



Building
Rural
Communities

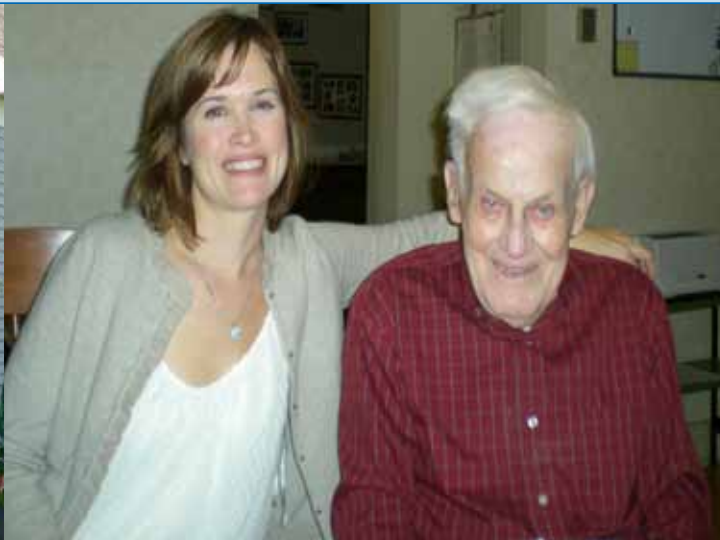
HAC

Rural Voices

THE MAGAZINE OF THE HOUSING ASSISTANCE COUNCIL

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AFFORDABLE RURAL SENIOR HOUSING



MESSAGE TO OUR READERS

Dear Friends,

Over the next several decades, the elderly population will more than double in size. As the elderly population grows, the need for affordable housing for low-income seniors will only increase. Low-income seniors face poverty, housing problems and a lack of affordable service options. These issues are often compounded in rural areas that lack affordable options that take into consideration the special needs of this population. In this issue of *Rural Voices*, the Housing Assistance Council (HAC) is pleased to highlight organizations across the country that have seen success in providing and advocating for safe and secure housing for rural seniors.

Articles from nonprofits across the country demonstrate the work being done to provide not only access to safe, secure housing for low-income seniors, but also improved quality of life and increased longevity. Policy perspectives from AARP and LeadingAge provide insight into the importance of advocating for affordable senior housing. Both organizations are critical resources and proponents of seniors and continue to fight to ensure this population is not forgotten.

Articles by Clark Senior Housing in Iowa and Catholic Charities of Yakima in Washington highlight the importance of the United States Department of Agriculture's Section 515 and the Department of Housing and Urban Development's 202 programs for rural communities. An interview with Carolyn Branton from HAC's Southeast Regional Office further stresses the amazing work that organizations can accomplish with federal funding. The Self-Help Home Improvement Project (SHHIP) in Redding, California, provides a unique perspective on the importance of self-help housing programs. Articles by the National Community Reinvestment Coalition in Washington, D.C., and Cathedral Square in Burlington, Vermont, discuss reverse mortgages and assisted and supportive rental housing for seniors.

These articles demonstrate the hard work being done nationwide to ensure the housing needs of rural seniors are being met. These organizations are further evidence of the success and importance of federal senior housing programs and must act as a reminder that seniors cannot be forgotten, especially in times of economic hardship.

In community,

Joe Debro, Chair



Moises Loza, Executive Director

Twila Martin Kekahbah, President



Contents



3 HAC FACTS

4 Views from Washington

Affordable Housing and Services for Seniors
by Nancy Libson and Robyn Stone, LeadingAge

6 AARP Foundation Launching Strategy to Address Housing Needs

by John Carpenter, AARP Foundation

ARTICLES

8 Rehab - Renew: Housing Rehabilitation for Seniors

The Self-Help Home Improvement Project (SHHIP) has developed several products and strategies to assist their primarily senior clientele in rural California.

10 Opportunities to Meet the Needs of Seniors in Rural America

Cathedral Square Corporation (CSC), the largest provider of affordable senior housing in Vermont, shares its methods for development.

12 USDA Rural Development and HAC Work Together to Improve Housing in Rural Iowa

USDA Rural Development in Iowa details several examples of HAC and USDA RD facilitating local development partnerships and projects.

14 Section 202: Interview with Carolyn Branton

Carolyn Branton, Director of HAC's Southeast Regional Office, sits down for an interview to discuss the uses of and importance of HUD's Section 202 program.

16 Senior Housing in Rural Washington.

The story of Catholic Charities Housing Services' senior housing development, Rose of Mary Terrace from conception in 2003 to completion in 2008.

18 Reverse Mortgages After the Recession

Learn more about reverse mortgages as they apply to older Americans. What are the advantages, pitfalls and precautions to be aware of when using these loan products.

This issue of *Rural Voices* was made possible with support from The Atlantic Philanthropies. The issue is part of HAC's Rural Senior Housing Initiative. Additional support was provided by the John D. and Catherine T. MacArthur Foundation.

Cover Photos (clockwise from left): Cathedral Square, Cathedral Square, AARP Foundation, Cathedral Square, Bainbridge Island Review

HAC Facts

NOTES ABOUT SOME OF THE RECENT ACTIVITIES, LOANS, AND PUBLICATIONS OF THE HOUSING ASSISTANCE COUNCIL



HAC Receives Funding from Starbucks and OFN

The Housing Assistance Council (HAC) is one of 28 CDFIs to receive a grant from the Create Jobs for USA Fund, a collaboration between Starbucks and Opportunity Finance Network (OFN). The money will help HAC create and sustain jobs in rural America as part of a national campaign to support small, community businesses.

“By making a donation to the Create Jobs for USA Fund, Starbucks customers and concerned citizens can take meaningful action to help create and sustain American jobs,” said Starbucks Chairman and CEO Howard Schulz. Donors who contribute \$5 or more will receive a red, white and blue wristband with the message “Indivisible.” The wristbands are individually handmade in the U.S.A. and all component materials are manufactured by U.S. suppliers, so the effort is also helping support American manufacturing jobs.

“A strong rural America is vital to the success of the American economy,” said Moises Loza, HAC Executive Director. “The Create Jobs for USA Fund provides people a simple and straightforward opportunity to invest in their own communities and help build a stronger rural America.

~For more information about the Create Jobs for USA Fund, visit www.CreateJobsforUSA.org.

Call for Workshop Topics - 2012 National Rural Housing Conference

The 2012 National Rural Housing Conference will be held in Washington, DC on December 6-8. HAC strives to keep the Conference relevant and engaging. If you have an idea for a workshop or general session topic you would like to see addressed, please contact Dan Stern at dan@ruralhome.org or (202) 842-860 ext. 137.

~Check back with www.ruralhome.org for updates on the 2012 National Rural Housing Conference.

HAC Provides Funds for Self-Help Housing

On November 4 the HAC Loan Committee approved \$9.21 million in financing to support development of 626 self-help homeownership units. The funding -- from HAC's Self Help Homeownership Opportunity Program (SHOP) and Rural Housing Loan Fund -- goes to 32 local nonprofit housing developers in 15 states. The local groups use the funds for land and infrastructure costs of developing sweat-equity-built homes for first-time, low-income homeowners. Funding is for up to \$15,000 per unit. Participating families put at least 100 hours of sweat equity labor into their own and their neighbors' homes, with many contributing 1,000 hours or more. The families move in with an average of about \$25,000 in equity in their homes. HAC's SHOP program comes from an annual HUD competition, based on appropriations from Congress. Since 1996 HAC has won \$108 million in SHOP funds to support 8,490 self-help homes. More than 7,600 homes are complete and occupied, with another 1,100 underway. HAC has helped build substantially more SHOP units than required by the HUD funding.

~For more information about HAC visit www.ruralhome.org.

HAC Releases New Research Reports

HAC has completed the research and produced report on the following topics:

- **Rural Reentry: Housing Options and Obstacles for Ex-Offenders.** details the regulations associated with housing formerly incarcerated persons, provides resources available for rural communities managing these issues and supplies recommendations for practitioners and stakeholders. .

- **Nonprofit Capacity in the Lower Mississippi Delta Region**

HAC summarizes the results of a survey on organization capacity distributed to 227 nonprofit housing organizations in the LMD.





View from Washington

AFFORDABLE HOUSING AND SERVICES FOR SENIORS: THE CHALLENGES IN RURAL AMERICA

By Nancy Libson and Robyn Stone

The United States is experiencing unprecedented changes in its elderly population as it grows larger and older. The number of seniors is expected to double by 2030, when one in five citizens will be over the age of 65. By 2050, one out of every four seniors will be over the age of 85. The trends are the same in rural and urban America. Research shows a strong correlation between old age, chronic conditions, disability, and the use of long-term care services. Younger people with disabilities are also living longer, adding to the demand for services and supports. This convergence of trends places an enormous strain on the United States' long-term care system, and Medicare and Medicaid costs are expected to soar.

Twenty-three percent of all households are located in rural America. Of those households, 23 percent, or six million, are headed by seniors. As a recent HAC fact sheet outlines, rural senior households overwhelmingly reside in their own homes. According to HAC's tabulation of the 2009 American Housing Survey, 89 percent of nonmetro seniors own their homes. That is an increase of 4 percent from the 1999 American Housing Survey. Typically, those seniors are women living alone and living in poverty. Overall about 9.5 million, or 9 percent, of nonmetro senior households live in poverty. Although rural elderly persons are predominately white, poverty among minority elders in rural areas, including African Americans, Native Americans, and Hispanics, is two to three times higher.

Senior Housing Needs

In order to address the growth in the senior population and the soaring costs of health care in the Medicare and Medicaid programs, LeadingAge (formerly AAHSA) advocates for policies and practices that link affordable unlicensed senior housing properties — such as Section 202, the low-income housing tax credit (LIHTC), or public housing communities — with health and supportive services as a cost-effective answer for meeting the long-term care needs of lower-income seniors. However, this approach poses challenges in rural areas. The demographics, availability of services, and housing trends, such as fewer multifamily housing settings in rural areas, may not lend themselves to the “traditional” affordable housing with services models that may be available in metropolitan areas even though the senior populations present similar characteristics.

Low- and moderate-income seniors are experiencing declining health and increasing frailty levels wherever they live. It is only natural that seniors will have multiple chronic health conditions as they age and need assistance with daily living activities. Without easy access to health and other related supportive services, seniors often cycle in and out of emergency rooms and hospitals, at high costs to Medicare. Some may transfer unnecessarily or prematurely to nursing homes if they are available in the community with costs paid by Medicaid, because they need more care or oversight than is available at home. In rural areas, seniors may be forced to move to a more urban location because they cannot get the services they need at home.

The Challenges in Rural America

Providing appropriate health and other supportive services in rural areas to low- and moderate-income seniors will require creativity. The population density of multifamily housing sites, which are prevalent in urban and suburban settings, is not available in rural America. Even where there are multifamily settings, they are usually not of a scale able to support an array of services on-site unless they serve the entire community. Most senior households reside in single-family homes that may not be in neighborhood or communal settings; rather, they are scattered. Further transportation to and from health and other supportive services, such as meal programs, community hospitals, senior centers, even doctors' offices and other primary care, is not readily available.

There are, however, opportunities in rural areas to link housing to community-based services. Area agencies on aging (AAA) that serve rural counties are one source of supportive services. Funded by the Older Americans Act (OAA), the AAAs may provide home-delivered meals, in-home care, case management, and even transportation, the major barrier to accessing health and other services in rural areas.

Innovative Strategies

Technology offers other opportunities. One initiative that a low-income senior housing property in New York City is piloting is a virtual senior center concept in which homebound elderly residents participate in a local senior center's activities online. Telehealth also provides a range of opportunities to remotely link rural elders in a variety of housing settings with clinicians who can monitor vital signs, diagnose problems, and work with older adults to engage in better self-care management.

Vermont offers an example of a housing and services model that can work in rural areas if there is an affordable housing community that can serve as the primary location for the program. The program, Support and Services at Home (SASH), designed by Cathedral Square Corporation in Burlington and to be implemented throughout Vermont, including its remote rural areas, is a demonstration program funded by Medicare under the Centers for Medicare and Medicaid Services. SASH will provide supportive services to seniors (and persons with disabilities) in their homes. The SASH program allows for an organized, person-centered approach to wellness in the housing community and in the surrounding community. Organized around a care manager, the SASH coordinator, and a quarter-time wellness nurse who

knows the residents of the housing site and the seniors in the community, the SASH staff members form a team with the existing long-term care network and include a designated nurse from the Visiting Nurse Association, a designated case manager from the AAA, a representative of the Program of All-Inclusive Care for the Elderly (PACE), and a representative from the community mental health agency. The team meets twice a month to review the well-being of Medicare-eligible SASH participants.

Although this program is funded by Medicare, a similar approach can be adapted using other funding, including foundations, Community Development Block Grant funding, or OAA case management funding, to provide supportive and wellness services to seniors in rural areas. The critical components are the care coordinator and the wellness nurse, who create partnerships with the available service providers in the urban or rural community. In rural settings, the community hospital or a community nursing home may become a partner if there are no other partners.

As housing with services becomes the accepted practice for keeping seniors at home wherever they reside, evidence that this practice will save money in the health-care system will become available over time. That is LeadingAge's and its Center for Applied Research's agenda for urban, suburban, and rural America.

~ Nancy Libson is the Director of Housing Policy for LeadingAge and Robyn Stone is the Senior Vice President of Research for LeadingAge. For more information on LeadingAge and its programs, please visit www.leadingage.org.



View from Washington

AARP FOUNDATION LAUNCHING STRATEGY TO ADDRESS HOUSING NEEDS

by John Carpenter

Over 60 years ago, retired educator Dr. Ethel Percy Andrus paid a visit on a former colleague.

What she discovered on that visit set in motion the work the AARP Foundation is doing today in the field of affordable housing. Andrus learned that her former coworker was living in a converted chicken coop because it was the only home she could afford on her modest pension. Andrus's shock at the living conditions of her former colleague inspired her to found the National Retired Teachers Association and eventually the American Association of Retired Persons, now known as AARP.

"The founding of AARP was in many ways because of the lack of decent affordable housing for older Americans," said Vivian Vasallo, vice president with the AARP Foundation. "A commitment to ensuring that every older American has a safe place to call home has been at the heart of our work since AARP was founded." Dr. Andrus's legacy helped shape the recent reorganization of the Foundation into four focus areas: housing, hunger, impact, and isolation. "The Foundation's mission is to find solutions to help Americans aged over 50 meet their basic needs," she said. "We are committed to finding and supporting sustainable solutions to make sure older Americans do not go hungry, that they have access to employment, can secure affordable housing and can connect with others so they can live their lives to the fullest."

Housing is Key

Vasallo, who leads the Foundation's housing work, shared that her team has been meeting and talking to experts across the nation, as it shapes the housing strategy it will launch in 2012. Among those who the Foundation has sought advice from is

HAC Deputy Executive Director Joe Belden. "Our approach has been to first understand the problem and then to reach out to thought leaders from across the country to hear how the Foundation can become a leading voice addressing the housing challenges facing older Americans."

According to Vasallo, the housing worries facing older Americans are deepening.

"The data reveals that conditions have deteriorated significantly for older households over the past ten years. Older homeowners and renters face greater affordability issues, and many low-income households face more unsustainable housing costs since the housing crisis and recession began in 2007." Vasallo noted that these challenges cut across urban and rural communities. "There is almost no community in this country — big or small, urban or rural — with adequate affordable housing options for our aging population."

Vasallo shared some disturbing trends that were contained in a recent AARP analysis of housing affordability for those over the age of 50.

"For homeowners age 50 plus with mortgages, the percentage that pay at least 30 percent of their income for housing costs rose from 29 percent in 2000 to 36 percent in 2009. The most recent data shows that 15 percent of homeowners age 50 plus with mortgages are using at least half of their income for housing costs."

Renters are also facing increasing cost burdens.

"For renters age 50 plus, those who pay more than 30 percent of their income for housing rose from 43 percent in 2000 to



This AARP Foundation funded development on Paton Street is an example of the foundation's commitment to senior housing.

52 percent in 2009. Currently, more than half of renters are facing significant housing cost burdens,” she said.

A New Housing Strategy

The Foundation’s housing work will cut across all geographies, but Vasallo said the strategy is being developed with an understanding of the unique needs of seniors in rural communities. “In addition to the lack of affordable and adequate housing in many rural areas, we also know that isolation in rural communities can compromise the quality of life for older Americans. At the same time we are developing strategies around housing, we are also looking for ways to support the personal connections that are so important.”

Vasallo said the Foundation is already supporting a pilot program in Charlottesville, Virginia, that is centered on connecting affordable housing with services for older residents. There, the Foundation is funding the redevelopment of a mobile home park into affordable single-family and multifamily homes with no resident displacement. “At the center of this redeveloped community will be a community center that will serve residents of all ages. We hope it will serve as a model that can be replicated nationwide — in communities big and small.”

She also said that the housing work will be supported by the legal advocacy of AARP Foundation Litigation (AFL), which represents the legal interests of older Americans nationwide. “Our Foundation Litigation team has represented the interests of residents in a number of rural communities.” Vasallo cited a California case involving a mobile home park. The city of Goleta, California, issued an ordinance protecting

mobile homeowners from excessive rate hikes and fees for rental of the land on which their homes are placed. Owners of a mobile home park sued, but echoing arguments in AARP’s brief, a federal appeals court upheld the ordinance.

Establishing Goals

While the Foundation’s housing strategy is still being developed and may change over time, Vasallo said two areas have emerged: affordability and whether housing is adequate to meet physical needs as people age.

“First, people must be able to afford their current home or move to one they can afford. At the same time, too many older households make decisions without the benefit of trusted, unbiased advice and education,” she said. “We are looking at how to connect people with the tools they need to understand their housing situation and make the decisions that are right for them.”

Vasallo also shared that the Foundation is examining how to advance affordable solutions so people can remain in their homes as long as possible. “How can we be a catalyst for ideas to help people stay in their communities and remain connected to the networks they value as long as possible?”

As the AARP Foundation looks ahead, it remains committed to the ideals that shaped its formation. “People have said to me ‘it’s so great you are now interested in housing issues.’ I always tell them the story about Dr. Andrus and how our organization was founded. Affordable housing is not a new issue to us. It’s in our DNA.”

~ John Carpenter is a Program Manager with the AARP Foundation. Comments or questions can be sent to Housing@aarp.org.

REHAB - RENEW: HOUSING REHABILITATION FOR SENIORS

by Keith Griffith

The Self-Help Home Improvement Project (SHHIP) is a private nonprofit community-based organization serving the rural communities of Shasta and Tehama Counties, California. Founded in 1973, SHHIP was organized for the purposes of providing decent and affordable housing to low- and moderate-income persons and for providing assistance to qualified persons in the areas of housing, energy conservation, and water conservation. SHHIP's office is located in Redding, California.

We have several grant programs to provide assistance that are available to all very-low and low-income persons in our service area. The majority of requests for assistance are from the senior population in these rural communities.

The referrals come from senior citizen groups, county community action agencies and adult protection agencies. Requests are for health and safety repairs such as leaking roofs, handicap ramps and handicap accessible bath rooms, flooring and electrical repairs and inoperable heating or

cooling systems. SHHIP receives numerous requests from elderly clients for assistance with inoperable heating systems in the winter and requests for assistance with inoperable cooling systems in the summer. During the assessments for repair or replacement of the systems we evaluate the condition of the entire home to utilize all of our programs to address all needs that are feasible. Any other health and safety issues observed are referred to our rehabilitation program.

SHHIP has been operating a USDA Rural Development-funded self-help rehabilitation program for very-low income owner occupied homes since first being funded in 1995. The grants are for two years and allow us to complete the rehabilitation of 40 eligible units for each grant. We have a significant waiting list of referrals and requests for assistance. As with self-help new construction, participants are required to furnish at least 65% of the labor required to complete the rehabilitation of their homes. With demolition and cleanup being a large part of rehab, it is usually easy to satisfy the 65% requirement. For example, if a participant is in need of a new roof, the participant has to strip the existing roof, make any needed sheathing repairs and help install the new roof. For handicap accessible bathrooms participants are required to perform any demolition and clean up needed and complete all preparation work and the finish painting.

When the senior participant is disabled or too frail to perform the required self-help labor, we have utilized family members, such as brothers, sisters, sons, daughters and grandchildren to provide the required labor. There have been occasions that we have utilized church groups, neighbors, and other rehab program participants to provide the labor.



RURAL VOICES

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The Housing Assistance Council (HAC) is a national nonprofit corporation founded in 1971 and dedicated to increasing the availability of decent housing for low-income people in rural areas. HAC strives to accomplish its goals through providing loans, technical assistance, training, research and information to local producers of affordable rural housing. HAC maintains a revolving fund providing vital loans at below-market interest rates to rural housing developers. Developers can use these funds for site acquisition, development, rehabilitation, or new construction of rural, very low- and low-income housing. HAC has a highly qualified staff of housing specialists who provide valuable training and technical assistance, and research and information associates who provide program and policy analysis and evaluation plus research and information services to nonprofit, public, and for-profit organizations. HAC is an equal opportunity lender.

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Funding utilized

Very low-income seniors are unable to afford the repairs and generally are unable to repay a loan for the materials and labor, often choosing between food and medicine. In an effort to keep their utility bills as low as possible, those on Social Security or Supplemental Security Income (SSI) use their heaters sparingly in the winter, relying on coats or sweaters and in the summer use fans instead of turning on their air conditioners until the temperatures rise above 100 degrees. SHHIP has grant programs to pay for the repair or replacement of heating and cooling systems, replacement of doors and windows,



A steep staircase poses a danger to this elderly resident.

and the installation of energy conservation measures such as; attic and floor insulation, fluorescent lighting fixtures, replacement of faulty cook stoves and water heaters, repair or replacement of heating and cooling duct systems. These programs are funded through the California Department of Community Service and Development and Pacific Gas and Electric Company. Materials for repairs such as new roofs, flooring, porches and handrails, handicap ramps, siding, bathroom repairs or accessibility issues, electrical and plumbing are funded with USDA 504 grants, 504 loans if repayment ability is shown, and Housing Preservation Grants through USDA Rural Development. County CDBG funds have been used when available.

Outlook for continued funding

As the requests for assistance are increasing and the waiting list gets longer, the projections for future funding are decreasing. With deficit reduction being pushed in Congress, reduction in funding for entitlement programs and total elimination of many housing assistance programs for low-income are being proposed.

Proposals include the elimination of the U.S. Department of Agriculture Housing Preservation Grant program, 504 grants for senior housing repairs, and the 504 loan program. The loss of these programs will leave many low-income seniors without any resources for health and safety repairs to their homes. The effects of this will have great consequences

for our low-income elderly population who rely upon these federal monies to maintain safe and secure housing.

The Low Income Energy Assistance Program (LIHEAP) is facing a 50 percent or larger cut which will leave many low-income seniors without a resource to assist with the purchase of heating fuel, the repair or replacement of heating/cooling systems and faulty gas appliances such as stoves and water heaters. This is especially problematic considering elderly individuals are more at risk for suffering from temperature related health issues, like heat exhaustion in the summer or sickness in the winter.

To make matters even more difficult, it has been proposed to eliminate the Department of Energy weatherization program which has been another source of assistance to the senior community. This would further complicate any housing provider's ability to provide housing security to low-income



SHHIP installs items like this ADA compliant ramp which allows the resident safe and easy access to the home.

elderly populations. As elderly populations continue to rise, this issue will only become more and more important and critical.

Although there are challenges, we will always continue to assist as many seniors with housing repairs as the funding will allow.

~ Keith Girffith is the executive director of SHHIP. From more information on SHHIP and its programs, please visit www.shhip.org.

OPPORTUNITIES TO MEET THE NEEDS OF SENIORS IN RURAL AMERICA: CATHEDRAL SQUARE

By Nancy Eldridge

Cathedral Square Corporation (CSC) is the largest provider of affordable senior housing in Vermont. CSC develops new housing, and increasingly our work involves preserving affordable senior housing. A few years ago we were asked to develop a plan for an 18-unit property in the small town of Waitsfield. After a multi-year process involving the residents and the larger community, Evergreen Place was redeveloped with the assistance of Rural Development and purchased by the Central Vermont Community Land Trust. That's the way we operate here in Vermont – a network of nonprofit housing providers supporting each other by sharing our skills statewide, while promoting local ownership of housing.

A few years ago that network of housers began noticing a troubling trend. Our residents needed more support just to remain at home. By working together, we formed a public-private partnership called Support And Services at Home (SASH): a Caring Partnership. SASH is our response to a convergence of trends. The need for greater collaboration among housing providers and the forging of new partnerships.

The Needs of Vermont Seniors

By 2017 one third of all Vermonters will be 55 years of age – the age eligibility for federal low income tax credit housing. Adding to this demand are Medicaid policies encouraging “aging at home”, a worthy goal if reductions in nursing home beds are offset by additional community resources. Despite these cost cutting policies, growth in Medicare and



Jilda, Amber DeVoss (SASH Coordinator), Maggie from Central Vermont Community Land Trust.

Medicaid spending threatens to eat housing programs alive. A perfect example is the recent passage of the Senate FY12 Appropriations Bill eliminating new construction under HUD's Section 202 elderly housing program. Funding for discretionary programs is falling victim to projected growth in health care expenditures: a recent study projected Vermont's health care spending, absent reforms, will more than double by 2019.

While we focus on reform of health care delivery and payment systems, we know that physicians and hospitals are not the primary determinants of health. One's health has much more to do with behaviors, social circumstances, and the environment, than it has to do with the health care delivery system. Housing plays a big part of that environment. And while seniors may want to improve their residential settings, to downsize their home and maintenance obligations, the housing market makes a quick sale nearly impossible, particularly in rural America. For those who do sell their homes, dwindling HUD funding limits their housing alternatives. Solutions require a comprehensive multi-pronged approach to systems change.

Perhaps most striking are the trends of the residents themselves. At one CSC site 40 percent of our residents are 85 years of age or older. Over 50 percent of the residents at one Vermont Community Housing Development Organization (CHDO) are disabled. At a local Public Housing Authority, just under 50 percent of the residents are disabled. Even at CSC's housing, where the disability rate of our overall population is 12 percent, the data on incidents and use of health care services shows a very different picture.

For example, at one of our communities 49 percent of the residents failed one or more parts of the cognitive screen test; 59 percent use a cane or walker; and 61 percent reported a fall within the last year. While much of our housing was built as independent housing, many residents cannot live independently without more supports. Very few of our residents meet the clinical and financial requirements of the Medicaid waiver, or rural PACE programs. In a group of 80 – 100 residents, one or two may be lucky enough to be eligible for these programs. For those fortunate enough to obtain services, support is often short-term due to state or federal limits on funding.

Customizing a Solution

Given these inter-related trends, we set out to create a system that could be brought to scale in Vermont, would be replicable in other states, and would be financially sustainable. We needed the system to work for the residents of Cabot, Vermont (population 247), as well as for our state's largest city (population 40,000), and in far larger cities in other states. A sustainable, replicable, and scalable solution must be built on the infrastructure already existing in states through federal funding and housing programs.

A program that could produce net cumulative savings was required to be financially sustainable and the key to do this was to get at the actual determinants of health status. Research shows that the best way to improve elderly health is through three types of care management: self management of chronic conditions, care coordination, and support during transitions from hospital to home. We know that exercise and nutrition programs reduce diabetes and heart disease, that flu vaccine clinics at affordable housing sites eliminate transportation barriers to immunization, and that having home-based services in place upon return from a hospital reduces the chances of medication management problems, dehydration, and falls. In every instance, these care management practices occur in the home, rather than in the medical facility. As Vermont has strong home health, mental health, and area agencies on aging, plus a network of affordable senior housing communities across the state, we aimed to build on our strengths and use the underutilized asset of housing.

This calls for a few radical changes in the role of housing providers. First, they need accurate and timely information on their residents needs. In Vermont that means treating housing providers as part of the fully integrated health delivery system enabling housing staff to collect data and deposit it into the state's Health Data Repository - which

demands a whole new standard of privacy protections. In some rural areas broadband at affordable housing is necessary to insure timely delivery of information to SASH partners such as physician practices. The development of state broadband plans creates an opportunity for rural housing. And because housing is embedded in so many communities statewide, it can serve as a local hub for services and supports to seniors in single family homes and mobile home parks. Emerging aging services technologies hold great promise for seniors living alone in rural locations to connect to their physicians and service providers virtually.

Second, housing providers need to broaden their focus beyond traditional property management, to include residents' social service needs. Technology is enabling greater efficiencies. Software allows us to maintain waiting lists and track work orders more efficiently, and smart phones allow maintenance to communicate with property managers via text, email or phone calls. But the bigger change here is cultural – balancing the preservation of the resident with the preservation of the housing.

Third, housing providers need to learn to collaborate with primary care providers, acute care organizations and long term care agencies. This is where the real opportunity lies to reduce costs and improve the quality of life for our residents. True integration of agencies on the ground requires considerable training and team building. But the benefits of integrated care delivery are clear to our resident who was bed-ridden when she moved in, and is walking now. Or the



Ruggles House - Burlington, VT.

Continued on Page 13

USDA RURAL DEVELOPMENT AND HAC WORK TOGETHER TO IMPROVE HOUSING IN RURAL IOWA

by Darin Leach

Apartment buildings play an important role in the sustainability of rural communities. Apartments help young adults establish their first residence before making a leap into homeownership. They also allow older residents the opportunity to continue to live in their home community, many times close to family and friends. Iowa has one of the nation's highest percentages of residents who are 65 years of age or older so having safe, affordable and modern apartments is especially important. However, many apartment complexes in rural Iowa are aging and in need of significant renovation and repair.

For almost 50 years, loans from USDA Rural Development have helped build approximately 1,000 apartment complexes in Iowa communities with less than 20,000 residents through the Section 515 Rural Rental Housing Loan Program. Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multifamily rental housing for very low-, low-, and moderate-income families; elderly persons; and persons with disabilities. It is primarily a direct mortgage program, but funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems.

“During the early 1970s through the mid-1980s our agency was helping finance the building of as many as 60 complexes a year across the state,” said Bill Menner, state director, USDA Rural Development in Iowa. “The construction pace has slowed in recent years due to changes in demographics, saturation of some markets and reduction in program funding.” Today, about half of those complexes still have loans with USDA Rural Development. The others have graduated out of the USDA program by either paying off their debt in full or transferring to another lender.

Even if a complex pays off or transfers their original USDA loan there are many ways the federal government, through USDA, continues working to ensure rural Americans have access to quality housing options. For example, in Osceola, Iowa, USDA recently worked with HAC to help facilitate the transfer and rehabilitation of Clarke Community Housing.

For nearly 30 years USDA Rural Development had worked with a local nonprofit community board to oversee and manage the 90 elderly units located in three complexes around Osceola, a town of 4,600 residents in south central Iowa. A couple years ago the board decided they wanted to sell the properties, and the National Affordable Housing Foundation, another nonprofit organization, agreed to purchase the units. As part of the loan transfer the new owners initiated an extensive rehabilitation project at all three complex locations, including all new windows, roofs, and siding, as well as interior updates such as cabinets, handicap accessibility, and flooring. This was by far the biggest rehabilitation effort ever at Clarke Community Housing.

The National Affordable Housing Foundation applied to USDA Rural Development for funding through the agency's Multi-Family Housing Preservation and Revitalization program and also applied to HAC to assist with the transfer and related rehabilitation. USDA provided a \$900,000 subsequent loan along with a 20-year deferral of the project's existing USDA Rural Development 515 loans; HAC participated with a \$400,000 loan. Most of the exterior upgrades have been completed at Clarke Community Housing. The owners are hoping to have all interior updates done by May 2012. “This project would not have been possible without HAC's assistance,” said Tony Putz, housing specialist in USDA Rural Development's Indianola, Iowa,

office. “Their input has been very valuable to the success of Clarke Community Housing.”

The \$400,000 loan was provided from HAC’s Preservation Revolving Loan Fund (PRLF), with support from USDA and the MacArthur Foundation. One of the goals of the fund is to preserve existing USDA Rural Development projects for very low- and low-income tenants. HAC has operated a revolving loan fund for the last 40 years to provide vital seed money to rural housing developers, including community-based, nonprofit organizations, housing development corporations, self-help housing sponsors, farmworker organizations, cooperatives, Native American tribes, public agencies, units of local government, public utility districts, and small business and minority contractors.

PRLF proceeds are for short- or long-term costs of preservation, repayment, and rehabilitation of USDA Rural Development-financed properties. Loans may be used for refinancing and costs incorporated into long-term financing such as options, down payments, purchase, site development, architectural and engineering fees, rehab financing, working capital and construction bonds, costs associated with USDA-required Capital Needs Assessments, preliminary easement and water rights purchase, legal expenses to establish utility districts, interim financing of local share costs, acquisition of existing private systems for rehabilitation, emergency repair, and rehabilitation and repair. The amount and term of the loan will be determined by the need of the project.

Because the project in Osceola was so successful, USDA Rural Development is again working with HAC, along with the Iowa Finance Authority, to rehabilitate a 24-unit complex in Mitchellville, Iowa. This project is expected to be completed in the spring of 2012. “It is our agency’s goal that we extend and enhance the use of each property so it can continue to serve the community with affordable housing opportunities,” Menner added.

~ Darin Leach is the public information coordinator for USDA Rural Development in Iowa. For additional information, please call 515-284-4663 or darin.leach@ia.usda.gov.

Continued from Page 11

90-year-old resident who feared that a nursing home stay would be permanent – but came back to programs that kept her home.

A New Role for Housing Practitioners

We believe that housing providers can be a valuable partner to the health care delivery system and long term care providers – slowing the upward trajectory of Medicaid and Medicare expenditures and improving quality of life at the same time. Unique opportunities exist to perform our traditional line of business as housing providers, and expand our role as care managers. We know that a program like SASH makes the development of small scale rural senior housing more viable and sustainable because it enables seniors to remain in their homes for longer. The need for programs like SASH that address multiple trends could not be more clear.

Today SASH is 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 thanks to the State of Vermont and our partner agencies.

~ For more information contact Nancy Rockett Eldridge at eldridge@cathedralsquare.org or visit our web site at www.cathedralsquare.org to view our SASH video and additional information.



Richmond Terrace, Richmond, VT.



SECTION 202 – INTERVIEW WITH CAROLYN BRANTON – SE REGIONAL DIRECTOR, HOUSING ASSISTANCE COUNCIL

Carolyn Branton is the regional director of HAC's Southeast office. Carolyn has been working with groups that utilize the Department of Housing and Urban Development (HUD) Section 202 funding for the last 20 years. In the following interview, Carolyn shares her insights on working with the Section 202 program.

Could you briefly describe HUD's Section 202 program?

The Section 202 program provides very low-income seniors with options that allow them to live independently in an environment that provides support activities. HUD provides interest-free capital advances to private, nonprofit sponsors to finance the development of supportive housing for seniors. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years. Project rental assistance funds are provided to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent.

What are the main benefits you have seen firsthand from the program?

There are many benefits. I would have to say that the major benefit of the Section 202 program is that it allows people to stay independent in their own housing units much longer than they would otherwise be able to because of the supportive services that are offered. The other major benefit in rural areas, specifically, is that HUD's Section 202 program offers elderly citizens decent, affordable housing, often for the first time in their lives. The program has been an incredibly important asset to senior housing providers in rural America and enables these organizations to provide the housing

and services needed by low-income elderly populations. Sometimes these units are the best housing these individuals have ever had. Many times the Social Security payments received by these seniors are so small that there is no way they could afford any other means of housing.

Do any success stories come to mind when you think of organizations that have used the program?

DASH for LaGrange is a remarkable success story for the 202 program. 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-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. The apartment complex gave tenants some of the nicest housing they had ever had.

What challenges have you seen organizations face when using the program?

Although the Section 202 program is a great asset for rural housing providers, there are some challenges. The application process can prove difficult to first-time participants, and some of the regulations make it difficult for smaller

organizations to meet eligibility requirements. While applying for 202 funds, many nonprofits have to seek out consultants to ensure they've satisfied all of the application's requirements, increasing up-front costs. Each year the program has increased predevelopment expenses. If the application is successful, these predevelopment funds can be reimbursed. However, if the application is not approved, no up-front expenses are reimbursed. Expensive predevelopment requirements include phase 1 environmental surveys, title insurance, and title opinions by an attorney. These requirements are stipulated by HUD and are paid up front by organizations.

Predevelopment requirements aim to ensure any and all approved units will be ready to be built the second funding arrives. If all predevelopment requirements are taken care of in advance, then organizations can start building immediately once the 202 money comes, ensuring projects are completed in a timely manner. Although this is an understandable desire, the difficulty arises when organizations do not have access to money for predevelopment expenses up front. As organizations are still not necessarily guaranteed the 202 monies, organizations can potentially spend critical resources on nonrefundable predevelopment expenses and still not be able to build. This means that organizations must take a bigger chance if they decide to apply for 202 funds, as there is no guarantee you will receive a grant even after potentially spending significant resources on predevelopment fees.

Groups will sometimes fail. Their applications may be missing pieces or their organization may not have been in operation long enough. If an organization is rejected, HUD will provide comments allowing organizations to go through and make the necessary changes to reapply. However, reapplying with necessary changes does not guarantee funding if the next applicant pool is even stronger. This is especially challenging for small, rural nonprofits. Bigger organizations and companies, especially in urban and suburban areas, are making use of the 202 program for their developments. Unlike many small, rural nonprofits, these organizations have easier access to funds for predevelopment, increasing their odds of submitting successful applications. These larger developments are typically mixed income as well, allowing developers to take advantage of tax credits and income earned through market housing values. Tax credits typically aren't accessible for rural senior housing projects as there are not enough people with high enough incomes to make mixed finance work. Urban and



The Catherine Booth Garden Apartments located in Gastonia was financed using Section 202 funds.*

suburban areas typically have more of a mixture of senior incomes, making use of HOME or tax credits much more viable options.

What could be done to strengthen the program?

Funding is always key. As the senior population grows older and larger, the importance of the Section 202 program will grow substantially. Currently, however, the number of allocated units through 202 each year is decreasing. If this trend continues, increased challenges will arise as the baby boomer generation continues to age. Once this generation stops working, there will be a huge demand for affordable housing, especially for those currently considered working poor.

Section 202 is critical and remains a necessary resource for seniors in need of safe, affordable housing. It is of the utmost importance that the program remains intact and funded to ensure organizations can continue to provide safe, secure, independent housing for low-income seniors both in rural and urban America.

~ Carolyn Branton is the regional director of the Southeast Region Office at HAC. For more information on HAC and its programs, please visit www.ruralhome.org.

* Photo courtesy of JPH & Associates, Maitland, FL
Sponsor - Salvation Army, a Georgia Corporation, Atlanta, GA
Consultant -- JPH & Associates, Maitland, FL.

SENIOR HOUSING IN RURAL WASHINGTON

by John Probst

Catholic Charities Housing Services (CCHS) is a faith-based, nonprofit corporation established in December 1998 to offer locally based affordable housing solutions to communities in the seven-county jurisdiction of the Catholic Diocese of Yakima in central Washington State. This area includes Klickitat, Yakima, Benton, Kittitas, Grant, Chelan, and Douglas Counties. CCHS provides affordable housing options to meet the continuum of housing needs in the communities we serve.

Working with local Catholic parishes, community groups, and others sponsors, CCHS develops, owns, and manages a variety of affordable housing developments that serve low-income, vulnerable, and underserved populations. These affordable housing options include workforce, senior, and special needs housing and single-family homeownership. In addition to housing, CCHS provides a service-enriched living environment at each development where education, self-empowerment, and self-sufficiency are promoted to benefit all residents and clients. Since inception, CCHS has developed more than 500 units of affordable multifamily housing and has completed construction on 52 single-family homes



Rose of Mary Terrace, CCHS's HUD 202 project, was completed in June, 2008.

for first-time homebuyers through our New Life Homes program.

Central Washington State is a diverse, agricultural region known for its labor-intensive tree fruit industry of apples, pears, cherries, and other soft fruits, and also more recently for its production of wine grapes. Other more mechanized crops such as potatoes, hops, mint, and others contribute to the more than \$8 billion agricultural industry in Washington State. Like many counties in central Washington, Yakima County is anchored by one larger city that serves as the hub for smaller rural communities — the City of Yakima (population 80,000) being the largest among them.

Reflective of this agriculturally rich region, CCHS's housing portfolio is predominantly farmworker and workforce housing. However, we endeavor to serve a broad spectrum of affordable housing needs.

Learning While Doing

CCHS's Yakima senior housing development, Rose of Mary Terrace, began in concept in summer 2003 and matured to a first Housing and Urban Development (HUD) 202 Senior and Elderly Housing Program application in summer 2004. That application was not successful. Though disappointed, this was our first attempt at accessing the HUD 202 program. Undeterred, we continued to improve our understanding of the program and revisit our proposed development.

HUD offered a consult to discuss the shortcomings of the original application. This was extremely helpful as it allowed CCHS to see the project through HUD's eyes. It became evident that we were not ready and our development concept was insufficiently focused. CCHS took two years to reformulate the project before resubmitting.

A second HUD 202 application in 2006 was successful (\$3.544 million), as were applications to Washington State Department of Commerce's Housing Trust Fund (HTF; \$605,000) and the City Yakima's HOME dollars (\$200,000).

Overcoming Challenges

Each of these funding sources then had to be coordinated to interface seamlessly. Even though we had all of the funding in place, we needed to work out the details to ensure compliance with the regulatory requirements of the different funders. This extended final closing for an additional year; as a result construction did not begin until August 2007.



Residents can relax and congregate in the library and sitting room in the Rose of Mary Terrace.

It was the height of the housing bubble. During the delay, construction material costs soared by 17 percent, Davis-Bacon wage rates (required for a federal project) increased dramatically, and construction specification

requirements changed. As a result, the project was significantly underfunded and could not go forward. CCHS worked with the funders and received an additional \$500,000 from HUD; \$100,000 from HTF; \$200,000 from HOME; and \$18,108 from the City of Yakima to meet upgraded public road requirements. What began as a \$4.35 million development, ended up costing \$5.17 million. Each of the funders not only acknowledged the unavoidable cost increases, they stepped forward to close the funding gap so this needed project could go forward. The development was somewhat unique in that we were able to receive such strong local support in the form of HOME dollars, which were critical to our ability to develop this much-needed housing.

While the circumstances surrounding this development were extremely difficult, requiring design modifications and the dreaded “value engineering” (reducing costs through changing materials and reducing project amenities), working with proactive funders motivated to make the development a reality made all the difference. The project was completed in late June 2008, reached full occupancy in early fall, and has remained full ever since.

More than a Roof

Construction completion is only half the story. Rose of Mary Terrace offers residents a number of thoughtful amenities, including a large community gathering space with a community kitchen, a large library/sitting room with gas fireplace, small rooms for private consultations with medical providers, and raised flower beds for ease of gardening. In addition, CCHS has partnered with other service organizations in the community to provide additional on-site supportive services, including Catholic Family and Child Service: Volunteer Chore Service, outpatient counseling services (mental health), and foster grandparent and senior companion programs. Other service partners include Aging

and Long-Term Care’s in-home care and assistance programs and COPEs (in-home personal care, assistance with essential household tasks); Yakima Neighborhood Health Services; senior lifeline fitness program “Feeling Better through Gentle Movement” classes; Meals On Wheels; Dial-A-Ride; and many others.

Now into our fourth year of operations, we continue to be impressed with the close-knit community that has developed among the residents. We continue to look for new areas for innovation to both better serve our residents and reduce medical costs. Meeting the medical needs of residents in an affordable way is an area of continued focus and is essential to developing senior housing in rural communities. Partnerships with local hospitals/community clinics to provide services on-site as needed present opportunities to lower medical costs and better serve residents. As we look forward to our next HUD 202 development, CCHS has involved the experiences of residents living at Rose of Mary Terrace to inform some of the considerations that we will use in the design process. This interactive process creates buy-in from existing residents and gives them a stake in our broader mission.

Looking to the Future

Building senior housing in rural areas faces a rugged landscape. Funding resources are shrinking and often rural areas have difficulty competing successfully with urban locations for these scarce dollars. On the positive front, HUD recently removed limitations on project size based on community population. This will allow developments in rural communities to be sized to achieve necessary economies of scale for viable operation.

CCHS looks to build on and replicate the success of Rose of Mary Terrace in other communities throughout Central Washington. Finding locations in close proximity to services and creating effective partnerships with local service providers are two critical components to developing effective and affordable housing for seniors and elderly persons. Developing strong relationships with local funding agencies and HUD are critical to successful programs and for advocating for their continued role in helping meet the need for affordable housing options for our aging citizens.

~ John Probst is the Development Manager for Catholic Charities Housing Services of Yakima. For more information on Catholic Charities and its programs, please visit www.ccyakima.org.

REVERSE MORTGAGES AFTER THE RECESSION: WHAT TO KNOW AND WHAT TO DO

by Cheryl Cassell, Stacy Sanders and Robert Strupp

Today's housing landscape contributes to mounting financial insecurity among older Americans. The Great Recession led to increased economic vulnerability among current retirees and intensified uncertainty for workers with aspirations to retire. Increased cost burden and loss of wealth are trademarks of the recession, and older adults are among those most affected.

In particular, the economic downturn has shaken the conventional wisdom that older homeowners are better off financially. Many older homeowners suffer from both lost home equity and increased financial burden due to property taxes, utilities, or maintenance costs. Before the Great Recession older homeowners and their families could depend on home equity in the event of catastrophic costs or to supplement fixed incomes in retirement.

After the recession, older Americans and their families have less wealth to draw on, most notably due to loss in home equity. According to analysis from the Federal Reserve Board's Division of Research and Statistics, adults ages 55–64 experienced more loss in wealth than their younger counterparts from 2007 to 2009; median loss of wealth among this cohort amounted to \$13,700. The report indicates that declines in home equity were an important driver of lost wealth overall.

Furthermore, a recent report by AARP indicates that an increased share of older homeowners with paid-off mortgages experience housing cost burden, defined as spending 30 percent or more of income on housing costs. Just under one-half of older homeowners with incomes of \$23,000 or less experience housing cost burden despite owning their home outright. Older adults living on stretched incomes are looking for options to help cover the cost of basic needs, including housing expenses. For some, a reverse mortgage is the right fit.

What is a Reverse Mortgage?

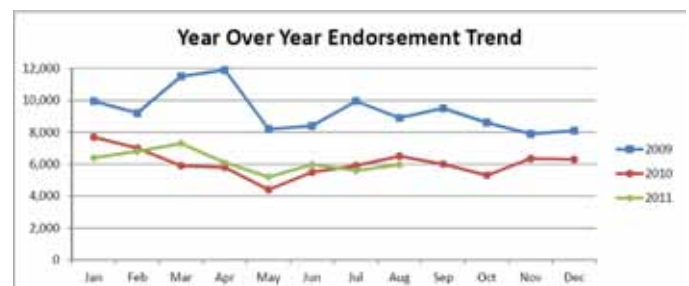
A “reverse mortgage” is a mortgage loan that allows the homeowner to receive a payment each month from the lender. Rather than making a mortgage payment to pay down debt, the homeowner is doing the reverse: withdrawing equity. This type of loan is made based on the value of the home, not on the income or creditworthiness of the borrower.

Over 90 percent of reverse mortgages in the United States are Home Equity Conversion Mortgages (HECM). HECM loans are insured by the Federal Housing Administration (FHA) and regulated by the U.S. Department of Housing and Urban Development (HUD). HUD requires that all HECM borrowers be at least 62 years old and not in default on any government debt. They must also complete a prescribed housing counseling program before the loan is closed.

With a traditional mortgage, timely borrower payments will reduce the amount owed and, ultimately, over the life of a loan (usually 15, 20, or 30 years) the monthly payments will pay off the loan. With a reverse mortgage, no monthly payments are made, so the amount owed to the lender goes up, and the loan is not paid off until the borrower no longer resides in the home (i.e., dies, relocates, or sells the property).

Reverse mortgages have been a popular loan product among older adults, but have recently declined in use. HECM loan use in 2011 was lower than 2009; yet rates of use are comparable to 2010 despite two major lenders, Bank of America and Wells Fargo, exiting the reverse mortgage field.

HECM Loan Use (2009 - 2011)



Source: Reverse Mortgage Insight (http://www.rm insight.net/wp-content/uploads/2011/10/Trends_201108.pdf).

Know Before you Owe

The reverse mortgage is a product that can be either beneficial or disastrous for older Americans. Among the most frequently cited risks for reverse mortgage holders is that many homeowners are caught by surprise when property taxes and homeowner's insurance

come due. Unlike many mortgages, a reverse mortgage provides no reserves or escrow for real estate taxes or homeowners insurance. With the traditional mortgage, these items are frequently included in the borrower's monthly payment of principal, interest, taxes, and insurance. As a consequence, borrowers face the risk of going into default and even losing the home to tax sale.

Another risk involves vulnerability to scams and other predatory practices. The Federal Bureau of Investigations (FBI) identifies multiple reasons that older adults are particularly vulnerable to this type of financial abuse. Seniors are more likely to have equity in the home, and thus have resources to target. In addition, older adults are less likely to recognize and then report abuse. Shame, stigma, memory loss, and cognitive decline contribute to this reality.

The FBI urges older consumers to be vigilant when seeking reverse mortgage products in particular. Reverse mortgage scams are often perpetrated by firms appearing to offer a variety of legitimate legal, financial, real estate, and related services but who actually steal or improperly invest the older victims' equity in the property. Vulnerable older homeowners are often targeted by late night television advertising or at faith-based events, financial seminars, and other venues frequented by older adults.

To protect themselves, older adults should follow these tips provided by the FBI and HUD:

- Do not respond to unsolicited advertisements;
- Be suspicious of anyone claiming that you can own a home with no down payment;
- Do not sign anything that you do not fully understand;
- Do not accept payment from individuals for a home you did not purchase; and
- Seek out your own reverse mortgage counselor.

Being a Smart Consumer, What Older Adults Need to Know

Older adults seeking a reverse mortgage are often left to navigate a complicated maze. Common questions include where to obtain required counseling, what to consider when selecting the best mortgage product, and how to find the right lender. Seniors faced with these challenges can turn to a HUD-approved counseling agency for assistance. Older adults, family members, and service providers should consider the following:

- **Locate a HUD approved counseling agency in your area.** To find a HUD-approved counseling agency, go to www.hud.gov.

gov. Or call the National Community Reinvestment Coalition (NCRC) at 1-800-475-NCRC.

- **Counseling fees vary.** So, shop around for the lowest counseling fee. A HUD approved agency will offer a free or low-cost counseling session.
- **You can conduct your counseling session over the phone,** with the exception of two states, Massachusetts and North Carolina.
- **You make the final decision.** Ultimately you select the best product for your needs.

Fixing the Housing Crisis for Seniors, What Consumers Can Do

The country is at a critical moment. Analysts suggest American families are experiencing the worst financial crisis since the Great Depression. To succeed financially in today's housing market, vulnerable older adults need access to counseling services and support. Without this help, older adults are at an increased risk for foreclosure — leading to homelessness, nursing home placement, or reliance on family support. Analysts predict that between 2009 and 2012, eight to 13 million homeowners will be threatened by foreclosure.

Housing counseling offered by HUD-approved agencies is shown to promote informed decisions about housing and improved housing access for millions of Americans, both young and old. With foreclosure rates at an all-time high, individuals rely on HUD-approved counseling agencies to assist them in modifying their mortgages, finding alternatives to foreclosure, and seeking rental housing. The foreclosure crisis dramatically expanded demand for these services, adding to historical demand for services such as prepurchase counseling, guidance on reverse mortgages, and homelessness assistance.

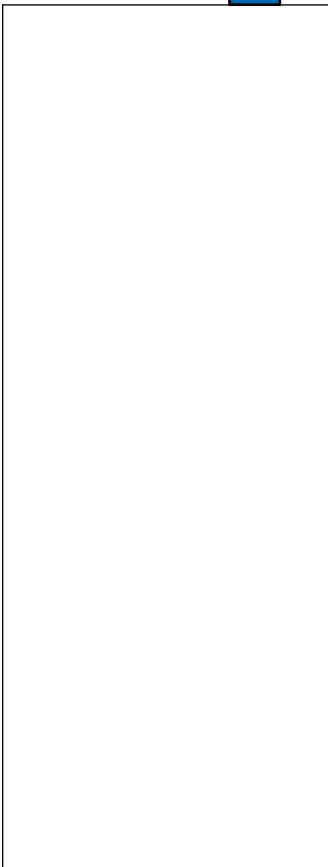
Despite these realities, Congress eliminated housing counseling funding from the 2011 budget. And renewed funds are continuously threatened, particularly given automatic cuts triggered by the failure of the Joint Committee on Deficit Reduction to reach a deal on deficit reduction for 2013 and beyond. Older adults wishing to take action can notify their representatives that federal investment in housing counseling, including for reverse mortgages, is necessary to rebuild our economy and restore economic security for older Americans.

~ Cheryl Cassell is the Director of the Housing Counseling Network for National Community Reinvestment Coalition (NCRC); Stacy Sanders is the Director of the National Neighbors Silver for NCRC; and Rober Strupp is the manager of Systemic Operations for NCRC.

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