

# Locked out

## Housing instability among older adults and those with disabilities in the Denver region

*As the designated area agency on aging for the Denver region, the Denver Regional Council of Governments has developed an intimate familiarity with the challenges experienced by older adults, individuals with disabilities and community service providers in accessing and sustaining housing options that meet the needs of the region's population. Adults with disabilities and older adults are at a greater disadvantage than other adults when seeking and maintaining affordable housing and often find themselves homeless or close to homelessness at a greater rate than other adults.*



### 2021 state of affairs

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The U.S. Department of Housing and Urban Development defines a person as homeless if they are living in a place not meant for human habitation, such as an emergency shelter, transitional housing or those leaving an institution where they temporarily reside. Homeless individuals are also defined as those expected to lose their primary

nighttime residence within 14 days and lack the resources or support networks to remain housed. Unhoused older adults are considered an invisible population as many of them are couch-surfing or temporarily residing with a family or friend, sometimes living in unsustainable and often unsafe situations.

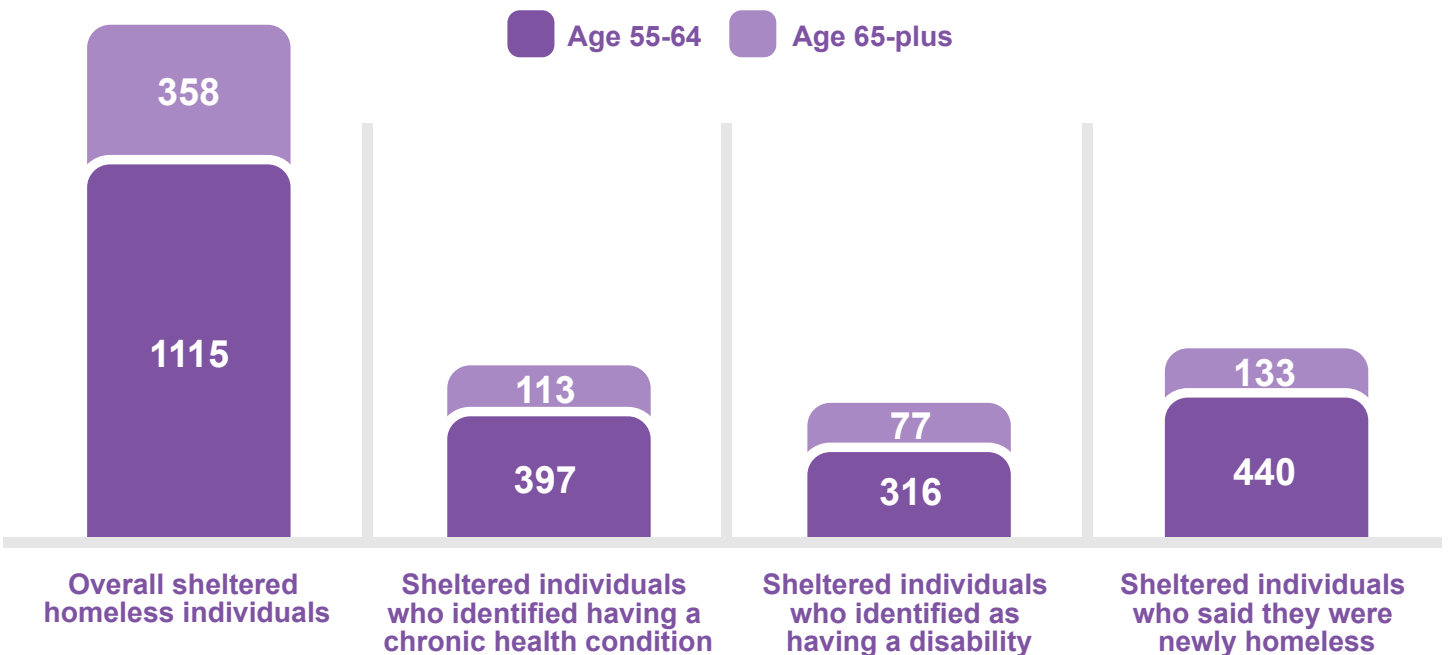
### Area Agency on Aging client experiences

*Counselors and staff members of the Area Agency on Aging often find themselves unable to find the solutions necessary to help older adults and adults with disabilities facing housing instabilities.*

In 2021, the Metro Denver Homeless Initiative’s Point in Time survey, which takes a census count of those experiencing homelessness on a single night in the Denver region, identified 358 individuals aged 65 years or older currently in homeless shelters — an increase of 59 from the previous year. Of those 358 individuals in 2021, 113 reported having a chronic health condition, and 133 identified as being newly homeless in the Denver metro region. The survey also reported 1,081 individuals — of all ages — in homeless shelters that identified as being disabled.

Denver Regional Council of Governments Area Agency on Aging staff expect to see another spike in numbers of unhoused individuals since the state-level eviction moratorium — instituted during the economic instability during the COVID-19 pandemic — expired in October 2021. The region’s increasing cost of living is likely to be another factor. **Finding a solution to barriers preventing vulnerable older adult access to safe and affordable housing options is imperative as the older adult population continues to grow exponentially**

### Number of individuals in homeless shelters in the City and County of Denver in January 2021



Source: Metro Denver Homeless Initiative Point in Time survey

An older adult woman in the Denver region could no longer live independently after mouse infestation citations piled up, forcing her to move back in with her verbally abusive ex-husband. She reached out to the Area Agency on Aging for options counseling as she faces the possibility of homelessness.

**while resources and housing options available to meet their needs decrease.**

Developers, landlords and homeowners may perceive the current housing market as an opportunity for profit, but this comes at a cost for those who have relied on more sustainable housing for years.

- The staff of Senior Support Services, a Denver-based day center, reported that the average income of the individuals they served in 2020 was \$779 a month, an amount which severely limits housing options.
- In June 2021, the average rent in the Denver metro area was \$1,340 for a one-bedroom apartment, according to Apartment List, an apartment listing website.
- **Average waitlists for subsidized housing are longer than three years and many have backlogs lasting even longer.**

Older homeowners can find themselves unable to pay property taxes, pay utility bills or afford the necessary home improvements and repairs as their living expenses begin to exceed their

fixed income. Longtime renters are priced out of once-affordable housing units. Another concern for older adults is finding accessible housing. Only one-third of homes in Colorado have a wheelchair-accessible entrance. Without accessible homes, individuals can become trapped or isolated, unable to access services that can improve their quality of life. Housing opportunities on the second or third floors in buildings without elevators are not an option for many people with disabilities. Those experiencing a housing crisis can be forsaken to never overcome it.



**Limited resources available and lingering deficiencies**

**The majority of homeless services in Denver serve families with children and veterans, leaving a service gap for older Coloradans.**

Currently, the primary service provider for homeless older adults in Denver is Senior Support Services, which specializes in day-time programs and support. Day-time programs such as Senior Support Services do not have the resources to provide overnight shelter, however, illuminating a gap in aid for this population. Many older adults choose to stay

Options counselors in the Area Agency on Aging spoke with an older adult woman currently living with her son in the Denver region. The woman told counselors her son is verbally abusive and suspects he may be exploiting her financially, but due to costs of housing, she was unable to leave the unsafe environment. In this case, Area Agency on Aging counselors were able to eventually find affordable housing for the woman, enabling her to move out after years of not being able to find her own affordable housing situation.

on the street, or couch surf, never seeking shelter at available facilities due to fear and discomfort of interacting with people from a range of backgrounds and lived experiences. In conversations with Area Agency on Aging staff, older adults say they feel unsafe at homeless shelters because they perceive themselves to be more vulnerable to theft or violence. **If an older adult does seek shelter, they can be turned away due to their need for support with their activities of daily living, which most homeless shelters are not equipped to provide.** Additionally, shelters may restrict individuals from using or storing prescription medications administered by syringe. Fear and unavailability of support can leave older adults without the care they need, whether staying with friends or sleeping on the street. The unhoused have limited to no access to case management, medical care and medications, and social support. Many find themselves in the emergency room with critical care needs, resulting in their eventual placement in long-term care facilities.

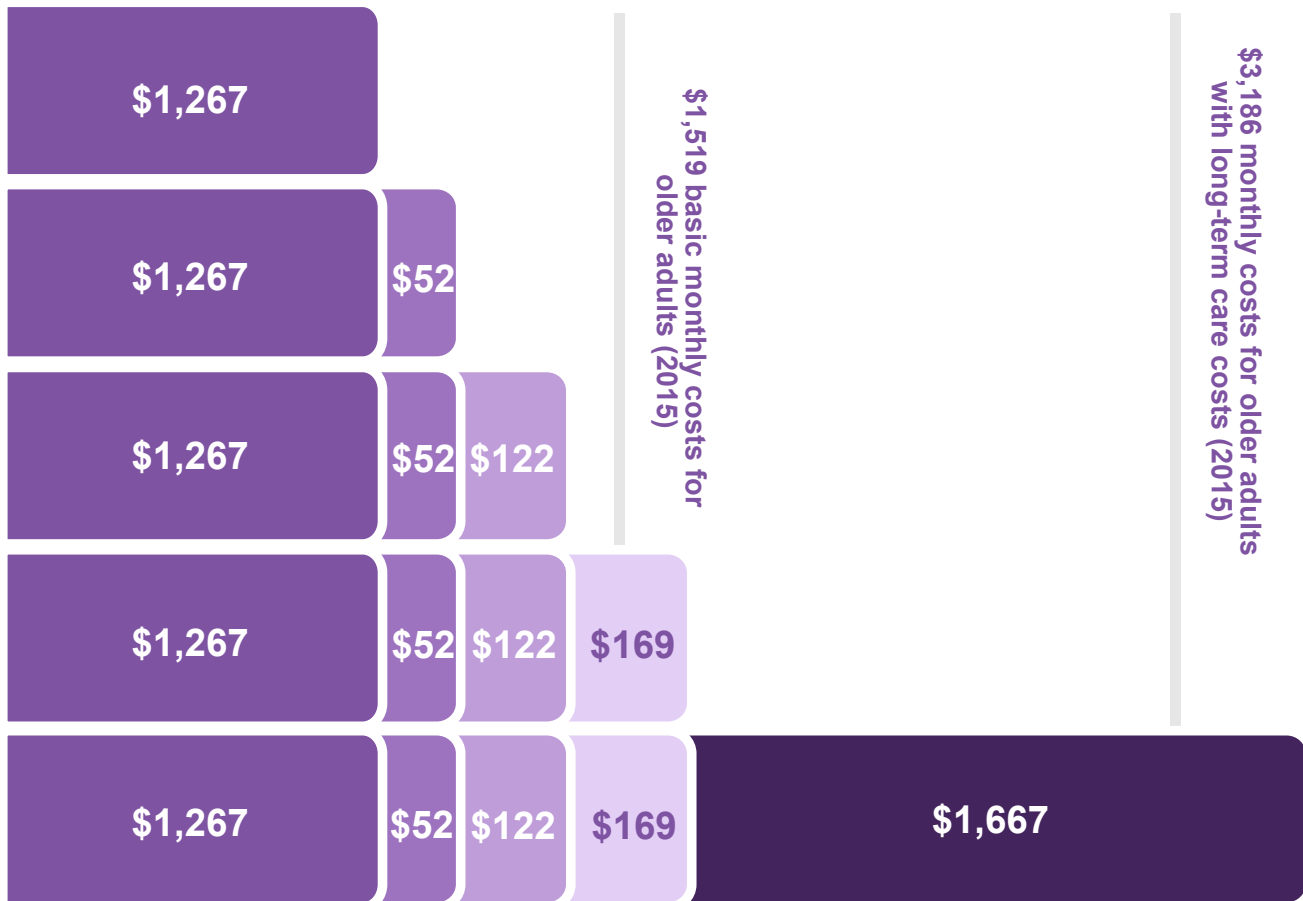
**Unhoused adults with disabilities and older adults are more likely to use the emergency room to seek care.** Something as basic as the ability to breathe can be a challenge without access to electrical power for individuals

who depend on oxygen concentrators to stay healthy. Unhoused older adults and adults with disabilities do not receive support services after a hospitalization, such as home health services, meals or even transportation and frequently are re-hospitalized. Often hospitals must refer older adults and people with disabilities to long-term care facilities to ensure their health care needs are met. Currently, the average cost of a Medicaid nursing facility in Colorado is \$108,770 a year. **Providing stable and affordable housing, with wrap-around services, decreases Medicare and Medicaid costs and provides a higher quality of life for those with care needs than housing those individuals in nursing facilities.**

The graph on the following page demonstrates the cost of long-term care needs compared to median income levels, illustrating the importance of providing affordable housing with wrap-around services. Doing so reduces the overall cost to the community by providing a level of service most older adults cannot afford on their own. When services are missing, older adults and adults with disabilities are put at risk of losing stable housing, becoming homeless, or entering long-term care facilities to get their needs met.

Six older adults in the Denver region had been living in the same home due to affordable housing costs. Once the owner of the property sold the house, the older adults found themselves with nowhere to go. Counselors with the Area Agency on Aging's Information and Assistance line received multiple calls from this group of older adults, now without housing that was safe and affordable.

## Effect of public support programs on the economic security of a single older adult renter requiring long-term care in the City and County of Denver, 2016



- Median monthly income among older women in Colorado
- Low income subsidy for prescription drugs (also known as Extra Help)
- Medicare Savings Programs Qualifying Individual
- Medicaid (Health First Colorado)
- Home and Community-Based Services Waiver for individuals who are elderly, blind or disabled

Source: Colorado Center on Law and Policy

A woman with a disability, who has been homeless for six years in the Denver region, had been assaulted the previous night. Calling various agencies trying to find safe shelter for the night, the woman reached Area Agency on Aging counselors. Due to the agency not being a crisis service, counselors were unable to find a safe place for her to stay.

Another option for older adults and people with disabilities who are experiencing housing crises is for them to reside in motels and hotels. **Motels and hotels can offer a momentary place to rest but the cost of residing there can quickly eat up an individual's finances.** There have been several hotel voucher programs initiated since March 2020 in response to the COVID-19 pandemic, but rooms are often left empty due to a lack of awareness of the program and who qualifies. A recent assessment of how repurposed hotel and motel rooms are used for unhoused older adults and people with disabilities during the COVID-19 pandemic found more than 150 empty out of 451 available in the City and County of Denver. To qualify, a person must be one of the following: older than 65, dealing with a health condition putting them at greater risk for COVID-19 or actively sick with COVID-19. Even when older adults and adults with disabilities meet those criteria, individuals have reportedly been turned away when trying to access a safe place, with the service provider claiming there are waitlists to access services.



## The Denver Regional Council of Governments' role

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**The Area Agency on Aging's Information and Assistance line receives, on average, five housing inquiries per day, and staff often respond to immediate crisis needs, including impending eviction, or sale of the home with no alternate housing for the resident to move into.** While Area Agency on Aging does not have the resources to provide direct housing assistance to older adults and those with disabilities, staff members try to provide referral assistance where they can. Callers are often emotional, scared and desperate and staff struggle to provide sufficient help due to the lack of housing resources and lack of coordination region-wide. **The available housing resources for older adults and adults with disabilities are limited and can be difficult to access.** All apartments, vouchers and housing assistance programs have different application processes, enrollment periods and often require effort, experience and internet access to regularly monitor housing

An older adult woman in the Denver region called the Area Agency on Aging's Information and Assistance line because her home was seized by mold with not enough money to pay for cleaning. Facing eviction because of the unsafe living conditions, the older adult woman now has nowhere to go due to the region's high cost of living.

availabilities and submit applications. Staff in local governments and agencies tasked with work in the field of aging are concerned with developing a path to sustainability for older adults and adults with disabilities, but there is a lack of cohesiveness among agencies. Partnering agencies often unintentionally duplicate the work of finding resources; coordinating applications; and educating people about their housing options. Often, housing opportunities can run out as agencies are not regularly informed of availability and application status.



### Policy recommendations

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Reducing the barriers for older adults and those with disabilities to access and maintain affordable housing and increasing investments can seem to be a daunting prospect but good policy could make the difference. Staff of the Denver Regional Council of Governments Area Agency on Aging suggest the following recommendations would improve housing stability among older adults and individuals with disabilities.



The COVID-19 pandemic has increased public awareness of the vulnerabilities older adults and adults with disabilities — but it also provided improved flexibility for aging agencies to better help their communities. Legislation allowing area agencies on aging more freedom to shift funding allocations — funding food delivery instead of communal food offerings, for example — can provide the more immediate and unique needs of each community.

Colorado and its counties will need to decide how to leverage the incoming American Rescue Plan Act funding — officials could set aside some of those dollars to tackle the issue of older adult homelessness. Ensuring there is more money available for rental assistance for older adults and those with disabilities is a meaningful step towards that goal.



Streamlining the application process and providing a more simple screening process towards receiving affordable housing program benefits could go a long way towards reducing bureaucratic headaches. Those experiencing homelessness can often be overwhelmed by the varying offices, vouchers, qualifications and processes involved in accessing affordable housing. A solution to these issues could provide more clarity and ease of use — for those in a housing crisis and the staff trying to help.



Area agencies on aging and other public and community-based entities that provide housing counseling have been stretched beyond capacity responding to the housing instability exacerbated by the COVID-19 pandemic. Additional funding could empower these entities to recruit and retain a coordinated network of navigators that is highly trained, embedded in and capable of connecting people to multiple systems, serving people across the housing continuum, and helping people find or remain in housing.





The City and County of Denver specifically has a definitive need for a homeless shelter that provides a haven for the 60-and-older population. Providing investments in land and property acquisition for homeless shelters catering to the older adult population is critical in protecting and stabilizing these individuals.



Older adults and individuals living with disabilities are among the Coloradans experiencing the greatest need for policy intervention—including those who lost their homes through the pandemic and those now at risk of losing their homes. Policymakers can preserve affordable housing, at risk of being lost to the market, by creating

opportunities for rehabilitation, restoration and modification. These actions could go a long way toward addressing this issue. Looking to the future, providing for investments in land and property acquisition for transitional and supportive housing with access to needed services is also imperative.

The Denver region can still ensure it has sustainable, affordable and accessible housing to better meet the needs of its current and future older adults and individuals with disabilities, but lasting steps will need to be taken now before the crisis worsens.

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