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THINK OUT LOUD

In Multnomah County, older adults struggle with housing instability

By [Elizabeth Castillo](#) (OPB)

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As housing costs rise, older adults are experiencing homelessness more often. The National Alliance to End Homelessness found that nearly one in four people experiencing [homelessness](#) were over the age of 55, based on data from 2023's Point-in-Time count.

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In Oregon, [advocates](#) recognize that the problem is growing. Laura Golino de Lovato is the executive director of the Northwest Pilot Project, a nonprofit that advocates for low income people over the age of 55. The organization helps them find and keep affordable

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The following transcript was created by a computer and edited by a volunteer.

Dave Miller: This is Think Out Loud on OPB. I'm Dave Miller. The National Alliance to End Homelessness found that nearly one in four people experiencing homelessness last year was over the age of 55. The problem is only getting worse. Older people are now the fastest growing segment of the homeless population. Laura Golino de Lovato is working to address this issue in Oregon. She is the executive director of Northwest Pilot Project, a nonprofit that advocates for low income seniors. She joins us now. It's great to have you on Think Out Loud.

Laura Golino de Lovato: Thank you so much, Dave. Really appreciate the opportunity.

Miller: Why is it that older Americans are now the fastest growing segment among the overall homeless population?

Golino de Lovato: I think there's a couple of things that are converging. One, of course right now, is that the entire baby boomer population is over the age of 60. That entire population, which was described as the silver tsunami, a ginormous number of people who are gonna age all at once - that has happened. So we're just seeing a whole lot more people over age 60, in fact over age 55. And then you combine that with the fact that over half the people have been, and continue to be, very low income. They're on fixed incomes. They likely do not have retirement savings. And when they go to rent an apartment, it is completely out of reach relative to their income.

Miller: So this is two things converging. Both are just a basic demographic reality of this enormous bulge, the baby boom. And systemic economic issues that have hit our country for decades now?

Golino de Lovato: That's correct. What we're seeing is the convergence of these big systemic issues happening and also system failure, at the federal level, with the Department of Housing and Urban Development Section 8 Rent Vouchers, which are a great rent support which are not keeping up with the need. And fixed income, supplemental security income, is staying relatively low and decreasing relative to the increase in rent prices.

Miller: Can you give us a sense for the kinds of stories that you hear on a regular basis? I mean, let's say somebody calls up your office. What do you hear?

Golino de Lovato: Oh, we hear quite a variety of things. The most common is, 'I'm a

not gonna be able to stay here and pay my rent and try to get food, transportation and medicine.' That is one narrative that we hear a lot, the very specific economic impact, where income just isn't keeping up with rent. But we are hearing from a growing number of homeless older adults. And you said, at the top of the show, the older adults make up the largest segment, fastest growing segment of the homeless population.

And we hear from so many older adults who have been evicted for non-payment of rent. They lost their housing because they had an injury. And they're living in a tent or they're living in their car. And they are doing their best to get by and they're looking to restabilize their housing. So a lot of what's driving this is economic, but as you age, things break down and injuries are harder to heal from and take longer. And access to medical care is also a challenge.

***Miller:** Let's take these different scenarios one by one because, obviously, there's overlap between housing precarity and homelessness. But the responses to them can also be different. So in the first scenario, where you say somebody calls up and says, 'I have \$1000 in Social Security checks, rent was \$900. I was making things work,' although that seems like an already impossible situation. But then rent goes up and it's even more mathematically impossible. Where do you start at your nonprofit with that kind of scenario?*

Golino de Lovato: We start by first doing what we call an assessment. And we work with the person to say, 'OK, do you have any other income? Do you have benefits that you might not be getting? And do you have family that you could live with?' Because clearly that situation is not tenable in the long-term. And ultimately, what we do is to work with the person to say, 'OK, in order to stabilize your housing, we're gonna get you on as many waiting lists as possible.' And there are several for fully subsidized housing.

And in the meantime, while you're waiting to get into this housing - and by the way, the wait can be three to five years for most of the buildings - we are going to subsidize your rent so that you're paying \$300 and the rent assistance will pay the rest. And then we work with that client over the couple of years that it takes to get them into a permanent situation, a permanent stable rental situation. And then they are typically able to stay, living independently, for quite a long time.

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Miller: What about people who are already homeless? I mean, I've been thinking back to a few years ago. There was a nationwide push to address homelessness among veterans and it was a very focused population, very politically popular effort. And the sense I've got is that it was seen as more of a success than a lot of homelessness prevention efforts. Is there anything similar for homeless seniors?

Golino de Lovato: Yes and no. So the veterans housing placement success was primarily due to the fact that there were specific Section 8 rent vouchers from HUD (Housing and Urban Development) for veterans. And that facilitated moving that into housing because it provided that rent subsidy that is so often missing. Right now, there is no specific rent subsidy for seniors from either HUD or from local resources or state resources. However, the Supportive Housing Services tax measure, which passed in May of 2020, is generating significant revenue. And part of it is being used for longterm rent vouchers. We access those rent vouchers through our contracts with the Joint Office of Homeless Services. And we're housing just under 60 older adults with high barriers to housing, using those vouchers. So that resource, as a rent subsidy, is a key resource that's available to us and we need to more fully utilize that resource.

Miller: That does make me wonder about your take on the Metro area's overall efforts when it comes to this particular population. How would you assess them? And here we're talking about, you mentioned the Metro area bond that voters approved. We're also talking about the Joint Office which is county run but includes the city. All kinds of overlapping jurisdictions with all kinds of different roles that everyone's doing. But overall, what's your grade?

Golino de Lovato: I would say overall it's probably B minus, partly because it's complicated with all of the different municipalities, political entities, and different groups. But the money is getting collected and distributed, just not fast enough and not to a significant amount. So we're not seeing all of the money spent that's been collected.

If you look at the whole Metro area, the three county area - Washington County, Clackamas County and Multnomah County - Washington and Clackamas Counties are doing a mix with this money because they really built systems from very small systems or from sort of microsystems. So they've done really great. And they don't have the multiple county departments and cities in the operational mix that Multnomah County has.

So Multnomah County has taken a lot longer to get things moving because there are more moving parts. There are more players. And so if I had to just grade Multnomah

Supportive Housing for homeless older adults. But we could be doing so much more if we could move through and push aside a lot of the bureaucracy. It's been very challenging the last couple of years.

Miller: What about at the state level? We just saw the end of the short 2024 legislative session. Lawmakers again passed some bills aimed at housing and homelessness. How big an impact do you think this year's bills might have?

Golino de Lovato: I think they're gonna have a significant impact, in that they send a message that the governor is prioritizing housing and homelessness. The housing bill, I believe that was SB 1537, makes room for more housing construction, a little bit of a gain on the land on which housing can be built. And we need more housing. But the other bill, SB 1530 included rent assistance dollars. And that's very important. And I think that what the governor is really doing at the state level is not necessarily going to help every low income person in the state who needs it, but it is a start and she has said this is a priority.

So that's good. That's really good. And it opens up the avenues of being able to talk to her team about what's next. We would like to really see a long term rent assistance program funded by the state, introduced at next year's long legislative session to be considered and debated because I think that is the next step. And with the governor's support and push this year for housing and rent assistance, there's a really good chance that we could have that conversation about rental assistance.

Miller: Before we say goodbye, to go back to the question of people who are in housing but it's precarious...I'm wondering where multigenerational living fits into this, where adult children fit into this? How [do] we make having roommates or cohousing or different people in different kinds of housing situations a frictionless solution?

Golino de Lovato: I mean, I think that's absolutely right. And there are some great organizations doing multigenerational housing - Bridge Meadows is one, Cedar Sinai Park has some interesting programs. There is the Metro HomeShare Program that is working to access housing owned by people who have more rooms empty than they need in their home. And those are all good. We need all of those things.

I think those two solutions might be a little bit easier than exploring family support systems, where an older adult might be able to move in with their adult child. For many of the seniors that we work with, they don't have that extended family. They don't wanna live in multigenerational housing. And their community is here in Portland and they

don't wanna move to Minnesota to be with their daughter. But I think it's important that we have all solutions and choices.

That's one thing I think we see with the older adults that we work with who are very, very low income, \$28,000 a year in income or less. And they don't have a lot of choices. We want them to have a choice about the most important thing that they have, which is where they live. And if we can connect them with Metro HomeShare or connect them with Bridge Meadows or encourage them to think about a subsidized building downtown, and they have the choice, that feels really good as a pathway for stable housing for them. So really, we need it all.

Miller: *Laura Golino de Lovato, thanks very much.*

Golino de Lovato: Thank you, Dave. Really appreciated it.

Miller: *Laura Golino de Lovato is the executive director of Northwest Pilot Project.*

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