

Greater Lowell Community Foundation

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[www.glcfoundation.org](http://www.glcfoundation.org)

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**Elderly and Housing Insecurity in Greater Lowell**

**By Jay Linnehan, President & CEO, Greater Lowell Community Foundation**

We need to talk about housing – specifically concerning our senior neighbors.

For 25 years, the goal of the Greater Lowell Community Foundation has been to improve the quality of life for the people in the 21 communities we serve. Be it food insecurity, access to mental health care, or support for refugees - we are committed to helping our community partners do all they can to support our most vulnerable populations.

Access to housing that is safe and affordable is a fundamental human right. Unfortunately, many in our community are struggling due to the pandemic. Many living on the margins are now wondering where they will be laying their head at night. This includes our aging residents who have done so much to contribute to Greater Lowell. The increasing cost of rent, combined with record inflation and fuel cost, make those on a fixed income particularly vulnerable to housing insecurity and at risk of becoming homeless. According to the Joint Center for Housing Studies of Harvard University, one in every two rent-burdened senior households spends more than 50% of their income on housing. When you’re spending more than half your limited income on rent, there’s not a lot of room for rising food costs, increases in heating fuel, or any emergency.

Our seniors deserve to know that the housing they need is available. The number of seniors deemed “low income” is growing in our region, but the affordable housing supply isn’t. Shockingly, only about a ⅓ of the seniors who qualify for subsidized housing can access it. As housing becomes less affordable, we see people finding themselves homeless for the first time.

Across the nation, the number of older adults in homelessness has increased by more than 10% in the last 15 years. This number is expected to continue to grow. When researchers at Boston University looked at the expected costs of providing for homeless seniors the number was shocking. It costs some $5 billion per year to provide shelter, health, and related services. This is the cost of maintaining the status quo. Various estimates indicate that it costs about half as much to build supportive housing – a place where these seniors can call home.

We need to talk about housing. We need to talk about building 300 housing units in Greater Lowell. CTI, The Lowell Plan, the Greater Lowell Chamber of Commerce, and GLCF have begun to initiate this plan. We need the collective will and support of our community to accomplish this very important goal: more homes. We need your help, please email [talkabouthousing@commteam.org](mailto:talkabouthousing@commteam.org).

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