



AFFORDABLE HOUSING OPTIONS FOR SENIORS

A Kapok Guide

This guide offers a comprehensive overview of various affordable housing options. The information now is more important than ever as there is so much confusing and contradictory information online.

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HOUSING FOR SENIORS

Many people are reaching retirement age without enough resources set aside. Estimates suggest that seniors need an income of roughly 70% of what they had pre-retirement for comfortable living, while Social Security only provides around 40%. Some seniors receive much less than this, making finances even more strained¹.

Limited planning and scarce savings mean that seniors and their families often struggle to find affordable and safe housing for seniors.

Far too many of the fixed income seniors that we speak assume that government funded programs and housing will simply be available for them as they retire. **This is mostly false.** While programs do exist, they have many limitations and can be difficult to access.

In fact, we have hit a housing crisis in this nation, which involves a **major shortage of affordable housing**. Even when people do qualify for suitable programs and meet income eligibility requirements, long waiting lists can mean that they are on their own for years.

To make matters worse, seniors may find that they need to change housing suddenly, such as after a death in the family or as the result of a change to their own physical health. An unanticipated need to move can create additional challenges in finding suitable housing solutions.

Some clients, desperate to stop living with adult children, are disheartened to learn that their Social Security check can only buy them a small room in a home shared with at least three other roommates. As you can imagine, at age 70, the prospect of living with roommates may be inconceivable for many.

Many seniors have limited income and may also have only a minimal amount of savings². Among seniors who receive Social Security, 47% of unmarried individuals and 22% of married couples rely on Social Security for at least 90% of their income³.

Additionally, **many seniors struggle to meet their expenses.**

- One-third of senior households either have no money left after paying expenses each month or is in debt after paying essential expenses⁴
- 14% of adults aged 65 or above live in poverty⁵
- In 2015, almost 3 million households that contained at least one senior (aged 65+) could not reliably access affordable food⁶

- Housing tends to be the biggest expense that seniors face, costing roughly 35% of their budget. This is true even for people who own their houses with no mortgage, due to ongoing maintenance and other costs⁷

As a result, many seniors cannot afford full priced housing, instead, they need to look for low income/subsidized housing or low rent apartments. A wide range of these do exist, but the process of finding and understanding the different options isn't always easy.

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TAKING THE FIRST STEPS

As most people will know, housing isn't a simple topic. There are always multiple areas to consider. Doing so is particularly relevant for senior housing, due to the challenges in finding good housing.

The first thing is timing.

You should always look for housing options as **early as possible**. This might seem counterintuitive, as places could become unavailable before moving in is possible.

However, the reverse problem is much more likely to occur. Many programs have extensive waiting lists, especially those that receive funding from the government. The waiting lists can be as long as 10 years in some situations. Other times, waiting list applications are only open periodically due to how quickly they fill up.

LOCATION, LOCATION, LOCATION

The physical location of housing can have a wide range of direct and indirect effects on seniors. When considering ideal locations, some things you might want to take into account are:

- **How easy it is to walk** the area and to get around the housing itself. This is an especially important consideration for seniors who have difficulty walking or need an aid to help them walk. For example, uneven ground or busy traffic can represent major issues.
- Proximity to friends, family, and children.
- Distance to familiar resources and areas, such as doctor's offices and grocery stores.
- The weather is another key factor. It is no surprise that many retirees head to warm weather cities for their retirement. This may not be feasible for everyone. Regardless, it's worth considering the type of weather that the senior thrives in.

It's also important to weigh up which factors are critical in the final decision. For example, having access to some type of transportation is important for keeping people healthy, while the local climate may be less significant.

GETTING AROUND

You may also want to consider transportation options:

- Does the housing offer any transportation, such as group transport vans?
- Is the housing close to public transportation?
- Is walking to some locations a viable option?

The ability to get around the neighborhood is essential for meeting health and social needs. Housing solutions that are designed to support seniors as they age are likely to have some transportation options, while others may not.

ON-SITE SUPPORT

Some senior housing options also offer support programs. It's worth having a think about which programs would be useful to you and what different places offer. This is particularly relevant if you are trying to decide between multiple places.

For example, some programs that might be offered include:

- Onsite nutrition programs
- Health services
- Recreational activities
- An onsite residential manager

These are all areas that you should start to think about before you even start looking at your housing options.

If you know specifically what you are, and are not, looking for it can help you to narrow down what types of accommodation you look for and where you apply.

MONEY

You'll have to take close inventory of your monthly income from Social Security, pension plans, part-time work, and allowances from family.

What can you afford to spend on accommodations? You want to be sure that you don't leave yourself completely strapped for money trying to keep a roof over our head. Make sure there is enough left for utilities, medical expenses, and more.

The average person on Social Security gets around \$1,461 per month (as of January 2019). That translates into \$17,532 a year. Even though this is enough to rent some low-income apartments, requirements often specify that people earn **at least \$19,000 per year**.

The basic idea is that you need to be able to prove that you can pay rent regularly as well as meet all of your other expenses, such as food, medical bills, and power. Unfortunately, **many seniors find it difficult to meet the income requirements**, especially if they are on a fixed income.

Because of this, you may want to consider alternatives.

For example, it can be more affordable if a couple combines their Social Security checks and shares a studio or a one-bedroom apartment. Not married? No problem. Two friends can share a small apartment to reduce the burden on each.

However, such approaches are only realistic if it can be done while still leaving both individuals with enough money to pay their bills. This type of arrangement may not be allowed in all types of housing units, so you'll need to check out the requirements first.

As a general rule, you will have the most options if you are looking for accommodation for just yourself or for yourself and one other senior.

If you have **a different family situation** (such as, raising a grandchild), then this will significantly influence what accommodation options are open to you.

ASSESS YOUR NEEDS AND FUNDS

Overall, one of the best things that you can do is simply sit down with a piece of paper and trusted friend/family member and figure out exactly what you are looking for. What are you prepared to accept and what is not negotiable?

At the same time, write down any important information that would affect your eligibility such as income, family size, credit score, citizenship status and anything else that might seem relevant.

There's also no getting around the dreaded task of working through a budget. What proportion of your resources can you dedicate to housing?

Getting things down on paper will help you have a better idea of what you need and what you are looking for. In turn, this can make the process of searching for affordable accommodation much more efficient.

WHAT LEVEL OF SUPPORT DO YOU NEED?

There's one other important one to think about. Can you safely live on your own?

This can be a scary question. Western society strongly focuses on the idea of independence and many of us don't like the idea of having to rely on someone else.

Yet, dependence does often come with aging.

It's important to think about this topic realistically. Assuming that you have more independence than is actually the case can have devastating impacts.

For example, continuing to live in a large house and attempting to maintain it can [increase the risk of falls](#). Even just one fall could significantly decrease your independence.

So, we need to talk about assisted living and other types of support.

Assisted living isn't a cheap approach. Limitations in financial programs mean that families are often paying for some, if not all, of the support that a senior needs.

While there is no standard definition for the term, the general concept of assisted living focuses on helping to promote the independence of the residents, assisting with scheduled and unscheduled needs and providing a home-like environment.

Residents in an assisted living environment often need support with some tasks, such as with medications, with bathing or with dressing. In many cases assisted living ends up being a temporary destination for seniors, with many moving on to nursing homes.

Some affordable housing options will provide supportive services, but the amount is typically less than what is found in an assisted living facility.

If you need assisted living or some of the services that assisted living offers, then it's important to pay close attention to the services that different senior housing complexes offer.

In some cases, you may well be able to find a senior housing option that meets your needs. However, this will not always be the case.

There are also some housing options that make the transition from one environment to another easy. [Continuing Care Communities](#) are one example of this approach. These tend to have multiple levels of support and housing within the same general area, making transitions much easier.

However, costs do tend to increase with the amount of care required, so such communities may not be everyone.

DO YOU NEED ASSISTED LIVING?

The idea of having to depend on others can be frightening and emotional. Yet, as people age they do find that they often cannot do everything that they were once able to do.

When it comes to considering affordable housing, it is important to seriously think about **whether or not you can continue to live alone**. If you don't address this topic there is a risk that you will move into housing but later find that it is not suitable.

I would also recommend discussing this topic with family members. Other perspectives can make your own biases easier to see. You may also find that other people can suggest options that you haven't thought about.

Some key questions to consider when thinking about assisted living are the following:

- Have you recently experienced a fall?
- Do you find it challenging to move from one room to the next?
- Do you struggle with preparing healthy meals or with getting enough to eat?
- Have you accidentally left appliances on or forgotten that you were using the stove?
- Are you able to pay your bills effectively?
- Are you struggling to take care of yourself or your home?

The site Premier Health offers [a more comprehensive checklist](#) that can help guide your decision making process.

If you answer yes to some of these questions, then this may be an indication that you need to find some solutions. In some cases, this may not mean you need assisted living but you will need to find ways to address the issues and promote your health overall.

Talking to a family member about the issues can help you to figure out a good overall strategy for moving forward. You may also find that considering these issues helps you to figure out precisely **what you are looking for** in terms of housing.

HOUSING OPTIONS FOR SENIORS

The multitude of affordable housing options can be confusing. Each type of housing comes with many individual factors which will influence their suitability.

Housing programs vary considerably in their eligibility requirements by state or region, as well as which housing types are available within the program. Income level, age, and your functional level and disability status are going to be the key factors that will drive your choices

This makes it critical to look at the specifics for your local area before making any decisions. In the sections below, we will be covering the following housing options for seniors:



- Senior Housing
- [Section 8 Housing and Housing Choice Vouchers](#)
- [Public Housing](#)
- [Traditional Low Income Housing](#)
- [Supportive Housing for the Elderly \(section 202\)](#)
- [Less Common Housing Programs](#)
- [Alternatives to Housing Programs](#)
- [Situational Housing Options](#)
- [Returning to Your Home Country](#)

In addition to the different programs, there is also **variation in the specific types of units** that are available. For example, housing options can include single and multifamily units, apartments or houses, independent units or units that are part of a larger community.

Likewise, some housing might be specifically reserved for seniors (and possibly people with disabilities), while other housing options might be for anyone within a certain income range. Some housing and apartment complexes cater to a wide range of tenants, but have specific units that are reserved for seniors who meet the requirements of the units.

You may also find that a given program focuses on one type of housing, while other programs offer various housing types. Differences like these make it very important to pay attention the specifics of any housing option that you are considering. It's also important to about the type of housing that you want and do not want.

SENIOR HOUSING

The term senior housing refers to housing options that have some age restrictions in place. Such housing options tend to be supported under a local, state or federal program, and may also receive funding from the government.

This type of housing ends up being **more restrictive** than many other options. This can be a good thing, as it limits the number of potential applicants. Housing communities can specialize in the needs of seniors by limiting the profile of residents

In some cases, senior housing facilities can also make selections based on family criteria.

- For example, a senior housing complex may **place priority** on residents above a certain age.
- At the same time, some housing complexes may only cater to single seniors or couples and may not accept a larger family unit, which would exclude senior caring for a grandchild.
- In other cases, a complex may not accept residents under a certain age.

Housing normally falls under a set of rules called the Fair Housing Act (FHA). The FHA prevents housing from discriminating based on age or familial factors.

This means that housing authorities can't refuse housing to older people or families that have children. Likewise, they cannot preferentially choose couples without children.

However, senior housing represents an exemption under this act and can **choose or restrict residents based on age**.

WHO QUALIFIES?

There are two specific brackets of senior housing provided for under the Housing for Older Persons Act (HOPA).

The first of these is 55+ years, which means that it **caters to people aged 55 and above**.

Housing under this category must meet the following criteria:

- 80% of units contain at least one person aged 55 or above
- The property must follow age verification processes
- Must both publish and follow policies that state its focus on providing senior living

These criteria make it possible for families to live in the housing if only one member is older than 55. Additionally, families could also live there even without someone over 55, if they were able to secure one of the 20% of units not required to have such a person.

In general, this means that 55+ housing tends to be less restrictive.

The second category is **62+ housing**. Here, as you might expect, the focus is on seniors aged 62 or above.

However, the primary criterion is a bit different:

- All residents are 62 or older (except for disability-related caregivers)

The other two criteria remain the same:

- The property must follow age verification processes
- Must both publish and follow policies that state its focus on providing senior living

So, getting into 62+ housing is much more difficult. Because of this, 62+ housing is best suited to individual seniors or couples who are both at least 62 years of age.

KNOW YOUR STATE REQUIREMENTS

While its helpful to understand the general requirements under the Housing for Older Persons Act - requirements for individual housing will vary significantly. This means that you'll need to look at the requirements for each housing location individually.

Additionally, state and local law may also play a role in the specific requirements of senior housing. For example, in California, every unit must have at least one senior (at least 55 or 62, depending on the housing designation).

As such, you will still need to be aware of the laws in your own state and you need to expect variation between individual senior housing properties.

It is always best to **find out as much as you can** about a given housing option before applying so that there are no surprises.

SECTION 8 HOUSING AND HOUSING CHOICE VOUCHERS

Another well-known housing option is Section 8.

The term Section 8 is commonly used in any discussion of housing options. It refers to Section 8 of the Housing Act of 1937.

This particular section of the act supports the government paying rental assistance to private landlords. Essentially, it allows low-income tenants to afford housing because the government is paying part of the rent.

A key part of Section 8 is the **Housing Choice Voucher Program**.

This program provides rental assistance on a tenant basis. This allows tenants to shop around for the unit of their choice, and if they move to another unit, it follows them. The apartment or unit must meet minimum quality standards for a tenant to use their voucher to cover the rent.

People can put their voucher towards the cost of purchasing a home in some situations.

For many people, Section 8 vouchers are a gold mine for finding affordable housing. Perhaps the biggest advantage of these vouchers is that **they open up housing options**. For seniors, the vouchers can make it possible to find housing outside the umbrella of senior housing.

In general, the amount of assistance provided through these vouchers is based on the *normal amount required to rent a moderately-priced unit in your specific area*. This is determined by your County's housing authority with approval by the federal program.

ELIGIBILITY

Eligibility for Section 8 is ultimately determined by the Public Housing Agency (PHA).

This is based on the family size and the gross income for the family. Section 8 is also largely limited to U.S. citizens, although some groups of non-citizens may be eligible.

- The general rule is that the income of the family must not be more than **50% of the median income** for whatever metropolitan area or county that the family lives in.
- However, the majority of Section 8 vouchers go to families who earn **30% or less of the median income** for that area.
- Some vouchers may go to families that are considered low income, which is less than **80% of the median income** for that area. However, this group is given the lowest priority.

A family's eligibility is determined through an application process through the PHA. This process involves examining a range of information, including income, family composition, and assets. That information is also verified through external sources.

If you were found to be eligible under Section 8 then you would probably be put on a waiting list until the local PHA had the resources to assist you.

It is important to note that you can legally apply for waiting lists in any part of the country, regardless of where you are physically located. If you do this, then you need to move into that area if you get accepted.

However, most housing authorities also **place priorities** on some people in the list. One of the most common examples of this is prioritizing residents of the area over non-residents⁸. In effect, this means that non-residents are never going to actually get assistance through that waiting list.

Now, this isn't true for every housing authority, but it is true for many of them.

GETTING STARTED

If you want to apply for a voucher through Section 8, then you need to contact your local [PHA office](#). They will be able to tell you what you need to do and get you started in the process.

Affordable Housing Online maintains a list of open waiting lists, including those that open soon, those that are now open and those that are always open. You can find this list [here](#). The site also offers information about the housing authority involved in the waiting list and any other relevant information.

However, it is hard for any website to keep up to date on all of the waiting lists out there, so you should pay attention yourself as well. This includes looking in newspapers and regularly calling your local housing authority to check what is available and what you can apply for.

CHALLENGES OF SECTION 8

Section 8 does offer a range of advantages, but it is also a daunting and overwhelming system.

To make matters worse, **we have a major housing shortage**. The government is well aware of this, and the Housing and Urban Development agency is working to identify more effective means for meeting this shortage.

Because of this, there is a large number of people who apply for Section 8 housing. Unfortunately, there are simply too many people competing for only a handful of units.

Perhaps the biggest issue with Section 8 is **waiting lists**. Additionally, Section 8 does not just cater to seniors, but is open to all low-income families, in general.

Throughout the nation, there are around 2,320 different housing authorities that offer Section 8. Every single one of these authorities has a waiting list. People will typically be on those waiting lists for **years**.

Additionally, most of these waiting lists aren't even open all of the time. In many cases, housing authorities will close the list for years at a time, often in cases where the waiting list is very long⁹.

The size of the waiting list will vary significantly depending on the location and the population. For example, in small towns and rural counties, the waiting list is often smaller. In some cases, this might mean that the waiting list is only a year long. In contrast, the waiting list in large cities might be 10 years long.

The demand for Section 8 is so high that only a portion of applicants ever make it onto the waiting list to begin with.

One example of this was a waiting list that opened in Florida. Within just a few days, that waiting list had upwards of 50,000 applicants. The housing authority chose 2,500 people from those applicants, using a lottery system.

But, the housing authority only gets a total of 5,000 vouchers which are all in use at any given time. So, the people that made it onto the list still had to wait years before they would get any housing vouchers¹⁰.

This news can certainly make shopping for housing very demoralizing. Because of this, it's important to **seek out all options**, plan well ahead, remain patient, and keep on the alert for notices regarding the opening of waiting lists.

Even though the process is a long one, many people do find that they eventually are able to use Section 8 to help them get good housing.

USING SECTION 8 VOUCHERS

The vouchers offer individuals the choice of their own housing, as long as it meets an acceptable safety and health level.

Families are responsible for finding housing and reaching an agreement with the landlord. After that, PHA inspects the dwelling and determines whether it is suitable and if the rent is reasonable.

You can find more detailed information about Section 8 and what you can expect by following [this link](#).

It is important to note that even once you have a Section 8 voucher, **finding housing can be a challenge**. After all, there are only so many accommodation options that support Section 8. Additionally, these may vary based on many factors, including the specific type of housing and the size.

So, it may take time and a lot of searching for you to find suitable housing, even once you are in the program and have a housing voucher.

IS IT WORTH IT?

The demand for Section 8 housing is huge, with many challenges involved in actually getting in the program and getting housing through it. A lot of this demand comes from the fact that Section 8 caters to such a wide range of people.

Section 8 is still a viable solution for seniors, especially if your need for a housing solution isn't urgent. For most people, it is worth taking the time to apply to Section 8 waiting lists, even while you are looking for other solutions.

After all, having one more option up your sleeve is always a good thing.

Nevertheless, you may find that you have better luck with programs that are specifically targeted at seniors, such as senior housing. In general, the demand for programs that focus on seniors tends to be lower than demand for Section 8 and other programs that target the low-income population.

However, programs that are primarily for seniors will tend to have lower resources than those targeted at the population in general. After all, they do cater for fewer people overall.

PUBLIC HOUSING

Another relevant housing program is public housing¹¹. Public housing was designed to offer an option for safe rental housing for low-income families, people with disabilities and the elderly.

There is a wide range of different housing that falls under this category. Public housing is specifically available for **low-income individuals and families**. As such, the program is not targeted at seniors, although seniors are often eligible for it.

A range of information is gathered to determine eligibility, including:

- Annual gross income
- Whether you are considered a family, an elderly or a person with a disability under the criteria for the program
- Your immigration status/citizenship status
- Names and pertinent details of all family members who would be living in the housing
- Current phone number and address
- Characteristics and circumstances of the family that might help them to qualify (such as currently living in poor quality housing)
- Names and contact information of previous landlords
- Estimate of anticipated income for the following 12 months
- Names and addresses of banks, employers and anyone else relevant for verifying income, deductions and family composition

Additionally, a PHA representative may visit the family home and interview family members.

If a person or family is eligible for the program, then their rental history is also checked. If a person's history or habits are considered unsuitable they may be denied, due to their potential negative impact on the project or on other families.

As with Section 8, you can apply for Public Housing by contacting your [local PHA](#).

Under Public Housing, the rent you pay is based on your anticipated income. This means that families do end up in housing that they can afford. However, you do still face the challenge of being on a waiting list.

TRADITIONAL LOW INCOME HOUSING

Throughout the United States, there are many options for low-income housing, especially if you don't meet Section 8 or Public Housing requirements or you stand to wait many years on the wait list.

The site for the Department of Housing and Urban Development offers a useful tool that can help you with this process.

This is called [Low-Rent Apartment Search](#) and does what the name suggests.

Through this tool, you can find housing options in your local area. You can also refine the search by physical location (city, country or zip code), by the apartment type and by the number of bedrooms.

The site will then spit out a list of housing options that meet those criteria along with all the contact information.

Additionally, all counties operate their own housing authorities (which HUD funds). Because of this, the specific options available to you will vary based on your geographic area and other factors.

If you're looking into housing, visiting these housing authorities in person is an important first move.

They will be able to talk to you about the programs available in your local area, along with which programs you might be eligible for.

This can save you a lot of legwork, as it will give you an idea of which programs you should focus your attention on.

For example, it makes sense to initially focus on programs that you are likely to get into and those that most suited to your specific situation.

SUPPORTIVE HOUSING FOR THE ELDERLY (SECTION 202)

This type of housing is for seniors aged 62 or above whose household income is considered very low (less than 50% of the median for the area). Seniors typically pay around **30% of their income towards rent**, regardless of the specific amount that they receive.

The housing is designed for individuals who wish to live independently, but need support in some key areas, like bathing or dressing. As such, the living environment can provide more support than other types of senior housing.

The key requirement for Section 202 is that the head of household is at least 62 years of age.

- Proof of income is required, along with proof of age
- Other household members can be younger than 62, but they are included in the income calculation

Applications need to be made individually to each Section 202 property that you are interested in. Because demand is high, many of these properties have a waiting list, which you may be on for a year or more.

Funding for the program has been relatively limited, so this type of housing is not available in all areas.

However, in 2019 the Department of Housing and Urban Development announced new funding for the program, providing a total of \$50 million in funding. This is the first new funding for the program since 2010¹².

This funding should mean that there is more housing available under Section 202 in the future. It also suggests the program may receive more funding in later years.

Section 202 is especially important as it there are no other affordable housing programs that focus on seniors alone.

LESS COMMON HOUSING PROGRAMS

As I mentioned previously, there is a large range of different programs out there for senior housing.

The list so far has focused on **programs that are expansive**, providing support to a large number of individuals and families throughout the United States.

Of course, there are also many other programs beyond these.

In many cases, the programs may cover a smaller geographical area or support a smaller number of people. Often, programs may even be specific to a state or a local area. The programs can also change over time, as can the specific options that a program provides.

This means that seniors have to be **proactive** when it comes to housing.

Going to your local housing authority is a valuable place to begin.

These authorities have trained counselors that can help seniors figure out which options apply to them. They may have direct knowledge of new developments or inside knowledge on where you stand the best chance of findings a place. Counselors can help direct seniors towards housing options where there are potential openings.

This personalized attention can be especially useful if you have a unique set of needs or desire a specific location.

In many cases, housing authorities will attempt to keep a list of active programs along with those that may have openings. However, maintaining these lists is time-

consuming and resource-intensive, so the list will typically not be up-to-date and may not have all available options.

As such, it is up to the senior to take this information and call the apartments and housing options – and **find out for themselves** what units are available and when they may be available.

In many cases, apartments and programs will have their own set of criteria and their own waiting list. Those are separate from anything that the housing authority provides.

As you can imagine, the end result is that **seniors need to do a lot of legwork** to figure out what options are available in their area, which options apply to them and what housing options actually have open units. **Stay proactive!**

ALTERNATIVES TO HOUSING PROGRAMS

While housing programs may seem like the most logical low cost housing approach, there are also other ways to make housing less expensive.

The approaches highlighted in this section are

STAYING IN YOUR OWN HOUSE

If you're living in your own house, giving up that independence can seem incredibly unappealing. You may have emotional attachments to your home and not be willing to budge. You may be living in a single-level home with convenient transportation nearby, and small enough for you to maintain over the next years to come. You may have neighbors and friends nearby that check in on you and provide immense support to you. Why give that up?

One option to stay in your home if you're still far from paying it off, is to consider a **reverse mortgage for seniors**.

This is sometimes an option for people who have equity in their homes, allowing them to supplement their income. You can find some more information about this topic [here](#) and this type of mortgage needs to go through an FHA approved lender.

Additionally, some federal or local housing programs can provide support to seniors in their own homes. If you are interested in staying within your own home, talking to your [local HUD Office of Housing Counseling](#) is probably the best place to start.

Through these offices you can find out more about your options and which programs and support options apply to your specific set of circumstances.

If financial challenges are why you may have to leave your home, another alternative is to consider **taking in a boarder or a renter**. Doing so can help you get a bit of extra income and you may also find that it provides unexpected companionship.

- Boarders and renters both have lease agreements with the home owner.
- A *boarder* will have their own private sleeping area, while other spaces will often be shared. In contrast, a *renter* often has their own entrance, living area and sleeping area.
- The legal rights of boarders and renters are similar. This includes the fact that landlords need to provide notice before eviction.
- Boarders tend to have fewer rights to privacy, partly because the areas are shared.
- Boarders and renters both have rights

Your family and friends may be able to help you find boarders that will suit your situation. In some cases, you may be able to have another senior as a boarder. This could provide a good solution for both of you.

It's also important to consider the financial and legal implications. Renting a room can provide a deduction on taxes, in an approach known as pass-through business. However, you'll need to be certain about local laws before you take any steps. You should be certain that any rental agreement is legal and that you are protected should anything go wrong.

Annie Nova from CNBC offers some useful starting advice [in her article on the topic](#).

MOVING IN WITH FAMILY OR FRIENDS

If you are having financial problems living with family or friends, the first step is often to talk to them and figure out a solution that works for everyone.

Seniors can provide valuable support in a family environment, which can make them more valuable in a home. For example, some seniors are able to help with housework or childcare. This can be particularly relevant in cases where most other family members have full-time jobs.

Even when the senior does not have much to offer in terms of practical ability, talking to friends and family members is still important. Often family members don't realize that a senior might be struggling. Even if they are unable to have the senior live with them, they may be able to propose alternative solutions.

Realistically, a group of people thinking about a problem can almost always figure out more solutions than a single person can on their own.

However, moving in with people that you know isn't a decision to be made lightly.

There is always the potential for challenges when you're living with others. Challenges can often be more significant with family, as you have shared history. This can mean that there is more emotional weight in some areas.

For example, some people find that they feel lonelier living with family than they did on their own. This can happen because other family members all have their own lives and the senior may end up spending most of their time on their own.

The shared history between household members can also increase the potential for fights and resentment.

One of the most important approaches is to make sure everyone is on the same page before any decisions are made. Every person should know what is expected. It's also worth planning how challenges will be addressed when they arise.

For example, what happens if a largely independent senior moves in and their health declines over time? Do family members have the willingness and ability to provide caregiving support?

Addressing this area beforehand allows you to look at the questions clearly, rather than reacting based on emotions.

Finally, it may be worth having an agreement down in writing.

Doing so can feel a bit strange with a family member, but documentation is important. It's easy to forget what was initially agreed upon when a year or two has passed. Having everything written down can make disagreements easier to resolve.

HOME SHARING

Sharing a house or an apartment with another senior can be a good way to reduce costs, without the need to move in with family. This is slightly different than taking on a boarder/renter, as in home sharing, parties tend to have equal power and responsibility.

Most of the time, a home sharing group of people would all have their name on the lease.

For example, two seniors may decide to move into a two-bedroom apartment together. This tends to be less expensive than each living on their own.

There are also variations to this theme. For example, a group of people may rent a larger living space together and split the bills. The arrangement is similar to a conventional renting situation and can offer the chance for more social connections.

The idea has also become popular enough that you can find sites online that help to bring people looking for shared housing together.

Of course, this type of living does mean less privacy and the need for more compromises than a senior living on their own. Even so, the benefits may make the tradeoff worthwhile.

PROTECTING YOURSELF FINANCIALLY AND PRACTICALLY

While these alternatives to housing programs all have their advantages, they can involve significant challenges too. One problem is that there is little oversight to ensure that the senior remains safe. You're also working on these processes independently, perhaps without any formal structure.

This means that it is important to take safety carefully.

After all, a safe and secure living environment is an important need. Living with the wrong people can be stressful, difficult and even dangerous.

Regardless of your housing approach, **talk to a lawyer** and make sure you understand all of the risks and obligations that you face. This is critical, as the law doesn't always match what you might expect. Because of this, focusing largely on common sense could create problems further down the road.

Here are some key areas to think about.

- **Background checks for boarders and renters.** Background checks are important, even if the person that you're considering appears trustworthy. You never truly know a person's history and people aren't always honest.
- **Get contracts in place.** Contracts help to keep everyone on the same page. They reduce the risk of miscommunication and mean that people can't simply change their mind later. Even if you trust a person, don't just take them at their word.
- **Make sure contracts are legally sound.** Your contract won't mean anything unless it aligns with the law in your area. It's always best to consult a lawyer and make sure that everything is right from the beginning.

- **Plan for problems.** It's easy to assume that everything will go well, especially if you like the people that you're going to rent with. Still, it's important to consider the issues that may emerge as well. What happens if a person's financial situation changes? What if they are under stress at work and end up being difficult to live with?
- **Check the law.** States have different regulations surrounding tenants and boarders. Make sure that you know what to expect in your own situation. For example, there are reasons that you can evict a renter and reasons that you cannot.
- **Make considered decisions.** Take the time to make decisions about who will move into a property. This includes cases where the potential renter or boarder seems like a perfect fit. There are scammers out there, along with people who provide false information. Researching carefully can help prevent any problems from occurring.

Financial fraud is another important area.

Seniors are often targeted for [financial scams](#) and may also suffer financial abuse. One estimate suggests that between 2013 and 2017, people above the age of 70 lost, [on average, \\$41,800](#) as the result of financial abuse.

That's a lot of money to lose, especially for people who don't have very much to spare.

Financial abuse is often conducted by family members, friends or relatives. In fact, people scammed by people that they know [tend to lose much more money](#) than those scammed by strangers.

Cognitive changes in seniors can make them [particularly vulnerable to scams](#). Scams also aren't always that easy to spot.

This highlights the importance of having someone else keeping an eye out for potential problems. Doing so may require having in-depth conversations with the senior about finances. While the topic is never a fun one, doing so is critical for avoiding financial fraud.

SITUATIONAL HOUSING OPTIONS

The following types of housing tend to be less affordable than the previous examples. Even so, they may be relevant in some situations, especially if you have the time to plan ahead.

CO-HOUSING COMMUNITIES

Co-housing communities are designed with the idea of community connection. They often involve more physical spaces for interaction and collaborative decision-making.

Many co-housing communities are not cheap to live in, so they're not always a good affordable housing choice. Even so, [some do involve inexpensive housing](#). This type of environment can be especially good for seniors due to the close connections and community focus.

HOUSING COOPERATIVES

[A housing cooperative](#) is owned by a company and units are leased exclusively to individuals. Leaseholders effectively buy shares of the corporation and are able to vote in various decision-making processes.

This living style means that residents often participate in maintenance of the building or similar activities, which helps to lower overall costs. A housing co-op ends up being an especially secure type of living arrangement and can offer significant social contact to.

One limitation is that there is often a detailed vetting process for joining such a co-op. This can be frustrating.

While many co-ops are less expensive on a month-to-month basis, buying into a co-op can cost a significant amount. Borrowing money for the initial purchase can also be difficult, as tenants do not end up owning physical property.

LIFE PLAN COMMUNITIES

[A life plan community](#) is a retirement community that is designed to offer multiple levels of care. This type of community excels at promoting wellness overall, while meeting the needs of seniors regardless of their health.

This type of living environment isn't as affordable as others that we have been discussing, as most such communities have a considerable up-front cost. However, the style can help to reduce expenses in the long-term, as they promote independent living. Such communities can even help to lower health costs for seniors who end up needing a significant amount of care.

Each community will differ, so it's critical to read the fine print and make sure that you know what you can expect for the money that you pay.

ADULT FAMILY HOMES

An **adult family home** is a regular house that can care for up to six different residents. The home is managed by various staff members, who are responsible for helping with the daily needs of residents, including social activities and meals.

This type of living environment is not designed for people with significant ongoing medical needs, but for those who are largely independent. The style can be much more appealing than institutional environments and can also be affordable.

Costs and requirements will vary from one home to the next, so you'll need to look at what is available in your local area.

RETURNING TO YOUR HOME COUNTRY

Not to be confused with the more tantalizing world of ex-pat living abroad that sites like International Living have come to espouse, another option worth exploring is retiring in your home country.

Many of people who migrated from another country at some point have fantasized about returning to their home country on the assumption that by doing so, they'd be able to stretch a dollar in a home country that may have a lower cost of living. The truth is that few ever make that return home because...it's no longer home. It's an idea they discard after more deliberation and thought.

Seniors will often have fond memories of their home country, and long for the familiarity of their culture and language. They might think of their home country as a good alternative when their current situation seems insurmountable.

However, in most cases, this perspective is simply a 'grass is greener on the other side' approach. This is not to say that it cannot be a viable option for you.

It is certainly true that the United States health care and services and support for seniors trail other developed nations. But, there is a good chance that you will find an equally disturbing reality in your home country.

Additionally, such a move can have **unintended consequences**.

For example, most of your support network is in the United States, so you would find yourself with very limited social support back in your home country. It's also likely that some family members or friends have also moved elsewhere.

At the same time, a move of that magnitude can create feelings of depression, loss and of being overwhelmed. So, even if the physical environment was better in your

home country in your younger years, you may find yourself struggling emotionally as an older adult returning to your home country.

At the end of the day, **would you be truly better off** in your home country?

HOME OWNERSHIP

One important draw that relates to moving back to your own country is home ownership. Some seniors may still own property in their home country and may also feel that this would give them more freedom.

However, owning property does not necessarily make life easier for seniors, especially as going back to one's home country may be associated with decrease emotional support and fewer support networks.

An alternative is to either **sell or rent** any properties that a senior may own overseas.

Of these choices, renting will often be a less attractive option, as managing a property from another part of the world can be challenging.

This is especially true if you have few family and friends left in that part of the world to help. My own father held on to his own small property in Mexico for as long as he could. None of his daughters were willing to make the regular trips to check on the property and deal with tenants. We dealt with crooked court clerks and the property was ultimately illegally seized. Given my father's advanced dementia, the family decided to let it go and put it behind us.

If you were to sell the property, it is important to take the time to find a trustworthy negotiator to manage the same and help make sure you maximize your profit.

Selling or renting out overseas property can become progressively more difficult as a senior ages, as the process will often involve traveling to the location at least once. Many seniors have found themselves unable to sell or gift property because of failing health.

In some cases, seniors may find that property has been taken up by other relatives, a situation that the senior may have little protection from.

BEING OBJECTIVE

At the end of the day, it's important to look at the question of returning to your home country from an objective standpoint.

Many people feel emotional about where they live and these emotions can sometimes be deceptive. In particular, it's easy to want something that you do not have but you will often find that the situation in your home country isn't nearly as good as you assume.

For example, the United States does have some protections for seniors that help prevent abuse and fraud to seniors. Many countries don't offer such protections, which would leave you vulnerable.

Unfortunately, the biggest offenders of financial abuse against seniors are close relatives and caregivers. This means that seniors cannot simply trust people who they are close to. In turn, this makes the legal protection that the United States offers especially relevant.

If you still want to move back to your home country despite these challenges, then it's important to take the time to fully research the move and its implications. In most cases, if you were to make such a move, it would not be easy to return to the United States.

Because the decision is such an emotional one, it is also worth talking to someone who isn't invested in the situation. They may be able to help you have a more objective viewpoint and figure out what truly is the best for your given situation.

IMPORTANT AREAS TO CONSIDER

There is a wide range of programs in the United States designed to support seniors in finding safe and affordable accommodations apart from the housing programs summarized above. Some of these programs specifically target seniors, while **others may target a more general audience**, including low-income families and people with disabilities¹³.

SUPPORT SERVICES

While many housing programs are targeted towards seniors, most are not required to provide supportive services. For example, a review of housing programs by the Government Accounting Office (GAO) found that out of 23 programs, only 4 required owners to ensure there were some supportive programs¹⁴.

But, regardless of what housing program or option you end up in, there is still a range of support services that may be relevant to you.

There are also a few key programs that help to link seniors to support services.

One example of this is the Service Coordinator Program. Information about this program can be found at the [website for the program](#).

The specific services available are going to vary depending on location, on your housing, on your income and other factors. As such, you will still need to look into what programs are available in your area, as many support services are available at the local or the state level.

It's important to think about what support services you might need and what you might want before you get too far in the process of looking for housing. If you do need support services, this may significantly limit your options for affordable senior housing.

It's also worth mentioning that some support services will provide for you wherever you are located. These may include programs available through your local Area Agency on Aging (AAA) or Aging and Disability Resource Center (ADRC). These agencies provide a menu of support for older adults, such as case management, transportation assistance, referrals and assistance, nutrition support, and more. Another key example of this is Meals on Wheels.

This program can be a good way for seniors to get some nutritional support, especially if they have limited finances. Meals on Wheels is not accommodation-specific, so you would be able to get this service in most housing situations.

WAITING LISTS

Even if you do get into a program, you face the issue of waiting lists.

The waiting lists for programs can often be **extensive** and you may well end up on the same list for years without seeing any change.

Additionally, local governments are often able to give priority to some groups of people, such as those who are near homeless or those who have extremely low income¹⁵.

At the same time, many places can give priority to people who are perceived as good tenants, such as people who are working and those who were evicted from previous accommodation when it was no fault of their own.

So, you could end up on the waiting list for quite some time if you were not considered to be a priority.

For example, the waiting list to get in the Section 8 program can be upwards of 10 years in large cities.

In some cases, waiting lists can get so big and fill so quickly that agencies only open them for a short period at a time. For some waiting lists, this might mean you only get one chance to get on the list every couple of years.

And... even if you get on that list, it could still be years before you got the assistance you need.

There is considerable variation in the length of waiting lists depending on what the waiting list is for and how many other people have similar needs. Unfortunately, there is limited information about the size of many waiting lists as in many cases agencies do not need to provide this information.

Once more, your local housing agency may be able to help you find places to apply to.

The issue of waiting lists makes planning ahead such an important task. If possible, you should start researching and planning long before you actually need to move. Doing so is the best way to make sure you don't get stuck with few options.

ELIGIBILITY FOR PROGRAMS

Programs **vary considerably** in what they look for in people joining the program.

These criteria can vary from one location to the next, so it's important to figure out what requirements are relevant to your situation and to the program you are interested in.

The most pertinent piece of information is typically **annual income**. Often the income needed for accommodation is based on income levels in the area or on poverty levels. For example, the Public Housing Program has income limits that are based on 80% and 50% of the median income for the area that you are living in¹⁶.

Some programs are specifically tailored towards seniors, while being a senior or disabled may provide you with some advantages in other programs. Because of this, your age will be relevant if you are applying for a program that specifically caters for seniors. For example, some senior housing age requirements vary between 55 and 62.

However, there is also a range of other factors that may be present described next

FAMILY CHARACTERISTICS

The options vary considerably if you are trying to find a place for yourself versus trying to house yourself and other family members.

Some personal and family characteristics can also influence housing outcomes. For example, if you are disabled or a veteran you may have priority on some waiting lists.

CIRCUMSTANCES

In some cases, your circumstances may offer you an advantage, such as if you are living in substandard housing or if you are near-homeless. People at risk for eviction may be eligible for emergency housing, for instance, particularly if you are older and/or disabled.

Programs like Money Follows the Person (MWP) and No Wrong Door (NWD) in some states incentive states to provide financial assistance and intensive case management to support seniors who wish to remain living in the community who might otherwise be at risk for placement in a long-term care facility. MWP, for example, helps seniors living in a skilled nursing facility to return to live in their home, and may include assistance with finding housing to make this transition.

Unfortunately, as with many publicly subsidized programs, there is a waiting list or the arrangement may be short-term, and you may need to go through an extensive process to find a more permanent solution.

IMMIGRATION STATUS

Most programs only support U.S. citizens or people with an eligible immigration status. Typically, this means that a person needs to be a legal and permanent resident of the state that they are in.

Additionally, a person will need to be either a citizen or a qualified non-citizen. In most cases, this last requirement means that people need to be a legal resident of the United States. However, the specific criteria surrounding immigration status will vary somewhat depending on the specific program being considered.

IDENTIFICATION AND TRACK RECORD

Some programs look at your history as a tenant. Did you pay your rent on time? Were you behind on mortgage payments? How is your credit? So, a low credit score or poor history may make it more difficult for you to get in a program. This is especially true if you are on a waiting list as you may find yourself being given **low priority** if your history is substandard.

However, veteran programs do offer free credit counseling, so if you are a veteran you may have additional options. The same may also be true in some cases if you are disabled.

As you are applying for programs and looking at options, it's always best to **have as much documentation as you can**. After all, having too much documentation won't decrease your chances of getting into a program but not having the right documentation certainly could.

Some of the specific documents that you may need include:

- A state-issued form of identification
- Proof of address and residency (such as a utility bill)
- Proof of costs of living (such as the cost of shelter and utilities. Bills are the most effective way to prove these costs)
- Social security card and birth certificate
- Medicaid and/or Medicare card
- Proof of income (W-2's if working, bank statements and any other proof of income)
- Names and addresses of previous landlords
- Proof of specific circumstances (e.g. proof that a person is legally disabled)
- Proof of veteran status

Where applicable, you may need to provide these documents for each member of your family (particularly in the case of personal identification documentation).

Even if you don't need to provide all of this documentation, having it on hand can make the process of finding housing easier.

In general, having documentation prepared will mean less running around when you are actually applying for programs.

This is very important because you may face time restrictions when it comes to some application processes. One example of this is Section 8 housing waiting lists, which often only open for a short period of time.

VARIATIONS IN REQUIREMENTS

The requirements for programs are rarely ever straightforward.

Typically, there are income brackets that you need to meet to be able to join a program, and those brackets will differ depending on a range of factors, including your family structure and physical location.

Those brackets will also vary over time and in most cases income brackets will change from one year to the next.

However, you can find income brackets online – including brackets that are specific to your area and your family size. For example, you can find a list of the income brackets for Section 8 [here](#).

In a similar way, some programs might be restricted to specific family situations (like senior housing, which will often only take seniors and no other family members) or may take past rental history into consideration.

As such, you might find that you are eligible for some programs, but not for others.

Online information can help you figure out whether you are likely to fit within the limits of a given program. Likewise, talking to your local housing authority may help solidify your next steps and get your questions answered.

If you're looking into housing over an extended period of time, you may find it necessary to contact your local housing authority multiple times. After all, **program availability will vary** over time. However, you may need to actually apply for the program or talk to people associated with it to find out whether you are able to join.

One reason for this is that programs are not always clear on their eligibility requirements. Another reason is that if there are a limited number of spots in a program or on a waiting list, the people who are the most suitable may be put in the program or on the waiting list first.

To make matters more complicated, states and local areas have their own laws that may affect eligibility requirements.

Likewise, those laws may affect the priorities for different programs.

WHAT CAN I AFFORD?

Even with affordable housing, finances are a key area of difficulty. Many seniors are on a **fixed income** and even among those who are not, the amount of money they have is often low.

Many seniors can barely pay their expenses every month, but are not considered to be low-income ([REF](#)). This might happen because due to higher-than-average amount of expenses. In other cases, it can happen because some calculations are unrealistic about the actual costs of living versus the income that seniors have.

If you're one of those people who struggle with expenses, but are not considered to be in poverty – then you may find that your options are somewhat limited.

Many programs use poverty levels as a guide for their income brackets, which is based on income and family size. You might find that you aren't eligible for many programs, or miss the minimum cut-off by a hair. This is the conundrum of the middle class. You may not meet the poverty levels, yet not have enough to cover housing along with [other monthly expenses](#).

For example, the average Social Security income is around \$1,461 (as of January 2019) although there is some variation depending on where you live. That calculates out to around \$17,500 per year.

That income needs to pay for your accommodation as well as any other expenses that you might have. Now, you might be eligible for the SNAP program and programs like Meals on Wheels to help with food, but even then, having enough money to meet your expenses can be difficult.

This income level is a key reason that many seniors need low-income housing to begin with.

Let's have a look at a specific example.

According to the Section 8 income limits for Virginia¹⁷, the low income limit for one person is \$49,550 per year.

Their 'very low' and 'extremely low' income limits are a bit different, averaging \$31,000 and \$18,600 per year, respectively. However, there are normally more units available for people in the higher tiers than in the lower tiers.

So, the average person who relies solely on Social Security doesn't even would only fall into the 'extremely low' income category. This would majorly limit the options available to them.

This is just an example, because that income bracket is just for Section 8, not for other programs. Additionally, the specific brackets are different for different states and for different counties. This means that you might have more or fewer options in your given area.

Regardless, income plays a major role in what options you have for accommodation – and the requirements are often stricter than most people imagine.

At the same time, you need to make sure that you can afford to pay the rent wherever you end up alone, while being able to pay for all of your other expenses. After all, being unable to buy sufficient food or being unable to cover the cost of medications or emergencies is not a good solution.

Take the time to carefully plan your finances.

After all, there are always some expenses that come up that we simply can't plan for. If all of your income is going towards expenses, then you can find yourself in serious trouble if an unexpected expense crops up.

PROTECTING YOURSELF

The process of accommodation searching often leaves people feeling vulnerable, but you are still protected under the law.

One particularly important area is discrimination.

Senior housing is an exemption to the Fair Housing Act in that senior housing restricts residency based on age and family status (e.g. whether you are living on your own, raising a grandchild or have a partner).

However, senior housing is still not able to discriminate based on other factors, like race, disability or gender. Additionally, non-senior housing is not allowed to discriminate against age or family status.

If you are concerned about housing discrimination or believe that it has happened to you, there are a few places you can go to make a complaint.

You can find more information on this process at the [Department of Housing and Urban Development](#).

FINAL THOUGHTS

As you can see, housing programs, options, and support is a huge field.

In many ways, we've barely scratched the surface in this eBook, although I've tried to introduce you to many of the key programs and concepts. It would be impossible to provide accurate information about the entire field, simply because changes are always occurring and there are many differences depending on location.

With all of these factors, it isn't surprising that many people find housing overwhelming.

But, it doesn't have to be.

Talking to your local [housing counseling agency](#) is a good place to start.

It's also worth taking the time to think about the solutions that are appealing. For example:

- Is living with friends or family members possible, even in the short-term?
- Is the senior able to live independently or are they likely to need some type of support?
- How significant is the physical location? Would moving cities or even states be possible if it meant getting a better deal?

Additionally, you may want to look at what programs you may be eligible for. For example, if you are above 62, senior housing may be an appealing option. Likewise, if you have a very low level of income, you may be eligible for Section 8 or Public Housing.

Looking at what you want and what you are eligible for can allow you to figure out which housing options make the most sense for your situation. In turn, this can help you use your time effectively and apply for the most suitable options first.

ACKNOWLEDGEMENTS AND DISCLAIMER

This document was written and compiled by Cassandra Greenfield, with editing and support by Angelica P. Herrera-Venson.

All information in this guide was up-to-date and accurate and the time of creation and publication. However, programs for affordable housing and the housing in general are areas that undergo constant change.

As such, some of the information presented here may become inaccurate or out-of-date over time, although the guide itself should remain useful as an overall indication how to approach the challenges of finding affordable housing.

In many cases, your local housing authority can be a key source of up-to-date information and can help you to find programs and options that work for your specific needs.

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