September 10, 2021

The Honorable Maxine Waters  
Chair  
House Financial Services Committee  
U.S. House of Representatives  
2129 Rayburn House Office Building  
Washington, D.C. 20515

The Honorable Patrick McHenry  
Ranking Member  
House Financial Services Committee  
U.S. House of Representatives  
2004 Rayburn House Office Building  
Washington, D.C. 20515

Dear Chair Waters and Ranking Member McHenry:

AARP, on behalf of our nearly 38 million members and all older Americans nationwide, would like to thank you for your leadership in addressing our nation’s chronic need for safe, affordable, and stable housing in this budget reconciliation bill. Of particular importance to our members are the bill’s provisions that will support the needs of older adults and their families. We urge you to include measures that optimize this rare opportunity to significantly improve the living conditions of millions of Americans.

Older adults overwhelmingly want to remain in their homes and communities as they age, but for many, the cost of doing so is increasingly challenging. Take for example, the average American living on Social Security benefits alone, earning about $18,000 per year. For them, housing would be affordable only if it did not exceed about $450 a month, but that is less than half of the average rate for a one-bedroom unit ($1,295).

For low-income households struggling to afford housing, they are too often forced to forego medical care, healthy food, and other necessities. There are more than 1.7 million extremely low-income renter households with an older adult. These households typically spend more than half their income on rent and utilities. Older Americans of color are disproportionately represented among these older renter households.

AARP urges you to include substantial funding for the following measures in the legislation you are drafting:
1) **Section 202 Supportive Housing for the Elderly**
Section 202 provides supportive housing for very low-income older adults. The average age of residents is 79. The demand for Section 202 housing far exceeds the nation’s current supply of 400,000 units. Substantial funding is needed to preserve existing properties, build new units, and provide service coordinators that can help integrate health and social supports.

2) **Public Housing Preservation**
The public housing system is in dire need of repair and rehabilitation. 351,000 seniors age 62 and over are residents of public housing. Nearly half of the nearly 1 million units of public housing are over 50 years old and many contain lead paint, mold, and other health hazards.

3) **National Housing Trust Fund**
The National Housing Trust Fund supports construction, rehabilitation, preservation and operation of rental housing for extremely low-income households at or below 30% of the area median income or the federal poverty level.

4) **Rental Assistance – Section 8 Housing Choice Vouchers**
Only one in five eligible households receives rental assistance due to the chronic disinvestment in the Section 8 Housing Choice Voucher program. The number of older adult renter households in the U.S. experiencing worst case housing needs has steadily increased, reaching 1.9 million older renters in 2017, leaving these individuals at increased risk of homelessness. In 2018, vouchers and other federal rental assistance lifted 665,000 older adults over the poverty line, [more than any other program except Social Security](https://www.aarp.org/health/home-safety/info-2020/social-security.html).

We encourage lawmakers to establish an incentive program to address exclusionary zoning and harmful land use policies. A competitive grant program should be created to award flexible and attractive funding to jurisdictions that take concrete steps to eliminate barriers to affordable housing, such as minimum lot sizes, mandatory parking requirements, and prohibitions on multifamily housing, and that expand housing choices, including accessory dwelling units.

Thank you again for your leadership in promoting safe, affordable, and stable housing. AARP looks forward to working with you to advance this legislation. If you have any questions, please feel free to contact me, or have your staff contact Debra Alvarez at (202) 434-3814.

Sincerely,

Bill Sweeney
Senior Vice President
Government Affairs