



Highlights of [GAO-05-174](#), a report to congressional requesters

ELDERLY HOUSING

Federal Housing Programs That Offer Assistance for the Elderly

Why GAO Did This Study

According to the 2003 American Housing Survey sponsored by the U.S. Department of Housing and Urban Development (HUD), nearly one-third of elderly households—those whose head was age 62 or older—were experiencing housing affordability problems. Further, a congressional commission reported in 2002 that investment in affordable housing is decreasing, although the elderly population is expected to increase.

A number of federal housing programs provide assistance, including rent subsidies, mortgage insurance, and loans and grants for the purchase or repair of homes, to low-income renters and homeowners. These programs are administered primarily by HUD or the U.S. Department of Agriculture (USDA). GAO was asked to determine the extent to which federal housing programs provide benefits to elderly households, summarize information on the programs' effectiveness in assisting the elderly and supportive services, and determine how HUD and USDA avoid overlap and duplication in their programs.

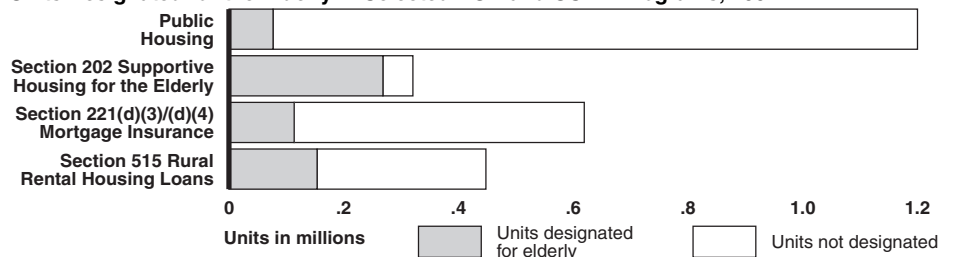
What GAO Found

A total of 23 federal housing programs target or have special features for the elderly. Specifically, one HUD and one USDA program target the elderly exclusively, while three HUD programs target the elderly and disabled. The remaining 18 programs serve a variety of household types but have special features for elderly households, such as income adjustments that reduce their rents. The 13 programs for which data were available provide about 943,000 housing units designated for occupancy by the elderly. However, many programs also serve the elderly in undesignated units. Available occupancy data show that the elderly occupied at least 1.3 million units under rental assistance, public, and multifamily housing programs as of spring 2004. Information on the effectiveness of housing programs that assist the elderly is limited. HUD has an overall goal related to elderly housing, but not all individual programs that assist the elderly are explicitly linked to this goal. USDA does not have specific goals related to elderly housing.

Most of the 23 housing assistance programs we reviewed are not designed to provide supportive services for the elderly. Four programs require the owners of program properties to ensure that services such as meals or transportation are available to their residents. In addition, HUD administers four programs—for example, the Service Coordinator Program—that can be used in conjunction with various housing programs to help the elderly obtain supportive services. Supportive services are also available to elderly residents of subsidized housing through partnerships between individual properties and local organizations.

To avoid overlap and duplication in the development of rural housing for the elderly, HUD and USDA have established policies and procedures that require field offices from both agencies to notify their counterparts of applications to build new housing and consider each other's input on local market conditions. GAO visits to selected HUD field offices and state USDA offices revealed that staff were not consistently following these policies and procedures but were analyzing markets to ensure the need for proposed housing. Overall, however, funding and geographic constraints limit the potential for overlap and duplication in the construction of rural housing for the elderly.

Units Designated for the Elderly in Selected HUD and USDA Programs, 2004



Source: GAO analysis of HUD and USDA data.

www.gao.gov/cgi-bin/getrpt?GAO-05-174.

To view the full product, including the scope and methodology, click on the link above. For more information, contact David G. Wood at (202) 512-8678 or woodd@gao.gov.