

Rural Voices

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Filling the Gaps

Creating Housing Options for Seniors in Rural Communities

VOLUME 18/NUMBER 4:
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Dear Friends,



Two years ago the Housing Assistance Council devoted an issue of *Rural Voices*

to affordable housing for rural seniors. That edition introduced the looming demographic shift commonly referred to as the "Silver Tsunami." Over the coming decades, our nation will see a doubling in the size of its senior population. This transformation will have significant impacts on how families and communities access, maintain, and provide affordable housing.

Seniors have unique housing needs that can make aging in their homes a challenge. Physical impairments, declining health, the need for increased assistance, and the loss of loved ones all impact seniors' abilities to live independently. As such, seniors often require a variety of housing options. But in rural areas, these options are not always available. These particular 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.

Rural Voices is revisiting this issue with a focus on housing options that rural seniors have and need. We are highlighting organi-

zations in rural America working to address these voids in creative and unique ways. Experts from across the United States share their perspectives and strategies to help seniors stay in their homes for as long as possible. From success with resident-owned manufactured home communities in Oregon to a resource in Southern Nevada that provides transportation options to rural seniors, organizations across the nation are making positive impacts by providing increased options for rural seniors. Although we face serious funding challenges, the need for enhanced senior housing and services will only increase in importance over the coming years.

Throughout this edition we also highlight grant recipients of HAC's Rural Senior Housing Initiative, which supports affordable housing development for low- and very low-income rural seniors. With generous support from The Atlantic Philanthropies, the initiative advocates for better housing solutions, increases the capacity of current senior housing builders, and creates new capacity where needed.

These rural voices reinforce how critical it is to ensure that seniors in rural America have access to a range of affordable and safe housing options now, and in the coming decades.

In Community,

Polly Nichol

Board Chair
Housing Assistance Council

Andrew Bias

Board President
Housing Assistance Council

Moises Loza

Executive Director
Housing Assistance Council

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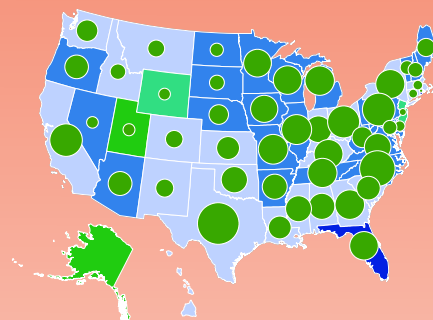
Rural Voices

The Magazine of the
Housing Assistance Council



Throughout this edition we are highlighting grant recipients of HAC's Rural Senior Housing Initiative. Look for these articles and see how local organizations are improving housing for seniors across rural America. pages 7, 14, 16, 18

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Q & A With Senator Kit Bond

Senator Kit Bond discusses his work with the Bipartisan Policy Center's Housing Commission and its recommendations for housing older Americans.



Rural Voices recently sat down with Senator Kit Bond to discuss his passion for rural America and his current work with the Bipartisan Policy Center's Housing Commission.

RV: Senator Bond, as a co-chair of the Bipartisan Policy Center Housing Commission, can you tell us about this commission's leadership and recently released report?

Senator Bond: The Bipartisan Policy Center (BPC) was the vision of its founders—former Senate Majority Leaders Howard Baker, Tom Daschle, Bob Dole, and George Mitchell—who joined forces in 2007 to establish BPC as the first and only Washington-based think tank dedicated to promoting bipartisanship.

BPC currently has projects focused on the economy, energy, health care, regulatory reform, homeland security, foreign policy, democracy and immigration. BPC added

another critical topic to its agenda when it established the Housing Commission in the fall of 2011.

The Commission has greatly benefited from the leadership and wide ranging perspectives of our 21 members, who are drawn from both political parties and bring to the table a variety of experiences in the field of housing. I co-chair the commission along with former HUD Secretary Henry Cisneros, former HUD Secretary and Senator Mel Martinez, and former Senator George Mitchell.

Our report, *Housing America's Future: New Directions for National Policy*, was released this past February. It contains recommendations on issues ranging from affordable rental housing to housing finance reform to meeting the housing needs of our nation's seniors and rural families.

RV: We have heard about the "silver tsunami," a demographic shift in our nation to an increasingly senior population. How soon are we likely to see this shift?

Senator Bond: This shift in our population is already well underway. The first of the baby boomer generation turned 65 in 2011. The number of Americans aged 65 or older will rise from what was 35 million in 2000 to nearly 73 million in 2030, and to more than 90 million in 2060. The oldest Americans, those aged 85 and older, will increase in number from 4.2 million in 2000 to nearly nine million in 2030, and then to 18.2 million by 2060. At the same time, the ratio of working-age people to those who have reached retirement age will fall significantly. The graying of America, with fewer workers supporting more retirees, will strain the federal budget, as well as the budgets of already overburdened state and local governments.

RV: The BPC Housing Commission report has an entire chapter on "aging in place." What does it mean to age in place?

Senator Bond: "Aging in place" is the ability to live in one's own home and/or community safely, independently, and comfortably, regardless of age, income, or

ability level. Studies show that some 70 percent of Americans aged 65 and older live in single-family detached homes, and nearly 90 percent intend to age in place and remain in their homes permanently. For the 30 percent of seniors who are currently renters, aging in place means the ability to achieve similar goals in their apartments.

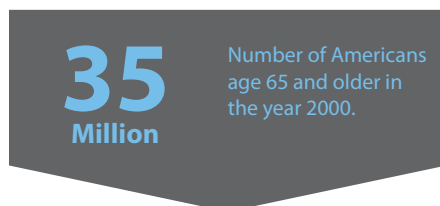
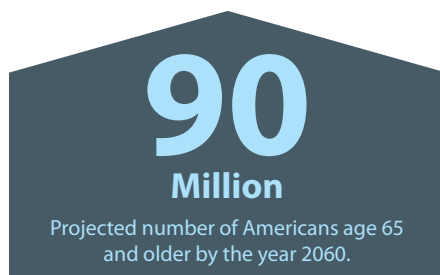
For most seniors, the desire to age at home is the most cost-effective and financially sensible housing option. Understandably, seniors wish to remain linked to their family, friends, and communities, supported by the very connections that have given meaning to their lives and provided a sense of belonging, independence, and peace of mind.

This strong desire to age in place runs into a harsh reality: many of today's homes and neighborhoods were designed at an earlier time before the demographic changes now transforming the country were recognized. For many seniors, their homes lack the necessary structural features and support systems that can make independent living into old age a viable, safe option. Similarly, many of our nation's communities fail to provide adequate street lighting, accessible sidewalks and transportation options, and other services and amenities that would make aging in place a realistic choice.

RV: *What efforts are currently underway, or have been undertaken historically to try to accommodate senior housing needs?*

Senator Bond: Leading housing industry groups have begun to educate their members about ways to improve the safety of existing homes through relatively simple and affordable modifications, and the importance of applying universal design principles in the construction of new homes. The Housing Commission was able to see these principles at work during a regional forum in St. Louis, when we toured a first-of-its-kind mixed-use, mixed-income, and universal design property built by McCormack Baron Salazar.

States and localities have also started to rise to the challenge, targeting programs to deliver health care and other supportive services to the naturally occurring retirement communities where older residents



Source:

Bipartisan Policy Center. *Housing America's Future: New Directions for National Policy*. February 2013.

are aging in place. Some states allocate a share of their Low Income Housing Tax Credit (LIHTC) financing for senior housing. According to some estimates, 14 percent of LIHTC properties limit residency to tenants aged 55 or older. This is the only federal program that is today producing new units for seniors.

In general, the federal response to meeting the housing needs of low-income seniors historically has focused on construction and rehabilitation programs to produce or preserve housing either designated for seniors or that increasingly over time has come to serve seniors who have aged in place. These programs are outdated and lack adequate funding.

RV: *What did the commission see as opportunities to promote aging in place?*

Senator Bond: Modifying existing single-family houses, apartments, and communities—as well as designing new ones—to support aging in place for the millions of baby boomers now entering their retirement years must become a national priority. This new demographic reality demands that we think creatively about how the houses in which we live affect our health, longevity, and the cost of care. At every stage of life, our houses and apartments are both the shelter we seek for ourselves and our families, and the platform from which we engage with nearly every other aspect of our lives. This is true to perhaps the greatest extent in promoting healthy independent lives for

70% Americans age 65 and older that own their own single-family detached homes.

Americans age 65 and older that own their own homes and plan to age in place.

90%

30% Americans age 65 and older who rent their homes.

Senator Christopher “Kit” Bond



Over the course of 40 years of distinguished public service, Christopher S. “Kit” Bond has earned a reputation as a skilled statesman able to build coalitions and effectively work across party lines to achieve results. Bond served as a four-term United States Senator from Missouri, two-terms as governor, and as state Auditor. Bond became known as an advocate for improving public housing, enhancing community development, reducing lead-paint poisoning among children in public housing, and fighting to end homelessness. Since leaving the United States Senate, Bond joined Thompson Coburn LLP as a partner and formed Kit Bond Strategies.

Housing America's Future: New Directions for National Policy



*The Bipartisan Policy Center (BPC) released its report, **Housing America's Future: New Directions for National Policy** earlier this year. The centerpiece of an ongoing effort by the BPC Housing Commission, the report examines key issues that form the basic elements of a resilient housing system. In addition to major recommendations on mortgage finance reform, homeownership, rental housing, and demographic drivers, the Commission's report also devotes substantial attention to rural housing issues and priorities.*

Access the Bipartisan Policy Center's Housing Commission report at: www.bipartisanpolicy.org/library/report/housing-america's-future-new-directions-national-policy

seniors. There are incredible opportunities for innovation in the design and development of housing and communities. However, as America's senior population grows, we will need to reexamine our existing housing priorities to determine how best to meet the needs of the overwhelming majority of seniors who wish to age in place.

RV: *In the context of today's tight budget environment, where we seem to go from fiscal crisis to fiscal crisis, the commission highlighted specific opportunities to bridge the housing and healthcare sectors for greater efficiency and cost savings. How likely is this breaking down of silos between sectors?*

Senator Bond: We need to think more strategically about how we make housing-related investments, taking into account the full life cycle costs of housing infrastructure and health care expenses. Housing can be a vehicle for the delivery of lower cost and more effective health care for those that need additional services, from the disabled to the chronically ill to seniors as they age. A key focus of this effort must be strengthening our nation's capacity to deliver health care and other critical services in residential and community-based settings. As more seniors forego long-term care in costly institutionalized settings, there is the potential to produce real long-term sav-

ings for cash-strapped governments at all levels. Savings in the health care system can be used to support further extensions of these services, and can potentially be pivoted to cover the cost of assisting more seniors to age in place.

Affordable rental housing can also be a platform for delivering health care services that enable aging in place, often allowing residents to avert high-cost institutional care. These strategies have the potential to enable low-income seniors to remain in their apartments and communities and to enhance care and coordination for the high-cost population eligible for both Medicare and Medicaid.

Our commission recommended better coordination of federal programs that deliver housing and health care services to seniors. The U.S. Department of Housing and Urban Development (HUD) and the Department of Health and Human Services (HHS) should jointly identify and remove barriers to the creative use of residential platforms for meeting the health and long-term care needs of seniors.

HUD and HHS should encourage accountable care organizations, medical homes, federally qualified health centers, and other managed care entities to partner with housing providers to create more integrated systems of services to meet the needs of residents, enable them to age

in place, and achieve cost savings for the Medicare and Medicaid programs.

In evaluating the costs of housing programs that serve frail seniors, Congress and the Office of Management and Budget should identify and take into account savings to the health care system made possible by the use of housing platforms with supportive service.

RV: *Are there opportunities within existing federal programs to assist seniors with aging in place?*

Senator Bond: Our commission called for further support of initiatives to retrofit homes and apartments for energy conservation to help lower the costs of aging in place. The Energy Department's Weatherization Assistance Program helps low-income families permanently reduce their energy bills. Weatherizing homes to reduce energy costs and improve living conditions and health outcomes is an important element of an aging-in-place strategy. Funding for this program should be expanded to include home assessments and modifications for seniors aging in place. Working with affordable housing providers, technology firms, and others, HUD has already started to explore approaches to jump-start these approaches and should continue work to take them to scale.

The commission supports better integration of aging-in-place priorities into other existing federal programs and urges a more coordinated federal approach. The Community Development Block Grant (CDBG) and the Home Investment Partnerships programs should place greater emphasis on supporting local aging-in-place strategies. Many states and communities already use a portion of these flexible funds on senior households—for example, by allocating CDBG funds to local Area Agencies on Aging and other community groups to offer home rehab services for low-income homeowners aged 62 and older or to provide in-home services—but there is room for even further support for aging-in-place priorities. Policy makers should also consider integrating aging-in-place priorities into a broader range of federal programs, such as programs under the Older Americans Act and the federal transportation reauthorization.

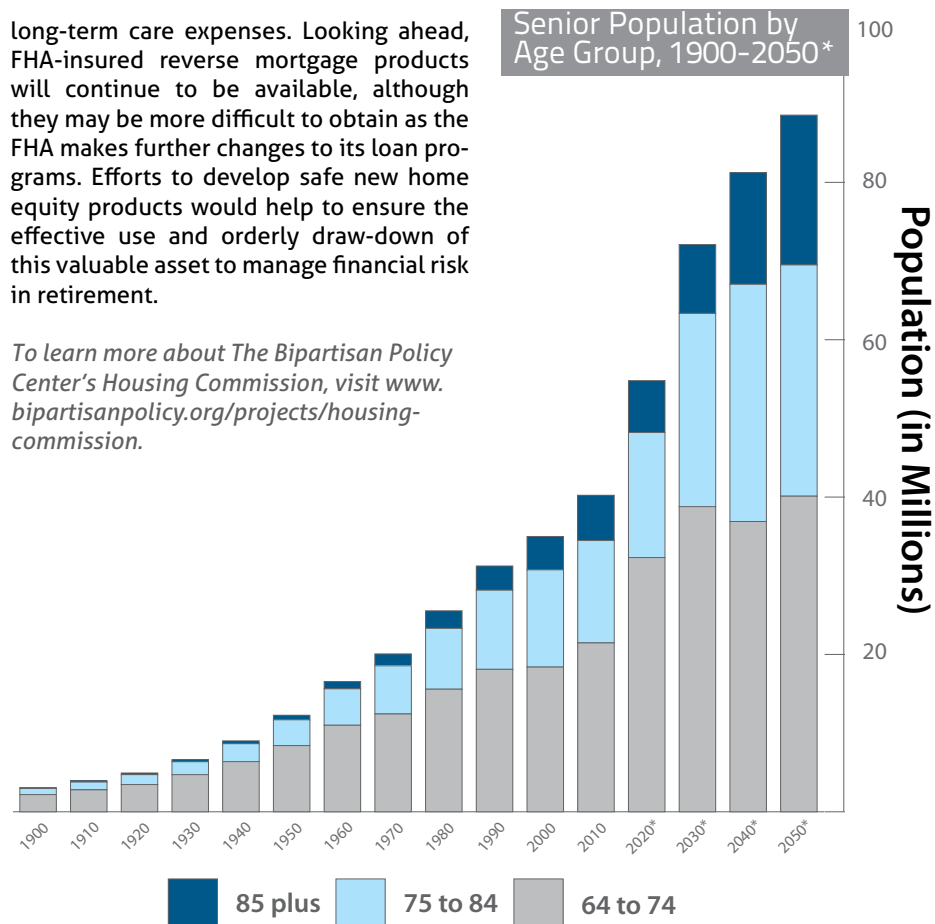
RV: *The commission report made reference to the untapped potential of other financing tools to assist seniors with aging in place, such as reverse mortgages. Do these tools offer an opportunity?*

Senator Bond: For seniors who have spent a lifetime making mortgage payments, their home is typically their most valuable asset. In 2009 half of homeowners aged 62 and older had at least 55 percent of their net worth tied up in home equity. Reverse mortgages and home equity lines of credit offer options to tap this equity, particularly for seniors with little or no outstanding mortgage obligations. With limited retirement savings among some aging baby boomers, and a shrinking social safety net, consumer interest in these mortgage products is likely to increase significantly, and it will be imperative that older homeowners have access to low-cost and effective reverse mortgage counseling so they can learn about the risks and potential benefits of these mortgage products before they face a financial crisis.

The commission also called on Congress to promote the development of alternative, low-cost home equity access products, particularly for seniors and family caregivers who face substantial out-of-pocket

long-term care expenses. Looking ahead, FHA-insured reverse mortgage products will continue to be available, although they may be more difficult to obtain as the FHA makes further changes to its loan programs. Efforts to develop safe new home equity products would help to ensure the effective use and orderly draw-down of this valuable asset to manage financial risk in retirement.

To learn more about The Bipartisan Policy Center's Housing Commission, visit www.bipartisanpolicy.org/projects/housing-commission.



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



SPOTLIGHT

Housing Preservation Project

The Housing Preservation Project (HPP) of St. Paul, Minnesota, advocates for the preservation of rural senior rental housing developments, especially rental units, under USDA's Section 515 rural rental housing program. With funding from HAC's Rural Housing Stability Grant, HPP has been able to minimize the loss of Section 515 projects through mortgage prepayment, protect the affordability of subsidized rental projects in foreclosure, elevate local and national understanding of policy issues that threaten the preservation of the 515 program, and preserve manufactured home parks for rural seniors.

In Minnesota, approximately 60 percent of Section 515 projects and units are for

senior residents. Along with a handful of other Midwestern states, Minnesota will soon face the beginning of an increasing trend of Section 515 maturing mortgages. When the mortgages mature, rental assistance subsidies and rent and income restrictions will end, posing a major threat to this important affordable rental resource.

Through funding from the Rural Senior Housing Initiative grant, HPP was able to match local housing providers with 515 projects that otherwise would have been lost through mortgage prepayment that kept the units within the 515 program. Furthermore, they were able to assist cities in negotiating the sale of foreclosed Section 8 projects so that they

were able to avoid an open bidding process which affordably passed the properties onto a nonprofit owner, typically with reduced operating costs. HPP also worked to preserve two manufactured home parks with substantial elderly populations.

Through their efforts with rental preservation in Minnesota, HPP has had a substantial positive impact for low-income seniors dependent upon affordable rental housing development.

For more information, visit www.hppinc.org.

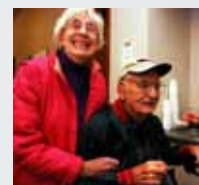


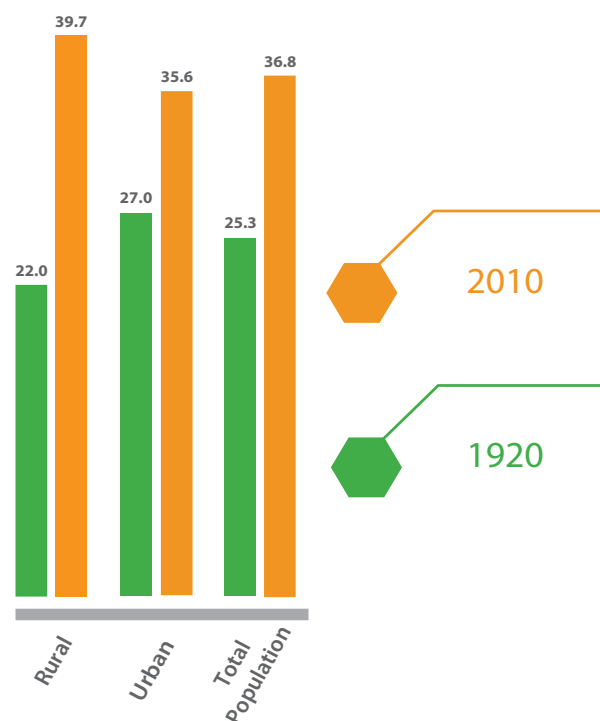
Photo: big dubya, Creative Commons

The Seniors are Coming!

Oh Wait, They're Here

The effects of an aging population are already being felt in rural America and will continue over the next two decades.

Figure 1: Median Age of Population by Residential Status



Source: Kirschner, Annabel, E. Helen Berry, and Nina Glasgow. *The Changing Faces of Rural America*, 2006. In W.A. Kandel and D. L. Brown (eds.) *Population Change and Rural Society*, pp. 53-774. Dordrecht: Springer.

by Dr. E. Helen Berry

For thirty years, American taxpayers and lawmakers have known that the U.S. population is aging. The current issue of *Rural Voices* addresses the importance of rural housing for an aging population. But not everyone understands why the U.S. is aging, nor do they understand why rural populations are older than urban ones. Yet it is clear that the effects of an aging population are already being felt in rural America and will continue to be felt over the next two decades.

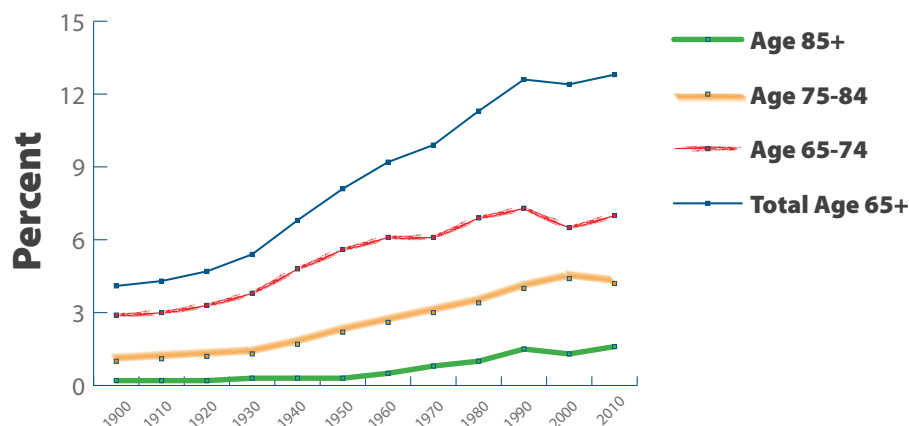
In 1920, the average rural American was about five years younger than the average urban American. More precisely the age at which half of the population is older and half is younger—the median age—in rural areas was 22 while in cities the median age was 27. By 2010 the pattern had reversed: rural Americans were four years older than their urban counterparts with

a median age of 39.7 compared with age 35.6 in cities (see Figure 1). To compare another way, 16.5 percent of people outside of metropolitan areas were over age 65 while only 12.3 percent were over 65 in metropolitan places. By 2030, one in five Americans will be over age 65. Not only is urban America now younger, but the median age for the country as a whole has become much older. Why?

To understand population aging, we must recognize that an aging population differs from an aging person. Normally we think of aging as an individual process: a person is born, matures, and becomes old.



In 1920, the average rural American was about five years younger than the average urban American... By 2010 the pattern had reversed

Figure 2: U.S. Senior Age Group by Year, 1900 - 2010

Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, 2011. Internet release date: November 2012 and U.S. Census Bureau, Census 2000 Special Reports, Series CENSR-4; Demographic Trends in the 20th Century, 2002.

Population aging refers to the change in the proportion of the population in older ages relative to younger ages. Figure 2 shows that the total of the U.S. population that is over age 65 has increased quite dramatically, from under four percent in 1900 to over 13 percent in 2010. The oldest population, the group over age 85, has increased from less than one half of one percent to two and a half percent in 2010 and is growing.

For a population to age, several variables are involved. First, individuals may live longer; that is, their life expectancy may increase. Life expectancy in the U.S. has increased from about age 54 in 1920 to more than 75 years for a boy born in 2010, and over 80 years for a female infant born the same year. More important than living longer, however, is a decline in fertility. During the Great Depression of the 1930s, fertility rates were low; couples put off both marriage and child bearing. After World War II both marriage and birth rates increased dramatically producing the "baby boom" that lasted from 1945 to about 1964. The boom was followed by a "baby bust," when birth rates declined. When life expectancy rises and birth rates decline after a large boom in births, the population ages.

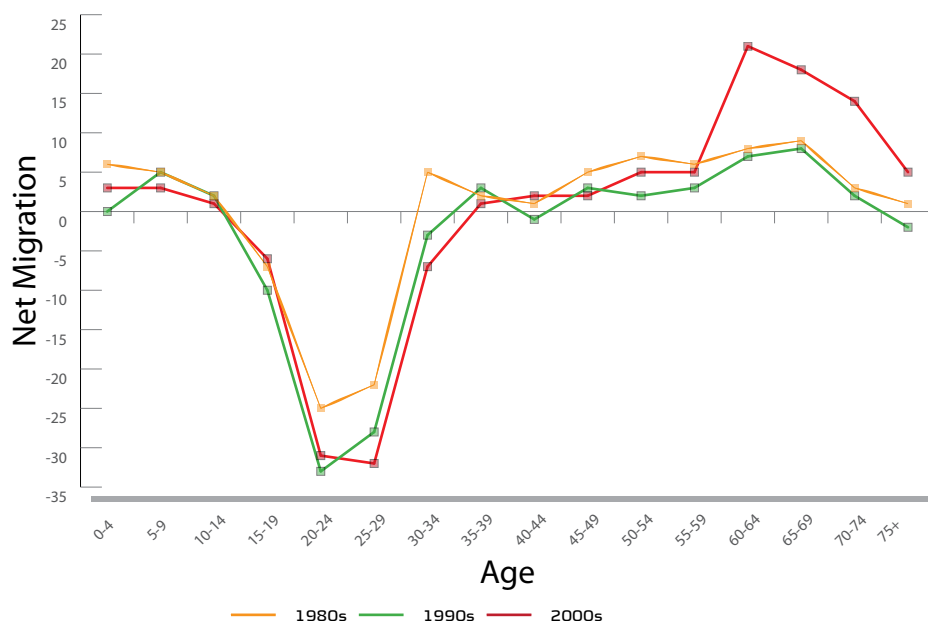
Rural America is particularly affected by population aging for several reasons. Young adults have traditionally tended to migrate away from rural areas once they leave school. Their reasons for doing so have to do with entering the military, attending college, or taking a job. Second, once younger persons have moved away,

there is a smaller workforce to attract new industries and employers to the area, exacerbating the lack of jobs and increasing the likelihood that rural places will lose their younger populace. Third, there has been a long-term trend for some retirees and those near retirement age to move into nonmetropolitan recreational counties and/or to counties that have a large base of other retirees, mostly in the South and West. While some people move at retirement age, they are a minority. Most people tend to "age in place", or age in the communities in which they have spent their adult lives even though younger family

members may have left. As a result, rural communities are older than urban ones because youth move out, in some places retirees move in and other elders remain in place.

To see what the effect of migration looks like in practice, see Figure 3 below, which illustrates age-specific net migration rates between 1980 and 2010 for Washington County, Maine, the country's easternmost county. Net migration refers to the difference between the numbers of people who move into a place and the numbers of people who move out. If more people of a given age move into a place, there is positive net migration; if more move out, then net migration is negative. Note that between the ages of 15 and 30, more people leave Washington County than move in. But for those nearing retirement ages, beginning about age 55, and particularly during the 2000-2010 decade, more people moved into the county than leave. One can clearly see the effect of out-migration in early ages, followed by in-migration in later ages.

Having larger numbers of older than younger residents can result in a natural decrease, a phenomenon of long-time concern in the Great Plains and more recently in states like West Virginia and Maine. Natural decrease occurs when there are more deaths than births. Natural decrease is most common in places where young

Figure 3: Net Migration Rates by Age for Washington Cty, ME, 1980-2010

Source: Winkler, Richelle, Cheng Cheng, Ken Johnson, Jim Beaudoin, Paul Voss, and Katherine Curtis. Age-Specific Net Migration Estimates for U.S. Counties 1950-2010, 2013. Applied Population Laboratory, University of Wisconsin-Madison. Web.

people have moved away and older adults are left behind or where there have been in-migrations of older adults, resulting in fewer births and more deaths, as in Washington, County.

Some aspects of an aging population should be addressed. Because women have a longer life expectancies than men, of the estimated 72 million Americans who will be age 65 and over in 2030, there will be 40 percent more women than men. Women are more likely to live alone than men, whether because they never married, they divorced, or they outlived their partner. Although men are catching up to women in terms of life expectancy, women still live longer, meaning that housing and services for elders must take into account gender differentials. Specifically, women's pensions and social security benefits are generally smaller than men's because women often work for fewer years than do men or work at jobs that earn less. Added to this is the challenge that rural people have lower pensions and social security because incomes in rural areas are lower and rural women are more likely to be poor. Further, women's longer life expectancy puts them at higher risk for poverty meaning that rural places will be faced with higher demands for aid to the elderly than rural areas have historically had to provide.

There are, of course, other pieces to the challenge of an aging population. For example, as the population ages, more individuals require specialized health care and disability services. Most elderly do not live in retirement centers or nursing homes, although if this population lives to 85 years or older, there is a greater likelihood that more continuous-care centers will be required. Regardless, housing planners must keep in mind that the population is already aging and more reach retirement age daily. The seniors are not just coming; they are here.

E. Helen Berry is a professor of sociology at Utah State University. Her research interests are in patterns of migration, rural health, rural aging, and demographic change more generally. She has had the honor of being a Mortar Board Professor; the Rural Sociological Society Excellence in Teaching recipient; and Women and Gender Research Institute Distinguished Professor. Dr. Berry is the Rural Sociological Society's President-Elect for the year 2014-2015.

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Declining Funds in the Section 202 Program

by Alayna Waldrum

A look at how funding cuts impact housing options for seniors in rural America.

The Section 202 Supportive Housing for the Elderly Program was created by the Housing Act of 1959. Since its inception the program's goal has been to provide affordable, supportive housing options to America's seniors throughout the country. In the 50-plus years that the Section 202 production program has existed, this challenge was met by nonprofit providers who developed communities in both metropolitan and nonmetropolitan areas. To ensure a fair distribution of funding, HUD allocated 20 to 25 percent of its annual Section 202 Notice of Funding Availability (NOFA) funds to nonmetropolitan areas. Many of these nonmetropolitan, rural Section 202 properties would not have been built without this set-aside.

The development of rural Section 202 communities faced its own challenges, not the least of which was finding nonprofits willing to tackle the daunting task of building a small project in an area without the rich assortment of supportive services seniors need. These projects, with 6 to 14 units, often did not have the operational budgets to support full-time staff, much less a service coordinator to assist frail residents in finding whatever services were available. It was not unusual for HUD or local community activists to identify successful developers and encourage them to apply for those projects in rural areas. For those providers that agreed to pursue rural funding, they would need to develop strategies that involved applying for nonmetropolitan allocations over

several years adding to the original project in order to reach a sustainable capacity for operational funding.

SECTION 202 TODAY

At its high point the Section 202 program was funding 20,000 units per year. Over the last two decades funding has fallen precipitously. Unceremoniously and without any policy discussion on the program itself, Congress's FY2011 appropriations bill cut the Section 202 capital advance program from the FY2010 level of \$582 million, which had funded an estimated 2,700 units, to just \$90 million for a paltry 590 units. And in FY2012, Congress "finished off" the program when it approved a spending bill that eliminated all funding for the Section 202 development program, leaving its nonprofit development partners without a funding source to serve the lowest income elderly. This move—the elimination of a 50-year-old program to provide safe, supportive housing and a cost-effective alternative to premature skilled care for America's frail seniors—was not based on program concerns or any substantive debate, but on the pressure to cut as much from discretionary funding as possible. The ability to continue development for this population is severely restricted and is likely to exist only where limited state and local funding resources exist. Even in those situations, there is stiff competition for dollars from other populations that need housing.

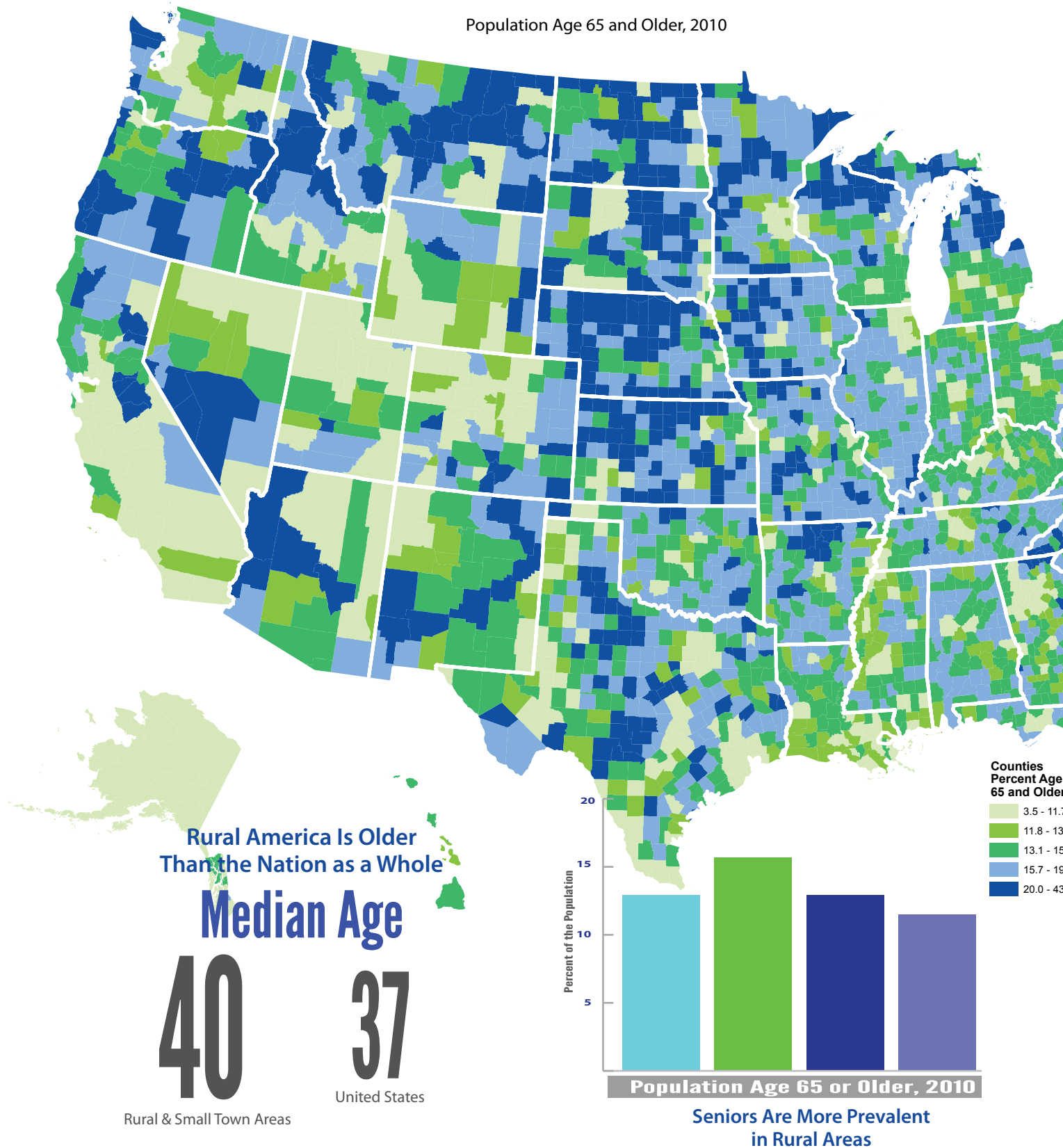


At its high point the Section 202 program was funding 20,000 units per year. Over the last two decades funding has fallen precipitously.

Section 202, continued on page 17

AN AGING RURAL

Population Age 65 and Older, 2010

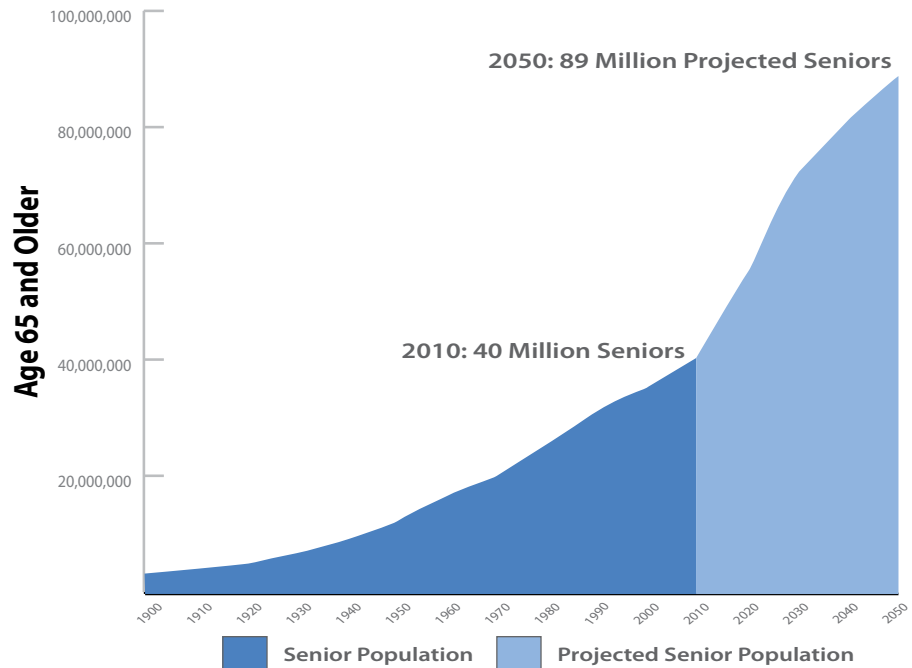
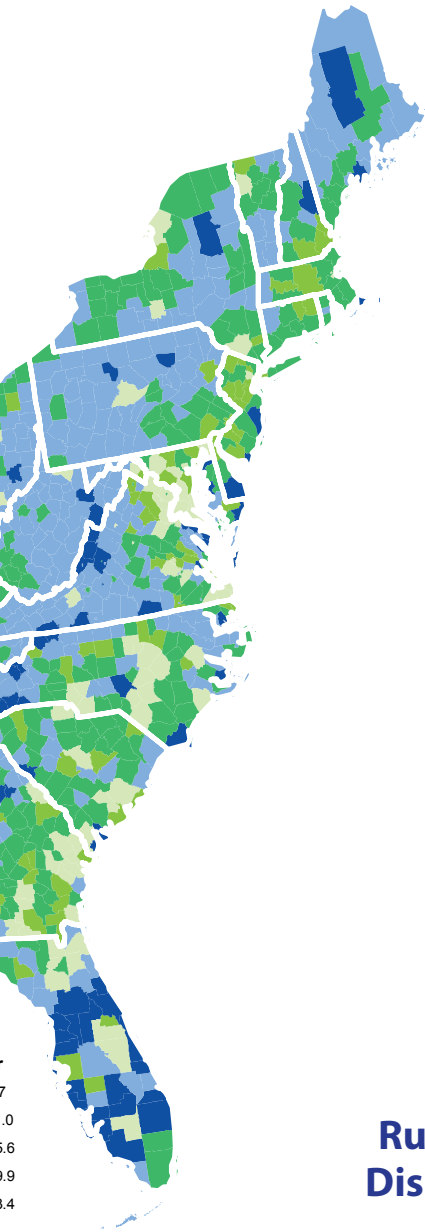


Access an interactive version of this rural

AMERICA



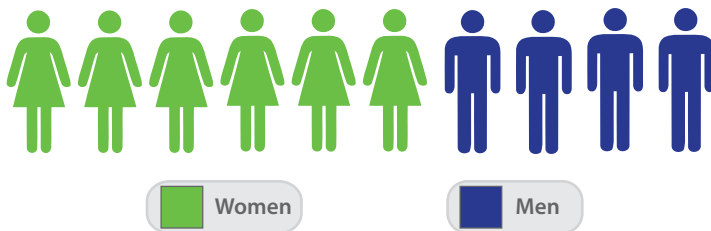
The Wave Is Coming



40 million seniors in the United States
10 million seniors in Rural America

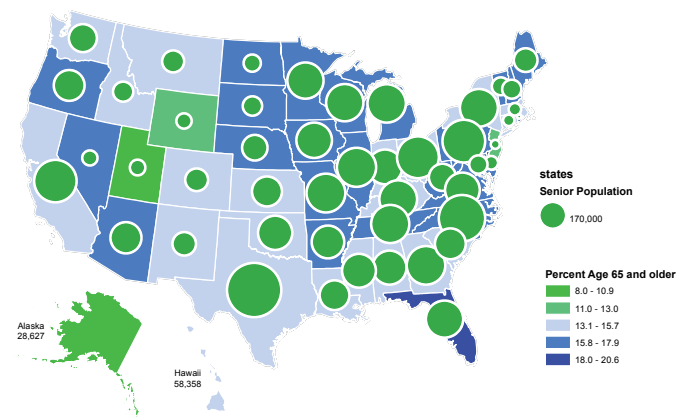
25% of seniors in the U.S.
live in Rural America

**Rural Seniors Are
Disproportionally
Women**



Rural Seniors by Gender, 2010

Rural & Small Town Senior Population by State, 2010



Produced by the Housing Assistance Council, Washington, DC,
November 2013. Data and figures derive from HAC tabulations of the
2010 Census of Population and Housing and Census Bureau
population projections.

data graphic at <http://delivr.com/2hdfm>

Minor Repairs Create Major Improvements for Tribal Elder Homes

by Rick Tewa



Housing repair and rehabilitation can be critical for seniors who wish to remain in their home, but physical impairments and fixed budgets can often make these repairs impossible to perform without assistance.

16.3%

Percent of people age 65 and older on Native American lands that are living below the poverty threshold, compared with 9.8% nationally.

Source:
HAC Tabulations of 2005-2009 American Community Survey Data



As we age, so do our homes and completing minor repairs often becomes onerous. Housing repair and rehabilitation can be critical for seniors who wish to remain in their home. However, physical impairments and fixed budgets can often make these repairs impossible to perform without assistance. On top of these concerns, isolated rural communities face even greater challenges because maintenance services and repair companies are often located far away, increasing overall cost and repair time. For tribal elders of the Pueblo de Cochiti, located in northern New Mexico, these challenges are serious realities.

As maintainers of our tradition and culture, the elders of the Pueblo are the backbone



Photo: Erik Abderhalden, Creative Commons

of our community. Unlike other residents in the Pueblo, many elders live in private homes that are not managed by the Pueblo de Cochiti Housing Authority (PdCHA), greatly limiting the tribe's ability to provide affordable and needed assistance. Under the Native American Housing and Self-Determination Act (NAHASDA), all funding for the PdCHA comes in the form of Indian Housing Block Grants (IHBG). These grants can be used only to manage tribally owned housing stock, but can not be used to assist the elders living in privately owned homes that needed home repair, rehab, or maintenance.

For many elders in the Pueblo, home maintenance and upkeep was too strenuous to

complete on their own. However utilizing off-reservation construction companies often proved too expensive. Family members were not always available to complete these tasks for them either. The Housing Authority could provide maintenance services to elders within the community on a fee-for-services basis as opposed to completing full rehab projects; however this too was often an unaffordable option for many.

In order to address this serious need, the PdCHA developed the "Elder Home Maintenance Program." Created with funding from the Housing Assistance Council's Rural Senior Housing Initiative, the program assists tribal elders with needed



In total, the program has seen the completion of over 120 home repair work orders

home repairs and services with the aim of reducing or eliminating unexpected home repair expenses. To ensure health, safety, and livelihood, the service was carried out at a no-cost benefit to the elders.

In total, the program has seen the completion of more than 120 home repair work orders. The elders are able to apply for maintenance and repair work through the Housing Authority. Applications are ranked based on income, age, and the maintenance required to ensure that the program is addressing those with the most need.

Work orders are predominantly minor repairs, often routine maintenance that an elder would be unable to complete on his own. Work orders include converting heating and air-conditioning, repairing minor plumbing issues, replacing doors, repairing electrical systems, replacing old appliances for energy efficient models, installing windows, fixing leaky faucets, installing walk-in showers, and making minor roofing and flooring repairs.

Although most of the repairs are minor, they significantly improve the housing itself. Many of their homes were built in the 1970's under less stringent building and energy efficiency codes than those in place today. As a result, more homes than expected were in need of some repair. Bathroom conversion was a significant need for many elders. There have been several incidents where elders have fallen in their tubs. Many worry that it might happen again and they will have no one to

help them should they get hurt. Through the program, the PdCHA has been able to install four walk-in showers; however, more elders are still in need of this home modification.

Although there is still work to be completed, and repairs will always be needed, the program saw success, with more than 120 Pueblo elder homes served—two times as many homes as was initially anticipated.

Aside from providing the home repairs, the PdCHA was able to conduct three workshops on minor home repairs for the elders. These workshops included one on air-conditioner conversion and weatherization, another on window and dry wall repair, and a third on minor plumbing problems and repair. Taught by maintenance technicians from the Housing Authority and knowledgeable employees from Home Depot and Lowes, the workshops provided basic training for individuals who were still able to make their own home repairs. A total of thirty-eight tribal members attended all three sessions.

Housing repair and maintenance is critical for the upkeep of our homes. As we age, these repairs get increasingly difficult to complete on our own. As a result, many elders in the Pueblo de Cochiti go year to year without adequately maintaining their homes until something breaks or quits working. Heaters, furnaces and appliances are often in need of replacement or repair. By providing much needed home maintenance and repair services to Cochiti elders within the Pueblo, the Elder Home



The Pueblo de Cochiti Housing Authority.
Photo: Open Threads, Creative Commons

Maintenance Program has eased their day to day living, reduced their home maintenance expenses and provided some with energy efficient appliances, thus reducing their utility costs.

Since 2008, Rick Tewa has been the Executive Director of the Pueblo de Cochiti Housing Authority in Cochiti, New Mexico. Mr. Tewa's previous experience in Indian housing has been as Executive Director of the Hopi Tribal Housing Authority and the

Housing Manager for the Big Pine Paiute Tribe in California. For the past 9 years he has worked with all aspects of Indian housing. Rick Tewa is an enrolled member of the Hopi Tribe and is Tewa/Hopi from the First Mesa village of Tewa.

Rural Senior
Housing Initiative

Grantee

SPOTLIGHT

Located in Olympia, Washington, the Northwest Cooperative Development Center (NWDC) promotes and provides technical assistance to cooperatively owned manufactured housing communities. Through a Rural Senior Housing Initiative grant, the NWDC provided technical assistance to two existing resident-owned manufactured housing communities on board training for elections and new board member orientations, and on capital improvement planning, training, and implementation.

Northwest Cooperative Development Center

Through the grant, NWDC was also able to enter into a technical assistance contract with Depot Village, a manufactured housing community of 25 homes, three-fourths of which are inhabited by seniors. NWDC provided assistance in the conversion of a 25-home investor community to a resident-owned community. NWDC assisted Depot Village incorporate with the state as the Riverside Village Co-op and helped the new board draft and get pre-acquisition bylaws approved by the community. As a build-up to the resident purchase, the

NWDC helped conduct due diligence and secure bids for professional services needed for the conversion. Through their Rural Housing Stability Grant, NWDC was able to successfully deliver the technical assistance needed to provide greater housing stability to low-income seniors in rural Washington State.

For more information, visit www.nwcdc.coop.

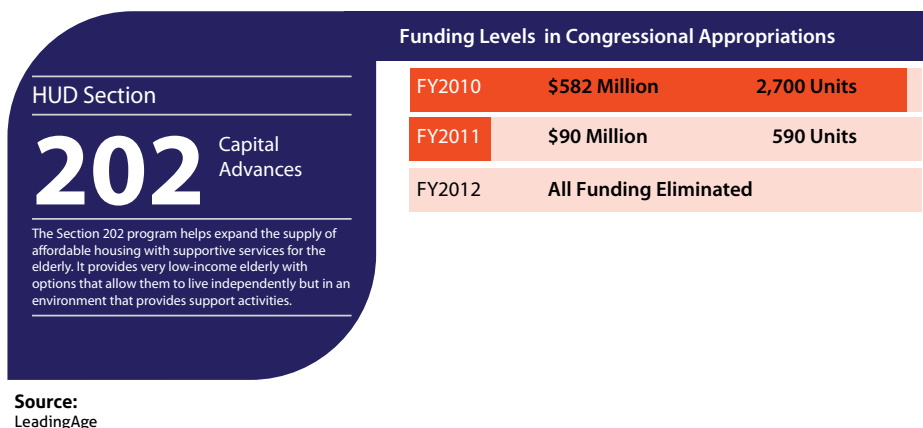


LOST INNOVATION OPPORTUNITIES

Nationally, and particularly for rural communities, the Section 202 program provided two critical benefits—a setting for innovation in the evolution of supportive housing settings and a ready-made community partner for those looking to serve seniors. There has been no shortage of creative models of housing and services in Section 202 communities. From collocation with adult day sites to targeted services from existing networks of service providers, such as the local area agencies on aging or rural health services, Section 202 providers have sought meaningful partnerships to serve their aging resident population. In rural communities Section 202 providers offer a hub for services outreach and a network for increased efforts to help seniors and service providers struggling with the challenges of working in a rural setting—limited transportation, limited capacity of rural hospitals and nursing homes, and isolation.

One of the most valuable service options for low-income, frail seniors is the Program of All-Inclusive Care for the Elderly (PACE), which serves nursing level eligible seniors with a comprehensive set of services through an interdisciplinary team. PACE providers service Medicaid-eligible seniors and accept a capitated payment rate. The value of a senior housing site to serve as an outreach or service center would help communities where distance is a major hurdle. Furthermore this would create strong partnerships with local health systems and health providers.

According to the National PACE Association, approximately one-fifth of the nation's elderly live in rural communities. These seniors experience more challenges than their urban counterparts, including having worse health status on average, being older, having more functional limitations, being more likely to live alone, being more likely to be poor or near poor, and having greater risk of being placed in a nursing home. And as mentioned earlier, they face communities with limited services to help them age-in-place at home. A rural PACE site could create a network of existing providers from rural hospitals, nursing homes and practitioners, in addition to bringing in outside assistance on a scheduled



basis. The development of PACE in rural communities would mark a much needed innovation in the lives of rural elders. This rural network model could maximize efficiencies by sharing staff and equipment and facilities, and possibly serving other vulnerable populations who may also be underserved.

THE FUTURE FOR RURAL SECTION 202 SENIOR HOUSING

With few resources for affordable rural senior housing, states like Georgia have created a track record of developers using nine percent credits from the Low Income Housing Tax Credit (LIHTC) program, state HOME funds, FHA financing, and Federal Home Loan Bank Affordable Housing Program grants. From 2011 to 2013, Georgia's tax credit program awarded credits to approximately 25 projects, with all but three being for new development. While this program does not provide housing for the very low-income senior, it does provide the basis for the reformed program that HUD and the administration have proposed.

The resurrection of the former Section 202 PRAC program, grants to help build the property and provide an operational subsidy to run it, is bleak to say the least. Even if the current budget pressures ease—a very big “if,” given the ongoing battles with congressional appropriations and deficit negotiations—and funding is restored, the plan to “reform” the program would significantly change how units are allocated nationally. The administration and HUD have proposed a change to the Section 202 program that would rely on non-HUD funds to build housing. The proposal envisions a Section 202 program that provides operational subsidies only. The assumption is that new units will be

built through the LIHTC program, or some other funding source.

While HUD continues to work on this new model, it is clear that some of the key components of the existing program would be lost, including the limited funding that would be unlikely to cover supportive services, such as a service coordinator position. In addition, the goal to have the Section 202 units constitute just a segment of a larger building limits the beneficial role of senior housing communities that rely on economies of scale to deliver services. A twenty unit building with just five or ten Section 202 units will hold seniors at varying degrees of frailty and may have a difficult time attracting services. The challenges are many but the reality remains the same: the need is greater than our current resources, and advocates—be they communities or developers—need to voice their concerns to Congress to restore a meaningful solution to the housing problems faced by very low-income seniors in rural communities.

Alayna Waldrum is a Legislative Representative for LeadingAge, an organization that represents not-for-profit long-term care providers of housing and services. She joined LeadingAge in 2004 and advocates on affordable senior housing issues before Congress. Before joining LeadingAge she represented nonprofit affordable housing providers before state legislatures, local HUD offices, and the tax credit allocation agency, as well as with state regulatory agencies. She began her work in affordable housing in 1994.

Seniors Look to Resident-Owned Manufactured Housing Communities

by Chelsea Catto



Across the country, innovative manufactured housing options are serving seniors who want to age in place in a strong and supportive community

For Mary Lou Fitzgerald, a resident member of the Green Pastures Senior Cooperative in Redmond, Oregon, a resident-owned manufactured housing community was a perfect option. "It's an ideal environment. It's safe, secure, and people are all retired or almost retired. It's a peaceful area, a peaceful environment." Fitzgerald said she values the sense of community and appreciates that while she can live independently, neighbors are close enough to look out for one another. "I have a good friend that lives just across the street from me. She keeps an eye on my house and when I open my window blinds she knows I'm up and about."

Across the country, innovative manufactured housing options are serving seniors who want to age in place in a strong and supportive community. Resident-owned manufactured housing parks don't just offer seniors affordability, stability, and security they offer a ready-made community.

The concept of nonprofit 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. "We started ROC USA to help solve the three basic barriers to resident ownership: the opportunity for residents to purchase, access to expert technical assistance, and financing to help homeowners become buyers when their community is for sale," says Paul Bradley, ROC USA's founding president.

STABILITY AND AFFORDABILITY FOR OREGON'S RURAL SENIORS

Oregon's 1,104 manufactured housing parks—equating approximately 63,398 spaces—represent a large portion of the state's affordable housing stock. Senior parks, those predominately inhabited by persons age 55 and older, account for nearly 30 percent of the state's total. True stability cannot be achieved, however, unless residents, through cooperative ownership, also control the land under their homes.

This desire for stability is often cited by homeowners. "When I moved in here, things were going along quite smoothly," says Mary Lou Fitzgerald of Green Pastures. "But then a little later on down the road we were informed that they were going to sell this land. That became a major issue as to what would happen to the residents if and when [it was sold]."

Fortunately, the residents of Green Pastures had the opportunity to purchase their community with the aid of the nonprofits Community and Shelter As-



The rise in community closures because of a change of land use is what brought park preservation to the forefront...

sistance Corporation (CASA of Oregon) and Northwest Cooperative Development Center (NWCDC), two of eight Certified Technical Assistance Providers in the ROC USA etwork. To date, CASA has converted six parks to resident ownership, three of which are predominantly seniors and four of which are located in rural area parks. NWCDC has converted four parks to resident ownership, including two rural and one senior park.

The rise in community closures because of a change of land use is what brought park preservation to the forefront for housing advocates in Oregon. According to Oregon Housing and Community Services data, 67 parks—representing 2,713 spaces—have closed since 2000. Andrée Tremoulet, research associate and adjunct instructor of Urban Studies and Planning at Portland State University was studying manufactured housing communities at the height of park closures between 2004 to 2007, and noticed a trend: "Park closures were on the rise in Oregon. Mainly because Oregon had more manufactured housing communities on the fringes of urbanized areas than a lot of other places, and property values were going up quite a bit." She also mapped manufactured home communities



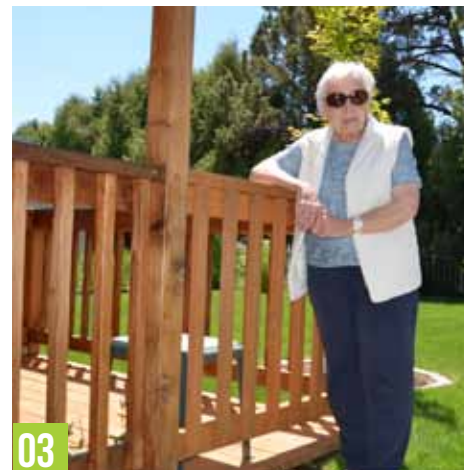
Clackamas River Community Cooperative, Clackamas, OR



01



02



03



04



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06

New Directions in Manufactured Housing

01 Richard Martin, President, Green Pastures Senior Cooperative, Redmond, OR

02 Travis Blythe, Treasurer of the Vida-Lea Cooperative in Leaburg, OR

03 Phyllis LaPora, Member, Green Pastures Senior Cooperative, Redmond, OR

04 Richard Martin and Mary Lou Fitzgerald, Members, Green Pastures Senior Cooperative, Redmond, OR

05 Clackamas River Community Cooperative, Clackamas, OR

06 Al Eckerman, Member, Green Pastures Senior Cooperative, Redmond, OR

in Oregon and found that parks inside an urban growth boundary were more than five times as likely to close than those located outside an urban growth boundary after controlling for a county's growth rate.

Easy access to nearby amenities make manufactured home communities attractive to seniors and, at the same time, place investor-owned manufactured home parks at greater risk for closure and non-park development. "Those are the ones that are most threatened because that's where urban development can occur," says Tremoulet.

In response to the alarming increase in park closures, the Oregon Legislature passed a law that facilitates the preservation of affordable manufactured housing. CASA of Oregon uses the 2007 law, which defines Manufactured Dwelling Park Non-profit Cooperative Corporations, in the resident ownership conversion process. These resident-owned manufactured housing cooperatives use a board of directors and member committees to purchase and control their park and manage infrastructure, operations and common areas. Once purchased by the non-profit cooperative, the park remains affordable in perpetuity.

For seniors on a fixed income, affordability can be as important a factor as livability when making housing choices. Lot space rents in Oregon resident-owned manufactured housing communities range from \$260 to \$680. While some homeowners may also pay a mortgage on their home in addition to space rent, the total cost is still more affordable than most housing options. Most importantly, owners of manufactured homes are just that—homeowners. The opportunity to own a manufactured home in a resident-owned community promotes asset appreciation when homes in a stabilized community become more sought after and can be re-sold for a higher price.

TAKING ON THE CHALLENGE

For some seniors, the idea of operating and managing their own community seems overwhelming. "Oftentimes, when we first meet with residents to discuss the idea of purchasing their community, their first reaction is to question their own ability to make it happen," says Julie Massa, an organizational development specialist for CASA of Oregon. "What's incredible," she continues, "is the amount of experience and knowledge residents already have. They just don't realize it until we open up the discussion and people start sharing

their backgrounds with the group. Some of them have worked as bookkeepers or general contractors, or project managers. You can almost see a light bulb go on in their heads as they start to understand that they really do have the capacity to make this work."

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

Tony Weisbecker, a senior living in the Clackamas River Community Cooperative in Clackamas, Oregon, not only serves on the board of directors, but also likes to keep busy by taking care of odd jobs around the community. "It's not a walk in the park to purchase your community and then try to fix everything in a year," he says. But he's proud to have played a key role in fixing up the park. "They asked me to keep track of my direct labor. I think I was over 1,300 hours last year." Other residents, however, are content to just attend the annual membership meeting and vote on new board members and the cooperative's operating budget. It's the freedom to choose how involved they want to be that appeals to many. The knowledge that the cooperative members make all of the decisions collectively, and that as a nonprofit any excess cash flow is reinvested back into the community in order to keep space rents stable, is also an appeal.

A SMALLER FOOTPRINT

Typically, a manufactured home is more manageable than a stick-built home for an elderly couple or a senior living alone. Living in a manufactured housing park affords residents the opportunity for homeownership without the additional responsibilities of extensive property upkeep.

According to information gathered by the Corporation for Enterprise Development's I'M HOME program, the quality of manufactured housing has improved dramatically since the implementation of the 1976 HUD Code. Moreover, new manufactured housing is constructed of the same materials as site-built housing. With recent improvements in the production process, manufactured housing can also be one of the greenest forms of housing available. Compared with a typical HUD Code manufactured home, an Energy Star qualified manufactured home can save

homeowners from \$190 to \$246 a year in average energy costs, or 24 percent to 29 percent of total heating and cooling costs.

THE FUTURE OF RESIDENT OWNERSHIP

For states other than New Hampshire, 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—in part because of the 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 owners of manufactured homes, even those who are members of resident-owned communities.

In addition, homeowners are susceptible to health and safety concerns not only from their own outdated or dilapidated homes, but also when a park's infrastructure has been neglected. The cost of infrastructure improvements can be exorbitant, leading to high incidents of deferred maintenance. When residents purchase their communities, they are required by lenders to not only establish replacement reserves, they must also be prepared to make all necessary infrastructure improvements, often within the first year of operation. Being able to identify grant resources to make these improvements has a significant impact on project viability.

With the right resources and the right expertise, resident ownership of manufactured housing communities can be a viable and affordable option for seniors compared with traditional, costlier, and sometimes more limiting retirement choices. And for affordable housing providers, the cost of preservation per space—ranging between \$20,000 and \$66,000 to date in Oregon—falls far below the cost of traditional senior housing new construction programs, with the added benefit of homeownership preservation.

Chealsea Catto is the Manufactured Housing Cooperative Development Program Director for CASA of Oregon. For more information, visit www.casaoforegon.org.

⬇ Johnice Chapman (right) and Ruth Ann Culkin ride the Silver Rider



Providing Successful Transportation Options for Seniors in Rural Communities

The Southern Nevada Transit Coalition's *Silver Rider* Program has taken on the task of mitigating transportation challenges for seniors in rural Nevada

by Debbie Dauenhauer

Residents of rural communities experience more and different transportation challenges than those in urban areas. These challenges can be especially pronounced for seniors in rural areas including a lack of affordable transportation options, inability to operate a vehicle, and distances the seniors must travel to reach vital services. The Southern Nevada Transit Coalition, operating under its branding name "Silver Rider," is a nonprofit organization which has, as one of its core missions, taken on the task of mitigating these transportation challenges in the southern Nevada area. Since its inception in June 2002, Silver Rider has 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. Silver Rider now provides community-based transportation in 11 communities covering Clark County, Nevada outside of the urban Las Vegas valley. The organization provides more than 400,000 rural rides annually, making it the largest provider of rural transportation in the state. Silver Rider provides fixed route, paratransit, and demand response services.

Silver Rider's senior transportation program is one of the organization's most rewarding and important programs. While some communities served by Silver Rider have access to local services and shopping, many do not, nor do they have access to necessary medical services. These communities have a unique set of transportation challenges for residents because of the great distances from vital services.

Seniors require affordable access to medical facilities more than any other demographic segment of America. This includes access to doctors, hospitals and chemotherapy or dialysis treatments, as well as access to



⬆ Riders pose with driver David Hooks (second from left)



Transportation and affordable housing are both vital, life-sustaining elements for seniors.

pharmacies, dental, and eye-care professionals. Seniors who are no longer able to drive themselves also require transportation to grocery stores and local food banks. Silver Rider is able to provide transportation to all of these important destinations.

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, especially for those who live near the Utah or Arizona border area. For smaller communities, seniors are offered a monthly trip to attend fresh produce distributions at the Laughlin food bank. The shared-ride concept that Silver Rider uses for these programs makes all of these trips possible on a limited operating budget.

Transportation and affordable housing are both vital, life-sustaining elements for seniors. 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 examples of the types of services offered by Silver Rider that have the highest ridership and impact on the seniors.

Seniors in rural communities who no longer have the ability to regularly take transportation to access life's daily necessities face significant challenges. Silver Rider, under its non-profit status, is able to take on the responsibilities of the Meals on Wheels programs for home-bound seniors in rural Nevada. In these areas where the number of social service organizations is very limited, providing this service under the transit operation means the difference between those communities having or not having the Meals on Wheels services at all. Proper collaboration for these programs with the residential complexes of the areas is essential for the success of the program.

Without affordable housing opportunities, seniors have limited options with respect to choosing where to live. The lack of housing options and availability can sometimes require seniors to relocate

to other communities that have affordable housing alternatives. This necessary relocation entails seniors being uprooted to a community or urban area that they would otherwise not choose. This forced relocation can also frequently require seniors to live with their adult children. Both of these factors promote isolation at a rapid pace as the relocation often means that seniors leave behind their lifelong friends and familiar surroundings.

While much of the funding that Silver Rider receives for its programs comes from federal, state, or local government coffers, the funding for the senior transit and demand response programs must be supplemented with local community support. For example, if the senior program in Laughlin, NV, were to use only the funds provided by government agencies for the program, only 20 service hours per week would be available for the senior residents. To address this issue, Silver Rider conducts two annual fund raisers each year with the support of the entire community. One fund raiser, a wine and cheese tasting event that includes live and silent auction items donated from area and out-of-area businesses, generates more than \$30,000 in revenue each year. The funds derived from these events are matched with federal dollars, and thus have twice as much impact. With these events, Silver Rider is able to provide more than 100 service hours per week instead of the 20 hours that would be provided without the local matching funds. This ensures all the residents of the area that rely on the transit system for medical, shopping, and other activities are able to do so every day instead of on a part-time basis. This consistent service level is especially important to the chemotherapy and dialysis patients who use the program.

Another important facet of a successful rural transit operation is its relationship with the local media. The media can be critical in making certain residents know of the programs that are available and aware of the fund raisers. The good news is that Silver Rider has found that the media in its local rural markets is very accessible and usually quite receptive to printing and airing as much information as a local agency provides to them. Also, any advertising that is needed may be purchased at a much lower cost than in urban areas, and that advertising does not get lost in a sea of messages.

Overall, Silver Rider is proud of the service levels it is able to offer to the rural residents of southern Nevada. These service levels are only able to be offered with the support of the community, the affordable housing options to residents of those communities, and a non-profit transit operation that is dedicated to its core mission of providing consistent, reliable, and affordable transportation instead of a mission of making a profit. The advertising logo used by Silver Rider says it all: "We take you where you want to go."

Debbie Dauenhauer is the Executive Director of the Southern Nevada Transit Coalition. For more information, visit www.sntc.net.

HAC Awards \$4.1 Million for Local Self-Help Housing

The Housing Assistance Council (HAC) is partnering with 16 organizations in 10 states to build 286 self-help homes for low- and moderate-income families. HAC provides financing for these projects using \$3.26 million in funds from the federal Self-Help Homeownership Opportunity Program (SHOP), which is administered by the Department of Housing and Urban Development, and \$881,500 from other sources.

Since the inception of the SHOP program, HAC has been awarded funding to produce 9,709 units of affordable housing for families. HAC's local partners have completed 8,396 homes and are on track to finish 9,507.

For more information about HAC's SHOP program, visit www.ruralhome.org.



HAC presents new reports on high poverty rural areas and populations

HAC has released five rural research reports focusing on high-needs regions and vulnerable populations.

For more than 40 years, HAC has paid particular attention to improving housing conditions in Central Appalachia, the Lower Mississippi Delta, Native American Lands, the Border Colonias and for Farmworker populations.

These reports, drawn from *Taking Stock: Rural People, Poverty, and Housing in the 21st Century*, detail the social, economic, and housing conditions for these regions and populations.

To read HAC's Rural Research Reports, visit www.ruralhome.org/publications.



Building Local Capacity Through Training

HAC conducted several training activities over the summer and early fall including:

- November 5-7, 2013: 502 Packaging Training for Nonprofit Developers
- November 4, 2013: Accessing Capital for Tribal Communities: A Roundtable Discussion
- October 23, 2013: Effective Grant Writing
- October 2, 2013: Rental Housing Preservation for Rural Seniors
- September 18, 2013: Introducing the New RURAL DATA PORTAL
- August 28-29, 2013: Housing Seniors and Veterans in Rural America: Preservation, Development and Services
- August 21, 2013: Strategic Planning Webinar

To make sure that you do not miss the announcements of any of HAC's trainings, subscribe to the *HAC News*, follow HAC on Twitter and like HAC on Facebook.





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