



PHOTO BY PAUL DUNN

Jose Mendez, 64, had a bad accident on the job 10 years ago and can no longer work. He now lives on a fixed monthly income below the federal poverty level.

ELDER PROFILE

Retired groundskeeper lives on \$868 monthly

By NGOC NGUYEN

JOSE MENDEZ, 64, has lived at the Hartland Hotel on Geary near Larkin for seven years. Having lived on the street and in shelters, Mendez is grateful to have a roof over his head. His room is small, but it has a bathroom. No kitchen, but he makes do with a hotel-size refrigerator, toaster oven and microwave. He's made a home there.

Cutting board perched on a wooden stool, he cuts cilantro, onions, jalapenos and limes to make ceviche — a dish of raw fish cured in citrus. Mendez's version will have "seven types of seafood," he says. He bought them all from a Chinese-owned business in the neighborhood.

He enjoys sharing meals, and often cooks for his Bible study group that meets twice weekly in his room. "You wouldn't believe it. There may be five to seven people in this room — children sitting on the floor," he said.

TERRIBLE ACCIDENT

Mendez tended the grounds of University of California campuses in San Francisco for 24 years. He ticks off with pride some of the facilities he helped to maintain: Clarendon, Laguna Honda, Parnassus, Laurel Heights and Mount Zion.

As a groundskeeper, Mendez traveled around the city "clearing/blowing leaves," painting, sanding and other work.

Mendez had a terrible accident on the job; while carrying a ladder, he tumbled down several flights of stairs. He spent a week in bed unable to move. A doctor told him he could no longer do strenuous work.

"That was my retirement," Mendez said.

Standing in his small room, Mendez points to a walking cane that hangs by the door, easy to grab on his way out. That fall occurred more than a decade ago, but it has left physical and emotional scars.

Mendez experiences pain, numbness and tremors, especially on the left side of his body, from his hand to his leg. He sees a therapist twice a week, he says, and often talks about the accident that changed his life.

After the accident, Mendez says, he became depressed and turned to

drugs and drinking. He eventually lost his family and became homeless. He spent the next six years on the street and bouncing from shelter to shelter. He eventually found a home in the Hartland.

"I waited three years to get this room," he said.

\$38 TO SPEND EACH WEEK

Mendez lives on \$868 a month from Supplemental Security Income. The money gets directly deposited and is managed by Tenderloin Housing Clinic (THC), the nonprofit that operates the Hartland Hotel and other properties under city contracts. Every month, he says, THC automatically deducts about \$500 for rent and a bit more for utilities. Mendez gets what's left: \$38 every Thursday.

He typically spends most of it on groceries, with \$30 a month going toward co-pays for his medicines and \$15 for laundry.

"As soon as I get my check, I go to the store," he said. "I have a list. I buy this and this and that, and the next day my wallet is empty. But I have supplies for the week. Then I wait till next Thursday for another check."

Mendez says he stretches the money by volunteering at food pantries at St. Anthony's and Glide Memorial United Methodist Church, where he can sometimes bring food home. He also relies on those places for donations of clothes, bar soap and a toothbrush.

Mendez keeps his small room tidy. A Bible rests on a neatly made bed. Dishes, cups and silverware are stacked in plastic baskets on top of a dresser.

It's not always easy to maintain cleanliness, though. Two adhesive "bug" strips behind the fridge collect scores of roaches. And, Mendez says, until recently, he had a bedbug problem.

Still, he takes the annoyances in stride. He says he focuses on what's important.

"I love it [here], because everyone treats me good," he said. "I don't want to fight anybody. I'm kind to everybody."

Ngoc Nguyen is environment editor of *New America Media* and lead NAM editor on this report.

Gauging poverty

Elder Index realistic — feds' rate not

By PAUL KLEYMAN

ALONG WITH the War on Poverty, the Federal Poverty Level (FPL) turns 50 this year, but most economists agree the measure has failed to keep up with changing times. It increases a bit each year for inflation, but the original formula remains flawed.

That's why in 2011 California became the first state to adopt a new, more accurate measure, the Elder Index, as a planning tool for service agencies for seniors. Developed by the University of Massachusetts, Boston, and Wider Opportunities for Women's Elder Economic Security Initiative, the measure is being applied nationally.

The Elder Index shows that people 65-plus in California need two to three times the income that the federal rate suggests will cover today's costs for food, health care, housing, transportation and other basic needs.

Back in 1964, government economists based the poverty rate on the assumption that food accounted for one-third of household budgets. To determine a typical poverty level, they calculated the price of the lowest-cost market basket — and tripled it to get a subsistence-level household budget. That became the federal poverty line. It doesn't even include health care costs.

In pricey San Francisco, for instance, the FPL for one person is \$10,890. But the Elder Index shows that a single renter here needs \$29,144 — almost triple the official amount — just to get by. That's according to UCLA's Center for Health Policy Research, which crunched the numbers for each California county.

Using the Elder Index, UCLA found that half of California seniors are struggling to make ends meet, while the FPL, which remains the official gauge for determining eligibility for many public



benefits, shows only 9% of the state's seniors are impoverished.

Although the study did not drill down to San Francisco's neighborhoods, U.S. Census data show that official poverty levels for elders in the central city are at 32.6%, compared with 13.6% citywide. Even with the area's subsidized rent, 2 in 3 central city seniors live hand-to-mouth.

Check these online resources for more information:

- Federal Poverty Level, <http://bit.ly/1knRDpa>
- Elder Index becomes official California gauge, <http://bit.ly/1aVYxTO>
- Wider Opportunities for Women's Elder Economic Security Initiative, <http://bit.ly/1gCP9T4>
- Elder Index for each California county, <http://bit.ly/NDIlg7>

Paul Kleyman is director of *Ethnic Elders Newsbeat* at *New America Media* and a NAM editor on this report.

Running the numbers

on central city seniors

There are 4,343 people 65 and older living in ZIP code 94102. That comprises much of the Tenderloin, including the debilitated-for-decades Lower Eddy/Leavenworth portion, which 15 years ago was the target of a major neighborhood improvement project funded by the Richard and Rhoda Goldman Fund. The citywide numbers in the charts are based on the 2010 Census population for San Francisco of 805,240.

More than half of the seniors in the central city live alone, and 30% are on fixed incomes that keep them below the federal poverty level, which is about \$907 a month. Jose Mendez, for example, profiled in this report, gets \$868 a month from Sup-

plemental Security Income, and that has to cover his rent, utilities, food, medication, laundry and everything else.

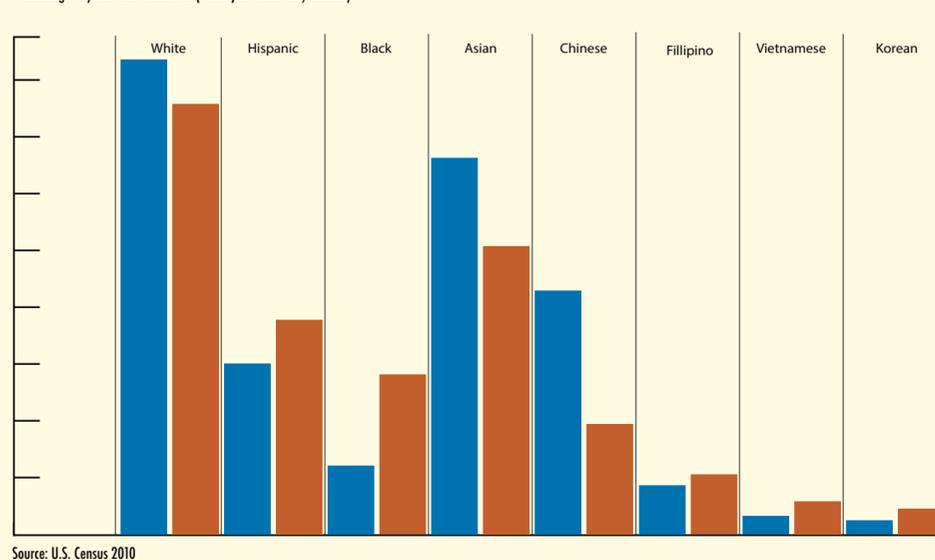
Seniors in the central city — Tenderloin and western SoMa — are 63% nonwhite, with 1 in 4 Asian, 1 in 5 Latino and 10% black.

The accompanying charts offer details of the data, and the Elder Profiles in this report put faces on the numbers. The resulting portrait depicts widespread poverty in a ghetto of elders who have no prospect of increasing their income while all around them are people whose wallets bulge with disposable income.

— Geoff Link

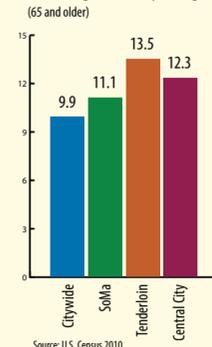
Over 65, Race/Ethnicity

Percentage Citywide and Tenderloin (94102) for each race/ethnicity



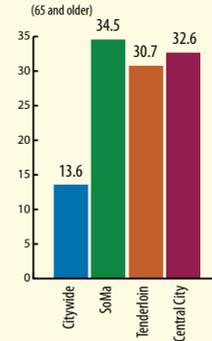
Source: U.S. Census 2010

Percentage of Elderly Living Alone (65 and older)



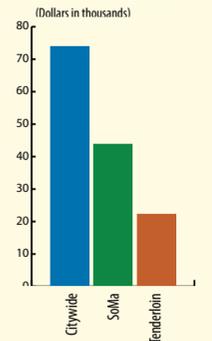
Source: U.S. Census 2010

Percentage of Elderly Living Below the Poverty Line (65 and older)



Source: American Community Survey, 2008-2012 estimates

Median Household Income (Dollars in thousands)



Source: U.S. Census 2010

Nonprofit housing seniors' best bet to luck into a room of their own

CONTINUED FROM PAGE 3

cy properties. At Dorothy Day Senior Community, 54 McAllister, 312 people are waiting for one of 100 coveted units. Larisa Abramova, senior property manager there, can't guess how long they may wait.

"We didn't have anyone move out in 2013," Abramova says, "though it's possible two or three may this year."

The Madonna, 350 Golden Gate Ave., with 70 units, has 678 people waiting. More than half of its tenants are seniors. Rents range from free — for a few residents coming out of Laguna Honda Hospital — up to \$777.

TODCO BUILDINGS FOR SENIORS

Nonprofit developer TODCO, a longtime force South of Market, has eight buildings, four for seniors only, but none has an open waiting list. The list is open, however, at the Knox, 241 Sixth St., where the rent is \$560 for a 10½-by-18-foot room, minimum income \$866 monthly for a single person. Another open list is for TODCO's Bayanihan House, 88 Sixth St. Rent is slightly less here, \$545 a month, and the rooms are a few square feet smaller.

With such bad odds, seniors looking for housing have to put in applications whenever waiting lists open up. But finding out about those lists takes some sleuthing. The Mayor's Office of Housing and Community Development

posts a monthly Affordable Family Housing List on its website that includes private and nonprofit developers' waiting lists: property name and location, types of units, income requirements, rent, how to apply and sometimes, but rarely, the expected wait time. The list, despite its name, is not only for families.

LOTTERY AT MAIN LIBRARY

The list appeared to be up to date, but when *The Extra* called the first entry, for AvalonBay Apartments, 55 Ninth St., the phone was disconnected. The listing was for 33 below-market-rate units — studios and one- and two-bedroom apartments — with the lowest rent, \$939 a month, for a studio. Studio applicants' income must be at least twice the rent.

More persistence uncovered the results of a Jan. 28 lottery for the 33 units, held at the Main Library. The units are part of the city's inclusionary housing program requiring market-rate housing developers to put aside a percentage of their units as affordable housing. The lottery list ran to 499 applicants.

Another source of open waiting list information is Affordable and Low-Income Housing Opportunities, a chart maintained by Episcopal Community Services and Curry Senior Center and funded by the S.F. Department of Aging and Adult Services. Limited to nonprofit developers' properties, it offers similar

information to the Office of Housing and updates monthly.

For general, practical information about the housing application process, a good online source is openhouse-sf.org, a nonprofit that helps LGBT seniors find affordable housing and social services. But the information is general, concise and clear, and a good place to start looking.

PURGE LISTS EACH YEAR

Housing providers try to purge their lists annually by sending letters to applicants to see if they're still interested, a Sisyphean task. At the same time, they know they're operating in a saturated market, so they encourage anyone searching for low-income housing to put in multiple applications. The result: lists that exaggerate the number of those out looking but typically are so long they discourage seekers.

A few nonprofit developers with open waiting lists do have vacant units. Chinatown Community Development Center, which owns 25 properties citywide, has four in the central city and two with open lists. At the 96-unit William Penn Hotel on Eddy Street, rooms ranging from \$460 to \$541 a month require income to be 1½ times the rent, up to a maximum of \$36,050 a year. The William Penn's list has been open for a year, according to its receptionist, with two units vacant.

"We have many moving in and out," she said. About 60% of the residents are seniors. The hotel is part of Public Health's Direct Access to Housing program for chronic inebriates, formerly homeless and other adults at risk.

CCDC's Turk Street Family Housing's list also is open with studio rent at \$899, minimum income \$21,336. Turk Street also takes Section 8 housing choice vouchers — vouchers that are transferable and can be used at any property that accepts them. The Turk Street receptionist said no studio units are available but that 30 or so people are on the waiting list — low, he said, because the building is being renovated.

300 APPLIED FOR 2 VACANCIES

The waiting list at Canon Kip Community House, 705 Natoma St., closed Feb. 28. The 103-room SRO, owned by Episcopal Community Services, only accepted applications from people with a "certificate of homelessness" from a city or nonprofit agency. Rent, subsidized by several programs including HUD's Shelter Plus Care, is \$455. Two rooms were vacant when the list opened. The first 100 on the list who are eligible will be placed in a lottery this month. Last April, when Canon Kip had two vacancies, 300 people applied.

Asian Inc. has 10 affordable housing properties citywide. The five in the Tenderloin — with 161 units, studios to

three-bedrooms — have open waiting lists and all accept Section 8 vouchers. Studio rents range from \$862 to \$1,050. Though a handful of units are open among the five, Asian Inc. estimates the waiting list for 575 Eddy St., with the top studio rent, at six months to three years.

1,546 NEW APPLICATIONS

In December, Community Housing Partnership purged its waiting list to get it to a more manageable size for the 241 units in its four Tenderloin SROs — the Senator, San Cristina, Iroquois and Jordan residences.

"We had 2,340 people on the list, and we got it down to 280 active names," says CHP's Anna Bolton, a veteran Tenderloin organizer. "Active means they're next in line to be processed, but in the last 90 days, we've also gotten 1,546 new applications." At the end of February, there were 16 vacancies, she adds, but all had tenants ready to move in.

Rents at CHP's four buildings, listed as 30% of income, are subsidized by HUD with vouchers handled by the S.F. Housing Authority.

The Housing Authority is what HUD calls a Public Housing Agency, and, according to Rose Dennis, Housing Authority spokeswoman, is responsible for overseeing almost 10,000 vouchers for low-income housing and 40 public housing sites citywide.

Only two of those are in the Ten-

derloin and are specifically for seniors: 72 studios and 24 one-bedrooms at 350 Ellis St. and 77 studios and 23 one-bedrooms at 660 Ellis St. Also, South of Market are the two huge Clementina Towers, each with 339 studios and 72 one-bedrooms for seniors.

That's more than 800 public housing units in the central city. Chances of getting into one is nil. SFHA closed its public housing waiting list in 2010 when it reached 31,000 applicants, many with more than one household member. The waiting list for Section 8 housing vouchers was at 12,000 when that list closed 13 years ago.

40,000 LETTERS IN 6 LANGUAGES

The agency is aggressively purging its lists now, Dennis says. "In October, we sent out 40,000 letters in six languages asking if people wanted to stay on the two lists. Only a few letters came back with nonworking addresses and more than 25% of people responded." She encourages all on the list to contact sfha.org.

"Housing is so scarce in the city that the competition for it is high-pitched," she says. "If we don't hear from you by December this year, you'll be removed."

Among the 6,476 households living in public housing citywide, 60% of the residents are elderly and 70% disabled.