**SP 2:Affordable Housing for Rural Homeless Seniors in California**

**Author Name: Senior Senator Whisnand**

There is more and more people who are reaching the age of 55 and over who are moving to rural areas where housing prices are more affordable, land is cheaper to buy and where the opportunities to buy land and build a house at a cheaper price has resulted in lower priced housing. The senior population in these areas is reaching 40% of the population and this percentage of the population is projected to go much higher in future years. This increase in Senior’s living in these rural areas of California are also increasing the number of Homeless Seniors. Larger Cities are trying to address the homeless population, and the answer could be planning for rural areas for housing shortages in an effective way, and yet there are many benefits for affordable housing available to address the homeless problem. To offset and help these Seniors we need a comprehensive program that combines the number of programs all ready in existence to help these seniors to stay in housing, build new structures, get better financing and use all the programs that are available to them. It is a combination of benefits available that can produce affordable housing and thus reduce the number of homeless seniors. There are many more programs that when offered all at one time can result in a huge savings in housing costs that can help seniors in many areas to construct affordable housing.

The idea behind this proposal is to combine many items into one larger project that can make substantial changes in a short amount of time to resolve the housing shortages. We need to get ahead of the curve and make a difference now.

When you combine the many benefits available for Senior Housing you can create the housing units available and still have the small town rural living, ideal for Senior’s. You can purchase land cheaper, lower housing building costs, get different financing opportunities, expedite the time to build a house, get manufactured housing and mobile home opportunities, and get many senior reductions through programs that apply to seniors.