The American Rescue Plan Act of 2021 and Older Adults
Opportunities and Resources for Local Leaders

Prepared in partnership with AARP
Funkhouser & Associates is a consulting firm founded by Mark Funkhouser, a longtime public servant and a former publisher of Governing magazine. As mayor of Kansas City during the Great Recession, Mark has direct experience with managing government through a fiscal crisis. Funkhouser & Associates was founded on the idea that we can build a better government by building trusted relationships with each other and government partners.

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As our nation looks to recover from the pandemic, local leaders across the country are making decisions about how to invest federal funding authorized by the American Rescue Plan Act (ARPA) that passed Congress in March 2021. The funding in ARPA represents an incredible opportunity to strengthen counties, cities, and towns with an eye toward the future, while also doing more to support those who were hardest hit by the pandemic.

AARP is committed to working hand-in-hand with local officials and community leaders to help leverage these investments to address pressing needs and strengthen communities for the future.

AARP staff and volunteer teams on the ground can be a partner and an ally as local leaders seek to engage residents, identify best practices, and shape policies so they carry benefit for all.

This resource is intended to serve as a conversation starter and help leaders identify opportunities under ARPA.

Our hope is that you’ll use the information and guidance provided and then reach out to your AARP State Office at AARP.org/States or email us at livable@AARP.org to tell us the challenges you’re facing and what would be helpful.

Nancy LeaMond
Executive Vice President, Chief Advocacy and Engagement Officer, AARP

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At AARP, part of our mission is to make sure that the most important issues facing Americans age 50 and older get the attention — and action — they deserve from local, state, and federal leaders. Since March 2020, that’s meant a top priority for AARP teams in communities in all 50 states, D.C., Puerto Rico and the U.S. Virgin Islands has been protecting those most at risk from COVID-19.

The pandemic hit older adults incredibly hard and put a spotlight on a host of disparities that persist across the country — from access to health care, nutrition, affordable housing, accessible transportation options, safe places to enjoy the outdoors, and more. We’ve also seen how communities can come together to help residents of all ages stay safe and healthy.

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INTRODUCTION

The American Rescue Plan Act (ARPA) was signed into law in March 2021 and represents a once-in-a-generation opportunity to enhance communities.

ARPA provides local governments with the ability to create economic resilience by investing resources to address persistent livability challenges, and creating new and innovative solutions to make communities better for residents of all ages.

As local leaders begin to operationalize ARPA, it is critical that all community members help shape and benefit from this unprecedented moment — and that advancements in livability and economic resilience are felt by everyone.

Livability principles can be a key factor as local leaders consider their many options for putting this funding to work in their communities. Livable communities are inclusive and resilient. They serve the needs of all people, regardless of income, age, ability, race or ethnicity.

The funding streams made available through ARPA present an opportunity to make catalytic investments.

To capitalize on the moment, leaders must root their decision-making in strong public engagement processes and ensure that all residents can be actively involved.

As local leaders weigh opportunities and make forward-looking investments, AARP’s resources, tools, research, intellectual capital and relationships can help empower communities to best utilize their funding to create inclusive, livable places for all.

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USING THIS RESOURCE

Working with AARP

COVID-19 has had a devastating impact on communities throughout the United States and older Americans have been among the groups most impacted by the health and economic effects of the pandemic. Funding from the American Rescue Plan Act represent a once-in-a-generation opportunity to address critical needs, tackle long-standing challenges and engage residents.

This resource can help local leaders identify opportunities within ARPA to help improve livability in their communities. The hope is that after reading this document, local elected officials and staff will seek to:

• Use the information and guidance presented to help inform their thinking and planning as they prioritize investments made with ARPA funding
• Engage with older residents in order to gain a better understanding about their experiences during the pandemic

AARP is a nationwide organization with a national headquarters in Washington D.C., along with hundreds more staff and 60,000 volunteers working in all 50 states, Washington D.C., Puerto Rico and the U.S. Virgin Islands.

AARP staff and volunteers work in partnership with local leaders and organizations in communities throughout the country by providing support with community outreach, engagement, and visibility; connecting organizations and individuals to a broader AARP network; granting technical assistance and resources; and sharing research and information.

With its reach, expertise and on the ground presence, AARP can be a powerful partner as local governments seek to make the best use of the ARPA dollars on behalf of their constituents.

Forward-looking leaders recognize that ARPA can be a way to make their communities better places for all residents. The idea that communities can be livable for people of all ages is the driving ethos behind the AARP Livable Communities initiative. Creating a more livable community is key to creating a thriving community, one that also attracts new residents and taxpayers.

AARP resources and tools can help local leaders understand how to approach critical investments to ensure that their communities recover and thrive.▶
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Local Outreach, Engagement and Visibility

With 38 million members and tens of thousands of volunteers, AARP offices in all 50 states, Washington D.C., Puerto Rico and the U.S. Virgin Islands can help local officials reach and engage residents age 50-plus. AARP also has extensive communication channels that can help raise the visibility of promising work locally, statewide and nationally.

Connections to a Network

The AARP Network of Age-Friendly States and Communities provides a framework and resources to help enrolled communities become more livable for people of all ages. The network currently includes eight states, one U.S. territory and a total of more than 500 towns, cities or counties.

Technical Assistance and Resources

AARP develops and produces resources for local leaders, including free guides, publications, best practices and more — including the annual AARP Community Challenge grant program, which has so far awarded $9.3 million to 804 quick-action projects.

Research and Data

AARP is able to provide information and insights about the needs and wants of older adults, including about the ways specific policies can or do impact their lives.

Attention Local Leaders! Engage with AARP by ...

- Reaching out to their AARP State Office. (Find contact information at states.AARP.org or email livable@AARP.org to ask for guidance.)
- Visiting AARP.org/Livable to use tools and resources (including many referenced in this publication) to help advance livability work
- Checking AARP.org/LivableMap to learn more about livability and the age-friendly work happening throughout the country
- Subscribing to the free, weekly AARP Livable Communities e-Newsletter at AARP.org/LivableSubscribe or by texting the world Livable to 50767
- Sharing pressing challenges and requests for helpful resources by emailing AARP Livable Communities at livable@AARP.org

U.S. Treasury Guidance on the American Rescue Plan

The American Rescue Plan Act is a $1.9 trillion law that includes $350 billion in direct, flexible aid to states, counties, cities and Tribal governments with populations over 50,000. The monies are available via the State and Local Coronavirus Fiscal Recovery Fund. Eligible local governments that are classified as non-entitlement units (typically those with population totals under 50,000) should expect to receive the funding through their applicable state government.

On May 10, 2021, the U.S. Treasury Department released its initial guidance, called the “interim final rule,” which included some 150 pages of background, reasoning, spending categories and guidelines for accounting.

The funding is intended to “provide support to state, local, and Tribal governments responding to the impact of COVID-19 and in their efforts to contain COVID-19 on their communities, residents, and businesses.”

There is flexibility within five main categories of eligible spending:

- Supporting public health expenditures
- Addressing negative economic impacts
- Replacing revenue lost because of the pandemic
- Providing premium pay for essential workers
- Investing in infrastructure including water, sewer and high-speed internet

American Rescue Plan Act funds must be obligated by December 31, 2024, and spent with all projects completed by December 31, 2026.
Addressing Community Inequity

The federal ARPA guidance repeatedly encourages officials to put funds toward addressing inequities in their communities.

Low-income populations, older adults and people of color have suffered disproportionately high rates of infection and death during the COVID-19 pandemic. The Treasury Department’s mindset on community inequity is highlighted on page 41 of the rule:

“The Fiscal Recovery Funds provide resources to not only respond to the immediate harms of the pandemic but also to mitigate its longer-term impact in compounding the systemic public health and economic challenges of disproportionately impacted populations. The Treasury encourages recipients to consider funding uses that foster a strong, inclusive, and equitable recovery, especially uses with long-term benefits for health and economic outcomes.”

The Government Finance Officers Association (GFOA) notes in a recent case study that the pandemic revealed how disadvantaged neighborhoods and selected demographics faced unique challenges. From fees and fines to zoning regulations, economic-development incentives, and policing strategies, “an increasing number of local officials are re-evaluating the equity impacts of their operations and investments — and often within programs historically managed by technical experts.”

The rule also makes it easier to spend money on behalf of disproportionately affected populations — including older adults — in two key ways. It allows for greater spending flexibility in disadvantaged neighborhoods. The rule cites “the role of pre-existing social vulnerabilities in driving [the] disparate outcomes” seen during the pandemic and says that investment in programs and services in disadvantaged communities “will be presumed to be responding to the public health emergency.”

The rule specifically identifies programs not strictly tied to immediate pandemic response — such as those focused on affordable housing, early childhood education and remediation of lead paint — as applicable uses of fiscal recovery funds in these communities.

In addition, governments that invest in this broader category of programs and services within a Qualified Census Tract will not have to provide additional documentation that the investment is in response to the pandemic. This helps streamline use of funds for the above-mentioned program types so that, as the Treasury rule states, it “may speed implementation and decrease administrative burden, while identifying areas of need.”

Fostering Livable Communities

The timeline for funding delivery also allows for thoughtful planning of how best to use ARPA to encourage improved livability.

Half of the ARPA recovery funds were delivered to governments in the spring and summer of 2021. The second half of the funding will be delivered approximately 12 months after the first tranche.

With wide latitude about how to spend the money, and a year separating the deposits, state and local governments can direct their first round of funding toward more immediate needs and then plan for longer-term investments. ARPA “provides a substantial infusion of resources to meet pandemic response needs and rebuild a stronger, more equitable economy as the country recovers,” the rule states.

The National League of Cities (NLC) advises that municipalities follow several principles in determining how to use their fiscal recovery funds. Two highlights are the prioritization of funding to ensure fiscal stability, which includes returning residents to work, and collecting input from key municipal staff and stakeholders.

The NLC and GFOA also encourage local officials to strategically use their fiscal recovery funds for gaps and priorities that aren’t eligible for other federal and state assistance programs that have been created or enhanced as a result of other ARPA funding.

From small towns to large cities, local leaders recognize that this funding is both an opportunity to respond to the pandemic and transform their communities in diverse ways reflecting the unique needs and opportunities of each locality.

As San Jose, California, Mayor Sam Liccardo notes, his city has an opportunity to “expand transportation infrastructure, digitally connect families and create much needed living-wage employment opportunities.”

As part of a far-reaching plan, in Phoenix, Arizona, Mayor Kate Gallego and the Phoenix City Council approved setting aside a significant portion of their city’s ARPA funding to help vulnerable residents with utilities, rent and mortgage payments.

Like many rural towns, Sesser, Illinois, hopes to use its funding to make much-needed and overdue improvements to its sewer system.
COVID-19 and Older Adults

The impact of the pandemic on their health and economic well-being

People age 50 or older represent roughly 95 percent of the deaths from COVID-19, with long-term care facilities in particular seeing extremely heightened cases of mortality. (As of August 2021, the month of this report’s publication, more than 184,000 residents and staff at these facilities have succumbed to COVID-19 or related complications.)

While coronavirus containment actions — including confinement measures, physical distancing, and restrictions on movement and social gatherings — helped prevent deaths, they also had repercussions, particularly for older adults.

- For older people who didn’t have parks or safe outdoor places nearby, the pandemic underscored how not having access to green space poses health risks that can impact one’s longevity and mental health.
- Even before the pandemic, reports from the Centers for Disease Control and Prevention (CDC) showed that many older adults were already more socially isolated and experiencing greater loneliness than other population groups.
- Older workers also suffered higher rates of unemployment due to COVID-19. During the first six months of the pandemic, workers age 55 or older were 17 percent more likely to lose their jobs than employees who were just a few years younger.
- According to the U.S. Bureau of Labor Statistics, nearly 350,000 older adults age 55 to 64, and 122,000 aged 65-plus, who wanted to work, were unemployed for 27 weeks or longer in 2020. These adults are also being rehired more slowly than their younger counterparts.

This translates into a staggering toll on the health and financial security of older adults. In addition, new programs implemented in response to the pandemic have sometimes fallen short in meeting the needs of older adults.

Vaccine distribution is a prime example.

Although older adults were among the demographic groups prioritized for early vaccine eligibility, many struggled in actually securing the vaccine because of, for instance, requirements to register online, a lack of transportation for getting to the vaccine sites, or a general lack of information about how and where to get vaccinated.

Some localities swiftly pivoted in response with initiatives including establishing “pop-up” vaccine clinics; using volunteers to sign people up online and drive them to appointments; and including faith leaders and churches in vaccine outreach. The experience showed how engagement and outreach are critical first steps when designing and implementing a new policy.

Many local leaders are recognizing the benefits of a more-targeted approach to community support that prioritizes the needs of older adults. Given the longer timeline for spending ARPA recovery funds, leaders can implement creative solutions that incorporate the community’s feedback about how they’d want to see ARPA money spent.

The pandemic reinforced the importance of using multiple communications platforms. These included multi-lingual online and paper surveys, telephone hotlines, email, and both in-person and virtual community meetings.

A livable community is one that is safe and secure. It offers choices in where to live and how to get around. And it equitably serves residents of all ages, ability levels, incomes, races, ethnicities, and other backgrounds.”

— AARP Public Policy Book

Leveraging ARPA Funds for Livability

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— AARP Public Policy Book

LIVABLE COMMUNITIES ...

- Enhance personal independence
- Allow residents to remain in their homes and communities as they age
- Provide opportunities for residents of all ages, abilities and backgrounds to engage fully in a community’s civic, economic and social life

AARP Work, Tools and Resources

COMMUNITY ENGAGEMENT

- Local leaders and residents can use the free AARP publication Engaging the Community to Create Community for ideas about how to engage the public.
- AARP supports engagement efforts for communities through the AARP Network of Age-Friendly States and Communities by assisting with outreach to older residents and providing resources and survey tools for communities.
- Communities enrolled in the AARP Network of Age-Friendly States and Communities conduct community assessments that gather input from residents about their priorities, needs and wants. Local leaders can reference these assessments to understand priorities of older residents.
- The AARP Community Challenge has funded projects throughout the nation that have focused on community engagement during the pandemic. For example, the city of Chattanooga, Tennessee, a member of the AARP Network of Age-Friendly States and Communities, received funds to develop a “Senior Technology Support Team” of volunteers to help older adults with technology needs during the pandemic. This effort trained and empowered volunteers to assist older adults and extend the reach of the city’s efforts.
D
rivers typically outlive their ability to safely operate a vehicle by, on average, 7 to 10 years. Many older adults rely on transportation alternatives, such as public transit, to live independently. ARPA’s transit funding is therefore a critical resource for communities that have seen declines in ridership and fare revenue during the pandemic.

Many transit agencies, particularly those in large cities that rely heavily on passenger fares to pay for operating costs, are at a funding crossroads. Public health fears around public transportation (whether founded or not), plus more people working from home (and therefore not commuting), could keep ridership and revenues low for years. If rider demand and revenue remain low, transit agencies may be forced to reduce service levels for the foreseeable future.

That could lead to a transit “death spiral,” in which fewer routes and more limited hours provide less incentive for people to use public transit, an experience borne out by academic studies. Early in the pandemic, numerous major transit systems warned that their systems would collapse without an infusion of federal funds.

These trends, and the threat of further service cutbacks, have a direct impact on the many workers who rely on public transit to work, as well as those who depend on transit for access to medical care and services — many of whom are older adults and people with disabilities.

The pandemic highlighted the connection between transit and essential workers, proving public transportation to be an essential public service. For many older adults on fixed incomes, public transit remained the only affordable option for getting to the grocery store or a medical appointment.

As policymakers plan their ARPA spending, expanding and improving affordable and accessible public transportation programs is a critical area of opportunity.

Promoting public transit resilience can include requiring systems to implement and enhance safety regulations, along with efforts to actively promote the broad use of public transportation.

This can be done by encouraging transit authorities to reduce or eliminate fares for vulnerable populations, such as low-income riders and people with disabilities. Free transit is already a practice in some small urban areas, and mid-sized Kansas City, Missouri, has embraced the concept to a large degree. Policymakers can also encourage ride-sharing and other low-cost programs to help meet the transportation needs of older adults, as West Sacramento, California, is doing with its dial-a-ride service.

It is also critical that residents have safe and accessible pedestrian and bicycle access to transit routes. As local leaders make improvements to transit investments, street and sidewalk infrastructure that is safe for users of all ages and abilities can also be a consideration.

For instance, the pandemic inspired innovative ways of providing residents with much-needed access to open spaces and outdoor recreation.

Among the most popular approaches were “Slow Streets” pilot programs, which restricted portions of mainly residential streets to local and emergency traffic and lowered speed limits as a way to support outdoor activities and enhance safety for those traveling by bike or on foot. In some places, streets were closed to traffic entirely.

Not only did local leaders create new walking routes and connect residential neighborhoods with retail areas, but Slow Streets became a safe option for residents to enjoy the outdoors in their own communities while practicing social distancing and other COVID-19 safety protocols.

Slow Streets programs are another potential outlet for ARPA transportation spending. 

ARPA TRANSPORTATION FUNDING

$26 billion to urban transit systems

$25 million in competitive planning grants

$50 million for Enhanced Mobility of Seniors and Individuals with Disabilities program funding

$317 million to states and possessions for rural transit

$1.7 billion for rail and bus capital investment grants

ARPA WORK, TOOLS AND RESOURCES TRANSPORTATION

• AARP state offices have worked with organizations and local governments nationwide and advocated to advance the adoption of policy changes that make streets, sidewalks and trails safer for pedestrians, including Complete Streets and Vision Zero policies.

• AARP teams have also advocated and engaged older adults in discussions as communities have considered ballot measures to expand access to transportation. This includes successful efforts in Los Angeles, California (Measure M); Phoenix, Arizona (Prop 104); Marion County, Indiana (Marion County Transit Plan) and other more places.

• AARP Community Challenge grants have funded engagement efforts and direct improvements related to sidewalks, roadways and transportation infrastructure in hundreds of communities. For example, in Ada County, Idaho, the community received a 2021 grant from AARP to help fund a workplace mobility pilot program to assist small businesses in making facility or mobility enhancements that increase transportation options for employees.

• Through its Future of Transportation initiative, the AARP Public Policy Institute has profiled several critical policy advancements and improvements that communities can consider.

• Residents and organizations can also use the free AARP Walk Audit Tool Kit for information and worksheets about how to identify and address unsafe streets and sidewalks.
Access to public spaces is critical for older adults, particularly given their disproportionately low use of parks. One study of the 20 largest cities in the U.S., noted that while older adults represent 20 percent of the population living around parks, they account for only 4 percent of park users.

Temporary measures enacted during the pandemic, such as Slow Streets or Open Streets, were effective in reducing this disparity. ARPA provides a mechanism for making those temporary measures permanent. Many communities are already doing so. The result is increased access to public spaces (including outdoor dining) and improvements to the accessibility of public spaces for people of all ages and abilities.

San Francisco now views Slow Streets as “critical infrastructure” that attracts a diverse set of neighborhood users, including children, older adults, people with disabilities and people of color.

“In order to support further reopening of the economy,” the city’s website states, “we need to make San Francisco more welcoming and accessible for people who want to travel on foot, bicycle, wheelchair, scooter, skateboard or other forms of micromobility.”

Ensuring that older adults have access to public spaces and downtown corridors can also be a critical tool for local leaders to generate economic activity.

According to AARP’s Longevity Economy Outlook, the 50+ population contributed $8.3 trillion in economic activity to the nation’s economy in 2018. Looking forward, the amount is expected to more than triple to $26.8 trillion by 2050.

The process defined in the training materials helps community leaders and residents use the feedback to identify top priorities and take action. To test and refine the product, the team worked with a pilot project community to hold virtual sessions and a virtual walk to identify needs. Through that process the community identified a project it cared about and then used the grant funds toward its implementation. The support tool and training materials are available online and can be used by any community to gather feedback about livability from residents of all ages.

Finding success with AARP Community Challenge grants proves that a project is viable, which can convince others to invest in it.

Laura Semmelroth, director of creative placemaking for the Wilmington Alliance in Delaware, says an AARP Community Challenge grant helped a neighborhood garden and park qualify for and receive additional funding to finance a pergola. The garden is part of a project that revitalized a downtown neighborhood filled with many vacant lots. The work began with public engagement sessions about what to include in the new spaces.

“We asked residents what type of programming they were interested in to ensure there was local buy-in,” Semmelroth said. “The highlight of the project has been the positive community reaction. The green space has become a community staple and the neighbors are embracing the opportunities the garden presents. An increase in livability can have a dramatic effect on residents, and especially on older adults, who might have been socially isolated due to a fear of crime.”

As COVID-19 recovery work continues, a greater focus on equity and access in public spaces will allow all community members to take advantage of these spaces and amenities.
HIGH-SPEED INTERNET

The COVID-19 pandemic laid bare the nation’s growing digital divide. As work, school and appointments shifted online, tens of millions of Americans were excluded because of a lack of affordable, reliable internet access.

Some 30 million Americans (9 percent of the population) don’t have high-speed internet service (also known as broadband) in their homes, according to the Federal Communications Commission (FCC).

The problem is particularly acute for older adults, who are already at increased risk of isolation. AARP studies show that 15 percent of adults age 50 or older do not have access to any type of internet and 60 percent say the cost of high-speed internet is a problem.

The gap also affects areas like health and telemedicine because those who don’t have internet access also are more likely to have underlying health issues. According to the FCC’s Connect2Health initiative, almost half of the nation’s counties face a “double burden” of having high rates of chronic disease and a need for improved broadband connectivity.

In response, ARPA includes significant funding for broadband expansion through the Recovery Fund and Capital Projects Fund. It also builds upon funding in the Consolidated Appropriations Act of 2021 designed to reduce consumer prices via the Emergency Broadband Benefit program.

Combined, these two initiatives add up to billions in new funding and are “the broadband down payment the country needs,” as the Brookings Institution noted in early 2021.

Leveraging ARPA funds and promoting the Emergency Broadband Benefit can help residents expand home broadband access, increase digital literacy for those who do not regularly use the internet, and reduce the overall cost of internet access to everyone in the community.

**FEDERAL BROADBAND FUNDING**

**Capital Projects Fund**

$10 billion for states, territories, and tribes to cover the costs of capital projects like broadband infrastructure

**Emergency Connectivity Fund**

$7.2 billion competitive grant program for schools and libraries to purchase equipment and broadband connectivity for students, staff and library patrons in need during the pandemic

**Emergency Broadband Benefit Program**

$3.2 billion in aid to help reduce monthly bills for families and households struggling to afford internet service during the pandemic

**Case Study**

**REINVIGORATING AND DEVELOPING THE WORKFORCE POST-COVID**

“Quite simply, our economy is changing so we need action now,” San Antonio Mayor Ron Nirenberg said last fall during a Facebook Live conversation with Ismael Herrera, who leads AARP’s work in San Antonio, Texas.

The pandemic has wreaked havoc on communities across the country, as many faced both a health crisis and an economic one.

In San Antonio, more than 150,000 residents filed for unemployment, and a quarter of those lost jobs may never be available again. To address this dire situation, the city put forth a ballot initiative in the fall of 2020.

“Proposition B is an economic workforce recovery strategy to get the workforce back up on its feet,” Nirenberg explained about the measure to support workforce development and redeployment aimed at the 40,000 residents with permanent job losses.

Passed overwhelmingly by voters, San Antonio’s four-year, $154 million “Ready to Work” program puts forth two paths for reinvigorating the workforce. The first allows people to obtain a training or professional certificate in a short period. The second path, designed for individuals who already have some post-secondary credentials, enrolls workers in a two- to four-year degree track in targeted industries.

The emphatic win for Prop B is a testament that our community supports one another and wants to invest in the people of San Antonio,” Nirenberg said about the multigenerational program, which includes wraparound services, ranging from child care to transportation supports that mitigate obstacles for older workers.

Because of the impact on older workers displacement,” the city will work closely with AARP and other organizations to get the word out about enrollment opportunities and to include older San Antonians in the workforce-recovery effort.

San Antonio's investment in a multigenerational workforce approach is aligned with AARP research that shows how age-diverse workforces have a positive impact on employee engagement, productivity and the bottom line. Multigenerational teams also perform better and build a stronger pipeline of talent by providing continuity, stability and the retention of intellectual capital, as well as critical thinking and problem-solving skills.

The pandemic has accelerated trends that were already underway, forcing businesses and communities into a grand experiment about the future of work — pushing telework and flexible work practices forward with unexpected urgency.

As people live longer, they’re working longer, giving employers and employees of all ages the opportunity to reimagine what it means to earn and learn over a lifetime. San Antonio’s approach illustrates how local governments and communities can implement innovative strategies to embrace this unprecedented opportunity to redefine and redeploy its workforce.

More information about these trends and age-diverse workforces can be found in “Living, Learning and Earning Longer,” a resource compiled with the Organization for Economic Cooperation and Development so local governments can access and implement standards, policies and practices that reflect an age-diverse and inclusive workforce.
WATER, SEWER AND UTILITIES

Local governments can use their ARPA fiscal recovery funds for “necessary investments” in infrastructure, particularly investments that meet health-related standards and improve resilience to climate change.

Investments to improve, repair or expand utility systems can achieve the goals of reducing costs for ratepayers (if special assessments be avoided). This can be critical for many low-income households, including adults on fixed incomes.

In addition, ARPA-funded investments to ensure greater reliability in energy and water systems protect people against the health and safety risks associated with blackouts, water restrictions and other weather-related crises.

Disruptions to these utilities — whether driven by a natural disaster or deteriorating infrastructure — disproportionately impact lower-income and older residents, particularly those who rely upon power for medical support equipment or don’t have the means to acquire generators or bottled water.

Projects such as the removal and replacement of lead pipes and system upgrades to withstand extreme weather contribute to a healthier and more secure home environment, and can ensure greater reliability and affordability for all residents. The fiscal recovery fund money can also be used to help offset rate increases that local governments would otherwise use to pay for drinking water or wastewater infrastructure projects.

ARPA also creates several new funding resources to assist targeted, low-income households with the cost of utilities, including a new funding program (see box) modeled after an existing federal program to subsidize utility costs for low-income households. The cost of water has been increasingly expensive in western states.

Other ARPA programs for homeowners and renters (detailed in the next section) can be used to help residents pay overdue utility bills that have accumulated as a result of the pandemic and avoid a service disconnection or displacement.

LOW-INCOME HOUSEHOLD WATER ASSISTANCE PROGRAM

ARPA has provided an additional $500 million for a new emergency Low-Income Household Water Assistance Program (LIHWAP) to be administered by states.

The program was first authorized by the 2021 Consolidated Appropriations Act for $638 million. States are required to stand up LIHWAP before funds can be allocated to eligible households. Local officials will need to engage their state governments to understand access to the program.

HOUSING AND HEALTH

The affordability and supply of housing has been strained as a result of the economic impacts associated with the COVID-19 pandemic. Nationwide, more than 10 million renter and homeowner households were significantly overdue on their regular housing payments as of December 2020, placing them at heightened risk of losing their homes to foreclosure or eviction.

Even before the pandemic, many older adults struggled to pay their rent or mortgage, were living in units that are inaccessible or isolated, and were anxious for solutions that would help them stay housed in the future. Fears of the future became especially acute as national, state and local eviction moratoria came to an end.

ARPA allows flexibility when spending on homeowner and renter assistance through the recovery fund and includes additional money for the housing-insecure.

One of the most pressing matters for many localities is keeping residents in their homes. Even as employment is rising, millions still aren’t caught up on their housing payments. Low-income households and people of color are especially at risk.

The housing assistance funding included in ARPA provides a remedy to many of these challenges by reducing requirements that housing instability be related to COVID-19, thereby allowing housing stability funds to be spent on programs including “specialized services for individuals with disabilities or seniors that supports their ability to access or maintain housing.”

ARPA also allows for rental assistance to be sent directly to renters if landlords opt out of the program. Governments can also direct immediate financial assistance to renters beyond direct rent payments. This assistance can include food, utility bills and moving expenses.

In addition, federal dollars can be used to help localities institute more housing solutions for older adults by increasing affordable housing options, which help at-risk older adults age in place. Recovery funds can be used to reduce homelessness, incentivize affordable housing development, grant housing vouchers, and provide residential counseling and housing navigation assistance.

ARPA funds can help create programs that incentivize home modifications, which are another way of helping older adults live safely in their existing homes.

An example of this type of program is Maine’s Community Aging in Place Grant, which was put in place before the pandemic and is based on an aging-in-place initiative launched in Bath, Maine, in 2017. The program offers no-cost home safety checks, minor maintenance repairs, and accessibility modifications to eligible low-income elderly and disabled homeowners. Such initiatives offer older adults relatively simple solutions that can help them live independently in their homes — and out of the type of long-term care facilities that posed a deadly risk during the COVID-19 pandemic.

ARPA HOMEOWNER ASSISTANCE FUNDS

ARPA included $9.9 billion for a Homeowner Assistance Fund to prevent mortgage delinquencies, defaults and foreclosures.

The act also nearly doubled the money available for Emergency Rental Assistance to more than $46 billion, and allows for more flexible use of funds.

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ARPA, ADUs and HCBS

ARPA provides an opportunity for communities to reassess their approach to housing and consider policy changes that provide more housing choice for older adults, particularly those who wish to remain in their home community.

One solution can include encouraging and promoting state and local policies that allow for Accessory Dwelling Units (ADUs), such as backyard cottages and garage apartments. ADUs have numerous benefits for older homeowners, including helping them maintain their independence by providing additional income to offset property taxes, maintenance and repair costs, or by providing housing for a caregiver. ADUs can also become the primary residents’ home if they wish to downsize, allowing older adults to rent out the larger house, or have family move into it. ARPA also included several programs to expand access to Home and Community-Based Services (HCBS) that help older adults remain in their homes. While most of these programs are directed at the state level, local governments and their partners have a role to play in helping to ensure community members have access to this funding. Local leaders can benefit from staying in close touch with their Area Agency on Aging and other aging network organizations to ensure funds are distributed locally.

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AARP Work, Tools and Resources: HOUSING

- AARP state offices actively participate in discussions about housing. In 2020, AARP Pennsylvania supported and advocated through webinars and letters of support for the Philadelphia City Council to pass an Emergency Housing Protective Package. The package enabled renters to avoid eviction, waived late fees, restored funding to the Philadelphia Housing Trust Fund, and directed federal CARES (Coronavirus Aid, Relief and Economic Security) Act resources to critical housing programs.
- Through five years of grantmaking under the AARP Community Challenge, AARP has provided grants totaling nearly $500,000 to expand the range of housing solutions. In 2021, a grant helped in the conversion of a hotel to transitional housing for Jackson County, Oregon, residents displaced during the pandemic and concurrent wildfires.
- Localities enrolled in the AARP Network of Age-Friendly States and Communities are involved in age-friendly housing efforts, including in the advancement of policies on ADUs, home modifications, accessibility and affordability.
- AARP’s publications about ADUs — including The ABCs of ADUs and Accessory Dwelling Units: A Step by Step Guide to Design and Development — provide an overview of the benefits of ADUs and how local leaders can encourage their adoption.
- AARP programs including AARP HomeFit can educate residents, local leaders and remodeling professionals about ways to make a home safer and more comfortable for residents of every age.

ARPA HEALTH AND HUNGER FUNDING

- 15 percent increase in Supplemental Nutrition Assistance Program (SNAP) benefits for all participants is extended through September 30, 2021
- $37 million for senior nutrition through the Commodity Supplemental Food Program
- $500 million in Community Facility Program funds to help rural hospitals and local communities broaden access to COVID-19 vaccines and food assistance

The health consequences of the pandemic have been especially debilitating for older Americans. Additional funding in ARPA directs aid specifically toward nutrition programs, food assistance, and vaccine access in rural areas.

With the ongoing expansion of Supplemental Nutrition Assistance Program (SNAP) benefits to local farmers’ markets, the additional funding means that low-income Americans in food deserts can more easily access healthy food options.

In at-risk neighborhoods, recovery fund dollars can be used for a wide range of services, such as helping residents access health services; home-based care or counseling; as well as services to support healthy living environments, such as lead-paint removal.
THE VACCINE ROLLOUT

Case Study

Vaccines and AARP Resources Help Communities Get a Job Done

Even though the federal and state governments prioritized older adults during the initial COVID-19 vaccine rollout, many older adults struggled to access the vaccines. Vaccines were often not available through primary-care physicians so had to be obtained at clinics, mass vaccination sites or pharmacies, with appointments available only through unstable and decentralized online portals. Those with physical limitations or who had trouble with technology struggled.

“We heard so much fear and desperation from older people during the confusion of the vaccine rollout,” said Anne Schroth, co-director and healthy aging coordinator of Maine’s Healthy Peninsula, which represents communities in the AARP Network of Age-Friendly States and Communities. “Our efforts seemed to help to ease the anxiety and frustration, especially for people who don’t have access to or facility with technology.”

In Colorado, Niki Delson, co-chair of the Carbondale Age-Friendly Community Initiative, was part of a three-woman team of self-dubbed “Shot Whisperers” who researched and shared information about unused vaccine doses in pharmacies, clinics and vaccination sites that would otherwise have gone to waste. Their outreach targeted older adults with health issues who were having trouble figuring out their vaccine eligibility and access.

In Sarasota County, Florida, which has an active age-friendly program, several vaccination clinics were staffed largely by volunteers, including retired nurses and doctors. About 40 percent of the county’s population is over 65, so the county created a registration system to save older people during the confusion of the vaccine rollout, many older adults struggled to access the vaccines.

Communities, local leaders and volunteers involved in the AARP age-friendly network shared information with and reached out to vulnerable residents who didn’t know where to get vaccinated.

Another Florida county worked with faith leaders and churches, Hispanic community organizations, and the local NAACP to dispel vaccine skepticism among people of color. Those efforts were largely successful, with more than half of the county’s Black and Hispanic residents over age 65 getting vaccinated during the first round.

In Massachusetts, which is a state member of the AARP age-friendly network, the Commission for the Deaf and Hard of Hearing created an illustrated card to provide information about preventive measures such as hand-washing and social distancing. The card also shows pictures depicting COVID-19 symptoms and preferred methods of communication (such as writing and lip-reading), as well as resources for finding vaccinations. The resource is available in eight languages, in large print, and in a screen-reader-accessible version. The state’s website also provides a version that can be adapted for use by health care practitioners outside of Massachusetts.

Such efforts demonstrate how AARP programs can support communities and assist in communicating with citizens. Local governments should consider how these models might be transferable for project management and the required tasks of accounting and documenting the use of ARPA funds.

AARP can help:

• Leverage resources
• Enhance communication
• Implement programs

IMPLEMENTING AMERICAN RESCUE PLAN INVESTMENTS: Working With AARP

AARP can be a partner and ally for local governments seeking to leverage funding under ARPA by helping local officials face three specific challenges:

1. Engagement and Communications

Public communications requires so much more than simply churning out press releases. It’s a way for local officials to let residents know what they’re doing and why, and for residents to hold local governments accountable.

Public communications is also the way residents can acquire information or share their views with policymakers. However, it has become increasingly more difficult for local officials to keep residents informed.

In April 2021, a coalition of organizations surveyed local officials to learn what they would be focused on in the coming year. The top choice of the nearly 600 respondents was community engagement.

Successful local officials understand that engaging their residents in general — and especially now as they plan for how to spend ARPA funds — is critical for achieving good outcomes. But engaging residents is a heavy lift, one that requires a certain level of intimacy since community engagement is essentially an ongoing dialogue, and engaging in a superficial or inauthentic way can actually strain the relationship between residents and their governments.

Older adults are an influential population group in many communities. They are growing in numbers as communities age, they are incredibly engaged, they care about their communities — and they vote at a much higher rate than younger voters.

AARP’s state offices can help local officials develop communications strategies and events that engage older adults in their outreach regarding ARPA planning.

For example, after hosting hundreds of state and local tele-town halls during the coronavirus pandemic, AARP is hosting online events with mayors and county officials. The conversations allow local leaders to share their vision and hear directly from residents.

In May 2021, AARP arranged a tele-town hall in which Phoenix Mayor Kate Gallego joined AARP Arizona for a discussion with 1,000 older adults about their pandemic-recovery priorities. The conversation was a two-way street: Mayor Gallego spoke about the ways Phoenix is focusing on older adults under ARPA and older residents told her about their concerns and priorities.

Beyond tele-town halls, AARP can support local leaders by providing an important constituency with critical information. That ability to communicate is key to engagement (by letting constituents know how and where to share their views with local leaders) and to transparency (by letting constituents know how and where to access information about their government’s plans and activities).

During the COVID-19 vaccine distribution, AARP state offices worked with local governments and organizations to connect with older adults. AARP Alabama worked with the Alabama United Way’s 2-1-1 system to help residents register for a vaccine. AARP Maryland launched a similar effort by placing messages in English and Spanish on buses and bus shelters with the goal of reaching people who lack internet access.

INVESTMENTS: Working With AARP

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2. Capacity Building

A tremendous barrier for many local leaders is the lack of staff and the capacity to plan, manage and execute ARPA-funded projects. Countless local governments lost staff during the Great Recession that were never replaced. Prior to the pandemic, many were struggling to have the capacity required for performing efficiently and effectively. Today, many municipalities and local governments are reluctant to hire even temporary staff to help manage and properly use their infusion of federal money.

Local officials have used the “Pig in the Python” analogy (a large bulge in an otherwise level pattern) to describe the situation regarding the huge but temporary workload on their staffs and systems.

Others point out that the staff shortages within their governments are made even more challenging because the community agencies, nonprofits, and other funding recipients they often work with also lack the people-power and expertise to meet the documentation and reporting requirements that come with ARPA funds.

Experienced older adults often represent a critical untapped resource for local governments — for volunteer and for paid positions.

Three in four adults age 50-plus volunteered in the past year. Many older adults have valuable and applicable work experience and are interested in learning new skills.

According to a recent AARP survey, two-thirds of older workers are interested in additional job or skills training, which can be a great match for local governments looking to fill both short- and long-term staffing gaps. Many communities already know about this phenomenon and intentionally engage older adults.

For example, North Yarmouth, Maine, a member of the AARP Network of Age-Friendly States and Communities, has implemented a “first-greeter” program that has older volunteers working in close coordination with the local government and partners to help connect new residents to resources in town.

As one chief financial officer told AARP: “We’re looking at two- to three-year jobs. With the new federal stimulus resources, jurisdictions have tremendous needs to add experienced workers. It would be great to have a pool of people in their post-retirement years to do these jobs. It would be even better to have a partner who would help us market these jobs to experienced workers who would embrace temporary employment.”

Through its network of partners, members and volunteers, AARP can share information about opportunities among older adults who have the skills to manage and implement local projects.

For example, through Experience Matters (a pilot program with Cities of Service) and the AARP Livable Communities Corps (a pilot with Public Allies), AARP state offices helped recruit volunteers and AmeriCorps VISTA placements within state and local governments and organizations. The partnerships benefited livability efforts. The recruitment efforts identified experienced residents the partner organizations could tap to help advance their missions.

3. Identifying Opportunities

AARP can help local leaders identify specific opportunities for using ARPA funding to help older residents. AARP can also provide guidance about local policies and programs that can be initiated using ARPA support. Through its research, expertise and connections with hundreds of communities across the country, AARP is equipped to support local officials and help shape policies to better support older residents and people of all ages.

The AARP Network of Age-Friendly States and Communities provides a programmatic framework and serves as a way for local leaders to engage residents and implement the types of changes that make communities more livable for people of all ages, especially older adults. The towns, cities, counties and states enrolled in the network have conducted community assessments and developed (or are developing) action plans that provide a set of clear recommendations and actions in their unique localities. Local officials often look to their existing plans, including age-friendly action plans, to identify priorities and peer communities as a source of ideas.

The age-friendly action plans completed by network members are robust work products that are informed by extensive public engagement efforts at the local level. They provide a detailed list of actions the community plans to take to help older adults.

As elected officials and leaders pursue opportunities and best practices for ARPA plans, AARP staff and volunteers can help by providing input and identifying promising actions.

Leaders in communities not yet enrolled in the AARP Network of Age-Friendly States and Communities can use AARP resources and reach out to AARP to receive guidance about age-friendly policies. Links to all of the action plans are available on the searchable AARP Livable Communities map: AARP.org/LivableMap.
Case Study
SMALL BUSINESS RECOVERY

Despite the devastating economic impacts of the pandemic, the inherent drive toward innovation and adaptation found among many Main Street commercial district leaders and business owners serves communities well.

The COVID-19 pandemic hit small businesses hard, forcing many to shutter their doors temporarily or even permanently. The impact trickled down to individuals, including older adults, who lost their jobs or were forced to leave the workforce due to increased caregiving demands at home, a consequence of the pandemic that has disproportionately impacted women and minorities.

Economic-recovery strategies that are safe, equitable and age-friendly are key to ensuring the revitalization and stability of small businesses and communities. As longtime centers of small business innovation, commercial districts nationwide are natural incubators for creative approaches to place-based entrepreneurship and engagement. This has never been more apparent.

Soon after COVID-19 temporarily closed businesses downtown, the city of Florence, South Carolina, and its Main Street program Florence Downtown mobilized to help small businesses.

That response has been diverse and multi-level, offering an e-commerce technical assistance program, a grant program and guidance on the adaptive use of spaces.

In April 2020, Main Street America, a frequent AARP partner, found that nearly two-thirds of the 6,000 small businesses it surveyed had no online sales component. However, since then, in response to the pandemic, many tenacious small businesses have incorporated e-commerce platforms into their business models.

In Florence, innovation and collaboration supporting e-commerce have taken center stage. The Main Street staff help business owners identify their e-commerce goals and provide technical expertise to add new baseline functions, such as digital lifelines enabled business owners to diversify their revenue streams while attracting and supporting a diverse pool of remote workers

shipping or updated payment systems, to their online platforms. For businesses that don’t have a full e-commerce platform, the city provides alternative training and guidance on e-gift card launches, website checklists and best practices, and sharing of partner information on essential website elements. Though created in response to the pandemic, the city plans to continue offering these services free of charge.

The new hybrid–online approach put small businesses in a better position to weather COVID-19 impacts while fostering overall resilience that will allow them to better withstand inevitable disruptions in the future.

As these examples illustrate, continued collaboration, innovation and investment in infrastructure (particularly in rural communities) are critical to championing recovery. Local-government support of entrepreneurship, e-commerce, adaptive use of physical spaces, and digital enhancements (public Wi-Fi and high-speed internet services) have been and will remain critical to ensuring the recovery of small businesses and commercial districts.

In 2020, Main Street America and AARP collaborated on resources local-government leaders can tap to explore strategies that can assist in the economic recovery of small businesses and communities that are navigating the impacts of the pandemic and the after-shocks of the shutdowns. A link to the collection can be found by visiting the “A-Z Topics: Economic Development” landing page at AARP.org/Livable.

Digital lifelines enabled business owners to diversify their revenue streams while attracting and supporting a diverse pool of remote workers

CONCLUSION

Many questions remain about the long-term toll the COVID-19 pandemic will have for the health and economic security of Americans and the communities where they live. The pandemic shed a light on the challenges many communities face and showed many Americans and communities how resilient they can be.

The American Rescue Plan Act of 2021 has presented local governments with an opportunity to invest in their communities in a way that addresses local needs today while preparing for the future. By using a framework of livability for all, that vision can be achieved.

AARP can help local leaders understand how to approach these critical investments to ensure that they deliver benefits for people of all ages, abilities, races and incomes, and allow communities of all locations and sizes to recover and thrive.

By helping with a community’s engagement and communications needs, capacity building and the need to identify suitable opportunities, AARP can be a partner and ally to local governments and local leaders seeking to leverage funding under ARPA.

Consider AARP an Engagement Partner

- Reach out to an AARP State Office. (Find contact information at states.AARP.org or email livable@AARP.org to ask for guidance.)
- Visit AARP.org/Livable to use tools and resources (including many referenced in this publication) to help advance livability work
- Check AARP.org/LivableMap to learn more about livability and the age-friendly work happening throughout the country
- Subscribe to the free, weekly AARP Livable Communities e-Newsletter at AARP.org/LivableSubscribe or by texting the world Livable to 50767
- Sharing pressing challenges and requests for helpful resources by emailing AARP Livable Communities at livable@AARP.org
The American Rescue Plan Act of 2021 and Older Adults

Opportunities and Resources for Local Leaders

The American Rescue Plan Act (ARPA) was signed into law in March 2021 and represents a once-in-a-generation opportunity to enhance communities.

The law provides local governments with the ability to create economic resilience by investing resources to address persistent livability challenges, and creating new and innovative solutions to make communities better for all residents.

This publication — The American Rescue Plan Act and Older Adults: Opportunities and Resources for Local Leaders — was created to help local leaders identify opportunities within ARPA that can improve livability in their communities.

As local leaders weigh opportunities and make forward-looking investments, AARP’s resources, tools, research, intellectual capital and relationships can help empower communities to best utilize their funding to create inclusive, livable places for all.

- Visit the AARP Livable Communities Library at AARP.org/LivableLibrary to download, share or order this and other free publications
- Learn more about the AARP Livable Communities initiative at AARP.org/Livable
- Stay informed and know when AARP releases new livability resources for local leaders by reading the free, weekly AARP Livable Communities e-Newsletter — sign up at AARP.org/LivableSubscribe or text the word LIVABLE to 50757