

# Help for Older Marylanders Experiencing Housing Instability and Homelessness

## Housing Instability and Aging

**25%** of people experiencing homelessness are over the age of 55 (NAEH, 2023), and the population of people aged 65 and older who will experience homelessness is forecasted to triple by the year 2030 (Culhane et. al, 2019). Many factors can contribute to housing instability for older adults, including loss of income, rising rents, increased healthcare costs, a need for home modifications to safely remain at home, and loss of social support systems.

## What is ACIS in Maryland?

ACIS stands for Assistance in Community Integration Services, an initiative of the State of Maryland's Medicaid 1115 demonstration waiver, known as Health Choice. ACIS serves high-risk, high-utilizing Medicaid participants who are at risk of institutional placement or homelessness.

ACIS is focused on addressing the needs of Medicaid participants with chronic health conditions, mental illness, substance use disorder, a history of incarceration and/or history of homelessness. Many older Marylanders meet these criteria, but may not know about the program as they are not currently enrolled in Medicaid or have not reached out for formal housing assistance. Area Agencies on Aging (AAA) are in a unique position to connect older Marylanders who are Medicaid-eligible with the ACIS program so that they might receive low- or no-barrier stable housing and well-integrated medical care with wrap-around services.

Currently ACIS is operational in four Maryland jurisdictions, but the program aims to expand statewide in the near future. To see if ACIS is active in your area, visit the [MDH ACIS Pilot page](#).

## ACIS Eligibility Criteria:

Medicaid participants must meet at least one health and one housing criteria.

### Health Criteria

The individual meets at least one of the following health criteria:

- (1) Repeated emergency department visits or repeated hospital admissions in the past year; or
- (2) Two or more chronic conditions as defined in [section 1945\(h\)\(2\) of the Social Security Act](#).

### Housing Criteria

The individual meets at least one of the following housing criteria:

- (1) Is homeless, chronically homeless, or at risk of homelessness as defined in 24 CFR 578.3; or
- (2) Is at risk of institutional placement (for example a nursing home).



## What is a Continuum of Care?

Every county in Maryland belongs to a local Continuum of Care (CoC), a designation created under 24 CFR part 578 through the Department of Housing and Urban Development (HUD). The CoC promotes a community-wide commitment to the goal of ending homelessness, providing funding for efforts to quickly rehouse individuals experiencing homelessness, including families, persons fleeing domestic or dating violence, sexual assault, and stalking, and youth, while minimizing the trauma and dislocation caused by homelessness. The CoC is also responsible for promoting access to and effective utilization of mainstream programs for individuals and families experiencing homelessness, and to optimize self-sufficiency.

CoCs prioritize access to housing resources through a Coordinated Entry system -a way to ensure fair and equitable access to available housing programs through a standardized assessment and referral process.

AAAs are encouraged to participate in local CoCs to ensure that the needs of older adults are represented and considered when making decisions about housing and services. To locate your local CoC, visit [Find A CoC Contact](#) and select Maryland in the Grantee drop down box.

## How can older Marylanders see if they are eligible for Medicaid?

Older Marylanders can get answers and advice on all their health coverage options.

- Search for free, local [help](#).
- Learn [who to include](#) in your household.
- Determine how to [calculate your household income](#).

Visit [marylandhealthconnection.gov](http://marylandhealthconnection.gov) to sign up for Medicaid.

- Apply via our mobile app: [Apple](#) or [Android](#)
- Apply over the phone 1-855-642-8572.
- Request a paper application by calling 1-855-642-8572.

## Are there other affordable housing programs for older Marylanders?

Even if a person is not eligible for ACIS, there are other affordable housing options to explore by city or county:

- [MDHousingSearch.org | Maryland Apartments | Maryland Rental Homes | Maryland Housing](#)
- [How to Apply For Affordable Housing - Affordable Housing Online](#) walks you through multiple low-income housing options and application processes.
- [Low Income Housing Tax Credit Database](#) allows you to query by Maryland county or city and refine your search for population type.

