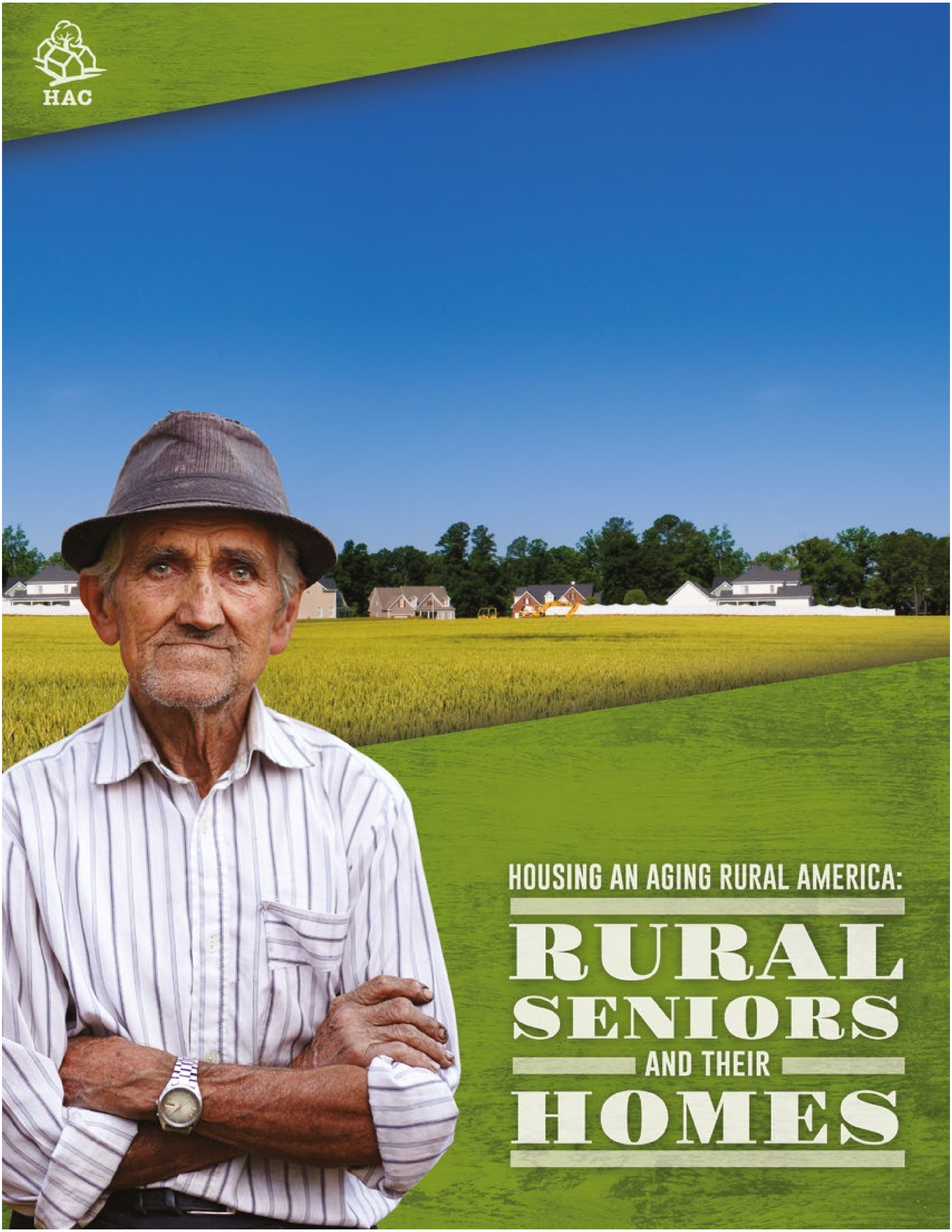

HAC

HOUSING AN AGING RURAL AMERICA:

RURAL SENIORS AND THEIR HOMES

HAC

Housing an Aging Rural America:

Rural Seniors and Their Homes

October, 2014

Housing Assistance Council

1025 Vermont Avenue, N.W.

Suite 606

Washington, DC 20005

202-842-8600 (voice)

202-347-3441 (fax)

hac@ruralhome.org

http://www.ruralhome.org

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HAC, founded in 1971, is a nonprofit corporation that supports the development of rural low-income housing nationwide. HAC provides technical housing services, loans from a revolving fund, housing program and policy analysis, research and demonstration projects, and training and information services. HAC is an equal opportunity lender.

The United States is on the cusp of an extensive and far-reaching demographic transformation as the senior population is expected to more than double in the next 40 years. Rural America is "older" than the nation as a whole and more than one-quarter of all seniors live in rural and small town areas. A rapidly aging population will significantly impact nearly all aspects of the nation's social, economic, and housing systems. Most seniors wish to remain and age in their homes as long as possible, but rural elders are increasingly experiencing challenges with housing affordability and quality. These challenges point to an underlying gap in housing options and availabilities. In far too many rural communities, the only housing options for seniors are their own homes which are often difficult for them to maintain, or nursing homes. With the scope and magnitude of the looming demographic shift of seniors, rural communities will need to develop a range of housing options available to seniors such as more rental housing, rehabilitation and repair programs, housing with services, and assisted living. These options not only enhance the lives of seniors but are fiscally prudent measures that are more cost effective than other long-term care options.

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SUMMARY

The United States is on the cusp of an extensive and far-reaching demographic transformation as the senior population is expected to more than double in the next 40 years. Rural America is "older" than the nation as a whole and more than one-quarter of all seniors live in rural and small town areas. A rapidly aging population will significantly impact nearly all aspects of the nation's social, economic, and housing systems. Most seniors wish to remain and age in their homes as long as possible, but rural elders are increasingly experiencing challenges with housing affordability and quality. These challenges point to an underlying gap in housing options and availabilities. In far too many rural communities, the only housing options for seniors are their own homes or nursing homes. With the scope and magnitude of the looming demographic shift of seniors, rural communities will need to develop a range of housing options such as rental housing, rehabilitation and repair programs, housing with services, and assisted living. These options not only enhance the lives of seniors but are fiscally prudent measures that are more cost effective than long-term care options.

Rural America is older than the nation overall and getting older.

Rural America accounts for a significant portion of the country's elderly population. In 2010, 25.5 percent of the nation's seniors lived in rural areas, comprising 15.5 percent of the rural population. As the Baby Boom generation continues to age, significant strains will be placed on housing, care, and critical supportive services for rural seniors, who experience more poverty than seniors nationally. Rural senior women, who account for 55.7 percent of the total rural senior population, experience even higher rates of poverty than their male counterparts.

Rural America is aging faster than the nation overall.

The relatively older composition of the rural population is not solely a factor of natural population change but is also impacted by economic conditions. For decades, many rural areas have witnessed an exodus of younger and working-age adults in search of more viable employment options. These migration patterns have resulted in an age imbalance where seniors make up a larger percentage of the rural population, making rural America age faster than the national overall.

Housing conditions differ between rural senior renters and homeowners.

Rural seniors typically own the homes they reside in, and many own their homes' outright. While the vast majority of seniors are happy with their homes, physical changes brought about by the aging process can impact their ability to live therein. Rural seniors who rent their homes are also significantly more likely to be housing cost-burdened than those who own. In fact, while just 24.1 percent of rural senior homeowners are experiencing affordability problems, 54 percent of rural senior renters are. While homeownership conveys economic benefits and is often preferred, high homeownership among rural elderly households may be due in part to a lack of housing options.

Seniors want to age in place; however, challenges exist.

The overwhelming majority of rural seniors desire to age in place. Unfortunately, aging in place can prove difficult in rural regions where spread-out geographies and a lack of public transportation make accessing needed supportive services and amenities difficult. Home retrofits are often necessary for many seniors as their homes may become less accessible as they age, although these can be cost-prohibitive. Furthermore, seniors' incomes do not always match their housing costs, decreasing their ability to remain in their homes.

Fewer housing options exist for rural seniors.

Seniors who can no longer manage to remain in their homes in rural America have less housing options than seniors nationally. Home retrofits are often necessary for seniors but can be cost-prohibitive, requiring seniors to move into smaller, more manageable units. Unfortunately, there is a dearth of rental housing in rural America, making this task more challenging. Although reverse mortgages, resident-owned manufactured housing communities, and assisted living facilities all provide seniors increased housing options beyond renting, these can also be cost-prohibitive and are better options for some seniors more than others.

Cuts in government assisted housing are harmful to rural seniors.

Government assisted housing programs for seniors, like HUD Section 202, USDA Section 515, and USDA Section 504, are critical housing options for low-income rural seniors to retain independence. Although these programs have all seen success in previous decades, funding for Section 202 and Section 515 has experienced significant cuts over the past decade. Furthermore, existing Section 202 and Section 515 housing units are getting increasingly older and are in need of rehabilitation. Long wait lists for these housing programs show the need for increased funding to help house a growing senior population in the coming years.

Welcoming the wave.

The senior population in America is increasing. Although new stresses will be placed on housing, health care, and social services, this is not necessarily a negative development. Rather, we should use this opportunity and begin to think seriously about strategies that will ensure our seniors are able to age safely, comfortably, and in dignity. Although more housing options exist for seniors, rural geographies still face obstacles that must be addressed to ensure this goal is reached. Draconian cuts to federal programs must cease so that seniors are able to continue receiving the assistance that they need. The issues, concerns, and trends in this report highlight the importance of providing options and assistance for rural seniors.


Photo: AARP

... Assisted living facilities, and housing and transportation services are generally less available in many rural communities...

INTRODUCTION

The United States is experiencing growth among older Americans as it has never seen before. As the Baby Boom generation begins to turn 65, the senior population will increase substantially over the coming decades. In addition, life expectancies have grown dramatically and will continue to increase the longevity and size of our senior population. According to U.S. Census Bureau projections, the over age 65 population is expected to grow by 30 million individuals by the year 2030, jumping from 13 percent of the national population to 20 percent.[1] This is a staggering 35 percent increase over the next 20 years.

This demographic shift will not only have ramifications for our culture and society, but a rapidly aging population will have significant impacts on the housing stock. Seniors often have special housing needs. Access to health services, supportive services, and even companionship become critical. Declining health, physical impairments, need for increased assistance with daily activities, and other major life changes including the loss of a loved one also affect day to day functioning.

The vast majority of seniors across the nation prefer to age in their homes as independently as possible. Attachment to current home or neighborhood, a desire to stay in familiar surroundings, and a lack affordable, convenient, or attractive options, as well as a desire to remain independent, all contribute to this desire to "age in place." Seniors living in rural and small town regions face a different housing landscape than urban and suburban seniors. Due to the dispersed nature of rural and small town communities, seniors living in these areas often have greater challenges accessing the services and amenities they need. For example, many rural seniors lack access to a vehicle or lose their ability to drive as they age, and rural areas often lack public transit options.

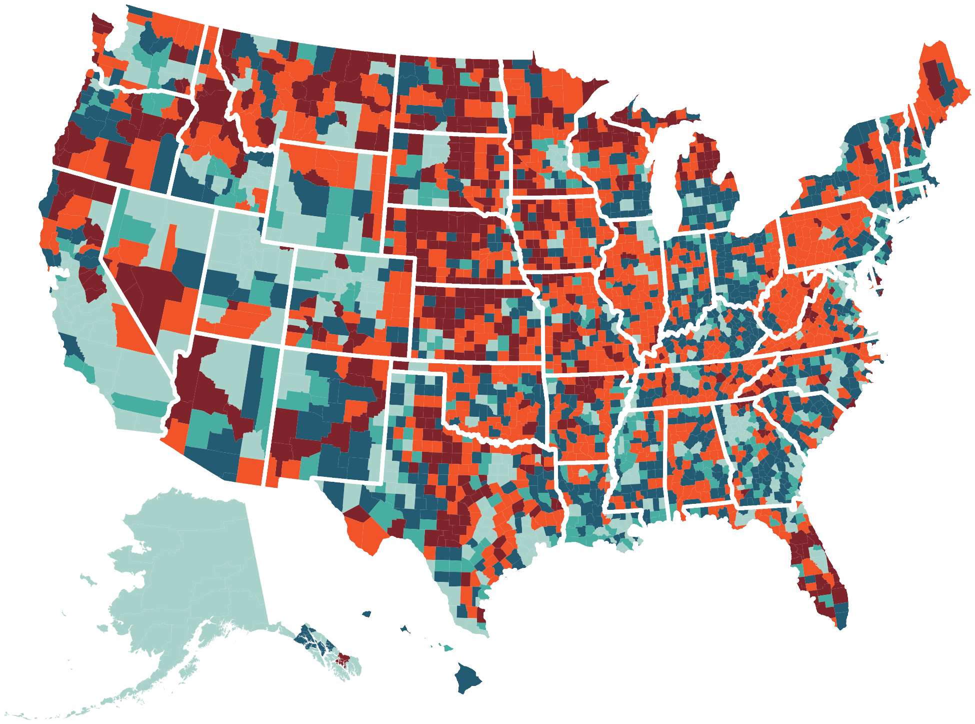
For those who can no longer remain in their long-time homes, the senior housing continuum has evolved beyond the binary of independent living or round-the-clock skilled nursing home care to now include multiple housing alternatives that link daily services and care to housing. Enhanced housing options such as assisted living facilities, or housing and transportation services are generally less available in many rural communities, or are cost-prohibitive. Furthermore, due to the dispersed geography of rural America, these facilities are typically located far away, requiring a major move.

Housing provides shelter and often economic security, but for many seniors the home has an even greater value. Homes contain reminders of life experiences and serve as a catalyst for active and healthy lifestyles. There will be increased need for housing options and solutions to ensure seniors are able to age in place for as long as possible.


Photo: Casa of Oregon

THE DEMOGRAPHICS OF AGE AND AGING IN RURAL AMERICA

FIGURE 1
Persons over Age 65 by County



Source: HAC Tabulations of U.S. Census Bureau's 2010 Census of Population and Housing

An Aging Rural America

Rural America is older than the nation as a whole. The median age in rural and small town areas is 40 years compared to 37 years nationally. Persons aged 65 and older make up 15.7 percent of the rural and small town population compared to 13 percent nationally. While rural and small town census tracts contain just 21 percent of the total population of the United States, roughly one-quarter of all seniors live in rural communities[I], and 21 of the 25 "oldest" counties in the U.S. are considered rural.[2]

According to 2010 US Census data, over 1,000 counties lost population between 2000 and 2010. Of these, 923 (84.3 percent) are predominately rural. Among these population loss counties, 68.4 percent have senior populations that comprise more than 15 percent, and more than one-quarter have senior populations of 20 percent or more. Many of these rural population loss counties are now being characterized as "natural decrease" counties where deaths are now outnumbering births.[3]

The relatively older composition of the rural population is not solely a factor of natural population change, but is also impacted by economic conditions.[4]

For decades, many rural areas have witnessed an exodus of younger and working-age adults in search of more viable employment options.[5] These migration patterns have resulted in an age imbalance where seniors make up a larger percentage of the rural population. This often means that the children of rural seniors no longer live near their parents and are often unable to provide the support necessary for them to remain in their homes, something most seniors desire.[6]

Some rural and small town regions are older than others. Although the Northeast has the largest percentage of individuals over the age of 65 nationally,[7] the rural Midwest is slightly older than the rural Northeast with 16.2 and 15.9 percent of their respective populations over the age of 65. The rural South and the rural West, on the other hand, are younger with 15.4 and 14.2 percent of their populations over the age of 65.

States with large percentages of older rural residents can be found throughout the country. In fact, the Mid-Atlantic, South, Midwest, West, and Northeast are all represented in the top five states with the highest percentages of rural and small town seniors.

[I] All data, unless otherwise noted, is based upon HAC's tabulations of the 2006-2010 American Community Survey data and 2010 US Census data for rural and small town tracts. Data from the 2009 AHS is also used, where noted, and are reflective of non-metro numbers that have been given a rural proxy.

FIGURE 2

States with Highest Percentages of Small Town & Rural Senior Populations

State	Total Rural Population	Rural Seniors-Population Age 65 or Older	Percent Rural Population Age 65 or Older	Rural Population Age 85 or Older	Percent Population Age 85 or Older
Delaware	196,118	39,795	20.29	4,395	11.04
Florida	1,581,668	298,865	18.90	31,596	10.57
Iowa	1,571,364	277,915	17.69	46,786	16.83
Oregon	1,173,854	206,985	17.63	25,562	12.35
Maine	696,666	122,773	17.62	15,602	12.71
Arizona	1,183,669	206,617	17.46	19,791	9.58
North Dakota	384,655	66,368	17.25	11,678	17.60
Virginia	1,525,646	261,784	17.16	31,937	12.20
Minnesota	1,683,629	288,414	17.13	45,947	15.93
Nebraska	834,183	142,852	17.12	23,442	16.41

Source: HAC Tabulations of 2010 Census of Population and Housing

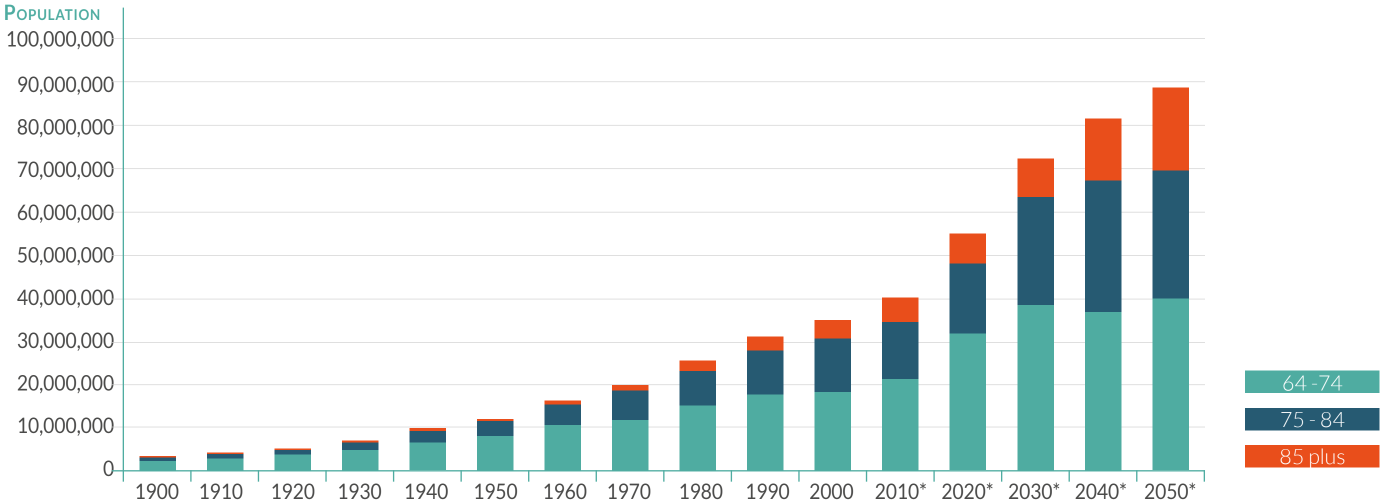
Demographics

Seniors are not a monolithic group or population segment, and the characteristics and needs of older Americans vary substantially by their age. Younger seniors, or those aged 65-74, make up a much larger population than the oldest adults, those 85 years old and over. Currently, only 12.9 percent of rural seniors are over the age of 84. Individuals between the ages of 65 and 74 account for 54.4 percent of rural seniors, and seniors between the ages of 75 and 84 account for 32.7 percent. Although the number of seniors over age 84 account for a relatively small proportion of older persons, it is this group that often has more difficulty with health and mobility. A study by the Center for Housing Policy notes that a majority of seniors who rely upon long-term care facilities or community housing with services fall within this age group of 85 and older.[8]

As longevity increases, so will the number of seniors over the age of 84. In the near future, more individuals will live beyond 85 than ever before, and as their age increases, so will their housing and health needs. As the Baby Boom generation ages and reaches 85, the number of oldest adults is expected to grow faster than all other age groups. The population of those aged 85 or older will more than triple from 5.8 million in 2010 to 19 million in 2050. This change will have profound implications in rural regions which already have a larger share of seniors and a smaller share of social services than suburban and urban communities.

FIGURE 3

Senior Population by Age Group, 1900-2050



Source:U.S. Census Bureau, U.S. Department of Commerce.
*Projections of the Population by Age and Sex for the United States: 2010 to 2050.

In our society, women simply live longer than men. Seniors in rural and small town America are also more likely to be female than male. Women comprise 55.7 percent of the total senior population. As seniors age, women make up an even larger portion of the total population. Over two-thirds of all seniors aged 85 and older are female. As a result, elderly women are more likely to live on their own than elderly men in rural and small town areas; 70.6 percent of seniors living on their own are women while men comprise 29.4 percent of that population. Senior women who live alone account for 30.9 percent of all rural senior households, compared to just 12.9 percent of senior men who live alone. This reflects relative longevity – just over 80 years for women and 75 years for men.[9] According to the Center for Housing Policy, more households will be comprised of older women living alone in the immediate future; however, the longevity of men will slowly increase eventually reducing, but not eliminating, the imbalance. Older adults living alone often have less caregiver support and fewer financial resources than those living with a spouse or relative.[10] Over 73 percent of all rural households consist of two or more individuals compared to 56.2 percent for rural seniors. Older households in rural areas tend to be smaller than others because they are often without children at this stage in their lives or have experienced the loss of a spouse.

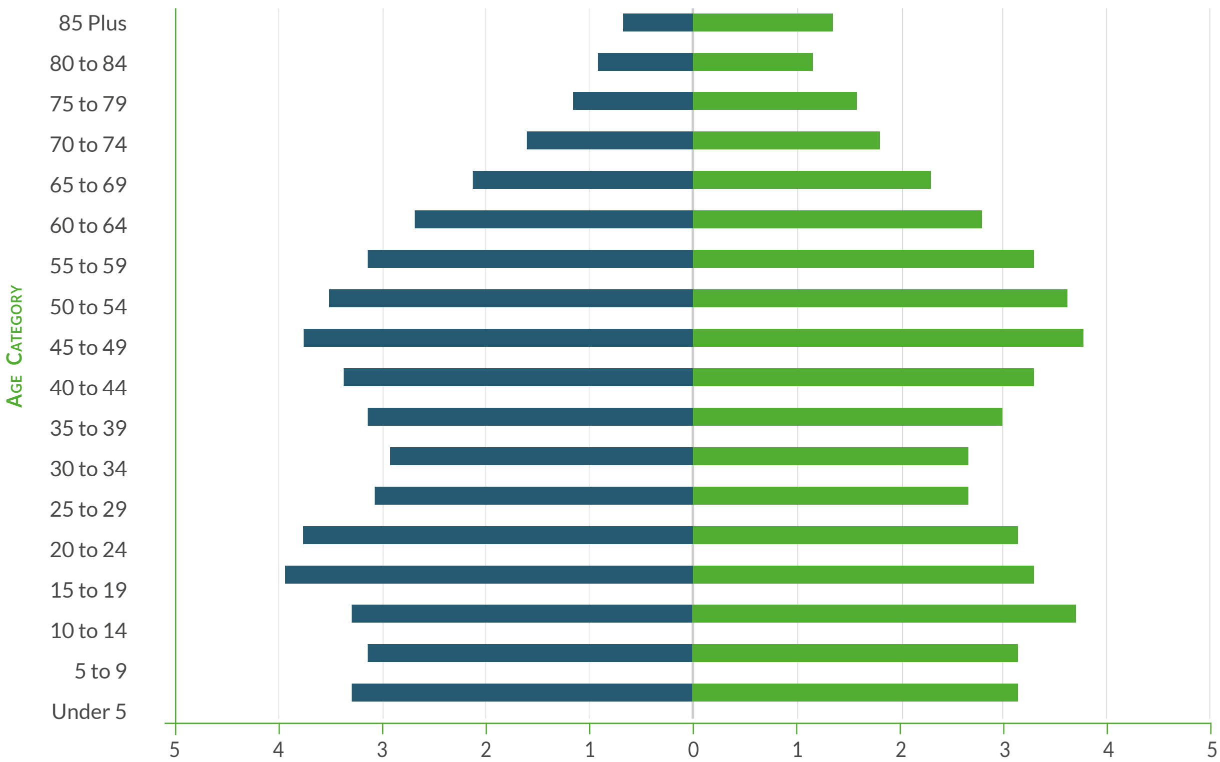
Grandfamilies

Grandparents Rearing Grandchildren in Rural America

A relatively small portion of households in rural and small town America are comprised of grandchildren that are being raised by their grandparents. However, certain communities and groups have significantly higher percentages of these families. Almost all counties where more than 10 percent of all households consist of grandparents responsible for their grandchildren are either home to a Native American reservation or contain a majority Native American population. There are a number of factors at play that have rendered parents unable to raise their children in these regions. These include: substance abuse, teenage parenthood, divorce, death of one of more parent, incarceration, unemployment or labor migration, mental and/or physical disability, and military deployment.[11] Cultural factors exist as kinship ties are often stronger on tribal lands. Grandparents typically play a larger role in the rearing of children due to the benefits of inter-generational parenting. There is often less stigma in tribal communities for grandparents raising their grandchildren.

Although raising grandchildren does not directly impact the health of a senior, older individuals are more likely to experience health issues in general that may limit their ability to care for a grandchild.[12] Moreover, older adults often have fixed incomes, adding further challenges to raising grandchildren. That said, many social service programs exist that offer assistance to "grandfamilies." For a detailed, state by state list of programs and benefits, please visit: **www.aarp.org/relationships/friends-family/grandfacts-sheets.**

FIGURE 4
Rural & Small Town Population by Age and Gender

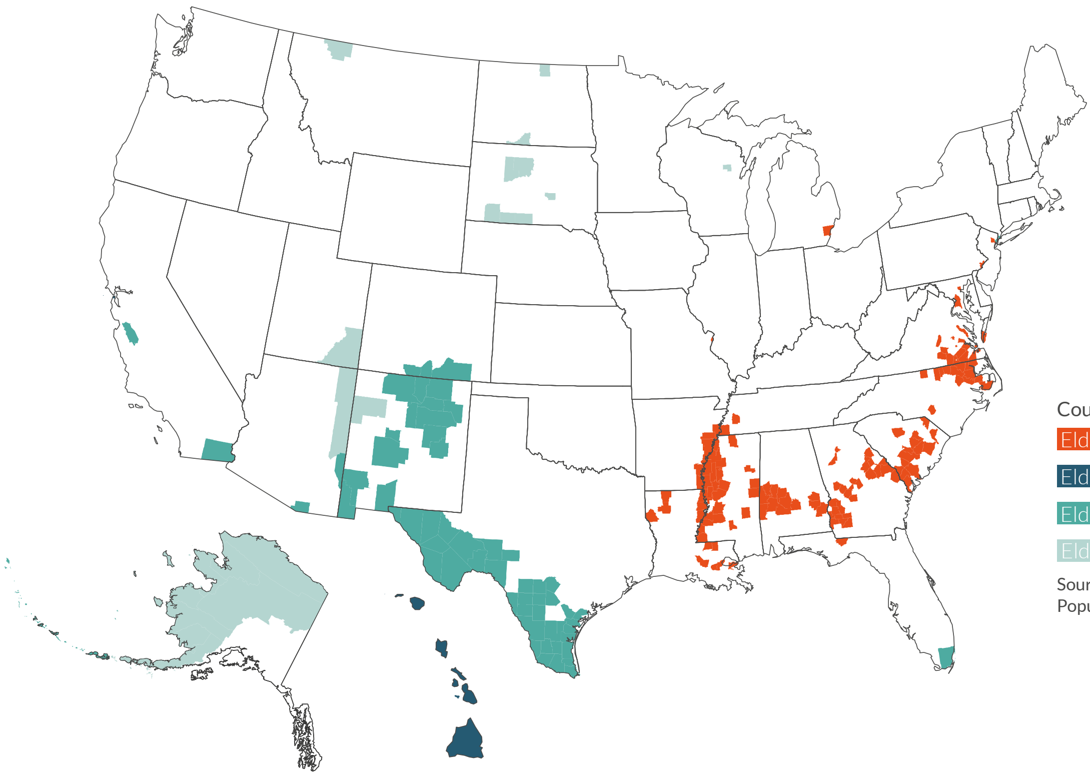


Source: HAC Tabulations of the U.S. Census Bureau's 2010 Census of Population and Housing

Rural Americans tend to be less racially diverse than the population of the United States as a whole, and rural seniors are even less diverse. Nationally, minorities, defined as all race and ethnic groups other than non-Hispanic whites, make up 19.8 percent of seniors while just 10.8 percent of rural seniors self-report as a minority.

While there are relatively few minorities over the age of 65 in rural America in general, they tend to be concentrated in counties where minorities comprise over one-third of the total population. These counties are predominately "clustered" in communities with high and persistent rates of poverty. The Mississippi Delta and the Rural Southeast (African-Americans), Native American lands (Native Americans), and the Colonias (Latinos) are the only regions within the continental United States where minorities account for over one-third of all seniors. These regions have faced widespread and persistent poverty over the decades and struggle with limited economic opportunity.

FIGURE 5
Minority Concentration Age 65 and Over, 2010



Source: HAC Tabulations of 2010 Census of Population and Housing

America's Aging Heroes

Senior Veterans in Rural and Small Town America

Veterans in rural and small town America are older and in worse health than veterans nationwide.[13] More than one-quarter of all rural Veterans are over the age of 65. According to 2010 Census data, there are 2,411,563 total veterans over the age of 65 in rural and small town regions. In fact, senior veterans account for 43.1 percent of all veterans in rural and small town America. When near-seniors are included, or those aged 55-64, that number increases to 70 percent. As the number of older veterans increases, significant strains will be placed on housing, care, and supportive services for the elderly.

The U.S. Department of Veterans Affairs (VA) offers grants to help veterans make necessary retrofits to their homes to increase accessibility. The VA 2101(a) grant, or the Specially Adapted Housing Grant, is one such product. To be eligible, veterans must be receiving compensation for a permanent and total service-connected disability. These include: lack of motion, blindness, loss of limbs, or other disabilities that require home modification. For more information see: **benefits.va.gov/homeloans/adaptedhousing.asp.**


Photo: Cathedral Square Corporation

Economics

As many older individuals are retired or unable to work, income sources for seniors are often more limited than those available to younger persons. Although the cost of living in rural America tends to be lower than in urban and suburban areas,[14] incomes in rural America are lower as well. The median income for rural and small town senior households is $30,330 compared to $34,995 for seniors nationally, and nearly one-third of rural and small town seniors earn less than $20,000 annually.

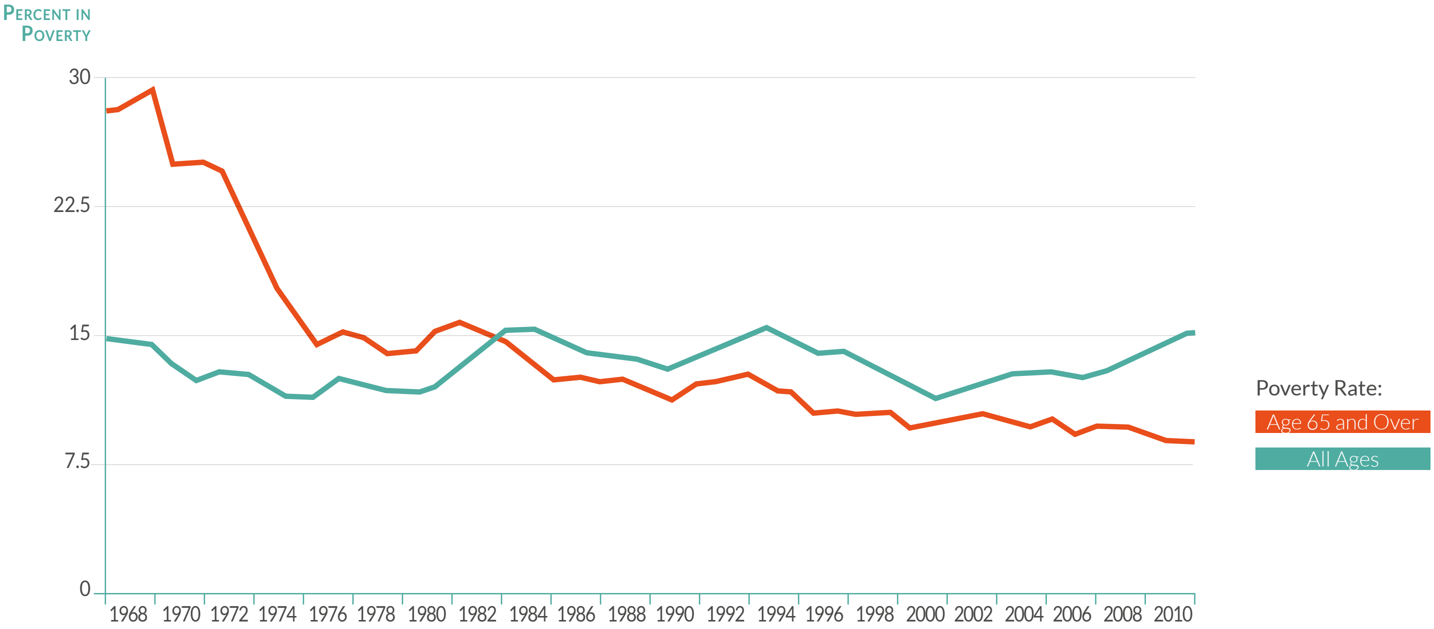
> **"Nearly one-third of rural and small town seniors earn less than $20,000 annually"**

A high percentage of rural and small town seniors rely on Social Security or Supplemental Security Income for their income. According to data from the 2010 U.S. Census Annual Social Supplement, more than 80 percent of income for the bottom two income quintiles of seniors comes from Social Security.[15] A greater proportion of rural and small town households receive Social Security than households in urban or suburban and exurban communities. Just over one-third of all rural and small town households receive Social Security payments compared to 24.1 percent and 27.4 percent in urban and suburban areas respectively.

Many Social Security beneficiaries do not have significant income from other sources, and are considered "near poor." [16] As of December, 2010, the average benefit for the three principal groups receiving Social Security – retired workers, disabled workers, aged widow(er)s – was approximately $1,100 per month, or $14,000 per year. Even seniors receiving maximum benefits from Social Security, an uncommon occurrence, only receive modest payments, approximately $2,500 for full retirement age beneficiaries.[17] The Social Security program caps earnings on which workers pay taxes and accrue credit toward future benefits and the program's progressive benefit formula replaces a greater share of past earnings for low-paid workers than high-paid ones.[18] In December 2010, 95 percent of retired workers received monthly benefits of less than $2,000.[19]

One of the biggest successes in reducing poverty has been among older Americans. Until recent decades, elderly persons in the United States experienced poverty rates at much higher levels than the overall population. The enactment of safety net programs such as Social Security, Supplemental Security Income (SSI), and Medicare have likely contributed to the reduction in the poverty rate of seniors over the past half century. In the mid-1960s, nearly 30 percent of seniors in the United States were in poverty.[20] In 2011, 9.8 percent were poor.[21] While these reductions in older age poverty are significant, rural seniors experience higher poverty than seniors nationwide, at 11.4 percent, and older women have higher poverty rates than their male counterparts. Overall, 14 percent of rural elderly women have below poverty-level incomes, compared to an eight percent for rural men over the age of 65.

FIGURE 6
Poverty By Age, 1966-2010



Source: U.S. Census Bureau, Income, Poverty, and Health Insurance Coverage in the United States: 2010

Supplemental Measures of Poverty

Senior Poverty Rates Differ

Starting in 2011, the U.S. Census Bureau released a new supplemental measure of poverty. The poverty measure is traditionally derived by setting thresholds at three times the subsistence food budget of 1963, adjusted for inflation and for family size and age of family members. It also includes all income, prior to taxes. The new supplemental measure of poverty also includes health expenditures, taxes and government aid, as well as regional costs of living. Proponents of this new supplement measure argue that it better reflects true poverty across the country. One of the largest differences between the two measures is the poverty rate among seniors. When the supplemental poverty definition is applied, the poverty rate for seniors is four percentage points higher than the official measure, 15 percent (supplemental) compared to 9 percent (official). Out of pocket medical costs – captured in the supplemental measure – is likely attributable to some of this difference. Regional costs of living and health expenditures play into seniors' financial wellbeing. In 2009, half of seniors spent at least 16 percent of their income on health expenditures.[22] These costs have significant impacts on seniors living on fixed-incomes.

Minorities in rural areas are among the poorest and worst housed groups in the entire nation. These problems are even more profound among older rural minorities. While just 10.8 percent of all elderly households in rural America are headed by minorities, they account for 22.9 percent of all rural elderly households in poverty. In comparison, 9.12 percent of all rural white, non-Hispanic individuals fall below the poverty line.

RURAL SENIORS & THEIR HOMES

Having access to an affordable home is critical to health, safety, and security. This is especially true as people age. Rural and small town seniors, often living on fixed incomes, have fewer housing options than their urban and suburban counterparts. As a result, many remain in the same homes they have inhabited throughout their adult lives. While seniors often have deeply personal connections to these homes, they may not always be appropriate or accessible as physical changes affect their ability to live independently.

Household Characteristics

There are approximately 24.5 million occupied housing units in the United States that house individuals over 65 years of age. Of these, 6.3 million, or 25.6 percent, are located in rural or small town America. Rural and small town senior households are typically smaller than rural and small town households overall.

Housing Tenure

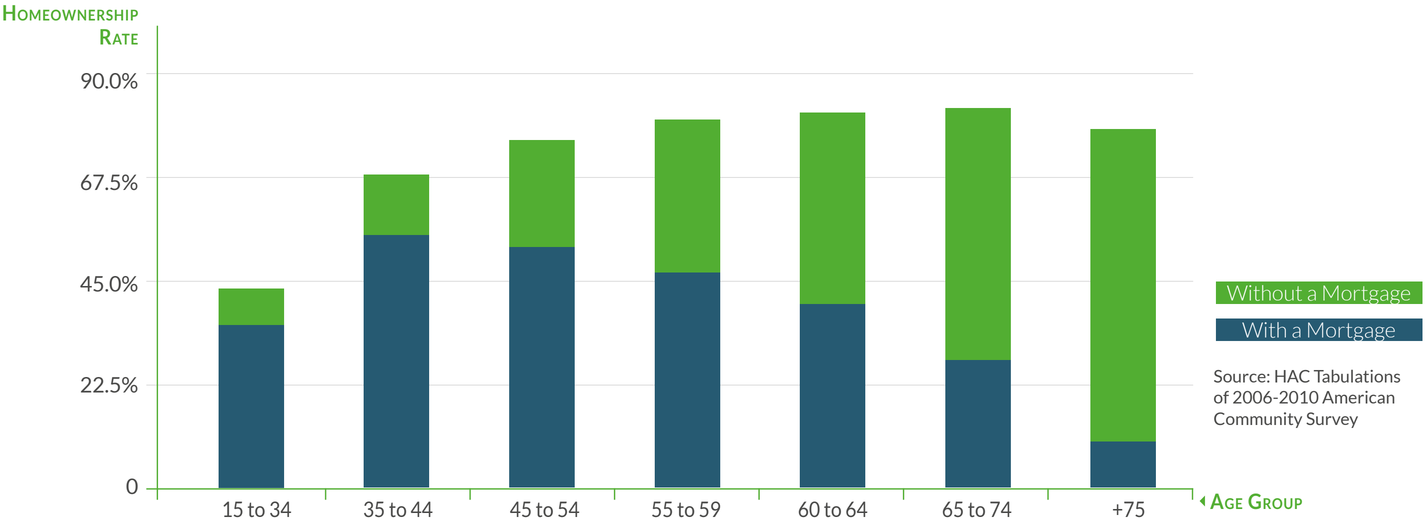
Homeownership is particularly prevalent in rural communities and an overwhelming majority of rural and small town seniors own their homes. Over 83.2 percent of rural and small town senior households are owner-occupied compared to 78.9 percent of all elderly households and 66.6 percent of all households nationally. Moreover, 74.9 percent of rural and small town households with at least one individual over the age of 65 own their homes outright and no longer make mortgage payments. This is compared to 67.6 percent of senior homeowners nationally and 32.4 percent of all homeowners in the U.S. While homeownership conveys economic benefits and is often preferred, high homeownership among rural elderly households may be due in part to a lack of housing options. Rural seniors have less access to quality rental housing that meet seniors' needs than city or suburban residents. Rural residents also traditionally have fewer options outside of living in private, single family homes that may be deteriorating or unaffordable, or moving to a nursing home.

The Impacts of the Housing Crisis

Senior Foreclosures

Like the rest of the nation, the recent housing crisis impacted older households. Seniors have witnessed an uptick in foreclosures as a result of the housing crisis at the end of the last decade; however, foreclosed homes and foreclosure starts are less common in rural areas than suburban and urban areas.[23] Many rural seniors have already paid off their mortgages which put them at lower risk of foreclosure during the crisis than other groups. While data on the number of foreclosures among rural seniors is limited, there is a safe assumption that a portion of households affected in the foreclosure crisis were seniors. A home is a significant and important investment for seniors and rural America, and those affected by the foreclosure crisis face significant hardship, especially older age households.

FIGURE 7
Rural & Small Town Homeownership by Age and Mortgage Status, 2010



Source: HAC Tabulations of 2006-2010 American Community Survey

The vast majority of rural and small town senior homeowners live in detached, single unit structures (78.8 percent); however it is more common for a senior who rents to live in a structure with more units. Approximately 61.8 of all senior renters in rural and small town America live in structures with more than one unit compared to 75.4 percent nationally.

Rural senior homeowners are more likely to have lived in their housing unit for a longer period of time than rural senior renters. Just under half of all senior homeowners moved into their current home before 1970 compared to 40.9 percent of renters. Renters are more likely to have moved in their homes more recently; approximately one-quarter of all renters compared to 20.8 of homeowners moved into their home in 1990 or later. This is most likely the result of senior homeowners moving from their homes into smaller rental units due to a decreased ability to maintain their homes themselves.

Rural senior homes are typically located on significantly larger parcels than senior homes nationally. According to 2009 American Housing Survey (AHS) data, the median lot size for a senior outside of a metropolitan area was 44,000 square feet compared to just 14,000 square feet for seniors nationally.[II] As seniors age, maintaining and managing properties of such large sizes becomes increasingly difficult placing greater strain on a senior's housing circumstances.

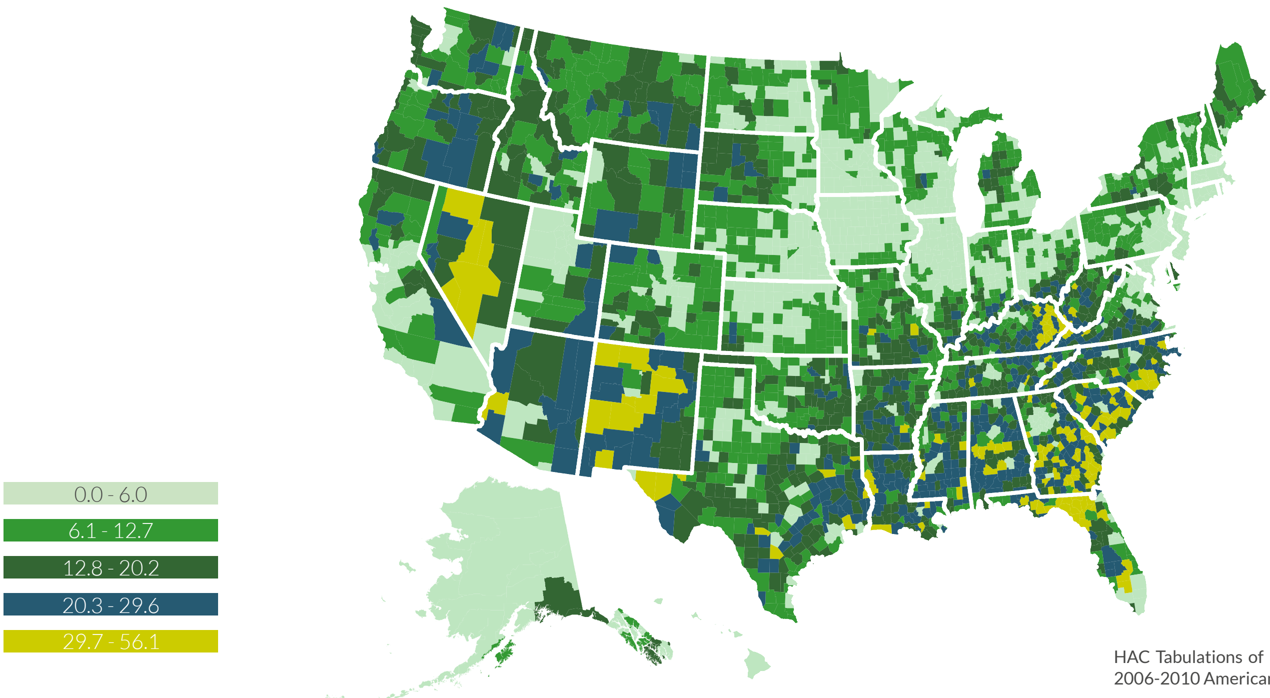
Manufactured housing is an important housing option for low-income seniors. Rural areas have more residents living in manufactured homes than the nation as a whole. The prevalence of manufactured homes in rural regions is more than twice the national rate, and nearly two-thirds of all manufactured homes are located in rural regions.[24] A higher percentage of rural and small town seniors live in a manufactured home than seniors nationally at 11.1 percent and 6.8 percent respectively. More rural senior homeowners live in manufactured homes[III] than renters at 11.7 percent and 8.5 percent respectively. Both of these figures are higher than the national rate. Cost is an important factor for manufactured homes prevalence in rural communities as is a general lack of zoning and flexible siting options. As a result, manufactured homes enable many rural seniors to live closer to relatives who may provide support and services.[25]

As the Baby Boom generation turns 65, more seniors will live in manufactured homes than ever before. Manufactured homes were not a primary housing option for previous generations of seniors like they have been for baby boomers. Approximately 15 percent of households aged 55-64 in rural America currently live in manufactured homes. As a result, there will likely be a significant increase of seniors in manufactured homes in the coming years.

[II] The figures on manufactured housing derive from HAC tabulations of the 2009 AHS and, because of data limitations, refer to households outside metropolitan areas, not rural and small town areas as used primarily in this study.

[III] Census data on manufactured homes includes those living in RVs or boats as well.

FIGURE 8
Manufactured Homes, 2010



HAC Tabulations of U.S Census Bureau's 2006-2010 American Community Survey

Housing Affordability

Housing affordability has become the nation's largest and most pressing housing problem. Housing costs are even more critical for seniors as they often live on fixed incomes. Many rural and small town seniors own their homes outright so housing costs are often less for them than their younger counterparts. Furthermore, fewer rural and small town seniors are housing cost burdened, or pay more than 30 percent of their gross income on housing, compared to seniors nationally. Still, nearly 3 in 10 (28.2 percent) of rural and small town seniors are economically burdened by their housing costs.

Whether rural and small town seniors own or rent their homes is a significant factor affecting their housing and economic well-being. Fifty-four percent of rural and small town senior renter households are cost burdened compared to 24.1 percent of homeowner-occupied households. According to Center for Housing Policy analyses of the 2009 AHS, housing cost burden increases as rental residents grow older. Older renters may also become increasingly cost-burdened over the next decade as hundreds of thousands of government-subsidized units that are affordable to low- and moderate-income seniors are reaching the end of their required affordability periods and may potentially shift to market-rate rental units.[26]

Although the majority of senior homeowners in rural and small towns have paid off their mortgages in full, 24.4 percent of rural senior homeowners have not. According to the 2011 AHS, the average monthly mortgage payment for seniors outside of metropolitan areas[IV] was $620. This constitutes a large expense for seniors, especially if they have already retired or are no longer able to work.[V] For many senior homeowners, property taxes, utility costs, and property insurance are typically the greatest housing expenses.

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Photo: SHHIP

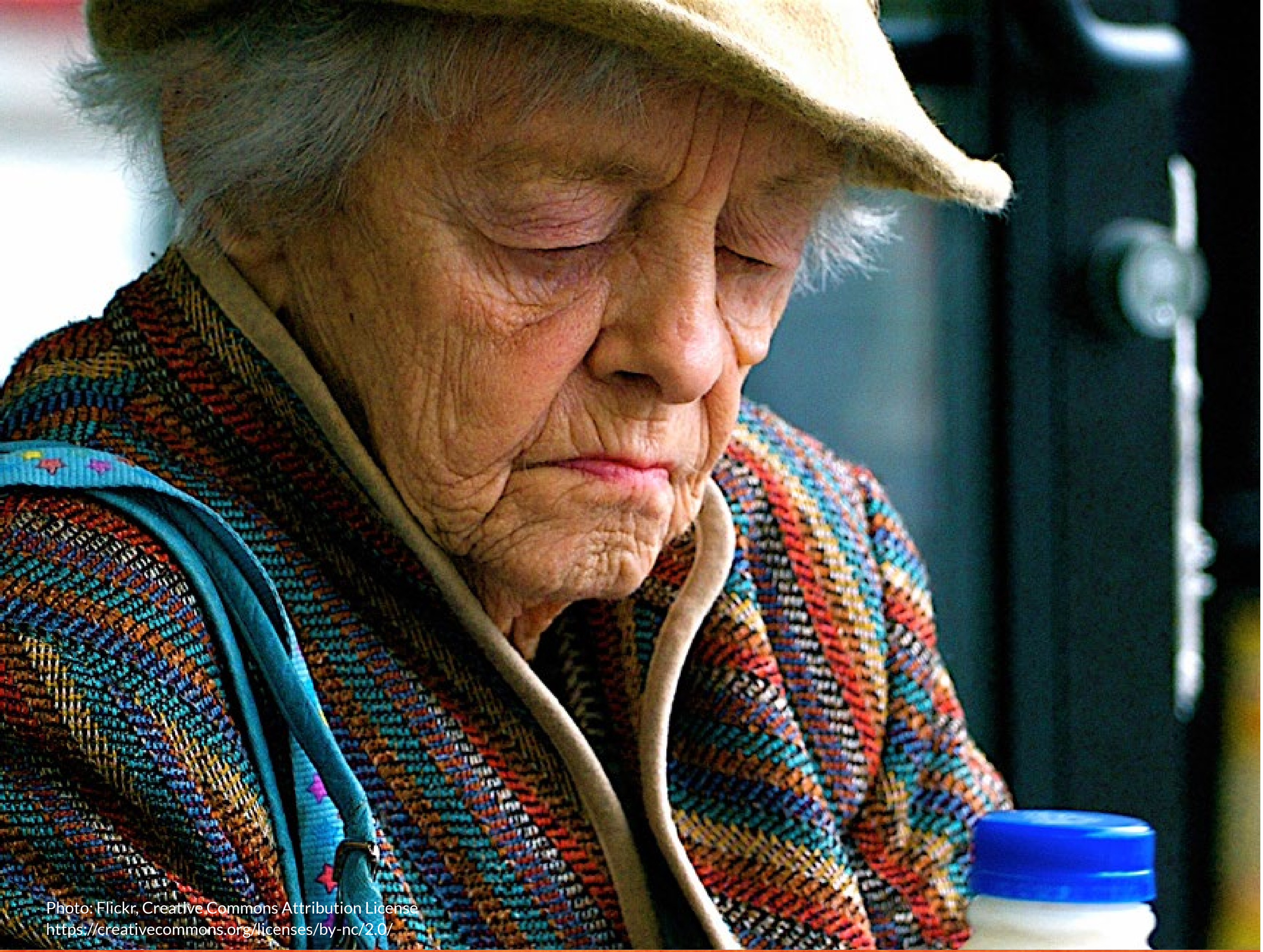
Housing Quality

The vast majority of seniors are satisfied with their homes, but the physical changes of aging can impact their ability to function within their homes. However, many seniors do not have the physical or financial resources to improve their housing conditions and increase their livability. A large number of seniors also have either a disability or have difficulties with self-care or independent living, making necessary home improvements expensive and physically impossible.[27] Hazardous bathrooms, steep staircases, narrow halls and doorways, and dated electrical systems may impede seniors' ability to safety navigate their homes. Although not technically substandard, these housing elements may not be appropriate for seniors.

For the most part, rural seniors live in relatively good quality housing. Only 5.3 percent of senior households outside of metropolitan areas experience moderate or severe physical inadequacies according to the 2011 AHS. This is slightly less than the nation overall, where 5.5 percent of housing units are moderately or severely substandard. An estimated 4.3 percent of seniors nationally live in substandard housing. In nonmetropolitan areas, 1.3 percent of seniors lack complete plumbing, .8 percent lack a complete kitchen, and .1 percent are crowded.

[IV] The figures on housing quality derive from HAC tabulations of the 2009 AHS and, because of data limitations, refer to households outside metropolitan areas, not rural and small town areas as used primarily in this study.

[V] The average mortgage payment for seniors nationally is $723, higher than the $620 rural mortgage payments. The difference likely reflects differences in homes values. In both cases, the cost are not trivial since many seniors live on limited, fixed budgets.



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FILLING THE GAPS: CREATING HOUSING OPTIONS FOR SENIORS IN RURAL COMMUNITIES

Characteristics unique to rural communities create specific challenges and concerns for an aging population that may not be as relevant in an urban or suburban setting. Regardless, most rural seniors are satisfied with their homes and typically desire to age in place. There is often a social, economic, and psychological attachment to our homes, and the majority of seniors desire to remain in their homes for as long as possible. Factors of income, differing personal definitions of quality, and fear of losing one's independence also play a significant role. Additionally, sparsely settled rural regions typically do not have the same amount of social service infrastructure as urban and suburban regions, making it difficult for rural seniors to access needed services.[28] Furthermore, public transit is often lacking and inefficient, further increasing the difficulty for seniors who are no longer able to drive themselves.[29]

These challenges point to an underlying gap in housing options and availabilities. In far too many rural communities, the only housing options for seniors are their own homes or nursing homes. With the scope and magnitude of the looming demographic shift of seniors, rural communities will need to develop a range of housing options such as rental housing, rehabilitation and repair programs, housing with services, and assisted living. These options not only enhance the lives of seniors but are fiscally prudent measures that are generally more cost effective than long-term care options. Federal resources exist that provide assistance for rural seniors to access a greater cross-section of housing options. However, a constrained budgetary environment has limited these programs' effectiveness.


Photo: USDA Rural Development

Aging in Place

"Aging in place" is a concept that refers to older adults living independently in their current residence or community for as long as possible. As the vast majority of rural seniors own their own homes, this often means remaining in their current residence. Aging in place can also be accomplished by moving to a more manageable dwelling (such as a smaller apartment) and living independently for as long as possible. Independent living for seniors promotes successful aging by improving health, life satisfaction, and self-esteem.[30]

Though seniors overwhelmingly prefer aging at home, challenges exist.[31] Physical changes to the body that occur with age make it more difficult for seniors to live independently. Older homes are often not physically accessible for seniors with physical ailments, and homeownership requires onerous or expensive

upkeep. Additionally, the existing housing stock in rural areas often lacks a range of choices that could provide options for seniors unable to maintain larger homes and properties. Senior incomes also often do not keep pace with housing costs.

These concerns are often greater in rural communities where spread out geographies make it increasingly difficult for residents to access necessary services and amenities. Many seniors remain in their homes long after they can no longer physically, mentally, or financially manage them. 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 relocation. For seniors to successfully age in place, they must have access to assistance, transportation, and home upgrades that increase the safety and accessibility of their homes.[32]

Adapting Homes to Meet New Needs: Retrofitting Homes for Seniors

The vast majority of rural seniors live in single-family units that were built in earlier decades when there was less awareness of ensuring accessibility for all levels of physical abilities.[33] A recent study published by AARP estimated that more than one million older adults with disabilities live in homes that present barriers to meeting their daily needs.[34] Homes that lack important ease of use and convenience make it harder for older residents to bathe, use stairs, enter and exit, or meet other daily needs. These barriers may force older residents to move into assisted living or an institutionalized setting which can limit independence and prove cost-prohibitive. Aging adults find that modifying their home is preferable, safer,[35] and more cost effective than moving to an accessible home or remaining in an inaccessible one.[36]

There are a range of home modifications that can increase accessibility within a home. Easy alterations include: adding nonslip strips to bathroom floors or other smooth surfaces, improving lighting, providing telephones with large numbers and letters, and installing grab bars and lever door handles. More complex modifications include: installing ramps, chairlifts, stair glides, widening doorways, roll-in showers, and lowered countertops.[37]

Housing modifications are critical for both senior homeowners and senior renters. AARP reports that senior renters are more likely to have a disability than are homeowners.[38] In a recent study they indicated that 54 percent of renters had a physical impairment compared to 42 percent of owners. Furthermore, states with significant rural populations tend to have the highest numbers of disabled elderly homeowners and renters. Mississippi, West Virginia, and Arkansas have the highest percentage of elderly homeowners with disabilities while West Virginia, Arkansas, and Kansas have the highest percentage of elderly renters with disabilities.[39] Senior renters in rural regions often face much greater housing concerns than rural homeowners.[40]

Federally subsidized housing must meet the accessibility requirements stated in the Rehabilitation Act of 1973, and the Fair Housing Act requires all residential buildings with four or more units to meet seven design and construction criteria including accessible entrances and common areas, and wide doors and hallways.[41] However, few residential building codes and ordinances for private, single-family homes address accessibility issues. As such, the majority of rural seniors are required to provide their own housing modifications. Many rural seniors are unable to make the necessary modifications as a result of financial barriers. Furthermore, most seniors are unable to complete the modifications themselves due to physical impediments but are frequently unable to afford or hire outside contractors for construction.[42]

Although there are challenges, a survey of older adults found that two-thirds of respondents who made modifications on their homes believed these upgrades would allow them to remain in their homes longer than if they had not made the changes.[43] Increased attention to universal design and affordable home modification programs for seniors could help those with age-related disabilities stay in their homes longer.


Photo: Cathedral Square Corporation

Universal Design

Accessible Housing from the Start

The concept of universal design emerged in the mid-1980s with a goal of ensuring that products and environments are appropriate for all people, including those with physical, cognitive, or sensory impairments.[44] Within a residential setting, examples of universal design include blended step-free entrance routes, multiple countertop heights, wide doorways, lever faucets, and a curbless shower with handheld adjustable shower head.[45] Homes built in this manner ensure that residents do not have to worry about expensive home modifications as they age and experience physical impairments.

Some states and localities have developed voluntary programs to encourage developers or homeowners to adopt universal design features. These programs include: financial incentives, building certification, streamlined permitting, or fee waivers. One example is California's Health and Safety Code that requires builders to provide a checklist of universal design "add-on" options to potential homebuyers, enabling buyers to choose accessibility features for their homes.[46] Georgia provides a tax credit of $500 to people with disabilities to cover costs for no-step entrance, wide doorways, reinforced bathroom walls, and accessible light switches.[47] Though it is unclear the impact these policies have on seniors who already own their homes, universal design will undoubtedly benefit future seniors.

Resources: Home Modifications

Eldercare, operated by the US Department of Health and Human Services, connects seniors to various community services through an online database. For more information on home modifications for seniors who desire to age in place, visit: www.eldercare.gov/ELDERCARE.NET/Public/Resources/Factsheets/Home_Modifications.aspx.

The National Resource Center on Affordable Housing and Home Modification, operated in affiliation with the Fall Prevention Center of Excellence, also provides an online resource center through the website www.homemods.org.

AARP also has an online resource center for home modifications for seniors at: www.aarp.org/home-garden/home-improvement/.

The Pros and Cons of Withdrawing Home Equity: Reverse Mortgages

Reverse mortgages are a relatively recent financial innovation that allow homeowners to receive payments each month from lenders. Instead of paying a mortgage payment to the lender to pay down the debt, the homeowner does the reverse by withdrawing equity from the home, in the form of cash, while still retaining homeownership. According to the 2011 AHS, there were 416,546 owner-occupied households with at least one resident over 65 holding a reverse mortgage. Of them, 117,209, or 28.1 percent, lived outside of metropolitan areas. Just two percent of all senior owner-occupied households outside of metropolitan areas held a reverse mortgage.

Only one type of reverse mortgage, the Home Equity and Conversion Mortgage (HECM), is insured by the Federal Housing Administration (FHA) and is regulated by the U.S. Department of Housing and Urban Development (HUD). To receive a HECM loan, HUD requires that borrowers be at least 62 years of age, be not in default on any government debt, and complete a prescribed housing counseling program before the loan is closed. The use of HECM mortgages nationwide increased dramatically between the years 2000 and 2009. In 2000, there were only 6,625 reverse mortgages compared to 112,757 in 2009.[48]


Photo: CASA of Oregon

Seniors who utilize reverse mortgages typically receive funds in lump sums, in monthly advances, through a line of credit, or in combinations of the three. Seniors that rely on federal assistance programs, like Supplemental Security, should use caution when opting to receive a "lump sum" type of reverse mortgage, which gives the maximum amount of money available to the senior in one up-front payment, as this may disqualify them from needed programs.[49] The amount of money that can be borrowed is usually determined by the borrower's age, the equity in the home, and the interest rate charged by the lender. The income or creditworthiness of the borrower is not taken into consideration. Reverse mortgages can incur significant upfront expenses as fees and costs are added to the balance of the loan on the outset.[50] For example, with HECM loans, the FHA requires a single upfront mortgage premium equal to either 2 percent of the home's appraised value or $625,000, whichever is less. As of 2010, a new HECM "saver" option allows a payment of .01 percent of the homes appraised value.[51] Reverse mortgage holders must also pay a 1.25 percent premium of the entire loan balance as well as a monthly service fee.[52]

There are additional drawbacks to the reverse mortgage program. A senior with a reverse mortgage who desires to move into a new home must pay the remainder of the debt of the mortgage in full before doing so.[53] This includes seniors who wish to move to either a smaller living space after the passing of a loved-one or a residence with more supportive services. This is often a large sum that a senior with a fixed or limited income will not be able to pay, essentially trapping the senior in his or her home. Seniors who access reverse mortgages also no longer have the equity from their home if any unforeseen expenses or tragedies occur. Furthermore, when the homeowner with a reverse mortgage passes away, their heirs must then pay off the entire principle plus accrued interest and service fees in full. If they cannot do so, the lender has the right to foreclose and sell the property. This is especially prevalent in lower-income households and communities where the inheritance of property is often considered incredibly important, but such high amounts of money and credit are not readily available.[54]

In light of the foreclosure crisis of the late 2000s, reverse mortgages no longer seem to be as feasible for rural seniors as they once were. Although the 2000s saw a dramatic increase in reverse mortgages, their use has declined since 2009. HECM loan use in 2011 was lower than 2009, and since then two major lenders, Bank of America and Wells Fargo, exited the reverse mortgage field.

Consumers Beware!

The Dangers of Misleading Advertisements for Reverse Mortgages

Reverse mortgages can be incredibly beneficial to some seniors. However, they can prove disastrous to others. Throughout the previous decade, persistent and misleading advertisements about the benefits of reverse mortgages were targeted toward seniors. These advertisements often feature age-appropriate celebrities who use their image to make these "too good to be true" offers believable, yet rarely mention the risks and necessary planning involved in taking on a reverse mortgage.[55]

Unlike conventional mortgages, payment of principal, interest, taxes, and homeowner insurances are not included in the mortgage fees leaving seniors responsible to pay for them out of pocket.[56, 57, 58] Seniors will enroll in the program without realizing these fees exist, and that they are now required to pay them. As a result, lost equity and increased financial burden due to property taxes, utilities, or maintenance costs can become common occurrences among older homeowners who utilized the program. The advertisements lead seniors to believe that they will come into easy disposable income without any risks and dangers of reverse mortgages.

Before taking out a reverse mortgage, it is critical for seniors to be knowledgeable about the program. In order to assist seniors opting for a reverse mortgage, HUD requires housing counseling sessions to ensure borrowers understand all implications of the reverse mortgage. Although these sessions can prove extremely enlightening to potential participants, the quality of the counseling varies significantly. A 2009 report by the Government Accountability Office (GAO) found that some counselors exaggerated the length of the session, half did not discuss alternatives to reverse mortgages, none covered all required topics, some counselors encouraged borrowers to use their proceeds to buy unneeded insurance or other products, and that occasionally reverse mortgage materials included misleading claims.[59]

Resources: Reverse Mortgages

The list of HUD-approved housing counseling agencies can be found on its website at:
www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?filtersvc=hec&filtermultistate=yes.

The HUD list of approved lenders can be located at:
www.hud.gov/ll/code/llslcrit.cfm.

AARP also offers information on reverse mortgages at:
www.aarp.org/money/credit-loans-debt/reverse_mortgages/.

The Home Loan Learning Center can walk you through the steps to determine if a reverse mortgage is right for you:
www.homeloanlearningcenter.com/reversemortgagelendingresourcecenter.htm.

Senior Share Homes

Community Living for Older Americans

Senior home shares, or senior cohousing, are an alternative approach that allow seniors to live independently and age in place. Senior share homes bring together home providers and seniors seeking a place to live, especially those that would otherwise be living alone. Share homes offer private bedrooms with shared living spaces, and homes typically have around six or seven seniors residing therein.[60] Senior share homes in rural and small town regions are often located in communities that have better access to amenities and supportive services. Roommates are also able to help with daily chores, like grocery shopping, cooking, laundry, gardening and other routine chores that can become difficult with increased age. Shared housing also provides seniors an opportunity to socialize with peers, remain active, and experience an increased sense of safety by not having to live alone while still remaining independent.[61]

Often seniors will pay rent to the organization that rents out the house. Beyond rent, this can also cover housing costs and food. Although the rent may be slightly higher than comparable units in the vicinity, overall costs are often less when energy savings, shared meals and amenities, and shared transportation are included.[62]

Although senior share homes are somewhat rare in rural areas, housing groups like Cathedral Square in Vermont are working to develop more options for rural seniors.[63]

Flexible and Affordable: A New Perspective on Manufactured Homes for Seniors

Manufactured housing provides an affordable source of housing for low-income seniors living on a fixed income. Rural and small town areas have two times the prevalence of manufactured homes than the rest of the country and it comprises 6.6 percent of senior occupied housing stock.

Although a certain stigma exists with manufactured homes, government regulations and oversight have vastly improved their quality. Manufactured homes are constructed to federal standards set by HUD. These standards address heating, plumbing and ventilation, design, energy efficiency, safety standards, and more. The HUD code took effect in 1976. Manufactured homes constructed before this time are not required to meet these standards. These homes are typically referred to as mobile homes and are more likely to be substandard. In 2005, 11 percent of manufactured units built before 1975 were substandard compared to 6.6 percent of manufactured homes overall.

More seniors than ever before will reside in manufacturing housing as the Baby Boom generation turns 65. Accessibility will be as significant an issue to these homeowners as it is to those who live in other structures. Many older manufactured homes have narrow hallways, small, poorly designed bathrooms, narrow doorways, and hard-to-use kitchens.[64] Like any other home, modifications can be made to manufactured homes that ease a resident's ability to age in place, including: widening doorways, enlarging rooms or hallways by moving or eliminating exterior walls, and installing accessible sinks, counters, showers, rails, and ramps. These modifications are typically cheaper in a manufactured home than in other homes.[65]

Manufactured homes can be placed alone on parcels of land or grouped together in small parks. Manufactured homes in rural areas are less likely to be located in "parks" than manufactured homes in urban or suburban regions. Although less common in rural areas, manufactured home parks often offer unintended benefits for seniors. These parks often have a "critical mass" of seniors, making it easier to provide needed services efficiently and effectively.[66]

Resident-Owned Manufactured Housing Communities

Increased Housing Security for Seniors through Housing Cooperatives in Oregon[VI]

Oregon's 1,104 manufactured housing parks – equaling approximately 63,398 spaces - represent a large portion of the state's affordable housing stock. Senior parks, those exclusively inhabited by persons age 55 and over, account for nearly 30 percent of the state's total. Many of these parks are located on the urban fringes of cities that have seen significant increases in property values over the last decade. As a result, according to Oregon Housing and Community Services data, 67 parks – representing 2,713 spaces – have closed since 2000.

In response to the alarming increase in park closures, the Oregon Legislature passed legislation which allows manufactured housing residents to form manufactured dwelling park non-profit cooperatives and convert their parks from investor-owned into resident-owned communities in 2007. These resident-owned manufactured housing cooperatives utilize a Board of Directors and member committees to purchase and control their park and manage infrastructure, operations, and common areas. Once purchased by members of a non-profit cooperative, the park must remain as an affordable manufactured housing park in perpetuity.

The concept of non-profit resident ownership of manufactured housing communities is not a new one. What originally began as a New Hampshire Community Loan Fund project in 1984 is now being replicated throughout the United States by ROC USA®, a social enterprise that offers training, networking, and financing to help owners of manufactured homes gain security through ownership of their communities. In Oregon, the non-profit Community and Shelter Assistance Corporation, a Certified Technical Assistance Provider under the ROC USA Network, has converted six parks to resident ownership, three of which are predominantly seniors and four of which are located in rural areas.

Cooperatively owned manufactured housing parks greatly increase resident housing stability by removing the potential for the land to be sold for development. Although the desire for stability is great, Community and Shelter Assistance Corporation found that the idea of operating and managing their own community seemed overwhelming for some seniors. However, through providing technical assistance to the residents they are able to ease the process for residents, making them more willing to pursue the undertaking.

Resident-owned communities typically outsource much of the property management. Residents, however, can take an active role in various operations if they so choose, whether it be a social committee, a construction committee, a membership committee, or serving as a board member for the cooperative.

The manufactured housing resident ownership model is still relatively new and challenges remain. While the manufactured housing industry is evolving and innovative solutions are being developed, lenders have, for the most part, lagged behind – due in part to fallout from the financial crisis. One of the barriers to replacing unsafe or outdated manufactured homes continues to be affordable financing. Traditionally considered personal property, manufactured homes often only qualify for high-priced "chattel" loans, versus real estate loans with more affordable rates. Affordable loans continue to be elusive for all manufactured homeowners, even those who are members of resident-owned communities with cooperative ownership of the land and long-term leases.

[VI] This section is excerpted from an article written by Chelsea Catto of Community and Shelter Assistance Corportation for the Fall 2013 edition of Rural Voices.

Photo: CASA of Oregon

Rental Housing as an Option – Not a Relegation

Rental units and apartments are a desirable housing option for many seniors. Seniors often require less living space as they age and their families move out into their own homes. Rental housing may be preferred by seniors who no longer desire the upkeep and responsibility that homeownership entails. For seniors with physical impairments, downsizing from larger, family homes to one-bedroom apartments can greatly improve quality-of-life. Rental units can also cost less than maintaining larger detached homes.

Only 16.8 percent of rural seniors live in rental housing units. Although this is partially out of personal preference, rural seniors have few other options. This dearth of rental housing available in rural and small town America make it difficult for seniors to move from their homes to more accessible, smaller rental units if they so desire. This is especially true for seniors in remote, rural communities where the closest apartment complex to move into may be very far from their home community. Many rural communities are severely lacking in rental housing options, especially smaller units like apartments that may be desirable to seniors. This further decreases a senior's ability to access a rental unit. As such, seniors are often required to move considerable distances to live in a rental unit. This can be challenging for seniors as many are attached to their communities and struggle leaving their friends and family behind.

The growth of the senior population in rural and small town regions reinforces the need for adequate and affordable rental housing in these communities. As rural and small town America gets older, the demand for rental housing will only increase. Rental housing stock as well as federal rental assistance programs must grow to meet this demand. The lack of rental housing affects all rural seniors, but especially low-income rural seniors.

Additional Help for Seniors in Need: Assisted Living Residences

Assisted living residences provide seniors private rooms or apartments that offer light "hospitality" care that assists with activities of daily living. According to a 2009 Small Business Association report, about one million individuals, or five percent of the national senior population, lived in assisted residences.[67] The number of assisted living residents is expected to double by 2030; however the economic slowdown has significantly stalled construction of new facilities. Furthermore, assisted living facilities are under supplied in rural regions.[68] This type of housing is also known by other names including: residential care facilities, personal care facilities, boarding homes, and domiciliary care. The National Center for Assisted Living defines[69] assisted living residences as a congregate residential setting that:

- Provides or coordinates personal services, 24 hour supervision and assistance (scheduled and unscheduled), activities, and health-related services.
- Uses a design that minimizes the need for elderly residents to move.
- Accommodates individual residents' changing needs and preferences as they age.
- Emphasizes preservation of residents dignity, autonomy, privacy, independence, choice, and safety.
- Encourages family and community involvement.

Although assisted living facilities provide seniors with additional housing options to age in place, costs for this housing arrangement can often be prohibitive. The average base rate for an assisted living facility was $3,293 per month in 2011.[70] In 2004, monthly rates for assisted living facilities ranged from $1,800 to $2,000.[71] This represents an increase of about 6.5 percent annually showing a dramatic uptick in assisted living costs. According to a report on assisted living facilities by the Small Business Association, only seniors with fairly large disposable incomes are able to afford these services.[72] Generally, Medicare does not provide reimbursement coverage for seniors entering assisted living facilities. While typically more expensive than assisted living residences, Medicare can be used for nursing home living.[73] As a result, many seniors remain in their homes, which may no longer be accessible and manageable for them, until they are forced to move into a nursing home. Conversely, moving into an assisted living residence earlier might help seniors retain an increased degree of independence for a longer period of time.

Resources: Assisted Living Facilities

Assisted Living Facilities offers a comprehensive list of assisted living facilities based on need and location: www.assistedlivingfacilities.org.

The US Department of Health and Human Services Eldercare program also maintains a list of assisted living facilities: www.eldercare.gov/eldercare.net/public/resources/factsheets/assisted_living.aspx.

Resources on state regulations and assisted living facility management are provided by the National Center for Assisted Living at: www.ahcancal.org/ncal/resources/Pages/default.aspx.

The Assisted Living Federation of America offers resources to assisted living facility operators at: www.alfa.org/alfa/default.asp.


Photo: CASA of Oregon

Beyond costs, other drawbacks exist for seniors living in rural and small town regions who are looking to move into an assisted living facility. Assisted living facilities are relatively rare in rural areas and often do not offer the same quality of service as assisted living facilities in suburban and urban regions.[74] Rural and small town seniors generally do not live in close proximity to an assisted living facility making it harder to move from their home. Rural assisted living facilities offer little privacy and have fewer nurses on staff, particularly licensed nurse practitioners.[75] Although assisted living facilities in rural and small town regions are less expensive than urban and suburban facilities, the average price is still unaffordable for most elderly residents.[76]

Resources: Federal Assistance for Seniors in Assisted Living Facilities

There are some federal programs to help ease the expenses of assisted living facilities. Tax deductions exist for residents living in assisted living facilities through the Health and Insurance Portability and Accountability Act (HIPAA) if a senior can qualify as "chronically ill," meaning they require assistance with at least 2 activities of daily living. States are able to take advantage of Medicaid waivers to help ease costs for low-income seniors looking to move into assisted living facilities.

The Medicaid 1915 (c) waivers (Home and Community Based Waivers) allow states to fund programs that provide long-term care services in home and community settings rather than institutional settings.[77] Waivers help cover costs of standard services that include but are not limited to: case management (i.e. supports and service coordination), homemaker, home health aide, personal care, adult day health services, habilitation (both day and residential), and respite care. For more information on the Home and Community Based Waiver, please visit: www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Waivers/Home-and-Community-Based-1915-c-Waivers.html.

Medicaid 1115 demonstration waivers can be used for new facilities that aim to expand eligibility to individuals who are not otherwise Medicaid or CHIP eligible, provide services not typically covered by Medicaid, or use innovative service delivery systems that improve care, increase efficiency, and reduce costs.[78] For more information, please visit: www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Waivers/1115/Section-1115-Demonstrations.html.

Some states are able to take advantage of Low Income Housing Tax Credits (LIHTC) to build affordable assisted living facilities. States can also create programs for LIHTC that are set aside for qualifying affordable assisted living facilities. For example, the state of Vermont has policy goals that include supporting affordable community-based alternatives to skilled nursing facilities partially thorough LIHTC and Medicaid demonstration programs.

Support Services at Home

Vermont's SASH Program

The Support and Services at Home (SASH) Program in Vermont helps seniors stay in their homes by promoting greater collaboration among housing and health providers and forging new organizational partnerships. A demonstration program, SASH is funded by Medicare under the Centers for Medicare and Medicaid Services, part of the U.S. Department of Health and Human Services. At the beginning of 2012, SASH was available in four Vermont counties and will eventually provide supports and services at 112 nonprofit housing sites, supporting the residents and their neighbors in the surrounding community.

The program fills both non-medical and social needs by bringing affordable housing providers into the long term care system. The program does so through Community Housing and Development Organizations (CHDO), public housing authorities, and nonprofit housing providers. Housing organizations involved in the program work with low-income individuals in Vermont who have a high incidence of chronic conditions and health care usage. This group includes, but is not limited to, seniors. The housing organizations work from a number of settings scattered throughout the state, providing community-based sites for service hubs embedded in the community, and have significant assets to be leveraged in the form of staff, information, and infrastructure. Housing providers can increase efficiency and reach the healthcare system into communities through achieving better health, better care, and lower costs.

The SASH program changes the role of housing providers to include increased emphasis on providing health services. Through the program, housing organizations maintain accurate and timely information on their residents' needs, broaden their focus beyond traditional property management to include residents' social service needs, and collaborate with primary care providers, acute care organizations, and long-term care agencies. The SASH program relies on already existing infrastructure in states through federal funding and housing programs.


Photo: Southern Nevada Transit Coalition

The Vital Link: Transportation

Access to transportation is vital for seniors who wish to age in place and is especially critical for rural seniors who typically must travel long distances to access services. Fewer rural seniors have access to a vehicle than the rural population overall, 12.5 percent of rural seniors do not have vehicles compared to 8.9 percent of all rural households. Transportation options are limited or even nonexistent in most rural communities.[79] Many roads in rural regions often lack sidewalks, and, on top of this, services and amenities are often too far to walk to even if sidewalks existed.

Few people in rural America rely on public transit. In 2000, only about one-half of one percent of residents outside of metropolitan areas used public transit as a primary means of transportation.[80] This results directly from the lack of public transportation options that exists in rural America. Improved rural transit could "help bridge the spatial divide between people and jobs, services, and training opportunities" in rural areas.[81] "Bridging this spatial divide" would be especially critical for rural seniors that need access to supportive services and amenities.

Specialized transportation services for seniors and persons with disabilities do exist under the U.S. Department of Transportation's (DoT) Section 5310 program. The program provides capital assistance to states that distribute funding to non-profit organizations or lead agencies in coordinated transportation programs. Currently, there are 3,700 Section 5310 systems throughout the nation. A 2012 study by the GAO found that these transportation programs were lacking and could be further strengthened to improve transportation efficiency and availability.[82] Funding is not rural specific and does not cover operating costs, and, as such, it is unclear how effective the program is in improving accessibility for rural seniors.

Providing Successful Transit Options for Seniors

The Southern Nevada Transit Coalition's Silver Rider Program [VII]

Photo: Southern Nevada Transit Coalition

The Southern Nevada Transit Coalition, operating under its branding name "Silver Rider," is a 501c(3) organization which has taken on the task of mitigating senior transportation challenges in the southern Nevada area. At its inception in June 2002, Silver Rider provided public transportation to both seniors and the general population in three rural southern Nevada communities. Since that time, transportation service to other rural communities has been added. The Silver Rider now provides community-based transportation in 11 communities covering Clark County, Nevada outside of the urban Las Vegas. The organization provides over 400,000 rural rides annually, making it the largest provider of rural transportation in the state of Nevada. Silver Rider provides fixed route, paratransit, and demand response services.

Silver Rider provides residents with rides to a variety of nearby cities that have needed services. Many times, these trips are to Las Vegas for medical services. Silver Rider also provides transportation to other states for needed services that may be closer to a resident's home for those who live near the Utah or Arizona border. For smaller communities, seniors are offered a monthly trip to attend fresh produce distributions at food banks within the area. The shared-ride concept that Silver Rider utilizes for these programs makes all of these trips possible on a limited operating budget.

The most successful senior programs that Silver Rider operates typically originate from larger group housing complexes. Group shopping outings, group trips to designated senior commodity distributions at local food banks, and shared-ride trips for many seniors all visiting an urban area on the same day for medical and other appointments are all examples of the types of services offered by Silver Rider that have the highest ridership and impact on seniors.

Silver Rider is also able to take on the responsibilities of the Meals on Wheels programs for home-bound seniors of the Laughlin and Searchlight communities. By providing these services under the transit operation, communities that would otherwise not have access to Meals on Wheels are able to use this service. Proper collaboration for these programs with the residential complexes of the areas is essential for the success of the program.

While much of the funding that Silver Rider receives for its programs is federal, state, or local government funds, the funding for the senior transit and demand response programs must be supplemented with local community support through fundraising efforts in local communities. The funds derived from these events are matched with federal dollars. This enables Silver Rider to provide everyday services as opposed to service on a part-time basis.

Resources: Transportation

The US Department of Health and Human Service's Eldercare program offers a comprehensive list of transportation options for seniors based upon location at its website: www.eldercare.gov/eldercare.net/public/resources/topic/Transportation.aspx.

A list of grants available through the US Department of Transportation's Section 5310 program can be found online here: www.fta.dot.gov/grants.html.

[VII] This section is excerpted from an article written by Debbie Dauenhauer of the Southern Nevada Transit Coalition for the Fall 2013 edition of Rural Voices.

Photo: Cathedral Square Corporation

Federal Resources for Senior Housing

A number of programs exist within the federal government that either target or have special features for persons over the age of 62. Many of these programs are administered either by HUD or USDA's Rural Development (RD) program. Throughout the years, these programs have offered a critical service for seniors who would otherwise struggle in obtaining and securing safe, affordable housing.

HUD's Section 202 and USDA Section 515 are two of the most utilized senior housing in rural America. The Section 202 program can be developed in, as well as outside of, metropolitan areas, which may or may not include rural areas, and the Section 515 rural rental housing program is only available in eligible areas designated by the USDA. Policies and procedures have been in place since the early 1990s to coordinate HUD and USDA efforts to develop rural senior housing.

Although rural census tracts contain less than one-fourth of the nation's subsidized rentals, nearly 60 percent of such tracts have at least one subsidized unit.[83] Rural census tracts with a higher rate of subsidized rental units had slighter higher elderly populations than those without; 19 percent of residents age 62 and over live in an area with higher subsidized units compared to 17.7 percent in tracts with few or no subsidized units.[84] Other federal housing programs exist as well that do not specifically target seniors, but can be used by them regardless of age status.

HUD Section 202 Supportive Housing

HUD's Supportive Housing for the Elderly Program, also known as the Section 202 program, aims to expand the supply of affordable housing with supportive services to the elderly. Section 202 is open to any very low-income household comprised of at least one person who is 62 years or older at the time of initial occupancy in urban, suburban, and rural and small town communities. The program provides options that allow low-income seniors to live independently but in an environment that provides support for daily activities. Rent subsidies are provided to ensure affordability. These subsidies cover the difference between the HUD-approved operating costs and tenant contributions towards rents. Project rental assistance contracts are approved initially for three years and are renewable based on the availability of funds. On average, seniors reside in Section 202 housing for longer periods of time than those living in public housing, other multifamily assisted housing, or using Housing Choice Vouchers.[85]

In 2005, there were 262,704 elderly designated federally assisted housing units in the Section 202 program.[86] When units available for disabled persons are included in the total number, there are more than 400,000 Section 202 units. A 2006 study by AARP estimated that the average waiting list for an individual in need of Section 202 housing is 13 months and that the average vacancy rate for Section 202 developments was a low 2.6 percent.[87] The congressionally mandated Commission on Affordable Housing and Health Facility Needs for Seniors in the 21st Century found that approximately 730,000 additional senior housing units will be needed by 2020 to address the housing needs of low-income seniors.[88] Unfortunately, a significant number of current units are at risk of losing their status as Section 202 housing as they reach the end of the 40 year agreement with HUD.

The Section 202 program has been an incredibly important asset to senior housing providers in rural America. Twenty to 25 percent of Section 202 funding must be set-aside for use outside of metropolitan areas. Although Section 202 housing makes up only five percent of all subsidized housing in rural and small town America, 17.7 percent of all Section 202 units are located therein.[89] The program enables organizations to provide the housing and services needed by low-income elderly populations. The average age of a resident in a Section 202 unit is 79, and over 39 percent of all residents are over 80.[90] The average annual income for residents is just over $10,000.[91] Many times the Social Security payments received by these seniors are too small for them to afford any other means of housing.

Funding has declined significantly over the last few decades. The number of new units funded between 1995 and 2000 declined by 35 percent.[VIII] Funding declined throughout most of the past decade, but rose toward the end with 2010 appropriations slightly higher than 2000. 2011 saw a dramatic cut to the 202 program, wherein funding declined by 42 percent from 688.1 million to 399 million. Funds further decreased to 375 million in 2012. Since 2012, funds have been slightly increasing – 377 million in 2013 and 385.3 in 2014. Although these increases are promising, it should be noted that the Section 202 program is still significantly lower than it has been in previous decades. In March 2014, the administration proposed 440 million in funding for the program; however those funds have yet to be approved by Congress.

Although the 2012 budget did not provide new funding for the 202 program, it provided funding for the Senior Preservation Rental Assistance Contract (SPRAC). SPRACs are provided in the refinancing of certain 202 projects where no debt service savings are anticipated and where unassisted residents would otherwise face potential rent increases. This could potentially provide assistance to rural seniors living in Section 202 housing units that otherwise would be required to find more affordable housing options once rents increase.

Preservation through Section 202

DASH for LaGrange[92]

DASH aims to revitalize and make sustainable once-vibrant neighborhoods by eliminating substandard housing, creating socioeconomic diversity, encouraging homeownership, inviting economic development, and engaging residents in active community leadership. The organization, located in LaGrange, Georgia, was able to renovate an old school building that had been empty for 25 years and turn it into a 28-unit apartment complex for low-income seniors. Set for demolition in 2004, DASH was able to obtain a $3.2 million Section 202 grant to rehabilitate the community school. Designated for low-income seniors age 62 and older, the one-bedroom apartments feature EnergyStar® appliances, original 12-foot ceilings, and ample living and dining areas. All apartments have a full kitchen and a full bath. The complex features a community room with an adjoining prep kitchen to accommodate light food preparation for special events. An outdoor patio area is enjoyed by family and friends for special activities and visits.

Resources: HUD Section 202

More information for nonprofit organizations and housing providers on the Section 202 program can be found at: portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/eld202.

Nonprofit organizations and housing providers interested in the Section 202 program should talk to their local HUD multifamily hub and program center. These can be found here: portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/hsgmfbus/abouthubspcs.

HUD provides a list of Public Housing Authorities by state that accept Section 202 at: portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts.

[VIII] Funding levels are for federal fiscal years.

USDA Section 515 Rural Rental Housing

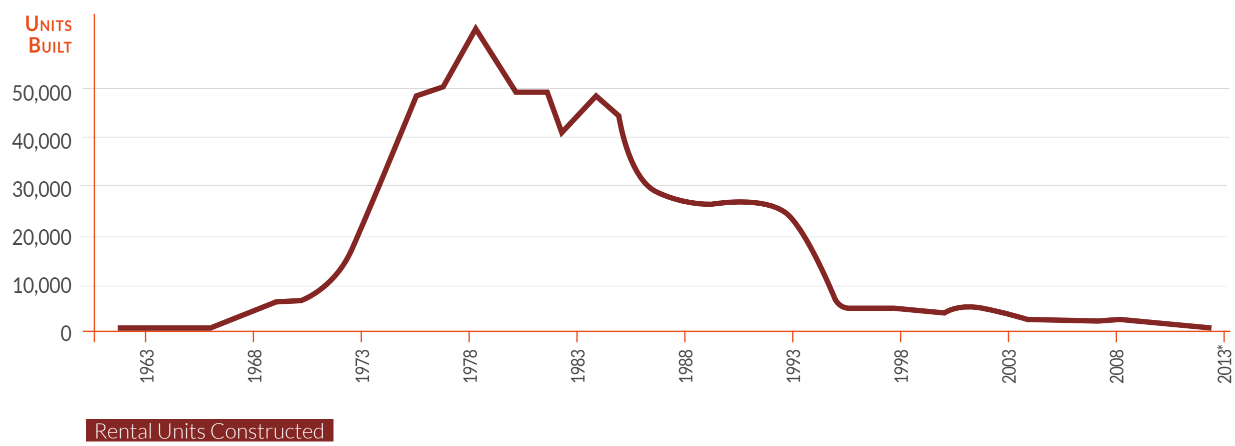
The USDA Rural Rental Housing Program, also known as the Section 515 Program, provides rental housing for elderly, disabled, and developmentally disabled persons in rural communities. The Section 515 program is not designated solely for older residents, and it does not provide for the funding of supportive services, an integral aspect of housing for seniors. Seniors who reside in Section 515 units are not responsible for unit maintenance and are equipped with special amenities, such as strategically placed handrails and emergency call buttons or lights that signal for help when needed.[93] Most Section 515 units are designed to be accessible for persons with mobility challenges. A small percentage of Section 515 properties offer congregate services that include two cooked meals per day. USDA's Rental Assistance, or Section 521, a separately appropriated program, helps make Section 515 housing affordable by bringing rents down to 30 percent of a tenant's adjusted income and covering the rest of the rent to the landlord.

Section 515 units comprise approximately a quarter percent of all federally subsidized rental housing in rural and small town areas.[94] The current Section 515 portfolio contains nearly 15,000 projects providing affordable homes for over 427,000 rural households.[95] Many of these units are located in counties that are losing population and also have relatively large and growing elderly populations. In fact, nearly 60 percent of residents in Section 515 properties are elderly or have disabilities.[96] Although these units are an important housing option for seniors, Section 515 developments in these areas may be less than fully occupied and may struggle to cover operating expenses.[97] This may lead to increased mortgage prepayments that allow owners to convert housing into market rents further lessening the number of federally assisted affordable housing options for rural seniors.

Project owners that developed affordable rental housing prior to 1989 can opt out of the program by prepaying their mortgages and converting the subsidized units to market rates. This can lead to the loss of affordable housing for rural seniors. The Rural Housing Voucher Demonstration program has the potential to help seniors stay in 515 units even if owners prepay their mortgage and convert to market rents. In 2011, the Rural Housing Voucher Demonstration program helped more than 2,600 households remain in a Section 515 unit after the owner pre-paid the mortgage and raised rents.[98] Over $8.5 million was obligated for these vouchers, with a 95 percent renewal rate.[99] Participants in the program receive a subsidy that makes up the difference between the comparable market rent and the amount of rent being paid by the tenant when prepayment occurs.

Like the Section 202 program, the Section 515 program has seen steep budget cuts over the past decades, drastically reducing its effectiveness in meeting the rental needs of rural seniors. The number of units built through the program has declined in the past decade from 2,080 newly constructed units in 2002 to 763 in 2011. No new units have been built since 2011. By historic comparison, in1979 38,650 new units Section 515 units were constructed.

FIGURE 9
Housing Program,1963 - 2013



Source: HAC Tabulations of USDA Data
* No units constructed in 2013

Section 515 properties are rapidly aging. The average Section 515 property is currently more than 26 years old, and 89 percent are at least 10 years old and two-thirds are at least 15 years old.[100] A minimum of $2.6 billion over the next 20 years is needed to preserve aging Section 515 properties and to rehabilitate or replace obsolete infrastructure and 90 percent of all Section 515 units will need additional funds to ensure adequate operation in the coming years.[101] In 2013, the federal budget cut funding for the program from 64.5 million in 2012 to 31.3 million in 2013. These funds were further cut to 28.4 million in 2014. These cuts have had significant impacts on seniors living in these units and have especially been felt as rural America ages.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Resources: USDA Section 515

The USDA offers a list of their field offices on its website that can assist with 515 related questions and inquiries. The list can be found here: http://offices.sc.egov.usda.gov/locator/app.

HAC offers loans to assist organizations with short- or long-term costs of preservation, repayment, and rehabilitation of Section 515 properties. Loans may be used for refinancing and costs incorporated into long-term financing such as options; downpayments; purchase; site development; architectural and engineering fees; construction financing; working capital and construction bonds; costs associated with required Capital Needs Assessments; preliminary easement and water rights purchase; legal expenses to establish utility districts; bonding; interim financing of local share costs; acquisition of existing private systems for rehabilitation; and emergency repair; and rehabilitation and repair. For more information, visit www.ruralhome.org or call (202)842-8600.

USDA Section 504 Home Repair Loans and Grants

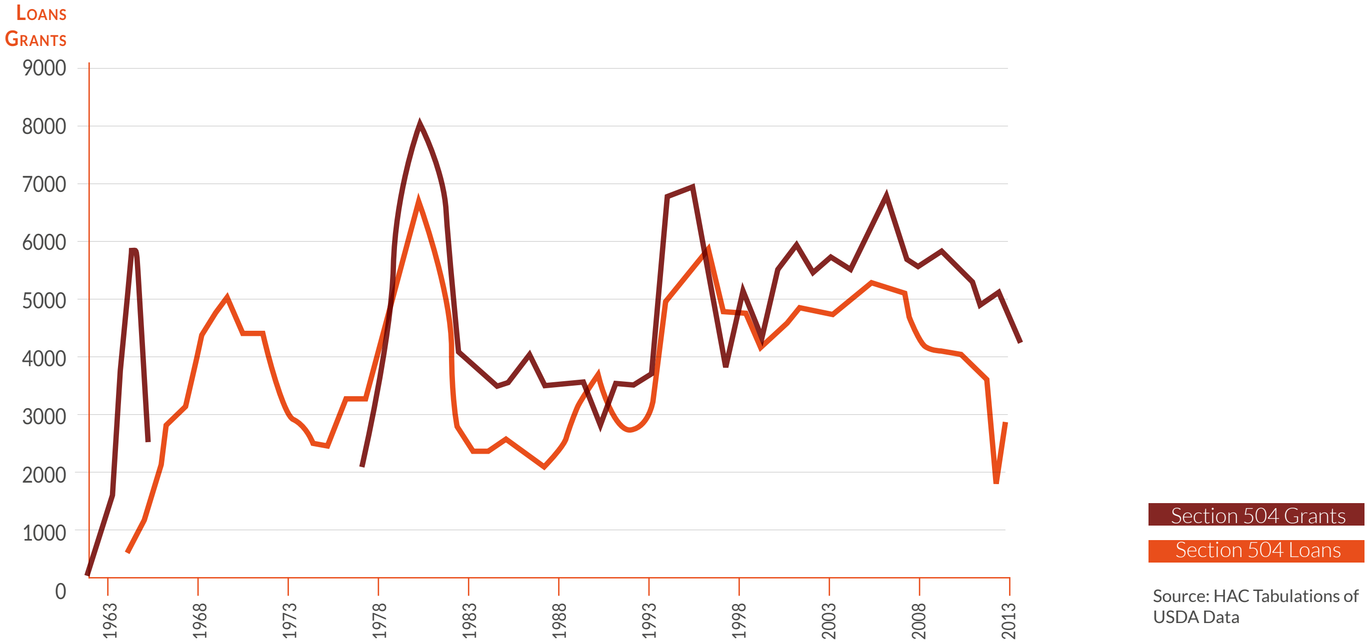
The Housing Repair and Rehabilitation Loan/Grant program, also known as the Section 504 program, provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to comply to health and safety standards. Although loans are available for any eligible rural households, grants are available only to homeowners who are 62 years of age or older and cannot repay a Section 504 loan.

The number of loans and grants awarded has remained relatively consistent over the past decade; 9,695 units were rehabbed with Section 504 funding in 2009 compared to 9,763 units in 2000. A total of 104,615 units were rehabbed between 2000 and 2009, 55.3 percent of which were grants and 44.7 percent were loans.

Funding for the 504 loan program has decreased significantly since then. Funding for the loan program was 34.4 million in 2010, compared to a low of 10 million in 2012 – a 71 percent decrease. Funding has since increased to 26.3 million in 2014. Funding for the 504 grant program, which targets seniors specifically, has been more consistent. Funding in 2010 was 31.6 million compared to 28.7 million in 2014. Currently, the administration's budget calls for 26.3 million for the loan program and 25 million for the grant program.

FIGURE 10

USDA Section 504 Home Rehabilitation & Repair Program, 1962 - 2013



Source: HAC Tabulations of USDA Data

*Minimal funding was also available for the program between the Years 1950-1953. No funding was awarded between 1954-1961.

Photo: CASA of Oregon

HUD Congregate Housing

Congregate housing provides federal funding for elderly and disabled residents of Section 202 housing to assist with meals and other supports like housekeeping, case management, personal care, and transportation. Although no new grants have been provided since 1995, Congress has provided funds to extend expiring existing grants on an annual basis. Individuals participating in the congregate housing program noted satisfaction with the services and specific help they received.[102] The program allowed individuals to age in place, and participants noted that they would not be able to live independently without the program. Participants appreciated both services that involve higher levels of personal care as well as smaller services like help with shopping, meal preparation, and money management.[103] Housing developments also reported benefits including improved ability to assess residents' care needs, develop care plans, and provide needed services either directly or through providers.[104] Service coordinators have implemented strategies that encourage social participation such as escorts to help frail, isolated elderly get to meals, support groups for elderly residents, and companion services.

Other Government Housing Assistance

The Housing Choice Voucher Program (HCVP), formerly known as Section 8 tenant based assistance, allows low-income households to acquire market-rate rental housing. HCVP compensates landlords who are willing to accept tenant-based vouchers or certificates. Voucher program recipients typically pay 30 percent of their income to rent and utilities. The voucher then makes up the difference between the tenant's rent payment and the published rent payment standards, based upon area market rents for comparable units.

Another federal program that supports senior housing needs is the Low Income Housing Tax Credit (LIHTC) which provides tax incentives to developers of affordable rental housing. LIHTC properties are required to maintain an affordability period of 30 years, however some states require longer. Although LIHTC do not specifically benefit seniors or rural regions alone, they are helpful in ensuring safe, affordable housing for rural seniors. States receive tax credit allocations annually based upon population size. Small states are guaranteed a minimum allocation. Since the program began in 1986, the LIHTC has helped develop and preserve more than 7,600 rental housing projects totaling over 270,000 units in rural America.[105] Forty-two percent of all individuals who reside in LIHTC units are age 62 or older.

Photo: CASA of Oregon

Resources: Other Government Housing Assistance

HUD offers a more detailed list of frequently asked questions for their Housing Choice Voucher Program on its website at: **http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about/fact_sheet.**

For more information on the Low Income Housing Tax Credit, see: **http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/training/web/lihtc/basics.**

Summary

With such visible need for affordable, senior housing options, it is unfortunate to see so many valuable programs facing such severe cuts. Already faced with limited housing options, these federal programs are often a life-line for rural seniors. The need will only increase as rural America continues to age. With the Baby Boom generation turning 65 and increased longevity for our seniors, the country will be older than ever before. The fact that many federally subsidized units are in need of repairs and upgrades only compounds this impending housing shortage. Funding must be increased or many rural seniors will not have access to safe, secure, housing.

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WELCOMING THE WAVE: LOOKING FORWARD

The senior population is increasing. We must not only embrace this demographic shift but also begin to more seriously think about how to house seniors effectively across rural America. Seniors overwhelmingly desire to remain and age in their homes. Although the majority of rural seniors own their homes and many own them outright, their ability to remain in their homes may be jeopardized if modifications and upgrades are not undertaken. Home modifications can be costly; however they can greatly increase seniors' ability to remain in their homes for as long as possible. Products like reverse mortgages attempt to accommodate this preference by providing seniors with an additional source of income. Reverse mortgages, however, should not be used by all rural seniors, and the decision to participate in the program should be made with careful consideration.

Seniors have more housing options than they have had in the past that allow them to retain their independence for as long as possible. The positive impacts of this have been shown. However, rural geographies present different obstacles to ensuring seniors are able to remain independent. Less public transportation, greater distances between needed services, and fewer housing options than urban and suburban areas create unique barriers to ensuring seniors' abilities to age in place for as long as possible. Assisted living facilities and other supportive housing services allow seniors to remain independent, even if they require a move out of their own home. These facilities provide seniors access to needed supportive services and assistance with activities of daily living while staying out of more intensive and monitored long-term care facilities. Unfortunately, assisted living facilities are far too costly for the majority of rural seniors.

Federal housing assistance plays a pivotal role for rural seniors. Section 202 and Section 515 have been critical for many lower-income seniors who are no longer able to manage their own home. These programs, however, have seen drastic cuts over the past decade and the number of new units has dropped precipitously in the past few years. Furthermore, the housing stock for both of these programs is increasingly in need of rehabilitation and repair.

The senior population is growing at an unprecedented rate and rural regions account for a significant portion of this population. As the baby boomers turn 65, rural seniors will become both older, with more individuals over the age of 85 than ever before, and more diverse. The availability of decent and affordable housing is essential to the health and the well-being of older Americans. The issues, concerns, and trends in this report highlight the importance of providing options and assistance for rural seniors. The impacts of these issues play a considerable role in their quality of life and cannot be overemphasized.

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HAC

NATIONAL OFFICE
1025 Vermont Ave., N.W.
Suite 606
Washington, D.C. 20005
Tel.: 202-842-8600
Fax: 202-347-3441
E-mail: hac@ruralhome.org

WESTERN OFFICE
717 K Street,
Suite 404,
Sacramento, CA 95814
Tel.: 916-706-1836
Fax: 916-706-1849
E-mail: western@ruralhome.org

MIDWEST OFFICE
10100 NW Ambassador Drive
Suite 310
Kansas City, MO 64153-1362
Tel.:816-880-0400
Fax: 816-880-0500
E-mail: midwest@ruralhome.org

SOUTHEAST OFFICE
Housing Assistance Council
600 West Peachtree Street, NW
Suite 1500
Atlanta, GA 30308
Tel.: 404-892-4824
Fax: 404-892-1204
E-mail: southeast@ruralhome.org

SOUTHWEST OFFICE
7510 Montgomery N.E.
Suite 205
Albuquerque, N.M. 87109
Tel.:505-883-1003
Fax: 505-883-1005
E-mail: southwest@ruralhome.org