Advisory Council for Aging & Independence Services
HOUSING SUBCOMMITTEE
February 3, 2022 | 12:00 PM

Virtual Meeting

Call in: (669) 900-6833
Meeting ID: 992 7740 6331
Passcode: 287715

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AGENDA   *Attachment

1. **Call to Order**: Paul Ling, Chair

   a. Welcome & Guest/Member Introductions
   b. Confirmation of quorum (quorum = 3)

2. **Continuance of Teleconferencing Meeting Option Pursuant to Government Code Section 54953(e)** (Action)

3. **Standard Business**:

   a. Public Comment/Announcements: Members or non-members
   b. Approval of 1/6/22 Meeting Minutes (Action)*

4. **Subcommittee Goal Discussion**
   a. Position Paper: Prevention of Senior Homelessness*

5. **Next Meeting**: March 3, 2022 at 12:00pm

6. **Adjournment**

This meeting is public, and the location is ADA accessible.
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Supporting documentation and attachments for items listed on this agenda may be
viewed at Aging & Independence Services, 5560 Overland Avenue, Suite 310, San Diego, CA 92123,
or received by calling (858) 495-5885.

Advisory Council for Aging & Independence Services
Housing Subcommittee
January 6, 2022 | 12:00 pm

Call in:(699) 900-6833
Meeting ID: 873 1746 1472
Passcode: 684069

MINUTES

	Members	Absent Members	Guests
Attendance:	Paul Ling, Chair Shirley King, Recording Secretary Lorelei Taylor Faye Detsky-Weil Molly Nocon		John Osborne, AIS Advisory Council, Chair
	Staff		

Item	Outcome
1. Call to Order	**Paul Ling, Chair, 12:05 pm** a. Welcome & Guest/Member Introductions b. Confirmation of quorum: Five members present for a quorum.
2. Continuance of Teleconferencing Meeting Option Pursuant to Government Code Section 54953(e)	Motioned by Shirley King; Seconded by Faye Detsky-Weil Unanimous approval
3. Standard Business	a. Public Comment/Announcements: Members or non-members: None b. Approval of December 2, 2021 Minutes: Motioned by Lorelei Taylor; Seconded by Shirley King. Unanimous approval
4. Subcommittee Goal Discussion	Position Paper: Prevention of Senior Homelessness Shirley King presented information from the 2-1-1 San Diego policy brief of September 2019 entitled 'Housing Instability in San Diego County and the study in the *Journal of Mathematics,* November 2021 'Using K-Means Cluster Analysis and Decision Trees to Highlight Significant Factors Leading to Homelessness' a collaboration of University of San Diego Business Professor Rachel Yoder-Clark and 2-1-1 San Diego. One key finding and observation is those over age 50, male, disabled with a medical hardship and two other hardships were highly statistically significantly more at risk of becoming homeless. Suggestions for policy-makers from these studies are the use of another economic income measurements other than the Federal Poverty Level, which does not reflect local costs; target specific populations such as seniors; early identification and case management to assist with rapid resolution and increase awareness of 2-1-1 CIE(Community Information Exchange) for the collaboration of community providers. Lorelei Taylor suggested that the relationship between 2-1-1 and the AIS Call Center be clarified about the hand-off of seniors who call for help with housing and what follow-on management is offered. Faye Detsky-Weil reminded about the recommendation from the Serving Seniors report that stressed the need for help agents to be trained to interact with the older population.

4.	Subcommittee Goal Discussion (continued)	John Osborne added that he and Molly Nocon met recently with Board Supervisor Fletcher and discussed the incidence of seniors facing homelessness. John suggested a better linkage between AIS Call Center and 2-1-1 with the purpose of arranging case management.
		Paul Ling described his research about an eviction hotline in the City of Chicago that uses case management to refer callers to legal services, mediation with landlords. etc. He suggested that AIS could conduct a study about the viability of case management offered by the Call Center.
		Shirley mentioned the screening tool used by 2-1-1 - the Comprehensive Screening Continuum Scale and asked what risk management evaluation does AIS Call Center use.
		John referred to the concept of a non-profit that provides short-term financial assistance to stabilize a senior's housing crisis.
		Lorelei gave an example of an individual who lost housing after being in skilled nursing care for several months. John suggested how an inpatient could be evaluated for the stability of housing to prevent housing loss. Lorelei suggested the use of the Ombudsman.
		John questioned how to justify singling out seniors as a separate category for homeless prevention services. Faye asked what makes seniors a priority. Shirley added that seniors losing housing face more unstable health outcomes.
		John offered how to focus the process of developing a position paper by asking what is it that AIS does today, how they handle the issue of senior housing instability and what needs to be implemented in the future. Lorelei suggested that these questions could be asked during the full Council meetings during the subcommittee reports. John suggested that comments can be added about what the subcommittee is looking into and its findings so far.
		Paul affirmed that next meeting will continue the focus on the position paper's findings and recommendations.
5.	Next Meeting	February 3, 2022 at 12:00 pm
6. Adjournment		Meeting adjourned at 12:53 pm

Respectfully submitted by Shirley King

Introduction

San Diego 2020 Point In Time Count reported one of four homeless adults is over the age of 55.(1) Among the unsheltered seniors in San Diego, 43% are experiencing homelessness for the first time in their lives. (2) Seniors who are rent-burdened are at risk for a first-time homeless event. Almost half of all seniors are renters, placing them in the least stable housing situation. (3)

Additional rising costs such as food, health care, utilities quickly become hardships for seniors leading to housing instability.(4) Prevention of the first homeless event is critical for a senior who has medical needs, lives on a fixed income and does not participate in the workforce. Studies show if a person has experienced homelessness once, they are 2.6 times more likely to have another homeless event.(5) San Diego experienced the highest rate of recidivism around a homeless event that any other geography in HUD's 2019 annual point in time count efforts.(6)

Problem

Seniors who seek assistance for their housing instability encounter roadblocks with access, eligibility and availability of rapid resolutions. Access to referrals is dependent upon the senior's command of technology and a facility to persist without case management. Eligibility is based on Federal Poverty Level calculations - a threshold that does not account for regional costs and misses those on the near margins (hidden poor). Availability of financial assistance to prevent the loss of a senior's housing and displacement from a long-time community is not an established program in San Diego.

Key questions are:
1) Who are we missing in identifying at-risk low income San Diego seniors if the Federal Poverty Level is the measurement used by our local agencies?
2) What do these seniors at the margins (hidden poor) of the Federal Level Poverty level need in order to maintain stable housing and remain in their communities?
3) What level of case management and technology support are needed to prevent San Diego seniors from losing their housing when medical and economic crises arise?

Background

In 2018, 10.2% of older Californians had incomes that fell under the federal poverty line (FPL). However, there are also large numbers of older adults with incomes hovering just above the federal poverty guideline. Additionally, older adults of color are more likely than non-Latino whites to both live below the poverty line or to be above the poverty line but still under 200% FPL. African American older adults are the most likely (22.9%) to have incomes under the federal poverty threshold, while Latino older adults are the

most likely (30.3%) to have incomes between 100-199% of the federal poverty threshold (7)

Seniors in San Diego County who experience housing instability or food insecurity most often turn to 2-1-1 San Diego, a nonprofit information and referral hub and the Aging and Independence Services Call Center. As reported by Nicole DeJong, Aging and Independence Services Call Center Supervisor, "Callers tend to be on the verge of losing housing within a matter of weeks and are inexperienced with how to pursue rental housing searches." "Callers report frustration with the few available information resources that can direct them to attainable housing and with not having their own computer access to make housing applications." "Callers tend to have a weak social support network that can advocate for them."(8)

In the year 2018, 2-1-1 San Diego evaluated 16,417 individuals who were seeking some form of housing assistance, of whom 7,818 identified as living in situations as housing unstable. Twenty percent were age 60 and older and 6% over the age of 70. (9) As reported in this policy brief 'Housing Instability San Diego County' prepared by 2-1-1 San Diego/Community Information Exchange, it was found that just over one-quarter of all callers who initially identified as being stably housed stated becoming homeless within four months. Even those who received referrals to prevention or payment assistance, 21% became homeless. Referrals were not a guarantee that callers received service to avert the crisis. (10)

In 2019 further local data collected by 2-1-1 San Diego have been analyzed with the University of San Diego School of Business Professor Andrea Yoder Clark and her graduate students to produce study results derived from advanced analytics strategies to determine the leading indicators for those in San Diego who have not experienced homelessness before but who may be at high risk.

The findings published in the November 2021 *Journal of Mathematics* reported the most notable observation about those who were not previously homeless:
"The final pathway to homelessness occurred if a housed client was over 50 years old, male, disabled, and/or not in the workforce AND had ANY medical financial hardship and more than two other hardships at the same time. Respondents with these characteristics were highly statistically significantly more at risk of becoming homeless." (11)

Recommendation

Apply Elder Economic Security Standard Index for Seniors Requesting Housing Assistance
Caller data collected by 2-1-1/University of San Diego study were evaluated using the Federal Poverty Level calculations that did not include regional cost of living and inflation adjustments. However the 2-1-1/USD study's findings point out that there may be a case for local policymakers to expand the definition of the "federal policy level" locally to take into account higher costs of living, thereby opening up access to social services to those who may be living just above the current "federal poverty level". (12)

California does have an alternate measure to the Federal Poverty Level and is used by the City of Los Angeles in its program 'Preserving Our Diversity' a low income seniors housing assistance subsidy. (13) It is the Elder Economic Security Standard Index (Elder Index) which accounts for the contemporary and local situation of older adults in all 58 counties. Using such an index could identify more of our San Diego seniors who are the 'hidden poor' and on the verge of a housing crisis.

The Elder Index was developed by the National Council on Aging to provide an evidence-based indicator of the actual basic costs faced by older adults (ages 65 and over) including housing, food, transportation, health care, and other costs. It is a more accurate measure of poverty, using widely accepted and credible national and state data sources such as the U.S. Census and the U.S. Department of Housing and Urban Development. The Elder Index permits policymakers and planners to understand how much income is needed to meet basic needs and to adjust policy guidelines based on locality-specific measures of the actual cost of living.(14)

Add Intense Case Management and Technology Assistance Referrals to the Comprehensive Social Continuum Scale for all 'Vulnerable' Seniors Requesting Housing Assistance

2-1-1 San Diego/Community Information Exchange has developed the Comprehensive Social Continuum Scale formerly the Risk Rating Scale - a tool that supports shared language and measurement for care coordination across agencies. (15) A client's areas of strength and vulnerability along a spectrum of 'crisis, critical, vulnerability, stable, safe and thriving' are documented according to immediacy - how soon does the client need help; knowledge and utilization - does the client know about resources in the community and are they utilizing them?; and barriers and supports - are there client limitations or barriers preventing client access? what social supports exist for the client?

It is recommended that ALL seniors in the 'Vulnerable' and above category, should be offered an expedited referral pathway to intense case management and technology assistance for the prevention of housing loss. The goal is to maintain seniors in stable and safe housing.

Citations
1)Serving Seniors San Diego Senior Homelessness: A Needs Assessment Report' September, 2021 pp. 2 **
2)Serving Seniors Senior Homelessness: A Needs Assessment Report - September, 2021, pp.2
3*)* United States Census Bureau, American Community Survey: noninstitutionalized population. https://www.census.gov/programs-surveys/acs/news/data-releases/2017/release.html#par_textimage_11. 2017
4) Joint Center for Housing Studies of Harvard University, "The State of the Nation's Housing".

https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_State_of_the_Nations_Housing_2018.pdf. 2018.

5) Journal of Mathematics/Volume 9/Issue 1710.3990math9172045 Using K_means Cluster Analysis and Decision trees to Highlight Significant Factors Leading to Homelessness, Andrea Yoder Clark, Nicole Blumenfeld, Eric Lai, Shikar Darbari, Shiyang Northwood and Ashkan Wadpey August 2021.pp 2 **

6) Journal of Mathematics/Volume 9/Issue 1710.3990math9172045 Using K_means Cluster Analysis and Decision trees to Highlight Significant Factors Leading to Homelessness, Andrea Yoder Clark, Nicole Blumenfeld, Eric Lai, Shikar Darbari, Shiyang Northwood and Ashkan Wadpey August 2021 pp. 11

7) 4) United States Census Bureau, Current Population Survey (CPS). https://www.census.gov/cps/data/cpstablecreator.html. 2018

8) Nicole DeJong, Call Center Supervisor Aging and Independence Services(AIS) Interview Advisory Council AIS Housing Subcommittee, November 4, 2021

9) 2-1-1 San Diego Policy Brief Series - September 2019 Housing Instability in San Diego pp. 5-6 **

10) 2-1-1 San Diego Policy Brief Series - September 2019 Housing Instability in San Diego pp. 8

11) Journal of Mathematics/Volume 9/Issue 1710.3990math9172045 Using K_means Cluster Analysis and Decision trees to Highlight Significant Factors Leading to Homelessness, Andrea Yoder Clark, Nicole Blumenfeld, Eric Lai, Shikar Darbari, Shiyang Northwood and Ashkan Wadpey August 2021.pp 10

12) Journal of Mathematics/Volume 9/Issue 1710.3990math9172045 Using K_means Cluster Analysis and Decision trees to Highlight Significant Factors Leading to Homelessness, Andrea Yoder Clark, Nicole Blumenfeld, Eric Lai, Shikar Darbari, Shiyang Northwood and Ashkan Wadpey August 2021.pp 12

13) City of Santa Monica Preserving Our Diversity Program santamonica.gov

14) UCLA Center for Health Policy Research, The Elder IndexTM. http://healthpolicy.ucla.edu/programs/health-disparities/elder-health/Pages/elder-index-2011.aspx

15) Health Leads USA. *Learning from the Implementation of CSCA*. Available online: http://healthleadusa.org/wp-content/uploads/2020/08/Learning-from-the-Implementation-of-CSCA.pdf. **