



Photos 6, 7, 8, and 9 — Courtesy *THE PATERSON NEWS*

974.90  
044  
1971

This brochure was prepared by the Office on Aging, Division of Human Resources, New Jersey Department of Community Affairs, in cooperation with the U.S. Department of Housing and Urban Development (HUD); the Division of Housing and Urban Renewal, Department of Community Affairs; and the New Jersey Housing Finance Agency (NJHFA). It describes the various federal and State programs to help provide housing for the elderly and contains recommendations for desirable environmental and planning standards for this type of housing.



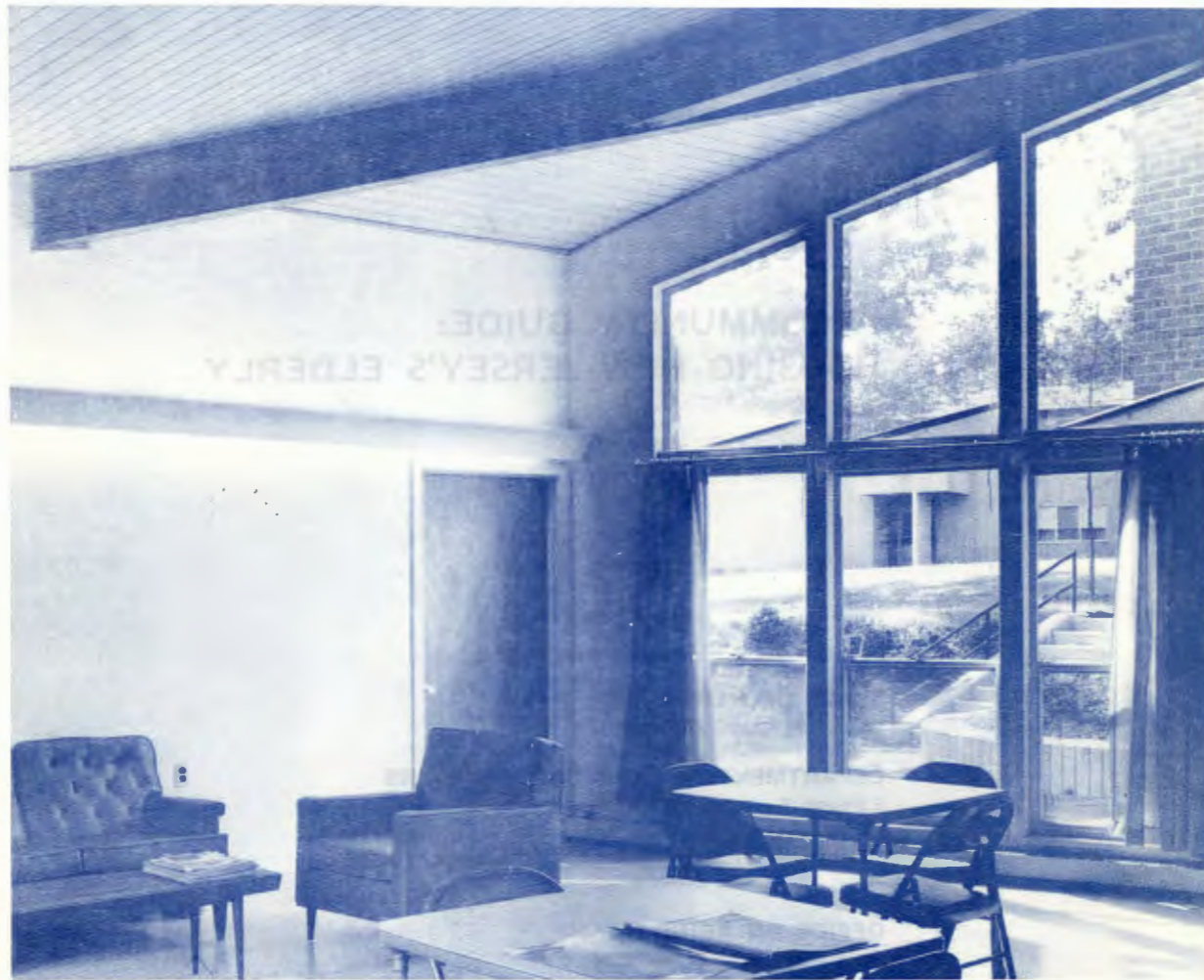
**A COMMUNITY GUIDE:  
HOUSING NEW JERSEY'S ELDERLY**

**STATE OF NEW JERSEY**  
William T. Cahill, *Governor*

**DEPARTMENT OF COMMUNITY AFFAIRS**  
Edmund T. Hume, *Commissioner*

**DIVISION OF HUMAN RESOURCES**  
James D. Coffee, *Director*

**OFFICE ON AGING**  
Edward L. Donohue, *Director*

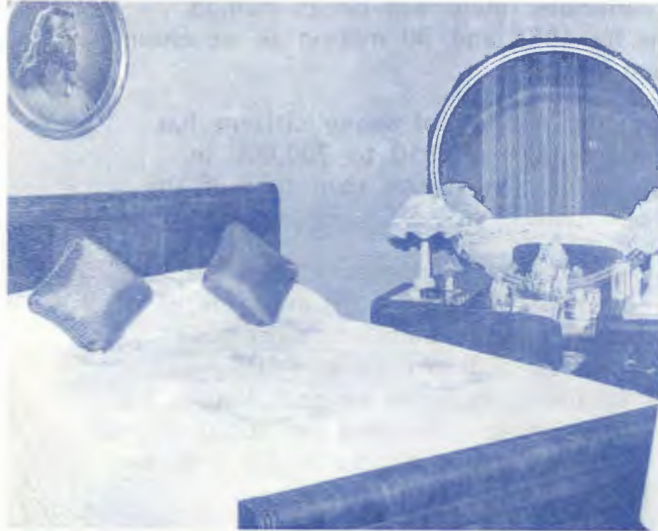


Lloyd Terrace, a 50-unit low-cost housing development in Princeton, includes a community building for residents.

## CONTENTS

- 1 INTRODUCTION
- 3 SPECIAL CONCERNS
- 5 FEDERAL PROGRAMS
- 13 STATE PROGRAMS
- 15 SPECIAL PLANNING CONSIDERATIONS
- 19 WHAT THE CITIZEN OR LOCAL OFFICIAL CAN DO
- 21 FOR FURTHER INFORMATION

3



4



5



The living quarters of one of the 36 apartments (3) (4) and the lobby (5) in the Andover-Kent Towers development.

### SPECIAL CONCERNS

The needs of the elderly differ from those of the rest of the general populace: muscles and skin become less pliable with increased age, bones become more brittle, and hearing and sight begin to fail. The older person has difficulty in performing normal home maintenance tasks.

To the elderly, accidents in the home are a real danger. Falls, for example, are the leading cause of accidental death for those 65 and over. Throw rugs, stairs and many other objects can cause serious accidents. Older people have different needs, and housing is one area where special consideration must be given. Plans should include more and wider walkways with fewer stairs, an interior and exterior designed to permit easy social contact, provision for common rooms, short distances between buildings, easy refuse collection, little maintenance, and well-lighted walkways and halls.

In addition, housing designed for the elderly should include such facilities as a central dining room, health care facilities and recreational facilities.

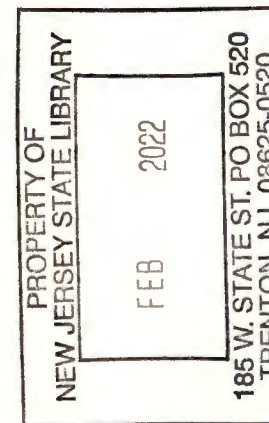
There is no single solution for elderly housing. Some have owned homes all their adult lives and will continue to do so. Others will prefer to sell larger homes and move into either rented or purchased smaller quarters once children have grown and moved away. Some may prefer to move into boarding homes or retirement hotels. Still others may find it necessary to live in medical care facilities such as nursing homes. Regardless of where an older adult lives, he should continually be given the choice of residing in the location he prefers at a price he can afford.

Housing for the aging should be attractive, not just a place to put the elderly out of the way.



The 96-unit Nathan Barnert Homes (top) and the 100-unit Rev. William L. Griffin Homes (bottom) are low-rent housing developments in Paterson.

### Public Housing



### How Public Housing Operates

### FEDERAL PROGRAMS\*

Because of the critical need for housing and the limited financial capability of private builders, it has become necessary in recent years for the government to provide assistance.

Many New Jersey communities have developed projects for older people under the Public Housing Program of the U.S. Department of Housing and Urban Development (HUD). On June 30, 1970, there were 70 housing authorities in New Jersey, 56 of which operated 12,169 units for the elderly in their projects. Twenty-seven additional projects in developmental stages will add another 5,215 units and bring the overall total to over 17,000 units of low-rent public housing for older adults.

This program has produced more housing units for New Jersey's seniors than any other, but all projects have long waiting lists; many times longer than the total number of units occupied. Although New Jersey is one of the nation's leaders in providing low-rent housing for the elderly, less than 11 per cent of the State's municipalities participate. While many of the 700,000 older residents of this State will wish to continue living in their present homes, there should be a choice of accommodations available. The Public Housing Program is one way of providing alternative housing to meet this need. Communities that use this program indicate satisfaction, since the developments are full and have long waiting lists.

To institute a public housing program, a municipality or county governing body must first create a local housing authority to plan, build, own and operate public housing projects. The authority is a public corporate body, authorized under provisions of the State's Local Housing Authorities Law (R.S. 55:14A-et seq.) It is not part of the federal

*\* New or proposed housing legislation may change or modify the programs now available. It is important, therefore, to check with the agency concerned to determine present regulations.*

government, but is empowered to contract with the U.S. Department of Housing and Urban Development (HUD) for financial and technical assistance in the development of low-rent public housing. Five members of the local housing authority are appointed by the local governing body and the sixth is appointed by the Commissioner of the New Jersey Department of Community Affairs. All members serve without compensation.

There must be a written agreement of cooperation between the local housing authority and the local governing body. In this agreement, the local government agrees to furnish the usual municipal services such as police and fire protection to the project. The local housing authority develops an application based upon existing local needs which must be approved by the local governing body. The local housing authority then applies to HUD for a specific number of low-rent dwelling units and a loan of funds to undertake preliminary surveys and planning for the preparation of a development program.

HUD also provides specific financial, technical and management assistance for units especially designed for elderly tenants. In addition, the 1970 Housing Act provides funds for financing a dining facility in public housing constructed for the elderly.

The permanent financing of a project is accomplished by the sale of long-term bonds, secured by a pledge of annual contributions (subsidy) by HUD sufficient to cover payment of principal and interest on the bonds. Operating expenses and payments in lieu of taxes are met from rental and other project income. Rents are set on the basis of ability to pay and may be revised periodically.

Local housing authorities are pledged to provide decent, safe and sanitary housing for low-income families at rents they can afford. These authorities rent dwelling units which are newly constructed, rehabilitated, purchased from private developers ("Turnkey" method), and leased from private owners.

Programs administered by local housing authorities are:

- **Low-rent housing units** — These new or rehabilitated units for the elderly are planned, designed and built by local housing authorities and may be separate housing or specially designed apartments within a family low-rent public housing development. Additional funds are available to provide for such items as wide doors and ramps for wheelchairs, special safety features and easily accessible equipment. Elderly persons at least 62 years old with low-incomes as determined by local housing authorities with the approval of HUD (income eligibility varies in different geographical locations) are eligible to live in these units. Residency in the municipality is usually an additional requirement for eligibility.
- **"Turnkey"** — Under this method, a private builder or community organization can acquire a site, then design and build housing for the elderly. If the local housing authority approves the plans, it guarantees to buy the housing when construction is completed. After agreement on price is reached, a letter of intent to buy is issued by the local housing authority. Often, this letter helps the builder arrange his financing. Faster volume production is realized because the program taps resources of private home builders.
- **Leasing** — In 1965, Congress authorized a federal financing program allowing local housing authorities to lease standard private dwellings for low-income tenants. The federal share amounts to the difference between full market rental and what the low-income tenant-occupant can afford to pay. To initiate a leasing program, the community's governing body must adopt a resolution specifically approving use of this method. The local housing authority then plans a leasing program.

By making use of existing leasing stock, this program provides instant housing for elderly persons in acute need and permits low-income tenants to remain in the housing, since it provides them with the means of paying increased rents. It also results in a scattering of the elderly throughout

the community, avoiding concentration in a project development.

Additional information for housing the low-income elderly is available from:

New Jersey Department of Community Affairs  
Division of Housing and Urban Renewal  
Post Office Box 2768  
Trenton, New Jersey 08625  
Telephone: (609) 292-7898

**Direct Loan Programs**

Two federal programs offer low-interest long-term loans to non-profit sponsors to construct and operate housing for the moderate-income elderly. HUD provides such loans under Section 202 of the Community Facilities Act. As of March 31, 1970, there were 11 projects in New Jersey which have been constructed under this program, and rentals for the 2,052 units they contain range from \$69 to \$145 monthly.

The U.S. Department of Agriculture makes similar direct loans to non-profit sponsors to finance the construction of elderly housing in rural areas. It also provides mortgage insurance for loans to profit-motivated builders. Through the Farmers Home Administration, four projects containing 100 units have been constructed, all by profit-motivated builders. No non-profit group in New Jersey has yet tapped this source of funds. Inquiries concerning this program should be addressed to the local Farmers Home Administration office.

**Below-Market Interest Loans**

Under Section 221 (d) (3) of the Housing Act of 1964, HUD is authorized to make below-market interest rate loans to developers of non-profit or cooperative housing projects. Such housing may be designed for families or the handicapped as well as the elderly.

As of June, 1970, 64 projects, some of which were still under construction or in process, had been developed in New Jersey under this program. When completed, these projects will account for 5,886 units, with monthly rentals ranging from \$86 to \$190.

Since these units are primarily designed for families, few tenants are actually elderly.

**Insured Loans**

Mortgage insurance is another federal financing tool available to sponsors of housing designed for the elderly. Federally insured loans are available to both profit and non-profit sponsors under Section 231 of the National Housing Act, for projects ranging from small multi-family units to expensive residential communities with detached units, elaborate recreational facilities, and nursing service. At present, three New Jersey projects with 621 units are financed under this program, only one of which is non-profit. Rents begin at \$89 monthly and increase, depending on apartment size and services.

**Rent Supplements**

Separate and distinct from federal aid programs administered through local housing authorities, but serving the same income group, is the rent supplement program established by the Housing Act of 1965.

Under this program, a qualified tenant pays 25 per cent of his monthly income toward rent. His rent supplement, provided by the federal government, is the difference between the 25 per cent and full market rent for the dwelling unit he occupies. The sponsor of a housing project applies to FHA for rent supplement payments on behalf of future tenants in its development. Some units built under the 202, 221 (d) (3) and 236 programs are eligible.

Some units built with mortgage loans from the New Jersey Housing Finance Agency (NJHFA) are also eligible for rent supplements. In some cases, through the use of federal rent supplements and the Section 236 program, (See below), NJHFA can serve elderly individuals or couples with incomes of from \$3,000 to about \$6,000 a year.

**Interest Subsidies**

This program, known as Section 236, provides for federal interest payments to mortgagers of rental or cooperative housing for lower-income families. These payments can reduce annual carrying charges (interest rates) to as low as one per cent to help make housing available at rentals which tenants can afford to pay. A similar program for home ownership is known as Section 235.

**Other Federal Programs**

- **Home Loan Insurance for Low- and Moderate-Income** — Provides FHA mortgage insurance to finance the construction, purchase or rehabilitation of 1 to 4 family homes for low- and moderate-income families, at market interest rates.
- **Home Improvement Loan Insurance** — Home mortgage on 1 to 4 family dwellings may be refinanced in amounts sufficient to pay off outstanding mortgages and finance improvements.
- **Relocation Assistance** — Provides federal assistance to ease the impact of relocation on families, individuals and businesses displaced by HUD-assisted programs.
- **Nursing Homes** — Provides FHA mortgage insurance to finance construction or rehabilitation and equipment of certified nursing homes that accommodate 20 or more patients and are adequate to house the occupants properly and safely.
- **Mobile Home Parks** — Provides for the financing of construction or rehabilitation of mobile home parks.

*Information regarding federal programs is available from the Federal Housing Administration's two area offices, 1 Raymond Plaza, Gateway No. 1, Newark 07102; or 519 Federal Street, Camden 08103.*



Dr. Andrew F. McBride Homes (top), in Paterson, contains 96 units of low-income housing. Governor Paterson Towers (bottom), also in Paterson, is a 159-unit moderate-income housing development.



Poplar Village (top), a 93-unit moderate-income housing development, is under construction in Ocean Township. It is being financed through the New Jersey Housing Finance Agency. An artist's rendering of the development (bottom).

## STATE PROGRAMS

### New Jersey Housing Finance Agency (NJHFA)

The New Jersey Housing Finance Agency (NJHFA) was created in 1967 to finance the construction of new and rehabilitated moderate-income multi-family housing. NJHFA is a State-authorized, self-supporting agency which is quasi-independent, but within the New Jersey Department of Community Affairs. It is governed by a five-member board: The Commissioner of the Department of Community Affairs (chairman), the State Attorney General, the State Treasurer and two private citizens appointed by the Governor, with the consent of the State Senate. As of May, 1971, there were 19 projects completed or near completion totaling 4,567 units. Of the 19, three projects with 485 units designed for the elderly are under construction and NJHFA has approved mortgage financing for three more such developments, containing a total of 732 units.

NJHFA makes low-interest, long-term mortgage loans to limited-profit housing sponsors and non-profit groups such as churches, unions, and well established community organizations. This money is raised by sale of NJHFA revenue bonds to private investment institutions. Because the interest from these bonds is not subject to federal income taxes, the NJHFA can lend mortgage money at interest rates below prevailing market rates. Mortgage loans are repaid wholly from the rental or carrying charges collected on the housing.

Limited-profit developers can borrow up to 90 per cent, and non-profit groups up to 100 per cent. In addition, non-profit groups are eligible for pre-construction development loans from the New Jersey Community Affairs Department's Housing Development and Demonstration Grant Fund, which NJHFA administers. These loans can be used for such projects as architectural fees, boring, land surveys and other pre-construction activities.

NJHFA was created to meet the housing needs of New Jersey's moderate-income families — families which cannot afford to pay full market rents for acceptable housing. Families of all ages and elderly

individuals with an annual income of less than \$12,000 are the primary group served by this agency, but those with incomes of up to \$18,000 annually can be accommodated. First priority for admission to a development must be given to families and individuals displaced from their dwelling as a result of public actions such as urban renewal and highway construction.

Prospective sponsors should seek the cooperation of local government in the early stages of their planning. A resolution of need for moderate-income housing must be approved by the local governing body before the NJHFA can proceed with processing an application. In addition, the local municipality will in most cases be asked to accept annual payments in lieu of property taxes, based on approximately 15 per cent of gross shelter rents, in order to make a development financially feasible.

Under the 1968 Federal Housing and Urban Development Act and the Housing Assistance Bond Issue approved by New Jersey voters in 1968, projects financed by the NJHFA are eligible for rent-reduction payments to assist low- and moderate-income families who can not meet the entire cost of housing. Sponsors interested in these payments should notify the NJHFA upon initial application and such special assistance funds will be sought by NJHFA from federal and State sources.

Contact:

Executive Director  
New Jersey Housing Finance Agency  
101 Oakland Street  
Trenton, New Jersey 08618  
Telephone (609) 292-6447

## SPECIAL PLANNING CONSIDERATIONS

In planning housing for the elderly, their special needs must be considered. Good housing for older people should include not only a sound physical environment, but also opportunities for privacy and sociability.

Site and neighborhood selection are vital elements in providing housing for older adults. Basically, elderly housing should provide older people with an extension of what they have had all their lives — access to shopping facilities, educational and cultural centers, places of worship, parks, and other opportunities for recreation, health and welfare.

Large segregated retirement villages in suburban or rural areas often ignore this "total environment" need. The elderly must be recognized as a part of the total community and their housing needs should be accommodated accordingly. Access to other age and social groups is important in developing a desirable environment for housing the elderly.

The actual location may vary from a downtown area to a purely residential neighborhood, but the community's overall plans for development and growth should be a factor in selecting a location for elderly housing.

Other considerations which are important include:

- **Physical** — light, air and sunshine; protection from noise; protection from traffic; a good view and pleasant surroundings and outdoor areas.
- **Social** — Shopping, transportation, health services, churches, theaters and other cultural activities.
- **Psychological** — Orderly arrangement of apartments, a sense of space and security, careful landscaping, installation of outdoor and indoor furniture in gathering areas.
- **General** — Steps in groups of three or more with handrails on both sides, ramps not exceeding a seven per cent incline, night lighting to eliminate dark corners, covered bus stops, and adequate provision of service facilities for laundry and trash.

There can be no universal architectural housing plan for older people. In designing buildings for the elderly, however, most experts recommend between 50 and 300 units. Larger numbers in an apartment development tend to increase impersonality, thus defeating a key goal in housing the elderly — personal relationships. Without these relationships, psychological and physical withdrawal tendencies often take place.

Since there is normally little motivation for older adults to leave their immediate neighborhood, some common area of activity, both indoors and outdoors, is essential.

It is important that the overall design be attractive and cheerful and employ good use of color and texture.

Many developments in recent years have taken the physical appearance of an institution. While such planning may be easier for the architect and the builder, it does not help the older person feel at ease.

While areas for social contact outside the buildings add little to development costs, care should be used in their planning. Sitting areas, for example, should allow for a choice of sun or shade. Remote parts of the development can be used as outdoor retreats for rest and reflection. Access walks should be designed to encourage social contacts rather than simply to connect points by the most direct route.

Since the elderly will be entertaining visitors, provision should be made to screen off the bedroom, kitchen and bathroom areas. Where this proves difficult, as in the case of one-room efficiency apartments, a common area in the building may suffice as a place where the elderly can meet friends and entertain guests.

Indoor sitting areas on each floor to encourage social contact are vital for a successful elderly housing development.

### Interior Housing Design

Research in geriatrics has indicated that without giving elders an opportunity for social contact, their life expectancy may diminish by as much as 10 years.

Even parking needs differ in elderly housing. Current estimates indicate that the development can be served easily by providing spaces for 20-25 per cent of the dwelling units. For those in moderate-income projects, the percentage should be between 30 and 35.

The major problem in designing most housing for the elderly is how to provide maximum livability and safety for persons whose age tends to diminish physical prowess. Certain minimal elements of safety and design are detailed in a separate paper available from the New Jersey Office on Aging. A summary of these minimal elements is given below.

One bedroom units are generally preferable, but an efficiency, if necessary, should include a sleeping alcove large enough for the bed to be away from the wall for ease in bedmaking. Emergency buzzers (which also unlock the front door) should be placed next to the bed and in the bathroom.

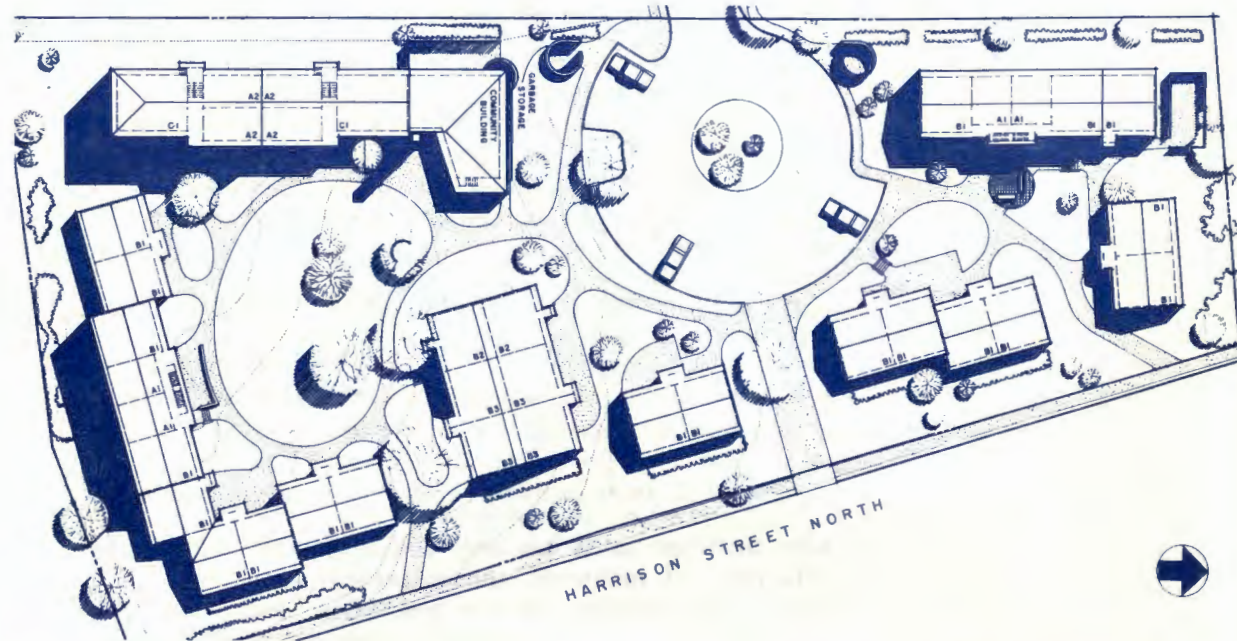
Floors should be smooth and even. Rugs should have non-skid backs to prevent falls. All carpets, rugs or linoleum should lie flat at the edges.

Windows should be easy to operate, lock and clean. Hardware should be located for convenient reach from a sitting or a standing position, and should be of a type easily grasped by arthritic or otherwise impaired hands.

Stairs should be kept in good condition. Risers should be uniform in height, and handrails should extend on both sides from top to bottom.

Storage spaces should be placed between hip and eye level to avoid stooping, reaching or climbing.

Kitchens, bathrooms, and bedrooms should be planned for easy movement and a minimum of reaching or stretching.



A site plan (top) was one of the first steps in the development of Lloyd Terrace (bottom), a 50-unit low-income housing development in Princeton.

## WHAT THE CITIZEN OR LOCAL OFFICIAL CAN DO

Every community has a responsibility to provide housing units which meet the limited retirement incomes of its older residents. Making homes available to them benefits not only the elderly, but also their families and the community.

As an individual, you can stimulate your church, civic association, union, local governing body or other organizations to survey the housing needs of the elderly in your community.

After need is determined, educational programs can be planned to inform the general public and governing body of the findings. Use the press, radio and church and club meetings to spread the word. Be sure to inform and involve senior citizen organizations.

Stimulate the formation of a limited-dividend or non-profit housing sponsor by such groups as churches, fraternal organizations, unions, community clubs, or a combination of these. In addition, if a need for low-rent housing for the elderly exists, stimulate your local housing authority to plan for new housing projects. If your community does not have a housing authority, urge your local governing body to create such an agency.

Encourage the housing sponsor to evaluate government programs available for housing the elderly and to work out site selection and preliminary planning for a housing development. Within the New Jersey Department of Community Affairs there are consulting services available in the Division of Housing and Urban Renewal, the Division of State and Regional Planning, and the Office on Aging, Division of Human Resources. In addition, the HUD Regional Offices in Camden and Newark can offer more specific help with Federal programs. For help with State programs, contact the New Jersey Housing Finance Agency.



Residents relax on the upper sundeck of Madison House, a renovated hotel that now provides 189 units of housing one-half block from Atlantic City's famous boardwalk.

#### FOR FURTHER INFORMATION

- The Office on Aging, Division of Human Resources, New Jersey Department of Community Affairs, P.O. Box 2768, Trenton, N.J., 08625 — maintains housing lists for federal- or State-aided rental units throughout New Jersey as well as lists of retirement communities. County and Municipal Offices on Aging have additional information on housing in their locale.
- The Bureau of Community Institutions, New Jersey Department of Institutions and Agencies, Trenton, N.J., 08625 — has lists of licensed nursing homes, approved boarding homes for sheltered care, and incorporated homes for the aged.
- Newspapers and other periodicals provide a good source of up-to-date information on housing.
- Chambers of Commerce and local real estate boards can provide good local information.
- Senior clubs and other organizations also have knowledge of housing.
- Local government officials may also have information about housing for the elderly.

