



## Housing and Services Resource Center

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### HSRC Webinar Transcript *Role of Legal Assistance in Enhancing Housing Stability* September 12, 2024 | 3:00 - 4:30 p.m. ET

**SARA PLANTHABER (ACL):** Hello everybody. Thank you so much for joining us in this very interesting conversation. The name of the webinar is the Role of Legal Assistance in Enhancing Housing Stability. Next slide, please.

My name is Sara Planthaber and I am an Aging Services Program Specialist with the Office of Elder Justice and Adult Protective Services, at the Administration for Community Living, or ACL. This webinar is being hosted jointly between my office and the Housing and Services Resource Center. Next slide, please.

First, I have a few housekeeping notes. Please use your computer's speakers or dial in using the phone number in your registration email. Please note that all participants are muted. Please feel free to actively use the chat throughout the webinar to make comments or connect with other participants. To ask a question, at any point during the webinar, please use the Q&A section, or excuse me, please use the Q&A function on Zoom. We cannot respond to questions in other ways such as with a raised hand or by unmuting your audio. Using the Q&A function will also allow presenters to easily find your question at the end of the webinar. You can also send your questions or comments via email to [hsrc@acl.hhs.gov](mailto:hsrc@acl.hhs.gov). Someone will be monitoring the HSRC inbox throughout the webinar. Please note that this event is being recorded, and by remaining in the webinar, you agree to participate in the recording. Next slide, please.

Just a few notes on accessibility as well. We will have ACL..., or excuse me, ASL interpreters pinned throughout the webinar. To enlarge the view of the interpreter, you can click on their window and select the pin icon to maximize your view. For screen reader users, if you would like to reduce any unwanted chatter, you can request speech on demand by hitting the Insert key, spacebar, and the letter S on your keyboard. Next slide, please.

We would like to start by just getting to know a little bit about you, the participants. The poll question is does your agency currently connect individuals to legal assistance services? Your options for responses are we provide direct legal assistance services. We partner with agencies

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that provide direct legal assistance services. We are looking to partner with agencies that provide direct legal assistance services that are not currently connected. We only provide referrals to agencies that provide legal assistance services. None, we do not provide direct services or linkages/referrals to legal assistance service providers. N/A, I'm an individual not associated with an agency that provides services and supports. Or other, please explain in the chat.

And I see some people are responding in the chat, which is great. If you also wouldn't mind, please respond to the poll question, that would be great, so that we can see everyone's responses all in one place. Next slide, please.

So, while everyone is responding to the chat question, in case we have participants who have not yet heard about the Housing and Services Resource Center, the HSRC was launched by the U.S. Departments of Health and Human Services and Housing and Urban Development in 2021. The HSRC fosters cross-sector partnerships between organizations and systems that provide housing resources and homelessness services, healthcare and mental health services, independent living services, and other supportive services. The HSRC is part of an interagency initiative to streamline and expand access to affordable, accessible housing, as well as the critical services that make community living possible. Next slide, please.

As we ask for you to look for opportunities to collaborate, we also want you to know that we at my Office of Elder Justice and APS and HSRC are committed to federal collaboration as well. As an example, the HSRC is a collaboration among multiple federal agencies, from HHS, HUD, USDA, DOE, DOL, VA and USICH. It is alphabet soup, welcome to the federal government. But there's great value in these federal collaborations, and we're always looking to continue and strengthen them in upcoming years, such as doing webinars like this.

OK, I think we are ready to get the poll results. Alright, we actually have a pretty good mix here. It looks like most people are only providing referrals to agencies that provide legal assistance services. And a little over a quarter are partnering with agencies already, which is great. That's great to hear. Alright, next slide, please.

Alright, so today we're joined by some great presenters with a lot of information, so I'm just going to quickly run down our agenda before we get into the nitty gritty of the information.

I'm going to be joined in a moment by two representatives from Justice in Aging to discuss the main housing issues facing older adults, and why older adults are experiencing housing issues at a growing rate. They're also going to touch a bit on what legal assistance is for those of you that may not have as much familiarity, and then explain the role that legal assistance providers can have in housing cases, such as evictions, working with individuals experiencing homelessness or at risk of homelessness, home ownership, and long-term care.

After that, we're going to be joined by two speakers from the state of Illinois who are finding ways to collaborate on a local level to provide necessary legal and other services to help older adults stabilize housing. They will then not only talk about the importance of those collaborations, but also some best practices for forming, maintaining, and sustaining those relationships moving forward.

We're then going to conclude with a Q&A section, where we'll take questions directly from the audience. Please post your questions in the Q&A at the bottom of your screen as we continue throughout the webinar. Staff will be collecting those questions, and we hope to answer many of them at the end of the webinar. Finally, at the end, we're going to leave you with some action steps that you can take as you start to connect with your local legal assistance service providers. Next slide, please.

Alright, now it is my pleasure to turn it over to our first two presenters. Patti and Jennifer, the floor is yours.

**PATTI PRUNHUBER (Justice in Aging):** Thank you so much Sara, and good morning or good afternoon, depending on where you are coming from, to this I think really important webinar on how we create more effective responses and strategies to the crisis of housing instability and homelessness for older adults.

As I mentioned, my name is Patti Prunhuber. I'm the Director of Housing Advocacy at Justice in Aging, and I'm joined by my colleague, Jenny Kye, who will come on next, who is a Senior Attorney and works primarily on federal housing issues at Justice in Aging. Next slide.

A little bit about Justice in Aging for those of you who don't know us. We are a national organization. We use the power of law to fight senior poverty by securing access to affordable healthcare, economic security, housing elder rights in the courts for older adults with limited resources. We have been in existence since 1972, and we focus our efforts primarily on those older adults who have traditionally been excluded or marginalized from legal protections and economic benefits, such as women, people of color, LGBTQ+ individuals, people with limited English proficiency and people returning from incarceration. Next slide.

The National Center on Law and Elder Rights is a very important partner in our work. They provide legal services and aging and disability communities with the tools and resources you all need to serve older adults with the greatest economic and social needs. NCLER provides legal training, case consultations and capacity building services, and Justice in Aging administers NCLER through a contract with the Administration for Community Living.

And I just want to say that at the end of this presentation, and you will see the slide, I believe it's slide 45, we will provide a link to NCLER at [ncler.acl.gov](http://ncler.acl.gov). And that's a portal to searching for resources, practice tips, and in order to request a case consult. Next slide.

So, what are the key housing issues facing older adults? Regardless of economic status or where we live, we should all be able to live and age in accessible, affordable age-friendly housing in the communities of our choice. Yet older adults are at the epicenter of the national housing unaffordability and homelessness crisis. The AAAs in California have identified housing problems as the top issue facing older adults in their communities. And so, today's webinar is to look at how we most effectively advocate for housing and related supportive services that achieve the goal of keeping our clients stably housed and in those community settings. And how can partnerships with and referrals to your local legal assistance providers enhance that effort? Next slide.

I think it's worth just reviewing the mandate contained in the Older Americans Act to serve older adults, which highlights prioritizing those who have housing instability. It talks about prioritizing representation and advice that focuses on the specific areas of law that give rise to problems that are disparately experienced by older adults with economic or social need. I would say the greatest economic or social need, and that includes older adults experiencing isolation, isolation due to racial or ethnic status, and those facing housing instability. Next slide.

So, the scope of the problem is large. Some of the most significant housing issues that older adults face includes this list. I'm going to go through them in a minute, but I encourage you to add to this list in the chat by just listing some of the housing issues that you are seeing.

But first and foremost, the first two increasingly unaffordable rents or unaffordable homeownership cost. Second, the lack of an adequate supply of affordable housing, which is a nationwide problem. We'll dive into these first two housing issues in more detail, but lower income seniors' housing stability is threatened by these interrelated problems. And the lack of affordable housing and the increasing and severe housing cost burdens that individuals confront as they age are creating an alarming risk of housing instability, and a growing homelessness amongst older adults.

Unaffordable rents can have other effects. They can increase the number of evictions, but also older adults are often forced to choose between paying the rent and buying food or other necessities, and in the homeownership case, the possibility of losing their homes or losing the equity in their homes, and the possibility for the intergenerational transfer of wealth. So, some of the other issues are growing disabilities and the lack of physically accessible housing, the dual burden of paying for housing and either healthcare or other needed supportive services, having increasing care needs, and knowing that we need models that integrate housing and HCBS, or home and community-based services, so that people can remain in their homes. Hoarding is an issue that we see a lot of problems arising for older adults, and the need for disability-based accommodations. Many older tenants have physical and/or mental disabilities that affect their ability to rent, use and enjoy their housing.

Most landlords are subject to state and federal disability laws, including but not limited to the Americans with Disabilities Act and the Fair Housing Act, which protect against discrimination on the basis of disability. And landlords have a duty to provide disabled tenants with a reasonable accommodation so that they can have equal access to their housing and maintain their tenancies. These are the types of areas that a legal services provider can be very helpful with. Next slide, please.

So, this is a map from the National Low Income Housing Coalition. I apologize for its small size; maybe you can blow it up on your screen and find your state. It shows that there's a national shortage of 7.3 million homes that are affordable and available for extremely low-income renters. Or put another way, our nation has 34 affordable, available homes for every 100 eligible low-income renters. You can find your state here to see what the gap is. The darker color indicates a worse supply to meet the need. Next slide, please.

And older adults, as a result, are facing historically high housing cost burdens. This map shows the percentage of older adults aged 65 and older who are renters, who face cost burdens. And cost burdens are defined as having to pay more than 30% of your income for your housing cost, for your rent and utilities or for your mortgage and insurance.

And what we see here is that the dark blue, which represents those areas of the country where more than half of older adults who rent are cost burdened. And all of the Metro areas and many areas in the heartland also face these cost burdens.

Nationally, more than one in three older renter households pay more than half of their monthly income for rent, that's called severe housing cost burden, leaving them just one rent hike or surprise medical bill away from being evicted or pushed into the streets. Among older households, older renter households earning less than \$15,000 annually, 80%, or eight out of ten, were rental cost burdened in 2021, and most of them were paying more than half of their income for rent. And these rental cost burdens increase with age, not only because the rent is going up, but because they're living on a fixed income that doesn't keep pace. And because of systemic inequities that have compounded throughout their lives in housing, education and employment, older adults of color are more likely to face extreme rent burdens and are at much greater risk of becoming homeless. Next slide, please.

This just shows that the housing affordability gap is growing, particularly quickly for lower income adults. And if you look at this left-hand bar for people, older adults, who earn or have under \$25,000 a year, you'll see that the rent burdens are almost 100% for older homeowners who have a mortgage. And its about seven out of ten for those who rent. Next slide, please.

This is just to give you the numbers, that percentage translates into 3.7 million older renter households whose income makes them eligible for federal housing assistance are either on waiting lists or are not receiving it. Next slide.

So, as a result, we've seen a sharp increase in older adult homelessness. This is a study that was done by Dennis Culhane, a professor at University of Pennsylvania back in 2017. And it showed that due to a combination of economic and demographic factors, that older adults were the fastest growing group of individuals entering homelessness. And these forecasted the change in older adults who would become homeless from 2017 to 2030. And it basically showed a tripling of that number. These are for three cities: Los Angeles is in blue, red is Boston, green is New York City, but the trend is very similar in all of these various cities, and we've seen it spread outside of these Metro areas. Next slide, please.

So, that's the context. And sorry to be such a downer, but those are the challenges that you face in trying to help older adults in your community's stay housed. And I just want to mention around affordable and accessible housing, there was a study done by the Harvard University's Joint Center for Housing Studies. And it showed that because U.S. housing stock is generally older, it doesn't have basic accessibility features such as an entryway without stairs, doorways big enough to accommodate a wheelchair, or even basic grab bars.

And we know that all types of disabilities increase with age, with 55% of those aged 80 and over reporting at least one disability. So, looking at the issues that arise for older homeowners that might benefit from legal assistance involvement, people who can't afford mortgage, taxes and utilities, that can result in them either losing their homes or getting tax liens or having utility shut offs. There are many things that legal services providers can do, not all do, but you can find out if your local programs do to try to prevent mortgage foreclosures or deal with tax liens that perhaps there are defenses too.

There are also reverse mortgages, and there are various ways in which you can get protection from equity-stripping devices that are contained in reverse mortgages. If people are losing all of the equity in their homes, there may be something that can be done to prevent that. I mentioned tax liens. There's a new law regarding the right to get both notice of tax liens and also to make sure that if the tax lien is for a small amount, compared to the equity in the home, that the older homeowner doesn't lose the entire equity. Next slide.

So, this is a list of some more resources that are available on homeownership issues. And I encourage you to look at some of those resources that are on the NCLER site that I mentioned before. And there are often defenses that are available and new laws that provide protection. Let's see..., can I go to the next slide, please?

So, older renters. The most common problem that you are probably seeing, and I haven't had a chance to look at all the new messages in the chat, is nonpayment of rent for an eviction. This is the single most area probably where legal assistance can play a critical role in helping older adults remain housed, or to at least having a soft glide into other housing. Just a recent study showed that tenants who have legal representation in eviction cases are two to three times more likely to remain in their homes than those without representation.

So, the next area is disability and reasonable accommodations. And I mentioned this before, but I want to really emphasize that using the reasonable accommodation process to protect tenancies of older tenants with disabilities is a critical tool, and legal assistance services can advocate for accommodations that ensure equal access to housing. And they can also use those reasonable accommodation tools to defend against evictions.

So, for example, whether its needing a ramp into their unit, accessible parking, permission to have a younger care provider in senior-only housing reside with them to help them with their activities of daily living, or the ability to pay rent not on the usual day, but on the date that their disability check arrives. These are all reasonable accommodations that can be requested, and if they're reasonable, as in they don't impose an undue burden on the landlord or the complex, then they should be granted. But the key is that the disabled person or the representative has to make the request; has to bring to the landlord's attention that they're asking for this accommodation. And then a whole set of obligations on the part of the landlord kick in. So, it's very important, as early as possible, refer these cases to legal assistance.

For people who have hoarding or cleaning issues, a reasonable accommodation can provide an opportunity to put a service plan together to resolve any issues with Health & Safety Code, or fire issues. A reasonable accommodation may also be available for a person with diminished capacity to make sure that all notices are being sent to another person, or some other form of help that's acknowledged by the landlord. And then, if it is necessary to move out, often there is additional time to move out, forgiveness of back rent, a neutral reference, ways that will help the person land in a new home. Next slide, please.

So, these are just briefly some strategies for keeping older tenants housed where legal assistance might be a useful partner. First is enactment of tenant protections. This is more systemic in some cities and municipalities, and counties and even states. There are protections for tenants that include that you can only evict for good cause, similar to some of the federally subsidized housing, and that the rent can only be increased by a certain amount each year. These are very important to protect older tenants. I'll also drop a mention. They're often mobile



home park protections that really help for older tenants, older mobile home park owners who rent the land underneath.

We mentioned in the context of reasonable accommodation, early interventions to address housing needs and service needs, using source of income, fair housing, and other antidiscrimination protections to secure or keep housing. This is very important. There are about 17 states, 21 counties, and 85 cities that have laws that prohibit source of income discrimination in housing that would protect against a landlord, say, refusing to accept a Section 8 voucher.

Assisting with applications or barriers to subsidized rental housing. Legal services can be very helpful in this area. And then eviction defense, again, connecting tenants with legal representation as soon as possible because the eviction process is so fast. Next slide.

I'm going to hand it now over to Jenny Kye. Thanks so much.

**JENNIFER KYE (Justice in Aging):** Thanks Patti. I am now going to talk about the role of legal assistance, and I'll be focusing on eviction cases because those are the most common types of housing cases that legal aid providers handle. Next slide, please.

So, why should you refer clients for legal help? First, I want to note that landlords, they must go through the judicial process and get a court order in order to legally evict tenants. And so sometimes, clients will get notices about eviction, or they'll be verbally threatened with eviction, and they'll be intimidated and feel like they need to leave. But clients should really stay put and try to get help from an attorney. And they should try to get help from an attorney because without one, there is a huge power imbalance between landlords and tenants. And in eviction cases, it's estimated that landlords are represented in around 81 to 90% of cases, while tenants are only represented in around three to 10% of cases. So obviously, there's a huge disparity there, and landlords have the upper hand in these cases.

The good news is that when tenants do have legal representation, it's extremely effective. And studies show that tenants with full representation, they're able to win or favorably settle their eviction case as much as 96% of the time. But on the flipside of that, the unfortunate reality is that without representation, the vast majority of tenants end up losing their housing. Next slide, please.

So, because legal representation is so effective, that has led to a growing right to counsel movement for eviction cases. So, a growing number of jurisdictions are enacting Right to Counsel legislation where low-income tenants are able to get free legal representation in eviction proceedings.

On this slide, these are some examples of states and cities and counties with right to counsel legislation. Delaware also has similar legislation. It's technically Right to Representation because they also allow qualified non-attorney advocates to represent tenants as well. Next slide, please.

So, in terms of what legal aid attorneys can do in eviction cases, the attorney's role will be to enforce a client's legal rights, and of course try to prevent eviction and housing instability.

Attorneys can represent clients in court and administrative proceedings. Most eviction cases do settle through some kind of settlement agreement, and attorneys can negotiate with landlords to settle cases favorably for clients. In the best-case scenario, that might mean that clients get to stay in their current housing. But in other cases, just depending on the facts of the case, it might be better for the client to agree to move out voluntarily in order to avoid eviction. In those cases, the attorney will try to negotiate as much time as possible for the client to move out and find new housing before they have to leave. Next slide.

And Patti mentioned earlier the importance of reasonable accommodations for older adults with disabilities. Attorneys, they can request and negotiate reasonable accommodations so that clients can stay in their housing or access housing. A lot of times, reasonable accommodation issues come up in the context of evictions, but also sometimes, they're standalone issues. So, for example, a really common example for older adults as they might have mobility impairments and need a reasonable accommodation in the form of a parking space that's reserved for them and closer to their unit. And so, legal aid programs that do fair housing work, they may be able to help with that, even if it's not an eviction case.

Sometimes, landlords don't grant reasonable accommodation requests, or they commit other fair housing violations. In that case, attorneys can file fair housing or other civil rights complaints with HUD. State civil rights agencies, they can also file litigation in courts.

And then also sometimes, housing cases involve other legal issues beyond housing issues. So, for example, a client may be unable to pay her rent because she's having problems with her SSI benefits. In that case, the legal aid program can usually help with the public benefits issue in addition to the housing issues, as well as other legal issues that might be affecting the clients' housing. A lot of legal aid programs also engage in systemic advocacies. So, they can use information from individual cases to identify patterns and address systemic problems. And so also, if you're seeing systemic problems, I encourage you to reach out to your local legal aid programs to let them know, because they might be able to address that issue through litigation, or policy advocacy, or legislative advocacy.

And then finally, attorneys, legal aid attorneys can also provide trainings and community education. So, if you have any training needs, I encourage you to let your local legal aid programs know, and ask them to present on housing topics that you are interested in. Next slide.

So, there are also some things that legal aid attorneys don't do. They cannot take every single case, even in areas with right to counsel. Different programs will have different priorities when deciding which cases to accept. But even if they are not able to provide representation, usually they will at least provide advice, like maybe a self-help packet, and they'll also provide referrals to other programs that might be able to represent the client instead. Also, legal aid attorneys, they don't go beyond the scope of legal representation to directly help with nonlegal issues. These issues can include finding a provider for behavioral health treatment or helping the client with the housing search. They don't help the client submit applications for public benefits or subsidized housing; although, if the client is denied, the legal aid program can usually help at that point. But all of these issues, of course, are really critical, and legal aid providers will really be looking to other social service providers to help meet these needs.



To give an example, when I was in legal aid, one of my first eviction cases was for an older adult client who had various disabilities and was facing eviction. We had negotiated a settlement agreement where she agreed to move out, but she was having a lot of difficulty finding housing on her own, and was giving me a lot of updates, just asking if we could negotiate even more time because she just couldn't manage the housing search on her own. I was able to get her more time, but the real difference was I was finally able to connect her with a social worker from a different organization. After that, with the social worker's help, she was finally able to find new housing and was able to move from her apartment to her new unit and avoid eviction and homelessness, which, of course, is the whole goal of eviction cases. And so, I think that's a really typical example of how the combination of legal representation and other social services is often really important and essential for ensuring successful outcome of housing cases, especially for older adults.

Then also the legal aid attorney's role is really to help the client with the immediate housing problem and housing crisis. And then once that is resolved, the attorney is not going to be able to provide ongoing support to help the client maintain housing stability, which again, of course, is really critical, and is a gap that other social services can help Phil to make sure that the client isn't in the same situation in the future, facing eviction all over again. Next slide.

So, some tips for referrals. I strongly encourage you to develop relationships with your local legal aid programs, because warm handoffs, they increase the likelihood that a client's case will be accepted. We all want to help our friends, and so, if an attorney gets a referral from someone they know, they might be willing to take a case, even when they might otherwise not. Also, like Patti mentioned, eviction cases move really quickly, so you should talk to your legal aid and refer clients as soon as possible. It's also really helpful to send documentation about a case, so things like notices and communications with landlords, emails, text messages and so on.

And then also, it is especially important to refer clients with subsidized housing who might lose their housing and their subsidy. So, for example, clients with Housing Choice Vouchers, which are also called Section 8 vouchers, these clients, if they lose their eviction case and if they're evicted, then they will also most likely lose their Section 8 voucher as well, because of Section 8 program rules. As you all probably know, it's extremely hard to get subsidized housing, and so if somebody loses their subsidy, it's likely that they may never get subsidized housing again. And so, it's really vital that we try to preserve people's vouchers and subsidies whenever we can. Next slide.

So, this is just a slide with some resources for where to refer clients for legal assistance. Unfortunately, there isn't one comprehensive listing with all legal assistance providers, but these lists should be good resources. And I also encourage you to look at local directories as well because they might have legal aid programs that are not listed here.

That was all I had, and I'll turn things over to Sara.

**SARA PLANTHABER:** Thank you so much and thank you to Patti as well. Lots of engagement in the chat, in the Q&A, so thank you so much for that information. Can I see the Next slide, please? Thank you.

So, before we move forward, we just have another question for everybody. If you could, in the chat, please tell us one major area of concern that your clients tend to face that could benefit from input or advice from a legal assistance provider. It could be one that Patti and Jennifer mentioned, or it could be another one that you are facing. As you place your answers in the chat, I'm going to move into introducing you to our next two presenters, next slide, please, thank you, who are going to be discussing a promising collaboration model that we hope will help give you some ideas to take home to your local communities. Next slide, please.

So, it is my pleasure to welcome two presenters from the state of Illinois. They're going to be discussing how to form partnerships with local legal assistance providers, how to maintain those and how to maintain those relationships in the future. So, Megan and Annette, I'll turn it over to you.

**ANNETTE MORRISON (Community Care Systems, Inc.):** Next slide, great. I'm Annette Morrison. I am the Central Point of Entry, Senior Information Services and Caregiver Advisory Supervisor for central Illinois, McLean County, and then three other counties in central Illinois.

CCSI is a social services agency, and we hold contracts with both the Illinois Department on aging for the Case Coordination Unit, of which every county in Illinois has one. We do the CCU death assessments for older adults in their homes to access home and community-based services on the Aging Waiver. And then we also do the Choices for Care screens, which are transitioning people from hospital either to home with services or to skilled or supportive living care.

We provide senior information services, which I always just coin as we help people apply for local, state and federal programs. We do options counseling, where a person can come in and sit down and tell us what's going on, if they just moved into the area, and we basically go through all the different areas of their life and make referrals or apply for programs that address the needs that they have.

We're also Senior Health Insurance Program advisors, frequently known in Illinois as SHIP. I know it's known differently a little bit in other states. We're coming up on our busiest time of the year. Medicare open enrollment starts October 15<sup>th</sup> and goes through December 7<sup>th</sup>, so we will have appointments all during that time.

We also do New to Medicare seminars, one-on-one counseling appointments to help people navigate the Medicare system and their choices. We provide Healthy Aging Classes, so things like Fall Prevention, Matter of Balance, Tai Chi for Arthritis, Take Charge of Your Health Chronic Disease Self-Management program, Bingocize, and then also Stress Busters for Caregivers is another Healthy Aging program.

Caregiver advisory services, it's a lot. So, we not only help relatives or grandparents raising grandchildren or relatives raising children, but we also help the sandwich generation who's taking care of maybe mom and dad while trying to raise their own children. Long-distance caregivers who maybe mom lives in central Illinois, but you know, she lives in California, and she knows that somethings are not quite going well, but isn't there to oversee mom exactly and is looking for some type of assistance here locally for mom.

And then, of course, Alzheimer's and related dementias are a big caregiver need as well, because they're frequently family caregivers that are providing the care that those people need.

Geriatric counselling through the PEARLS program, PEARLS again is another Healthy Aging program, evidence-based and we have a geriatric counsellor that sees people in their homes to provide that counseling service. And we will be expanding that virtually to eight other counties this fall.

Well, that's my overview. Next slide for Megan.

**MEGAN WOOD (Prairie State Legal Services, Inc.):** Hi, I'm Megan Wood. I'm the Senior Staff Attorney at Prairie State Legal Services in our Bloomington office.

So, Annette and I are both located in the Bloomington-Normal area, which is kind of, you know, in the middle of Illinois. If you're from Chicago, it's south of 80. Prairie State Legal Services is an LSC-funded legal organization. We provide a lot of the services that Patti and Jennifer talked about earlier in the presentation. And my organization has 11 offices covering 36 counties in central and sort of north and Northwest Illinois. So, we have, you know, each office has its own partnerships with the community because as we know, each community is a little bit different. My office specifically covers three counties, and I included this chart just because I think people are curious about the kinds of things we do. This is my offices numbers from 2022.

So, I am currently the Project Attorney for a Legal Assistance Enhancement Project that's funded by the Administration for Community Living. Really fortunate that through that project, I do get to go out into the community more. And two of the goals of my project are to co-locate services in a place where there's a concentration of older adults who need better access to legal services. So, I do a walk-in desk with other staff members from my office in a local housing authority apartment building for older and disabled adults. And then we also provide some community education and some other things, and we have the ability to meet people where they are, which is really wonderful. But I am just one attorney in an office that, like I said, covers three counties.

So, this is the number of cases that were handled in our office, and you can see that about half of them were housing cases in 2022, and that is fairly standard. There may have been a few more housing cases that year because it's the year that the moratorium on evictions led us to have a pretty big avalanche of housing, but also, you know, pretty comparable to other years. So, housing issues are one of our biggest challenges and we, our clients, have the same challenges that we discussed earlier. Next slide, please.

**ANNETTE MORRISON:** So, Megan and I really got kind of solidified in the collaboration when Megan started doing an outreach at Wood Hill Towers, because we, as part of our Senior information services, we have 14 outreaches throughout the county. One of them is in one of the senior high-rises here in Bloomington.

So, we have established a regular outreach where we sit in the senior building for two hours on the same day every month, it's the fourth Tuesday every month. And those residents are use to us being there. They can come up to us and ask any questions, apply for benefits, we can make appointments with them.

And Megan actually has an outreach that's scheduled in the building for legal assistance at the same time, which is really nice. Sometimes, she'll have someone that comes to her to ask a question, and she'll be like, "Oh, you need to go down the hallway to see Katie. She's from CCSI and she can help you with that." So, it's kind of nice.

But previous to that, we actually both received funding through the East Central Area Agency on Aging, and they are our primary funding source for our Older Americans Act programs. We also have served on boards and task force for things like guardianship with Adult Protective Services, and different community collaborations to just try to troubleshoot issues we were having in the community with older adults.

I also lead the McLean County Senior Service Council. We have a very strong aging network of professionals in our county. And that meeting calls on people to give presentations that are educational in nature to anyone who attends. So, in that way, we all will basically know what each agency can offer and build up the relationships of the point people that we can contact in that agency when we have a client that we think they may be able to fulfil those needs.

Megan, did you have anything to add on this one?

**MEGAN WOOD:** Yeah, I think prior to us really solidifying the relationship that we have right now, we probably were each spending time overlapping, doing the same thing. Since we've gotten to the place where we can look backward, we've seen that we were probably doing outreach in the same places. We served a lot of the same clients. We've probably gathered the same paperwork from the same clients, around the same time. And we do see a lot of the same issues - clients coming maybe to my door first or to Annette's door first with issues related to their public benefits. They get a notice from the Department of Human Services, and they don't understand what it means. They are facing utility shutoff. They get an eviction notice. They want to plan for the future because things have changed. We both get the same questions, but we have different roles in each client's case.

So, when we were conceptualizing the project that I'm working on right now, at that time, Prairie State had a referral form. Some of our community partners had that form, including CCSI, and it got usually faxed or emailed to someone in our office. Not a lot of ways to kind of tweak it, and so we'd gotten some feedback that it wasn't always easy to use. And other than that, it was sending people to us. We would give people the phone number for CCSI, and we weren't really doing a lot of the warm handoffs. Next slide, please.

So, ways that I think we've improved this relationship. It's partially serendipitous that we found out that we were both doing outreach in the same building, but then also, planning. Originally, I go to the same senior high-rise building twice a week. And originally, on the day where, we didn't overlap on the same day, but we found out that CCSI's SENIOR INFORMATION SPECIALIST was there on a different day. And we were flexible, so we switched so that we

overlap one day a month. Makes it really easy for older adults who really just want to walk in somewhere and talk to a person. We can write down the date on a Post-it note for the next time Katie's going to be in the building, show them exactly where she's going to be. And then once a month we're in the same place so we can actually shuttle people back and forth if we need to do that.

We did create a new referral form, just because at the time the project was being conceptualized, we still had a lot of people trying to avoid contact because of COVID. And so, we got approval to have a referral form that doesn't require a signature from the client, and just have kind of firmed up ways to get people to each other as quickly as possible to eliminate barriers.

Annette, do you want to speak any more to this slide?

**ANNETTE MORRISON:** Yeah, I just think probably the main three things that have really helped tip our collaboration into really working well, like clockwork actually, are number one that we know each other's the point person. Not only do you have to have a contact at the agency where you're referring people to, the person that you have a point with has to have some amount of authority. And the reason I say that is because if Megan emails me about a client, and that client is facing eviction because they haven't paid their rent or there's some other financial issue, I am the person who administers our funding. So, if we have someone that needs financial assistance and she emails me directly, I can say, "Yes, we have funds to assist that person." It's one of those. Normally, if a person comes to us, we do have to try to get them to go to other entities because we cannot duplicate services for funding, and there are entities in our county that fund very specific things. For instance, Community Action or Tazwood Community Services does the energy assistance, the LIHEAP program and the PIPP program. If a person comes to us with a utility bill, and that's the reason they can't get housing because they have a past utility bill that's really huge, they first have to approach Tazwood before they come to us for financial assistance.

Just being able to email back and forth with Megan and pick each other's brains on "well, that agency's out of funds right now. What about this option?" is very helpful. And then basically, if she is with the client in-person and she can get that documentation and a release of information signed, she can email me that documentation and I can get that ball rolling right away. So, there's a sense of urgency to it that when you have a point person who recognizes that if you work together, not only is it going to be to the benefit of the client, but it will be faster and it will clear your plate faster so you can help more people. We've had a lot of success with it so far.

**MEGAN WOOD:** And you'd mentioned that also another thing that has really saved I think each of us time on both ends is to share information. If I happen to be in the Housing Authority building and I need to get someone's Social Security award letter from their case manager upstairs, and then that will be useful for applying for assistance somewhere, it's very easy for me to scan a document and email it anywhere for someone, including to CCSI, much more difficult for some of my clients to get on a bus and go around town trying to take their information to multiple people.

And then finally, I think one thing that really helps keep this relationship working is that we have the same goals. And some of those come from the Older Americans Act, or at least they certainly follow the Older Americans Act. But also, our agencies' principles and missions are to keep people where they want to be, and to help them in the way they want to be helped. Having that same approach to the work really helps to make this a healthy, really good relationship. Next slide, please.

And then really quickly, just to give an example of a case that we've worked on together and also with Katie, the Senior Information Specialist that Annette works with. John is a client who had recently moved from a homeless camp next door into the Housing Authority building where we both have outreach desks. I say he was referred to Prairie State, but really, he just walked in to my walk-in desk one day and he had an eviction notice for nonpayment of rent. It was not that simple. He was eligible for Social Security benefits, we worked out, but it had been suspended because they did not have a current address for him, and I believe Social Security was requiring him to find a payee. And then he was getting very little on SNAP, he needed a phone. So, I sit down with him, get some information and we start just pulling apart what can we do for each of these things. Obviously, putting out fires is step one, so trying to find assistance for his rent because he didn't have any money, we didn't know when he was going to get money again, so catching up within his notice period was the most important thing.

On my end, in terms of the legal issue, I was able to work with the Housing Authority to give him a bit more time to catch up on his rent. They agreed to extend the notice period to let him catch up knowing that he was doing everything that he could. Then I believe I just emailed Annette out of the blue and said, "Hey, do you guys have rental assistance?" She was able to really quickly go through some options counseling with this gentleman, and then he ended up going to Senior Information Services, which is CCSI's walk-in desk at the Housing Authority, to get his public benefits issues worked out and to apply for a phone benefit.

Annette, is or anything else you want to share there?

**ANNETTE MORRISON:** Just that the great part about the collaboration is Megan will usually answer the immediate crisis. Stop the eviction and let's get this person in there. Then when we work together, I can help them sustain housing. So, through options counseling, we found out that he actually was Eligible for a few other programs that were going to help him as well, along with his SSI benefits. It made him much more comfortable.

But we do have challenges. There are definitely challenges to the way the system is working. One of them is that the seniors that we work with, sometimes we can't tell if the communication is confusing because it's a language barrier, or if maybe there's some cognitive issues going on there. We've kind of discussed this, like how do we determine whether this is a language thing or confusion with some dementia maybe. The answer is there's no easy way to do that. I think we had one particular gentleman, Megan, who had come here and was having issues with his phone. We found out that he'd given another phone that that same company has sent him to someone else because they didn't have a phone. But what happened is that it transferred his free government benefits to that phone. So, it's still in his name, but he doesn't know where that person is now. He also visited Megan within the same week or like a week later and wanted to apply for the benefit program again. She had emailed me like "I have this gentleman. He said he



was there to visit you. Can you tell me if you've dealt with any of this?" I could explain right away to her what we had done to help him out. It was just a matter of her reinforcing to him that we'd applied for a very low-cost phone program for him; A \$10 program until we could get his benefits fixed, or until the person who had his phone with the benefit on it failed the redetermination process and they fell off. Then he could reapply. But either way, we were able to help him get a phone as fast as possible, he just had to be patient and wait for it.

**MEGAN WOOD:** Yeah, we haven't been able to solve everything, no single person has, I don't think. We've at least been able to help more clients by streamlining this process a bit. I'm going to turn it back over to Esther, or to Sara, I think.

**SARA PLANTHABER:** Yeah, thank you all so much. So, now we are going to take some Q&A. I think, Annette, since you're right here, still on camera, I'll ask you the first question that was in the chat. What type of housing availability is there for older adults raising grandchildren, or just resources for grand families generally?

Before you answer, I encourage people to continue putting questions in the chat. I'll still be checking it. But sorry, go ahead, Annette.

**ANNETTE MORRISON:** No problem. So, I am the Caregiver Advisor, and we do have a very strong grandparents raising grandchildren group here in McLean County. It is different. There are people attending this webinar from all over the nation, and McLean County, Bloomington-Normal, is not considered rural, but we have some very rural areas in the outlying parts of our county. In Bloomington-Normal, we have a very strong Housing Authority, and Housing Authority does have family housing, which is subsidized, and it can be affordable for grandparents raising grandchildren. Is it always the best neighborhood? Not necessarily, but it is a roof over their heads, they can get the health benefits they need, we help them apply for SNAP and any other benefits.

One thing that you can access, which is really nice, through an agency much like ours, is we have specific funds through the Older Americans Act for caregivers. We have gap-filling funds. We have flexible community service funds. We have Alzheimer's Disease and related disorder funds. Every fund has a little bit of different eligibility criteria, and sometimes, we will use a combination of them to help people out. So, we can help with first month's rent. We can help with deposits. We can help clear up an outstanding utility bill that is keeping someone from getting housing.

When it comes to those grandchildren, we have funds specifically for grandparents raising grandchildren or relatives raising children, to help with school, clothes costs, school supplies, camps in the summer. There's really not a limitation on what we can assist with. The limitation is on having enough money to go around because there is such a high need out there, and it is a first come, first serve process.

But I would encourage you to always have as a resource the local Housing Authority; to also be able to try to file for Section 8 voucher if the person is looking for more of a home in a community setting. Sometimes, we actually encouraged landlords to apply to be one of the housing units that accepts Section 8 vouchers, because some of the landlords have a really good heart, and they recognize that this is a senior, an older adult on a limited income, that's now raising the grandkids. It's a crazy world. How can they afford all of that on that low income? They are very willing sometimes to go through the hoops it takes to become a Section 8 voucher-accepting rental residence.

**SARA PLANTHABER:** Thank you. I'm going to go to Patti next. Can you speak a little bit more about possible options if a reasonable accommodation request is denied? And what kind of information would you as an attorney be asking for to pursue that kind of case?

**PATTI PRUNHUBER:** That's a great question because it often is initially denied. The request for reasonable accommodation triggers, as I mentioned, an obligation on the part of the landlord. They have to say not just denied, but why it's denied. Their criteria for denial have to be either that there hasn't been enough proof that they have a disability, or they have a nexus between their disability and the request for accommodation, or that it's an undue financial and administrative burden.

Many of these accommodations are really low-cost. Jenny mentioned the parking site that's located close to the unit. That doesn't cost anything, and they can't charge for it either. The other is that it's requiring a fundamental alteration of their program. So, they're saying, the example we love to give is there's a mountain climbing program that doesn't have a way to accommodate people in wheelchairs to do mountain climbing. That's a fundamental alteration of the program, but to go horseback riding is not. So, just think very creatively about the landlord's reasons.

But if they deny it, they then have an obligation to enter into what's called the interactive dialogue. They're saying, "OH, this is way too burdensome," and these are the reasons they give. Then there's supposed to be, "Well, instead of producing the parking space that's right next door, can you have a place that's two doors down?" You're supposed to go back-and-forth to reach a resolution that addresses the landlord's undue burdens or fundamental alteration concerns, and also gets the client what they need to make the place accessible.

I just want to say on grandparents, I thought the question might also have been what if the landlord refuses a grandchild entering particularly for senior only housing? And that is complicated (Laughs). It is potentially a Fair Housing Act violation. Even though senior only housing is permissible, grandchildren are often allowed in because it's not 100% of the household members who need to be over 55.

If the grandson is an older child and is coming in to help with, let's say, the grandmother's need for help in the house, then there's a disability accommodation that's being asked for. So, don't assume that the landlord's rejection of a grandchild can't be challenged.

**SARA PLANTHABER:** Thank you, Megan, I have a question for you. There were a lot of questions and comments in the chat regarding difficulty finding housing. Lot of people mentioning a criminal history, or some other co-occurring legal issue at the same time as the eviction or other housing issue that they may be facing. As an attorney approaching those legally complex pieces where people have multiple things going on, do you have any advice for caseworkers or caregivers who may be trying to help an older adult navigate or approach these co-occurring issues?

**MEGAN WOOD:** Sure, I think any time a person who's helping support the person with the legal issue, any time you can make the facts really clear, it's helpful to the attorney to be able to work out what the legal options are. So having all the information, saving notices that you received and getting to someone in a timely manner. I know that doesn't solve everything, and that there are not always people available, but part of the reason that sometimes issues get missed is just because enough facts didn't come up. I know all the attorneys I work with are constantly going through training to make sure that we are asking the right questions, because we know that people don't always identify their legal issues as legal issues. So, we should be taking on that burden to make sure that we're asking the right questions. But it really just helps that much more if you're helping to advocate for someone. We can't talk to someone instead of the client, but a person can help them with access to our office.

Then if you have someone who's had a bad experience with the legal services office, follow up on that. I think they may not know that the ball got dropped somewhere. And asking if you're a social service provider who's referring people and things aren't going well or its confusing, you don't know when they helped and when they don't help, ask, "I sent you this case and I sent you this case. What's the difference?" It may help you to start to notice some facts that make certain cases..., they may be cases that have more options than others.

And yeah, the legal risk detector, elder risk detector is a really great tool. I just saw it pop up in the chat for helping people to identify their legal issues.

**SARA PLANTHABER:** Thank you, Megan. And I want to turn to Jenny, sorry, Jennifer, real quick. If you can speak to the substantive question of what recourse do people with criminal histories have if they're struggling to find housing?

**JENNIFER KYE:** Yeah, so people with criminal records, older adults with criminal records, they face a lot of housing discrimination. They can be denied housing by a range of housing providers, including traditional landlords and also assistive living facilities and nursing homes as well. When that happens, that may be a Fair Housing Act violation. So, if advocates are seeing that, I would encourage them to reach out to their local legal aid program, especially those that do fair housing work. I know we have a listing of fair housing organizations. So, those organizations may be able to help the client do more investigation, help the client file a fair

housing complaint. If it's a systemic issue, they may be able to do fair housing testing, which is when they do further investigation of the housing provider.

And also, Justice in Aging, we have resources about that as well. We have a reentry project, and we have a resource about housing discrimination for older adults with criminal records.

**PATTI PRUNHUBER:** I just put it in the chat to Sara, but Sara maybe you could share it with the audience. Jenny is our in-house expert on this.

**SARA PLANTHABER:** Alright, thank you. The next question that I have is for Patti, or Jennifer, or both. There were a number of questions about resources, yeah, I guess, resources for older adults who own their home, who may be at risk of losing their home. I guess, how might those types of cases differ from renters and how might older adults facing foreclosure and other housing issues in those cases, how might they approach addressing those?

**PATTI PRUNHUBER:** I can take a first pass on that. There's an assumption that homeowners are secure in their housing, and I think we know that older homeowners are often at risk of losing their housing for some of the reasons that we mentioned earlier, as utilities, and I think someone put in the chat insurance costs, property taxes are all going up, and the house might need repairs. There are some federal programs that are available to help pay for things like needed repairs and home modifications. And I believe that the Housing and Services Resource Center had that as one of their resources they put in the chat.

In terms of tax liens, there are legal services programs that help when somebody is facing a tax lien, and often localities have tax abatement programs where you either get an abatement based on being low-income and over 60 or 65, or as a veteran, or other categories of people.

And then finally, some have a provision where you can pay, the taxes can come out of your estate. We know that there are many threats to older adult homeownership and people losing their homes or losing their equity through reverse mortgages and predatory lending.

In terms of the resources, there's been several put in the chat, and predatory lending is particularly directed at older homeowners because they tend to have more equity in their homes, so there's more to take. And so, I think that if you're seeing that, it's really important to get a referral to either a local legal services program or even to Adult Protective Services if you see it as financial exploitation, or to your local law enforcement if the older homeowner is willing. These can be criminal cases as well as predatory scams.

So, I don't know if that answered the question, or if you had any more to add, Jenny.

**JENNIFER KYE:** I'll just add that if you're looking for help from legal assistance providers, sometimes, homeownership issues are classified differently, and they're kind of more consumer issues. And so, just when you're looking up local legal aid programs, that might be something to be aware of.

**SARA PLANTHABER:** Thank you, everyone. I think we'll cut it there. Thank you all. I know that there were a lot of questions still unanswered, and we're sorry about that, but we want to go ahead and move on. If you can put the slides back on, please. ... Thank you.

We just wanted to offer a few of the many takeaways that came out of the discussion today. The first one is that we heard a number of ways in which older adults may experience housing-related issues, which continue to grow in scale and complexity across the country. The value out of a legal assistance partner is really that rights focus and focus on thinking about legal protections and remedies to legal problems, which that focus then makes justice more accessible, particularly for low-income, older adults.

Teams including professionals with various expertise and strengths provide a robust and supportive team for those who may be experiencing housing instability or homelessness.

And finally, I'm just going to reiterate something that Annette said. Sorry, I'm stealing it, that these durable and evolving partnerships can not only help address those acute needs but can help address conditions which led to the issue in the first place, which can be the key to sustaining long-term housing in a consistent and secure way. Next slide, please.

So, just quickly in closing, you can find a wealth of resources on partnerships in housing, health, social care, lessons learned, and best practices and more through the HSRC website. You can use the QR code on the screen to navigate to the site. Next slide, please.

On the HSRC website, you can watch recordings of webinars that feature multisector partnerships like the one that we talked about today. The Tools section provides easy access to directories to find housing partners, get data, find housing and service partnership models, and discover a variety of toolkits. The Focus Area section on the website is a great place to learn more about affordable, accessible housing. And the What's New page is a quick way to find upcoming webinars and more. Next slide, please.

You heard Patti mentioned at the beginning of her section about NCLER, the National Center on Law and Elder Rights. That is one of the resource centers in my office, the Office of Elder Justice and Adult Protective Services. I had the pleasure of working very closely with them. NCLER provides trainings, consultations and capacity building support to legal assistance, elder rights organizations, and the aging and disability network on a wide variety of topics, including Medicare and Medicaid, long-term care, I know there were some questions about long-term care in the chat that we unfortunately didn't get to, decision-making supports, and advanced planning, and of course, housing. You can find more information about their upcoming trainings, access their most recent trainings and materials, sign up to receive updates from them including a monthly digest of resources, and request a consultation on their website which is [NCLER.acl.gov](https://www.ncler.acl.gov), and that link was also in the chat. Next slide, please.

And on the screen, you'll see some upcoming HSRC webinars, which are also found on the website, and the next one, it looks like it is next week! Next slide, please.

If you wouldn't mind taking a few moments to help to provide any feedback you have on the presentation that you saw today, we would ask that you please complete the survey. The link is in the chat. It's also up on the screen, and you can use the QR code as well. Next slide, please.

And just as a reminder, HSRC is your Resource Center. Please email them at [hsrc@acl.hhs.gov](mailto:hsrc@acl.hhs.gov), it's also up on the slide, about if you have any technical assistance needs, website suggestions, as well as to provide examples of your own cross-sector partnerships. You can sign up for the HSRC listserv on the HSRC website and receive notices about upcoming webinars, new resources or tools, and the latest updates. Thank you very much.

And the final slide. I want to thank our friends at New Editions and USAging, who helped with all the logistics and planning and everything for this webinar, so my sincere thanks to them as well for helping. That concludes today's webinar. Thank you all so much for attending, and I hope you have a great rest of your day!