



July 8, 2020

Assembly Member Autumn Burke
 Capitol Office, Room 5150
 P.O. Box 942849
 Sacramento, CA 94249-0062

Re: Assembly Bill 2405 – SUPPORT

Dear Assembly Member Burke;

We applaud your effort to enact a Right to Housing Policy for all Californians. It is time for California to recognize that **housing is a human right**.

Older adults and people with disabilities living on fixed incomes have been particularly affected by California’s rising housing costs. As costs have increased, retirement and disability incomes, such as Social Security and Supplemental Security Income (SSI), have remained stagnant and many low-income individuals are [finding it impossible to afford](#) market-rate housing.

Nationwide, the [average monthly social security benefit](#) is \$1,503 for retired workers and \$1,258 for disabled workers. More than one in five married older adult households and nearly half of all unmarried older adult households rely on social security for [90 percent or more](#) of their income. The average fair market rent for a one-bedroom apartment in California is [\\$1,422 a month](#), leaving hundreds of thousands of older adults and people with disabilities with little money left-over for other cost-of-living expenses, such as food and medication.

[Research from the Harvard Joint Center for Housing Studies](#) shows that more than 1,280,000 households age 65 and over are housing cost burdened in California. Of those households, over 700,000 are extremely housing cost burdened paying more than half of their income toward housing costs.

California does not have enough affordable housing stock to meet this demand. As a result, we are seeing a rise in homelessness among older adults and people with disabilities.

The [Los Angeles Homeless Services Authority \(LAHSA\) reports](#) that according to the 2019 Greater Los Angeles Homeless Count there are 13,606 adults age 55 and older experiencing homelessness in the Los Angeles Continuum of Care. This older age group makes up 23% of the homeless population in Los Angeles County and is expected to grow rapidly over the next decade. Older adult homelessness in Los Angeles reflects a problem facing California as a whole, where more than one-third of the State's Homeless population of 151,280 is estimated to be age 51 or older.

Access to high-quality affordable housing is even further out of reach for California's Black and Hispanic/Latinx identifying older adults and people with disabilities. Redlining and other forms of housing discrimination have resulted in legacies of segregation and exclusion from high-opportunity neighborhoods. [Data from the California Department of Aging](#) estimates that 44.5 percent of California's over 60 population identify as Non-White. This number is [projected to increase](#) more than 20 percent by 2050.

Housing is a foundational component of our Continuum of Care for older adults and people with disabilities. **Housing is also a major social determinant of health. Lack of access to housing affects health outcomes.** The prevalence of chronic conditions and frailty increases with age. In California, individuals identifying as Black and Hispanic/Latinx are [more than twice as likely](#) as white counterparts to live below 100 percent of the Federal Poverty Line (FPL). This income gap has resulted in health disparities in minority populations, including a [higher prevalence of disability](#).

Poor and/or deteriorating physical and cognitive functioning can impede the ability of older adults and people with disabilities to live independently in the community. Without a safe, stable place to live, it is difficult to receive proper and effective preventative care and treatment for chronic conditions.

With recent declines in available caregivers, increased costs for long-term care and a reduction of available skilled nursing beds, California's long-term care system is not equipped to handle the imminent growth of our frail elderly population. Ensuring that our older adults have safe, stable housing and the services they need to age-in-place will help keep our long-term care system from being overwhelmed.

Long-term care is a matter of particular concern for the state because it constitutes [nearly one-third of all Medicaid spending](#). Although it constitutes a decreasing share of total expenditures, institutional care continues to account for [more than half of Medicaid expenditures for long-term care services](#). Supporting a resident in a nursing home costs up to [five times more](#) than in a community setting.

The single most important step to helping older adults and people with disabilities delay or avoid institutionalization is to facilitate aging-in-place. To do this, every older adult and person with a disability must have access to safe, quality housing that is affordable and accessible to them.

We appreciate your amendments to Assembly Bill 2405 that make the bill age-inclusive. However, for the reasons stated above, we ask that you consider taking the following amendments to make the bill even more inclusive of older adults and people with disabilities:

- **Expand Section 1, Subsection (I) to acknowledge that housing is an important piece of California’s Continuum of Care for older adults and people with disabilities.** The prevalence of chronic conditions and frailty increases with age. Older adults experiencing chronic homelessness are more likely to suffer from multiple chronic conditions that make independent living difficult, compared to permanently housed peers of the same age. Without a safe, accessible place to live, it is difficult to receive proper and effective healthcare.
- **Include accessibility language.** Every Californian has the right to safe, quality, accessible and affordable housing. Home modifications to enable accessibility should be included as services that help prevent homelessness.
- **Expand the list of relevant state agencies and departments.** The California Department of Aging should be added to the list of relevant state agencies and departments.
- **Expand metrics that gauge the efficacy of the Right to Housing Policy.** Metrics should be expanded to include tracking of severely housing cost burdened households (those paying 50 percent or more of income toward housing costs), who are high-risk of losing housing. The metrics should require analysis of the data by the equity dimensions of race/ethnicity, income, age and ability to prevent disparities in access to housing.

Thank you for your work on this bill. We are pleased to support it. Please contact Rebecca Marcus, rebecca@marcusgovstrategies.com, with any questions.

Sincerely,

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