

# Diverse Elders and the Department of Housing and Urban Development (HUD)



## What is the Department of Housing and Urban Development?

The mission of the Department of Housing and Urban Development (HUD) is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD oversees several programs that directly impact diverse elders, including Community Development Block Grants, the Indian Housing Program, the Fair Housing Act, and the Equal Access Rule, among others.

HUD makes sure low-income families have access to housing, addresses discrimination in the housing market, and is the biggest source of funding to prevent homelessness.

## What are diverse elders saying about housing?

Affordable, accessible, affirming, and welcoming housing is essential to older adults. Housing costs – the largest cost in most household budgets – directly impact economic security and accumulated wealth. High housing costs force millions of low-income older adults to sacrifice spending on other necessities including food, undermining their health and well-being. Many diverse elders do not enjoy the financial stability that comes with long-term homeownership.

Housing Type Variances, Age 65+					
	American Indian	Latino	Black	Asian	White
Rent	46.7%	42.4%	42.9%	36.1%	24.9%
Own, paying mortgage	27.8%	23.1%	22.6%	19.8%	18.4%
Own, no mortgage	21.2%	31.7%	31.2%	44.1%	53.2%

Source: American Community Survey 2011-13

The Diverse Elders Coalition collected nearly 5,000 comments from diverse older adults and their allies about what our communities need to age with health and dignity. Despite differences in race, ethnicity, age, location, sexual orientation, and gender identity, housing was one of the biggest concerns raised in the comments we collected.

*“My husband and I have no children and are estranged from our families because we are gay. I worry about entering an assisted living facility because I’ve heard about LGBT elders being abused by homophobic staff. I worry that we are totally on our own.” – Peter, Florida*

*“Ask them if they could live off \$600.00 a month, in a rural area with dirt roads, pay for car insurance, a car payment, groceries, co-pays, deductibles for health insurance and utilities.” – Billie, New Mexico*

*Comments received during our recent civic engagement campaign (<http://bit.ly/DECCivicEngagement>)*

## What do budget cuts mean for HUD and diverse elders?

For FY18, the White House has proposed a \$6 billion cut to HUD’s budget, including the [elimination of the Community Development Block Grant](#), which helps to fund the Meals on Wheels program, rehabilitates neighborhoods, and provides funding for community centers, among many other things. **Cuts to the HUD budget mean that our communities will face greater economic disparities; have less access to safe, affordable housing; and encounter greater discrimination when searching for a place to live.**