

## Appendix H

### Income Support for Rent-Burdened Seniors & Persons with Disabilities Full Program Guidelines

#### Purpose

One of the primary goals of Measure ULA's House LA Fund is to *"increase access to permanently affordable housing for vulnerable populations including but not limited to seniors in Low Income Households, formerly homeless, and persons with disabilities."* In fact, 30% of the House LA Fund shall be used for a Homeless Prevention Program, of which 10% of the House LA Fund shall be used specifically *"to provide income assistance designed to assist households in avoiding displacement from their homes to rent-burdened, Acutely Low Income, Extremely Low Income, and Very Low Income Households including seniors (aged 65 years and above) and/or persons with disabilities at-risk of becoming homeless."*<sup>1</sup> Through the City's front funding of \$150 million toward ULA, there will be \$23 million dedicated toward the Income Support for Rent-Burdened Seniors and Persons with Disabilities Program.

#### Program Goals

The long-term primary goal for this ULA-funded program should be to prevent seniors and people with disabilities from experiencing homelessness; however, the city must also respond to the urgent rental arrears crisis facing at least 8,700 seniors and persons with disabilities right now, based on the LA Housing Department's ULA [Short Term Emergency Rental Assistance Program data](#). Therefore, until 2030, this program should include two components: the first for resolving rental arrears due to COVID-19 or other financial hardship for low-income seniors and persons with disabilities, and the second for preventing homelessness among seniors and people with disabilities through direct income assistance. The recommended allocation of funding with the program is as follows:

1. Immediately resolve at least 6 months of rental arrears for wait-listed applicants of the ULA ERAP and who are most at risk of homelessness;
2. Help an expertly targeted subset of very low-income, extremely low-income, and acutely low-income senior and disabled renters to meet their basic income needs, avoid residential displacement and achieve housing stability as they age in place;
3. Design the program in a manner that creates an ongoing opportunity for the City to partner with LAHSA and LA County, and continuously evaluate the effectiveness of the program as a prevention and housing stabilization strategy and model; and, based on insights from ongoing evaluations,
4. Identify key challenges and opportunities to improve the effectiveness of the program on an annual basis.

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<sup>1</sup> Suzuki, T., Hernandez, N.D., Lipmen, E., Sanchez, A., Diaz, S. (2022) [United to House LA Ballot Measure](#)

## Program Design, Principles & Assumptions

The long-term primary goal for this ULA-funded program should be to prevent seniors and people with disabilities from experiencing homelessness. The recommended allocation of funding with the program is as follows:

- Up to 40% for Component One: Rental Debt Resolution for Seniors and Disabled Persons
- At least 50% for Component Two: Targeted Cash Assistance Based on Need
- Up to 10% for Program Administration

### Component One: Rent Debt Resolution for Seniors and Persons with Disabilities

In 2023, LAHD recommended that almost half of the \$23 million from the Income Support for Rent-Burdened Seniors & Persons with Disabilities program area be reallocated to support the Short-Term Emergency Rental Assistance Program to provide immediate relief to renters with significant rental arrears. The ULA Coalition and the Citizens Oversight Committee approved the reallocation with the additional recommendation that those funds be flagged specifically to serve seniors and persons with disabilities on the waitlist for ERAP funds. There continue to be wait-listed applicants due to the significant back-rent that continues to burden renters. Therefore, the first component of ULA's Senior/Disabled Housing Stability & Income Assistance program must be immediate Rental Debt Resolution Program for wait-listed LA City Seniors and Persons with Disabilities for at least 6 months of rental arrears and should receive up to 40% of the program's initial funding allocation.

#### Key Design Principles

The key design principles of this debt resolution program must be:

- **Connection to Mainstream Supports:** The City's foray into rental debt resolution for seniors will require deep partnership with LAHSA and County partners to ensure participants have access to mainstream resources funded by the federal, state, and County governments following this initial relief from rental arrears. Those resources include access to benefits, health and behavioral health care, prevention and problem-solving resources, time-limited subsidies, Permanent Supportive Housing, and Enriched Residential Care.
- **Bridge to City-Funded Housing Programs:** The City already has almost 4,500 HHH-funded units expected to open in 2023 and 2024, and the City will be leveraging ULA funds to expand affordable housing options for seniors and people with disabilities. Therefore, the City should ensure this rental debt resolution is pipelining any applicable tenants to the affordable and supportive housing options it is bringing online, as well as turnover units in its existing portfolio.
- **Referrals to Cash Assistance program (Component Two):** If the previously rent-burdened senior can live independently or in shared housing but continues to need a modicum of financial support (e.g., by supplementing their SSI/SSP income with a housing allowance or shallow subsidy), then the City should quickly transition participants to the cash assistance program funded in Component Two as a viable next-step prevention strategy from the Component One program.

For seniors and persons with disabilities in need of rental arrears assistance that exceed 6 months, the City of LA has at least two viable options it could pursue:

### **Option #1: Time-Limited Subsidies**

The City can quickly resolve current rent burdens for those most at-risk of homelessness by investing ULA resources into a Time-Limited Subsidy (TLS) Income Assistance program. TLS programs provide support to households experiencing homelessness by assisting them in accessing permanent housing quickly and for a limited amount of time. The amount of time varies by the specific program, and the most common form of TLS programs is typically called Rapid Re-Housing, where tenants are supported for up to one, two, or three years while they grow and stabilize their income and benefits. However, seniors are usually on a fixed income, so the City's TLS program for low-income rent-burdened seniors/disabled persons should serve ERAP applicants that have over 6 months of debt and should not set an arbitrary two-year time-limit on the rental subsidy and services. Instead, this option should model itself more on HUD's Section 202 vouchers, where individuals aged 62 and older can access the voucher until the individual no longer needs the voucher or the individual expires - at which point the City can either reuse the subsidy on another senior with over 6 months of debt or reinvest the funding into Component Two.

Even a time-limited rental subsidy for the senior and disabled population will need to be paired with supportive services - like housing navigation, case management, and tenancy supports - during participation in the income assistance program. Such services can help clients identify units, transition from the streets or shelters into housing, connect to mainstream supports and benefits, and identify the most appropriate longer-term level of support and assistance needed to age in place.

Finally, for other TLS programs under LAHSA, if additional months of financial assistance are required beyond the 24 months, providers must submit a Financial Assistance Extension Request (FAER). The FAER must include a transition plan and justification for how the additional assistance will support the household to maintain permanent housing. For those seniors and persons with disabilities enrolled into the Measure ULA Targeted Cash Income Assistance Based on Need, the FAER requirement should be removed and the participant should automatically be provided the income assistance until the participant is placed into an appropriate permanent housing option or expires.

### **Option #2: Flexible Funds**

The final option the City could pursue to resolve senior homelessness is to establish a flexible pool of resources providers can use to finance the unmet services and support needs of unhoused seniors with disabilities. Flex funds can be used to make accessibility modifications, overcome barriers like hefty deposits or move-in assistance, or close other gaps in an individual's housing stabilization plan. Flex funds can also be used to help unhoused seniors who are categorically excluded from other publicly-funded assistance programs (e.g., sex offenders). Paired with mainstream rental subsidies and benefits, flex funds can often be the final missing ingredient to get people into safe and stable housing while minimizing the city's long-term financial obligations. If designed and executed well, flex funds are a complement to mainstream programs like rental subsidies and case management; not a supplement or replacement for those vital publicly-funded programs.

## **Component Two: Targeted Cash Assistance Based on Need**

On any given day in the City, there are ~100k senior renters who are severely rent burdened (paying 50% or more of their income toward rent). Almost 1,000 City seniors are on General Relief, 64,000 are

receiving In-Home Supportive Services (IHSS), and 35k are on SSI with an average monthly payment of \$837 and a median rent of \$1,703. Overlapping with these low-income seniors is a population of low-income City residents living with disabilities. In fact, there are roughly 182k seniors with disabilities renting in the City of LA. Because the combination of old age, disability, low/fixed incomes, and rising housing costs are all heavily correlated with housing instability, the second component of ULA's Senior/Disabled Housing Stability & Income Assistance program must be Targeted Cash Assistance Based on Need, and should receive at least 50% of the program's initial funding allocation.

### **Key Design Principles**

The key design principles of this targeted cash assistance program must be:

- **Leverage Existing Infrastructure:** Fortunately, LA is already home to several programs, hotlines, and websites that attempt to provide similar support to at-risk households. Therefore, the City must prioritize synergy, collaboration, and consolidation with other prevention and problem-solving programs at LAHSA, the City, and the County levels. There is no need to reinvent the wheel or start from scratch. By leveraging existing infrastructures - like eviction defense, emergency rental assistance, and tenant outreach/education - the City can expedite its impact on at-risk senior and disabled residents.
- **Low Administrative Burden:** It is surprisingly hard to provide cash assistance and the evidence shows that every added step in a process reduces the likelihood of completion. Complex application processes, multiple forms, frequent recertification processes, and lengthy questionnaires should all be minimized and streamlined. We should ask only what we need to know to execute the program and nothing more.
- **Minimize Negative Impact on Benefits:** This program targets some of the most impoverished residents of the City, who are likely already on publicly funded benefits like Medi-Cal, Medicare, CalFresh, General Relief, and/or SSI. Therefore, great care must be taken to protect those benefits and ensure cash assistance does not make the individual worse off. It is unlikely that there will be zero impact on their benefits, but the goal of this program should be to minimize any negative impacts wherever possible.
- **Connection to Mainstream Supports:** The City's creation of a cash-assistance program for seniors and people with disabilities will require deep partnership with LAHSA and County partners to ensure participant access to mainstream resources funded by the federal, state, and County governments. Those resources include access to benefits, health and behavioral health care, prevention and problem-solving resources, time-limited subsidies, Permanent Supportive Housing, and Enriched Residential Care. So, regardless of whether the client receives cash assistance, they should all benefit from mainstream government support for which they are eligible.
- **Culturally Competent Marketing & Targeting:** Senior and disabled residents of LA City are not monolithic. They have varying household configurations, speak a range of languages, live with a wide variety of access and functional needs, have non-uniform relationships to anchor institutions and provider partners, and receive information through various channels that might not align with other sub-populations. All communications to target populations about this cash assistance program should be culturally competent, age-appropriate, and accessible to the target population and their trusted partners.

## Design Elements

Since the demand for help is still greater than the supply of resources, there are two key questions the City must confront when designing a homeless prevention program:

1. **Intervention Structure:** How should the City structure the intervention to most effectively prevent homelessness among seniors and people with disabilities?
2. **Prevention Targeting:** How can the City most accurately identify those seniors and people with disabilities who are likely to experience homelessness without the intervention?

## Structuring the Intervention

### Direct Cash Assistance

According to the California Policy Lab at UCLA, the region's leading expert on homeless prevention and predictive modeling, the most effective prevention strategies are typically designed to quickly increase income and resolve urgent financial crises. Homeless return rates are significantly lower for households who receive financial/cash assistance compared to those who do not. [According to a 2021 report from the Homeless Policy Research Institute \(HPRI\)](#), most government and non-profit efforts to prevent homelessness have historically offered only goods and services like food, healthcare, or legal assistance<sup>2</sup>. While these approaches can be very impactful, they have large administrative burdens and carry the assumption that people in poverty do not know what they need to survive or cannot be trusted to make decisions to help themselves. Recent evidence is increasingly showing that direct cash transfers to landlords (for arrears) or directly to tenants in poverty are more efficient at reducing administrative burdens, and they give recipients freedom of self-determination. Emerging evidence is also showing that direct cash assistance is a more cost effective intervention. Therefore, we recommend the City structure Component Two as a direct-to-tenant cash "assistance based on need" and pair that cash assistance with other ULA-funded supports like Right to Counsel and/or Tenant Outreach/Education.

### Intervention Amount (\$500-\$800 per month)

As of January 2023, Acutely Low Income (ALI) Seniors in LA are currently earning just over \$1,100 per month, which is also the expected combined [Supplemental Security Income \(SSI\)/State Supplemental Payment \(SSP\) for seniors and people with disabilities who have no assets and cannot work](#)<sup>3</sup>. According to the [2022 LA County Affordable Housing Needs Report](#)<sup>4</sup>, there is an Average Asking Rent of \$2,349 and [Fair Market Rent for an efficiency in LA priced at \\$1,840](#)<sup>5</sup>. At these prices, our poorest seniors and disabled residents simply do not have enough income to stay independently housed. Therefore, a modest \$500 to \$800 per month would keep severely rent burdened seniors in their existing units or give them the flexibility of affording a room of their own in a multi-bedroom unit.

Providing \$500 to \$800 a month in cash assistance based on need is aligned with several initiatives worth noting. First, it matches the typical payouts for LA County's Homeless Prevention Program, which LA City

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<sup>2</sup> Homeless Policy Research Institute. (2021) "Cash Payments to People Experiencing Homelessness." [https://socialinnovation.usc.edu/wp-content/uploads/2021/05/Cash-Payments-Lit-Review\\_final.pdf](https://socialinnovation.usc.edu/wp-content/uploads/2021/05/Cash-Payments-Lit-Review_final.pdf)

<sup>3</sup> Social Security Administration. (2023) "SSI in California." <https://www.ssa.gov/pubs/EN-05-11125.pdf>

<sup>4</sup> California Housing Partnership. (2022) "LA County 2022 Affordable Housing Needs Report." [https://chpc.wpenginepowered.com/wp-content/uploads/2022/05/Los-Angeles\\_Housing\\_Report\\_2022-A\\_HNR-rev1.pdf](https://chpc.wpenginepowered.com/wp-content/uploads/2022/05/Los-Angeles_Housing_Report_2022-A_HNR-rev1.pdf)

<sup>5</sup> Housing Authority of the City of Los Angeles. (2022) "Voucher Payment Standards." <https://www.hacla.org/en/about-section-8/payment-standards>

should align and collaborate with for this program. Second, it aligns with the proposed [2020 LA County Older Adult Pilot program](#) proposed by Dr. Dennis Culhane, Andy Perry, Max Stevens, Dan Treglia, and Randall Kuhn, which suggested \$600 per month for people in shared living arrangements and \$750 per month for people living alone<sup>6</sup>. Finally, it aligns with a comparable program, called [Preserving Our Diversity](#), in the City of Santa Monica, which provides up to \$700 a month for people living alone<sup>7</sup>.

#### **Method of Payment**

In order to minimize impact on a participant's federal, state, or local benefits, the City should consider modeling its method of payment after the [California Middle Class Tax Refund \(MCTR\) Program](#)<sup>8</sup> authorized by the Better for Families Act, and the City of Santa Monica's Preserving Our Diversity (POD) program - both of which use a debit card system to transfer the assistance based on need to a separate account for each eligible participant. Under the POD program, the cash assistance is deposited each month onto a debit card that is issued to selected applicants. The cards are mailed to the program participants after enrollment and is managed by a company called Money Network. Participants can use the card anywhere debit cards are accepted: in-store, online or by phone. They can also get cash using ATMs or get cash back at the register with PIN debit purchases at participating merchants.

There is also a Guaranteed Income Program approved by the City of Long Beach called "[The Long Beach PLEDGE](#)" which is supported by the Fund for Guaranteed Income (F4GI). This program supports 200 residents with guaranteed income of \$500 each month for up to one year and "is a type of cash transfer program that provides continuous, unconditional cash payments." The application portal houses all of the required documents to apply for the program and both the approval and payments will be submitted to the applicant directly.

While the City should utilize the tenant information collected from the initial Short-Term ERAP, payments should go directly to the applicant to avoid delays or concerns that may arise with trying to get approval from landlords to receive payment. The income assistance is meant to support the income gaps that exist for seniors and persons with disabilities that prevent them from paying for rent and other necessities.

#### **Impact on SSI/SSP**

Under federal law, assistance received under this program is determined in part by the applicant's income and should be considered by the Social Security Administration to be "assistance based on need" paid by the political subdivision of a state, which means it is excluded from their countable income and assets. The countable resource limit for SSI is no more than \$2,000 for an individual or \$3,000 for a couple, so applicants must use all of the cash assistance to pay for basic housing needs and not accumulate the funds in a bank account or else they might exceed the resource limit. However, it may be beneficial for the City to request an explicit waiver from the state to exclude ULA-funded cash assistance from the countable resource limits and to ensure it is not counted as in-kind support and maintenance.

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<sup>6</sup> Culhane, D., Perry, A., Stevens, M, Treglia, D. et al. (2020) "A Roadmap for Phased Implementation of an Older Adult Housing Pilot in Los Angeles County." [http://works.bepress.com/dennis\\_culhane/242/](http://works.bepress.com/dennis_culhane/242/)

<sup>7</sup> City of Santa Monica. (2019) "Preserving Our Diversity Program (POD) Pilot 2 Policies and Procedures." [https://www.smgov.net/uploadedFiles/Departments/HED/Housing\\_and\\_Redevelopment/Housing/Information\\_and\\_Reference/POD%20Pilot%20%20Policies%20and%20Procedures%20Manual%202019.10.03.pdf](https://www.smgov.net/uploadedFiles/Departments/HED/Housing_and_Redevelopment/Housing/Information_and_Reference/POD%20Pilot%20%20Policies%20and%20Procedures%20Manual%202019.10.03.pdf)

<sup>8</sup> State of California Franchise Tax Board. (2022). Middle Class Tax Refund. <https://www.ftb.ca.gov/about-ftb/newsroom/middle-class-tax-refund/index.html>

In addition, the configuration of housing is also relevant to the total amount of SSI/SSP support because federal law reduces SSI payment if the individual lives in “another person’s house, apartment, or mobile home.” In some cases, SSI/SSP benefits can be reduced from \$1,133 to \$833 per month, a \$300 reduction. Therefore, the program must communicate clearly with SSI/SSP recipients about the impact of proposed shared living arrangements on their potential income.

### **Targeting the Intervention**

According to experts at the California Policy Lab, the identification of at-risk seniors and people with disabilities must occur in two ways: responsive and predictive targeting, described in further detail below. The reason for two targeting pathways is based on evidence that shows there is little overlap between groups that self-identify as being high risk, and those that do not self-identify but are indeed high risk based on their heavy use of public health care and other social safety net services. Unfortunately, many at-risk seniors and people with disabilities will not self-identify as being at risk of homelessness because of negatively perceived stigmas. Both groups include people who are likely to experience homelessness and therefore must be accounted for in prevention targeting strategies.

### **Responsive Targeting**

#### **Single Point of Entry**

The City must create a pathway for seniors and people with disabilities to self-identify as being at risk of homelessness, and that pathway should have a single, easy-to-access point of entry - ideally tied to 211 or another commonly known phone number, app, or website. Current LAHSA-funded prevention programs require clients to access programs through local providers, which perpetuates confusion and inconsistencies. Learning lessons from that fragmentation, the City should ensure the front-door of self-identification is clear and accessible to the aging and disability communities and the multiple systems that serve them (e.g., Homeless Outreach Teams, Access and Engagement Centers, Senior Centers, Area Agencies on Aging, Disability Resource Centers).

#### **Centralized Intake and Eligibility Screening with other Partners**

Because individuals and families who seek homeless prevention services often face time-sensitive financial and legal issues, they need to be screened and provided with legal referrals, rental assistance, and other critical support within a very short time frame. Therefore, a core team at the City, County, and/or LAHSA should be trained in screening, eligibility, case coordination, and program components. The goal should be to avoid competing or duplicative prevention intake processes within the Continuum of Care so all participants, including providers, have clear direction. This responsive targeting of cash assistance must be integrated with other elements of ULA-funded programming like Eviction Defense, Emergency Rental Assistance, and Tenant Outreach and Education, so that people who need both emergency and ongoing help with housing stability are set up for success.

#### **Prevention Targeting Tool (PTT)**

For eligibility screening, the City should use the existing [Prevention Targeted Tool \(PTT\)](#), which is an 18-question assessment, developed by the California Policy Lab, that assigns point values based on responses to determine the individuals at highest risk of experiencing homelessness<sup>9</sup>. Within the City,

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<sup>9</sup> California Policy Lab. (2021) “Single Adult Homelessness Prevention Targeting Tool Draft.” <https://www.capolicylab.org/wp-content/uploads/2021/07/Appendix-B2-Single-Adult-Homelessness-Prevention-Targeting-Tool-Draft.pdf>

the Community Investment and Families Department utilized this tool to determine eligible participants for the Solid Ground Homelessness Prevention Program. Those who score 16 points or more are recommended for prevention intervention. The PTT automatically assigns 3 points to individuals age 55 and older, 1 point if income is less than or equal to 30% AMI, and 3 points if you have any sort of physical or mental disabilities. That's a baseline of 7 points for our target population, which can quickly get to 16 points or higher if any of the following are also true:

- 5 points for prior history of homelessness
- Up to 5 points if their housing status is in immediate jeopardy
- Up to 5 points if they are currently in Permanent Supportive Housing or on a Voucher
- 4 points if they have any foster care or criminal justice involvement
- 3 points if they were recently discharged from any institutions (including hospitals)
- 3 points if they have recently lost a family member, or been separated/divorced
- 2 points if they have an open case with Adult Protective Services

### **Marketing the Program**

The marketing for the Targeted Cash Assistance Based on Need program should be proactive and accessible to a diverse population of low-income, renting seniors and people with disabilities. This means information about the program should be available in all languages commonly spoken in the City of Los Angeles, using culturally competent language and trusted messengers. Communications about the program should include in-person outreach at sites frequented by low-income seniors and people with disabilities (e.g., public libraries, senior centers, family source centers, churches, community resource centers), as well as electronic and direct mail outreach. The City of Santa Monica specifically targets seniors in rent-controlled units, which is something the City should also consider when determining targeted marketing techniques. The City should also work with the County and LAHSA to ensure information about this program is available to all existing and relevant touch points within the target population.

### **Predictive Targeting**

Because it is incredibly difficult to predict who will become homeless among the tens of thousands of extremely poor, elderly and disabled households, we do not recommend the City try to predict that outcome on its own. Instead, we recommend the City partner with the most credible homeless prevention effort in LA County and help them expand their focus to seniors and people with disabilities who reside in the City of LA.

### **A Partnership with the LA County Homeless Prevention Unit (HPU)**

The LA County Department of Health Services is home to an innovative Homeless Prevention Unit (HPU), which the City should partner with to expand and target seniors and people with disabilities who do not self-identify but are at high risk of experiencing homelessness based on administrative data. The HPU began in July 2021 and uses linked, de-identified data on individuals accessing LA County services. A team of CPL data scientists generates lists of clients predicted to be at very high risk of experiencing homelessness and provides the list to LA County departments to re-identify the clients and conduct outreach. Participation is completely voluntary and adult participants are provided flexible cash assistance, connection to health care, mental health care, legal services, and other supportive services.



The anonymized data used in these predictive models comes from eight LA County agencies and includes thousands of different variables - everything from enrollment in benefits programs to mental health diagnoses, emergency room visits, and criminal justice contacts. Using this historic data, the predictive models then identify which variables or combinations of variables are most closely associated with new episodes of homelessness. Once the important variables are selected, the models predict the people most likely to experience that outcome and CPL generates an anonymized, rank-ordered list of people for the County. To date, the HPU has proven that 30% of its high-risk list will become homeless, and 90% of their participants have maintained housing stability to date. To put those numbers in perspective, if ULA spent \$700 a month helping 3,000 high risk seniors and people with disabilities, then it would effectively prevent almost 1,000 people from becoming homeless in a given year in the City.

### **Program Administration**

No more than 10% of the ULA funding allocated for this Senior/Disabled Housing Stability and Income Assistance should be available for direct, sub-contracted, or partner providers or staff for the administration and execution of the program. Program Administration may include, but might not be limited to:

- Contracting and Procurement
- Budgeting and Financial Management
- Equipment, Supplies, and Materials
- Travel and Training
- Program Analysis and Reporting
- Facilities (e.g., rent, maintenance, etc.)
- Consulting and Technical Assistance

## Shared Fact Base

### Facts about the Older and/or Disabled Renter Population in the City of LA

According to the most recent U.S. Census data, the City of Los Angeles is home to almost 4M residents.<sup>10</sup> Roughly 500k or 12% of LA City residents are age 65 and older, and 11% are living with a disability which increases to 35% among the SCAG Pre-Certified Local Housing Data for the City of Los Angeles (updated April 2021). Seniors more commonly live with hearing, ambulation, self-care, and independent living challenges. There are ~100k senior renters who are severely rent burdened (paying 50% or more of their income toward rent).<sup>11</sup> As of November 2022, there are almost 1,000 City seniors on General Relief, 64k are receiving In-Home Supportive Services (IHSS), and 35k are on SSI with an average monthly payment of \$837 and a median rent of \$1,703.

Area Median Family Income for Los Angeles is determined annually by the U.S. Department of Housing and Urban Development (HUD) and the most recent income limits are [available here](#)<sup>12</sup>, and the table below estimates the portion of LA's senior population of renters that fall into each income category:

Area Median Family Income (AMFI) for FY 2022 (HUD)		\$91,100
Proportion of LA City Senior Population who are Renters	63%	312,069
Moderate Income or Higher ( $\geq$ 120% of AMFI)	37%	115,582
Low Income (160% of VLI)	16%	49,830
<b>Very Low Income (VLI) (50% of AMFI)</b>	<b>11%</b>	<b>35,867</b>
<b>Extremely Low Income (60% of VLI)</b>	<b>17%</b>	<b>53,354</b>
<b>Acutely Low Income (15% of AMFI)</b>	<b>18%</b>	<b>57,436</b>

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<sup>10</sup> United States Census Bureau (2021) "American Community Survey Demographic Estimates."  
<https://data.census.gov/table?g=1600000US0644000&tid=ACSDP1Y2021.DP05>

<sup>11</sup> Southern California Association of Governments (2021) "Pre-Certified Local Housing Data for the City."  
<https://scag.ca.gov/sites/main/files/file-attachments/los-angeles-he-0421.pdf?1620776467>

<sup>12</sup> U.S. Department of Housing and Urban Development. (2023) Income Limits Documentation System.  
<https://www.huduser.gov/portal/datasets/il/il2022/2022summary.odn>

With respect to residents living with disabilities, the City of Los Angeles has an estimated 424k individuals who identify as living with a disability, which is 11% of the City’s population. The table below breaks down those disabilities by type and age to better show the prevalence of disabilities among seniors compared to those within the younger populations:

<b>Disability Category</b>	<b>Age 0-64</b>	<b>Age 65+</b>	<b>Overall</b>
Hearing	1% or 36,898	11% or 57,306	2% or 92,204
Vision	2% or 73,302	7% or 35,157	3% or 108,459
Cognitive	3% or 97,728	10% or 51,808	4% or 149,536
Ambulatory	3% or 91,951	24% or 121,841	6% or 213,792
Self-Care	1% or 43,088	12% or 59,721	3% or 102,809
Independent Living	2% or 77,217	19% or 100,360	5% or 177,577
<b>Total</b>	<b>7% or 241,087</b>	<b>35% or 182,542</b>	<b>11% or 423,629</b>

### Facts about Older and Disabled People Experiencing Homelessness in the City of LA

On any given night in the City of Los Angeles, there are almost 42,000 people experiencing homelessness, and 83% or ~35k are experiencing it as individuals not in family units. Of that subset, ~11.5k or 27% are older adults and ~2,600 or 6% are seniors experiencing homelessness<sup>13</sup> as shown in the table below. The majority of these individuals are experiencing “chronic homelessness” and the older adult category is projected to be the fastest growing age demographic of PEH through 2030, and the latest research in California shows a large portion of older adults experiencing homelessness are experiencing it for the first time after age 50, and many are related to post-incarceration housing instability. Black and African American people are more over-represented among older adults experiencing homelessness (39%) than they are in the general homeless population (33%) despite accounting for only 8% of the total population in L.A. County.

Age Category	Age	Sheltered	Unsheltered	Total	Prevalence in Homeless Population	% Change from Prior Year
Older Adults	50-54	888	3,475	4,363	10%	0%
	55-59	843	2,926	3,769	9%	-17%
	60-61	361	1,206	1,567	4%	17%
	62-64	413	1,315	1,728	4%	-6%
<i>OA Subtotal</i>	<i>50-64</i>	<i>2,505</i>	<i>8,922</i>	<i>11,427</i>	<i>27%</i>	
Seniors	65-69	485	1,117	1,602	4%	21%
	70-79	286	570	856	2%	17%
	80+	29	29	137	0%	-30%
<i>Seniors Subtotal</i>	<i>65+</i>	<i>800</i>	<i>1,716</i>	<i>2,595</i>	<i>6%</i>	
<b>TOTAL</b>	<b>50+</b>	<b>3,305</b>	<b>10,638</b>	<b>14,022</b>	<b>33%</b>	

<sup>13</sup> Los Angeles Homeless Services Authority 2022 Greater Homeless Count - City of Los Angeles. (2022) “City of LA Data Summary.” <https://www.lahsa.org/documents?id=6516-city-of-la-hc22-data-summary>

The life expectancy of this unhoused group is well-documented to be significantly shorter than the general population. In fact, the average age at death among PEH is 51 compared to 73 in the general population. This is, in part, due to the undertreated underlying medical conditions and disabilities that are exacerbated by surviving on the streets and in emergency shelters. Based on self-reported data from the most recent PIT count, older adults report the following health and disability challenges:

- 36% report having a Physical Disability
- 25% report living with a Serious Mental Illness
- 23% report managing a Substance Use Disorder
- 9% report having a Developmental Disability
- 1% report living with HIV/AIDS

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