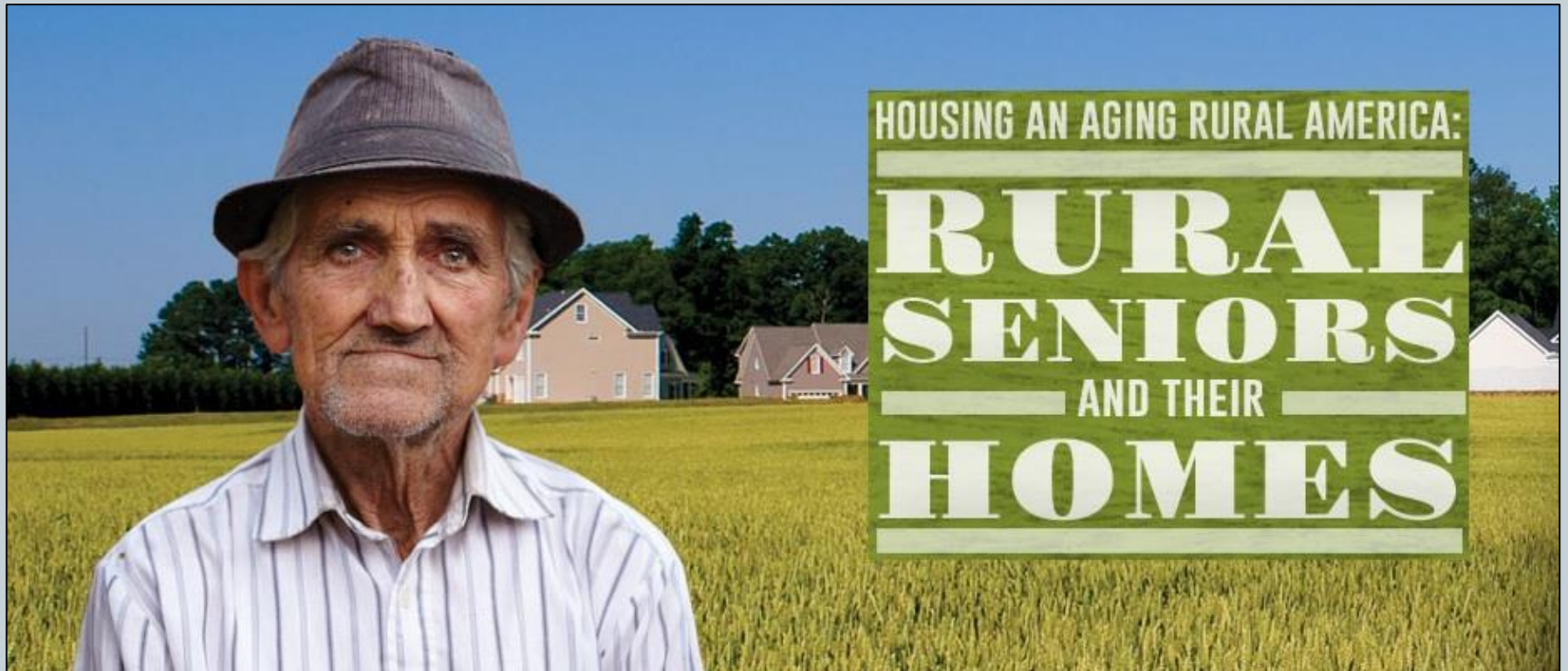


Housing Assistance Council



Presented by:
Eric Oberdorfer, Research Associate

JANUARY 13TH, 2015

Housing Assistance Council

Building Rural Communities



- Established in 1971
- National nonprofit organization
- Created to increase the availability of decent and affordable housing for low-income people in rural areas throughout the U.S.
- Provide services to local, state, and national organizations

Poll



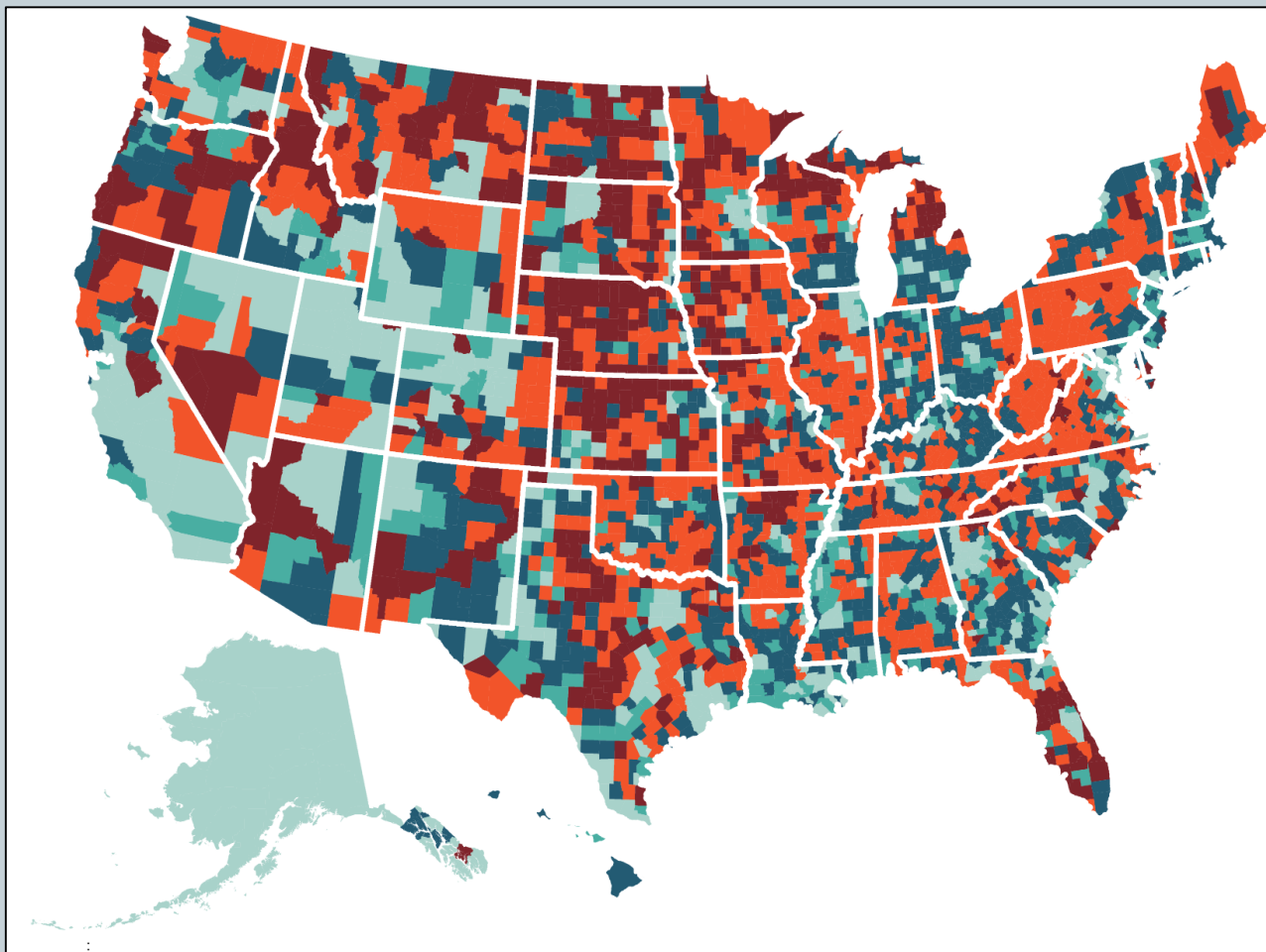
- What is the most pressing concern facing senior housing in rural America?
 - Lack of Rental Housing
 - Home Modifications to Age in Place
 - Mobility/Access to Services
 - Funding Cuts
 - Service Provision Delivery
 - Personal Finances



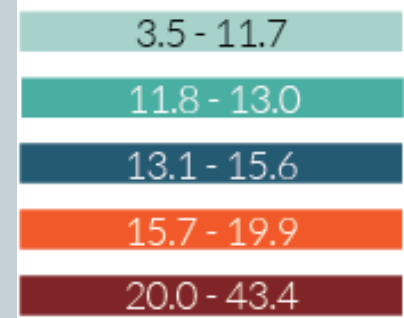


Demographics, Economics, and Housing Conditions

An Older Rural America



Percent Age 65 and over:

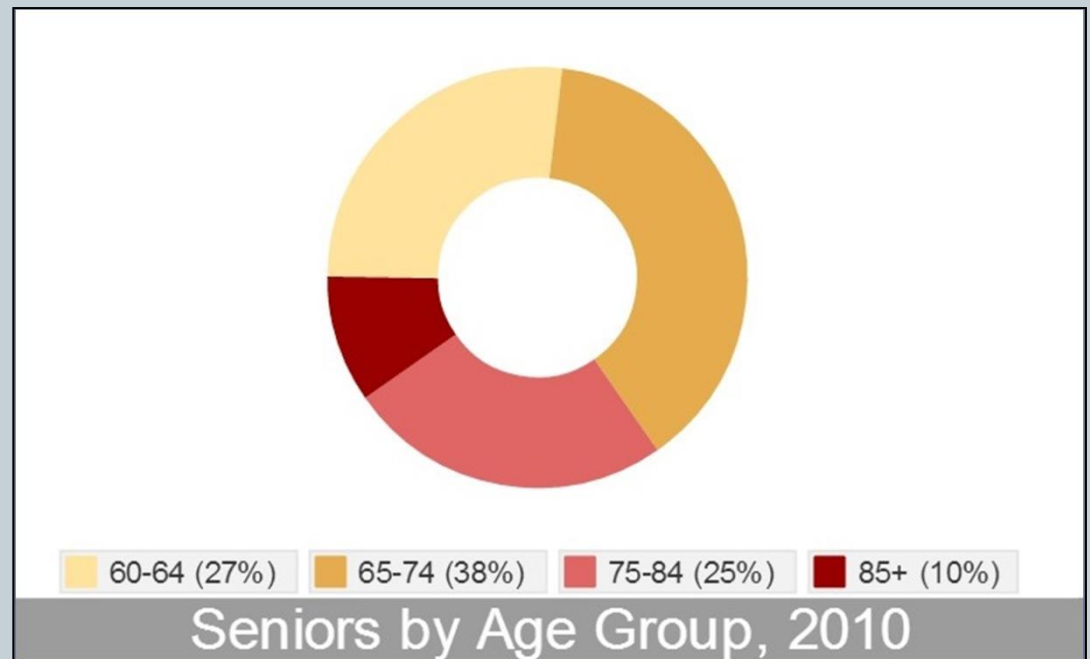


Source: HAC Tabulations of U.S. Census Bureau's 2010 Census of Population and Housing

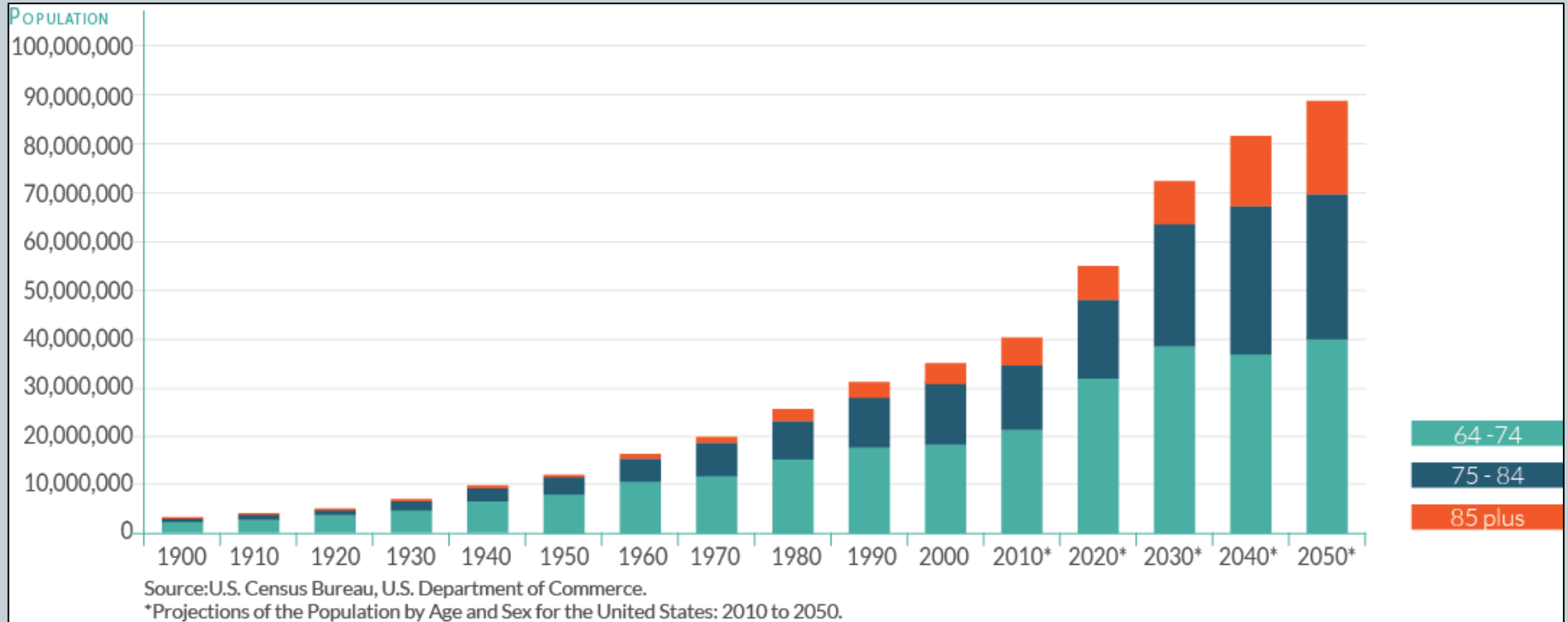
Senior Age Groups



- Needs of seniors vary by age
 - Older seniors often have more difficulty with health and mobility
 - Older seniors rely more heavily on long term care facilities or community housing with services



The Wave is Coming



Housing Tenure



83.2%

*of rural and small town seniors
are **HOMEOWNERS***

16.8%

*of rural and small town seniors
are **RENTERS***

While homeownership conveys economic benefits and is often preferred, high homeownership rates among rural elderly households may be due in part to a lack of rental housing options.

Housing Costs



24.1%

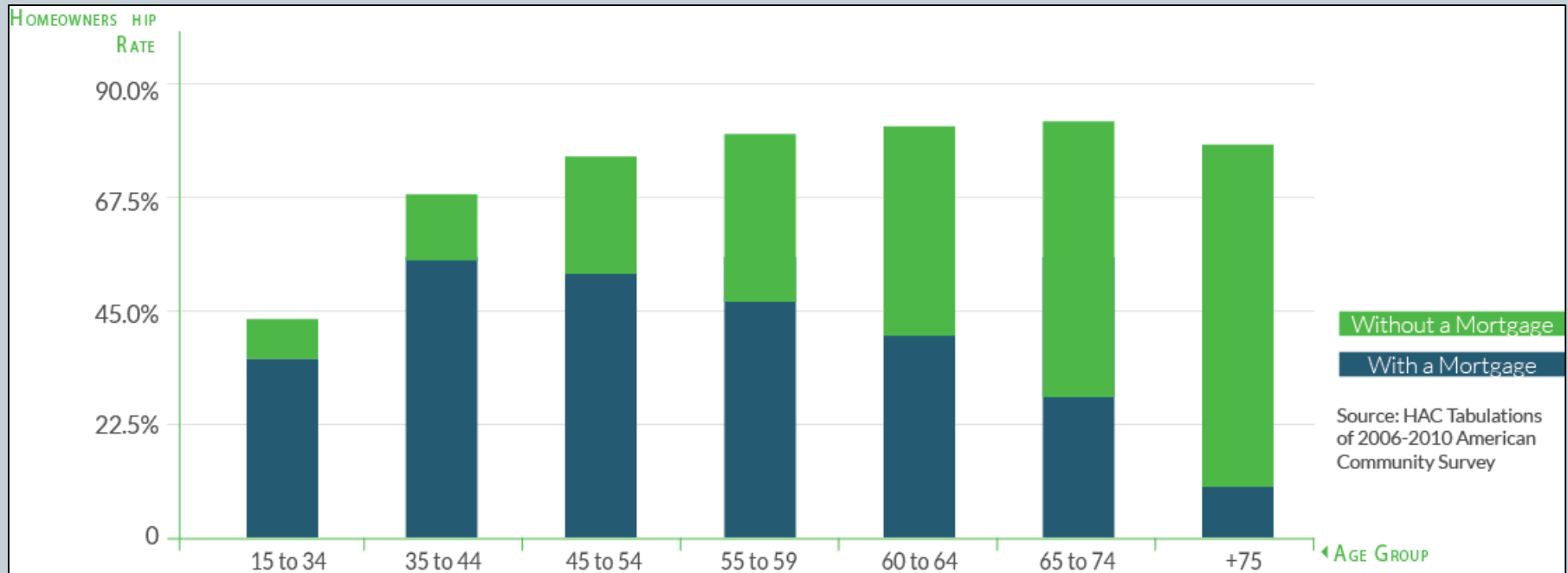
*of rural and small town senior
HOMEOWNERS are
housing cost burdened*

54%

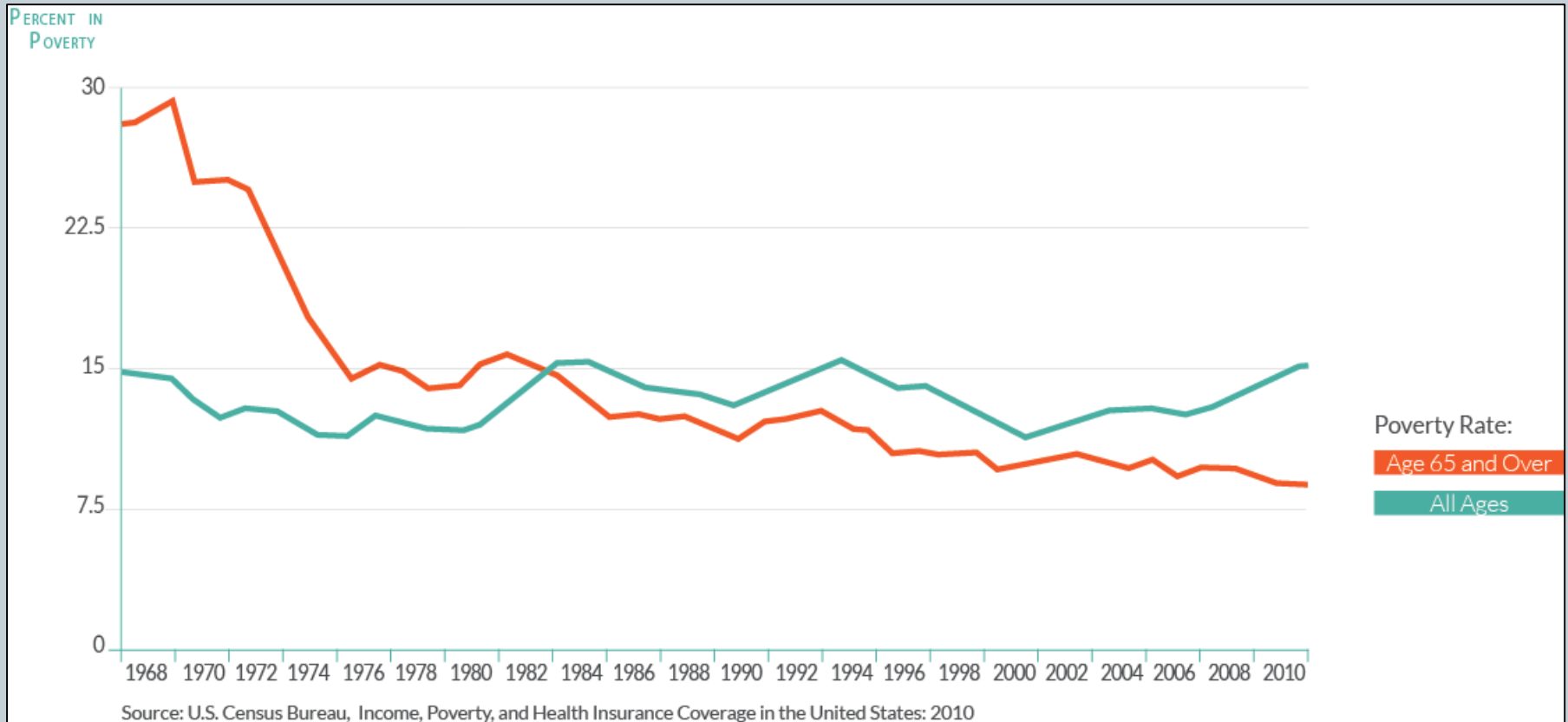
*of rural and small town senior
RENTERS are
housing cost burdened*

Whether a rural or small town senior owns or rents their home is a significant factor affecting their housing and economic well-being.

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



Poverty by Age, 1966-2010



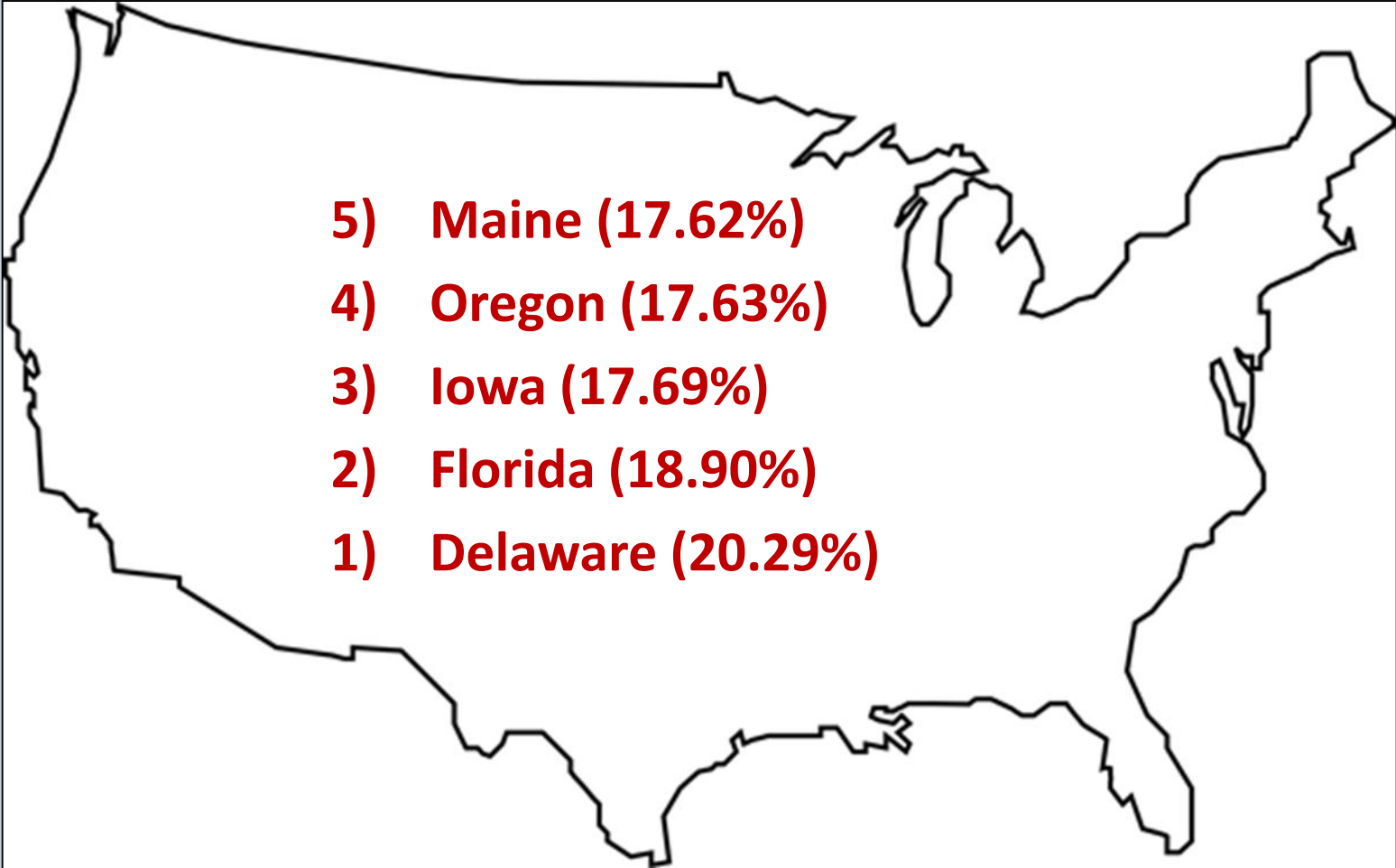
State Trivia



What state has the highest percentage of rural and small town seniors?

State Trivia - Answers



- 
- 5) **Maine (17.62%)**
4) **Oregon (17.63%)**
3) **Iowa (17.69%)**
2) **Florida (18.90%)**
1) **Delaware (20.29%)**



Housing Issues and Challenges

Aging in Place



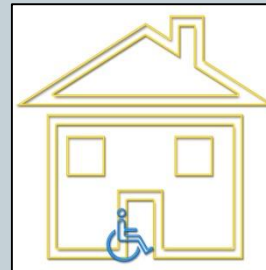
- Older adults remaining in their homes for as long as possible
- Independent living for seniors promotes successful aging by:
 - Improving health
 - Life satisfaction
 - Self-esteem
- Challenges include:
 - Accessibility
 - Upkeep
 - Housing choices
 - Housing affordability
 - Transportation options



Retrofitting Homes for Seniors



- Home modifications and retrofits
 - Simple modifications
 - Installing ramps, chairlifts, and stair-glides
 - Widen doorways
 - Roll-in showers
 - Lowered countertops
- Universal design



Manufactured Housing



11.1%

*of rural and small town seniors
live in manufactured housing*

6.8%

*of seniors nationally
live in manufactured housing*

- Baby Boomers will increase the number of seniors living in mobile homes
 - 15 percent of households aged 55-64 in rural America live in manufactured homes
- Accessibility concerns with manufactured housing
 - Narrow hallways, poorly designed bathrooms, hard-to-use kitchens
 - Modifications will be critical

Rental Housing



- 16.8 percent of rural seniors live in rental housing units: partially out of personal preference, rural seniors have few other options
 - Downsizing can greatly improve quality-of-life for seniors with physical impairments
 - Rental units often cost less
 - Makes it Difficult for seniors to move from their homes to more accessible, rental units
- Growth of senior population reinforces the need for adequate, affordable rental housing
 - As rural America gets older demand will increase

Assisted Living Residence Housing



- Number of seniors in assisted living residences expected to double by 2030
- Cost-prohibitive for many seniors
- Medicare does not generally provide reimbursement for assisted living facilities
- Challenges in rural areas



Transportation



12.5%

of rural and small town seniors have access to a vehicle

8.9%

of seniors nationally have access to a vehicle

- Public transportation is a vital link for seniors aging in place, but rare in rural America
- Specialized transit programs exist under US Dept. of Transportation
 - Section 5310 Program



User of the Southern Nevada Transit Coalition's Silver Rider Program

Photo: Southern Nevada Transit Coalition

Reverse Mortgages



- Home Equity and Conversion Mortgage
 - Insured by FHA, regulated by HUD
 - Must be 62
 - Not in default on any government debt
 - Complete a prescribed housing counseling program
- Money is received in different ways
- Reverse mortgages are not for everyone
 - Knowledge of the program is critical
 - Drawbacks exist
 - Advertised as “too good to be true”

The advertisement is divided into two main sections. The top section features a photograph of an elderly couple smiling, with the text 'The Loan that PAYS YOU!' overlaid. To the right of the photo, the words 'Safe', 'Easy', and 'Keep Your Home' are listed vertically in green. Below this, a blue button contains the text 'Learn More - Click Here'. The bottom section of the advertisement shows a close-up of the same elderly couple smiling warmly, with the text 'Enjoy peace of mind.' overlaid in white on a dark blue background.

Misleading advertisements are often targeted toward seniors

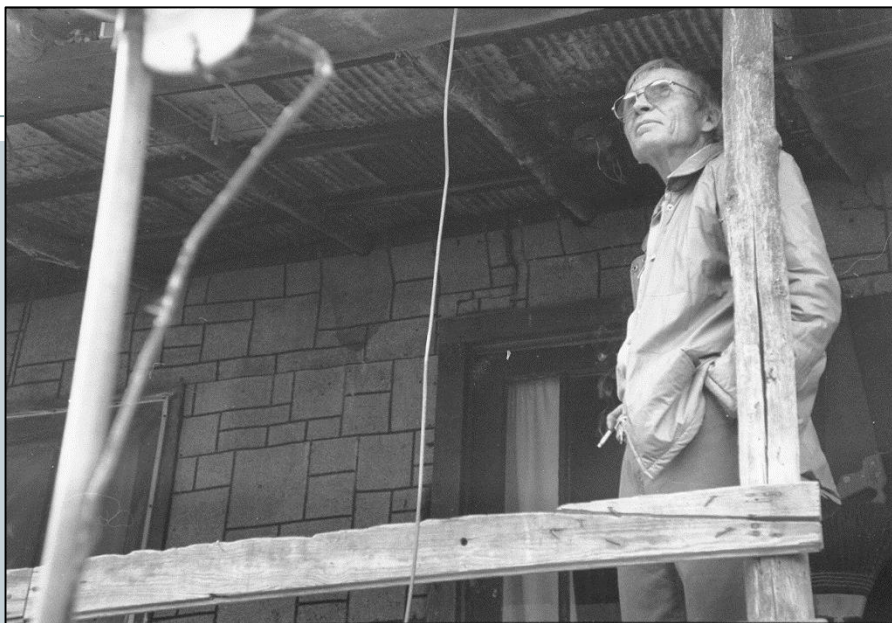


Photo courtesy of FAHE

Federal Resources for Senior Housing

HUD Section 202 Supportive Housing for the Elderly

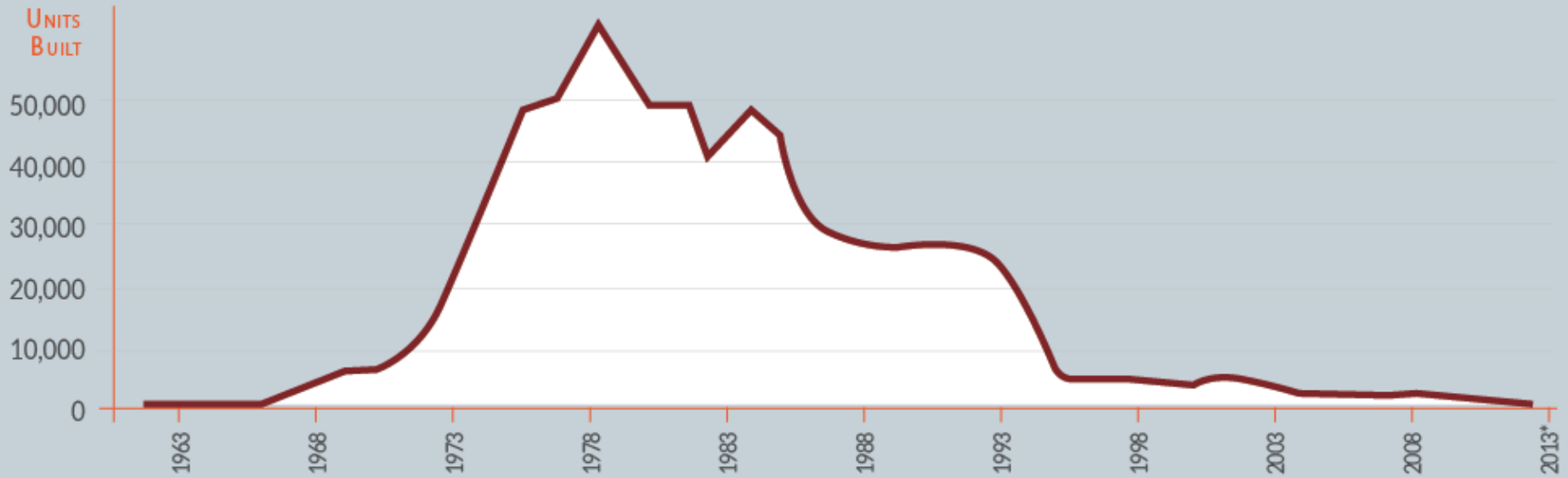


- Affordable housing and supportive services for the elderly
- Open to low-income households
- Program funding has declined significantly over the past few decades



A Section 202 Development by DASH for LaGrange in LaGrange, GA

USDA Section 515 – Rural Rental Program

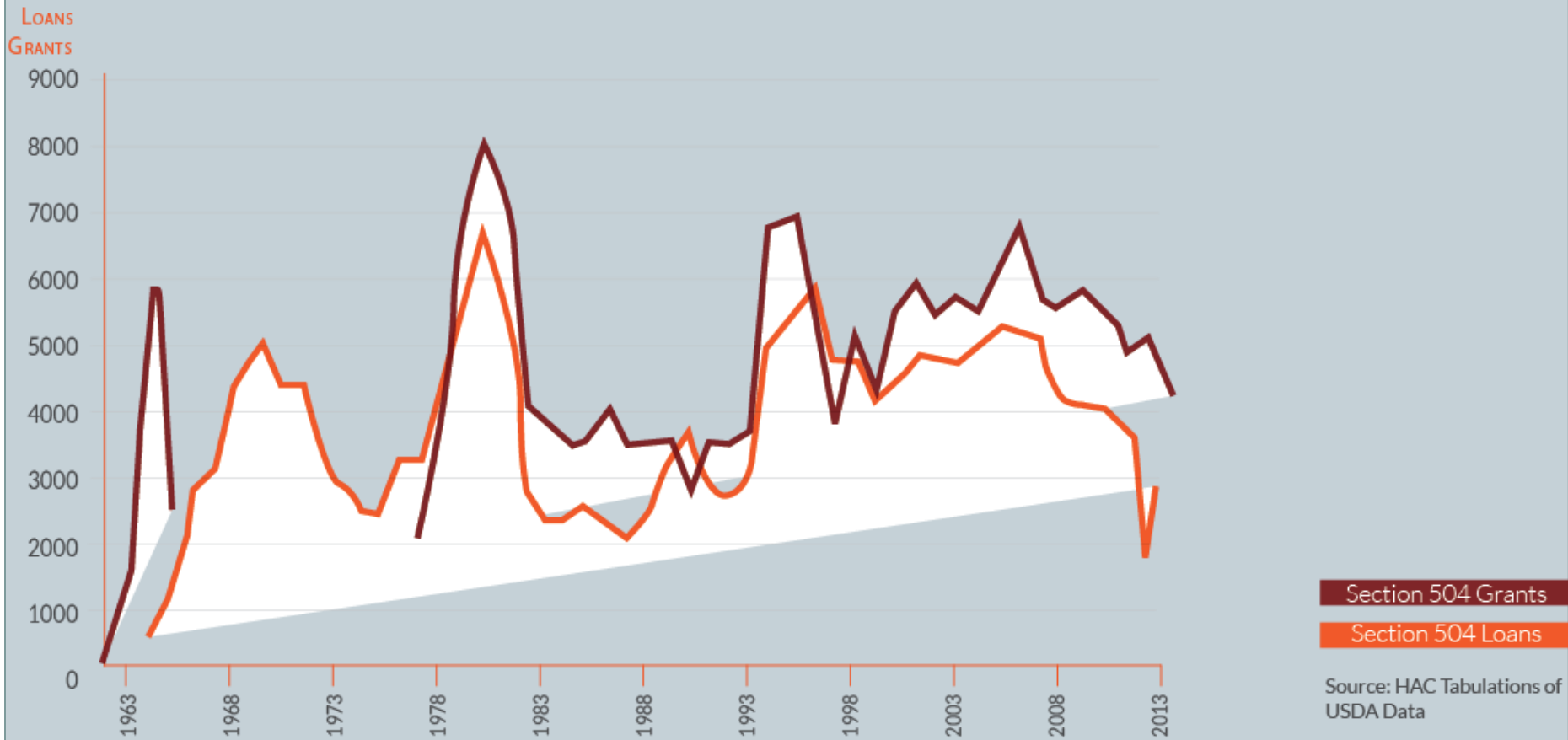


Rental Units Constructed

Source: HAC Tabulations of USDA Data

* No units constructed in 2013

USDA Section 504 Loans/Grants Housing Repair and Rehabilitation



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

Section 504 Grants
Section 504 Loans

Source: HAC Tabulations of
USDA Data



Welcoming the Wave



Thank you



Thank you,

Find HAC's latest report
*Housing an Aging Rural America: Rural Seniors and
Their Homes:*

<http://ruralhome.org/ruralseniorsandtheirhomes>

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