

# More Support is Needed for LGBT Senior Housing

By Jesus “Jesse” Leon

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Lisa, a sixty-four year old, Latina Lesbian, has been an advocate and provider of LatinX services at one of San Diego’s leading LGBT organizations for more than three decades. Until recently, Lisa was able to walk to work in the gayborhood of Hillcrest; however, after twenty-five years, her landlord decided to sell the home Lisa was living in. With rents too high and two-year waiting lists at the affordable senior housing developments in the area, Lisa could no longer afford to live in the community where she had impacted the lives of so many. Lisa moved thirty-five minutes south near the Tijuana border. She felt isolated and depressed, which was only intensified during the COVID-19 pandemic.

As a Gay Latino working at the intersections of finance, real estate development, and philanthropy, I have spent most of my career advocating for resources for Black, Indigenous, and People of Color (BIPOC) and the Lesbian, Gay, Bisexual, and Transgender (LGBT) community. And I see many stories like Lisa’s – stories of our respected LGBT elders struggling to find affordable places to live due to a lack of safe, LGBT-friendly, senior housing in communities where they’ve established strong social and professional ties.

The primary problem is that supply isn’t keeping up with a growing demand. Most affordable senior housing developments have long waiting lists. But even if someone can secure a room, very few developments actually offer culturally competent staff trained to address the needs of elderly LGBT individuals. This is crucial given that LGBT seniors often have unique health needs that are easily marginalized, whether intentionally or not (aging with HIV, with mental health or substance abuse, or in transition). Although a handful of LGBT-friendly senior housing developments have been built across the country in recent decades, these developments remain difficult to fund because they depend heavily on low-income housing tax credit (LIHTC) financing and other forms of public subsidy that are extremely competitive and complicated to execute.

We need to increase the supply of mixed-income, LGBT-friendly senior housing by ensuring diverse, targeted funding streams beyond the LIHTC are made available for these specific types of developments across the country. Philanthropy and private investment in housing impact funds are the best resources to fill this gap. Without this commitment to invest in affordable, LGBT senior housing, it won’t just be our elders like Lisa, but younger generations too, who will experience displacement and isolation as they age.

## The Unmet Needs Of LGBT Seniors

LGBT adults are among the most vulnerable older Americans. As we age, we struggle with higher than average levels of poverty, significant health disparities, acute social isolation, and

thin support networks.<sup>[1]</sup> All these factors, compounded by our society's focus on youth and avoidance of aging, make preparation for senior housing and long-term health care all the more difficult.<sup>[2]</sup>

First, the need for affordable housing options in older age is underscored by the financial insecurity that LGBT people face throughout our lives. Despite media portrayals, most LGBT individuals do not have above-average incomes—in fact many more are lower income and struggle with poverty, and LGBT adults and youth experience higher rates of homelessness than the general population.<sup>[3]</sup> These challenges are compounded for LGBT individuals with a second minority identity: Black, Latinx, and Asian LGBT people live in higher poverty rates than their same-race, cisgender, heterosexual counterparts; 30.8% of Black LGBT people, for instance, live in poverty versus 25.3% of Black cisgender heterosexual people; and, almost 30% of transgender people live in poverty, while 21.6% of LGBT people as a whole and only 15.7% of cisgender heterosexual people live in poverty.<sup>[4]</sup>

Beyond poverty, health disparities contribute to the need for welcoming, service-enriched housing communities for older LGBT adults. Internalized stigma among older LGBT adults increases the likelihood of excessive drinking, smoking, drug use, and sexually risky behavior.<sup>[5]</sup> There is a higher incidence rate of HIV/AIDS for gay and bisexual men, and for LGBT people of color, which complicates comorbidities associated with aging.<sup>[6]</sup> The best way to treat addiction, soothe isolation, and provide relevant health care is to ensure that our LGBT elders are surrounded by a supportive community with services targeted specifically to them.

Finally, the high rate of social isolation and housing discrimination facing older LGBT adults underlines the need for supportive, affordable senior housing. Older LGBT adults are twice as likely to live alone and twice as likely to be single as older Americans generally, and are three to four times less likely than older Americans to have children.<sup>[7]</sup> 50% of LGBT elders report feeling isolated from others and 25% of LGBT older adults have nobody to contact in case of an emergency.<sup>[8]</sup> Then there is the outright discrimination many in our community face in older adult housing, services and care. One national study found that 48% of older same-sex couples who apply for senior rental housing are discriminated against and 1 in 4 older transgender adults (coupled or otherwise) report discrimination when seeking housing.<sup>[9]</sup>

### **The Need for Diverse Financing to Support LGBT Seniors**

Too often, older LGBT adults are forced to hide who they are for fear of homo- and transphobia, discrimination, and physical harm. LGBT-friendly senior housing developments provide an inclusive and supportive environment through culturally-competent staff, programming, and access to supportive services. These developments are also gender affirming, where any older person can live without fear of reprisals or discrimination for being a member of the LGBT community as they age. And LGBT-friendly senior housing developments are open to everyone. Due to fair housing laws, they cannot be exclusive, so anyone is welcome; the major difference instead lies in the training provided to staff, the programming noted above, and the ways in which they advertise the development. (Even more varied housing models could loosen the age-restrictions and create multi-generational LGBT communities.)

But these developments need more diverse funding streams than the limited public subsidies currently available. An opportunity exists for philanthropic and private sector investments to construct and operate LGBT-friendly senior housing. Very few foundations provide financing as part of the capital stack for the construction of affordable housing, but foundations can play a crucial role in providing the financial resources to make LGBT-friendly senior housing a national reality. Similar models exist to finance other underserved populations, like that of [Genesis LA](#), which utilizes market-based financing and foundation investments to build small multifamily housing quickly and at relatively low cost.<sup>[10]</sup> The same could be done for LGBT senior housing.

Foundations and banking institutions could collectively invest in an LGBT Housing Fund for rapid deployment of capital toward land acquisition, entitlement, and construction for LGBT-friendly senior housing. Foundations and financial institutions have the ability to create alternative funding mechanisms with extremely low interest rates. Based on my experience in the field and the success of similar funding mechanisms for affordable housing in Charlotte, NC, I can assert that many LGBT developers would be willing to achieve lower returns on our investments to increase the stock of affordable housing.<sup>[11]</sup> If investors are willing to take the risk on other types of venture capital, then why not invest in the LGBT community that will only grow with time? The LGBT senior population is expected to double by 2030 as more people come out and those already-out folks continue to age out of the closet. This will create both a societal need, which must be addressed sooner than later, and a new market for developers and financiers.

I could write entirely separate articles on other critical challenges facing LGBT senior housing: racism, classism, and NIMBYism *within* the LGBT community; reducing ageism and planning for aging earlier; breaking the traditional “senior living” model into one that is more affordable and appealing to LGBT seniors who often want to remain in their gayborhoods or urban cores and can’t afford or won’t go to gated retirement communities or expensive assisted-living compounds in the suburbs, etc.

But it’s clear that the supply problem must come first. Our homes should be our havens – safe enough to be ourselves as LGBT people, especially as we age. I do not want to see any more stories like Lisa’s. More support is needed to ensure our aging community has a safe place to age with dignity and freedom.

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<sup>[1]</sup> *Improving the Lives of LGBT Older Adults*. Movement Advancement Project and SAGE. 2010. [PDF file]. <https://www.lgbtmap.org/file/improving-the-lives-of-lgbt-older-adults.pdf>

<sup>[2]</sup> *Homelessness Among LGBT Adults In The US*. Williams Institute. 2020. [PDF file]. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/LGBT-Homelessness-May-2020.pdf>

<sup>[3]</sup> LGBT Demographic Data Interactive. January 2019. Los Angeles, CA: The Williams Institute, UCLA School of Law, accessed 5 March 2021, <https://williamsinstitute.law.ucla.edu/visualization/lgbt-stats/?topic=LGBT#economic>

<sup>[4]</sup> *LGBT Poverty in the United States*. Williams Institute. 2019. [PDF file]. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/National-LGBT-Poverty-Oct-2019.pdf>

<sup>[5]</sup> *Health disparities among lesbian, gay, and bisexual older adults: results from a population-based study*. Fredriksen-Goldsen et al. 2013. [PDF file].

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3770805/pdf/AJPH.2012.301110.pdf>

<sup>[6]</sup> *HIV and Gay and Bisexual Men*. Centers for Disease Control and Prevention. 2020. [PDF file].

<https://www.cdc.gov/hiv/pdf/group/msm/cdc-hiv-msm.pdf>

<sup>[7]</sup> *Health disparities among lesbian, gay, and bisexual older adults: results from a population-based study.*

<sup>[8]</sup> Fredriksen-Goldsen, K. I., Kim, H.-J., Emlert, C. A., Muraco, A., Erosheva, E. A., Hoy-Ellis, C. P., Goldsen, J., Petry, H. (2011). *The Aging and Health Report: Disparities and Resilience among Lesbian, Gay, Bisexual, and Transgender Older Adults*. Seattle: Institute for Multigenerational Health.

<sup>[9]</sup> *Opening Doors: An Investigation of Barriers to Senior Housing for Same-Sex Couples*. Equal Rights Center. 2014. [PDF file]. [https://equalrightscenter.org/wp-content/uploads/senior\\_housing\\_report.pdf](https://equalrightscenter.org/wp-content/uploads/senior_housing_report.pdf)

<sup>[10]</sup> Genesis LA, accessed 5 March 2021, <http://genes isla.org/what-we-do#our-strategy>.

<sup>[11]</sup> Nate Berg. "Charlotte May Have Cracked The Code On Affordable Housing. Here's How," *Fast Company*, 25 January 2021.