FEDERAL PROGRAMS AND LOCAL ORGANIZATIONS: MEETING THE HOUSING NEEDS OF RURAL SENIORS
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HAC, founded in 1971, is a nonprofit corporation which supports the development of rural low-income housing nationwide. HAC provides technical housing services, loans from revolving funds, housing program and policy assistance, research and demonstration projects, and training and information services. HAC is an equal opportunity lender.
# TABLE OF CONTENTS

Introduction .................................................................................................................................................................................. 1

Background ..................................................................................................................................................................................... 1
Characteristics of Rural Elders and Their Housing ...................................................................................................................... 1
The Elderly Housing Continuum: Rural Housing Options ........................................................................................................ 3
Housing Preferences of Rural Elderly Persons ........................................................................................................................ 5
Poverty and the Propensity to Become Poor with Age ................................................................................................................... 6
Elderly Migration .............................................................................................................................................................................. 7
Services and Rural Elders ................................................................................................................................................................. 8
Federal Housing Programs for Rural Elderly Residents ................................................................................................................ 9
Methodology .................................................................................................................................................................................... 10

Carteret County, North Carolina ................................................................................................................................................ 12

Introduction ..................................................................................................................................................................................... 12
Owner-Occupied Housing and Assistance for Elderly Homeowners .......................................................................................... 13
Rental Housing Options for Seniors .............................................................................................................................................. 14
Services for Elderly Residents ....................................................................................................................................................... 16
Collaborative Efforts ......................................................................................................................................................................... 16
Overview and Local Recommendations ....................................................................................................................................... 17

Chenango County, New York ...................................................................................................................................................... 18

Introduction ..................................................................................................................................................................................... 18
Owner-Occupied Housing and Assistance for Elderly Homeowners .......................................................................................... 19
Rental Housing Options for Seniors .............................................................................................................................................. 23
Services for Elderly Residents ....................................................................................................................................................... 25
Collaborative Efforts ......................................................................................................................................................................... 27
Overview and Local Recommendations ....................................................................................................................................... 28

Lake County, California .............................................................................................................................................................. 31

Introduction ..................................................................................................................................................................................... 31
Owner-Occupied Housing and Assistance for Elderly Homeowners .......................................................................................... 32
Rental Housing Options for Seniors .............................................................................................................................................. 33
Services for Elderly Residents ....................................................................................................................................................... 34
Collaborative Efforts ......................................................................................................................................................................... 35
Overview and Local Recommendations ....................................................................................................................................... 36
Lowndes County, Alabama ...................................................... 37

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction</td>
<td>37</td>
</tr>
<tr>
<td>Owner-Occupied Housing and Assistance for Elderly Homeowners</td>
<td>38</td>
</tr>
<tr>
<td>Rental Housing Options for Seniors</td>
<td>41</td>
</tr>
<tr>
<td>Services for Elderly Residents</td>
<td>42</td>
</tr>
<tr>
<td>Collaborative Efforts</td>
<td>45</td>
</tr>
<tr>
<td>Overview and Local Recommendations</td>
<td>46</td>
</tr>
</tbody>
</table>

Summary of Findings .......................................................................... 48

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accessing Federal Programs</td>
<td>48</td>
</tr>
<tr>
<td>Unmet Housing Needs of Rural Elderly Residents</td>
<td>48</td>
</tr>
<tr>
<td>Service Challenges</td>
<td>49</td>
</tr>
<tr>
<td>The Impact of Elderly In-Migration</td>
<td>50</td>
</tr>
</tbody>
</table>
INTRODUCTION

Background

Elderly persons often have special housing needs. The Housing Assistance Council (HAC) conducted case study research that profiles how federal and other funds have been used in rural areas to help meet the housing needs of low-income elderly homeowners and renters in selected counties. The case studies focus on rural counties with high elderly populations or elderly in-migration rates. Each county examined exhibits substantial use of federal programs to assist elderly homeowners and renters. In many of the counties, these efforts to serve elderly clients have been innovative and involved collaboration among local housing and service providers.

Housing for elderly persons has become a pressing issue in America, and has recently received increased attention in both the academic and popular press. About 21 percent of U.S. householders in 1995 were over the age of 65. The percentage in rural areas was slightly higher, with about one quarter of rural householders over age 65. More than half of elderly householders in rural areas were poor or near-poor, with 21 percent below the poverty line and 31 percent between 100 and 200 percent of poverty. The U.S. population over the age of 65 will likely double from 31 million in 1990 to 62 million by 2025, furthermore, the future elderly population will live longer, as average life expectancy is anticipated to increase to 81.2 years in this same time period. These population trends suggest that the housing needs of older Americans will grow in significance.

In rural America, additional challenges arise when attempting to house elderly persons adequately and affordably. Sparsely settled rural areas often suffer from limited or nonexistent public transportation and limited social service infrastructure. In this environment, providing affordable housing accessible to the variety of services that improve the quality of life for elderly households can be a complicated task.

Characteristics of Rural Elders and Their Housing

Of the 31 million persons age 65 and over, approximately 8 million, or 26 percent, live in nonmetropolitan areas. Nationwide, 12 percent of the population is over the age of 65, but

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4Metropolitan areas are defined as areas or places with a minimum population of 50,000 or a Census Bureau-defined urbanized area and a total MA population of at least 100,000 (75,000 in New England). Nonmetropolitan Areas are places outside Metropolitan Areas that have populations below 50,000. Both
that number rises to around 15 percent in nonmetro places. \(^5\) Areas with sparse populations tend to have larger proportions of elderly persons than more metro areas. The percentage of elderly persons is highest in towns and villages with less than 2,500 persons and lowest in large towns and larger population centers. \(^6\) This significant age discrepancy between metro and nonmetro areas can be largely attributed to the exodus of younger persons for employment in more urbanized areas.

Women generally tend to live longer than men and subsequently comprise a larger percentage of the elderly population. In 1990, women made up 6 out of every 10 persons over the age of 65, and outnumbered elderly men by 6 million. \(^7\) The percentage of elderly men in nonmetro areas is slightly higher than the U.S. average. Furthermore, most elderly men are married, whereas most elderly women tend to be widowed and live alone. \(^8\)

Nonmetro elders are predominately white. Approximately 92 percent of those over the age of 65 are white. Only 6 percent of nonmetro elders are African American, and the remaining 2 percent are either Native American, Hispanic or another race. \(^9\) Furthermore, most nonmetro African American seniors live in the South with very few residing outside of this region.

Housing characteristics of rural seniors have some distinct differences from those in city and suburban areas. Elderly households in nonmetro areas are more likely to be homeowners, live in mobile homes, \(^10\) and have physical problems with their units, than those living outside nonmetro areas. \(^11\) Over 88 percent of elderly nonmetro householders own their homes, which is substantially higher than the national average of 78 percent among elderly persons. Nonmetro seniors also typically own their homes outright, as only one in eight had a

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**Note:**

5. Clifford & Lilly, “Rural Elderly: Their Demographics and Characteristics.”


7. Clifford & Lilly, “Rural Elderly: Their Demographics and Characteristics.”


9. Clifford & Lilly, “Rural Elderly: Their Demographics and Characteristics.”

10. The industry that produces these units prefers the term “manufactured housing,” but the term “mobile home” will be used throughout this report since local housing and social service providers most frequently used this term of reference.

Most nonmetro seniors live in single-family homes; however, a sizable number, 13.6 percent, live in mobile homes.

Substandard housing continues to be a persistent problem among nonmetropolitan seniors. Among elderly households, those in nonmetropolitan areas have the highest housing deficiency rates. In 1995, close to 500,000 nonmetro elders had moderate or severe physical problems with plumbing, heating, electrical systems, upkeep, hallways and or kitchens. These high deficiency rates are prevalent among both senior homeowners and renters. However, elderly non-metro renters consistently live in the poorest quality housing. Regionally, housing deficiencies among nonmetro seniors are particularly high in the South.

The Elderly Housing Continuum: Rural Housing Options

Housing for elderly persons usually conjures up images of retirement villages, nursing homes, and federally funded housing complexes. While these housing types are all prevalent among elders, they do not accurately represent the breadth or nature of housing options for seniors, particularly in rural areas. Older persons need a continuum of housing options that correspond to the normal progression of the process of aging. The elderly housing continuum broadly consist of four major categories:

Homeownership: This housing option consists of elderly individuals or couples who own their homes. Most seniors own either single-family homes or mobile homes. Condominiums and cooperatives are also prevalent homeownership options for seniors. In most cases, seniors live independently in their home, receiving only small amounts of assistance from family or volunteer care givers. In addition, a growing number of seniors are now receiving in home support services such as meal programs, transportation services, and companionship.

Homeownership is by far the most popular and preferred housing option among seniors for a wide array of reasons. However, larger homes are often difficult and expensive to maintain, especially for older persons with limited physical ability and fixed incomes.

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13) Belden, “Housing for the Rural Elderly.”

14) Belden, “Housing for the Rural Elderly.”


16) Golant & La Greca, “City-Suburban, Metro-Non-Metro, and Regional Differences in the Housing Quality of U.S. Elderly Households.”

Rental Housing: Rental housing is the second category or phase in the elderly housing continuum. Rental housing is available in all housing types, including single-family homes, single rooms in houses or hotels, apartments, retirement villages and complexes designed specifically for older persons. Similar to homeowners, many elder renters live independently or receive only limited assistance from family members or service organizations. In addition, some rental complexes exclusively designed for seniors offer or coordinate varying degrees of service for elderly tenants. Some rental complexes are sponsored by federal programs and often help subsidize rents, making them affordable for many elders. Rental housing is much less burdensome than homeownership for seniors. It absolves them from the many physical and financial responsibilities of owning a home. Furthermore, many rented houses or units are smaller and structurally conducive to older persons' lifestyles. A lack of autonomy for tenants is probably the largest drawback for many seniors. While renting is not the most preferred housing option among seniors, it is generally viewed as an acceptable alternative to a nursing home.

Assisted Living: Assisted living is a relatively new housing option for elderly households. It combines the advantages of independent housing with support services and social activity. These facilities usually offer individual apartments or rooms and a full range of services such as meals, house cleaning, laundry services, transportation, and assistance with basic activities. Smaller board and care homes may also fall under the genre of assisted living. Assisted living units provide a mix of independent living and more intensive services which allows many seniors a higher quality of life than would be experienced in conventional nursing homes. However, this housing option tends to be very expensive, with average monthly costs ranging from $1,500 to $3,000. These affordability barriers often preclude many low- and moderate-income seniors from utilizing the assisted living option.

Long-Term Care Facility: Long-term care facilities, also known as nursing or convalescent homes, are often utilized by elders who are entirely dependent on medical and nursing care. Long-term care is typically the final stage or option in the elderly housing continuum. In 1995, 1.5 million seniors resided in nursing homes nationally. These institutions often provide “hospital like” living arrangements where residents share space and are often limited to the amount of personal possessions. Long-term care facilities are generally viewed as the least desirable housing options among many seniors.

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20 Burton. “A Shoulder to Lean On: Assisted Living in the U.S.”

Housing Preferences of Rural Elderly Persons

Most persons over the age of 65 live in single-family homes which they own. Typically elderly persons also prefer this housing arrangement. Bolstered by an attachment to home, and community, these housing preferences are strongest in rural areas. However, enduring social, economic, and psychological attachments seniors have with their homes are often jeopardized by the aging process. Many older adults remain in their homes, or “age in place,” long after they can physically, mentally, or financially manage a home. This situation is worsened in rural areas by the fact that many elders live in older homes which are more likely to have structural and physical inadequacies. Yet, even seniors living in physically substandard housing tend to express satisfaction and a desire to remain. This strong attachment, even in the face of inadequate housing, is often a factor of income, differing personal definitions of quality, and a fear losing one's independence. In fact, the resistance to move is so strong that it often takes a major life disruption, such as serious illness, accident, or loss of a spouse, to provoke a housing move.

While there exists an overwhelming preference for ownership among the rural elderly persons, this may be due in part to a lack of housing options. A housing gap has been left unfilled in most rural communities between single independent dwellings and institutional care facilities such as nursing homes. Rural elders have less access to rental housing than do city or suburban residents. To some extent this is a matter of preference, but as people age, many want and need apartment living. Although rental housing is an important component of the elderly housing continuum, however, its scarcity in rural areas greatly inhibits housing choices for rural seniors. Consequently, housing variety is severely constrained for many rural elders, who are all too often caught between the choice of living in a deteriorating and substandard home, or moving to a nursing home.

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22 NCH, “Who Will House the Elderly.”


26 Beall et al., Housing Older Persons in Rural America.

27 Belden, “Housing for the Rural Elderly.”
Poverty and the Propensity to Become Poor With Age

The importance of income as a factor in acquiring needed services and appropriate housing for the elderly cannot be overstated. In recent years significant gains have been made in reducing poverty levels of older Americans. However, economic hardships are still shockingly persistent among certain subsections of the elderly population: namely women, minorities, and those living in rural areas. In 1990, the overall poverty rate for elderly persons in the U.S. was 12.9 percent. In nonmetro areas their poverty level was 15.4 percent. The poverty rate for nonmetro elderly women was even higher at 31.6 percent. Elderly African-American women in nonmetro areas experienced the greatest poverty, with over 50 percent below the poverty threshold.

Poverty rates among elderly persons also increase with age. In 1992, the poverty rate of persons 65 to 74 was 10.7 percent, 15.3 percent for persons 75 to 84, and for persons 85 and over the rate was 19.8 percent.

Education is considered one of the most significant factors impacting poverty rates among seniors. When education levels among elders decrease, poverty rises. Those with four or more years of college had an average monthly income of $1,173, as opposed to $661 for elderly persons with a high school education, and just $472 for seniors with less than a high school education.

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28 MacAdam, “Community Care for Elders.”


30 Belden, “Housing for America's Rural Elderly.”

31 Hobbs & Damon, 65+ In the United States.
education. Nonmetro elders are less likely to have higher educations, and subsequently more likely to have experienced more marginal employment than their metro counterparts.

Recent studies indicate that elderly persons in rural areas spend more years in poverty and have a significantly higher likelihood of slipping into poverty as they age. The propensity to become poor after the age of 65 is greatly enhanced by the transition out of the labor force, as well as by a major life disruption, such as serious illness or becoming widowed, especially for rural women. This enhanced vulnerability to poverty among rural elders is rooted in lifelong employment disadvantages associated with rural economies.

Elderly Migration

Migration in rural areas is usually associated with younger persons relocating for greater employment options. Typically, seniors are a very stable group and do not frequently move. Persons age 65 and over represented only 4 percent of all movers within the U.S. between 1992 and 1993. Only about 3 percent of all seniors moved far enough to change county residence and most of them stayed in the same region. Despite the actual minority of mobile elderly persons, there are certain identifiable migration trends among older persons which have significant impacts on rural areas. These trends have been broadly categorized as amenity migration, dependency migration, and rural return migration.

Amenity migration refers to elders who migrate to nonmetro areas in search of amenities such as good weather and recreation. Typical amenity migrants are those relocating to retirement communities and small towns in the Sunbelt. These migrants tend to be younger, healthier, and wealthier than other senior of migrants. As a result they often do not in need affordable housing options, and in many cases they desire higher cost housing. Dependency migration, on the other hand, refers to the exit from a rural area to a larger city or population center for services that cannot be found in the current area. These migrants are more likely than amenity migrants to have lower incomes and be in need of services unavailable in their area. Studies have shown that older persons moving out of nonmetro areas indicate a higher level of dependency than those moving into rural locations. These moves are often facilitated by younger relatives. The final migration pattern is rural return migration. This migration stream consists primarily of rural elderly households returning to their native rural county or area of origin after an employment-induced exodus. These migrants are more economically

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32Hobbs & Damon, 65+ In the United States.
33McLaughlin, “Becoming Poor.”
34McLaughlin, “Becoming Poor.”
35Hobbs & Damon, 65+ In the United States
37Longino & Haas III, “Migration and the Rural Elderly.”
and socially independent than long-time rural residents, but less so than amenity migrants. Gender may also play a significant role in rural elderly migration. Some studies suggest that elderly widows often move from small towns and villages to metropolitan areas, whereas as widowers are more likely to remain in rural areas.38

**Services and Rural Elders**

One of the most unfortunate aspects of the human aging process is the inevitable decline in function and ability. Chronic disease, cognitive impairment, failing vision or mobility problems can have devastating effects on the lives of elders. Until recently, the onset of any of these factors meant almost certain isolation, burden on family or friends, or placement in a long-term care facility.39 However, the recent expansion of community-based services has changed the landscape of housing provision and quality of life for many elders.

Most of the nation’s 31 million people aged 65 and over have no functional problems, but one in four struggles with a physical or cognitive disability that limits independence or requires intensive medical care.40 With modern gerontological care, the option of moving to a nursing home is no longer viewed as the only solution to the service needs of frail elderly persons. Because of the high homeownership rate among elderly residents, and generally high levels of satisfaction with their neighborhoods, seniors tend to want services in their communities rather than in group settings such as nursing homes.41 These services range from food, medical, and transportation assistance, to those which enhance recreation and socialization.

While these community-based services are in great demand by elderly persons, they are often not readily accessible in many rural areas. Small populations spread over great distances, and a lack of infrastructure and resources, make it difficult to administer social services in many rural areas. This problem is exacerbated by a lack of public transportation, which inhibits rural elders seeking services in nearby population centers.

The deficiency of community-based service provision in rural areas is often mitigated by the presence of informal support networks, including family members. Close kinship ties have traditionally been strong in rural cultures. Family members are the principal providers of long-term care for the frail elderly, providing from 80 to 90 percent of personal care, medical related care, and help with the tasks of daily living.42 While strong informal networks and kinship ties help mitigate this service deficiency, they are no replacement for the array of assistance that can

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38 Clifford & Lilly, “Rural Elderly: Their Demographics and Characteristics.”

39 MacAdam, “Community Care for Elders.”

40 MacAdam, “Community Care for Elders.”

41 MacAdam, “Community Care for Elders.”

42 MacAdam, “Community Care for Elders.”
improve the quality of life and allow elderly residents to remain in their rural homes and communities.

**Federal Housing Programs for Rural Elderly Residents**

A number of federal programs address the housing needs of elderly persons. These programs are primarily administered by the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture's (USDA) Rural Housing Service (RHS). 43

The only federal housing program dedicated exclusively to elderly rental housing is HUD’s Section 202 program. It provides capital grants to nonprofit sponsors for construction and rehabilitation of apartments for persons 62 years old and over. Housing financed under this program may include appropriate support services. Approximately 25 percent of Section 202 funding must be set aside for use in rural areas. 44 Other HUD rental programs which support elderly housing needs include the Section 8 new construction and rehabilitation program, which provides a developer with rental assistance attached to the housing unit. Low-income seniors can also receive the Section 8 rental assistance vouchers, which provide rental assistance to tenants for use in private market housing. In addition, HUD’s two large block grant programs, HOME and Community Development Block Grants (CDBG), also support production of affordable housing for elderly persons.

The RHS Section 504 home repair program provides loans up to $20,000 and grants up to $7,500 to very low-income homeowners to repair their homes and remove health and safety hazards. The grants are available only to persons 62 years or older to make their homes safe, sanitary, and decent. Section 504 loans, although not restricted to elderly homeowners, are made at an affordable 1 percent interest rate for a term of 20 years. The Section 504 program has helped many very poor seniors get amenities such as running water and an indoor bathroom for the first time in their lives. 45

RHS also administers the Section 533 Housing Preservation Grant program (HPG), which provides grants to nonprofit organizations for the rehabilitation of homes. Anecdotally, HPG is regularly used to assist elderly homeowners with rehabilitation work.

Although RHS has no specific rental housing program for elderly persons, special regulations and requirements in the Section 515 rural rental housing program allow its use to develop congregate housing for elderly, disabled, and developmentally disabled persons. Elderly tenants may also reside in Section 515 housing that is not expressly set aside for elderly

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43 RHS was formerly the Farmers Home Administration. Rural Development offices administer RHS housing programs locally.

44 The HUD and the RHS definitions of rural areas differ. HUD uses the Census definition which classifies as rural open country or places with a population of less than 2,500. On the other hand RHS also includes any town, village, city, or place with a population not in excess of 10,000 that is rural in character, or with a population center up to 20,000 with a serious lack of mortgage credit.

45 Belden, “Housing for the Rural Elderly.”
residents. The Section 515 program has seen steep budget cuts in recent years, which have drastically reduced its effectiveness in serving the rental needs of rural seniors.

**Methodology**

The purpose of this study is to provide a profile of how federal funds have been used to meet the housing needs of elderly persons in rural areas, and to identify the factors that promote and support innovative elderly housing initiatives. Four rural counties are the subject of case study. The following questions were addressed in the context of these case studies:

- What do the case studies suggest are the primary federal funding sources for developing elderly rental housing in rural areas? What nonfederal funds were leveraged in projects in case study counties? To what extent have state governments invested in rental housing for rural elderly residents in the case study counties?

- What do the case studies indicate are the primary problems faced by elderly homeowners in rural areas? In case study counties, what types of rehabilitation services are in greatest demand for rural elderly homeowners? How have federal programs been used to address these problems?

- What emphasis has been placed in case study counties on extending services and housing assistance to elderly homeowners in rural areas so they may age in place? Conversely, to what extent are rural elderly residents relocating to county population centers in order to obtain decent, affordable housing, access to transportation and consolidated services, or for other reasons, such as to be closer to family?

- Are there examples in the case study counties of creative collaborations between rural affordable housing sponsors and service providers in order to better meet the range of housing and lifestyle needs of rural elderly residents?

- Do the case studies suggest any differences in housing and service provision in more remote or sparsely settled rural counties, as opposed to rural counties with larger population centers?

- Elderly residents require a full continuum of housing options, ranging from rehabilitation assistance for homeowners to long-term nursing home care, with a variety of assisted living opportunities between these extremes. What gaps in the range of housing options to meet rural elderly housing needs are evident in case study counties, and how have rural affordable housing sponsors addressed these gaps?

Census data, supplemented by other data sources as available, are used to provide background information on each county selected for case study. The case studies describe elderly housing needs and trends in each county. For each county, federally funded elderly housing projects, programs and initiatives are also described. Interviews were conducted onsite with housing providers, representatives from service organizations, or public agencies serving elderly residents in the counties. In addition, other local experts on elderly housing, transportation, or healthcare needs were interviewed.
Counties were selected to achieve geographical and demographic diversity. They also reflected a range of housing efforts to meet rural elderly housing needs. The rurality of counties was determined using the U.S. Department of Agriculture’s Rural/Urban continuum codes. One sparsely settled county was selected to help illustrate the provision of elderly housing assistance in remote rural areas as opposed to counties with larger population centers. Two of the counties analyzed were characterized as retirement destinations. They both experienced at least a 15 percent increase in their over age 60 populations between 1980 and 1990. Overall the counties illustrate how a variety of federal housing programs have assisted low-income elderly homeowners and renters. All counties selected for case study exhibit active federal program delivery to the elderly.
**CARTERET COUNTY, NORTH CAROLINA**

**Introduction**

Carteret County is located on North Carolina's coast at the southern end of the Outer Banks. Most of the county's 52,556 persons live in small communities along its coastal shores.\(^{46}\) Given its close proximity to the ocean and North Carolina's scenic Outer Banks, commercial fishing and tourism are two of the county's main industries. Carteret County boasts a strong economy with a median income of $32,000.\(^{47}\) The county's unemployment rate is also low, yet often in flux due to the seasonal nature of its primary industries.\(^{48}\) The poverty rate in Carteret County is almost identical to the national level of 12 percent, but slightly lower than North Carolina's average rate of 13 percent.

In addition to its more traditional industries, Carteret County has witnessed the emergence of a new economic and social development -- elderly in-migration. With its mild climate and numerous recreational amenities, Carteret County is an ideal retirement destination for many seniors. In 1980, 11.6 percent of the county's population was age 65 or older; by the year 2000 its elderly population is expected to increase to 16.1 percent.\(^{49}\) Local housing and service providers generally agree that a majority of Carteret County's elderly in-migrants are coming from other states, and from the Northeast in particular.

Carteret County has 21,238 occupied housing units, of which 74 percent are owner-occupied. Single-family homes are the predominant type of housing, comprising 71 percent of occupied units. Mobile homes are also prevalent in Carteret County, as they make up 23 percent of the occupied housing units. Collectively, single-family and mobile homes comprise 94 percent of Carteret County's owner-occupied units. Likewise, approximately 60 percent of the county's renter-occupied units are also either single-family structures or mobile homes. Carteret County has a high housing vacancy rate with 38 percent of its housing units unoccupied. Indicative of the county's recreation and tourism industry, 76 percent of these vacancies are classified for seasonal, recreational, or occasional use only. The median value of an owner-occupied unit is $73,100, which is somewhat higher than the overall North Carolina median value of $65,800.

**Owner-Occupied Housing and Assistance for Elderly Homeowners**

Consistent with national trends, most Carteret County seniors live in homes they own. Twenty-three percent of all households in the county were headed by an elderly person. Carteret

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\(^{46}\)Unless otherwise noted, all statistics in case studies will derive from the 1990 US Census of Population and Housing.


\(^{49}\)Carteret County Economic Development Council, “Carteret County Facts.”
County’s elderly in-migration provides for some interesting housing characteristics among seniors. Housing providers in the county maintain this in-migration has led to a great “dichotomization” of the county’s elderly residents. They note that most of the in-migrants tend to be more affluent than seniors who are long-time residents of the county. Consequently, these retirees often do not need or utilize housing assistance programs. However, local housing providers state this dichotomization has presented some unique problems in the provision of affordable housing for elders. While the in-migration of more affluent elders has helped to stimulate the county’s economy, it has also drastically increased property values which have in turn increased property taxes. Homeownership values have increased so much that, in some instances, elders are being forced out of their homes because of an inability to pay property taxes. These cost increases have not been limited to property taxes, but also to essentials such as food and the general cost of living.

The county’s strong economic situation, heightened in part by the elderly in-migration, may in fact be overshadowing many housing problems of low-income and long-time elderly residents. The 1990 Census indicated that only 2 percent of Carteret’s housing stock was substandard. However, local housing providers maintained that substandard housing was by far the most significant problem facing elderly homeowners in the county, particularly among lower-income and minority seniors. Furthermore, the elderly dichotomization may also hinder low-income housing development due to a false perception of decreased need. As one housing provider stated, “when you have a county median income of $32,000 you often get overlooked in grants based on need, but in Carteret County that doesn’t tell the whole story because these incomes are being inflated by more affluent elderly in-migrants.”

Geographic features unique to Carteret County also greatly affect elderly homeowners. Located directly on the coast, the area frequently experiences large storms and hurricanes. These natural disasters often exact a devastating toll on elderly residents and their homes. Many seniors live in older homes or mobile homes which have physical inadequacies. The storms exacerbate deterioration of these already susceptible homes. Low-income elders often do not carry insurance on their homes and housing providers maintain they typically only receive minimal financial assistance if the storm results in the county being declared a federal disaster area.

In response to many of these housing problems, Carteret County has several organizations and efforts in place to help meet the rehabilitation and service needs of low-income elderly homeowners. The most prolific of these is RHS. The local Rural development office facilitates a significant amount of rehabilitation activity through its Section 504 program. In addition, and sometimes in conjunction with Rural Development several other housing organizations and service providers assist elderly homeowners in the county.

One organization in particular is St. Stephens Redevelopment Corporation, a nonprofit housing organization formed to meet the critical housing needs of low-income communities within Carteret County. This nonprofit is an offspring of its parent, St. Stephens AME Zion Church. St. Stephens completes rehabilitation work with laborers who are learning construction related skills as a trade through a federally funded job training program. The job training component is important for several reasons. While providing inexpensive labor and helping to produce skilled workers, it also addresses a deficiency in the county’s housing service
network. Many housing service providers in Carteret County maintained there is a significant shortage of contractors who are willing to undertake small scale rehabilitation jobs. It appears that most local contractors are involved in larger developments in the county's more upscale waterfront districts. In many cases, St. Stephens also provides additional funds to augment the extent of the rehab beyond what can be achieved by the Section 504 grant amount and its certain limitations. In addition, St. Stephens and its parent church often acts as facilitators between the community and service providers such as Rural Development. They conduct outreach seminars, counseling, and package grant and loan applications.

Coastal Community Action (CCA) is another prominent service and housing provider for elderly households in Carteret County. Like many community action agencies they provide several programs which benefit the community and its elderly residents. Among these, CCA has two grant programs specifically related to housing improvement for elderly residents and persons with physical disabilities. CCA also actively networks to provide their services in conjunction with other housing providers. Their weatherization program provides grants up to $1,800 per home toward repairs. The repairs most often involve insulation, window replacements, and installation of heating units to make homes more energy efficient and habitable. CCA's weatherization program is one of the largest in North Carolina, performing over 200 weatherizations annually. CCA also recently launched a new Emergency Repair Program. This state-funded program allows for more extensive repair work than the weatherization program. Up to $3,500 per unit may be allocated to alleviate imminent threats to life, safety or the displacement of elderly low-income homeowners. This new program has been greatly welcomed as a way to increase the scope and extent of CCA’s rehabilitation endeavors. Despite its initial success, the program has encountered some obstacles. Regulations that restrict the use of Emergency Repair funds in conjunction with any other federal funds, prohibit the leveraging of funds which are often necessary to make housing rehabilitation programs effective.

CCA also offers programs such as Foster Grandparents and Senior Companions which facilitates volunteer services for elderly households to help with transportation, cleaning, companionship and other basic needs.

**Rental Housing Options for Seniors**

Elderly residents of Carteret County have several subsidized rental housing options available to them. These primarily derive from federally funded programs such as HUD’s Section 202, RHS’ Section 515 or the Low-Income Housing Tax Credit (LIHTC) program.

One hundred of these units are in Ekklesia I and II, Carteret County's only Section 202 projects. Ekklesia I consists of 80 garden style apartments which were built in 1983, and have been recently joined by Ekklesia II, a 20-unit single structure complex adjacent to the initial Ekklesia complex. The two Ekklesias share their name with the nonprofit corporation which sponsors them. Ekklesia, Inc. is a nonprofit housing organization established in the early 1980s to address elderly housing needs in Carteret County. It was founded out of an ecumenical collaboration between four large churches in the county. Currently, Ekklesia's board is comprised of members from all four churches as well as the community at large. Ekklesia's
housing efforts have concentrated exclusively on the provision of elderly housing in Carteret County. The complexes’ management services are contracted out to a private for-profit firm. Most of Ekklesia’s residents tend to be “older old” persons with average ages ranging between 75 and 80. Single women make up 81 percent of the residents, while only four units are occupied by couples or more than one individual. Tenant incomes tend to be very low, averaging only around $6,000. Most of the tenants’ income derives from Social Security pensions and Supplemental Security Income. Ekklesia provides project-based Section 8 assistance, which subsidizes rents to an average of $96 per tenant.

One particular aspect of Ekklesia is its attention to services. In addition to a property manager and maintenance personal, Ekklesia retains a full-time activity director and services director whose job is funded by a grant from HUD. The services director has been vital in ensuring that the special needs of elderly tenants are adequately addressed. In many cases the services director acts as a liaison arranging needed services, such as medical or nutritional assistance. Ekklesia’s activity director coordinates numerous functions to enhance socialization and well-being among the residents. These activities range from bible studies and pot-luck dinners to educational activities such as seminars by the police on how tenants can protect themselves from fraud and elder abuse. Ekklesia staff also noted that tenants have close kinship ties with their families who visit often and are the primary source of assistance and companionship for residents.

Another rental option for low-income elderly residents of Carteret County is Camellia Court Apartments. Camellia Court is sponsored by East Carolina Community Development, Inc. (ECCD), an offshoot of Carteret Community Action Agency. Formed in 1995, ECCD is a full range community development corporation and is actively engaged in the development and finance of low-income rental and homeownership programs.

Camellia Court provides 48 units of multifamily housing to persons over 55 years of age who earn less than 50 percent of the area median income. The project was completed in 1998 and is fully leased up. Financed with LIHTC, the project provides reduced rate rents of $295 for one bedroom, and $340 for two-bedroom apartments. A few of the residents also receive tenant-based Section 8 rental assistance in addition to the reduced rents. Because of the lower age limit at Camellia Court, many of the residents tend to be relatively young and more active, as a considerable number of tenants still hold at least part-time employment. Approximately 20 percent of the residents receive some sort of assistance with activities of daily living either from family, volunteers, or community based service organizations. Camellia Court has no formal service provision or coordination available to tenants. However, ECCD is actively pursuing avenues to finance or develop such services. ECCD staff note the importance of such services to the well being of their tenants, but also maintain these services are vital to the well being of the project itself. Tenants with a greater choice of services are likely to have higher satisfaction with their housing and subsequently the project will experience lower turnover and vacancy rates. ECCD is one of the first nonprofit housing providers in Carteret County to develop housing for elderly residents with tax credits. While tax credits are somewhat more complicated than other subsidy programs, ECCD maintains they can be just as effective and efficient in meeting elderly rental needs in rural areas.
Tenants at Ekklesia and Camellia Court are typically long time residents of Carteret County, and very few in-migrants utilize these subsidized housing projects. The demand for elderly housing projects in Carteret County, such as Ekklesia and Camellia Court remains high. Applicants average approximately eight months on Ekklesia's waiting list, and ECCD is currently building another multifamily complex which will serve some elderly households. This is not surprising, as close to half of Carteret’s elderly renters are cost burdened and in need of decent and affordable rental options like the Ekklesia projects and Camellia Court Apartments. In addition to these projects there are 232 Section 515 units in the county. A small portion of these are solely dedicated for elderly occupancy.

**Services for Elderly Residents**

In response to its large and growing elderly population, Carteret County has developed many services to assist elderly residents. Most of these are publically funded programs which provide services like transportation, healthcare, meals and companionship. In addition, many of the county's small communities have individual senior centers which further facilitate these programs. Several elderly rental housing providers stated that a number of their tenants attended the various senior centers regularly. The centers usually offer daily meals at a nominal price and provide activities like physical fitness programs. Many seniors, particularly those living in some of the subsidized rental complexes, utilize public transportation services to commute to senior centers and other locations such as stores and shops. Housing service providers in the county generally agreed that the service network is highly effective in meeting seniors' needs in the county. Typically, the services are provided through informal networks; however, some housing organizations provide or coordinate them directly. These services are difficult to distribute in highly rural counties such as Carteret County, yet local service providers maintain they are vital to the care and well being of elderly residents.

**Collaborative Efforts**

Carteret County has several active collaborations which greatly accentuate the provision of elderly housing services. One collaboration in particular involves three housing and service organizations. The concerted effort of these groups greatly assists elderly homeowners to receive repairs and rehabilitations of their homes. The centerpiece of this collaboration the RHS and its Section 504 home rehabilitation program. The contract work for many of these Section 504 grants is completed by St. Stephens Redevelopment Corporation. The third component of the elderly rehabilitation collaboration in Carteret County is CCA, with their various housing assistance and senior programs.

This collaborative pastiche involving federal agencies, churches, nonprofits and community action groups, has been instrumental in providing much needed housing rehabilitation for seniors in Carteret County. Its not unusual for a senior's home which has been rehabilitated in Carteret County to have various components of work completed by each of the three entities in the unofficial collaboration. For example, an elderly resident in need of housing repairs could be referred and assisted in application procedures by the local church. The client then might receive a $7,500 Section 504 rehabilitation grant from RHS, and have the repairs performed by St. Stephens Redevelopment Corporation. Then CCA would augment the work with an
additional $1,800 in weatherization repairs and offer support services from their senior programs to help elderly residents maintain adequate homes and independent living.

This system of delivery involves a lot of “trading off,” as described by one housing provider. Deals are often made through informal conversation along the lines of, “If you put a new roof on this house I’ll do the insulation and windows.” In the course of such conversations, referrals are also often made. For example, one collaborative partner might state, “I’m doing some weatherization work on an elderly lady’s home over in Beaufort, but she really needs a bathroom. Can you help?” These groups utilize a high degree of social capital through their tight community service network. This synergetic approach to elderly housing rehabilitation has greatly expanded the extent of work throughout the entire community. Many homeowners assisted through this collaboration are elderly African-American women living alone in substandard housing. Housing providers noted that several of these women did not even have bathrooms or running water before their homes were rehabilitated.

Of particular significance is the active role of many faith-based organizations in these collaborations. Religion is a strong force in this region, and faith-based organizations in Carteret County have used their influence to facilitate and, in the provision of elderly housing. This facilitation is important at the individual level as well. Several local housing providers mentioned that some seniors were reluctant to participate in any rehabilitation programs because of a fear of fraud or home repair scams. Therefore, a significant religious presence has become helpful in reassuring skeptical elders. As one housing provider noted, “Churches and religious figures are very well respected in this area, and their involvement helps bring a great deal of trust among the elderly people we serve.”

**Overview and Local Recommendations**

Carteret County’s elderly in-migration characteristics have undoubtedly influenced the provision of a greater range of elderly housing options. Unlike many rural counties, it offers senior housing options in each category of the elderly housing continuum. In addition to many traditional and planned housing units, there are several board and care homes, three nursing homes, and a growing number of assisted living units. Some of these options, such as assisted living units, may not be financially attainable for all seniors. Elderly housing providers maintain that the influx of primarily wealthier migrants has overshadowed serious elderly housing problems in the county. However, there are several subsidized rental units and rehabilitation programs dedicated to the housing needs of lower income seniors. Active nonprofit housing providers have played a key role in attaining these federal funds for development. Carteret County and its housing and service networks have laid the groundwork for meeting the increasing elderly housing need. Its primary strength is an active collaboration network at various levels which addresses every component of the elderly housing continuum.
CHENANGO COUNTY, NEW YORK

Introduction

Chenango County is located in south central New York near Binghamton, south of the Finger Lakes region. The county's hilly land was once dotted by numerous dairy farms. Dairy farming remains the primary agricultural activity even though many farms have been lost since the late 1970s. The county is classified by the U.S. Department of Agriculture's Economic Research Service as manufacturing-dependent, which means that 30 percent or more of labor and proprietor income was derived from manufacturing between 1987 and 1989.

Manufacturing therefore provides the most employment opportunities, but plant closures and downsizing have reduced the manufacturing jobs available to county residents. This has contributed to the county having lower incomes than the statewide average and unemployment above the statewide level. Most of the county consists of small towns and villages, clusters of homes and a few stores at roadway intersections. Many residents live outside even these small population centers, in remote areas of the county in mobile homes or old farmhouses. The city of Norwich is the county seat, and has the county's largest population with 7,613 residents.

Chenango County had a 1990 population of 51,768, with white persons comprising almost 99 percent of residents. Of Chenango County's residents, 8,624 were elderly, or 17 percent of the population. The county had 19,195 households, of which 4,568, or 24 percent, were headed by a person 65 or older. Chenango County had a 1990 poverty rate of 11.7 percent, and 5.7 percent of elderly residents lived below poverty. Elderly residents, however, made up 6.2 percent of the poverty population. In some of the county's smaller communities, more than 25 percent of residents lived below poverty, and in outlying areas many of these residents lived as much as 50 to 60 percent below the poverty level. Almost half of residents above age 60 had annual incomes less than $10,000 in 1996.

In 1990 there were 19,141 occupied housing units, and almost 3 percent of these were substandard. Owner-occupied housing made up 75 percent of the county's units, with 25 percent renter-occupied. Twenty-four percent of both owner-occupied and renter-occupied units had an elderly head of the household. Among elderly renters, half paid more than 30 percent of their income for rent, and 19 percent of elderly homeowners were similarly cost-burdened. In addition to housing cost, the rural character of the county has isolated many

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52 Substandard housing is that which lacks complete plumbing and/or is overcrowded. Overcrowding is defined as having an average of more than one person per room. Obviously, this definition undercounts the prevalence of substandard housing, since it misses many unsound units with problems such as serious structural deficiencies or lacking adequate heating and cooling systems.
elderly residents, primarily homeowners. Almost 20 percent of elderly households report no vehicle available to them.\textsuperscript{53}

Chenango County has a number of housing and service organizations working to improve housing conditions and affordable housing options for low-income residents in general, and elderly residents in particular. Most of these organizations participate in both informal and formal networks to better coordinate their resources and to reach clients in the remote areas of the county.

Housing and social service providers all noted the strong preference of their elderly clients to maintain independent living in their own homes. Given the high rate of homeownership in this rural county, and the preference of seniors to age in place, organizations serving the county’s elderly residents have placed a high priority on extending assistance to elderly homeowners.

**Owner-Occupied Housing and Assistance for Elderly Homeowners**

Three-quarters of Chenango County’s housing stock is owner-occupied, and much of this housing is old, often substandard, and without adequate water and sewer connections. In nine out of the 21 towns in the county, 40 percent or more of the owner-occupied housing are more than 60 years old. In 11 of the 12 remaining towns, between 24 and 38 percent of the owner-occupied homes predate 1939. Not only is the housing stock in Chenango County quite old, most houses lack access to municipal sewer and water systems. Over 69 percent of houses are not connected to municipal water systems, and 87 percent are not connected to municipal sewer. Over 1,800 homes receive their water from springs, creeks, rivers, lakes or cisterns.\textsuperscript{54}

The lack of zoning regulations and health and safety codes complicates efforts by housing providers and county government to improve housing conditions, particularly in the smaller towns and outlying areas of the county. Some municipalities in the county still lack their own sanitary ordinances, and many have only limited zoning ordinances. Even in the communities that have adopted zoning and sanitary codes, there is a lack of inspectors. The Chenango County Planning Department has estimated that between 70 and 80 percent of houses in the county have health and safety violations under the county’s code.\textsuperscript{55} Local housing providers agreed that a countywide program is required to assist towns with code enforcement needs, particularly in providing new water and septic systems to residents of the smaller towns and more remote areas of the county.

Local housing and service providers also noted the increasing reliance on mobile homes by low-income residents. According to the 1990 Census, over 20 percent of the county’s housing stock consisted of mobile homes. Since 1990, half of all housing permits issued were for mobile

\textsuperscript{53}United Way.

\textsuperscript{54}Southern Tier East Regional Planning Board, Chenango County Profile, May 1995.

\textsuperscript{55}Information compiled by OFC, included in HOME grant application materials prepared for submission in 1999.
home placements. One local housing provider observed that almost half of the organization's rehabilitation work involves mobile home repairs. None of the mobile homes rehabilitated had been secured with a footer or a slab. According to local housing agencies, many of the mobile homes placed in recent years are purchased used, and are often poorly sited and installed. Local housing providers agreed that the proliferation of substandard mobile home units is one of the most significant housing issues in the county.56

Given the prevalence of older homes, substandard housing, lack of adequate sewer and septic systems, and deteriorating mobile home units, housing providers have focused a great deal of their assistance efforts on rehabilitation work. The RHS Section 504 program is one source of assistance used in the county to help elderly homeowners. As of January 1999, there have been a total of seven Section 504 grants, 15 loans, and one combination grant and loan. Section 504 activity has increased in recent years. In each year from 1993 through 1997, only two Section 504 grant or loan awards were made, while in 1998 four elderly residents received Section 504 assistance, and as of January 1999 five have received Section 504 funding.

Opportunities for Chenango, Inc. (OFC) is the community action agency serving the county. Founded in 1965, OFC administers a variety of programs that assist Chenango County's low-income residents, including case management to help families avoid homelessness and move toward self-sufficiency, case management for pregnant teens, Head Start and Even Start adult literacy, and nutrition and health services including healthcare outreach. OFC also provides substantial housing services to the county's low-income residents. The agency administers Section 8 rental assistance in Chenango County's rural towns outside of Norwich, and runs a Section 8 Family Self-Sufficiency program. In addition, the organization provides case management for an emergency homeless shelter in Norwich run in conjunction with other local agencies. OFC also offers services for low-income and elderly homeowners. The organization provides assistance for first-time homebuyers, has a HUD-certified housing counseling program, and processes applications for the Low Income Home Energy Assistance Program (LIHEAP). OFC also administers a weatherization assistance program, an appliance replacement program in Norwich, and a program to secure and install replacement parts for mobile homes.

OFC's weatherization program provides energy audits and insulation installation for low- to moderate-income residents. Approximately one-third of the homeowners who have received weatherization assistance were elderly. OFC has been doing weatherization work for about 25 years, and has assisted over 3,000 clients through this program. In 1999, limited funding will allow OFC to serve approximately 78 clients, while in past years OFC typically served between 175 and 200 clients per year. OFC has had to reduce its weatherization staff from three work crews to one. Waiting lists also remain long. In fact, as prospective clients enter OFC's office, a sign informs them that the organization is no longer taking applications for weatherization assistance. As of March 1999, OFC had 58 households already approved for assistance on a waiting list, and another 90 households waiting for their applications to be processed.

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56OFC 1999 HOME application.
OFC also has funding through a contract with the Department of Social Services for energy packaging assistance. The Weatherization Referral and Packaging program (WRAP) funds energy efficiency needs assessments, assistance developing energy efficiency plans, and referrals to contractors to help clients improve the energy efficiency of their homes. OFC served 46 clients through the WRAP program from January through March 1999, 21 of whom were elderly. In fact, the program’s objectives emphasize service to elderly residents who have low incomes and substantial energy needs, as well as helping elderly clients maintain independent living in their homes.

OFC has blended its weatherization program with Section 504 funding to assist some clients. The group’s staff also helped some elderly clients prepare their Section 504 applications, and clients receive follow-up counseling on energy efficiency as part of the weatherization program. OFC has been told that weatherization clients are good customers for the Rural Development office administering Section 504 grants and loans. Weatherization documentation and the follow-up counseling have helped clients meet the terms of their Section 504 loans and grants.

Another energy assistance program used by OFC is LIHEAP. LIHEAP can be used for heating assistance, cooling assistance, energy crisis intervention (such as paying fuel bills for low-income clients), and low-cost residential weatherization and other energy-related home repair. The Department of Social Services has contracted OFC to administer LIHEAP to low-income households not receiving public assistance. LIHEAP serves approximately 850 OFC clients per year, and this program has provided energy assistance to over 2,000 OFC clients.

OFC has also received $400,000 in HOME funds which will be used in 1999 to do rehabilitation work, with an emphasis on improving well and septic systems. As of March 1999, about 22 people have gone through the intake process, half of whom are 65 or older. OFC staff estimate that the program will invest an average of $12,000 in each home rehabilitated.

Through the Chenango County Housing Council, OFC participates in an interesting rehabilitation program. The Chenango County Housing Council, a local network of housing and social service providers, has designated OFC the host agency for Group Work Camps, a faith-based service organization. The organization brings young men and women to Chenango County for a week in the summer to do rehabilitation work. OFC arranges for a town to house the youth in a school building, and raises funds to match the contribution made by Group Work Camps. Group Work Camps contributes approximately $30,000 for the week’s work, which includes the expenses of participants and materials for rehabilitation work. The participants raise their own tuition, and work on approximately 20 to 30 homes during the week. They do roofing, painting, installing ramps for handicapped access to homes, and similar small-scale repairs. Most of the clients are elderly homeowners, who are reached through referrals by the Area Agency on Aging, OFC client files, and local churches and civic organizations. OFC also arranges for local volunteers, including skilled carpenters, to supervise the more complex jobs, such as installing ramps or repairing roofs.

The Chenango County Department of Planning and Development also provides rehabilitation assistance. The Planning Department has funded homeowner rehabilitation through Community Development Block Grants (CDBG). In addition, the Planning Department has
encourages towns and villages to adopt and enforce sanitation, zoning, and building codes in an effort to improve the quality of public utility service, land use, and maintenance of homes.

Although the Planning Department has not specifically targeted assistance to elderly homeowners, a large number of their clients have been elderly residents. The rehabilitation work was funded by CDBG from 1988 through 1996, with 1997 the last year in which the Planning Department was able to rehabilitate homes with these funds. Since 1997, the Planning Department has not received a CDBG award for housing work. The receipt of federal storm relief funds in 1998 was cited by HUD staff as one factor contributing to denial of CDBG applications for rehabilitation work in 1998 and 1999.

The Planning Department prioritized rehabilitation work among the county's townships, with rehabilitation focused on one township per year. Since they have not received additional CDBG funds for rehabilitation work, there are a number of areas within the county that have not yet received this service. Over the nine years of CDBG funding, the Planning Department served 158 households, almost one-third of which were headed by elderly homeowners. The average income of elderly households receiving the rehabilitation services was just over $13,000. The median income in Chenango County in 1999 is $38,100, so most of the elderly households assisted by the Planning Department had incomes less than 50 percent of the area median. Clients applied directly to the Planning Department for this assistance. The Planning Department publicized the program through public meetings and newspaper advertising. Other groups doing outreach, such as OFC's weatherization crews or outreach workers with the Agency on Aging, would also refer clients in unsafe homes to the Planning Department's program. Rehabilitation clients had to have low to moderate incomes, be located in a target area or designated municipality, and have substantial rehabilitation needs on their homes. The Planning Department directed clients to approved contractors, and then provided funding to the clients to pay the contractors they selected for the work.

Almost 86 percent of CDBG funds received by the Planning Department have been used for housing improvement, as compared to about 12 percent for public facilities and 3 percent for economic development activities. The most common rehabilitation was improvement or replacement of unsafe electrical systems, done in 63 percent of units. Repairs to roofs were the next most commonly done work, with almost 50 percent of units needing this repair. Forty percent or more of the units rehabilitated through the Planning Department's program had work done on water, septic, and heating systems. More than 35 percent of the homes rehabilitated required work on foundations.

In 1998, the Planning Department also administered a $600,000 grant to provide storm relief, some of which included repairs and rehabilitation to homes damaged by severe storms and flooding that year. A number of the clients assisted with these funds were elderly homeowners. However, priority for the use of the grant funds was given to covering insurance claims, reimbursement for New York State emergency services, and reimbursement of FEMA expenditures in the disaster areas. No more than $50,000 of the grant could be used for the Planning Department's administrative costs.

Despite the focus on rehabilitation among Chenango County housing providers and public agencies, a tremendous need remains for this assistance. Limited funding has hampered
efforts by housing providers to assist elderly homeowners who wish to age in place, particularly in areas of the county that have not yet been designated to receive rehabilitation assistance through the Planning Department.

Chenango County housing and service providers have not only done significant work helping elderly homeowners. They have also developed an impressive array of rental housing options for elderly residents who may not be able to physically or financially maintain their homes. Not only have a number of affordable rental projects been developed, but they have been sited in many of the county’s smaller towns, so that seniors living in the county’s outlying areas may still reside within or near their own communities.

**Rental Housing Options for Seniors**

Seniors in Chenango County have a wide array of affordable rental housing choices. The RHS Section 515 rural rental housing program has financed development of 15 projects, with many located in the county’s smaller townships. Section 515 has helped finance development of 348 units in these projects, many designated for occupancy by elderly residents. The Norwich Housing Authority and OFC administer Section 8 rental assistance throughout the county as well, and the Housing Authority has public housing units for elderly tenants. In addition, HUD’s Section 202 program has helped fund an elderly housing project in Norwich. Although social service and housing providers all agreed that elderly homeowners are very reluctant to leave their homes and move into rental housing, the organizations and agencies that manage affordable rental housing in the county have not had any problems leasing up their units.

One of the primary nonprofit developers of multifamily housing outside of Norwich has been the Chenango Housing Improvement Program, Inc. (CHIP). CHIP has developed a number of rental projects in the rural areas of Chenango County. Most of the units in CHIP projects are designated for occupancy by elderly residents. All of the projects were financed by the Section 515 rural rental housing program, administered by the U.S. Department of Agriculture’s Rural Housing Service (RHS, formerly the Farmers Home Administration). Some of the projects serve as meal distribution centers for the nutrition program serving Chenango County’s elderly residents.

CHIP is responsible for developing and managing the largest number of the Section 515 projects in the county, although the organization did purchase two of the projects that had been developed by for-profit companies. With the exception of one project in Norwich, the eight CHIP-managed projects are located in some of the smaller towns in the county. One interesting project in Smyrna converted an older schoolhouse to affordable housing. CHIP’s projects have a total of 169 units, 147 of which are reserved for elderly tenants. Other Section 515 projects, built by for-profit developers, are located in other small towns such as Bainbridge, Greene, New Berlin, and Sherburne. The New Berlin Housing and Preservation Company, Inc., designated a Rural Preservation Company by New York State, also has done rehabilitation work and manages 37 units of subsidized rental housing in the town of New Berlin.

CHIP has accessed a variety of funding sources to supplement the Section 515 financing in its projects. Two of the Section 515 projects have Section 8 new construction funding, two projects include federal Low Income Housing Tax Credits (LIHTC), and one project also has
funding through the New York State Housing Trust Fund. The Trust Fund contribution is a 
30-year loan, forgivable if the project is maintained for low-income occupancy over that 
period. Most of the units have RHS Section 521 rental assistance, and three projects have some 
units with rental assistance provided by the New York State Division of Housing and 
Community Renewal (DHCR). This source of rental assistance is granted on a 15-year 
contract that is renewable, and only requires reporting from sponsoring organizations every 
five years. Chenango County housing providers with rental housing development experience 
agreed that there are few difficulties using New York State affordable housing programs. They 
noted that DHCR program staff do a good job working closely with district and state Rural 
Development offices to coordinate their programs with the requirements of Section 515. CHIP 
has worked in the past with Rural Development and DHCR program staff to improve 
coordination of resources and work out flexible arrangements for using different programs 
within the same projects.

There is a high percentage of elderly clients in CHIP projects with very low incomes, and most 
are single, older women. Although there are a few married couples, they comprise a very small 
portion of CHIP tenant households. Very low-income households are 90 percent of tenants in 
CHIP's projects, with 7 percent low-income and 3 percent moderate-income tenants. Single 
older women are almost 70 percent of all tenants. Single men are 23 percent of tenants, and 
couples 7 percent. With the exception of one Norwich project developed in 1998, CHIP has 
focused its rental housing development work on the smaller towns in the county, with the 
understanding that the Norwich Housing Authority is primarily responsible for meeting the 
affordable rental needs of Norwich residents.

The Norwich Housing Authority administers public housing and Section 8 tenant-based rental 
assistance within the city of Norwich. The Housing Authority has a project, Peacock Park 
Manor, with 64 units of public housing occupied by elderly tenants. Almost all of the tenants 
in Peacock Park Manor have very low incomes with 75 percent having annual incomes less 
than $12,000. Almost 75 percent of the tenants are single white women, and only three 
mARRied couples live at Peacock Park Manor. The Housing Authority's public housing is in 
demand among elderly residents in Chenango County seeking affordable rental housing, with 
46 elderly clients on the waiting list for the Peacock Park project. Approximately two-thirds of 
elderly public housing residents relocated to Norwich from smaller towns outside the city. The 
primary reasons these tenants have given for their moves into Norwich are to be closer to 
centralized services and amenities, such as public transportation, county government services, 
and shopping.

A faith-based organization, United Methodist Homes, has built a 40-unit project in Norwich 
using HUD's Section 202 program. This is a continuing care facility, which means that services 
are available to assist tenants with daily needs, but not to the extent found in a long-term care 
facility such as a nursing home.

Private developers have also accessed public financing sources to build subsidized rental 
housing for the county's elderly residents. There are three Section 515 projects located in 
Norwich, one of which was developed by CHIP, with the others developed by for-profit 
developers. Both of the for-profit developers used Section 515 in conjunction with Section 8 
new construction funding. In all, Norwich has 88 units of Section 515 housing, all of which
are designated for occupancy by elderly tenants. Another project built by a for-profit developer in Norwich provides 100 units of rental housing, financed with HUD Section 236 and Section 8 new construction. Finally, there is a privately developed assisted living project with 12 rental units in Norwich. This project has no subsidies, and was described by local housing and service providers as “luxury” housing for area seniors. However, it is the only assisted living facility in Chenango County.

There are five or six nursing homes to meet the long-term care needs of Chenango County’s elderly residents. Housing and service providers noted that the county has substantial nursing home care available for such a rural county.

The Housing Authority also administers Section 8 tenant-based rental assistance within Norwich. The Housing Authority administers 165 certificates and vouchers, of which approximately 15 percent have been issued to elderly tenants. The Housing Authority has contracted with OFC to administer Section 8 rental assistance for Chenango County residents outside of Norwich. OFC administers 180 certificates and vouchers. As of March 1999, 87 of OFC’s Section 8 clients are elderly. OFC has between 200 and 300 people on their Section 8 waiting list, and applicants must wait approximately 18 months on the waiting list before receiving assistance.

Chenango County housing providers noted a number of challenges in their efforts to increase the stock of affordable rentals available for elderly residents. Housing providers observed that it is becoming more difficult to access federal funding, especially given the large number of Section 515 and other subsidized projects in the county. They also point to unmet rental housing needs. Although Chenango County has a substantial amount of subsidized rental housing, and a significant number of nursing homes for a rural county, few options are available between these two extremes. There is only one affordable continuing care facility in the county, the United Methodist Housing Section 202 project in Norwich. It is the only subsidized project that provides substantial support services to assist residents with the tasks of daily living, without the more comprehensive services and loss of independence associated with nursing home care. The only assisted living project in the county, providing more services than a typical Section 515 project, but more independence and fewer services than the Section 202 housing, is not subsidized. Low-income seniors in the county generally cannot afford to live in this facility. Affordable housing providers would therefore like to develop more assisted living projects to meet this need among the county’s low-income elderly residents.

Services for Elderly Residents

The Chenango County Area Agency on Aging is the principal agency providing services to the county’s senior residents. The Agency on Aging has eight senior centers, which serve not only as places for seniors to participate in social activities, but also as places where seniors may take congregate meals. The Agency on Aging also has outreach workers assigned to different geographic areas in the county, and these outreach workers extend a variety of healthcare and nutrition services to senior residents in Chenango County’s rural areas. The Chenango County Public Health Department also does healthcare outreach work with elderly residents, but requires a doctor’s referral in order to visit clients.
Chenango County housing and social service providers pointed out that the Agency on Aging was the primary conduit through which elderly residents were referred to their own programs. The Agency on Aging is a division of the county government. Agency on Aging services include nutrition counseling, delivery of congregate meals and home meal delivery, housekeeper assistance, and in-home personal care. Other services include administering LIHEAP for county seniors, an emergency telephone response system, an employment referral service, legal assistance for Chenango County seniors, and assistance to residents of long-term care facilities and their families. The Agency on Aging also manages eight senior centers throughout the county, which provide activities, special programs and lunch time meals. In addition, the Agency on Aging also has an adult day center program for people with physical or mental disabilities who need supervision, and which provides relief for primary caregivers of such individuals.

The Agency on Aging has outreach workers assigned to different parts of the county. Outreach workers provide information, assistance and referrals on health, housing, finances, and other matters. The Agency on Aging frequently refers elderly homeowners whose houses are in disrepair to OFC’s weatherization program. If Agency on Aging clients express a desire to move into rental housing, outreach workers provide referrals to subsidized rental housing providers such as the Norwich Housing Authority and CHIP, and sometimes assist in completing applications for residency in these organizations’ affordable rentals.

The core service provided by the Agency on Aging is its nutrition program, which includes meal delivery. The Agency on Aging made an arrangement with CHIP to use some of its Section 515 projects as distribution points for meal delivery. Home-delivered meals for some of the outlying towns and villages are picked up at these locations by volunteers, many of whom are retired. In the two projects which have senior centers, the nutrition program makes food deliveries for congregate meals. The nutrition program operates every week from Monday through Friday. It is the program through which many Chenango County seniors hear about other Agency on Aging services, and about the housing assistance available from other organizations in the county.

In order to deliver food to distribution points in smaller towns, the Agency on Aging asked the private company providing senior public transportation that food deliveries be made on the public transportation vans as they drove their routes through the county. Section 515 projects throughout the county are regular stops on the van routes, so it was most efficient to send food deliveries for congregate meals and home delivery on the vans.

The Agency on Aging and Norwich Housing Authority have also worked together to provide a day center for elderly and disabled residents in Norwich. The Housing Authority provides the community room in its elderly public housing project, and the Agency on Aging oversees the program. Many of the participants are elderly residents with Alzheimer’s disease, other mental limitations, or physical impairments. The day center operates two days a week from 9:00 in the morning to 1:00 or 2:00 in the afternoon. One of the goals of this program is to provide respite for the caregivers of these elderly and disabled county residents. The Housing Authority and Agency on Aging also collaborate to assist the Norwich Senior Citizens club. The club uses the Housing Authority’s community room one day a week for social events that may include card games, meals and other activities.
The Agency on Aging, through its various programs, serves between 1,500 and 2,000 elderly residents per year. Approximately half of the clients are low-income elderly households, with incomes below 150% of the poverty level. More than half of Agency on Aging clients are 75 years or older.

Chenango County housing and service providers have developed both informal and formal collaborative networks through which they have coordinated housing and services for the county's elderly residents. These collaborative efforts have played a significant role in accessing federal funding to deliver services and housing assistance more efficiently to senior residents throughout the county, including its more remote, outlying areas.

**Collaborative Efforts**

Chenango County housing providers have developed a forum through which they can share information about their programs and collaborate in providing housing assistance and developing new projects and programs. Members of the Housing Council include nonprofit housing providers like OFC, public agencies such as the Norwich Housing Authority and the Planning Department, social service providers like the Agency on Aging, and private interests, such as officials with local banks.

The Housing Council's priorities include establishing an improved approach to housing planning in Chenango County, improved coordination of existing and new resources to better meet housing needs, and advocacy on important housing issues. The Housing Council is working on a public education campaign to raise awareness of housing issues within the county, and has provided letters of support for housing initiatives undertaken by different participants. Housing Council participants have collaborated in drafting an Emergency Housing Rehabilitation plan for the county, and have worked to coordinate grant applications. This has helped limit competition between local housing and service providers for the same grant sources.

Informally, most housing and social service providers have developed relationships which facilitate coordination of resources and programs. The Agency on Aging provides referrals to OFC weatherization services and to CHIP’s Section 515 rental housing. OFC and the Norwich Housing Authority have collaborated in maintaining the county’s only homeless shelter, with the Housing Authority paying the rent for the three-unit shelter and OFC providing case management services. CHIP provides space at two of its Section 515 projects in smaller towns for the Agency on Aging to maintain field offices, at nominal rent.

Housing and social service providers cite numerous benefits resulting from informal collaborations and working together on the Housing Council. When one group submits grant or loan applications for projects or programs, others in the network provide letters of support, or provide their own resources to supplement the project. The collaborations also allow more complete referral services. If Agency on Aging outreach workers visit a home on behalf of the nutrition program, they will refer their client to a local housing organization if the house needs rehabilitation. They have also made referrals to local rental housing providers when their elderly clients rental housing because of inability to physically or financially maintain the home. The primary benefit of such collaboration is that organizations are able to collectively
provide important services desired by elderly residents that no single group could obtain or maintain individually.

Also, such a high level of collaboration has led to a greater degree of specialization among housing and service providers, so that they are less likely to compete with one another for limited funding sources. For example, OFC and the Planning Department are regarded as the central contacts for homeowner rehabilitation services, CHIP and the Norwich Housing Authority are recognized as the primary agencies developing and maintaining affordable rental housing, and the Agency on Aging is considered the focal point for service provision to county seniors.

Local organizations and agencies specialized not only in their housing and service tasks, but also in determining the geographical areas in which they generally work. Examples include OFC administering Section 8 rental assistance in rural areas of Chenango County, while the Norwich Housing Authority administers Section 8 in the county seat. In this case, the Housing Authority could have taken steps to extend its jurisdiction beyond Norwich, but instead worked with OFC, which already served the balance of the county through its weatherization program and other services. CHIP has mostly developed affordable rental housing in Chenango County’s smaller towns and villages, while the Norwich Housing Authority has generally taken the lead developing affordable rental housing in Norwich, or supporting proposals by other Norwich-based groups such as United Methodist Housing.

Despite the success of nonprofit organizations and public agencies in securing resources to meet the housing needs of seniors, housing and social service providers noted a number of unmet needs and ongoing challenges, particularly concerning efforts to serve elderly residents living in Chenango County’s more remote towns and villages.

**Overview and Local Recommendations**

Chenango County housing and social service providers were not able to explain why the county has had success accessing housing funding to meet the needs of elderly residents. Certainly, there are a large number of elderly residents, and substandard housing is prevalent among low-income and elderly homeowners throughout the county. Also contributing to program success is the great degree of collaboration between the county’s housing and social service providers. Good working relationships between local organizations, state agencies, and the Rural Development office serving Chenango County also help attract funding for programs and projects.

Housing and social service providers noted a number of gaps remaining in targeting the housing needs of seniors in Chenango County. All housing and social service providers noted that while many elderly homeowners had been served through the Planning Department’s rehabilitation program and OFC’s weatherization services, a great deal of need still exists for owner-occupied rehabilitation work. This is a high priority for the housing and social service agencies that serve the county’s elderly residents, because these services help elderly homeowners maintain independent living for longer periods in their homes. Lack of funding through CDBG, Section 504, and other sources was the primary obstacle cited by housing and social service providers.
Another gap that exists is the limited availability of assisted living units. Only one rental housing project, located in Norwich, provides assisted living services, and it is unsubsidized. Another project, subsidized and affordable to seniors with low incomes, is run by Methodist Housing. This Section 202 project offers more services than the Section 515 projects in the county, but not as extensive services as the unsubsidized assisted living facility. Housing and social service providers observed that their elderly clients believe the county offers only two basic housing options – living in one's own home, and long-term nursing home care. Although there are other options, such as home meal delivery and healthcare services, as well as subsidized rental housing for seniors throughout the county, there is little housing available that provides more extensive services to help elderly tenants maintain some level of independence without the extensive care associated with nursing homes.

One housing provider noted that there are few attractive housing options for elderly residents whose incomes are too high to qualify for subsidized housing programs, but too low to afford market rate housing with more extensive services. Another housing provider felt that affordable homeownership units sited near or in Norwich would address a need among county seniors whose homes are too large for them to maintain, who want to be closer to shopping, transportation and other services, and who do not want to move into rental housing. Such a project, consisting of duplex owner-occupied units, is currently being considered by the Norwich Housing Authority. The larger homes formerly occupied by elderly owners could be purchased by local affordable housing providers, rehabilitated, and sold at low rates to low-income families.

Some housing and social service providers doing outreach in Chenango County's smaller towns and villages have regularly encountered frail elderly persons with limited support from family, living remotely from neighbors in very dilapidated housing. When these elderly clients are referred to the Section 504 program, outreach workers have reported that the clients will often be reluctant to take a Section 504 loan. They recognize the need to finance the repairs needed to make their homes safe, but are reluctant to put a lien on a house for which they have already paid. They are also fearful of the inheritance consequences of remortgaging their homes, since the houses are often the only real asset they can pass on to children. Addressing these and similar service concerns among elderly residents has posed challenges for outreach workers attempting to extend housing and social services throughout the county.

Other challenges have arisen from the restructuring of federal agencies. Chenango County once had a Rural Development office, but it was closed as part of consolidating Rural Development services. Applicants for Section 504 loans and grants or Section 502 subsidized mortgages must now travel to a neighboring county to meet with Rural Development staff. In addition, some elderly clients have had difficulty negotiating Rural Development's new centralized servicing system for single-family housing loans. Some have had trouble understanding the paperwork they receive through the mail, and difficulty negotiating the automated phone system when they have questions which they once posed to local Rural Development staff. Finally, some local housing providers have had difficulty obtaining training and technical assistance from Rural Development staff. One housing provider addressed this problem by making special arrangements to have a trainer come to Norwich, because the organization could not afford to send all of its staff outside the county for the necessary training.
Other recommendations by housing and social service providers include ongoing efforts to improve code enforcement, continued expansion of transportation and services to remote areas of the county, and increased staff for the Planning Department to assist in rehabilitation and other housing and community development work.

Chenango County housing and service providers are proud of their accomplishments meeting the housing needs of elderly homeowners and renters. They are also proud of their collaborative efforts. Collaboration among housing and service providers appears to be a key component in obtaining federal, state and local support for housing initiatives serving the county's senior residents. It has also proved effective in helping elderly clients understand and access the full range of programs available in Chenango County.
LAKE COUNTY, CALIFORNIA

Introduction

Lake County is located in northern California, approximately 75 miles north of San Francisco. It is characterized largely by its distinct geographic attributes. The most significant of these is the county’s namesake, Clear Lake. With 100 miles of shoreline, it is the largest freshwater lake in California, and is situated in the center of the county. Most of the county’s 50,631 people live in small towns and hamlets interspersed along the lake's shores. The lake and its many small population centers are encircled by a series of mountains. Geographically, the area has been compared to a miniature version of the Swiss Alps. Despite their beauty, the mountains act as a natural barrier to industry and commerce. Subsequently, Lake County has not shared in the economic prosperity enjoyed by its neighbors in the San Francisco Bay area and Napa Valley. Lake County’s economy largely revolves around recreation and tourism created by the lake. Some small scale agricultural production, including pear orchards and vineyards, is also present.

Lake County’s unique physical and economic attributes have provided a conducive atmosphere for a prominent and growing retirement industry. Lake County has one of the highest elderly in-migration rates in California. In 1990, 23 percent of its population was over the age of 65, which is nearly twice the national average. Clean air, scenic landscapes, and a relaxed pace of life make the area a highly desirable retirement destination. The cost of housing may be an equally important factor influencing the influx of retirees. Just as Lake County has not prospered economically like many other counties in its region, it has also not experienced the high housing prices common in northern California. The median value of an owner-occupied unit in Lake County is $93,300, which is significantly lower than the $195,500 median value for California. Several county officials and housing providers noted that generally lower- to middle-income seniors were migrating to Lake County from the San Francisco Bay area. As one housing provider stated, “They can sell their home in Oakland or San Francisco for an unbelievable $300,000 and move to Lake County, then buy a mobile [home] or tract house for $50,000 and live comfortably off of the profit.”

Housing characteristics in Lake County are influenced by its significant elderly population. The homeownership rate is high, with 71 percent of the county’s housing units owner-occupied. Single-family homes are the predominant type of housing, making up 58 percent of occupied units. Mobile homes and converted vacation homes are also prevalent. They comprise much of Lake County’s affordable housing stock. In 1990, mobile homes accounted for 33 percent of the county’s occupied units, which is nearly five times the national average. County housing officials note however, that the number of mobile homes has decreased slightly due to the recent implementation of a stricter housing code. The housing stock in Lake County is relatively young, as the median year homes were constructed was 1973. The county’s high mobile home concentration may account for this factor, as the area experienced an inundation of mobile home placements in the 1970s and 1980s. Lake County also has a high housing vacancy rate with over 8,000 vacant housing units in the county. A staggering 95 percent of these vacancies are not available for sale or rent. Many vacancies are created by the county’s recreation and tourism industry, as 5,648 of the vacant units are listed for seasonal, recreational or occasional use.
Owner-Occupied Housing and Assistance for Elderly Homeowners

Seniors head households in 42 percent of Lake County’s owner-occupied units, and 85 percent of those over the age of 65 own their homes. Mobile homes are a popular housing option for many Lake County seniors. Most of the mobile homes occupied by seniors are located in small parks. These parks dominant the county’s lake front communities and vary significantly in their quality and attractiveness. While mobile homes are common housing for Lake County seniors they also tend to be very controversial. Most county officials and housing providers cite the predominance of older mobile homes as the most significant housing problem in the county. For many years, Lake was one of the few counties in California which had no restrictions or zoning laws concerning the construction or placement of residential dwellings. This policy was viewed as a way to attract seniors and retirees by expanding their housing choices. Subsequently, it also led to an influx of mobile home placements within the county. Local housing officials note that many of the county’s older mobile homes have fallen into serious disrepair. For example, the Housing Element for Clear Lake, the county’s second largest city, reported that 50 percent of its mobile homes had obvious code violations. In addition to the prevalence of mobile homes, vacation homes in Lake County are increasingly being converted to permanent housing for seniors. In many cases, seniors have owned these vacation homes for years, and upon retirement are moving into them permanently. Most of these dwellings were not intended for year-round use, and often experience high rates of physical deficiencies.

The housing problems experienced by many Lake County seniors are not easily remedied. Several factors inherent to mobile homes act as impediments to their rehabilitation or modification. A significant number are not placed on permanent foundations, and therefore do not qualify for conventional bank financing for rehabilitations. As a result, mobile home owners often resort to sub-prime lending agencies for rehabilitation loans. In many cases these sub-prime lending agencies charge interest rates as high as 22 percent. Furthermore, many housing service providers note that even if financing for repairs is obtained, older mobile homes are often difficult to repair because of their poor quality and inconsistencies in building technology.

These housing characteristics specifically related to mobile homes and converted vacation units are becoming increasingly problematic for elderly homeowners in Lake County. To further exacerbate the problem, there appears to be no extensive housing rehabilitation program within the county. The local RHS office notes the completion of approximately 12 rehabilitations a year using Section 504 grant funds. A majority of these projects involved the rehabilitation of mobile homes. The Lake County Housing Department has leveraged a small amount of CDBG funds with the 504 program. However, both entities maintain current rehab efforts are far from adequate for meeting the county’s rehabilitation needs. Other than these

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57Housing is one of the many “elements” required by California law to be included in each city and county general plan. The Housing Element must include a housing needs assessment, land inventory, analysis of governmental and nongovernmental constraints, description of housing programs that address needs and constraints, and quantified objectives.
governmental agencies, there are no private nonprofit organizations providing housing rehabilitation services in Lake County.

Current federal and state housing policy may also be hampering rehabilitation efforts for elderly residents in Lake County. County officials and housing providers maintain that funds for new construction are presently very popular, but rehabilitation programs are not a high priority. Yet, seniors typically do not desire or need new homes. Instead they are in greater need of funds for repair and rehabilitation. Furthermore, Lake County does not fare well in competitive funding rounds that do provide resources for rehabilitation. A prime example may be found in the preference criteria for the allocation of CDBG funds administered by the California Department of Housing and Community Development. Priority is given to counties with an older housing stock and a high incidence of overcrowded units. With its high concentration of mobile homes placed in the 1970s and 1980s, Lake County has a relatively young housing stock. However, while the age of the housing units may be younger, the criteria does not take into account the high incidence of deficiencies found in many mobile homes. Secondly, overcrowding is not a problem associated with seniors as they typically live in one- or two-person households. Thus, current housing policy is not very conducive to Lake County’s primary housing need of rehabilitation service for elderly households.

**Rental Housing Options For Seniors.**

While most Lake County seniors live in homes they own, there is a significant need for affordable rental options. In 1990, 69 percent of renters over the age of 65 were cost-burdened. Conventional homes, and converted vacation homes make up a majority of the rental units for seniors. Similar to Lake county’s owner-occupied housing demographics, mobile homes are a significant rental housing option for elders as well. Overall, 26 percent of the renter occupied units in Lake County are mobile homes. Local housing officials anecdotally note the percentage of seniors renting mobile homes is somewhat consistent with this figure. Most of the elderly occupied rental mobile homes are located in parks. Furthermore, several parks located within the county are solely dedicated to housing persons over the age of 62. The median gross rent in Lake county is $460. While rent differences between structure type could not be ascertained, local housing officials maintained that the general rental price difference between mobile homes and conventional units was not extreme. However, they also noted that mobile homes rented by seniors tended to be in much worse physical condition than conventional units. County officials also note that an alarmingly high number of seniors are living in motels.

There are a substantial number of subsidized rental options for Lake County seniors. Rural Community Housing Development Corporation (RCHDC) is an experienced nonprofit housing organization serving the low-and moderate-income housing needs of three northern California counties. Incorporated in 1975, most of their efforts have concentrated on self-help homeownership programs and rental housing, particularly for the elderly. RCHDC has developed 550 units of multifamily low-income housing for both families and the elderly. They currently manage 741 units of low-income rental housing, and have built over 225 units of self-help housing under their homeownership programs.
In Lake County, RCHDC has developed 137 units of rental housing for the elderly using Section 202 funding. These units are located within four complexes, dispersed throughout three of the county's communities. In response to Lake County's growing elderly population, the projects were built between 1980 and 1993. RCHDC also manages the properties.

The characteristics of the four projects and their tenants are very similar. Two of the projects consist of detached garden style apartments and the other two are attached low-rise complexes. The four projects range in size from 30 to 40 units. The average age of tenants is 76, and 78 percent of the households are headed by a single woman. Resident incomes are rather low, with an average of only $7,944. All four of RCHDC's projects subsidize rents with project-based Section 8 rental assistance. With residents paying 30 percent of their income, the average rent paid by tenants is $153.

RCHDC has no formal service provision associated with its Lake County projects. However, the coordination of services is often accomplished informally by the property manager. Approximately 50 percent of the RCHDC tenants receive some type of support service involving medical attention, transportation, nutrition, or household maintenance. All four projects are fully occupied; however, managers indicated that waiting lists have recently become lower than their usual level. County officials and service providers noted that many seniors are reluctant to move into projects like these even though they are among the highest quality and most affordable rental options in the county. Local housing providers maintain this reluctance most often stems from a preference for the autonomy of homeownership. RCHDC estimates that approximately 50 percent of their tenants are not long-time residents of Lake County. This suggests that a portion of elderly in-migrants are utilizing some form of subsidized housing assistance.

There are also a multitude of Section 515 units in the county managed by private for profit firms. Lake County has no public housing units, but the County Housing Services Department administers 212 Section 8 housing vouchers. It is estimated that approximately 20 percent of these vouchers are used by seniors. County housing officials note that one of the most significant problems with the voucher system is that a significant number of Lake County's mobile homes and parks do not meet the Housing Quality Standards (HQS) set forth by HUD.

Other housing options for elderly residents in Lake County include several long-term care facilities and board and care homes. However, there are no assisted living, or continuing care complexes within the county. Housing providers observed that a majority of Lake County seniors had moderate to lower incomes. Therefore the local market might not support a non-subsidized assisted living complex, which is generally an expensive housing option.

**Services For Elderly Residents**

Due to the high elderly population in Lake County, an active service network for senior needs has evolved. The county's Area Agency on Aging acts as a catalyst to coordinate service needs and referrals for senior citizens It oversees most elderly services in the county which come under the rubric of the Older Americans Act. These services entail the coordination of transportation, healthcare, nutrition and companionship for Lake County seniors. The primary
mission of the Lake County Area Agency on Aging is to allow seniors to remain in their homes for as long possible.

Transportation is cited as one of the primary challenges to elderly service provision in Lake County. There are approximately nine separate communities in Lake County. Providing a transportation network between them for various services is often not cost effective. Furthermore, providing transportation out of the county presents even greater challenges for seniors and service providers. Although there are several hospitals in Lake County, none performs advanced or special medical procedures. For many Lake County seniors, medical attention often requires a long commute to adjoining counties.

A valuable service for elders in Lake County is the Senior Law Project. This nonprofit organization has been providing legal aid to Lake County Seniors for the past 20 years. Its primary activities involve legal representation and assistance for seniors dealing with issues such as public assistance, medical care, and housing. The Senior Law Project receives about 150 requests for service each month and many are directly related to housing. Law Project staff highlight that a significant amount of the housing problems experienced by seniors are in direct relation to county's poor quality housing stock. Conflicts between tenants and landlords or mobile home park operators frequently involve housing inadequacies or code violations. Elders needing of housing repairs are also sometimes taken in by home repair scams, or caught up in excessive debt from a finance company. Despite the severity of infractions against seniors, Law Project officials note that older persons are very reluctant to protest in cases where they have experienced discrimination. Many seniors fear losing their homes or being displaced. Unlike younger persons, it is often more difficult for an older person to physically pack up and move. Therefore, they frequently capitulate and avoid confrontation over a housing violation.

Elderly service providers in Lake County were optimistic after the state of California dramatically increased funding for elderly services. Service providers maintained that these changes were made after policy makers realized that it was fiscally beneficial to provide preventative services which kept seniors out of long-term and expensive medical institutions.

**Collaborative Efforts**

To some extent the collaborative network is very active, as many of the entities have good relations and communicate regularly. However, these networks primarily act as a referral system in which each organization works independently of one another. While very important, this type of networking falls short of an actual collaboration. In fact, there are very few, if any, formal collaborations working directly to provide housing in conjunction with services for seniors in Lake County.

Collaborations between housing groups are somewhat more prevalent as the Lake County Housing Services Department has leveraged CDBG funds with RHS Section 504 loans and grants to provide rehabilitations. One primary constraint to the collaborative network is a shortage of nonprofit housing organizations in the county who provide rehabilitation services for the elderly.
Overview and Local Recommendations

Lake County's unique housing characteristics are a factor in, and product of, its high elderly immigration rate. The low cost of housing contributes to the area's appeal to outside seniors, many of whom tend to be of low and moderate socioeconomic status. A significant number of these retirees reside in mobile homes and converted vacation homes. These inexpensive units facilitate independent living, which is preferred by seniors. However, many older units, especially mobile homes, are plagued with physical and structural inadequacies that are not easily alleviated. The substandard housing problems experienced by Lake County seniors are exacerbated by a lack of both rehabilitation funds and nonprofit housing organizations to utilize them. There are a large number of high quality and affordable rental options dedicated exclusively for seniors in Lake County, and active nonprofit developers to build and manage them. These units meet the significant rental needs of the county's elderly residents and are among the best rental housing options in the county.

Lake County seniors benefit from an active service network providing transportation, medical care, legal, and nutrition services. However, these services generally are not provided in a formal collaboration with housing assistance. The provision of housing for Lake County seniors would be greatly bolstered by the presence of an active non-profit housing organization which concentrates on providing home rehabilitation services for seniors. Furthermore, the expansion of more extensive collaborative networks between housing and elderly service providers would greatly accentuate not only the quality of housing, but the quality of life for many Lake County seniors.
LOWNDES COUNTY, ALABAMA

Introduction

Lowndes County is situated next to Montgomery County, Alabama, where the state’s capital of Montgomery is located. Lowndes County is best known for a landmark voter registration campaign during the civil rights movement in 1965. The county has a majority African-American population, and has experienced persistent poverty. The Lowndes County Freedom Organization, an alternative party founded by local residents with assistance from organizers from the Student Nonviolent Coordinating Committee (SNCC), provided a national model of grassroots community empowerment. The first African-American to hold office in the county was elected sheriff in 1970. Since the civil rights movement, the African-American community has developed a community-based healthcare system, a clinic building, and other necessary services for the county.

Hayneville is the county seat, with a population of 969. The largest town in the county, Fort Deposit, only has a population of 1,240. Agriculture was once the main economic activity, especially cotton farming. However, in the 1990s employment has become more diversified, with many people also commuting outside the county for jobs. The U.S. Department of Agriculture’s Economic Research Service classified Lowndes County as a commuting county, meaning at least 40 percent of residents go outside of the county for work. Many of Lowndes County residents drive to Montgomery and other nearby population centers for their jobs. As is the case in many areas, new job opportunities are more and more being generated by the service industry.58

In 1990, the county’s population was 12,658, 75 percent of whom were African-American. Lowndes County had 1,605 elderly residents, or 13 percent of the population. Like many rural areas, Lowndes County lost a substantial number of residents between 1980 and 1990. Population loss slowed from 1990 through 1994. There were 4,075 households in the county in 1990, of which 1,167 were headed by a person over 65. Lowndes County had a poverty rate of 38.6 percent, and the poverty rate among elderly residents was 33.8 percent. Despite some growth in employment through the 1990s, Lowndes County is classified as a poverty county by the Economic Research Service, having a poverty rate greater than 20 percent for each decennial Census since 1960.59


There were 4,056 occupied housing units in Lowndes County in 1990. Almost 17 percent of these units were classified as substandard. Over 80 percent of occupied housing units were owner-occupied, and almost 20 percent were occupied by renters. Elderly residents headed 30 percent of owner households, and 22 percent of renter households. Housing cost burden is a significant problem among the county's elderly residents. Among elderly owners, 27 percent paid more than 30 percent of their income for housing, and 44 percent of elderly renters experienced housing cost burden.

A few public agencies and private nonprofit organizations have done substantial work improving the housing and targeting the service needs of Lowndes County seniors. There is a strong informal network among organizations serving elderly clients. Many of the staff working in Lowndes County public agencies and nonprofit organizations grew up in the area, and are familiar not only with the work of other groups, but also with the needs of county residents.

Housing and social service providers noted that elderly residents in Lowndes County strongly prefer to remain in their homes as long as possible, even when their homes are unsafe and need significant repairs. As is true of rural areas around the country, the homeownership rate is very high, and there is a limited rental stock of decent quality at affordable prices. Rehabilitation of existing homes in general, and those of low-income elderly homeowners in particular, has been a long-time priority of Lowndes County housing and social service providers.

**Owner-Occupied Housing and Assistance for Elderly Homeowners**

One byproduct of the civil rights voter registration struggle was the emphasis placed on property ownership by local residents involved in the movement. In 1965, many African-American residents still lived under sharecropping arrangements, and when people living on the old plantations tried to register to vote, their families were turned off the land. Stokely Carmichael bought some land near Route 80 with funds from speaking engagements, and with SNCC secured tents from contributors all over the country. Local people donated wood to construct platforms, and people displaced from the plantations moved to what was called Tent City. Families lived at Tent City until they could afford to buy land and build houses. Some people lived at the site more than a year until they could purchase their own homes. The evolution of the voting rights struggle in Lowndes County therefore encouraged participants to view property ownership as an important component of community empowerment.

Given the high homeownership rate in Lowndes County, the most prevalent housing is single-family homes, which are 66 percent of the housing stock. Mobile homes are 31 percent of the

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60 Substandard housing is that which lacks complete plumbing and/or is overcrowded. Overcrowding is defined as having an average of more than one person per room. Obviously, this definition undercounts the prevalence of substandard housing, since it misses many unsound units with problems such as serious structural deficiencies or lacking adequate heating and cooling systems.

county’s housing stock, tripling in number from 1980 to 1990. Although rehabilitation work by nonprofit organizations and government agencies has improved many homes, much of the housing is aging and deteriorated. For example, in 1990 more than 7 percent of the county’s housing stock lacked complete plumbing, as compared to less than 1 percent nationally and 1.9 percent in rural areas.\footnote{Market Analysis. National figures are from Housing Assistance Council, State Data Sheets: An Overview of Poverty and Housing Data from the 1990 Census (Washington, DC: January 1994).}

The county is home to Wil-Low Nonprofit Housing, Inc., a nonprofit housing organization that serves both Lowndes and neighboring Wilcox counties. Wil-Low was founded in 1972. Wil-Low has helped build over 300 new homes using the mutual self-help method, and has rehabilitated a total of 255 homes for elderly residents, farmworker families, and other low-income households. Wil-Low has four full-time staff, with two each located in Wilcox and Lowndes counties.

Among the homes rehabilitated by Wil-Low, 217 were funded by a grant from the W.K. Kellogg Foundation and Auburn University. This grant was given to Wil-Low to rehabilitate the homes of elderly owners in Lowndes and Wilcox counties. Wil-Low staff reviewed bids and inspections, monitored construction costs and construction standards, and provided counseling and additional service referrals to clients.

As part of its grant program, Wil-Low also administered an on-the-job training program whose participants provided the labor for the rehabilitation work. Many of the program’s 50 participants were placed in the Department of Labor’s JOBS program and have continued to work in the area. Matching funds for this training program were obtained from the Rural Alabama Development Corporation. This program ran from 1988 through 1992. In addition to the on-the-job training program, the Kellogg and Auburn grant was used by Wil-Low to help form a Volunteer Housing Coalition, which involved local residents in repairing homes for their elderly neighbors. Local people donated time and materials, and Wil-Low oversaw the rehabilitation process in the same manner as for other clients served by the grant program.

Rural Development staff work closely with the housing and social service providers in Lowndes County, particularly regarding referrals for Section 504 loans and grants. The Rural Development office with jurisdiction over Lowndes County is located in Camden, in neighboring Wilcox County. Lowndes County once had a Rural Development office, but it was closed and its functions moved to Camden.

Rural Development has made a substantial number of Section 504 grants and loans to rehabilitate dilapidated homes in Lowndes County. Lowndes County is designated by Rural Development as a “target” county. This means that housing needs are great enough that priority is given allocation of program funds to the county. Since 1980, 146 Section 504 grants have been awarded to elderly households in Lowndes County. In the same period, Rural Development approved 120 Section 504 loans, and at least 53 of these were made to elderly clients.
Wil-Low staff have assisted elderly residents applying to the Section 504 program. Rural Development staff estimated that about half of their Lowndes and Wilcox county applicants receive Wil-Low’s help in making their applications. In Fort Deposit, Rural Development has combined Section 504 assistance with CDBG funds to finance rehabilitation work for low-income homeowners, particularly elderly owners.

The organization received a Section 533 Housing Preservation Grant (HPG) from Rural Development to assist Lowndes and Wilcox county homeowners with repairs. Wil-Low has used these funds to provide counseling and service referrals to low-income homeowners with rehabilitation needs. They also used HPG funds to assist clients with loans, grants, and interest reduction payments.

Rural Development and Wil-Low have encountered a number of challenges providing rehabilitation services to Lowndes County residents. One difficulty involves inheritance issues. Many elderly homeowners contacted through outreach workers are reluctant to take Section 504 loans and risk losing their property if they fall behind repaying them. It can also be difficult to award Section 504 loans if all the heirs with an interest in the property do not concur with the terms of the loan. Another major problem qualifying clients for Section 504 grants and loans is poor credit. Many elderly applicants have poor credit because they have co-signed loans children or other relatives who later default on their payments. Credit problems can also occur when seniors do not keep up with payments for medical services. A final problem is that local contractors are often reluctant to work on small, publicly financed rehabilitation projects. Wil-Low and Rural Development have occasionally had difficulty getting local contractors to submit rehabilitation bids to Section 504 clients, and if expressing interest in the work, not being timely in getting their bids to the clients.

Another challenge that local housing and service providers have addressed results from the closing of the Lowndes County Rural Development office. Housing and social service providers all noted that some of their elderly clients believed that Rural Development no longer existed, while many others had difficulty making the trip to the Rural Development office in neighboring Wilcox County. Submission of Lowndes County applications for Section 504 has slowed since the Rural Development office closed. In response to the difficulties faced by trying to access its programs, Rural Development now holds office hours in Lowndes County each week on Tuesday mornings.

In addition to its rehabilitation work, Wil-Low has also helped clients build 305 new homes using the mutual self-help method. Wil-Low has built 138 of these self-help homes in Lowndes County since 1972. In this program, clients receive new homebuyer and credit counseling, and assistance improving their credit records if necessary. Clients also receive construction training. Once training is complete, groups of eight to 12 families are assigned a construction supervisor. Wil-Low purchases subdivision sites and completes the infrastructure development on the property. Under supervision, clients work on each others’ houses, with no family moving in until all of the homes are completed.

Self-help participants finance their mortgages with Section 502 direct loans, subsidized mortgages with interest rates subsidized on a sliding scale based on income. Depending on income level, a Section 502 borrower may pay as little as 1 percent interest. Between the
subsidized interest of Section 502 loans and the sweat equity households derive from their labor building the houses, these homes are affordable even to households with very low incomes. Wil-Low staff estimate that 40 to 45 percent of their self-help households are headed by an elderly person. The organization’s expenses administering the self-help program have been covered by five Section 523 self-help technical assistance grants from Rural Development since 1972, and Section 402 Jobs Training Partnership Act farmworker housing grants from the U.S. Department of Labor.

With assistance from Rural Development, Wil-Low Nonprofit Housing, and other local service agencies, elderly homeowners in Lowndes County have accessed many resources to maintain their homes and live independently for as long as possible. Lowndes County also has a number of affordable rental projects that were developed to meet the needs of elderly residents who could no longer physically or financially maintain their homes.

**Rental Housing Options for Seniors**

Rural Development is the principal funder of the county’s affordable rental projects. As of March 1999, five Section 515 rental projects had been developed in Lowndes County. Three projects are located in Fort Deposit, and two are in Hayneville. These projects have a total of 123 units, most of which are reserved for occupancy by elderly tenants. Among the units, 120 have RHS Section 521 rental assistance, which means tenants pay 30 percent of their income for rent, with the remaining rent for the units paid for by the federal government. All of the Section 515 projects were built by for-profit developers.

Pecan Lane and The Meadows are the two projects in Hayneville. Pecan Lane has units for both elderly and family tenants, while The Meadows has units for both elderly and disabled tenants. Edgewood Manor, Fort Deposit Villas, and Pecan Grove are the projects located in Fort Deposit. Fort Deposit Villas is targeted to families, but the other two projects are reserved for elderly tenants.

Initially, four of the five Section 515 projects were designed to assist elderly Lowndes County residents. However, while the projects have remained mostly full, it has been difficult to convince elderly residents to apply to live in the projects. One of the factors cited by prospective elderly tenants is that they do not want to live away from their families. This desire of many potential Section 515 tenants in the county contributed to redesignating some of the Section 515 units for family occupancy.

Another difficulty in persuading elderly residents to apply for subsidized rental housing is that the Section 515 projects are only located in Hayneville and Fort Deposit, the two largest towns in Lowndes County. These two towns are the only ones in the county with public water and sewer systems, and developing a rental project outside of these towns would require extensive water and septic work, driving up project costs. Prospective elderly residents in remote areas of the county often tell housing providers that they would prefer the housing projects be located closer to their own small communities. For these elderly residents, a move to Fort Deposit or Hayneville would make it more difficult to maintain daily contact with children, other family members, and friends.
Wil-Low, in conjunction with Southeast Alabama Self-Help Association, Inc. (SEASHA), is in the process of developing a new subsidized rental project in Hayneville. SEASHA is based in Tuskegee, and has a 12-county service area. SEASHA has developed over 200 single-family homes since 1967, and has completed and manages 250 units of rental housing in four properties. Wil-Low’s housing experience has focused on assisting homeowners, and SEASHA’s multifamily housing development experience has helped bring the project forward. The Hayneville project will be financed primarily with HOME funds and Low Income Housing Tax Credits (LIHTC). The project will have 20 units. There will be two one-bedroom flats, five two-bedroom townhouses, and 13 three-bedroom townhouses. While none of the units are expressly reserved for elderly tenants, the demand noted in the project’s market study anticipates that the one-bedroom units, and some of the two-bedroom units, will serve elderly residents. The three-bedroom units meet a need for apartments that can accommodate larger families. Construction was begun at the end of April 1999.

Lowndes County has no Section 202 housing, no nursing homes, no assisted living projects, and no housing authority of its own. The Troy Housing Authority, a regional housing authority located in nearby Pike County and including Lowndes County in its service area, does administer Section 8 tenant-based rental assistance, and at least a few of its Section 8 clients rent units in Lowndes County. Housing and social service providers also noted that Lowndes County is the only county in Alabama without a nursing home. Elderly residents of Lowndes County who require long-term care most often move to Montgomery when extensive nursing services are required. Housing and social service providers also noted that a private developer has recently been making inquiries about building a new nursing home in or near Hayneville.

Nonprofit housing providers and government agencies have done much to address the housing needs of elderly homeowners and renters in Lowndes County. In addition to housing rehabilitation and development, services are also available to Lowndes County seniors that help them maintain their independence, either in their own homes or through programs linking tenants in subsidized housing with community services. The Agency on Aging and West Alabama Health Services are the two primary providers of services to elderly residents in Lowndes County.

Services for Elderly Residents

The Area Agency on Aging serving Lowndes County is a division of the South Central Alabama Development Commission, based in Montgomery. The Agency on Aging administers two important programs for elderly residents in Lowndes County. The agency has a Medicaid waiver program, which funds outreach workers who help seniors maintain independence in their homes. The Agency on Aging also administers a nutrition program, with staff placed in the county’s two senior centers. Congregate meals are delivered to the senior centers, and three vans are used to home-deliver meals.

The Agency on Aging has three staff working in Montgomery, and seven more staff working at the local and county levels. The Medicaid waiver program funds outreach workers who assist elderly clients to maintain independence in their homes. Typical duties include oversight of medical needs, arranging visits by nurses, and referrals to local service providers. These
outreach workers also provide or arrange for in-home services. These include personal assistance, which involves help with bathing and hygiene, and homemaker services, which includes assistance with housecleaning and food preparation. Service referrals are made for such things as house cleaning, companionship visits, the Agency on Aging’s nutrition and home meal delivery programs, and the medical services available through West Alabama Health Services’ clinic. The Medicaid waiver program is one of the main links between local seniors and service providers in the county.

The nutrition program is administered locally from the Hayneville Senior Center. It supplies congregate meals to the two senior centers in Hayneville and Fort Deposit. The program also delivers meals to home-bound elderly clients. The nutrition program operates three vans for meal delivery, two in the Hayneville area, and one in the area around Fort Deposit. Meals are also delivered to the adult daycare program administered by West Alabama Health Services. Approximately 20 are served through congregate meals, and 24 clients receive home delivery. Eight meals are delivered to the adult daycare program run by West Alabama Health Services. The program also provides nutrition education for clients, and arranges for speakers on different healthcare topics at the senior centers. The nutrition program also arranges trips for seniors, such as shopping in nearby Montgomery. The Lowndes County rural public transportation vans are used to bring elderly residents to the senior center who do not have cars, and to take people into Montgomery for doctor’s visits or other similar needs.

The nutrition and Medicaid waiver programs served 63 clients in the Hayneville area from October 1998 through February 1999, 54 of whom are low-income elderly persons. Among the Hayneville clients, 68 percent are older than 75. Clients over 85 are 25 percent of those served through the programs. Single widows are the most prevalent group among clients served through the Hayneville Senior Center, almost 51 percent of those served, with married individuals constituting almost 29 percent of Hayneville clients. Almost 97 percent of the senior clients in Hayneville are African-American, with only two white clients served. Most are homeowners, which make up 65 percent of senior clients assisted by the programs. Almost 85 percent of clients have incomes below poverty. Almost 20 percent of clients served through Hayneville Senior Center lack enough money to buy the food they need. Only 29 percent of Hayneville clients have their own car, 46 percent rely on friends or relatives for transportation, and 18 percent rely on public transportation.

The Fort Deposit Senior Center served 55 clients from October 1998 through February 1999. Of these clients, 75 percent were older than 75 years. Among seniors assisted through the Fort Deposit Senior Center, 46 are white, or 76 percent of those served. The remaining clients are African-American. Almost 62 percent of Fort Deposit clients are widowed women, and 71 percent are homeowners. Fifty-five percent live alone, almost 30 percent live with a spouse, and 16 percent live in households with children, other relatives, or unrelated individuals. Among Fort Deposit clients, 24 percent live below poverty. In Fort Deposit, 78 percent of clients have their own cars, while 16 percent rely on friends or relatives for their primary transportation. Fewer Fort Deposit clients use public or senior transportation than is the case in Hayneville, with only 6 percent relying on public transportation.
There are 17 other Agency on Aging clients served in the balance of the county through the Medicaid waiver program. Eighty-two percent of these clients are older than 75, and almost 77 percent are African-American residents. Many of these clients live alone, 59 percent, but a large number live with their children, almost 30 percent of these clients. Of these clients, almost 71 percent are widowed women. Public transportation is the most common primary source of transportation, with 60 percent relying on public transportation vans or vans for senior citizens. A little more than 35 percent of these clients have their own cars. Among these Lowndes County seniors, over 82 percent live below poverty, and 41 percent cannot afford the food they need.

Lowndes County has no hospital, and the only source of healthcare services is West Alabama Health Services. In 1970, funding from the federal Office of Economic Opportunity (OEO), the lead agency in the Johnson administration’s “war on poverty,” enabled construction of a new health center in Hayneville. The clinic was constructed on the site of the old county jail, near where a civil rights worker was killed during the voter registration movement, an event that galvanized support for community empowerment efforts in Lowndes County. OEO funds also helped establish a healthcare program. However, the healthcare program was shut down in 1972 following administrative conflicts with the county board of health, and temporary health services were established in community centers in many of the county’s small towns. Financial and material donations were provided by the National Health Services Corps, SEASHA, and local people. Eventually, the healthcare program was reestablished in the Hayneville clinic building. West Alabama Health Services began working out of the Hayneville center in 1988.

West Alabama Health Services operates a clinic in Hayneville. The clinic’s service charges are based on a sliding scale, and the services are free if a family’s income is low enough to fall below an established guideline. The clinic offers a range of medical care. West Alabama Health Services also administers a Women, Infants and Children (WIC) program. The organization provides the local administration for the Agency on Aging’s Medicaid Waiver program, and conducts home visits with home-bound elderly residents. Another service provided through the clinic is public transportation, with some vans reserved for senior transportation.

West Alabama Health Services administers the county’s public transportation, and special transportation for elderly residents. One van is assigned to the Medicaid waiver program, which is used to bring senior residents to the clinic. The Rural Transportation Service, the Lowndes County public transportation network, assists elderly residents not covered under the Medicaid waiver program with local trips and out-of-town appointments in Montgomery and neighboring counties. The transportation routes include stops at the county’s Section 515 projects and senior centers. Public transportation does not run on weekends.

The clinic provides ambulatory care with full medical services, including gynecological, dental, and foot care services. Healthcare staff estimate that approximately 40 percent of patients are elderly persons, with diabetes and hypertension treatment the most common medical services used by elderly clients. West Alabama Health Services administers the county’s WIC program,

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and oversees the outreach workers for the Agency on Aging's Medicaid waiver program. In addition to the Medicaid waiver program, West Alabama Health Services has two more outreach workers, who are Americorps program volunteers. Once a week, a doctor on staff at the clinic performs home visits throughout the county.

West Alabama Health Services runs a senior daycare program, setting aside space in the clinic for elderly clients to participate in group activities and share congregate meals. The adult daycare program also arranges field trips for participating seniors.

The Organized Community Action Program (OCAP) is also housed in the Hayneville clinic building. OCAP provides assistance with utility bills, in addition to running a food bank and providing other services for low-income county residents. The funding for OCAP is provided by the Troy Housing Authority in nearby Pike County.

Most of the challenges encountered when extending services to elderly residents arise from the sparsely settled nature of the county and limited funding for transportation and outreach workers. For example, the Agency on Aging is limited in the number of meals it can deliver to homes because of food preparation regulations. Meals must reach clients warm, and many areas of the county are too far from distribution points to deliver meals before they get cold. Elderly residents without a car or family assistance are handicapped by a lack of transportation service on weekends. Housing and social service providers also observed that more funding for outreach workers and home health aides is needed. Since so many elderly residents live in their own homes throughout the county's remote areas, and since so many are very old and frail, extending services to people in their homes is a critical approach to meeting their housing and service needs. This is especially important in a county with no nursing home care or hospital.

Lowndes County housing and social service providers have been able to address a wide range of needs among elderly residents, mostly through informal networks. However, some formal collaborations have also been developed which should continue to improve elderly residents’ knowledge of and access to housing and social services.

**Collaborative Efforts**

Most collaborations between housing and social service providers in Lowndes County occur on an informal basis. The nutrition program, Medicaid waiver program, West Alabama Health Services, and Wil-Low all have outreach workers who visit elderly residents in their homes. All of the outreach workers are familiar with the staff of other organizations serving Lowndes County seniors, and with the programs these organizations administer. For example, when a Medicaid waiver outreach worker visits a home in need of substantial repairs, the outreach worker provides a referral to Wil-Low, and lets Wil-Low staff know they may have a new applicant for rehabilitation work. Wil-Low’s outreach workers also provide referrals to the Medicaid waiver program if one of their clients needs in-home personal assistance, or to West Alabama Health Services if a rehabilitation client requires medical attention. Informally, local housing and social service providers have been able to coordinate service provision because of their familiarity with each other’s resources and with the needs of local clients.
Lowndes County also has a community-based coalition. Between seven and eight local groups meet at least twice a month in an effort to better serve the county’s low-income residents. Greater assistance for county seniors is often a focus of the group’s discussions. Participants work to find new sources of funding for their programs, and provide technical assistance to groups interested in writing grant applications. West Alabama Health Services, for example, is working with other coalition members to obtain the funding they need to hire more home health aides.

West Alabama Health Services also works with OCAP, which administers a food bank, helps low-income residents pay utility bills, and provides referrals for rehabilitation work and social services. West Alabama Health Services refers clinic patients to OCAP who may need that agency’s services. West Alabama Health Services also collaborated with Wil-Low in its Kellogg Foundation and Auburn University grant program. West Alabama Health Services provided transportation to senior rehabilitation clients, and performed health needs assessments for these program participants.

Although Lowndes County housing and social service providers have had much success improving housing and extending services for elderly residents, they also observed a number of unmet housing and service needs. Many of the formal and informal collaborations between local organizations are focused on how to develop new services, programs, and projects to fill the gaps in the county’s housing and service continuum.

**Overview and Local Recommendations**

When asked about their success accessing federal funding for elderly housing and services, Lowndes County housing and social service providers all pointed to the overwhelming need among low-income people in the county, and elderly residents in particular. The county has a very high poverty rate, a high percentage of low-income elderly residents, and a tremendous amount of substandard, owner-occupied housing units. Contributing to success in accessing programs, however, is the strength of informal networks developed since the civil rights era. In fact, prior to the 1960s, no major public services were available to African-American residents of Lowndes County. Wil-Low’s housing activity, the clinic that houses West Alabama Health Services, the senior centers in Hayneville and Fort Deposit, and the transportation network linking elderly residents to Agency on Aging services are all direct outgrowths of local, community-based activism arising from the civil rights struggle.

Housing and social service providers all strongly agreed that greater funding for rehabilitation programs is the most important housing need. Because of the extensive rehabilitation work already funded through Section 504 and Wil-Low’s programs, this is not technically an “unmet housing need.” However, substandard housing is so prevalent, and adequate water and septic systems lacking for so many homes, that local housing and social service providers feel more rehabilitation funding is essential. They also note that rehabilitation work is an important component when helping elderly residents maintain independent living in their own homes.

A related recommendation among housing and service providers concerns a need for more outreach capacity. Lowndes County is comprised of very small towns, with a very dispersed population. Although centralizing services in the larger towns would appear to be more cost-
effective than providing extensive outreach services, many elderly residents have difficulty reaching population centers. This is particularly true on weekends, when the senior centers are closed, the nutrition program does not deliver meals, and the public transportation system is not running. More funding for outreach workers is also important in order to adequately meet the healthcare needs of county elders. Because Lowndes County has no hospital, bringing healthcare to seniors in their homes becomes even more important. Housing and social service providers also noted that extension of the public transportation system would improve the ability of county seniors to access needed services and amenities. Obtaining the funding to extend van routes, as well as provide van service on weekends, would reduce the isolation many frail elders experience living in remote areas of Lowndes County.

Housing and social service providers also noted the need for a nursing home in the county. Lowndes County is the only Alabama county without a nursing home. Local service providers discussed with great anticipation the prospect that a for-profit developer was considering a nursing home development in the county, most likely in or near Hayneville. Housing and social service providers also agreed that there is a need for an assisted living project that is affordable to seniors with low incomes. There are no assisted living developments in Lowndes County, so affordable housing options are limited to homeowner rehabilitation and subsidized rental housing for seniors who are still able to live independently.

Given the very rural character and racial history of Lowndes County, housing and social service providers have done a tremendous job extending services to elderly homeowners and meeting the service needs of elderly renters. Informal and formal networks have helped organizations serving elderly clients extend services more than any one group could in its own right. Access to federal resources has supported community-based efforts that could not have relied on local resources alone. Lowndes County seniors have benefitted greatly from the activism of their neighbors and the support afforded by federal housing and social service programs.
SUMMARY OF FINDINGS

Each of the counties studied had significant success accessing federal funding on behalf of elderly homeowners and renters. The four case studies therefore provided consistent examples of major factors contributing to successful use of federal housing and social service programs for rural elderly residents. The cases also illustrated the gaps that are commonly found in local housing provision for senior residents. In addition, complications were noted extending services to elderly residents in sparsely settled rural areas. Other kinds of complications were observed as groups attempted to consolidate services in population centers. Finally, the case studies suggest that elderly in-migration to rural counties may have different impacts depending on what elderly subgroups are the primary in-movers.

Accessing Federal Programs

The four counties examined for this report exhibited two common trends that help explain the substantial success of local organizations in accessing federal housing assistance to meet the needs of senior residents. Each county had a strong network of nonprofit housing sponsors and social service providers. In different ways, each county also had substantial housing need among elderly residents.

All of the case study counties had either a strong nonprofit housing organization, an established formal housing collaborative, or a strong informal network of housing and social service providers. The Housing Council in Chenango County helped diverse local organizations coordinate their resources, allowing individual organizations to take the lead on project proposals with the support of other community-based organizations and public agencies. In Lowndes County, housing and social service providers have an intricate, informal network of service referral, fostering greater access to the full range of services and programs available to assist elderly households. In Carteret County, faith-based organizations played a significant role in the housing and services network for senior citizens.

Each of the counties also exhibited some form of substantial, even overwhelming, housing need among elderly households. In the case of Lowndes County, the scope and depth of substandard housing problems, and the extensive poverty of the county, result in substantial need for federal assistance. An example of how need impacts the allocation of federal resources can be found in Rural Development’s designation of Lowndes County as a “target area.” In Lake and Carteret counties, large elderly populations and significant elderly in-migration have required housing and social service providers to target much of their work towards improving the affordable housing options available for seniors. In Chenango County, the great number of elderly residents living in old farmhouses and mobile homes needing repairs have made housing assistance for these residents a priority among local housing and service providers.

Unmet Housing Needs of Rural Elderly Residents

Only one of the four counties had an affordable assisted living project. Housing and social service providers in each county noted the lack of assisted living developments as a significant unmet housing need. Chenango County’s Section 202 project provided an assisted living environment with subsidized rents, but the only comparable project in the county was
considered by residents to be “luxury” housing, and was unaffordable to seniors with low incomes. Although assisted living is a relatively new concept, it has a significant place between the extremes of independent living and nursing home care. As seniors become more frail, they frequently need additional help with the activities of daily living, but do not require or desire the extensive care and loss of independence associated with nursing homes. There are few federal housing development programs that can be used to develop an assisted living project. Section 515 funding is restricted to congregate housing for elderly tenants, and although Section 202 allows inclusion of appropriate support services, many organizations have difficulty obtaining ongoing funding to maintain service provision.

Each of the counties exhibits significant rehabilitation work on behalf of elderly homeowners, either through the Section 504 program or efforts by nonprofit organizations funded through other sources such as HPG or CDBG. Technically, homeowner rehabilitation does not constitute an unaddressed need in these counties. However, the scope of substandard housing problems, particularly the lack of adequate well and septic systems, means that far more rehabilitation work could be done in each of these counties. In addition, given the preference of elderly clients to age in place, housing and service providers in each of the counties emphasized the importance of rehabilitation services in helping elderly clients maintain an independent lifestyle. When paired with extensive and efficient outreach from social service agencies, these elderly homeowners can often substantially delay their entry into extensive nursing home care.

**Service Challenges**

The challenges faced by social service providers working with elderly clients primarily relate to common features of the rural environment. Each of these counties had dispersed populations. Each also faced significant limitations extending transportation to outlying areas. Finally, each county also struggled to improve a limited outreach infrastructure.

The sparsely settled nature of many rural counties is itself a limiting factor in service delivery. Small populations dispersed over a wide geographic area complicate efforts to extend transportation networks, provide outreach, or bring people to services in population centers.

All of these counties had some form of public transportation, and some had transportation networks expressly for seniors. However, rural routes often involve great distances, inaccessible areas, and limited ridership. In most cases, without substantial public subsidy, it is not cost effective to maintain rural public transportation networks. Even in the counties studied that had well-established public transportation, such as Lowndes and Chenango counties, transportation providers could not afford to run vans evenings or weekends. In each of these counties, though, public transportation plays an important role in reducing the isolation of elderly persons living in remote rural areas. In the case of Chenango County, public transportation to the county’s small towns also facilitated service delivery to elderly residents, with Agency on Aging meals delivered along transportation routes.

In each of the counties studied, agencies have invested much of their resources in developing and maintaining outreach capacity. However, in each case, housing and social service providers noted they continue to seek additional funding to hire more outreach personnel. If
community organizations are going to emphasize initiatives to maintain independent living among local seniors, service extension becomes a priority. On the other hand, consolidation of services in population centers is generally a more cost-effective use of limited resources. However, if transportation networks do not run regularly or extend widely, it can be difficult for seniors living in outlying areas to reach the services available only in a county's more populous towns.

The Impact of Elderly In-Migration

The two counties with substantial elderly in-migration, Carteret and Lake counties, had different impacts from the influx of seniors. In both cases, however, elderly in-migration complicated provision of housing and services to low-income elderly residents. In Carteret County, higher income seniors are the primary in-movers, while in Lake County most elderly in-migrants have low or moderate incomes.

In the case of Carteret County, the influx of primarily affluent retirees has driven up housing costs and property taxes for local elderly residents. In addition, much of the new housing development has been in response to the needs of in-migrants, and is therefore unaffordable for low-income elderly residents seeking affordable rental housing options. The large number of new, wealthy residents also tends to mask the housing and service needs of low-income elders in the county. Greater numbers of people with higher incomes raises the county's median income, which could have an impact on groups competing for state and federal resources allocated at least partly based on poverty measures.

In Lake County, the influx of low- to moderate-income seniors has had a different impact. A low cost of housing is a significant factor contributing to its high in-migration rate of elderly persons. However, a significant portion of the county's housing stock includes older mobile homes and converted vacation homes. Many of these are in need of repair or rehabilitation. In this case, in-migrants do need substantial subsidized housing services and publically funded supportive services, which have stretched local capacity to deliver these resources.

Although substantial housing and service needs of elderly households remain to be met in rural areas, the work of organizations in these four counties illustrates common features of successful federal program use. These counties have strong nonprofit housing organizations, social service and housing providers investing in improved outreach capacity, and both formal and informal networks to better coordinate agency resources. The case studies therefore suggest a number of strategies that rural organizations serving elderly clients might replicate in their efforts to secure the federal and state resources needed to improve the quality of life for rural seniors.
As America's population ages, developing housing initiatives to meet the various needs and preferences of seniors will play an increasingly important role in our communities. Rural seniors generally have fewer resources allowing them to age in place compared with their urban counterparts, and fewer rental housing options to meet the lifestyle changes they experience as they age. This report presents case studies of rural counties that have accessed substantial federal funding to develop rental housing for elderly residents and help senior homeowners maintain their homes. The report discusses gaps in housing and service provision for rural elders, and provides examples of how rural housing and social service organizations can work together to develop a continuum of housing options and social service resources for their elderly constituents.