

# **Older Adults on the Brink of Homelessness: Time to Act is Now**

**June 21, 2024**

## **SUMMARY**

Marin County (Marin) has one of the highest costs of living in California. High housing costs and a fast-growing population over the age of 60 are key contributing factors to a homelessness crisis among older adults in Marin. Throughout this report, the Grand Jury is defining “older adults” as age 60 and above. The County of Marin (the County) and many community-based organizations are working hard to address this challenge. Despite the progress being made, the County is unable to keep up with the flow of older adults falling into homelessness.

The root cause of homelessness is the lack of affordable housing. Long-term planning to increase the supply of affordable housing is essential to solving the homelessness crisis in the years ahead. While pursuing this goal, the Marin County Board of Supervisors (the Board) needs to make the plight of older adults a priority and take action to prevent this burgeoning population from becoming homeless.

The 2023-2024 Marin County Grand Jury (Grand Jury) reviewed the County’s current homelessness programs and services and concluded that little or no attention is being paid to prevention. There are few services for older adults on the precipice of losing their housing. Despite several previous Grand Jury reports regarding the growing need to prioritize the housing needs of older adults, there remains a lack of urgency in establishing a systemic approach that would ensure a long-term commitment to implementing and maintaining practical solutions that prevent older adults from falling into homelessness.

This report contains recommendations that the Board should implement immediately to prevent this crisis from worsening. The Grand Jury recommends the development of a strategic plan for homelessness prevention. In addition, the Grand Jury recommends that the Board complete a cost-benefit analysis that compares the cost of providing services to people after they become homeless, to the cost of proposed homelessness prevention solutions. The Grand Jury also recommends that the Community Development Agency (CDA) be designated as the lead agency to coordinate all efforts related to homelessness prevention for older adults.<sup>1</sup>

Support is increasing for programs and services designed to prevent people on the precipice from falling into homelessness. For example, during this Grand Jury investigation three new major

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<sup>1</sup> APPENDIX A is a list of acronyms used throughout the report.

reports were released, all of which support the key findings and recommendations found in this Grand Jury report:

- The U.S. Department of Housing and Urban Development (HUD) 2023 Annual Homelessness Assessment Report to Congress published in October 2023<sup>2</sup>
- The California IMPACT Committee Report: Master Plan for Aging’s Year 3 In Review (April 2024)<sup>3</sup>
- Toward Dignity: Understanding Older Adult Homelessness, Findings from the California Statewide Study of People Experiencing Homelessness (Benioff Homelessness and Housing Initiative), May 23, 2024<sup>4</sup>

The time to help Marin’s older adults on the brink of homelessness is now.

## BACKGROUND

The older adult population in Marin (over the age of 60) is growing rapidly, up from 38 percent in 2023 to a projected 42 percent in 2041.<sup>5</sup> Four previous Marin County Civil Grand Juries conducted investigations to determine whether the County was prepared to meet the needs of older adults. Reports issued in 2007, 2014, 2018, and 2023 all concluded that attempts by the County to prepare for the impact of rapid growth in an aging population were inadequate. Formal responses to these reports from four Boards of Supervisors rejected many of the key recommendations. Concerns specific to the housing crisis among older residents were brought to the attention of Marin leaders as early as 2014. The 2022-2023 Grand Jury report entitled “The Coming Wave of Older Adults - Is Marin Prepared?” reconfirmed that very-low, low, and moderate income housing options for Marin’s older adult population are still inadequate.

The 2023-2024 Grand Jury has conducted another investigation due to the worsening housing crisis in Marin and its effects on vulnerable older adult women and men. Based on its findings, the Grand Jury concluded that immediate action is needed.

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<sup>2</sup> U.S. Department of Housing and Urban Development (HUD), *Addressing Homelessness Among Older Adults: Final Report*, October 2023, <https://aspe.hhs.gov/sites/default/files/documents/9ac2d2a7e8c360b4e75932b96f59a20b/addressing-older-adult-homelessness.pdf>, (accessed 5/9/24).

<sup>3</sup> The California Master Plan for Aging, *IMPACT Committee Report: Master Plan for Aging’s Year 3 In Review*, April 2024, <https://justiceinaging.org/impact-committee-report-master-plan-for-agings-year-3-in-review/>, (accessed 5/8/24).

<sup>4</sup> Kushel and Moore, *Toward Dignity: Understanding Older Adult Homelessness, Findings from the California Statewide Study of People Experiencing Homelessness*, (University of California Press), May 23, 2024, <https://homelessness.ucsf.edu/resources/reports/toward-dignity-understanding-older-adult-homelessness>, (accessed 5/24/2024).

<sup>5</sup> State of California, Department of Finance, *Projections*, 2024, <https://dof.ca.gov/forecasting/demographics/projections>, (accessed 5/8/24).

For the first time in five Grand Jury reports, this investigation includes homelessness prevention opportunities. Increasing numbers of Marin’s older adults are concerned about their ability to afford their rent or mortgage payments and are struggling to maintain their housing.<sup>6</sup>

## APPROACH

The Grand Jury reviewed a broad range of information including published literature, studies, and governmental reports related to homelessness and homelessness prevention focused on older adults. The Grand Jury’s investigation also included many interviews with subject experts and representatives of governmental agencies, nonprofit, and philanthropic organizations. In addition, the Grand Jury reviewed innovative prevention strategies pursued in other counties including San Francisco, Santa Clara, Los Angeles, and San Diego. It is noteworthy that the authors of various reports and studies reviewed during this investigation use different definitions for “older adults”, ranging from 50 years of age and above, to 65 years of age and above.

The Grand Jury concluded its investigation on June 3, 2024.

## DISCUSSION

The lack of priority given to the housing problems faced by older adults starts at the federal level. HUD does not designate older adults as a population of focus in its Annual Homelessness Assessment Reports. As a result, there is a serious deficit of data needed to understand the characteristics of the population of older adults experiencing homelessness, even though they comprise a growing share of people experiencing homelessness.<sup>7</sup>

Because of insufficient affordable housing in Marin, a growing number of older adults are losing their homes and falling into homelessness. “Affordable housing” is commonly defined as housing that does not exceed 30 percent of a household’s income.<sup>8</sup> Unfortunately, the cost of *affordable* housing in Marin often exceeds that 30 percent threshold and can be as high as 50 percent of household income for aging Marin citizens. Many older adults are more likely to be burdened by high housing costs than the general population, thereby increasing their risk of losing their housing.<sup>9</sup>

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<sup>6</sup> Marin County HHS, *2023 Older Adult Needs Assessment*, January 2024, [https://www.marinhhs.org/sites/default/files/files/boards/additional\\_documents/2024\\_02/1\\_2023\\_marin\\_county\\_older\\_adults\\_needs\\_assessment\\_topline\\_summary.pdf](https://www.marinhhs.org/sites/default/files/files/boards/additional_documents/2024_02/1_2023_marin_county_older_adults_needs_assessment_topline_summary.pdf), (accessed 5/8/24), p.6.

<sup>7</sup> U.S. Department of Housing and Urban Development (HUD), *Addressing Homelessness Among Older Adults: Final Report*, October 2023, p. 4.

<sup>8</sup> California Dept of Housing Community Development, *California’s Housing Future 2040*, April 16, 2024, <https://www.hcd.ca.gov>, (accessed 4/21/24).

<sup>9</sup> U.S. Department of Housing and Urban Development (HUD), *Addressing Homelessness Among Older Adults: Final Report*, October 2023.

## Homelessness is widespread and increasing every day

### The scope of homelessness in California

California has 12 percent of the total population of the United States and 28 percent of all people experiencing homelessness throughout the country.<sup>10</sup> A report commissioned in January 2021 by the California Department of Aging states that “Since 2017, the number of unhoused older adults over the age of 65 has increased by more than 166 percent. The primary drivers of the surge in older adult homelessness in California are unsustainable rent burdens and an inadequate supply of affordable, accessible, and stable housing.”<sup>11</sup> The 2023 Point-in-Time (PIT) Count, conducted on a single night, revealed that there were 653,104 people experiencing homelessness, a 12.1 percent increase of the 2022 count.<sup>12</sup>

A 2023 HUD survey also showed an alarming increase in women experiencing homelessness. In 2023, 60,000 women in California were unhoused. This number was higher than numbers for the states of New York, Texas, and Florida, combined. It also represented an increase of more than 50 percent over the numbers in California for the previous eight years.<sup>13</sup>

### The scope of homelessness in Marin

The County uses the PIT count methodology used by governmental agencies to estimate the number of people experiencing homelessness. The PIT count occurs on one day for four hours, every two years. The 2022 Marin PIT count identified 1,121 people experiencing homelessness compared to 1,034 in 2019 data (an 8.4 percent increase).<sup>14</sup> Interviews revealed that of the 2022 total, 900 people needed supportive services in addition to shelter, and that for every homeless person who finds a home, three to four people are waiting in line behind them.

Unfortunately, there is no reliable count or estimate of older adults on the brink of homelessness in Marin. The Grand Jury confirmed through multiple interviews that no efforts are currently underway by the County to quantify and characterize this at-risk population. This lack of data or a mechanism to obtain it constitutes a barrier to effective planning for homelessness prevention services and is addressed by the Grand Jury in this report.

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<sup>10</sup> US Census Quick Facts, *Marin County, California, Population Estimates, July 2023*, <https://www.census.gov/quickfacts/fact/table/marincountycalifornia,CA/PST045222>, (accessed 5/10/24).

<sup>11</sup> California Master Plan for Aging, *IMPACT Committee Report: Master Plan for Aging’s Year 3 In Review*, April 25, 2024.

<sup>12</sup> HUD Releases January 2023 Point-In-Time-Count, December 2023, [https://www.hud.gov/sites/dfiles/PA/documents/HUD\\_No\\_23\\_278\\_4.pdf](https://www.hud.gov/sites/dfiles/PA/documents/HUD_No_23_278_4.pdf), p. 2 Exhibit B, (accessed 5/31/24).

<sup>13</sup> The Guardian.org, Sarah McClure, *The Fuller Project*, December 21, 2023, <https://fullerproject.org/story/homelessness-spikes-among-california-women/>, (accessed 5/8/24).

<sup>14</sup> *Homelessness in Marin: 2022 Point-in-Time Count*, February 17, 2022, <https://housingfirst.marinhhs.org/2022-pit-count>, (accessed 5/31/24), p.1.

Of note is the emerging risk of homelessness among older women as documented in the 2023 Area Agency on Aging Older Adults Needs Assessment, where 26 percent of women surveyed reported that they are struggling with housing affordability.<sup>15</sup> This report highlights a concern with housing affordability for older women in particular.

## What is the root cause of homelessness?

### Root cause vs. precipitating factors

Current research reveals that the root cause of homelessness is the scarcity of affordable housing. It must be addressed to stem the flow into homelessness. Ancillary factors that often precipitate homelessness on an individual basis may include loss of income, increasing costs of living, or health emergencies. However, when scaled up to the level of the population at large, no correlation or causality is found.<sup>16</sup> It is important not to confuse risk factors with root causes, which tend to be structural and systemic in nature.

In their book “Homelessness is a Housing Problem,” authors Gregg Colburn and Clayton Page Aldern share a number of important findings about underlying causes, structural factors, and precipitating life events which lead to homelessness. Both authors have published extensive research and are actively engaged with policy makers, nonprofit organizations, and housing developers on matters related to housing and homelessness. Information gleaned from many interviews conducted throughout this investigation was aligned with the findings and conclusions of these authors.

These experts define housing supply elasticity as the degree to which the supply of housing is related to a change in housing prices. Therefore, as housing costs rise, the supply of housing becomes more limited. The dynamic of a limited or inelastic housing stock is found in some of the most affluent communities, such as Marin.<sup>17</sup> The San Francisco Bay Area is deemed to be one of the most inelastic or limited housing markets in the country.

### Common myths

Numerous commonly-held beliefs regarding the causes of homelessness have been found to be untrue. They include:

#### 1) Cities and counties create cultures conducive to homelessness.

A persistent argument is that cities and counties “have created a *culture* that encourages homelessness to thrive and persist - as a practice and a choice. The general contours of the argument suggest that temperate weather, generous social services... and permissive local

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<sup>15</sup> Marin County HHS, *2023 Older Adult Needs Assessment*, January 2024.

<sup>16</sup> U.S. Department of Housing and Urban Development (HUD), *Addressing Homelessness Among Older Adults: Final Report*, October 2023.

<sup>17</sup> Gregg Colburn and Clayton Page Aldern, *Homelessness is a Housing Problem* (University of California Press, 2022), p. 138.

policies and politics combine to create an environment in which homelessness is left unchecked... Here, we test the relationships between measures of each of these cultural factors and the rate of homelessness in each city and county in our sample. We find little evidence for a correlation (much less causal) relationship.”<sup>18</sup> In other words, a city’s culture does not result in a homeless population.

## **2) People experiencing homelessness are outsiders.**

Another widely-held belief is that a high proportion of people experiencing homelessness have moved to California from out of state. Research has not found this assumption to be true. The California Statewide Study of People Experiencing Homelessness (CASPEH), a definitive study on homelessness published in 2023, reports the findings of 3,200 surveys and 365 in-depth interviews. This is the largest representative study ever conducted in California or in the United States since the 1900s.<sup>19</sup> The CASPEH study revealed that 90 percent of adults became homeless while living in California, debunking the myth that people experiencing homelessness came from another state. In Marin, the 2022 PIT count revealed that 78 percent of people experiencing homelessness were Marin residents prior to losing their housing.<sup>20</sup>

## **3) People experiencing homelessness prefer living on the streets.**

Contrary to the popular belief that people experiencing homelessness prefer to live on the streets, the vast majority of respondents to the CASPEH study wanted to be housed, but were challenged with job loss, loss of a breadwinning spouse, housing costs that were more than they could afford, and lack of assistance navigating the social services and benefit programs.

## **Who becomes homeless?**

### **Common characteristics of the homeless population and those at risk**

Californians experiencing homelessness are commonly members of non-white communities: Latino (35 percent), African Americans (26 percent), and Native American (12 percent).<sup>21</sup> The challenge of finding affordable housing for renters with limited incomes is exacerbated for older Blacks and Latinos, because many of them have fewer assets and lower incomes than older White renters.<sup>22</sup>

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<sup>18</sup> Colburn, "Homelessness is a Housing Problem," p. 97.

<sup>19</sup> Benioff Homelessness and Housing Initiative, *Toward a New Understanding, The California Statewide Study of People Experiencing Homelessness*, (University of California San Francisco) June 2023, Executive Summary, [https://homelessness.ucsf.edu/sites/default/files/2023-06/CASPEH\\_Report\\_62023.pdf](https://homelessness.ucsf.edu/sites/default/files/2023-06/CASPEH_Report_62023.pdf), (accessed 5/10/24), p. 5.

<sup>20</sup> County of Marin News Releases, *Analysis of Homelessness*, November 9, 2022, <https://www.marincounty.org/main/county-press-releases/press-releases/2022/hhs-pit-count-analysis-110922>, (accessed 4/24/24).

<sup>21</sup> Kushel and Moore, *Toward a New Understanding, The California Statewide Study of People Experiencing Homelessness*, p. 25.

<sup>22</sup> U.S. Department of Housing and Urban Development (HUD), *Addressing Homelessness Among Older Adults: Final Report*, October 2023.

The Health and Human Services (HHS) 2023 Marin Older Adult Needs Assessment highlighted that housing affordability struggles are more pronounced among the following groups: African Americans (41 percent), those aged 60-64 (35 percent), Latinos (32 percent), and women (26 percent).<sup>23</sup> These figures clearly reveal the importance of addressing racial, ethnic, and aging equity in housing.

For 39 percent of respondents in the CASPEH study, this was their first episode of homelessness. The average length of the episode was 22 months. Sixty-three percent of respondents had at least a high school diploma or GED, while 24 percent had earned some college credits.<sup>24</sup>

### **Homelessness among people who are employed**

Although job loss is a frequent precipitating factor for homelessness, even people who are employed are finding themselves at risk. The median household income for a family of four in Marin is \$148,650, one of the highest levels in California. The median local price for a single-family detached home is approximately \$1.5 million, and typical monthly rents range from \$2,500 to \$3,400.<sup>25</sup>

The California Department of Housing and Community Development report, *A Home for Every Californian*, published in 2022, shows affordable vs. actual fair market rents (see Figure 1) and discusses the median family income schedule for Marin. This report illustrates the problems that low-income renters face in finding affordable housing in Marin.<sup>26</sup> Anyone familiar with rental costs in Marin can see that there is a very limited inventory of affordable rental units in Marin.

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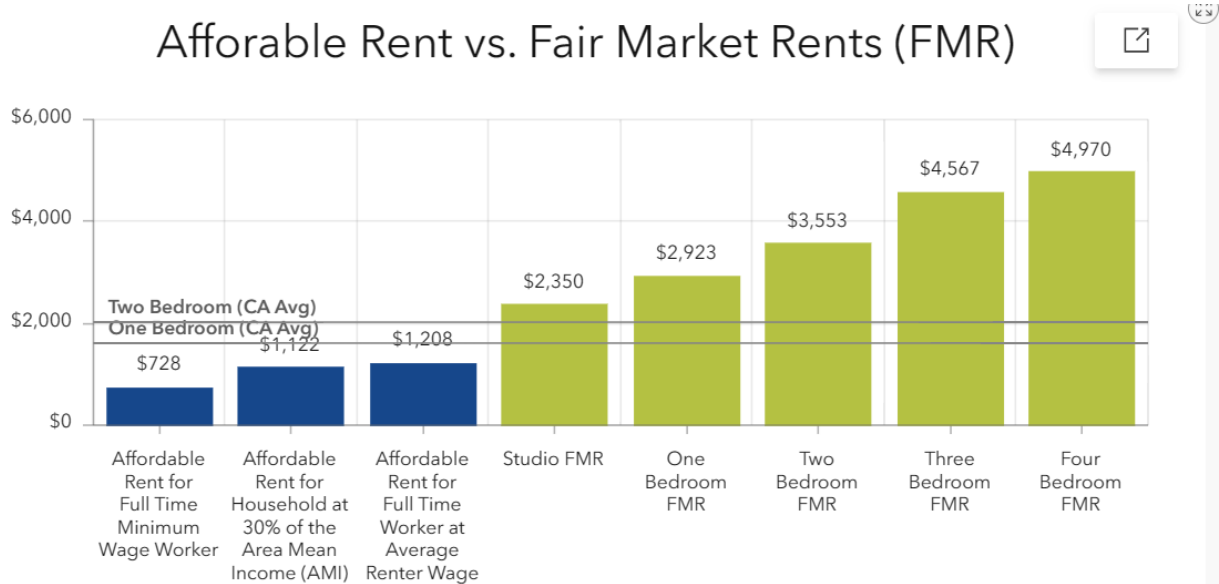
<sup>23</sup> Marin County HHS 2023 Older Adult Needs Assessment, January 2024, p. 11.

<sup>24</sup> Benioff Homelessness and Housing Initiative, *Toward a New Understanding, The California Statewide Study of People Experiencing Homelessness*, (University of California San Francisco) June 2023, p. 24.

<sup>25</sup> County of Marin News Release, *Money Available for Affordable Housing, Marin Nonprofits*, January 19, 2024, <https://www.marincounty.org/main/county-press-releases/press-releases/2023/cda-nofa-housing-funds-021023>, (accessed 4/23/24).

<sup>26</sup> California Department of Housing and Community Development, March 2022, *A Home for Every Californian, 2022 Statewide Housing Plan*, <https://storymaps.arcgis.com/stories/94729ab1648d43b1811c1698a748c136>, (accessed 5/13/24).

**Figure 1: Marin County Affordable Rent vs. Fair Market Rents**



**Source:** Reprinted from National Low Income Housing Coalition's 2021 Out of Reach Report

### Renters falling into homelessness

According to a recent study, 25 percent of renters are extremely low-income.<sup>27</sup> The 2020 census results show that Marin is home to 262,321 residents. Marin has 112,354 housing units, of which approximately 64.1 percent are owned (unsubsidized). Of the remaining units, 36 percent are rentals, of which only five percent (2,022)<sup>28</sup> are subsidized.<sup>29</sup> This exceedingly low percentage of housing units that receive subsidies is a primary reason why so many jobs in Marin are filled by people who live outside Marin, and why recruitment for low- and mid-level paying jobs in Marin is so difficult. The 2023 Marin County Older Adults Needs Assessment showed that concern about the ability to afford their rent or mortgage payments increased from 17 percent in 2019 to 36 percent in 2023.<sup>30</sup>

<sup>27</sup> Colburn, "Homelessness is a Housing Problem," pp. 35-36.

<sup>28</sup> 2020 Census Data Marin, <https://www.census.gov/quickfacts/fact/table/marincountycalifornia,CA/PST045222>, (accessed 4/30/24).

<sup>29</sup> "Subsidized" can include but is not limited to rent vouchers, helping with downpayments, deferred home loans, tax credits to encourage investment, etc. Subsidized housing can range from single apartments to high rise senior centers. Subsidized means that rents are reduced because of a particular government program. (HUD definition).

<sup>30</sup> Marin County HHS 2023 Older Adult Needs Assessment, January 2024. Housing Affordability Section.

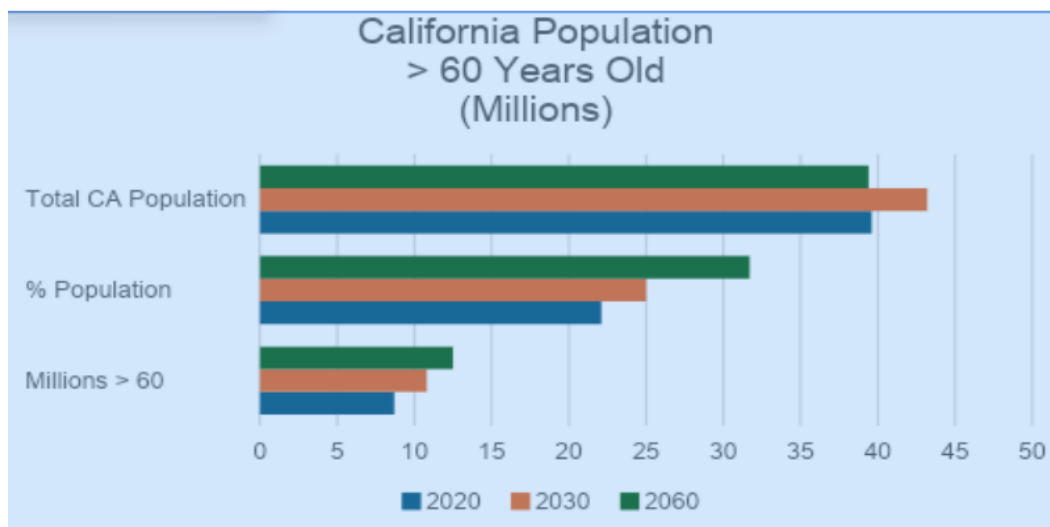
## Marin’s older population is growing and becoming more vulnerable.

### The Older Adult Population is Growing.

There has been a dramatic increase (10 percent) in the number of adults aged 50 and above who fell into homelessness in fewer than three years (2019 to 2022).<sup>31</sup> One local agency reports that it is aware of at least 50 older adults in Marin who are living in their cars. This figure is likely to be underestimated because people living in cars move from place to place, making them difficult to identify.

According to the California Department of Finance, in 2023 Marin residents aged 60 and over comprised 38 percent of the Marin total population. This figure is projected to reach 42 percent in 2041.<sup>32</sup> This upward trend is illustrated in Figure 2 below. While the total population in California is projected to decrease by 2060, the number of older adults is expected to continue to increase.

**Figure 2: Projected Upward Trend in California Population Age >60**



**Source:** Adapted by the 2023-2024 Marin County Grand Jury from California Department of Finance Projections.

### Vulnerability for Older Adults

Older adults in Marin are feeling increasingly vulnerable regarding their housing. In a recent HHS older adult survey, 47 percent of the respondents revealed that it is difficult to live on their total household income. Concern among the members of this group regarding financial security increased from 13 percent in 2019 to 29 percent in 2023.<sup>33</sup> As the cost of living continues to rise,

<sup>31</sup> Richard Halstead, “Marin Survey: Seniors More Concerned About Financial Security” Marin Independent Journal, May 11, 2024, <https://www.marinij.com/2024/05/11/marin-survey-seniors-more-concerned-about-financial-security/>.

<sup>32</sup>News Release: California Master Plan for Aging: Dashboard, January 20, 2023, <https://mpa.aging.ca.gov/DashBoard/>, (accessed 6/02/24).

<sup>33</sup> Marin County HHS 2023 Older Adult Needs Assessment, January 2024.

many older adults on fixed incomes cannot keep up with the cost of utilities, groceries, and healthcare expenses. They are struggling to make ends meet. The most vulnerable are those who have lost a spouse, lost their jobs, or are unable to work. Property loss due to high mortgages, taxes, and home ownership maintenance is affecting more and more older long-term Marin residents. Some of the Marin HHS respondents described a progressive descent from home ownership or affordable rent into precariously living in a car or shelter, and eventually living on the street.

The reason that older adults are particularly at risk of falling into homelessness can be found in the 2023-2024 California Master Plan for Aging (CMPA). In 2022, 62.6 percent of California renters aged 65 and above reported that their housing was “cost-burdened.”<sup>34</sup> A household is cost-burdened when the residents spend more than 30 percent of their income on rent and utilities. A household is severely cost-burdened when the residents spend more than 50 percent of their income on these expenses.

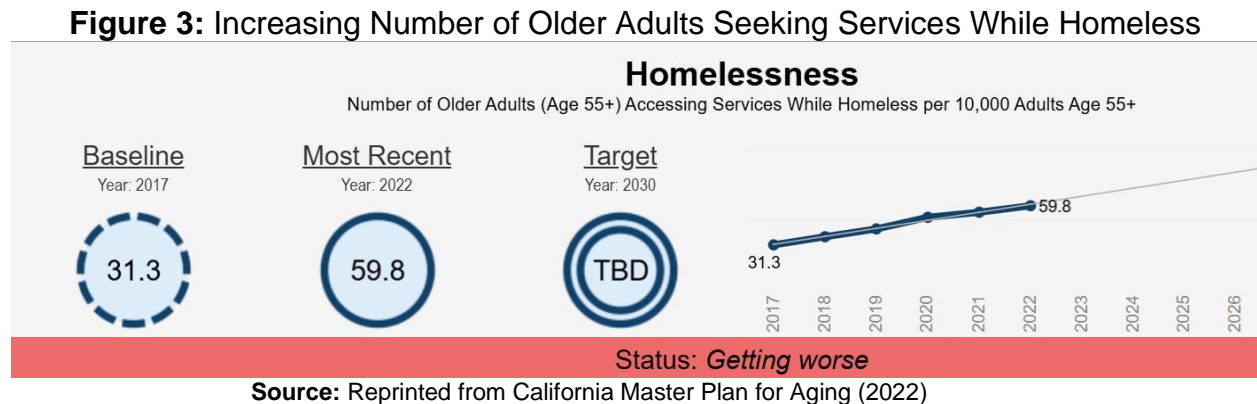
The picture for older adults is alarming in that 48 percent of California's homeless population is over 50 years of age. In addition, 41 percent became homeless for the first time at age 50 or older. People in this group have typically been married, held jobs, and maintained housing. Older adults on fixed incomes have often been living on low to very-low incomes throughout their adult lives, with long work histories, usually in low-paying, physically demanding work.<sup>35</sup>

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<sup>34</sup> The California Master Plan for Aging, *IMPACT Committee Report: Master Plan for Aging's Year 3 In Review*, April 2024.

<sup>35</sup> U.S. Department of Housing and Urban Development (HUD), *Addressing Homelessness Among Older Adults: Final Report*, October 2023, p. 4-6.

Figure 3. from the Master Plan for Aging (2024), shows an increasing trend of older adults seeking services for homelessness between 2017 and 2022.<sup>36</sup>



## What is the impact of homelessness, especially on older adults?

### What is known about the impact of homelessness?

People experiencing homelessness are likely to experience social isolation, decline in health, accelerated aging, family disruption, and mental health stress. The United Nations Human Rights report, “Homelessness and Human Rights” states “Homelessness is a profound assault on dignity, social inclusion and the right to life... Human rights include security, non-discrimination, and freedom from cruel, degrading, and inhuman treatment.”<sup>37</sup> As noted by Jeff Olivet, Executive Director, United States Interagency Council on Homelessness, “By some estimates, the number of Americans who died while in homelessness in 2023 could be as high as 46,500. This is unconscionable.”<sup>38</sup>

### Why is homelessness even harder on older adults?

Factors that contribute to homelessness, particularly for older adults, include longer life expectancy that stretches reduced financial resources, declining physical health, reduced cognitive capacity, living alone, depression, and elder mistreatment.<sup>39</sup> People living under these conditions could leave the area, however by doing so, they would lose their support systems, such as family, physicians, friends, colleagues, congregations, and community.

<sup>36</sup> News Release: California Master Plan for Aging: Dashboard, January 20, 2023, <https://mpa.aging.ca.gov/DashBoard/>, (accessed 6/02/24).

California Master Plan for Aging: Dashboard, Oct 8, 2024, <https://mpa.aging.ca.gov/DashBoard/>, (accessed 8/31/24)

<sup>37</sup> United Nations Human Rights, *Homelessness and Human Rights*, <https://www.ohchr.org/en/special-procedures/sr-housing/homelessness-and-human-rights>, (accessed 5/8/24).

<sup>38</sup> Jeff Olivet, Executive Director, United States Interagency Council on Homelessness: *My Vision for Preventing and Ending Homelessness*, February 16, 2022, <https://www.usich.gov/news-events/news/my-vision-preventing-and-ending-homelessness-message-usich-executive-director-jeff>, (accessed 5/8/24).

<sup>39</sup> Quizlet <https://quizlet.com/226783289/chapter-9-homelessness-flash-cards>

Housing scarcity, the root cause of homelessness, causes feelings of anxiety and vulnerability to increase.<sup>40</sup> The 2023 Marin County Older Adults Needs Assessment recently conducted by Area Agency on Aging (AAA) revealed that:

- Older adults with the highest levels of concern regarding affording their rent or mortgage have doubled since 2019 (from 10 percent to 20 percent).<sup>41</sup>
- Older adults who indicated that they were not at all concerned about affording their rent or mortgage, drastically shrunk to below 50 percent in 2023, as compared to 72 percent in 2019.<sup>42</sup>

Should older adults fall into homelessness, it is harder for them to recover than younger age groups.<sup>43</sup> This worsening tragedy is a societal failure that disturbs the conscience, particularly in light of the profound consequences that homelessness unleashes.

The prospect of living in a shelter brings heightened anxiety to precariously-housed older adults.

### **Why are shelters especially challenging for older adults?**

Moving out of a home or a rental property into a shelter may be one of the first steps taken by those who lose their housing. Although living in a quality shelter is preferable to living unsheltered on the street, people sleeping in shelters are still homeless.<sup>44</sup>

Older adults are reluctant to enter shelters due to the lack of privacy, as well as the potential for victimization. Other concerns include unsafe and unsanitary conditions, people loitering around shelter entrances, intoxicated individuals, and the presence of drug use and sales.<sup>45</sup> In addition, because shelters are not designed to meet the mobility and caretaking needs of older adults, some older adults have difficulty functioning in these facilities.<sup>46</sup> Currently most, if not all, existing shelters do not have the resources to attend to the special needs of older adults, such as assistance with personal care and medication administration. Shelters should include beds that are on the first floor or bottom bunk, 24-hour access to bedrooms and bathrooms, wheelchair accessible bathrooms, refrigeration or locked storage for medications, and compliance with Americans with Disabilities Act requirements.

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<sup>40</sup> Webinar by Gregg Colburn, Author of Homelessness is a Housing Problem, <https://www.jchs.harvard.edu/calendar/homelessness-housing-problem>, (accessed 5/8/24).

<sup>41</sup> Marin County HHS 2019 Older Adults Needs Assessment, January 2024, [https://www.marinhhs.org/sites/default/files/files/servicepages/2021\\_08/olderadultneedsassessment.1.3.20.pdf](https://www.marinhhs.org/sites/default/files/files/servicepages/2021_08/olderadultneedsassessment.1.3.20.pdf), (accessed 5/8/24).

<sup>42</sup> Marin County HHS 2023 Older Adult Needs Assessment, January 2024.

<sup>43</sup> The California Master Plan for Aging, *IMPACT Committee Report: Master Plan for Aging's Year 3 In Review*, April 2024.

<sup>44</sup> Colburn, "Homelessness is a Housing Problem," p. 41.

<sup>45</sup> The Centre for Addiction and Mental Health, *Victimization, Safety, and Overdose Homeless Shelters* by Nick Kerman, September 1, 2023, funding provided by the Canadian Institutes of Health Research <https://www.sciencedirect.com/science/article/pii/S1353829223001296>, (accessed 4/29/24).

<sup>46</sup> U.S. Department of Housing and Urban Development (HUD) 2023 Annual Homelessness Assessment Report to Congress <https://aspe.hhs.gov/reports/older-adult-homelessness>, (accessed 5/9/24).

## **The best way to address homelessness for older adults is to prevent it from occurring.**

*“Homelessness prevention programs, when targeted appropriately, can prevent homelessness effectively.”<sup>47</sup>*

It is common to wait too long to begin work on prevention because the urgency of an immediate need can be overwhelming. The resulting tendency to delay often includes missing or underestimating populations at risk. The lack of foresight can also lead to a diversion of resources from planning and executing prevention strategies and tactics.

Stabilizing housing for older adults is the best way to spare them the pain, suffering, humiliation, and indignity of becoming homeless. It is also the key to preventing them from spending the rest of their lives in homelessness because once housing is lost, older adults face unique challenges that make it extremely difficult to become housed again.

There is a stark difference between the County homelessness system and homelessness prevention. The County’s homelessness system does little to prevent homelessness. This observation is supported by multiple interviews with County officials and community-based organizations. Older adults constitute a discrete group of people who could benefit greatly from a prevention system, however the County has not developed or implemented a homelessness prevention strategic plan.

## **Follow the money - funding sources for homelessness prevention**

It was generally acknowledged by those interviewed that homelessness prevention costs less than addressing homelessness. However, the Grand Jury has been unable to find an in-depth cost benefit analysis that compares the costs of prevention programs to the costs of providing services and shelter to those experiencing homelessness.

Two recent government reports demonstrate a paradigm shift to increased funding for prevention.<sup>48</sup> The shift is reflected in the latest round of Homeless Housing, Assistance and Prevention Program (HHAP-5), which offers funds and shallow rent subsidies in San Diego, San Francisco, and Oakland.<sup>49</sup> Recently the County applied for and was granted \$3,150,093 in HHAP-5 funds. Previous restrictions on these funds have been removed, so they can now be used for prevention.<sup>50</sup> Recent announcements by the governor suggests that current and future

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<sup>47</sup> Benioff Homelessness and Housing Initiative, *Toward a New Understanding, The California Statewide Study of People Experiencing Homelessness*, (University of California San Francisco) June 2023, p.46.

<sup>48</sup> The California Master Plan for Aging, *IMPACT Committee Report: Master Plan for Aging’s Year 3 In Review*, April 2024; U.S. Department of Housing and Urban Development (HUD), *Addressing Homelessness Among Older Adults: Final Report*, October 2023.

<sup>49</sup> Shallow rent subsidies are a prevention strategy that will be discussed in detail later in the report.

<sup>50</sup> Staff Report to Marin County Board of Supervisors, Lisa Warhuus, Director HHS [https://marin.granicus.com/MetaViewer.php?view\\_id=33&event\\_id=3735&meta\\_id=1312073](https://marin.granicus.com/MetaViewer.php?view_id=33&event_id=3735&meta_id=1312073), (accessed 5/10/24).

HHAP-5 funds may be at risk.<sup>51</sup> In addition, several of Marin's community-based organizations are offering limited services that address prevention. Several others are considering taking this step moving forward. Prevention strategies offer significant cost avoidance as well as the societal benefit gained by the prevention of health problems and mental stress imposed on older adults who are forced to live in their car or in a temporary shelter.

## **Federal Funding**

With more federal funding, the state and county governments would be better positioned to ensure new low-income housing development, shallow rent subsidies, tax credits to housing developers, and expansion of other existing federal programs. Currently, federal dollars for homelessness cannot be used for prevention.<sup>52</sup> There is a clear connection between insufficient federal housing support for low-income households over the last four decades and increasing anxiety and insecurity within many low-income households.<sup>53</sup>

The federal government is in the best position to provide funding for new, low-income housing, shallow rent subsidies, and other prevention strategies. The federal government's ability to generate resources through taxation and debt issuance far exceeds that of state and local governments.

## **State and Local Funding**

Until recently, state funds for homelessness services, like federal funds, have been burdened with restrictive requirements that exclude prevention.<sup>54</sup> The importance of leveraging strategies to obtain additional funding for County programs and services cannot be overemphasized. It is imperative that the appropriate County entity is actively engaged in the 2024-2025 California Master Plan for Aging process for homelessness prevention funding. Since 2019 the CMPA has allocated \$9.5 billion for the health and well-being of older Californians and people with disabilities. To date, it is difficult to verify if Marin County has received any of these funds. A number of interviews revealed that when the County is not actively engaged in following this process and applying for grants, money is left on the table. No one County agency is resourced and committed to this important task.

The Bay Area Housing Finance Authority (BAHFA) is a regional public authority that works to create safe, affordable, and stable housing for all residents of the Bay Area. BAHFA is proposing

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<sup>51</sup> 2024-2025 May Revision to the Governor's Budget, Section on HHS (May 14, 2024) <https://ebudget.ca.gov/budget/2024-25MR/#/Home>, (accessed 5/21/24); New budget proposal includes major cuts to housing and homelessness programs, p.1 (May 10, 2024). <https://www.calcities.org/news/post/2024/05/10/new-budget-proposal-includes-major-cuts-to-housing-and-homelessness-programs>, (accessed 5/21/24).

<sup>52</sup> Colburn, "Homelessness is a Housing Problem," pp, 36-37.

<sup>53</sup> Colburn, "Homelessness is a Housing Problem," pp, 119-120.

<sup>54</sup> The California Master Plan for Aging, *IMPACT Committee Report: Master Plan for Aging's Year 3 In Review*, April 2024.

a \$10-20 billion bond measure for November 2024.<sup>55</sup> If passed, it is difficult to overstate the dramatic impact that this measure will have on improving the affordable housing landscape in the Bay Area. In addition to providing new sources of funding, this measure will accelerate projects that are already in the pipeline for completion. Further, in November 2024, voters will vote on Assembly Constitutional Amendment 1 (ACA1), which would lower the passage threshold of votes needed to approve specific local bonds, affordable housing measures, and infrastructure measures from 67 percent to 55 percent.<sup>56</sup>

### **Maximize Funding Through Collaboration with Community Organizations**

Marin has a wide array of nonprofit and community-based organizations that provide important services related to homelessness.<sup>57</sup> They have transformed the lives of many Marin residents. Nonprofits and community-based organizations see themselves as partners of the County, thus it is essential to provide these groups with the resources, support, and data that they need. If the County fails to optimize potential national and state funding opportunities to address homelessness, fewer dollars are available for which private service providers can apply.

By tapping into the experience, knowledge, and resources of multiple governmental and nongovernmental agencies, a countywide and regional collaborative approach can be designed and implemented to prevent homelessness in effective, cost-efficient ways. During the investigation, several nongovernmental organizations expressed their readiness to create a collaborative structure for homelessness as soon as it is defined and solidified as part of the County's strategic planning process.

The effectiveness of such a collaborative approach was demonstrated during the COVID-19 pandemic when nongovernmental service providers (e.g. Adopt a Family, North Marin Community Services, Ritter House, St Vincent de Paul, et.al) came together to manage state funds for emergency rental assistance that kept people housed. They developed guidelines, protocols, and an Excel spreadsheet to keep track of the people being helped. Within the County structure, this effort shifted from HHS Whole Person Care to the Community Development Agency, and then disappeared when state funds were exhausted. Unfortunately, maintenance of the Excel spreadsheet, which served as a quasi-universal waitlist, disappeared with it, and this useful and promising model was abandoned. Currently there is no system to register, track, and manage residents for homeless prevention under the auspices of the County. Interviews indicate that these community-based organizations would welcome the opportunity to be reconvened by the County's Community Development Agency and to begin the process of building practical solutions, such as rental assistance and home-matching services to prevent homelessness.

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<sup>55</sup> Bay Area Housing Finance Authority (BAHFA) website <https://abag.ca.gov/our-work/housing/bahfa-bay-area-housing-finance-authority>, (accessed 3/2/24).

<sup>56</sup> ACA 1 – 55% Vote for Local Affordable Housing and Public Infrastructure. <https://a04.asmdc.org/sites/a04.asmdc.org/files/pdf/ACA%201%20Fact%20Sheet.pdf>, (accessed 5/10/24).

<sup>57</sup> APPENDIX B is a list of many of the community based organizations active in Marin serving at risk residents.

Leveraging strategies with federal and state resources requires clearly-defined leadership, structural changes, and the ongoing participation of local governments, corporations, affordable housing developers, philanthropic organizations, and nonprofit community-based organizations. A carefully-calibrated political strategy, implemented across all levels of government, is key to ensure that policy strategies align with revenue generation and with the politics needed to see the work through.<sup>58</sup>

### **County governmental agencies with responsibility for oversight and provision of homelessness and affordable housing services**

The **Marin County Board of Supervisors** is responsible for establishing policy and adopting legislation to meet community needs. Its role includes the oversight of services that preserve and expand the range and supply of adequate, accessible housing.

The **County Executive** reports to the Board and oversees the county budget and workforce. The County Executive's responsibilities include the development of strategic plans and the advancement of the Board's goals.

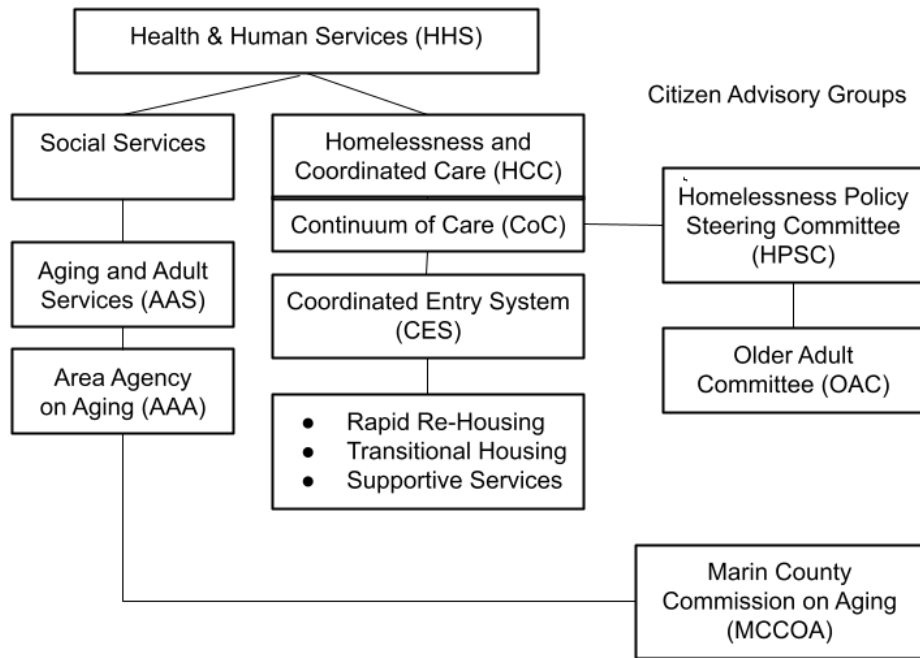
The **Marin County Health and Human Services Department (HHS)** reports directly to the Office of the County Executive and oversees a large number of programs and services beyond homelessness. HHS does, however, oversee the Homelessness & Coordinated Care Division (formerly Whole Person Care). Seventy-five percent of the \$260 million total HHS budget goes to mandated state and federal programs. Additional discretionary allocations are made by the Board from the County General Fund.

Figure 4 shows the structure of homelessness services within HHS, as well as three citizen advisory groups. Interviews revealed that adults aged 60 and above need additional education regarding the programs, resources, and services that HHS provides to address homelessness and homelessness prevention.

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<sup>58</sup> Colburn, "Homelessness is a Housing Problem," p.175.

**Figure 4:** Health and Human Services (HHS) - Homelessness and Aging Services



**Source:** Adapted by the 2023-2024 Marin County Grand Jury from interviews with County officials and advisory groups (October 2023 - April 2024)

The **Division of Homelessness & Coordinated Care (HCC)** is one of the five divisions of **HHS**. The **Continuum of Care Program** disburses federal and county funds for the following program types: permanent supportive housing, rapid rehousing, transitional housing, and supportive services (see Figure 4). The Homelessness & Coordinated Care Division’s funding is heavily restricted to providing safety net services to people already experiencing homelessness. HCC’s current mandate does not include homelessness prevention.

The **Homelessness Policy Steering Committee** is a group of citizen experts appointed by the Board as mandated by HUD to advise the Continuum of Care. Its purpose includes providing a coordinated and strategic approach to planning and management of a range of resources to address the needs of families and individuals at risk of homelessness and those who are currently experiencing homelessness in Marin.

The **Older Adult Subcommittee** was created to find alternative, innovative ways to help older adults who are in the lower need category to address housing stabilization. The Older Adult Subcommittee to the Homelessness Policy Steering Committee, has declared homelessness among older adults to be a crisis, and prevention is essential to ameliorate this crisis.

The **Coordinated Entry System** is the “front door” to the County’s homelessness response system. It is designed to access, prioritize, and match people experiencing homelessness to housing opportunities. The Coordinated Entry System uses a version of an assessment tool called

the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT) to identify and prioritize the most vulnerable individuals.

The **Aging and Adult Services** provides a multi-disciplinary system of services and supports for older adults and persons with disabilities, to promote quality of life and independence.<sup>59</sup>

The **Area Agency on Aging (AAA)** is designated by The Older Americans Act to receive federal and state funding and to disperse it to applicable County programs. The fact that it is embedded at a low level within HHS (see Figure 4) and the fact that it is minimally resourced, constrains its ability to elevate and impact issues of importance to older adults. Currently the AAA acts mainly as a passthrough for small-dollar contracts, rather than performing its wide range of designated functions, which include grant writing, advocacy, planning, coordination, inter-agency linkages, information sharing, brokering, monitoring, and evaluation. The Board approved the AAA Four Year Plan on May 7, 2024. This plan does not address the housing challenges for older adults and homelessness prevention strategies for residents over age 60, which is of concern to the Grand Jury.<sup>60</sup>

The **Marin County Commission on Aging** is a federally-mandated advisory council charged with promoting the dignity, independence, and quality of life of older persons through education and advocacy.

The **Community Development Agency**, which reports directly to the Board, administers eight programs, one of which is Housing (see Figure 5). The Housing Program has a variety of services that support healthy, safe, and sustainable communities to:

- Ensure all Marin residents have equal access to the housing of their choice
- Preserve and expand the range and supply of adequate, accessible, and affordable housing
- Provide local funding to increase and preserve the stock of permanently affordable housing
- Ensure safe and healthy shelter for all residents and visitors by ensuring compliance with the State Health and Safety Code<sup>61</sup>

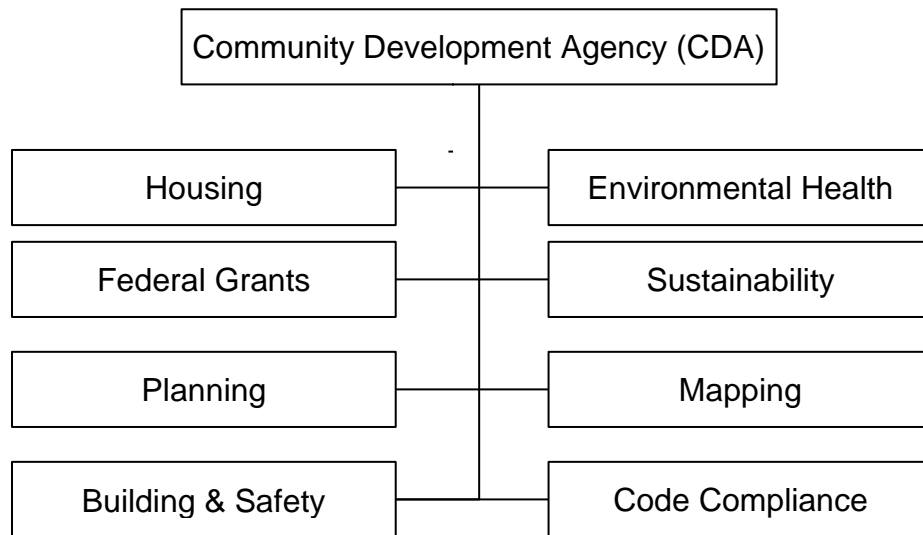
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<sup>59</sup> Marin Health and Human Services Area Agency on Aging, *Area Plan Four-Year Plan for Marin County Older Adults, 2024-2028 (draft)*, <https://www.marinhhs.org/area-agency-aging>, (accessed 5/8/24).

<sup>60</sup> Area Agency on Aging, *Draft Area Plan Four-Year Plan for Marin County Older Adults 2024-2028*, May 2024, [https://www.google.com/url?q=https://www.marinhhs.org/sites/default/files/files/servicepages/2024\\_04/2024-28\\_area\\_plan\\_draft\\_3.26.24\\_ada.pdf&sa=D&source=docs&ust=1715809320335339&usg=AOvVaw1\\_aLchw8OsF2Ae4xGkQGVB](https://www.google.com/url?q=https://www.marinhhs.org/sites/default/files/files/servicepages/2024_04/2024-28_area_plan_draft_3.26.24_ada.pdf&sa=D&source=docs&ust=1715809320335339&usg=AOvVaw1_aLchw8OsF2Ae4xGkQGVB), (accessed 5/14/2024).

<sup>61</sup> Marin County Community Development Agency (CDA), <https://www.marincounty.org/depts/cd/divisions/housing>, (accessed 5/7/24).

**Figure 5: Community Development Agency (CDA) Services**



**Source:** Adapted from interviews with local officials (October 2023 - April 2024) and the Marin County CDA website

The CDA manages the HUD Community Development Block Grant and the HUD Home Investment Partnerships Program. These two programs include acquisition of real property, building affordable housing, rehabilitating existing affordable housing for rent or home ownership, and providing direct rental assistance. The agency furthers fair housing practices by focusing on both low- and moderate-income households and by reaching out to those who are least likely to apply.

The CDA works with Marin Housing Authority, a quasi-independent agency that oversees HUD programs in a variety of ways. For example, CDA has a contract with the Marin Housing Authority to administer programs on their behalf. It also provides affordable housing options as a property owner and landlord, and through vouchers to subsidize rent. Nonprofit organizations apply annually to the CDA for funds to support programs designed to assist lower-income Marin residents with housing. The CDA is striving to become more proactive in meeting the housing needs of older adults and in addressing ageism.

## **The structure of these County governmental agencies is not designed to focus on prevention of homelessness in older adults.**

Homelessness and its prevention require coordinated action across multiple governmental and nonprofit agencies to prevent fragmentation, duplication of efforts, and service gaps. Because the CDA manages affordable housing for Marin and led a successful multi-agency effort to create a homelessness prevention system during the pandemic, this department is well positioned to assume a leading role in homelessness prevention.

### **1) The design of current services is outdated.**

In the past, homelessness was understood to be primarily experienced by young men who had mental health and substance use disorders. These individuals faced first-time homelessness at a relatively young age. Because of this perception, mental health disorders, substance use, previous homelessness, and frequent interaction with law enforcement are weighted most heavily on the VI-SPDAT assessment tool. Currently this tool undervalues age alone as a risk factor. Older adults without these other social risk factors do not rank high enough to qualify for services.

Significant life events that push older adults into homelessness are primarily financial in nature. The growing gap between Social Security income and housing and healthcare costs, the loss of a spouse, or a medical emergency are examples of this phenomenon. The current design of the Coordinated Entry System can result in older adults spending four years or longer on waitlists at a low-priority level within the Coordinated Entry System. Those on the waitlists watch other people deemed of “higher priority” get fast tracked into housing units. Lacking urgently-needed financial support, older adults become homeless, begin to age more rapidly, and often do not survive long enough to qualify for the homelessness assistance that might have prevented this crisis in the first place.

Preventing people from losing their housing is a vastly different exercise than a crisis response system for older adults who find themselves homeless. A new, updated system that addresses the needs of older adults on the precipice of homelessness is urgently needed.

A classic case in point is the older woman whose husband dies, resulting in a significant loss of income, through no fault of her own. Social Security is no longer sufficient to cover her rent, mortgage payment, property taxes, home maintenance, or expenses related to essentials such as food, clothing, and healthcare. She may lack the social capital of family or friends who could take her in, and she is unable to augment her income through employment. Throughout her lifetime she never suffered from mental illness or substance abuse, nor has she ever encountered problems with law enforcement, nor has she previously experienced homelessness. The realization that this woman and many women like her will be allowed to descend into homelessness due to an unresponsive system represents a failure that has gone unaddressed for many years and is worsening every day. Will it take a caravan of older women finding

themselves in tents on the streets to bring their plight to the attention of those in a position to solve this problem?

## **2) Programs are underfunded.**

Current investments and programs related to homelessness among older adults have not failed; they have been inadequately resourced. “We have attempted to size the problem of homelessness to the available resources instead of scaling the resources to the size of the problem. The result is a system that ends homelessness effectively one person at a time, but never addresses the systemic failures or scales of effective programs to the degree necessary to solve the problem.”<sup>62</sup>

In fact, scaling resources to size has been pivotal to the successes achieved by the U.S. Department of Veterans Affairs (VA) in regard to homelessness. Working with federal, state, and local community organizations across the country, the VA and its partners have dedicated unprecedented resources to help solve the housing problem for veterans, including rental assistance. The VA has achieved a 50 percent reduction in veteran homelessness between 2010 and 2020. The VA set a goal to permanently house 38,000 veterans nationwide. They met or exceeded this goal in 2022 and 2023.<sup>63</sup> The success of the VA program, which has included great strides here in Marin, offers a template for how political will, funding, and effective use of a broad response system can reduce homelessness.<sup>64</sup>

## **What the County needs to do to prevent homelessness for older adults**

The following changes in processes and programs to prevent homelessness were recommended by people interviewed by the Grand Jury.

### **1) Create and issue a mandate for aging equity similar to the vitally-important mandate for racial equity.**

When asked about services to address homelessness specific to older adults, HHS leadership often explains that because the Board has not issued a mandate for older adult equity, funding for urgently-needed programs and services that address the needs of older adults is not prioritized at the highest level.

Equity gives those who are underprivileged the chance to thrive. “Equity offers support differentially to individuals in order to achieve fairness in outcomes between individuals. It takes into account unique needs and circumstances, such as cultural, social, economic and historical

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<sup>62</sup> Olivet, Executive Director, United States Interagency Council on Homelessness: *My Vision for Preventing and Ending Homelessness*, February 16, 2022.

<sup>63</sup> Veterans Affairs Secretary Visits Sacramento (ABC Channel 10), January 25, 2024, <https://www.abc10.com/article/news/local/sacramento/us-secretary-veterans-affairs-visits-sacramento/103-2ca3caac-af0a-4735-839b-f284aeadc4f>, (accessed 4/24/24).

<sup>64</sup> Colburn, "Homelessness is a Housing Problem," p. 201.

disadvantage.”<sup>65</sup> Marin’s growing and increasingly vulnerable older adults are deserving of the opportunities and resources needed to grow and age with dignity and safety.

## **2) Design and initiate use of an assessment tool and quantify those at risk.**

The County needs to create an assessment tool specifically designed to recognize and address homelessness prevention for older adults. Because the VI-SPDAT only focuses on those who are already homeless, an assessment tool which focuses specifically on homelessness prevention for older adults is needed. All Home (a nonprofit with the stated goal of providing homelessness prevention resources) has developed and is using a homelessness assessment tool which could easily be adapted to include specific characteristics of older adults at risk for homelessness.<sup>66</sup> Once finalized, such a tool could be used to quantify and prioritize the population in need of prevention services and more affordable housing options. Currently there is no reliable data source to quantify and characterize this group of Marin residents.

## **3) Create a universal waitlist for affordable housing.**

The County currently has multiple waitlists in place for those who qualify for existing, affordable housing. Accessing these waitlists is difficult due to a chaotic, disorganized, and discouraging application process. Complex information must be reentered for each and every application. Many residents are unaware of the existence of these opportunities. Many others who have tried to complete the applications have given up.

A universal waitlist specific to the older population needs to be created and maintained by the County. This waitlist would quantify and define the ongoing need and should include older adults who are currently rent burdened. Qualifying criteria would be developed to identify older adults at highest risk of losing their housing.

A universal waitlist that establishes one stable portal for those in need of housing as well as for those who have available housing units to offer is an essential component for any homelessness prevention plan. The County has received funding from BAHFA for partial implementation of a portal called “Doorway,” which is slated to be launched later in 2024. Additional funding is needed for full implementation.

Such a portal, that clients could help to design, needs to include:

- A database and client-friendly portal with only one application and one list for all affordable housing units
- Descriptions of available properties and units including type, size, and location
- Market rate rents for county, city, town, and unincorporated areas

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<sup>65</sup> Margaret Youngl, Equality and Equity - Creating a Chance for Older Persons, November 22nd, 2019, <https://www.ageknowble.com/2019/11/22/equality-equity-and-aging-creating-a-chance-to-for-the-older-person/#:~:text=We%20talk%20a%20lot%20about,social%20classes%20and%20economic%20situations>

<sup>66</sup>All Home: A Regional Approach to Homelessness Prevention, 2024, <https://www.allhomeca.org/>, (accessed 5/21/24).

- The maximum number of people who can occupy the site, and their characteristics
- Tenant legal protections
- Access to information about rental assistance and stabilization to complete the local housing plans, as required by the State of California

#### **4) Explore Shallow Rent Subsidies.**

A shallow rent subsidy program provides a long-term rental subsidy to participants in order to prevent homelessness. The subsidies are considered “shallow” compared to traditional “deep” subsidies, such as those provided by HUD Housing Choice Vouchers and Permanent Supportive Housing, because they provide a lower level of assistance often based on a set monthly amount, rather than on a fixed percent of income. Shallow rent subsidies are particularly effective for older adults and people with disabilities who are living on fixed incomes and are either at risk of homelessness or are newly homeless. The CMPA Impact Committee is seeking a stronger commitment to provide specific research and timelines for a state-wide rental subsidy program.<sup>67</sup>

One of the components of a homelessness prevention strategic plan should be to maintain the focus on shallow rent subsidies for older adults as a bridge to permanent affordable housing. For example, BAHFA awarded a \$5 million grant to Napa County to support a shallow rent subsidy pilot program, which will provide residents who qualify with \$300-800 per month for four years.<sup>68</sup>

Respondents to the CASPEH study reported that relatively modest financial support, such as subsidies (\$300-500/month), one-time payments, or a Housing Choice Voucher, could have prevented them from becoming homeless. Homeowners in precarious financial situations may have had higher income, but they also had higher home maintenance costs.<sup>69</sup> Without subsidies, low-income families are unable to afford any type of housing, especially in affluent areas such as Marin.

In the book *Homelessness is a Housing Problem*, the authors state that the annual cost for homelessness services ranges between \$30,000 and \$100,000 per person per year.<sup>70</sup> One figure given for the cost of a shelter bed in the Bay Area is \$60,000 per year. If there were a housing subsidy of \$1,000 to \$1,500 per month to prevent people from losing their housing, the cost of that subsidy would range from \$12,000 to \$18,000 per year. This one strategy could produce an annual savings of \$42,000 to \$48,000 per person per year. Housing subsidies would offer a great cost avoidance as well as societal benefits, such as the prevention of health problems and mental stress suffered by older adults who are forced to live in their car or in a temporary shelter if they lose their home.

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<sup>67</sup> The California Master Plan for Aging, *IMPACT Committee Report: Master Plan for Aging's Year 3 In Review*, April 2024.

<sup>68</sup> Bay Area Housing Finance Authority (BAHFA) website <https://abag.ca.gov/our-work/housing/bahfa-bay-area-housing-finance-authority>, (accessed 3/29/24).

<sup>69</sup> Benioff Homelessness and Housing Initiative, *Toward a New Understanding, The California Statewide Study of People Experiencing Homelessness*, (University of California San Francisco), June 2023, p. 47.

<sup>70</sup> Colburn, "Homelessness is a Housing Problem," p.61.

## **5) Participate in the All Home regional program.**

All Home is a Bay Area regional program that works across counties, sectors, and silos to advance coordinated, innovative service delivery and to build coalition-supported momentum to challenge long-standing systems that perpetuate homelessness. Homelessness prevention and protection is one of its primary areas of focus. All Home is described on its website as “working in partnership with key stakeholder organizations (e.g. regional policy-makers, service providers, etc.) to identify, align, and scale proven prevention and protection programs. All Home could provide Marin with private funds that could augment County resources to catalyze and bring innovative programs to scale.”<sup>71</sup> All Home also focuses on the production of extremely low-income housing and homelessness systems coordination.

All Home has partnered with Bay Area Community Services, an organization committed to permanently eliminating homelessness, to create a shared regional system using the Dataverse platform for homelessness prevention. Becoming part of this regional strategy would strengthen the County’s ability to combat homelessness by joining forces with other neighboring counties. It would also enable the County to compete more successfully for grant dollars that target needs specific to the Marin population.

Although a regional approach is emphasized, All Home understands that individual jurisdictions have unique housing and homelessness needs. Marin is one of only two of the nine Bay Area counties that are not currently participating in All Home.

## **6) Create more affordable housing for older adults.**

If we understand that the root cause of homelessness is a housing problem, we can understand it as solvable.<sup>72</sup> That being said, it is impossible to solve this problem if the levels of affordable housing that are needed do not exist. Research shows that only 24 to 36 affordable units are available for every 100 low-income households.<sup>73</sup>

Building housing in Marin is extremely expensive. For example, the price tag was \$900,000 per unit to build the recently-opened Vivalon affordable housing development in Marin. The solution does not lie with housing developers in the private sector, as their profit incentives are not aligned with the goal of expanding the supply of affordable housing.<sup>74</sup>

Despite the substantial financial resources that are required, the solution to the homelessness crisis facing older adults in Marin is expanding permanent housing. Investing in long-term planning to increase the supply of affordable housing requires the commitment and ability of

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<sup>71</sup> All Home CA ,2024, from website, <https://www.allhomeca.org/>, (accessed 5/15/2024).

<sup>72</sup> Colburn, "Homelessness is a Housing Problem," p. 33.

<sup>73</sup> Colburn, "Homelessness is a Housing Problem," pp, 36-37; Benioff Homelessness and Housing Initiative, *Toward a New Understanding, The California Statewide Study of People Experiencing Homelessness*, (University of California San Francisco) June 2023, p. 83.

<sup>74</sup> Colburn, "Homelessness is a Housing Problem," pp, 171-174.

both public and private sectors to adopt alternative forms of housing and innovative technologies.<sup>75</sup>

## **7) Implement shared housing.**

Shared housing, which is very common in high-cost housing markets, is defined as two or more unrelated people who live together in a home and share housing costs. One model matches a homeowner or primary tenant who has an available room with a household seeking housing. Shared housing offers a cost-effective option and more efficient use of existing inventory, as well as a viable and effective strategy to increase housing affordability and long-term stability. Shared housing is mutually beneficial to all parties because it defrays costs, provides companionship, and creates community.

An effective shared housing program for older adults has personal choice as a core tenet and has the following attributes:

- Increases the number of stable housing placements
- Leverages existing housing infrastructure
- Saves housing costs for participants
- Decreases isolation and fosters social support system
- Fosters age diversity in housing
- Protects participating homeowners and renters
- Augments homeowner and renter revenue

With the proper program elements, shared housing is one strategy that can be implemented more easily than other more costly and time-consuming actions (e.g. building new housing units). Shared housing can also become a natural and rapidly-expanding solution that increases housing options for older adults willing to move into a shared residence.<sup>76</sup>

## **8) Tackle divided public opinion.**

Homelessness is often misunderstood. Rather than seeing it as the result of a structural problem caused by high housing costs, it is believed to be an individual problem caused by those who choose to live on the street. Some say that homeless people are to blame and “simply need to pull themselves up by their bootstraps.” These misperceptions can lead society to ignore, isolate, or even dehumanize homeless people. Social neuroscience research documents the dehumanization of people experiencing homelessness, and the fact that when we do not see each other as human, we do not ascribe dignity or value to one another.<sup>77</sup>

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<sup>75</sup> Colburn, "Homelessness is a Housing Problem," pp, 193-195.

<sup>76</sup> The Regional Task Force on the Homeless, *Shared Housing in San Diego*, December 2020, <https://www.rtfhsd.org/wp-content/uploads/RTFH-Shared-Housing-White-Paper-FINAL.pdf>, (accessed 5/10/24).

<sup>77</sup> Colburn, "Homelessness is a Housing Problem," p. 177.

It is often necessary to invest in temporary solutions for the purpose of demonstrating quick, tangible progress and garnering the public trust necessary for long-term investment. The pressure to demonstrate progress is particularly acute on the West Coast where many residents are growing increasingly frustrated with the state of unsheltered homelessness.<sup>78</sup>

## **CONCLUSION**

This is the first time the Grand Jury has investigated homelessness prevention for older adults. Homelessness is by no means inevitable. More can be done to alleviate and prevent unnecessary pain and suffering associated with homelessness among older adults, as demonstrated by success stories from other California counties.<sup>79</sup> The number of homeless older adults in Marin is a preventable tragedy.

As a result of its investigation, the Grand Jury makes the following findings and recommendations.

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<sup>78</sup> Colburn, "Homelessness is a Housing Problem," p. 170.

<sup>79</sup> APPENDIX C is a short list of successful strategies reported from a few other counties in California.

## **FINDINGS**

- F1.** Adults aged 60 and above are a large and expanding population in Marin and are at increasing risk of falling into homelessness.
- F2.** The lack of a mandate for aging equity by the Marin County Board of Supervisors results in the County not prioritizing the needs of adults aged 60 and above who are homeless or at risk of falling into homelessness.
- F3.** The primary cause of homelessness in Marin is the lack of affordable housing.
- F4.** The County has not developed a long-range strategy to prevent adults aged 60 and above from falling into homelessness.
- F5.** The lack of a systematic approach designed to prevent adults aged 60 and above from losing their housing results in these adults falling into homelessness.
- F6.** The County lacks a strategic plan that identifies the county agency that is responsible for homelessness prevention for adults aged 60 and above.
- F7.** The County Area Agency on Aging is not appropriately positioned or resourced to meet its federal mandate to function as the leading planner, administrator, and funder of services across a broad spectrum of focus areas for adults aged 60 and above.
- F8.** The County has not diligently pursued existing governmental and private funding opportunities designated for homelessness prevention programs and services for adults aged 60 and above.
- F9.** The County has not undertaken a cost-benefit analysis to determine the relative cost of investing in measures to prevent homelessness versus investing in services for people who are already homeless.
- F10.** The lack of a standardized assessment tool to identify, quantify, and characterize residents who are on the brink of homelessness prevents the County from providing them with urgently needed services.
- F11.** The County has failed to implement “Doorway,” a universal waitlist portal, to identify adults aged 60 and above in need of housing.
- F12.** The County has not implemented a system to match residents who have available rooms or housing units, including Accessory Dwelling Units, with adults aged 60 and above who need housing.
- F13.** The County does not have an effective shallow rents program in place to prevent adults aged 60 and above from falling into homelessness.
- F14.** The County has not effectively educated adults aged 60 and above about the programs, resources, and services available to address homelessness and homelessness prevention.

## **RECOMMENDATIONS**

The Grand Jury recommends that by June 30, 2025:

- R1.** The Marin County Board of Supervisors should create and issue a mandate for aging equity, similar to the vitally-important mandate for racial equity, thereby requiring the Area Agency on Aging, as well as other departments, to prioritize aging equity in any strategic plan.
- R2.** The Marin County Board of Supervisors should direct the Office of the County Executive to develop and fund a strategic plan for homelessness prevention as recommended by the federal Department of Health and Human Services in its October 2023 report.
- R3.** The Marin County Board of Supervisors should direct the Community Development Agency to be the lead county agency in addressing the steps and actions necessary to prevent adults aged 60 and above from falling into homelessness, including coordination with community-based and private organizations.
- R4.** The Marin County Board of Supervisors should direct the Community Development Agency to promote affordable housing options, including shared housing and rent subsidies.
- R5.** The Marin County Board of Supervisors should direct the Public Communications Division to develop a public education and communication plan to educate older adult residents of Marin County about the programs, resources, and services available to address homelessness and homelessness prevention.

The Grand Jury recommends that by December 31, 2025:

- R6.** The Marin County Board of Supervisors should direct the Community Development Agency to implement an assessment tool that is specific to adults aged 60 and above who are housed and on the brink of homelessness.
- R7.** The Marin County Board of Supervisors should direct the Community Development Agency to provide ongoing support to ensure full implementation of the “Doorway” universal waitlist portal.
- R8.** The Marin County Board of Supervisors should begin issuing quarterly public reports on the status of the strategic plan for homelessness prevention for older adults.

## **REQUIRED RESPONSES**

Pursuant to Penal Code section 933.05, the Grand Jury requires responses from the following governing body within 90 days:

- Marin County Board of Supervisors (F1-F14, R1-R8)

The governing bodies indicated above should be aware that the comment or response of the governing body must be conducted in accordance with Penal Code section 933 and 933(c) and subject to the notice, agenda and open meeting requirements of the Brown Act.

## **INVITED RESPONSES**

- Office of the County Executive
- Marin County Department of Health and Human Services
- Marin County Community Development Agency
- Older Adult Subcommittee of the Housing Policy Steering Committee

Note: At the time this report was prepared information was available at the websites listed.

Reports issued by the Civil Grand Jury do not identify individuals interviewed. Penal Code Section 929 requires that reports of the Grand Jury not contain the name of any person or facts leading to the identity of any person who provides information to the Civil Grand Jury. The California State Legislature has stated that it intends the provisions of Penal Code Section 929 prohibiting disclosure of witness identities to encourage full candor in testimony in Grand Jury investigations by protecting the privacy and confidentiality of those who participate in any Civil Grand Jury investigation.

## **APPENDIX A - Acronyms**

<b>AAA</b> .....	Area Agency on Aging
<b>BAHFA</b> .....	Bay Area Housing Finance Authority
<b>CDA</b> .....	Community Development Agency
<b>CMPA</b> .....	California Master Plan for Aging
<b>CASPEH</b> .....	California Statewide Study of People Experiencing Homelessness
<b>HHAP</b> .....	Homeless Housing Assistance Program
<b>HHS</b> .....	Health and Human Services
<b>HUD</b> .....	Housing and Urban Development
<b>PIT</b> .....	Point-in-Time Count
<b>VA</b> .....	Veterans Administration
<b>VI-SPDAT</b> .....	Vulnerability Index - Service Prioritization Decision Assistance Tool

## **APPENDIX B: Community-based organizations working on housing options**

These organizations are dedicated to combating homelessness and are making significant inroads; however, few of them provide services designed to prevent people from losing their housing. The County needs to serve as the nexus among these organizations to help coordinate their important work.

**Adopt A Family of Marin** - Adopt A Family of Marin focuses on increasing the stability of individual families by developing and following best practices to prevent homelessness in the Marin. It provides subsidies for rental assistance, security deposits, utility payments, food vouchers, and auto repair.

**Community Action Marin** - Community Action Marin manages the Emergency Food and Shelter federal program in collaboration with United Way Bay Area, and receives and manages the Federal Rental Assistance Program, which helps prevent people from being evicted while they work to find affordable housing. This is a short-term (3 month) bridge that, when successful, clearly demonstrates that it is much less expensive and humane to keep people housed rather than have them become homeless. During the COVID-19 pandemic, federal and state rental assistance funding prevented an eviction catastrophe.

**Front Porch Communities including Home Match** - Home Match is a free service that connects people seeking to rent a room in their home, apartment, or Accessory Dwelling Unit on their property with community members seeking affordable housing.

**Legal Aid of Marin** - Legal Aid of Marin is the only organization in Marin that focuses on housing stabilization by providing tenants with eviction defense for free. Half of their cases are eviction defense and homelessness prevention cases. In 2023, the law firm represented over 500 low-income tenants, and served over 2,000 people countywide.

**Marin Community Foundation (MCF)** - MCF oversees over \$2.9 billion in philanthropic assets, and distributed more than \$76 million in grants in the first quarter of fiscal year 2024. It recently completed a year-long strategic planning process, expanding its mission beyond grantmaking to mobilizing resources that include donors and the community, to leverage the power of money and people working together to enact change. MCF's three primary strategic initiatives are affordable housing, homelessness, and climate change. MCF believes that investing in building new housing and preventing homelessness is the highest and best use of its assets.

In addition, MCF provides support to local community organizations that plan to advocate for the Bay Area Housing Finance Authority (BAHFA), the organization that is working to put a \$10-20 billion Bond Measure on the November 2024 ballot. Support for the BAHFA bond measure is the major focus for housing funding in 2024. Several counties have already started to

complete work around planned expenditures and inquiry planning that needs to be accomplished once the Bond Measure passes in 2024. The strategic direction adopted by MCF will be to help meet the unique housing needs of older adult residents. They will fund nonprofit housing organizations that create 501(c)(4)s to advocate for passage of the BAHFA Bond Measure.

**Marin Organizing Committee** - The Marin Organizing Committee is a nongovernmental alliance that has been instrumental in the development and success of the County's homelessness system. The Marin Organizing Committee began providing shelter and other services for people experiencing homelessness in 2006, and worked for over ten years to engage the County government in this important endeavor.

**North Marin Community Services** - North Marin Community Services addresses health disparities for children, adults, families, seniors, and immigrants, helping to correct Marin's extreme income, racial, and educational inequalities, and ensure opportunities for all.

**Ritter Center** - The Ritter Center is the largest food pantry in Marin. Its Housing First Program helps people who have been chronically homeless in Marin for longer than five years find permanent supportive housing.

**St. Vincent de Paul Society of Marin** - St. Vincent de Paul provides food, housing assistance, and crisis assistance services. Its Housing Help Desk offers limited financial aid to help transition people into housing.

**The United Way Bay Area (UWBA)** - UWBA collaborates with nonprofits, businesses, and government sectors to address poverty in the Bay Area. Its focus changed in the 90s from funding agencies to funding initiatives. UWBA continues to be a catalyst for securing funding that raises and keeps people housed and out of poverty. In Marin, several organizations including Community Action Marin and St. Vincent de Paul, receive funding from UWBA.

## **APPENDIX C: Homelessness prevention strategies beyond Marin County**

### **San Francisco - Access Points**

San Francisco has developed four effective Adult Coordinated Entry Access Points. At these locations residents can access housing problem solving, assessment, prioritization, and referral to housing and other community services for San Francisco adults experiencing homelessness.

### **The Homelessness Prevention System (HPS) in Santa Clara County**

This system is a network of agencies that provide flexible financial assistance to low-income individuals and families who are at risk of losing their housing. With leadership from Destination: Home, the County of Santa Clara Office of Supportive Housing, and Sacred Heart Community Services, the HPS has grown to include a network of social service organizations and multiple access points across the county.

### **Homeless Prevention Unit - Los Angeles County**

The Los Angeles County Departments of Health Services and Mental Health partnered with the UCLA California Policy Lab on a pilot program that uses predictive analytics to identify housed people who are at the highest risk for homelessness and could benefit the most from prevention services. Those identified are provided financial assistance and connected to health care, mental health care, employment training, legal services, and other supportive services.

### **Live Well San Diego**

This organization has a vision for affordable housing and age-friendly communities, which includes goals of implementing zoning ordinances that create mixed-use villages, policies and programs to prevent homelessness, increased affordable housing stock that includes Accessory Dwelling Units, and developing supports to assist older adults in aging where they choose.