

Excerpts from the Masterplan on Aging Related to the Forum

We will live where we choose as we age in communities that are age-, disability-, and dementia-friendly and climate- and disaster-ready."

Target: Millions of New Housing Options to Age Well

[View Goal One's data indicators and track our progress at the Data Dashboard for Aging.](#)

Older adults, like people of all ages, need housing options that meet changing needs across the decades. Housing that allows for different household sizes, with accessible transportation options, welcoming parks and public spaces, and strong climate and disaster readiness, are foundational to well-being and continued engagement in civic, economic, and social life. A wider range of housing models are emerging for the second half of life -- such as duplexes and accessory dwelling units to support multi-generational families and caregivers, and new models of residential communities with a range of services -- and these models can be scaled. California's most well-known housing policy for older homeowners, Proposition 13, has limited property taxes to support affordability as people age; Proposition 13 may also have discouraged moving. The recently enacted Proposition 19 may encourage more older adults to consider moving into different homes and communities for the different stages of aging.

While most older Californians are homeowners, older adults who rent homes are facing rising affordability challenges. Sharp gaps in home ownership rates by race and ethnicity, due to the legacy of housing discrimination, means Latinx and Black elders are more likely to be renters than White older Californians. Housing policies grounded in equity – for owners and renters, for all races and all ages, for living alone and all household sizes – can begin to remedy discrimination and advance more housing options for all.

Transportation choices beyond cars both help slow climate change and help adults live in homes of choice, especially after experiencing a decline in the physical mobility or the ability to safely drive. The future of transportation includes more choices for people of all ages ("multi-modal"). Some older adults and people with disabilities need specialized transportation services, such as door-to-door paratransit and escorts to physician's offices. Accessible transportation networks of buses and additional options keep people of all ages and abilities connected to services, social opportunities, and community activities.

California's climate and natural landscape offer some of the country's most beautiful parks and public lands. These spaces are integral to both mental and physical health, playing a critical role in promoting social inclusion. While adults aged 60 and over account for 20 percent of the population, older adults only represent approximately 4 percent of total park users (although, at same time, they are the majority of State Park volunteers).

California's increasing wildfires and the COVID-19 pandemic have highlighted the pressing need for community design that improves our ability to remain safe during climate and human-made disasters, while also taking measures to prevent and prepare for them. While all Californians are impacted by climate change, some populations, including older adults, are more vulnerable than others to its dangers and health consequences.

Strategy A: More Housing Options

California communities are increasingly developing more affordable housing options to meet the needs of all stages of life for all people, regardless of age, race, income, ability, or household size. The production, protection, and preservation of affordable housing, including Accessory Dwelling Units and Residential Care Facilities of all sizes, will support older adults, caregivers, and their families.

[View the 2021-2022 MPA initiatives](#)

- Initiative 1

- Identify ways to bolster production of more housing options to age well in all California suburban, rural, and urban communities - such as Accessory Dwelling Units that are affordable - to support aging well, caregiving, and affordable housing. (Lead Agency: BCSHA)

- Initiative 2

- Provide tax credits and pursue other strategies to continue to prioritize the types of housing units that are not being produced by the market, especially those serving people who are Extremely Low Income (ELI), Very Low Income (VLI) and Low Income individuals (LI), and others experiencing or at risk of homelessness, including but not only older adults and people with disabilities (Lead Agencies: BCSHA, STO)

- Initiative 3

- Further facilitate affordable housing production by using monitoring, technical assistance, and enforcement strategies of existing housing production laws. (Lead Agency: BCSHA)

- Initiative 4

- Advance fair housing and equity by conducting outreach, education, and surveys, as well as prosecuting violations of anti-housing discrimination laws. (Lead Agency: BCSHA)

- Initiative 5

- Review housing planning and data indicators with Strategic Growth Council for older adult demographics and characteristics, for opportunities to update to reflect changes in aging and advance equity goals, including Statewide Housing Assessment, Regional Housing Needs Allocations and Housing Assessment, and include in Data Dashboard for Aging. (Lead Agencies: SGC, BCSHA)

- Initiative 6

- : Review current housing program definitions with Strategic Growth Council for inclusion of older adults and advancement of equity, such as the Transit Oriented Housing Development Program, Multi-Family Housing Program, Accessibility and Adaptability standards, the State's Qualified Allocation Plan for Low Income Housing Tax Credit Program, and Affordable Housing and Sustainability Community Program, among others. (Lead Agencies: SGC, BCSHA, EPA)

- Initiative 7

- Explore increasing the Veterans Housing and Homelessness Prevention Program. (Lead Agency: CalVet)

- Initiative 8

- Assess the feasibility of expanding the Adult Family Homes model (currently for adults with a developmental disability) to more aging adults, including with dementia. (Lead Agency: CHHS)

- Initiative 9

- Explore opportunities to increase availability of housing options with "housing for health" strategies – for example, within the anticipated federal planning grant to develop a Medi-Cal Home and Community Based Services Roadmap, include assessments of the availability of

services, providers, and residential options and within a new focus on Medicare innovation – to meet need as federally allowable funds are available. (Lead Agency: CHHS)

- Initiative 10

- Identify innovative models and solutions to enhance technology in housing options for aging well, in alignment with State Broadband Council's new Strategy per August 2020 Exec Order, including the California Teleconnect Fund and California Advanced Services Fund, and in partnership with housing developers and UC. (Lead Agencies: GovOps, BCSHA)

- Initiative 11

- Assess need for housing modifications for aging, such as fall prevention programs, to meet growing and changing needs. (Lead Agency: CHHS)

Target: Close the Equity Gap in and Increase Elder Economic Sufficiency

[View Goal Five's data indicators and track our progress at the Data Dashboard for Aging.](#)

Economic security is essential to living and aging well, but retirement income is being outpaced by the rising costs of housing, health, and care. Further, retirement income has traditionally relied on a combination of three sources for stability: individual savings, employer-paid pensions, and Social Security. However, individual retirement savings are lower than previous generations, and private pensions are declining. As a result, more older Americans and Californians are overly reliant on Social Security income alone and therefore more vulnerable to poverty. Women are particularly at risk because of work that did not count towards Social Security earnings (such as domestic work and unpaid family caregiving) and longer lifespans. As a result, many middle-income Californians are experiencing downward economic mobility with age. [Nearly half of all U.S. households are headed by someone aged 55 or older with no retirement savings.](#) One quarter of people over 65 rely almost entirely on their Social Security benefits, which average about \$1,500 per month for retired workers and \$1,250 per month for disabled workers. With California's fair market rent for a one-bedroom apartment at \$1,522, many older renters are left with little or no money for food, healthcare, and other expenses. California has the second highest rate of poverty among older adults in the country, leading to high levels of hunger and increasing homelessness. [Approximately 20 percent of all people 65 and over in California live in poverty](#); however, the portion of Black, Indigenous, and Latino older adults living in poverty is double that.

A particularly alarming trend is that residents over age 50 are now the fastest growing population of homeless people in many parts of the state, with the median age of the homeless expected to rise. Black men are disproportionately represented within the population of older Californians without homes, reflecting cumulative effects of decades of inequities in housing, education, employment, and criminal justice. The harsh reality of aging without a stable home includes dire health impacts: [older adults without homes experience health problems that you would typically see in people who are 20 years older](#), including cognitive decline and decreased mobility.

Strategy A: End Homelessness for Older Adults

California will continue to invest in innovative solutions to prevent older adult homelessness, reduce barriers to accessing housing programs and services, and promote the transition of those experiencing homelessness to affordable and accessible housing models, with supportive services.

[View the 2021-2022 MPA initiatives](#)

- **Initiative 117**

- Building on the success of Homekey, further develop the network of housing needed to end homelessness, prevent older and other at-risk individuals from falling into homelessness, and provide expanded supports at housing placements. (Leading Agencies: CHHS & BCSHA)

- **Initiative 118**

- Expand older homelessness programs, such as HomeSafe (APS) and Housing and Disability Advocacy Program (HDAP/SSI), to meet needs as funds allow. (Leading Agency: CHHS)

- **Initiative 119**

- Assess IHSS Plus Housing models. (Leading Agency: CHHS)