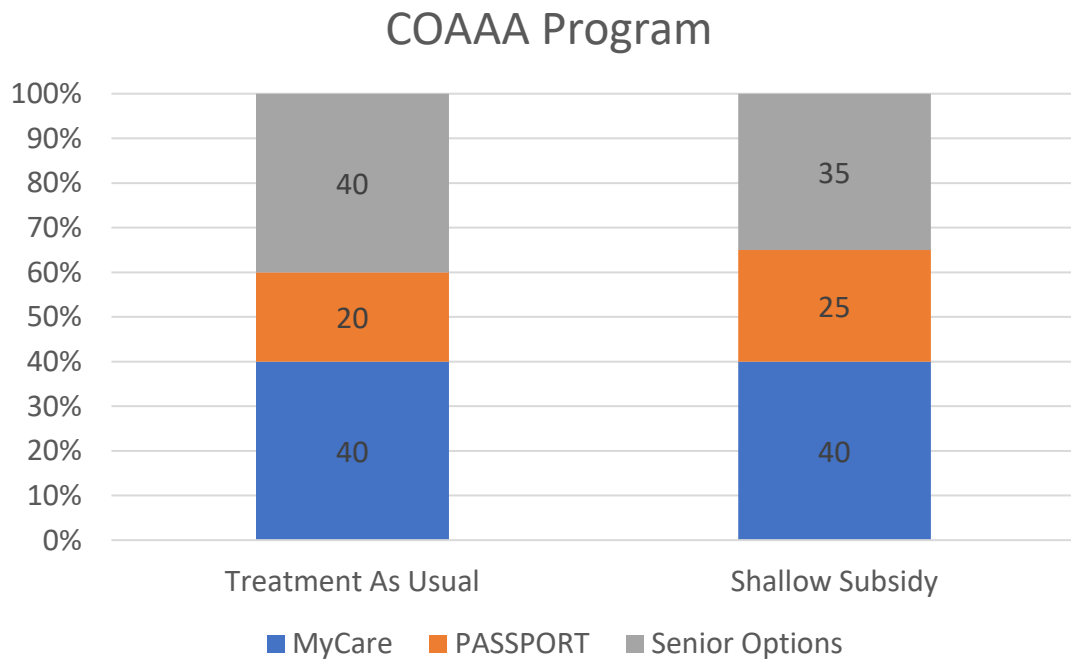


# Shallow Subsidy Pilot Program

- In July 2024, COAAA launched a pilot program providing shallow rental subsidies for case-managed clients across our eight-county Central Ohio region who spend more than 50% of their income on housing
- A shallow rental subsidy provides less assistance than a federally funded deep rental subsidy but is more enduring than one-off emergency rental assistance

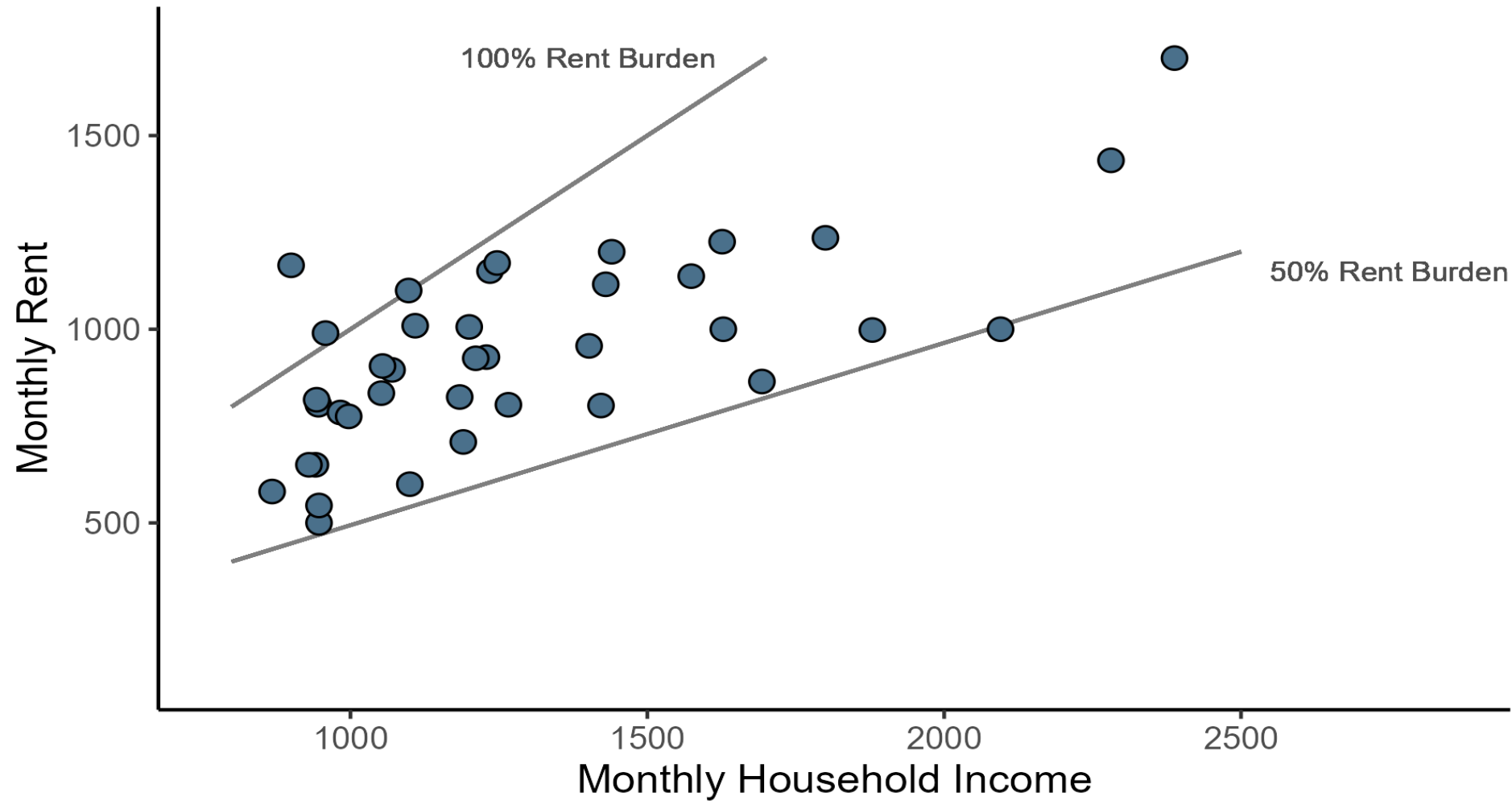
# Baseline Sample Characteristics

**Average Age: 68**  
**Age Range: 62-81**

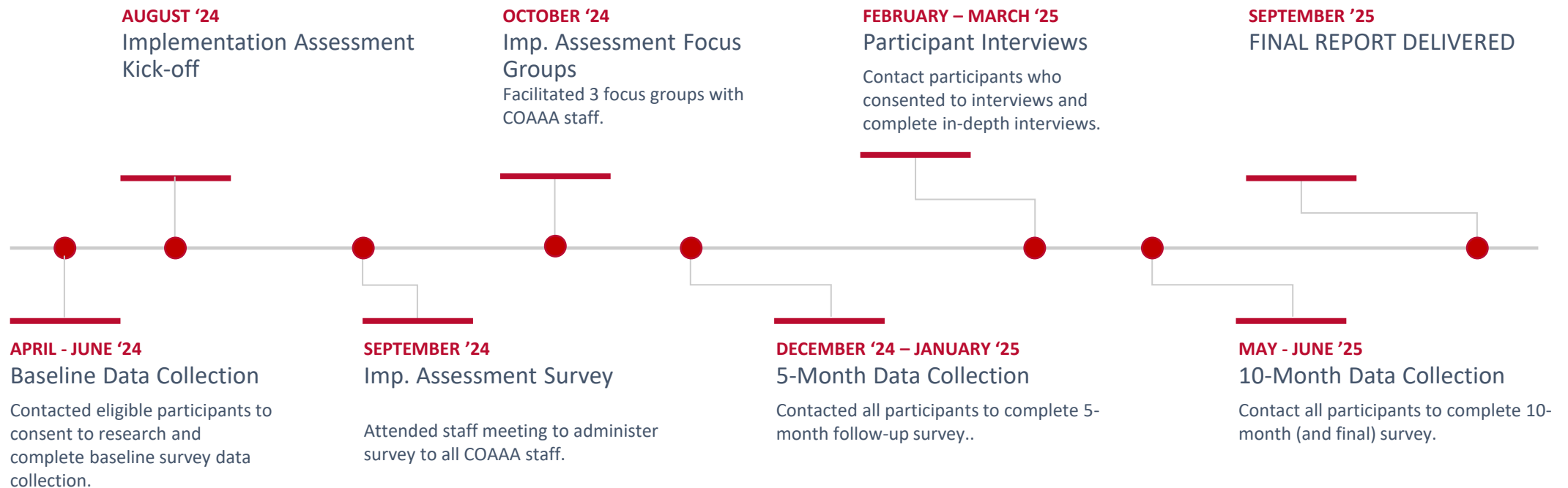


Characteristic	TAU n (%)	SS n (%)	Total n (%)
<b>Gender</b>			
female	11 (55.0)	16 (80.0)	27 (67.5)
male	9 (45.0)	4 (20.0)	13 (32.5)
<b>Sexual orientation</b>			
gay	0 (0.0)	1 (5.0)	1 (2.5)
not listed	1 (5.0)	0 (0.0)	1 (2.5)
straight	19 (95.0)	19 (95.0)	38 (95.0)
<b>Race/ethnicity</b>			
black	9 (45.0)	9 (45.0)	18 (45.0)
middle eastern	0 (0.0)	1 (5.0)	1 (2.5)
multiracial	1 (5.0)	1 (5.0)	2 (5.0)
not listed	1 (5.0)	1 (5.0)	2 (5.0)
white	9 (45.0)	8 (40.0)	17 (42.5)
<b>Veteran</b>			
no	16 (80.0)	20 (100.0)	36 (90.0)
yes	4 (20.0)	0 (0.0)	4 (10.0)
<b>Country of origin</b>			
other	3 (15.0)	2 (10.0)	5 (12.5)
U.S.	17 (85.0)	18 (90.0)	35 (87.5)

# Baseline Income to Rent Ratio



# Shallow Subsidy Research Timeline



# **With the Shallow Subsidy Pilot Program, COAAA intends to:**

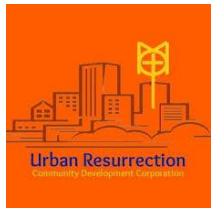
- Mitigate risk factors for homelessness
- Reduce reliance on emergency housing assistance
- Prevent premature placement into institutional settings
- Underscore the value of early intervention and investment in non-traditional strategies to improve health and safety outcomes for older adults

# Central Ohio Stable Housing Network

- Coalition of non-profit and government organizations coming together to prevent homelessness in Columbus and Franklin County
- **Housing Resource Specialist** embedded at COAAA to provide housing problem-solving and prioritized access to prevention assistance for families and older adults most at-risk of literal homelessness
- **Emergency Rental Assistance Program** allowed COAAA access to federal rental assistance funds to prevent homelessness and stabilize housing for clients



# Partner Agencies



# COSHN Collaboration

- Responsible stewardship of resources
- Connection with the shelter system
- Rentful614.com
- Mass evictions and emergency setouts
- Owner Occupied Initiative

Grant Ames

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