



Sharing the Work for Shared Populations: Success With Partnerships on Homelessness

Molly French, Director of Housing and Services, USAgings

7/18/2026

Agenda

- Homelessness Among Older Adults
- AAA Partnership Success Stories
- Moderated Discussion
- Audience Q&A
- Closing

Older Adult Homelessness Is Rising

In 2025:

- 20% of people experiencing homelessness are adults age 55+
- Between 2024 and 2025, homelessness among adults 65+ increased 6.8%

Source: [HUD 2025 Annual Homeless Assessment Report \(AHAR\) Part 1](#)

Pathways into Homelessness Vary

Trigger Events

- Examples: loss of partner/spouse, loss of job, sudden change in health (stroke or a fall)

Age- or Health-Related Changes

- Examples: sensory disabilities, mistrust, isolation, heart disease, cognitive decline

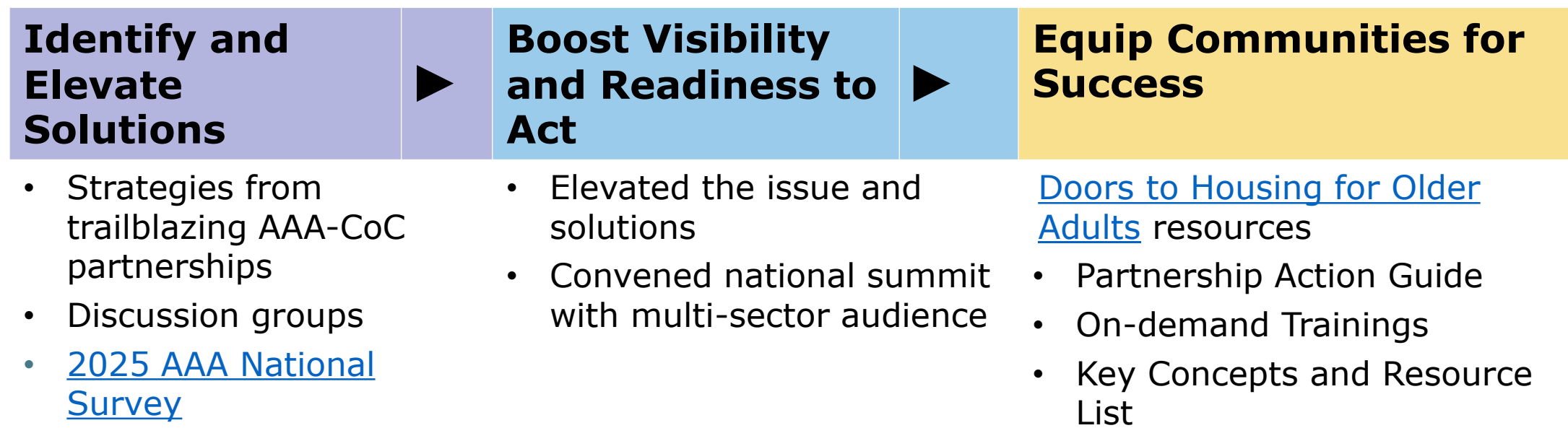
Structural

- Example: shortages of affordable, accessible housing; Social Security increases insufficient; ageism

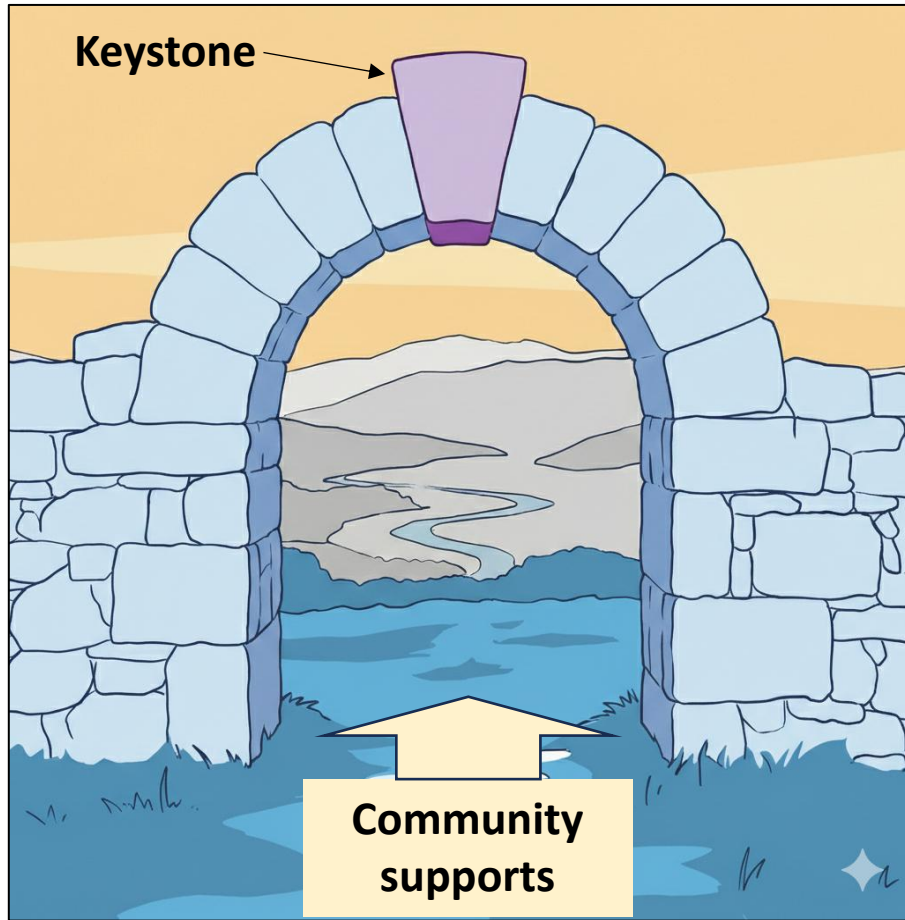
Source: Harvard JCHS, [Older Adults' Pathways Into – and Out of – Housing Insecurity and Homelessness](#)

Doors to Housing for Older Adults

Goal: Reduce older adults' homelessness by expanding partnerships between AAAs and homeless continuums of care (CoCs)



Keystone Organizations



- **AAAs** are the keystone of the Aging Network
- **CoCs** are the keystone for the homeless services system

Together, AAA-CoC partnerships can stimulate community-level innovations that help close gaps and maximize available resources.

Presenters

Ann Marie Winter

Executive Director

Area Agency on Aging of
Pasco-Pinellas, Inc. PSA 5

Max B. Rothman

President & CEO

Alliance for Aging, Inc.

An AAA's Approach to Addressing Senior Homelessness and Insufficient Affordable Housing Options

Ann Marie Winter, Executive Director
Area Agency on Aging of Pasco-Pinellas



- Florida - 2nd fastest growing U.S. state – housing supply has not kept up with demand, increasing housing prices
- 2024: 32% of Florida's Unsheltered Homeless Were 55+
- Rising Housing Costs - exacerbated by inflation, supply disruptions in building materials, higher interest & insurance rates
- Florida - High percentage of elderly residents (27%) - People over 65 fastest growing age group
- Birth Cohort Phenomenon - People born in the latter half of the "Baby Boom" (1955-1964) did not fare as well economically, are more likely to rely solely on Social Security in retirement & experience homelessness in their later years.



AREA AGENCY ON
AGING
PASCO-PINELLAS





Senior Housing Related Concerns in our PSA

- Housing Cost Increases to Rent
- Insurance
- Property Taxes
- Association Fees & Assessments
- Upkeep

- Redevelopment (*ex: Mobile Home Parks*)
- Fixed Income / Outliving Resources

The Area Agency on Aging of Pasco-Pinellas' (AAAPP) Approach



Board of Directors Strategic
Plan Priority



Identified Champions in
multiple sectors



Board & Staff Issue
Education & Listening
Sessions



Facilitated Stakeholder
Housing Roundtables that
resulted in Community
Action Plans

AREA AGENCY ON
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AAAPP and our CoCs

Become a Member of the CoC

Attend CoC Meetings

Apply for CoC Board membership

Advocate for your Target Population

Understand and Help Develop CoC
Priorities

Develop Joint Data Briefs to Advocate
and Educate Policy Makers

Participate in the PIT Count



Secured \$7.6m to build a multi unit senior affordable housing development and senior center, Identified a parcel of land to build the development that is adjacent to already existing senior and exercise programs.



Working with Pasco County to secure CDBG funding to pay for the identified parcel.



Anticipating the release of an RFP to award a developer the contract to build the housing development.



AAAPP Board funded Homeshare Pinellas to expand to Pasco County and Metropolitan Ministries to hire a Housing Navigator to work specifically with seniors experiencing homelessness.

Pasco County



Seniors have been included as one of the 4 priorities of the Pinellas Homeless CoC. This allows funders to provide funding specifically to address senior homelessness in Pinellas County.



The AAAPP has become a member of the CoC and the Executive Director serves on the CoC Board and is cochair of the Advocacy Committee.



The City of Largo passed its Housing for All initiative which includes: more flexibilities with ADUs, a senior/special needs density bonus, and the use of institutional land to build senior/special needs affordable housing, and many other items.



AAAPP Board funded the Homeless Empowerment Program to hire a Housing Navigator to specifically work with seniors experiencing housing insecurity and the Disability Achievement Center to build ramps to make homes more accessible.

Pinellas County

Ann Marie Winter, AAAPP

Thank you.

More information is available on our website,
www.agingcarefl.org

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Sharing the Work for Shared Populations:

Success with Partnerships on Homelessness



USAgging Annual Conference



San Diego, CA



July 18, 2026



Max B. Rothman, JD, LL.M.
Pres. & CEO
Alliance for Aging, Inc.

When There Is Nowhere to Go

A real story. A common reality. A call for coordinated action.

“

An older adult facing displacement had **no income, no Medicaid, and limited housing options**. Within days, she had **nowhere safe to stay**.

Alliance staff worked with family, legal services, outreach partners, the Homeless Trust, and shelter providers to pursue **temporary safety** while also beginning the **long-term care eligibility process**.

Her story reflects the reality many older adults face when **housing instability, disability, and access to care** intersect.

”



KEY TAKEAWAY

Older adult homelessness is rarely one problem. It is usually a combination of housing, health, income, and system navigation barriers.



HOUSING
INSTABILITY



HEALTH &
INCOME BARRIERS



SYSTEM
NAVIGATION

Behind every number is a person. Together, we can open doors to stability and dignity.

The Local Elder Population Is Growing

Our community is aging, and many older adults face vulnerability that increases the risk of housing instability.



698,517

OLDER ADULTS (AGE 60+)
LIVE IN PSA 11

DEMOGRAPHIC PROFILE – ADULTS AGE 60+

 WOMEN	 WHITE	 HISPANIC	 BELOW 125% POVERTY
56% 391,668	83% 576,468	69% 483,132	25% 175,291



Approximately **698,517** older adults live in PSA 11.



Adults age 60+ represent **24%** of Miami-Dade County.



Adults age 60+ represent **34%** of Monroe County.



- Miami-Dade has **669,468** adults age 60+.
- Monroe has **29,049** adults age 60+.



Poverty and language barriers increase vulnerability.



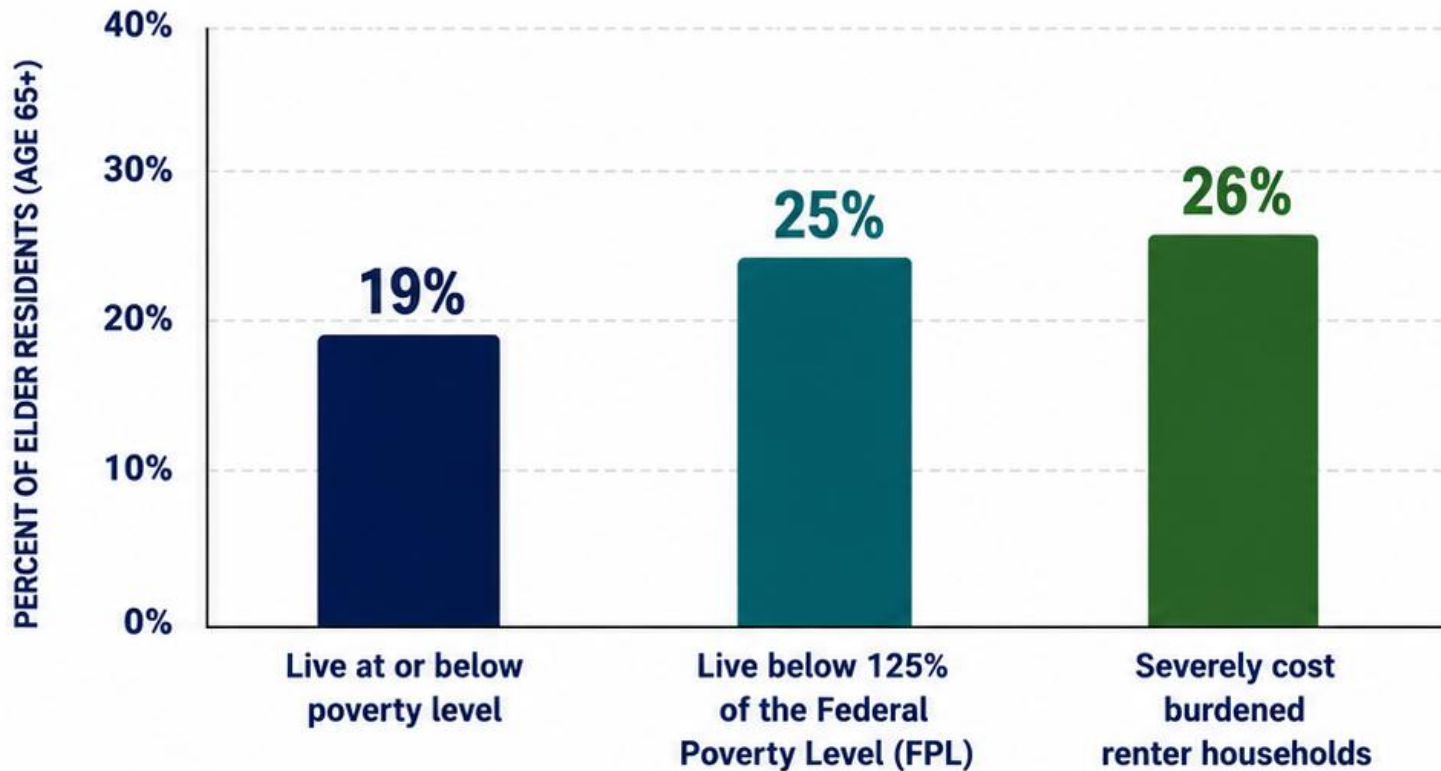
KEY TAKEAWAY: The region's aging population is growing, and many older adults already face barriers that increase housing instability risk.



Housing Instability Is Increasing for Older Adults

Many older adults are living on fixed incomes that cannot keep pace with rising housing costs.

FINANCIAL VULNERABILITY AMONG ELDER RESIDENTS (AGE 65+)



MEDIAN INCOME FOR
ELDER RESIDENTS (AGE 65+)

\$39,409

ANNUALLY



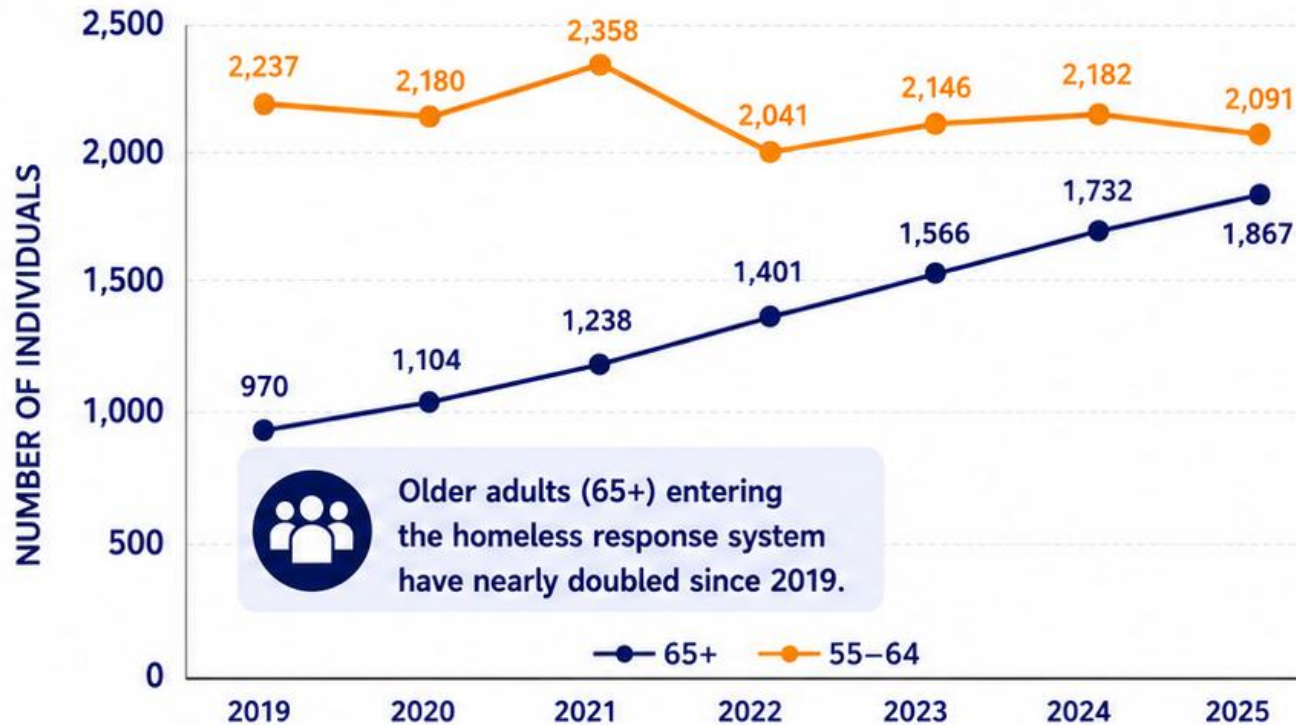
**Many older adults are one financial emergency
away from housing instability.**



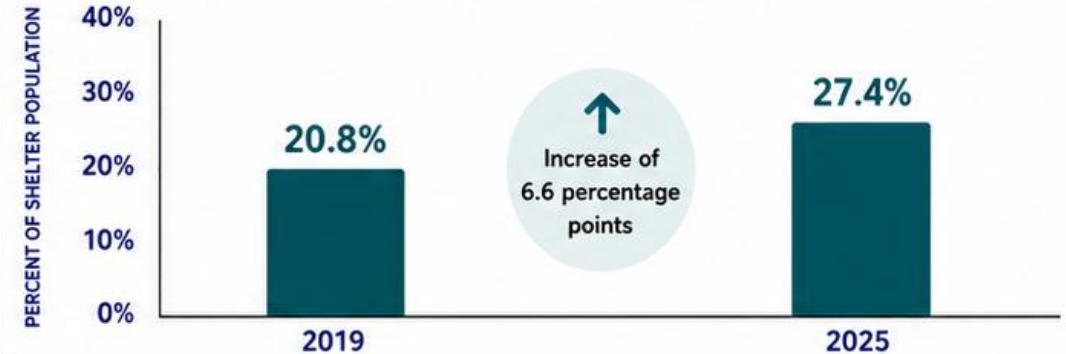
Older Adults Represent a Growing Share of the Homeless Population

Older homelessness is increasing as more older adults face housing instability and enter the system.

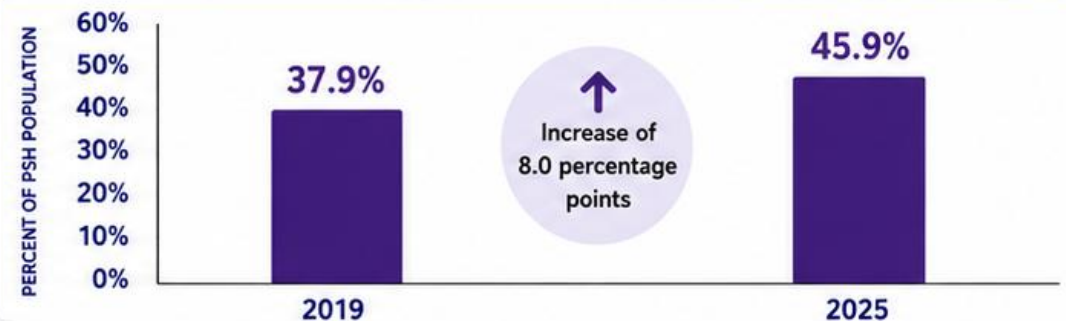
65+ HOMELESS INDIVIDUALS SERVED



OLDER INDIVIDUALS (55+) AS % OF SHELTER POPULATION



OLDER INDIVIDUALS (55+) AS % OF PERMANENT SUPPORTIVE HOUSING POPULATION



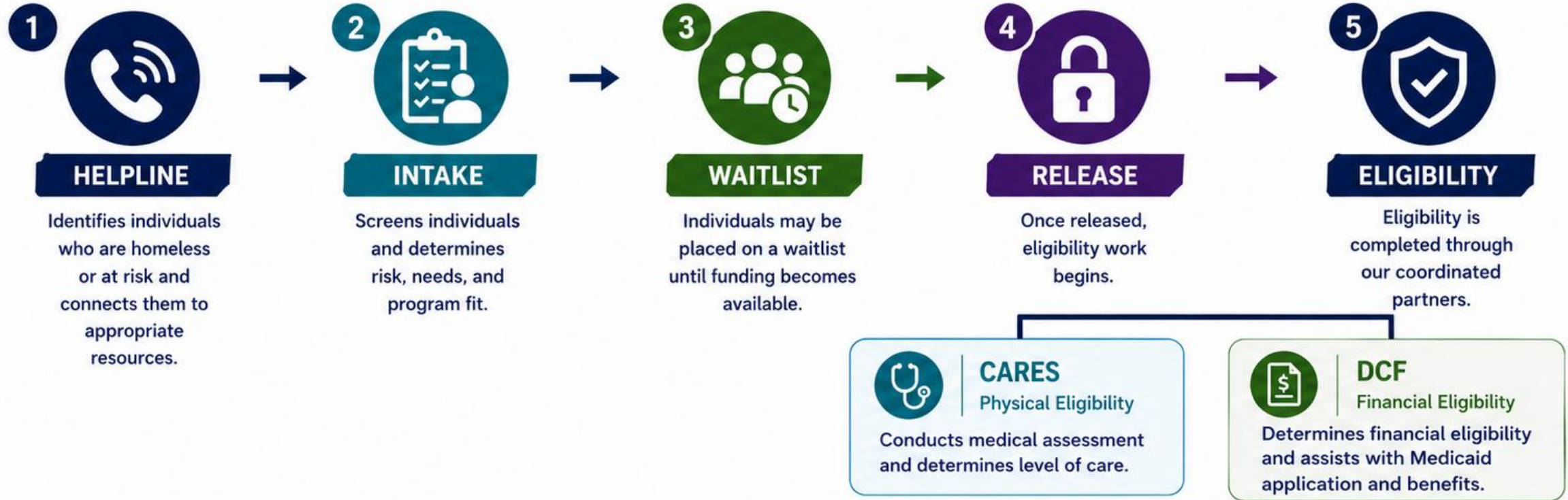
KEY TAKEAWAY:

Older homelessness is no longer isolated to chronic homelessness alone. Increasingly, older adults are losing housing stability later in life.



Alliance Process to Obtain Services

A coordinated pathway from first contact to eligibility and long-term care access.



THE PILLARS THAT SUPPORT OUR WORK



EXPERTISE

Dedicated staff with specialized expertise in serving older adults experiencing homelessness.



RELATIONSHIPS

Strong relationships and partnerships with providers and agencies to coordinate and streamline services.



KNOWLEDGE OF HOMELESS NETWORK

Deep understanding of the homeless service network to connect clients to the right resources quickly.



ASSISTING CLIENTS

Provide hands-on support and follow up to help clients navigate requirements and complete their eligibility.



KEY TAKEAWAY: These pillars of expertise, relationships, knowledge, and client support strengthen every step of our process and help older adults move from crisis toward long-term stability.

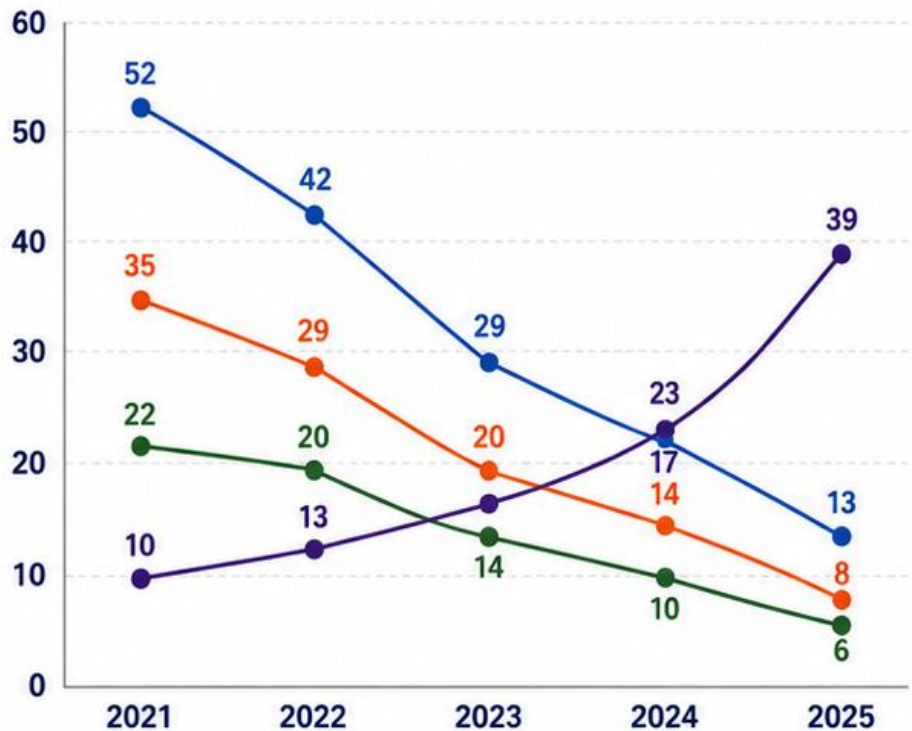


Referral Trends Show Increased Awareness and Earlier Engagement—Leading to More Older Adults Reaching Eligibility

More older adults are reaching Alliance directly — earlier and before deeper crisis.

REFERRAL SOURCE TRENDS OVER TIME

Number of Referrals



*2025 data reflects January–March. Full year results are expected to be higher.

 **Mia Casa**
Traditional provider referrals

 **Chapman Partnership**
Traditional provider referrals

 **Camillus House**
Traditional provider referrals

 **Self / Family**
Direct referrals

THE OUTCOME: MORE ARE REACHING ELIGIBILITY

Individuals Who Met Eligibility / Entered Managed Long-Term Care (MLTC)



Nearly **4x** increase
in older adults reaching
eligibility compared to
2021 (9 to 37).



WHY MORE OLDER ADULTS ARE REACHING ELIGIBILITY



Earlier Engagement

More older adults are connecting with Alliance before reaching deeper crisis.



Growing Awareness

Community members better understand where to turn for help.



Stronger Partnerships

Coordinated referrals and collaboration drive better outcomes.



Dedicated Support

Specialized staff help navigate complex steps to reach eligibility.



KEY TAKEAWAY: Awareness and earlier engagement are producing stronger outcomes.
More older adults are successfully completing the process and gaining access to the care and stability they need.



A Growing Challenge Requires Continued Coordinated Response

Addressing elder homelessness demands collaboration, resources, and sustained action.



THE CHALLENGES



RAPIDLY AGING POPULATION

The number of older adults is growing faster than available resources.



FIXED-INCOME VULNERABILITY

Limited income leaves little room for unexpected expenses.



LIMITED AFFORDABLE HOUSING INVENTORY

A shortage of affordable and accessible housing options continues.



RISING HOUSING INSTABILITY

Increasing costs are outpacing fixed incomes, putting more older adults at risk.



INCREASING ELDER HOMELESSNESS

More older adults are experiencing homelessness for the first time later in life.



OUR COORDINATED RESPONSE



EARLY INTERVENTION

Connecting older adults to resources and support before a crisis occurs.



GROWING COMMUNITY AWARENESS

More older adults and families know where to turn for help.



EXPANDED COORDINATION ACROSS PROVIDERS

Stronger partnerships align housing, healthcare, benefits, and supportive services.



INCREASED ACCESS TO STABILIZATION SERVICES

More older adults are receiving help to prevent homelessness and regain stability.



EXPANDED ACCESS PATHWAYS

More options and smoother connections help older adults navigate services and supports.



While the need continues to grow, coordinated intervention and expanded access pathways are helping more older adults connect to services **before homelessness becomes chronic.**



GROWING NEED



COORDINATED
SUPPORT



EARLIER
INTERVENTION

From Homelessness to Stability

Coordinated advocacy can move a homeless older adult from crisis to long-term support.



“

Mr. L was homeless, medically vulnerable, and difficult to reach because his phone rarely worked and he had no stable place to receive mail.

Through coordination over weeks among a social worker from the Homeless Trust network, Helpline, Intake, CARES, DCF, and the Medicaid Benefits Counselor, his case was expedited, reassessed, and moved through the eligibility process.

After persistent follow-up and advocacy, he was approved for long-term care and placed in an assisted living setting where food, shelter, and medical support were available.



HOMELESSNESS

No stable housing, limited communication, and unmet needs.



ADVOCACY

Coordinated support from Alliance team and Homeless Trust funded partners.



ELIGIBILITY

Case expedited, reassessed, and moved through the eligibility process.



LONG-TERM CARE

Approved for long-term care and placed in an assisted living setting.



STABILITY

Access to food, shelter, and medical support in a safe and stable home.



KEY TAKEAWAY: For older adults experiencing homelessness, persistence and coordination can be the difference between remaining unsheltered and reaching long-term stability.





Discussion

Q&A

Resources from Doors to Housing

1. **Action guide** on developing aging-homelessness partnerships with examples of community-driven solutions
2. **On-demand trainings** for AAA and homeless services partners
3. **National summit**
4. **Key Concepts and Resource List** for additional case studies and more



Success Stories? | Questions?



Molly French

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Handout is in the back.