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A COMMUNITY GUIDE: HOUSING NEW JERSEY'S ELDERLY.

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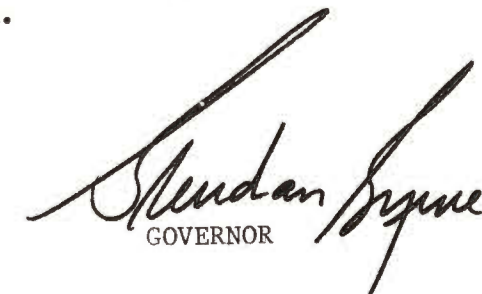
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INTRODUCTION.....	IV
CHAPTER I — BACKGROUND INFORMATION.....	1
The Elderly Population	
Special Considerations	
Housing Problems Of The Elderly	
CHAPTER II — HOUSING ALTERNATIVES.....	5
Alternatives To Help Older People Remain In Their Own Houses Or Apartments	
Alternatives To Help Older People Remain In Their Communities	
CHAPTER III — CONGREGATE HOUSING.....	9
CHAPTER IV — FUNDING RESOURCES: FEDERAL AND STATE HOUSING PROGRAMS.....	11
What Exists in New Jersey	
Federal Programs	
State Programs	
CHAPTER V — PLANNING AND DESIGN PRINCIPLES.....	19
Special Issues	
The Site	
Community Spaces	
Safety And Design Features	
Management Of Housing For The Elderly	
CHAPTER VI — PLANNING NON-SHELTER SERVICES.....	35
Designing The Service Package	
Services Commonly Found In Housing For The Elderly	
CHAPTER VII — HOW TO GET STARTED.....	39
Needs Assessment	
Preliminary Decisions	
Development Team	
Building Support And Maintaining Communication	
Zoning And Other Local Approvals	
Utilities And Environmental Considerations	
Funding Sources	



INTRODUCTION

This Guide represents an expanded and updated version of the previous Community Guide published in 1971. It is intended to be used by those who are concerned with housing alternatives, in order to assist older people to remain either in their own homes or at least in their own communities. The alternatives discussed include housing for independent and semi-independent living. Senior citizens' housing needs, desires, and financial abilities vary widely. Therefore, there is no single solution to the housing needs for all senior citizens.

A major premise of the Guide is that supportive services combined with housing becomes increasingly important for the elderly, and therefore must be considered an integral part of any housing alternative.

It is hoped that this Guide will provide the necessary information to help communities meet these needs.

Chapter I discusses housing needs based on demographic statistics and special considerations regarding the elderly.

Chapter II presents an overview of the various alternatives, from helping elderly remain in their own homes to arrangements which provide the necessary supports to prevent unnecessary institutionalization.

Chapter III discusses congregate housing, an important housing alternative.

Chapter IV describes funding resources that are available to implement many of the housing alternatives, particularly the more costly alternative of subsidized housing. Both federal and state programs are explored. The majority of the federal programs are designed for new construction or rehabilitation of multi-family units. The state programs range from technical assistance to programs to finance new construction or rehabilitation.

Chapter V discusses planning and design considerations of the physical structure.

Chapter VI discusses planning of the all-important non-shelter services in housing for the elderly.

Chapter VII presents a summary of the development process, indicating the various steps involved in producing viable housing alternatives.

New Jersey has been a leader in the provision of housing for the elderly, but a large gap still exists. Many innovative ideas have been and are being implemented to increase the number of alternatives. However, there is still a long way to go. It is in this spirit that this Guide has been prepared.

CHAPTER I—Background Information

THE ELDERLY POPULATION

The elderly population is growing at a much faster rate than the total population. Recent estimates (1974) indicate more than 30 million people over 60 years of age in the United States. Between 1950 and 1970, the population 65plus increased by two-thirds, while the total population increased by only one-third.

In New Jersey, the number of people 65plus has increased from 696,989 in 1970 to an estimated 770,000 in 1975. It is estimated that this group will number 870,200 by 1980, a 25 percent increase in a decade.

Economically, older persons have less than half the income of their younger counterparts. A 1975 study showed the median income for unrelated individuals 65plus at \$3,311 compared with \$7,441 for unrelated individuals between 18 and 64 years.

Older people represent some 10 percent of the population, but account for 30 percent of personal health care expenditures. Per capita health care costs are over three and one-half times that of the under 65 person.

Nearly two-thirds of New Jersey's older population are homeowners. Almost another third are renters, and the remainder, some 4 percent, are living in an institutional setting.

Seventy-nine percent of all elderly homeowner households with incomes under \$10,000 were receiving the \$160 property tax deduction for senior citizens. (See Chapter II for a description of this program.) This accounted for 167,000 households as of 1975.

The great majority of elderly not only live independently but prefer to do so. According to one study by Cornell University, those who live in their own households give up fewer activities than those who live with others.

SPECIAL CONSIDERATIONS

The elderly population is made up of individuals with as wide a range of abilities and disabilities, likes and dislikes, and lifestyles, as younger people. In most cases, aging only accentuates the individuality which a person develops over a lifetime. However, there are some common threads which run through the aging process, becoming more predominate the older one gets.

The physical changes include hearing and vision losses, loss in muscle strength and agility, and increase in thermal sensitivity. Attention to proper lighting, fewer stairs, doorways without raised thresholds, smooth, non-slip floors, provision for easy refuse collection and short distances between points will contribute significantly to preserving independence and conserving health and energy.

As people age, family size usually diminishes due to children leaving home or death of a spouse. This usually necessitates a smaller living unit.

Retirement can bring about a change in lifestyle, since a much greater part of the day may be spent in the house or apartment and the immediate neighborhood. This places a greater emphasis on the housing being attractive, comfortable, and on its enhancing positive feelings about oneself. As one ages, psychological-social changes occur due to death of spouse, friends, relatives, loss of job and accompanying status, loss of appearance, loss of income, and loss of familiar surroundings. Support systems diminish. Mobility is curtailed, causing isolation, loneliness and greater dependency. In the later years, particularly after 75-80, many people require supportive services in order to continue living independently. In addition, the location of the housing may no longer be suitable due to the restrictions in mobility and the greater need for personal support.

A list of special concerns which was developed by the Institute on Gerontology of the University of Michigan-Wayne State includes:

- Elderly people are less mobile than younger age groups; in fact, 90 percent of them do not change residence after they reach age 65. The dwelling unit should be conceived of as a home, not as transient housing.

- The elderly are generally less mobile in terms of their ability to reach community, recreational and social services and facilities within their immediate living environment.

- The elderly desire choice in living situations.

A given community should have available a range of housing types for the elderly, and within a given development a range of unit types should be provided.

- The elderly desire a sense of autonomy and need an environment which extends and enhances the time span of independent living.

- The definition of the activity pattern for an elderly person should not be based on the assumption that his or her basic living activities are different from those of a younger person. Activities differ only in the way the elderly wish to or are able to conduct them.

HOUSING PROBLEMS OF THE ELDERLY

Problems which elderly people face, both as homeowners and renters, include:

- **Paying a Disproportionate Amount of Income for Housing**

A house is the most expensive single item many individuals ever buy and expenditures for shelter take the largest part of a person's budget. This is especially true for the elderly person living on a limited, fixed income. Over two-thirds of the elderly are homeowners.

It has been estimated nationally that elderly pay an average of 38 percent of their income for housing as compared with 23 percent for the younger population. Considering the fact that retirement income is comparatively low, very little is left for other basic needs.

- **Inflation**

Increased property taxes and utility costs and the high costs of home repair plague elderly living on limited fixed incomes and make home ownership far from the anticipated hedge against inflation. Elderly renters face rent increases without any benefit from tax abatements or other forms of relief which are restricted to homeowners.

- **Substandard Housing**

More than three-quarters of all housing occupied by elderly persons was built prior to 1940. In addition, older people may be poorly housed even when the structures in which they live meet code requirements. Such housing may be inappropriate to their needs because it is too large, too difficult or too costly to maintain, or may have unsafe structural features.

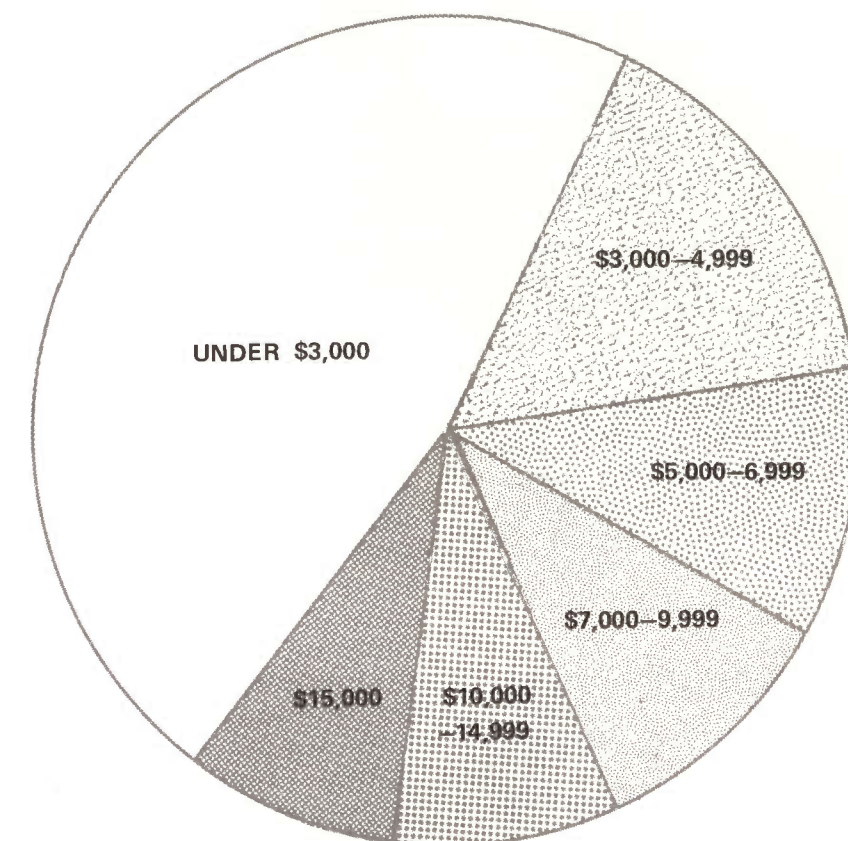
- **Shortage of Housing Alternatives**

Many elderly who are willing to move into smaller units are unable to find them. Low-income elderly are especially hard hit; many are forced to live with relatives and friends when they would prefer to live independently.

Private developers, because of rising building costs, have been unable without government subsidies to provide any special housing for the elderly except for retirement communities, and life-care residences which only middle and upper income persons can afford. For the most part, elderly are unable to compete for housing in the open market due to their limited fixed incomes.

Less than 3 percent of the elderly are provided for by federal and state housing subsidy programs, although it was recognized over 40 years ago that there was a need for such programs.

STATE OF NEW JERSEY
Income Distribution For 65-Plus



- **Isolation and Reduced Social Opportunities**

Depending upon location of the housing, health status of the individual, availability of services, and access to transportation, a house or apartment can unintentionally become a form of involuntary self-exile. The tendency to become isolated increases as a person ages due to the various losses which are incurred in the process.

- **Insecurity**

This is a problem that particularly affects the elderly renter who is subject to termination of a lease and rent increases beyond the ability to pay. Elderly homeowners also face uncertainty as to how long they can afford to remain if the housing is substandard or otherwise unsuitable.

- **Difficulty in Making a Change**

As one ages, it becomes more difficult to make a move, both physically and emotionally. This is particularly true if it involves a move away from familiar surroundings. Well-designed and well-located housing can go a long way in compensating for these stresses.

In summary, the elderly experience physical, economic, psychological, and social changes that must be taken into account in meeting their housing needs. The housing requirements of the elderly are different from those of younger families and extend beyond the simple provision of shelter. Housing for the elderly must be conceived as a living environment so that as people age they are not forced to live in situations which threaten their independence.

CHAPTER II—Housing Alternatives

The problem of housing is complex. It is not a mere matter of building more and more dwelling units. It involves providing accommodations and environments which fit the preferred life styles and situations of aging persons. It must recognize the different needs of a person 62 and one 82. It must take into account limited resources. It requires the creative use of existing structures. It must also take into account the American values which stress independent living, homeownership, and the right of free choice.

The implications of low income and poor health, for example, are very different for elderly who are alone and elderly who have the support of a family. If one is concerned with improving the living arrangements of older persons, then for those living in the homes of relatives it may become a matter of increasing the supply of adequate housing; for older persons maintaining their own households, a matter of special programs; and for older people with no family, opportunities for congregate living. In regard to the latter, recent studies have shown the special vulnerability of elderly without families to being placed in an institutional setting, when it is not necessary for medical reasons. This finding has significant policy implications for congregate housing, which is a less costly (both financially and emotionally) alternative to long term care in nursing homes and other institutions.

Living arrangements have consequences not only in terms of physical welfare, but also in regard to the older person's social and psychological well-being. Critical to this well-being is satisfaction with one's housing situation. The questions that should be raised are: "How much housing is needed for the elderly?" and "Where is the best location to develop housing for older persons?" and also, "Do older persons desire to live in that location?" and "Does the housing fit the older person's particular life style?"

Change produces anxiety at any age, but acutely so in old age. For the older person it requires the marshalling of inner strengths and outer resources in order to find a new balance to provide safety and security. It is especially important, then, when considering housing alternatives, to think carefully about

arrangements which will permit older people to remain in the same living situation and not have to make an unnecessary change.

It is useful when discussing housing alternatives for the elderly to think of a continuum from independent to semi-independent to dependent living arrangements.

Although we recognize the importance of alternatives which meet the need for dependent care, such arrangements have not been included in this Guide, since only a small percentage of elderly are in need of this type of care. The overwhelming majority of elderly are in need of more and better independent and semi-independent arrangements. Included in the independent arrangements are alternatives either to help older people remain in their own homes or to help older people move to other living arrangements within their own communities.

ALTERNATIVES TO HELP OLDER PEOPLE REMAIN IN THEIR OWN HOUSES OR APARTMENTS

• Home Repair

Home repair assistance can range from a "Mr. Fixit" service, which provides labor for small repairs with the homeowner paying for materials, to a loan and/or grant program which can be used for more extensive renovation and repair. The first approach can be developed by a retired carpenter, local service club, vocational high school, social service agency, etc. The second approach can be initiated by local community development agencies, community action agencies, and other organizations.

A home repair service can also be established primarily for winterization assistance. This type of service is limited only by the ingenuity of those who sponsor it. More detailed information on home repair services is available from the Division on Aging.

- **Share-a-Home**

This is primarily a room-and-board arrangement by consent of the homeowner and tenant. Although this program has limited appeal, it can be beneficial in situations where a homeowner needs extra income and the community has a limited supply of suitable rental housing. This is a program which should be carefully supervised in order to bring about the best match of homeowner and tenant.

- **Home Conversion**

This program takes the share-a-home idea a step further, actually converting part of the home into a separate apartment. It involves a higher cost to the homeowner and is a more permanent arrangement. A demonstration of this concept as developed by the Division on Aging is currently working in Plainfield, New Jersey under the auspices of the Plainfield Housing Authority.

- **Tax Relief**

New Jersey presently has a \$160 property tax deduction for homeowners over 65 who have less than \$5,000 income (excluding Social Security). The State Income Tax also provides some relief from taxes for senior citizens. However, there are other methods which remain to be tried in New Jersey.

- **Rental Assistance**

Through the Section 8 Existing Housing Program (see Federal Programs in Chapter IV) the New Jersey Department of Community Affairs administers a program in ten counties to provide rental subsidy for eligible tenants. Local housing authorities and public housing agencies can also apply for these funds.

- **Rent Leveling**

Another progressive approach to helping elderly renters is through rent control. Elderly living on limited fixed incomes are hardest hit by rent increases. Many communities in New Jersey have rent leveling ordinances which are administered by a local rent control office.

- **Supportive Services**

As indicated in Chapter I, supportive services are a major factor in making it possible for an elderly person to remain living at home. Examples of services are: homemakers, home health aides, meals-on-wheels, transportation, protective services, etc. Many of these services are available through local

agencies. For information and referral, the local County Office on Aging should be contacted. A list of these offices is available from the Division on Aging.

ALTERNATIVES TO HELP OLDER PEOPLE REMAIN IN THEIR COMMUNITIES

- **Specially-Designed Subsidized Housing for the Elderly**

Many communities have constructed specially-designed hi-rise, mid-rise, and garden apartments. This is the most expensive and time-consuming route to providing housing, but the benefits are far-reaching. This type of housing provides a central place for senior citizens in the community and there-



Mid-rise public housing for the elderly
Wetmore Towers, Morristown

fore an excellent place for community services for the elderly. It also provides elderly the opportunity for friends, social interaction, recreation, etc. Well-designed and well-located housing can extend years and quality of life for the residents.

An integral part of specially-designed housing for the elderly is a service component, arranged for either on site or through community facilities (see Chapter VI for more detailed information). Some facilities for services should be planned from the outset of the development process. However, implementation of specific services would depend upon the needs of the residents. As the residents age, the need for services will increase and the types of services needed may change.

It may be possible to provide this type of housing also as a series of smaller "satellite" projects located in different areas, but linked together for sponsorship, development, management, and supportive services.

- **"Recycling" Buildings**

"Recycling" older but sound buildings is another approach to creating more units. A word of caution: actual costs of extensive rehabilitation may exceed costs of new construction.

- **Communal Living**

This arrangement can be achieved in a number of ways. The simplest, of course, is if a group of older people choose to pool resources in order to improve their individual situations. If undertaken by an agency, the arrangement should be carefully organized and supervised. The Philadelphia Geriatric Center supervises an arrangement in which some older houses were converted to provide efficiency units for residents. A community living room provides a place for social interaction.

- **Mobile Homes**

Advances in design, standards, regulations, patterns of development and financing make mobile homes a serious competitor in supplying housing for low- and moderate-income elderly. A demonstration project is currently in process in southern New Jersey to develop a non-profit specially designed mobile home community for low- and moderate-income elderly. More detailed information on this project is available from the Division on Aging.

- **Planning and Zoning**

A most progressive approach to helping elderly remain in a community is through planning and zoning which allows housing for the elderly as a permitted use in most zones.

- **Foster Care**

This arrangement places the elderly person in a family atmosphere, under the supervision of a social service agency.

One southern county is planning to implement such a program, although there is presently no operating foster care for adults in New Jersey. There is a program which has been successfully developed in Bucks County, Pennsylvania.

- **Congregate Housing**

This housing alternative is covered in greater detail in the following chapter. Congregate housing is a semi-independent living arrangement whereby meals, housekeeping and personal care are available within a residential environment. It is intended for those elderly who are experiencing some difficulty in carrying out activities of daily living but are not candidates for a nursing home or other institution. The limited congregate housing which is presently available serves primarily middle- and upper-income elderly.

CHAPTER III—Congregate Housing

Congregate housing has been defined by The International Center for Social Gerontology as "a residential environment which includes services such as meals, housekeeping, personal hygiene which are required to assist impaired but not ill elderly tenants to maintain or return to a semi-independent life style and avoid premature or unnecessary institutionalization."

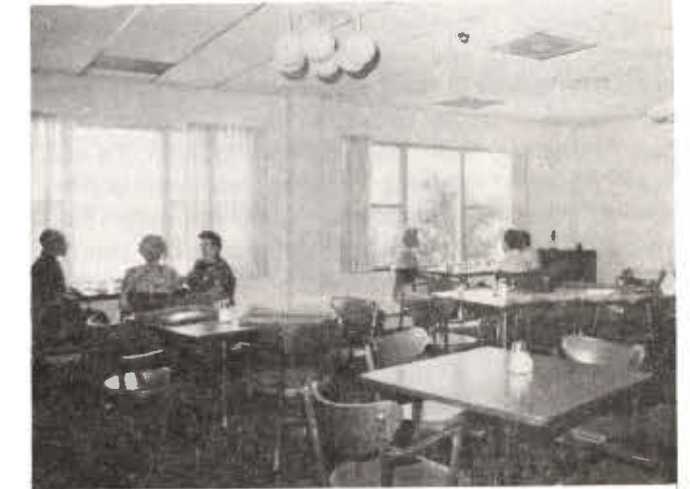
Elderly, especially those past 75, may find living in their own home no longer meets their needs, and congregate housing better suits their requirements. These elderly want to live as independently as possible but want relief from some of the burdens they must cope with in their present housing.

Many aged people want a residence with design features that mean less exertion in their old age. They may desire housing with special facilities that cater to their social and physical needs, such as a communal dining room. They want the presence of a co-operative staff they can turn to if there are emergency health needs. In addition, they want an apartment where they can do limited cooking, and a residence which provides congregate meals, and housekeeping assistance. Such a supportive environment will allow these elderly to manage on their own, at the same time providing backup services to compensate for their limitations.

Most housing which has been built serves the two ends of the spectrum, i.e., the independent and the dependent. Relatively little development has been undertaken for the semi-independent. The service package in congregate housing is very costly. Therefore, the majority of the elderly, i.e., those of low and moderate income, are excluded from the benefits of such a living arrangement. Due to the lack of congregate housing, many elderly continue living independently past the time when they are really able to take care of themselves and their homes. Many others who do not need the supervision and care given in an institutional facility reside in one because no other arrangement is available that meets their needs for non-shelter services.

It has been mentioned elsewhere in this Guide that the major distinguishing characteristic of a quality housing environment for the elderly is the existence of non-shelter services as an integral part of the housing environment (see Chapter I). However, congregate housing differs from independent, specially-designed housing in its emphasis on "life-supportive" services (i.e., meals, housekeeping, per-

sonal care) over and above "life-enriching" services (i.e., recreation/education, transportation, social services, etc.). The level of mandatory services should be kept to a minimum so that residents have as many choices as possible. The atmosphere within the congregate setting should foster mutual aid and social interaction without interfering with tenants' autonomy and privacy.



Communal dining room
Navesink House, Red Bank

The distinction between congregate housing and institutional living (i.e., Home for the Aged, Intermediate Care Facility, etc.) is that in the former the emphasis is on a residential atmosphere. Each apartment in a congregate residence should be self-contained and must include at least a kitchenette or plug-in kitchen unit.

The primary advantages of a congregate setting include: significantly prolonging life, forestalling institutionalization, and adding greatly to life satisfaction.

A secondary advantage of congregate housing is that it can also provide services to neighborhood elderly and at less cost than building separate senior centers. A service program lodged in congregate housing would probably provide a wider range and better quality of services than the programs typically provided by various local agencies. The expanded use of community space is helpful to the congregate housing residents since it increases their social contacts. Furthermore, the cost to the tenants can be reduced by providing a broader consumer base for services and also mitigates against the necessity for an overly large housing project.

When congregate housing is compared with a more institutional setting or nursing facility, we find that not only does the former provide a more positive environment, but it does this at a lower cost.

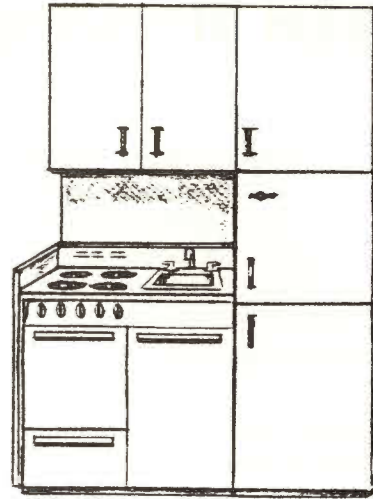
Another interesting comparison is in the area of health perception. In institutions, health is defined as absence of illness, while in congregate facilities, health is looked upon as the person's capacity for living, with emphasis on building on and cultivating this strength even in the face of adverse circumstances.

Congregate housing, with its interrelationship between shelter and non-shelter services, has often been overlooked in favor of dependent and independent facilities simply because more is known about how to finance, build, and operate the latter. To add to the problem, financing for independent and dependent facilities is often more readily available than financing for the combined housing and service package of congregate housing. Government programs provide several financial incentives for the development of shelter and the delivery of institutional care. Few are available to finance the non-shelter services which make up a substantial part of the congregate living package. Thus, although developers may finance the shelter provided in congregate housing, the entire cost of non-shelter services must often be borne by the residents or subsidized separately by service or charitable organizations and agencies. The maze of funding sources available for services makes it difficult to establish a suitable package. Another more important problem faced by those who would try to package congregate housing is that most service funding is provided only on a yearly basis as compared with a 40-50 year mortgage on the building.

The results of these combined forces have been that few congregate facilities have been built. As indicated earlier, congregate housing is almost non-existent for low- and moderate-income elderly.

In New Jersey we have seven such facilities, with another one presently in the initial occupancy stage. Because some of these are also "life care" facilities, a founder's fee or life care fee is required in addition to a regular monthly rental.

The foregoing discussion has treated congregate housing as a type of housing development separate from independent housing. Another approach to the development of congregate housing is through the addition of congregate supportive services to an existing independent facility so that a small percentage of tenants will have these services available. This approach has recently been recognized as a major



Example of Kitchenette

need for those housing projects where residents have grown older as the projects have aged.

A survey conducted by the New Jersey Division on Aging found that most subsidized independent-living facilities in New Jersey offer some services, although most are of the "life-enriching" nature rather than the "life-supportive" nature mentioned earlier. In individual discussions with managers it was found that among a small percentage of tenants there existed a great need for the supportive services which a congregate arrangement would offer.

It has been estimated nationally that between 10 to 20 percent of those living in independent facilities could use some congregate services.

Unfortunately, for those living in subsidized facilities there is no one source of funds to institute such services. However, a number of states are taking progressive steps toward providing a solution to this problem. Maryland is a notable example. The Maryland Office on Aging administers a "sheltered housing program" which is funded through state legislation. This program subsidizes supportive services (i.e., meals, housekeeping, personal hygiene) for both new and already existing senior citizen developments.

The New Jersey Division on Aging sponsored a highly successful statewide Conference on Congregate Housing in March, 1977. The Proceedings from that Conference provide an excellent source of detailed information on the issues, problems, and potential solutions for congregate housing and is available from the New Jersey Division on Aging. There is currently a proposal to establish a program similar to Maryland's in New Jersey. This is part of a continuing effort to provide better living arrangements for the elderly in New Jersey.

CHAPTER IV—Funding Resources: Federal and State Housing Programs

This chapter is divided into two major sections: federal programs, and state programs. The first section presents a profile of the subsidized housing that has been developed in New Jersey, followed by a brief history and description of federal programs that have been instituted over the past 40 years. The second section describes the various state programs that are available.

WHAT EXISTS IN NEW JERSEY

A survey conducted by the New Jersey Division on Aging in the Fall of 1975 indicated over 21,000 units of subsidized housing for the elderly, of which some 18,200 are federally subsidized. Over 15,000 are in low-rent public housing and the other 3,200 are in Section 202, 236, and 231 projects. At the same time, the survey indicated over 21,500 people on waiting lists for public housing and 3,500 on waiting lists for other federally subsidized housing. This discrepancy between the supply of units and the demand as indicated by the waiting list is a gap that continues to widen each time the survey is done.

Although the public housing program has produced more elderly housing units than any other program and at lower cost, there are presently very few units under construction. After a period of several years during which new construction under the program was suspended, funds have once again been authorized and appropriated and new regulations published.

The poor image which public housing has projected has also been a problem although this has mainly been in regard to family projects. This is an example of where housing for the elderly has suffered at the hands of a national housing policy which failed to distinguish between housing for families and housing for the elderly.

Limited funding under the original Section 202 program produced only eleven projects in New Jersey in the ten years in which it operated. These include 2,235 units. Since the revision of the Section 202 program in the 1974 Housing and Community Development Act, a number of housing sponsors in New Jersey have received fund reservations, although there are no developments under construction at present.

Under the Section 231 program, there are three developments in New Jersey, including 621 units. These developments offer a full range of supportive services, including nursing care. Thus, residents can live there for the remainder of their lives.

Under the Section 236 program, 28 developments have been built in conjunction with New Jersey Housing Finance Agency. (See State Programs). There are also two developments which were built by individual sponsors and include 336 units.

There are presently four developments in New Jersey financed under the Farmers Home Administration and one project has received a fund reservation.

Under the Section 8 program, eight projects have been developed in conjunction with the New Jersey Housing Finance Agency. These include 1,531 units of specially-designed housing for the elderly. Another 3,903 units are under construction.

In addition, there are seven Section 8 projects which have been developed independently of HFA. These include 1,801 units, of which 747 are occupied, and the remainder under construction.

FEDERAL PROGRAMS

History

There has been no lack of declaration of broad, long-range goals for housing older people in the United States. Over 40 years ago the Housing Act of 1937, which initiated the Low-Rent Public Housing Program, proclaimed the goal of "safe, decent, sanitary housing" for every American citizen. This pledge was reaffirmed in the Housing Act of 1949. The first National Conference on Aging in 1950 urged that housing programs specifically designed for the safety and comfort of the older population be undertaken. In 1956, Congress passed legislation to make single elderly eligible for public housing, increased the per-room cost limit to enable construction of housing designed for elderly within realistic cost limits, and made housing for the elderly eligible in the long-standing FHA 207 mortgage insurance program. It was not until 1959 however, that the Section 202 direct-loan program for moderate-income elderly and the Section 231 program for higher-income elderly

emerged as specifically identified housing programs only for elderly. In 1961, the Section 221(d)(3) Below Market Interest Rate (BMIR) Program was established, which made housing available for elderly and non-elderly by permitting nonprofit and limited-dividend sponsors to borrow at a 3% interest rate. Without rent supplement, however, very few elderly could afford to live in housing developed under this program.

In 1965 a rent supplement program was established for certain FHA developments to help reduce rent payments for low-income elderly families.

The Housing Act of 1970 provided for the first time for congregate housing, i.e., a combination of housing with supportive services which permits a marginally independent person to continue in a residential atmosphere rather than having to live in an institution. However, this Act did little to promote the actual production of congregate housing. Although it provided funds for the construction of the necessary facilities to provide services, it left the matter of financing the services to the sponsors' own creativity.

After the 1973 moratorium on all housing construction, the 1974 Housing and Community Development Act (H.C.D.) substantially modified and consolidated many of the previous programs into reliance on the single concept of the Housing Assistance Payment Program. This is known as the Section 8 program for new, rehabilitated and existing housing. At the same time, due to pressure, the Section 202 program for the elderly was reinstated.

The major agency dealing with rural housing is the Farmers Home Administration in the Department of Agriculture. Its programs have been too limited to deal effectively with the great shortage of housing in rural areas, especially elderly housing. A major shortcoming has been the upper limits on the cost of development. Within this agency there are four programs which could benefit rural elderly: a homeownership program, a grant and loan program for home repair, a rental housing program, and a program of rental assistance payments.

In summary, a basic flaw in past approaches has been that housing for the elderly has rarely been treated as being distinctly different from housing for other low-income groups. Government requirements often have not reflected an awareness of the requirements of elderly housing. For example, cost limitations often were set without consideration for the extra cost of architectural features, a convenient location, or the provision of areas for recreation and congregate dining. In some cases, these features

are critical if a project is to successfully meet the needs of the elderly.

Elderly programs, because they have been grouped with larger housing programs, have been affected by shifts in perception or overall policy that were not related to them at all.

With the high cost of building new units, the extreme shortage of suitable units, and limited choices that have been developed by the private sector, the development of low- and moderate-income housing for the elderly must rely upon government subsidies to meet pressing housing needs.

Program Description

(Note: All programs define elderly as 62plus. For couples, at least one spouse must be 62plus.)

• Low-Rent Public Housing

To institute a public housing program, a municipal or county governing body must first create a local housing authority. Housing authorities may plan, build, own, and operate public housing projects, and may finance the construction of such projects through the sale of tax exempt bonds. 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 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.

An authority consists of five commissioners appointed by the governing body and one by the 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. In addition, the local governments help in maintaining the low-rent character of the development by allowing the authority to make a payment (a percentage of gross shelter rent) in lieu of taxes.

HUD provides annual contributions for debt service payments; operating subsidies to insure adequate operation and maintenance (the subsidies make up the difference between rents collected, calculated at 25% of income, and the actual operating costs), and annual contributions to maintain adequate reserve funds.

The legislation that authorizes the creation of public housing authorities also allows the establishment of a regional housing authority and the state itself is authorized to function as a housing authority.

• Section 8

(Note: Section 8 regulations are constantly changing. Therefore, it is recommended that HUD be contacted directly for more specific information. See address in the Appendix at the end of this chapter.)

Under Section 8, HUD is authorized to make housing assistance payments to aid low-income families who cannot find "decent and sanitary" housing in the private sector. The responsibility for financing, constructing, and managing housing is almost entirely at the local level.

Allocation of Section 8 Housing Assistance Payments is linked closely to the Housing Assistance Plan (HAP) which a municipality must submit to qualify for a Community Development Block Grant. The HAP must set goals and indicate the general location of the proposed housing. Where existing housing is deemed sufficient, the community will request the required amount of rental subsidy funds based on the needs of the low-income population. If additional housing is needed to supplement existing stock, HUD solicits bids from private developers and public housing agencies and then awards construction contracts. When the housing is completed, payments are made to owners on behalf of qualified tenants to cover the difference between the fair market rent and 15 to 25 percent of the tenant's adjusted income. Fair market rents are established for each community by HUD. The income limits for eligibility in the program are defined by geographical area.

Unlike past programs, Section 8 requires the developer—public or private—to find his own financing for construction. Owners must assume all the usual functions of landlords, including management, maintenance, and selection of tenants, but owners may contract with a public housing agency to have these services performed. In areas without a housing authority HUD itself may perform the authority's functions. At least 20 percent of the Section 8 funds must go to rural areas.

Housing assistance may be used in three types of structures, including mobile homes: new construction, existing housing, and substantially rehabilitated housing. Unit rents cannot exceed HUD established fair market rents by type and by location.

—New construction and substantial rehabilitation

The Secretary of HUD is authorized to enter into assistance payment contracts directly with prospective owners who agree to construct housing in which some or all of the units will be available to lower-income families. Such prospective owners may be private owners (including cooperatives), public housing agencies, and nonprofit sponsors.

Assistance payments may be made for up to 100 percent of the dwelling units in any structure.

Any type of financing, at least in theory, may be used for new construction, although HUD must approve the financing agreement. Possible types include conventional loans, direct federal loans (under Section 202 and Section 515, see below), state housing finance agencies (see Section NJHFA), tax-exempt bonds, and FHA-insured mortgages. The term of the contract for housing assistance payments in new and substantially rehabilitated construction may be for an initial term of five years, or not more than 20 years, except that in the case of a project owned or financed by a loan or loan guarantee from a state or local agency, the term may be as long as 40 years.

A problem with this program is funding of the service package. Rents for this program do not include the costs of service packages desired by many elderly residents. The fair market rents cover shelter only, and alternative ways of providing and paying for non-shelter services must be found.

—Existing housing

This program is known as the "Finders-Keepers" Program and is administered by the local public housing agency. (A description of "public housing agency" and other housing sponsors is included in Chapter VII).

Eligible participants receive certificates of Family Participation which entitle them to locate and rent units in the private market. The success of the program usually depends upon a high local vacancy rate and acceptable fair market rents. This program is thought to be beneficial to the elderly because they can stay where they are and pay less rent. It is also good for those elderly who would prefer not to live in an all-elderly development. The Section 8 Existing Program may move slowly because vacancies are low in New Jersey

and units may not meet the housing quality standards. However, present indications in New Jersey are that there are not enough funds for the elderly who are eligible and interested in this subsidy program.

- **Section 202**

The revised 202 program was initiated in 1974. It provides direct 40-year permanent loans to non-profit sponsors for new construction or substantial rehabilitation of housing for the elderly, handicapped, or disabled. Each project must also be eligible for Section 8 rental assistance from a special 202 set-aside fund. The interest rate is equal to the current federal borrowing rate, plus an amount to cover administrative costs. HUD borrows the funds from a U.S. Treasury revolving loan fund for elderly and handicapped housing. Program appropriations for fiscal year 1976, which ran through October 1976, totalled \$750 million—enough to finance between 22,000 and 28,000 units. If the number of initial applications to build 202 developments is indicative of the future of the program, response to the new 202 program is and will be overwhelming. The first round of applications alone proposed more than 230,000 units.

Section 202 housing developments must be designed specifically for elderly and handicapped. They may be equipped with congregate dining facilities and provide an array of supportive services. These may include health, education, transportation, house-keeping, counseling, referral services, etc. (See Chapter VI for a discussion on planning these services.)

The rents established in a new 202 development with Section 8 assistance will pay only for shelter services and not for the additional non-shelter services that may be part of a comprehensive service package. Alternatives for financing these service packages must be investigated by sponsors.

Although the original 202 program served mostly moderate-income elderly, the revised 202 with Section 8 should be able to serve people with a wider range of incomes.

- **Section 236**

From 1968 to 1973, Section 236 was the major vehicle for construction of subsidized multi-family housing, and particularly of housing for the elderly. It replaced the original Section 202 program which was curtailed in 1969. It was not intended for low-income individuals and families, but provided housing for those of moderate income.

Unlike 202, Section 8, or public housing, the Section 236 subsidy is an interest-reduction payment given to the mortgagor on behalf of the owners. Owners may be profit-motivated or nonprofit, and their interest rate may be reduced to as low as one percent. The residents pay lower rents (basic rents) as a result of the subsidy. Tenants above the income limits pay market rent.

In 10 to 20 percent of the units, low-income residents may receive a further rent subsidy, so that they pay only 25 percent of income. In New Jersey, except for one or two exceptions, all 236 projects for the elderly with rent supplements were constructed in conjunction with the New Jersey Housing Finance Agency.

Section 236 is no longer available for construction or rehabilitation of housing.

- **Section 231**

The 231 program is a mortgage-insurance program for nonprofit and profit corporations building or rehabilitating developments in which at least 50% of the residents are elderly or handicapped persons. There are few restrictions on the design of the buildings or on services, and many sponsors provide a full array of services including congregate meals, house-keeping, and medical care.

It is now possible to use a Section 8 subsidy in a 231 project, thus making for some creative possibilities to serve all income levels instead of just middle- and upper-income elderly.

- **Section 221(d)(3) BMIR (Below Market Interest Rate)**

The BMIR Program serves very few elderly residents. The BMIR Program was a 1961 offshoot of the 221(d)(3) Market Rate Program. Developers were given mortgages with 3% interest rates rather than the market interest rate for permanent financing. The difference was paid by the federal government.

Although rents charged are based on a 3% interest rate, the units serve moderate-income individuals. The low-income elderly are unable to afford the rents unless rent supplement or Section 8 are also available.

- **Rent Supplement**

The rent supplement program provides subsidies to eligible families or individuals in the form of a payment to the owner on behalf of the resident. It makes up the difference between 25 percent of the family's income and the market rent. The supplement, how-

ever, cannot be more than 90 percent nor less than 30 percent of the market rent.

Generally, the rent supplement subsidy is "piggy-backed" to other subsidy programs which provide construction financing—202, 221(d)(3) BMIR, 231, and 236. With HUD approved and signed contracts, rent supplements may be available for up to 40 percent of the residents. However, there are some 100% rent supplement developments built under the 221(d)(3) Market Rate Subsidy Program.

- **Home Repair or Rehabilitation Programs**

— **FHA Title I**—Federal insurance is given to private lending institutions making market-rate loans for home improvements on private residences. Local banks or lending institutions, including credit unions, should be contacted for such loan assistance.

— **Section 115**—This was a grant program that was available for elderly in substandard homes in a limited number of urban renewal areas. It is not currently funded.

— **Section 312**—This is a loan program at low interest rates that may be available as part of a local community's Community Development Program to improve substandard housing.

- **Community Development Block Grant Program**

Local communities may use some of their HUD Community Development Block Grant funds for home repair programs, and several communities are doing this with a variety of approaches. To contact HUD for further information or application see the address in the Appendix to this chapter.

- **Farmer's Home Administration (FmHA)**

The Farmer's Home Administration provides direct loans for construction, purchase, or rehabilitation of units in rural areas for low- and moderate-income families. Loans are made at the FmHA borrowing rate for profit-motivated sponsors, and with interest credits, much like the Section 236 program, for both nonprofit and limited-dividend sponsors.

- **Section 515, Rental (including Congregate) or Cooperative Housing**

In 1974, Congress removed the ceiling on the size of loans and on the number of units that may be financed under this section. In addition, financing of initial operating expenses for up to 2 percent of development costs was authorized.

Under this program, there are provisions for three types of loans:

To private (profit-making) developers at 9 percent. There is no income limit for senior citizens; a limit of \$12,900 for others. The term of the loan is 40 years; 50 years if the project is for senior citizens.

To nonprofit corporations at 3 percent for the same term as above. Income limit for senior citizens is \$12,900; \$8,500 for others.

To nonprofit or limited-dividend sponsors at 1 percent for 50 years. Limited-dividend entities are limited to a 95 percent mortgage and a return of 8 percent on their initial investment.

Tenants pay up to 20 percent of their income for rent if utilities are not included; up to 25 percent of their income if utilities are included.

- **Combining Section 515 with Section 8**

Section 515 may be used as the permanent financing mechanism for units that will make use of HUD's Section 8 Housing Assistance Payment Program. When all units in a development are to be assisted by Section 8, the interest rate is 9 percent. When only some of the units are to be assisted by Section 8, the Section 8 units pay the market interest rate and the non-Section 8 units pay anywhere from 1 to 9 percent. In a project of nine or more Section 8-assisted units, the Davis-Bacon wage requirements prevail.

- **Section 502, Home Ownership**

FmHA finances modest single-family detached homes, usually not more than 1000-1100 square feet in size, rarely costing over \$30,000. Income limits are the same as for rental housing.

Loans are at 9 percent for a term of 33 years. If adjusted family income is less than \$8,500, applicants may qualify for a subsidy to reduce the initial rate to as low as 1 percent.

In New Jersey, from Trenton north, unless applicants own their land, FmHA usually cannot finance homes because of the high cost of land. From Bordentown south, however, FmHA usually can help applicants purchase both the lot and the house.

Loans are reviewed every two years and adjusted according to income, so that as income goes up, interest payments go up, and eventually a subsidy may not be needed.

- **Section 504, Home Repair Loans and Grants**

Section 504 loans and grants can help elderly persons make minor repairs and improvements to

dwellings to make them safe and remove hazards to health and safety of the occupants. The interest rate for all repair loans is 1%. Loans of up to \$2,500 have a maximum repayment period of 15 years; loans up to \$5,000 have a maximum repayment period of 20 years. The maximum loan amount under this program is \$5,000.

A combined loan and grant may be made to a person 62 years old or older, whose income is so low that he or she is able to repay only part of the cost of needed improvements. A grant without a loan may be made to a person 62 years or older whose income is so low that he or she cannot repay any of the costs of the improvements provided the improvement is necessary to make the dwelling safe and not simply for cosmetic purposes.

—Section 521, Rental Assistance

Rental assistance payments are available for up to 20 percent of the units in FmHA multi-family projects in order to make such housing affordable to low-income occupants. More than 20 percent of the units in such projects may qualify where necessary and feasible.

To contact FmHA, see address in Appendix.

STATE PROGRAMS

Housing assistance available from the State ranges from direct housing construction loans to technical advisory services. A number of agencies in the Department of Community Affairs offer services.

New Jersey Housing Finance Agency

The New Jersey Housing Finance Agency Law (N.J.S.A. 55:145-1 et. seq.) was enacted in 1967 as a major component of an omnibus housing legislation package. Its goal is to increase the production of lower-cost housing in the State. It achieves this through the New Jersey Housing Finance Agency (NJHFA), created and empowered by the law to sell tax-exempt revenue bonds and to use the proceeds to make low-interest loans for the construction or rehabilitation of housing for rent or cooperative ownership by low- and moderate-income families. The NJHFA, a self-supporting agency, is quasi-independent, but within the New Jersey Department of Community Affairs (DCA). It is governed by a five-member board: The Commissioner of DCA (chairman), the State Attorney General, the State Treasurer, and

two private citizens appointed by the governor with the consent of the State Senate.

The Agency was created to meet the housing needs of New Jersey's low- and moderate-income families. Due to sharply increasing development costs, the Agency has had to use a variety of methods to reduce rents for occupants. The Agency has used federal Section 236 mortgage loan interest-reduction payments in many of its projects. The Section 236 program provides the difference between 1 percent and the actual interest rate of a mortgage loan. This program has been replaced by the Section 8 Housing Assistance Program for low- and moderate-income families. The aim of this program is to limit an eligible family's expenditure for rent to 25 percent of its income. The remaining portion of the monthly rent charge is paid by the federal government. Information on these federal programs was given in an earlier section of this chapter.

In the ten years in which it has been in existence, the NJHFA has made a significant contribution to the production of specially-designed housing for low- and moderate-income elderly. Most recent figures (12/77) indicate 29 senior citizen developments in occupancy, containing over 5,200 units. There are another 32 senior citizen developments under construction, of which 13 are at least 75 percent completed. These contain another 5,300 units. While the occupied units were developed with the help of the 236 subsidy programs, the newer units are being developed with Section 8 subsidy.

The achievement of a feasible program combining Section 8 and HFA programs has been no small task, due to the obstacles which Section 8 has presented. However, as evidenced by the large number of units which HFA has produced, it is clear that the task has been mastered. Since 1975, with Section 8 subsidy, HFA has produced 1,531 units of specially-designed housing for the elderly, with another 3,903 under construction.

Loans made by the Agency can cover construction and permanent financing of housing developments and related facilities. Both limited-dividend and nonprofit sponsors of housing are eligible to receive loans. Mortgage loans are made for up to 50 years. Because the revenue bonds issued by the Agency are not subject to federal income taxes, the Agency can lend the proceeds as mortgage money below prevailing market interest rates. The Agency's operating funds are derived from closing fees and annual service charges related to the mortgage loans. There

is no legal limit to the size or number of developments the Agency can finance.

Nonprofit groups may borrow up to 100 percent of development costs, and limited-dividend sponsors may borrow up to 90 percent. After preliminary applications and site selections have been approved by the Agency, more detailed planning for development can begin. Nonprofit sponsors are eligible for pre-construction development loans ("seed-money" loans) to cover the initial architectural, legal and consultant work and can include money for land options. These pre-construction loans are paid back when permanent mortgage financing is made available. Typically, a proposed project will be a high-rise or mid-rise elevator building for senior citizens, a garden apartment structure for families or townhouses for either families or the elderly. To service the tenants, a project may include space for a community room, day-care center, convenience shopping, nursery school, etc.

Before the Agency can proceed with the processing of an application, a resolution of need for low- and moderate-income housing must be approved by the local governing body. Zoning variances are frequently required, and municipalities are asked to accept annual payments in lieu of taxes, i.e., currently 6.28 percent of gross annual rental revenues. To make application or for further information, contact the agency, as listed in the Appendix to this Chapter.

Division of Housing and Urban Renewal

A variety of management, technical assistance and advisory services are offered, including: advice on limited-dividend and nonprofit housing corporation, local housing authorities, provision of legal information on landlord-tenant matters, administration of relocation assistance payments to displaced per-

sons, and administration of the Rental Assistance Program (RAP). The RAP Program is New Jersey's State Section 8 Existing Housing Program. In addition, the Housing Demonstration Program, established as part of the 1967 omnibus housing legislation package, develops and tests innovative ways to address problems of housing condition and neighborhood blight and also provides seed money loans administered by the New Jersey Housing Finance Agency.

Division of Human Resources

This Division currently administers a winterization program through 24 community action agencies that has focused on the needs of elderly households. This is a "no-charge" service and consists primarily of stopping the infiltration of outside air into homes by closing cracks around windows and doors and preventing escape of heated inside air by installing attic insulation.

Division on Aging

The Division on Aging provides technical assistance to potential housing sponsors, architects, developers, planners, and government officials on the housing needs of the elderly. The DoA also conducts workshops and conferences on various topics related to housing for the elderly. Another major responsibility is the preparation of informational material, such as this Guide, for distribution to interested individuals and groups.

Division of Taxation

The Division of Taxation, Department of the Treasury, administers the Property Tax Deduction for Senior Citizens, established in 1963. The \$160 deduction is available to homeowners over 65 years of age who have an income below \$5,000, excluding Social Security benefits.

APPENDIX

For Further Information:

- 1. U.S. Department of Housing and Urban Development
Newark Area Office
Gateway Plaza #1
Newark, New Jersey 07102
Camden Area Office
Parkade Building
519 Federal Street
Camden, New Jersey 08103
- 2. Farmers Home Administration
One Vahlsing Center
Robbinsville, New Jersey 08691
(609) 259-3176
- 3. New Jersey Housing Finance Agency
3535 Quakerbridge Road
Trenton, New Jersey 08625
- 4. New Jersey Department of Community Affairs
363 West State Street
P.O. Box 2768
Trenton, New Jersey 08625
 - Division of Housing and Urban Renewal
 - Division of Human Resources
 - Division on Aging
- 5. Department of the Treasury
Division of Taxation
50 South Willow Street
Trenton, New Jersey 08636
- 6. Area Offices on Aging
- 7. Lists of Boarding Homes, Intermediate Care Facilities, Homes for the Aged, and Nursing Homes are available from:
Licensing, Certification and Standards
Department of Health
P.O. Box 1540
John Fitch Plaza
Trenton, New Jersey 08625

CHAPTER V—Planning and Design Principles

Housing for the elderly is ideally designed to take into account the facts of the mental and physical processes of aging and their social and emotional effects. Many housing facilities incorporate physical design amenities and features to accommodate changes in people who are aging although some serve the elderly in environments which at best are poor compromises with their real needs.

Very often, too little thought is given to the ability of and need for the elderly to control their own environment. It is a simple fact of life that nobody feels comfortable in a situation where they are unable to be the masters of their own physical environment. No single group suffers more from this lack than do the elderly. As we have seen, advancing age brings with

it a decreased physical capability in many areas. This results in a narrowing of the physical situations over which the elderly can be masters. The sad reality is that the design of most living environments for the elderly fails to account fully for this reduced physical ability.

Old age is not a disease and old people are not a special class of invalids. But their physical limitations and the infirmities to which they are prone must be taken into account by the designer. By planning for these special needs, the designer can keep down costs of special features.

The following chart gives a summary of some of the special design features in an easy to read form.

Adapted from: Managing Housing and Services for the Elderly: National Center for Housing Management, 1977

Characteristics of Elderly	Design Features
Touch Sensation	Temperature and climate controls Heat lamps in the bathrooms Hot-cold water temperature controls Regulated air flow Front range controls Lever door handles
Mobility-Agility	Handrails along halls and stairs Benches in shower stalls Grab bars in bathroom areas Kitchen shelves not higher than 72" Electrical outlets at least 24" high Non-skid floors Automatic front doors Benches in elevators and elevator lobbies Sturdy, comfortable furniture Easy-to-open windows On-grade entrances Automatic elevators Public laundry facilities Easy-to-use garbage disposal system Wall hung light fixtures Self-defrosting refrigerators Easy-to-use fire extinguishers



On grade entrance
J. Connor French Towers
Trenton Housing Authority

Smell Sensation	Electric stoves instead of gas Smoke detectors Adequate ventilation Sanitary garbage disposal system
Sight	Well lighted apartments, halls, parking areas Use of color contrasts Highly visible risers Large print readable signs, papers, controls Front door peepholes Height of windows Fluorescent lighting in kitchens
Hearing	Adequate sound insulation Specially tuned door bells Good fire alarm systems
Social Needs	Outdoor recreation areas Adequate indoor community space Lobby areas with furniture Benches in mailbox areas Chairs or benches near building entrances Health care facilities Furniture for sitting in laundry rooms
Security	Emergency alarm system in apartments Strong secure locks Two-way communication in elevators Entrance-exit monitoring system

SPECIAL ISSUES

• Size of the Development

Both small and large developments have advantages and disadvantages which must be evaluated in light of the individual situation.

Those favoring small developments of less than 75 units argue that elderly can be scattered throughout the community rather than concentrated. Also, it is easier to project a more intimate and homey atmosphere, smoothing the adjustment from living in a home. It is also argued that the small project is less likely to take on an institutional atmosphere.

However, the medium-size or large project will have more services and facilities as well as more staff. This is a major benefit to the elderly. Small projects cannot afford specialized staff.

A large project presents more opportunities for interaction and ensures there will be a large enough population base from which to plan social activities. In a small project there are seldom enough tenants interested in a particular social activity (to be able to carry it on).

Perhaps the most outstanding advantage of a large project is economic feasibility. The cost for facilities of 20 units as compared with 100 units is much higher. To run a good development, a manager and maintenance men are needed and the cost per resident in a 20 unit building is considerably more than for a 100 unit building. For these reasons, many agree a small development may have disadvantages. However, in the medium or large development every effort must be made to avoid an institutional and a regimented atmosphere.

• High Rise vs. Low Rise

The use of high-rise structures for the elderly has been a controversial issue. However, the evidence from research studies investigating satisfaction of elderly living in high-rise buildings favors this type of building.

The disadvantages of high-rise include fear of height of many older people, poor elevator service, danger of fire, and difficult access to outdoors. However, only a small number of elderly have indicated such complaints.

In a Canadian study of elderly, some of the advantages of high-rise noted were: provides mainte-

nance services, uses less land, closer to city, provides more company, good view, allows privacy, is quiet and has less noise than low-rise.

Some elderly prefer living in a high rise in order to be in a central location and close to services and transportation. Since land is expensive and scarce in a downtown area, building vertically may be necessary.

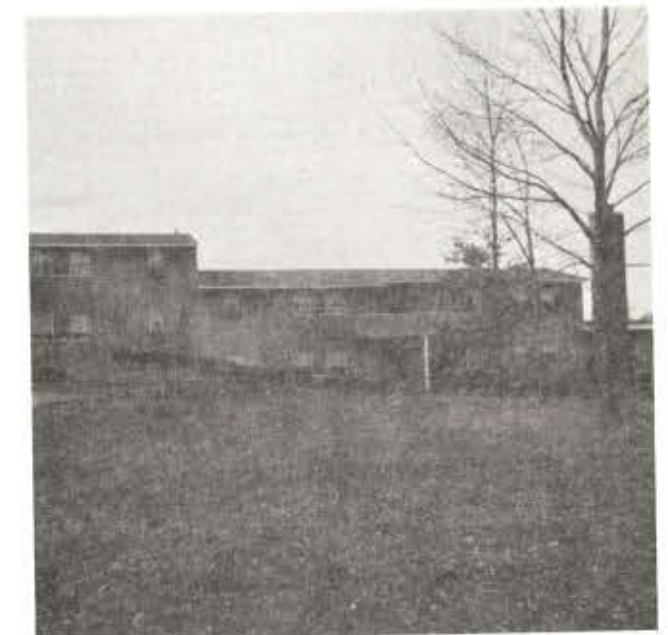
In sum, it is clear that there are mixed feelings about high-rise, but many elderly have accepted this and have found it provides a number of advantages.

• Age Integration vs. Age Segregation

One of the lingering controversies in the literature is whether the elderly prefer to live in buildings exclusively for older people or whether they would rather live in a more age-integrated setting. The arguments against integration are that children's noise and boisterous play annoy older people, that they are victimized by adolescents, and that the contrast with youth (fulness) might make them feel despondent about being old, having physical disabilities, being retired or approaching death. It has been shown that elderly living in age-segregated housing—both middle class residents of retirement communities and low-income residents in public housing—increased their friendship circles, had better relationships with their families, and had an improved self-image.

The argument in favor of integration is that segregation might make people feel cut off from the rest of society and make them feel useless and discarded. Activity and interest in life have been shown to keep older people alive longer and healthier than they would have been had they withdrawn and sharply reduced their activities. Housing integration is thought to be one way to help resist tendencies to withdraw from society.

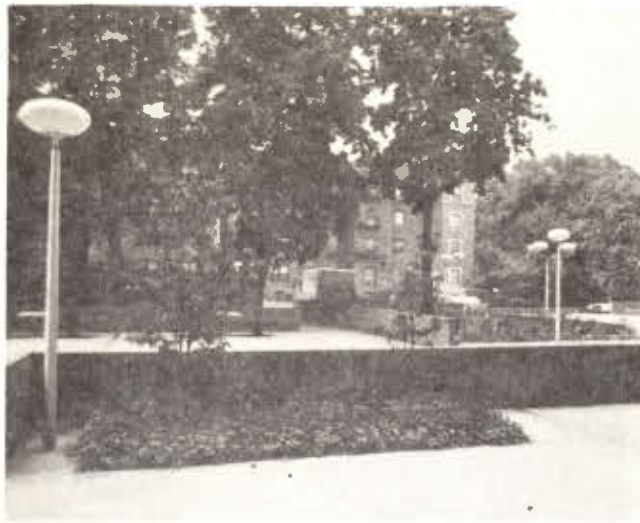
As a result of the various studies, one is led to conclude that for a sizeable group of elderly, a housing arrangement with age peers is preferred. This group is sufficiently large that the demand for such housing has not yet been met. The level of our current knowledge indicates that the problem is not to decide whether age segregation or integration is better, but to establish policies which will provide for as wide a choice as possible.



Low-rise, Lloyd Terrace
Princeton Housing Authority



High-rise, Richmond Towers
Plainfield Housing Authority



Vista Village
East Orange Housing Authority

THE SITE

Consideration of the special needs of the elderly is the single most important factor in senior citizen housing. Good housing for older people should include not only a sound physical environment, but opportunities for privacy as well as sociability.

The selection of a suitable neighborhood is extremely important when evaluating a particular parcel of land as a site for housing the elderly. The older people who reside in the housing should be provided with an extension of what they have had all their lives — access to health clinics, shopping facilities, educational and cultural centers, places of worship, parks, and other opportunities for recreation, health and welfare. The proximity of such facilities makes it possible for the elderly to observe or participate in the normal neighborhood structure and avoid the boredom and depression produced by isolation and loneliness.

The site should be planned to provide several kinds of activity areas. Outdoor spaces should provide variety and allow elderly people to sit in the sun, sit in the shade, sit and converse in a large group, and see greenery.

Relating the building to the street provides opportunities for passive interaction with the surrounding community. It is important to provide seating so street activities can be viewed. Several benches with backs should be provided and grouped to encourage conversations among residents.

Where space permits, paths on the site could lead to passive use areas such as flower beds, strip gardens, vegetable gardens or small groves of trees, where individuals can be alone or gather in small groups. Terraces and protected sitting or walking areas that overlook project and street pedestrian and vehicular traffic are desirable. In general, outdoor space which is open is preferable to closed off space. This fills an important psychological need, i.e., to be able to watch people and traffic. In neighborhoods where residents feel insecure sitting outside, a sense of security can be created by locating outdoor gathering areas where they can be supervised by other persons in the lobby of the building. Thus, a "safe zone" for outdoor activity is created which will enhance the overall living environment of the project. Nighttime illumination of walkways is also important for maintaining safety and security.

A sample site-selection planning questionnaire (Appendix I) and suggested site evaluation summary (Appendix II) are useful guidelines for the potential housing sponsor. A note of caution: it is not always possible or necessary to follow this procedure in planning housing for the elderly.



Camptown Gardens
Irvington Housing Authority

COMMUNITY SPACES

The physical environment of the project should be designed to provide facilities and services for the use of the elderly residents. Social relationships can be encouraged by grouping together communal facilities, both indoors and outdoors, to allow the residents the option of social contact. While the apartment units allow the individual residents the privacy necessary to maintain their own identities, the communal spaces allow them to exchange ideas and share in common experiences. Multi-use indoor community space is needed for meetings, for creative and social activities, for crafts, hobbies and reading, and for eating together. The uses for outdoor spaces have been discussed previously in The Site.

• Main Entrance

Consideration should be given to the provision of an outside overhang as a means of protection against inclement weather. If possible, this point should be directly accessible to a vehicular drop-off/pick-up point.

• Lobby

The main entrance lobby can serve not only as a traffic corridor, but also as a viable and informal social area. If designed to locate people adjacent to but not in the middle of the flow of traffic, the lobby can be the center of social life in the building, allowing casual contact among residents.

Grouped adjacent to the lobby are a variety of spaces which play important roles in promoting social contact among the elderly. These areas include the mail room, the laundry room, the lounge, recreation or hobby rooms and the community room. If the housing is to provide optional food preparation and service facilities, then a dining room and larger community kitchen are also necessary.

In addition, the management office should be located with direct visual access to the entrance and lobby. This provides an important control function in discouraging unwanted guests and adding to the sense of security of the residents.

• Mail Room

The mail room should be located just off or in the main lobby. Receiving mail may be the most important activity of the day for many residents, representing an important communication link with relatives and friends. Socializing can be encouraged by furnishing a few chairs. A separate sorting room and rear-feed boxes will alleviate congestion in the mail room.



Community Room, Richmond Towers
Plainfield Housing Authority



Entrance lounge and mail boxes
Navesink House, Red Bank



Main desk and mail boxes
Bethany Manor, Keyport

• Laundry Room

Many housing projects for the elderly have been built where the laundry room is hidden in the basement, lacking natural light, adequate ventilation, painted walls or even chairs. Studies have shown, however, that the activity of washing clothes is important to the elderly person as an informal social occasion. More importantly, the ability to care for one's own clothes is psychologically important in maintaining the elderly person's self-esteem and feeling of self-worth.

The laundry room should be in an easily accessible area on the entrance floor. This room should be provided with outside windows and interior windows for visual communication with the lobby. Along with washers, dryers, and laundry sinks, the laundry room could be provided with an ironing board, a lay-out table, drying rods, and perhaps an area with clotheslines.

• Lounge and Recreation Room

In small projects, the lounge and recreation rooms may be combined into one, with moveable partitions to divide spaces for a variety of uses.

In large projects, specialized rooms for reading, card playing, hobbies, television viewing, entertainment, and public meetings are desirable.

Some consideration should be given to the feasibility of incorporating the various activities areas into an open-plan design, which would permit passive observers the opportunity to watch the active participants.

In housing where services are provided, kitchen facilities should be located adjacent to a large community room which can serve double-duty as an activities area or a separate dining room.

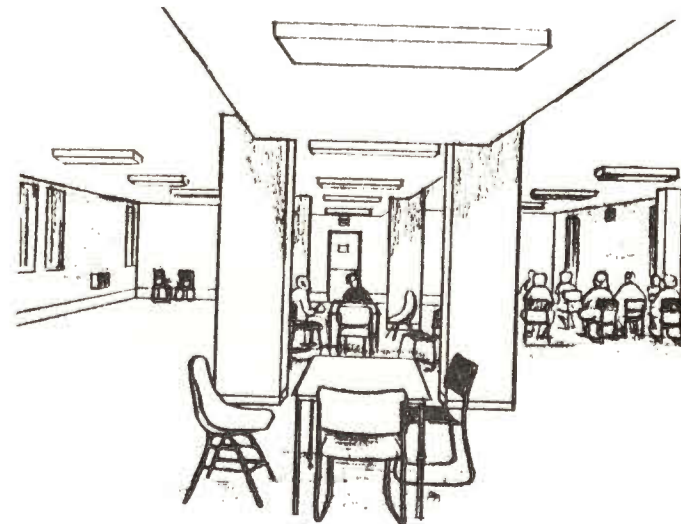
Generally, a ground floor location for all of these areas is preferred because of heightened opportunities for social interaction. As a public area, it has the easiest access for both residents and guests. These areas should be insulated from excessive street noises, where necessary, but should have visual access to the entrance lobby, or to an interesting view, either inside or outside the building.

Consideration should also be given to construction which prevents large posts in the middle of a first floor community room in high-rise buildings. Besides being unsightly, the posts present difficulties in planning for large meetings, viewing films, etc.

Basement locations should only be used for storage rooms and certain hobby rooms which do not require natural light or access from the street.



Laundry, J. Connor French Towers
Trenton Housing Authority



Examples of community room with and without posts

Likewise, top-floor locations are also not recommended for community rooms. It has been found that on a casual basis, top floors are not used. It takes some planned activity to draw residents to this location.

Where congregate services are planned, specialized rooms for health care and personal and house-keeping assistance should be provided.



Workshop, Bethany Manor
Keyport



Elevator Lounge
Camptown Gardens, Irvington

• Elevator

Elevators are mandatory in multi-story buildings. In buildings with more than 100 units, more than one elevator is called for. At least one elevator (and in smaller projects there may only be one) should have a minimum interior cab size of 5 by 7 ft. to accommodate a stretcher. Ideally, there should be access to a secondary building entrance from this elevator for stretcher cases and for moving furniture.

• Public Toilets

Many of the same recommendations for bathrooms in individual units hold for public toilets. It is important to pay attention to outward opening doors and proper height of the toilet.

SAFETY AND DESIGN FEATURES

• The Individual Unit

The design of housing units for the elderly requires special planning which takes into account the changing psychological and physical characteristics of aging persons. Such changes as deteriorating vision, hearing, and muscular coordination require the modification or elimination of hazardous features and the introduction of safety devices and other structural conveniences within the living units. Through such precautions, the goal of prolonged self-reliance for the elderly person can be achieved. A dwelling unit which supports independent living for the elderly person should accommodate and facilitate the activities of leisure, sleeping, personal hygiene, food preparation and dining. Special attention must be paid to permitting a free circulation pattern. By keeping special needs in mind from the outset, the designer can keep down costs of special features.

Certain minimum elements of safety and design have become generally accepted:

- A one-bedroom unit is preferable, but, many times, may not be economically feasible. In these cases, an efficiency unit may be built, which should include a sleeping alcove that is large enough for the bed to be away from the wall for ease of access in bed-making.
- Units should be one-level with non-slip flooring throughout. Bathrooms should be close to sleeping areas.
- Emergency buzzers (which also unlock the front door) should be installed in the bathroom and next to the bed.

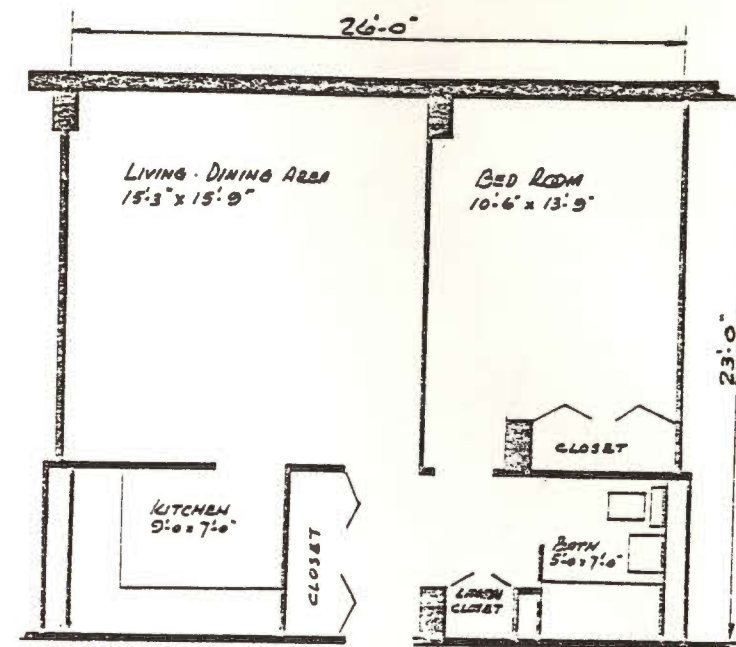
- Cabinets and closets should be accessible without the use of stools or the need for frequent bending.
- Eating areas should be spacious enough to accommodate a wheelchair.
- All fireplaces, radiators and stoves should be equipped with fireguards.
- All doorways should have a minimum clearance of 32" to provide ease of access to individuals confined to wheelchairs. Also, thresholds should be eliminated from all doorways, except (perhaps) an exterior door where weather protection is required.
- Hardware on doors, cabinets, sink, etc. should be of the lever type to accommodate arthritic or otherwise impaired hands.

• Balconies

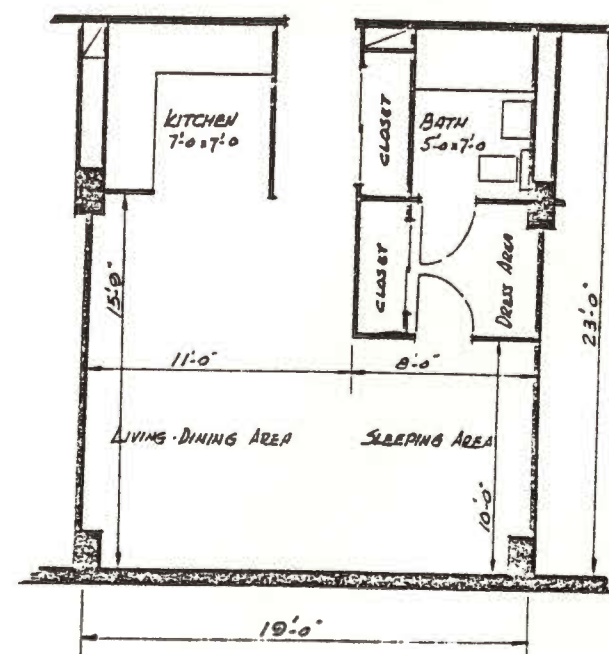
Balconies provide a psychological outlet as well as the functional use of growing flowers, sitting, eating, cleaning rugs, etc. Many older people for various reasons are largely confined to their dwelling units, and access to a private outdoor space over which they have control is desirable. It offers a welcome change of atmosphere. The design must create a feeling of security through height of railing (3'10" to 4'2"), and be semi-recessed. There should be a minimum width of 6' and be deep enough to accommodate chairs.



Alcove Unit



NJHFA recommended
One bedroom apartment for elderly



NJHFA recommended
Efficiency apartment for elderly

• Floors

Floors should be designed to eliminate as many hazards as possible. The major cause of accidental death to older people is from falling.

- All areas inside and outside the building should have smooth, even, slip-resistant flooring. Eliminate sills and thresholds on interior doors when they present tripping hazards.
- Suitable flooring materials should be used, such as unglazed tile, cork, unwaxed vinyl asbestos tile, unwaxed wood, or wall-to-wall carpeting. If floors are to be waxed, a special slip-resistant wax should be used.
- All carpets, rugs or linoleum should lie smooth at the edges, and should be secured to preclude slipping.

• Windows

The following hazards should be avoided when selecting and installing windows: windows that project beyond the wall line and protrude in the path of persons walking; windows that require climbing or leaning out to clean; window sills too low to provide adequate safety from falling; or sills too high which block the view from a sitting or bed position. For easier reach, most housing experts recommend that windowsill heights be 28 to 32 inches.

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

• Steps and Stairways

A stairway in the home can be dangerous for a person of any age, but particularly for the elderly. Stairways should be well constructed and maintained in good condition.

- Stairways should not be steep. Risers should be uniform in height and treads uniform in width. The generally accepted desirable height for risers for elderly persons is six inches. See section on Color for additional suggestions.
- Secured tubular handrails should be provided on both sides of stairways and should extend from the base of the stairs to the top and at least 2 feet beyond, with plain, smooth ends; minimum recommended diameter is 1 3/4 inches. They should be designed to facilitate the safe movement of older people up and down the stairways.
- Short flights of stairs with landings are preferable to a single long flight.

- Non-slip treads or carpeting on stairs can help prevent falls. Outside walks and steps should have a surface that is not slippery when wet, and should also be provided with handrails.
- One-step elevation changes should be eliminated wherever possible. If level changes are necessary, a gradually inclined ramp is preferable to the step.

HEATING

In planning for the heating system, the following features should be part of the design:

- Because the body can no longer adjust itself quickly to changes in temperature, the elderly require a heating system which evenly distributes heat at a high enough level to be comfortable and free from drafts.
- Shielded radiators to prevent burns.
- Elimination of the need for portable room heaters.
- A ceiling heat lamp in the bathroom.

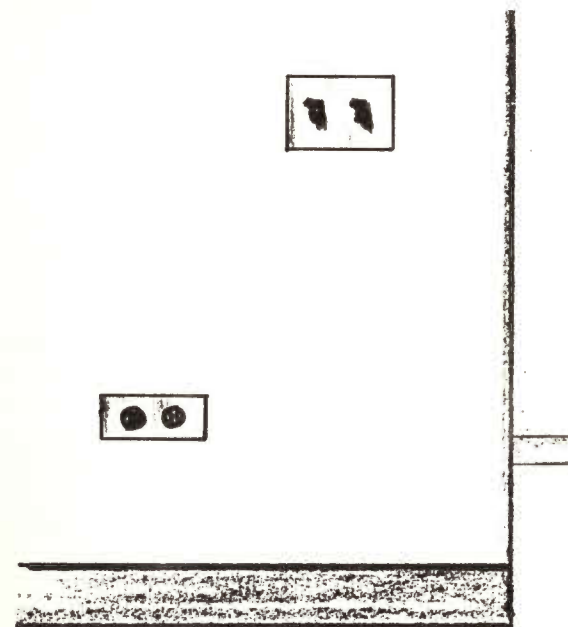
LIGHTING

Good lighting is important where elderly persons live since failing eyesight is a natural condition of aging. In a California study of housing for the retired, the most flagrant and consistent violations of good house design were in lighting, not only in the amount or intensity, but also in the kind of light.

The real problem, according to the study, was too much "light out of place" or unnecessary glare. Good lighting does not mean expensive lamps or fixtures; it means the right kind of light where it is wanted and needed. A good lighting system should not cost any more than a poor one. In addition to safety and health benefits, proper lighting can make a room cheery and bright, and give peace of mind or mood that may be important to elderly persons. Other important considerations are:

- Ample and uniform lighting provided for outside steps, walks, driveways, interior stairways, hallways and all rooms.
- Switches located at all entrances to a room, just inside the door, to assure safe walking.
- Nightlights in the bedroom and bathroom with luminous cover plates for switches, or illuminated switches.
- Even distribution of light without glare.

- Local light available for specific tasks such as reading, sewing, hobbies, food preparation and taking medicine.
- Lights inside closets and storage areas to assist visibility.
- Fixtures easy to clean and bulbs easy to change.
- Convenient electric outlets placed where they do not interfere with furniture, and about 28 to 30 inches above the floor where possible.
- Well-constructed fixtures and wiring with an Underwriters' Laboratories label, and which meet all state and local codes.
- Lights located at top and bottom of stairways, or placed to make all steps visible, with switches at both places.



Example of electrical outlet and switch placement

COLOR

Since the older adult spends much of his or her time within a single environment, the tools of color, texture and form can do much to alter the mood and feeling of a person. Because paint will be used in any event, it is no more expensive to use color creatively. Color is known to have certain effects, such as the tranquility of green and the warmth of red, and can do much to enhance the outlook of the occupants of a building when properly utilized.

The use of color can also help call attention to hazardous areas:

- Top and bottom steps on a stairway can be painted white or a light color.

- Burner controls or other knob dials on appliances can be marked with bright colors to indicate on, off and different speeds. They might also include illuminated on and off switches which light up when a particular burner is in use.

STORAGE

To avoid the clutter which contributes to many accidents, ample and safe storage areas should require:

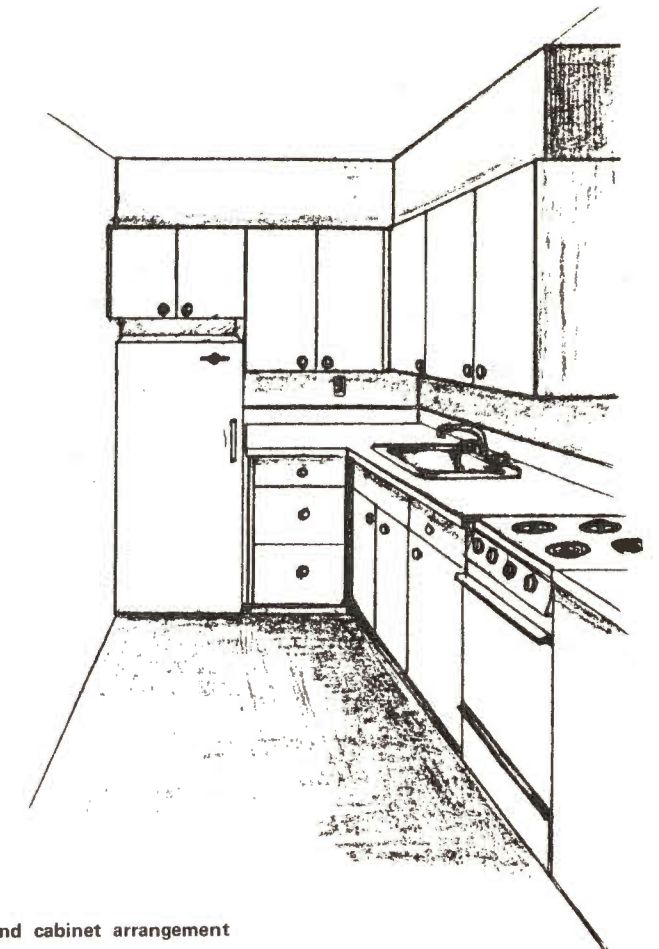
- Storage space placed between hip and eye level to avoid stooping, reaching or climbing.
- Doors and drawers with smooth and easy operation.
- Drawers with a stop to keep them from being accidentally pulled all the way out.
- Storage areas for hobby supplies and other equipment located at or near the location of use.
- Ample storage to separate internal and external medications.
- Separate areas for storage of household cleaners and insecticides away from food items.

KITCHEN

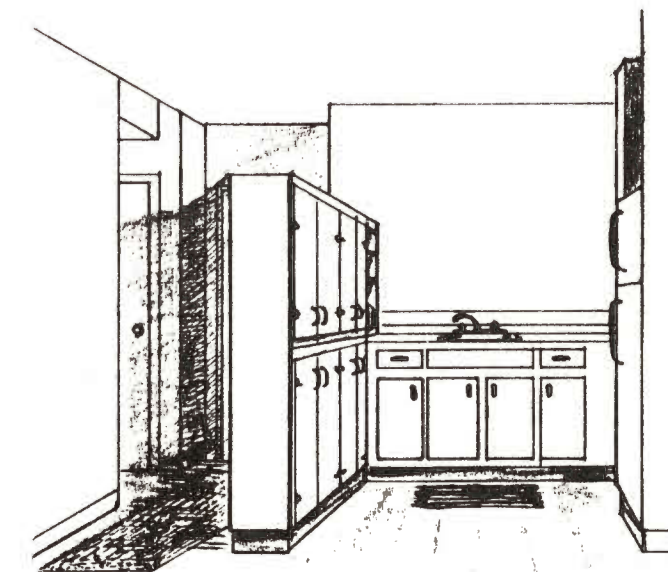
The kitchen can be the scene of many injuries and should always be designed for greatest safety and convenience. These factors are important when planning a kitchen:

- At least one counter built low for work in a sitting position, with space underneath to accommodate the legs of someone sitting in a chair or wheelchair.
- Oven at waist level so that stooping or excessive reaching is not necessary.
- Overhead cabinet shelves not more than 12 inches deep or higher than 72 inches above the floor. Cabinets should not be located over the refrigerator, burners on the range, or the kitchen sink.
- Adequate ventilation to eliminate hot air and cooking odors.
- Lights over sink, counters and range for proper illumination for working.
- Rounded edges and corners on counters, tables and equipment.

- Cabinets with sliding doors on upper cupboards, plus vertical pullout racks or drawers in base cabinets.
- Electric range elements that glow when heated and controls located so that it is not necessary to reach across hot elements; preferably located at the front of the stove. If the stove is located next to a wall, there should be space to accommodate protruding pan handles. A small stove is recommended (minimum 21") although it should include 4 burners.
- In windowless kitchens, pass-thru or no wall between living room and kitchen to permit more light to enter.
- Gas heating appliances should carry the American Gas Association label. They should be vented to the outside and inspected periodically since people with diminished sense of smell are sometimes unable to detect escaping gas. They should also be equipped with electric starters instead of pilot lights for efficient and inexpensive operation.



Examples of kitchen layout and cabinet arrangement



BATHROOM

Proper location and arrangement of bathroom furnishings and equipment are important to prevent the elderly from experiencing falls, burns or scalds, and poisoning.

The question of whether to provide a shower or a bathtub is controversial. The advantages and disadvantages of a stall shower are listed below:

— Advantages

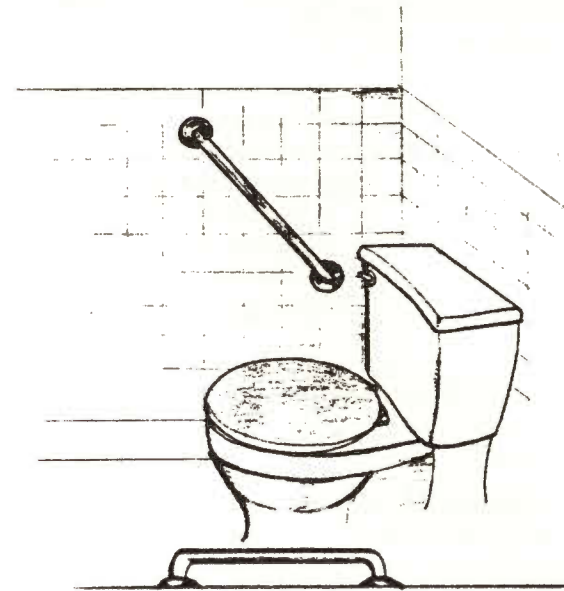
- Generally cleaner, more invigorating and safer
- No high sides to climb, as in a tub
- No danger of user dozing off and drowning
- Can be provided with a seat so user is able to rest if necessary
- Uses less water

— Disadvantages

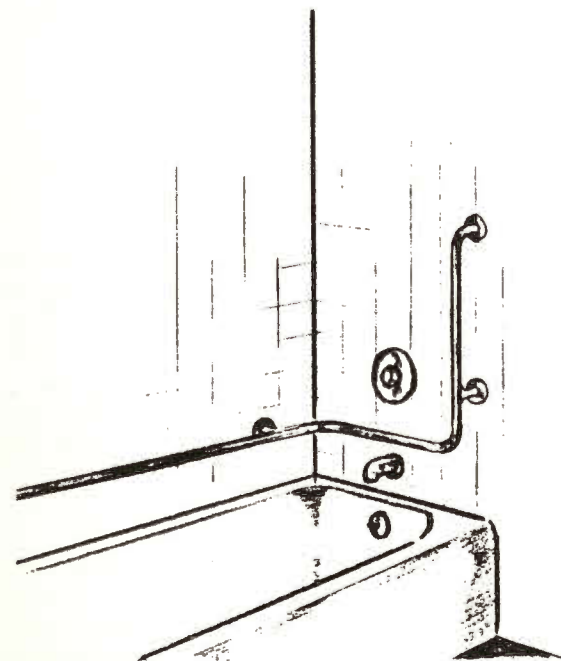
- Cannot be used for soaking
- Reluctance to use it because it is new and different

In either case, important factors to consider in bathroom design are:

- Bathtub located away from window and drafts.
- Low bathtub with a flat, skid-resistant bottom, rubber mat or abrasive strips.
- Well-anchored grab bars, 40 inches above the floor, located over the tub or in the shower. A portable grab bar can also be put on the edge of tub. Provision should also be made to install grab bars adjacent to the water closet.
- Towel racks of metal or wood, only if securely attached, may act as a grab bar in an emergency situation.
- Stool, bench or seat for tub or shower located away from water outlet fixtures.
- Shower with mixing controls, preferably thermostatic mixing valves to prevent scalds.



Examples of grab bars in bathroom areas



- A flexible shower is preferable to the usual fixed overhead shower.
- Inclusion of the emergency buzzer/front door release and electric ceiling heat lamps mentioned.
- Ceiling exhaust fan to vent steam and vapors from medications and cosmetics.
- Low intensity 5 or 10 watt night light to illuminate the floor area.
- Door able to be opened from the outside; preferably without an interior lock, light switch located outside the door.
- Bathroom located next to bedroom and away from steps or stairways.
- Although there is some controversy, a mounting height of 1'5" for the toilet is preferable to the more usual 1'3" because of the difficulty older people may experience in lowering to the sitting position.

BEDROOM

Whether there is a one-room living-sleeping arrangement or a separate bedroom for the elderly, certain conditions should exist:

- Room for a large, bedside table should be provided for medicines, water, light, and other necessary items.

- Access to the bathroom from the sleeping area should be short, direct and clear of furniture.
- One door (at least 32" wide) or window (at least 24" wide and no more than 36" above the floor, according to safety experts) should be in the sleeping area in case of fire. Screens and storm windows should be openable from the outside.

MANAGEMENT OF HOUSING FOR THE ELDERLY

Although this subject falls at the end of the chapter, it is not meant to minimize the important role which management plays in housing for the elderly.

No matter how well designed and how convenient the range of services in housing developments for

older people may be, the atmosphere and tone that prevail and the personal satisfaction of the occupants will be influenced to a large degree by the manager and the management policies he or she reflects. Management's job is to help the older person lose the sense of isolation and loneliness and restore optimism for the future. This, of course, is facilitated through adequate community space and programs. Modern conveniences alone cannot create the sense of neighbor and neighborhood.

Management, in its broadest sense, is the planner, coordinator, guide, director, and controller of the diverse elements of physical structure and social atmosphere which go together to create a desirable and successful living environment.

For more detailed information on this subject see References at the end of the book.

APPENDIX I

SITE-SELECTION PLANNING QUESTIONNAIRE

- A. Population 55 years of age and over for whom community claims current housing need:
 - Low (under \$5,000)
 - Moderate (\$5,000 to \$9,999)
 - High (over \$10,000)
- B. Method(s) used in estimating current and future need in community for units 55+ populations:
- C. Community participation:
 1. Have community residents been consulted on sites and proposed housing?
 - Describe method of consultation and relate to proposed site(s).
 - on neighborhood preferences?
 - Describe survey and relate results to characteristics of proposed site(s) and surroundings.
- D. Sites potentially available for new or converted construction of elderly housing (provide a minimum of three sites by map). Map should include major cross streets and average traffic flow, permanent structures now on or within two-block radius, current use to which structures are being put, age distribution of population in census tract containing site, number of elderly units proposed for site.
- E. Do any of the sites require (specify):
 1. Zoning variance (under what conditions; check off issue):
 - Height limit
 - Number of units
 - Land use
 - Other (specify)
 2. Extraordinary site development costs (e.g., grading, demolition, piling, etc.).
 3. Modification of immediate neighborhood (e.g., removal of off-site vacant buildings, promotion of off-site services such as grocery or drug-
- store, changes in traffic patterns or controls, sidewalks, improved street lighting).
- F. For each proposed site, describe and map the primary settings in which people tend to congregate within two blocks of proposed site. Specify the particular age groups and time of day or night of their congregating.

Examples:

 - High school, 1 block south, weekdays 8-4
 - Street corner ice cream parlor, 1 block north, preteen and teen-agers, weekdays 4-10 P.M., Saturdays 10 A.M.-P.M.
 - Parking lot ½ block east, teen-agers, young adults, late night
 - Launderette, ½ block east
 - Elementary school
 - Park and playground
- G. Characteristics of surrounding neighborhood:
 1. Census tract(s) considered part of neighborhood (by community consensus).
 2. Presence of health facilities within 2 miles of site:
 - (a) Hospital (general or specialized)
 - (b) Clinic (specify services)
 - (c) M.D. offices
 - (d) Licensed nursing homes
 - (e) Other
 3. Presence of open space (specify use).
 4. Presence of industrial firms in site neighborhood. Number and nature of product.
 5. Average age of residential structures in containing census tract.
 6. Median value of property-census tract.
 7. Ratio of residential to nonresidential structural use in census tract.

Adapted from: Sandra C. Howell, "Site Selection and the Elderly" in M. Powell Lawton, et al, *Community Planning for an Aging Society*, Dowden Hutchinson and Ross Inc., Stroudsburg, Pa., 181-194

APPENDIX II

SUGGESTED SITE EVALUATION SUMMARY

Evaluation Factors

1. Accessibility to:
 - Shopping
 - Public Transportation
 - Churches
 - Recreation
 - Parking
 - Medical care
 - Personal service: beauty shop, cleaner, etc.
2. Compatibility with other plans:
 - Hospital master plan; regional medical plan
 - Land use and zoning
 - Social-service delivery
3. Utilities and services:
 - Gas
 - Electricity
 - Water
 - Sanitary sewer
 - Storm sewer
 - Trash pickup
 - Sidewalks
 - Crosswalks
4. Natural features:
 - Topography
 - Vegetation
5. Incompatible surrounding land use, if any:
 - Industrial
 - Juvenile
 - Recreation or school
 - Vacancies
6. Vehicular traffic
7. Expansion potential
8. Economies:
 - Land costs
 - Existing structures demolition
 - Potential for sharing facilities

Adapted from: Sandra C. Howell, "Site Selection and the Elderly" in M. Powell Lawton, et al, *Community Planning for an Aging Society*, Dowden Hutchinson and Ross Inc., Stroudsburg, Pa., 1976, pp. 181-194

CHAPTER VI—Planning Non-Shelter Services

Adapted from: *Managing Housing and Services for the Elderly: A Resource Book*, National Center for Housing Management Inc. 1977

It has been recognized for many years by proponents of housing for the elderly that "shelter" alone is not enough. Any living arrangement should also provide or encourage the availability of services to support independent, healthy, purposeful living. The importance of supportive services as an integral part of housing for the elderly has been stated in Chapter I. Our concern here is for the issues involved in designing a service package for independent housing as compared with Congregate Housing (see Chapter III).

Although many of the concerns are the same in both types of housing, the level of service differs in that the service needs in an independent facility will lean toward "life-enriching" services, rather than the "life-supportive" services of a congregate living arrangement. (See Chapter III for definitions of these terms.)

Before dealing with the specific services, some general problems related to the delivery of non-shelter services should be discussed.

• The Impact of Design and Location

The design and location of the buildings play an extremely important role in defining the kind and amount of services elderly residents will need and can be offered. Accessibility of the development to service delivery facilities in the larger community will affect greatly the number of service needs that can be met without the direct involvement of the management staff or use of on-site facilities and equipment. An isolated or inconveniently located site will probably require that the manager provide on-site non-shelter services.

Once built, the design of a housing facility is difficult and costly to change. Facilities designed for specific uses are often extremely difficult to adapt to other uses.

Furthermore, additional non-shelter service needs are created by buildings which aggravate rather than alleviate the increasingly limited mobility of elderly residents.

Design and location problems are extremely difficult to manage once they have developed. For this reason, managers should, if possible, seek to serve as a source of information to developers and planners of housing for the elderly.

• Costs of Non-shelter Services

Research has demonstrated that non-shelter services are normally the most expensive part of any housing and service package. Many require staff with special training, and all require that the manager spend considerable time planning, co-ordinating, and often delivering the service himself.

In spite of the high cost of non-shelter services, many managers are oriented to a "service at any cost" philosophy which has resulted in yearly budget deficits and a continual need for outside subsidy and financial assistance to the development. The on-site manager needs to examine any service offered to make sure it meets a real and present resident need, and that its provision will not jeopardize the financial stability of the development.

• Creating Dependencies Through Service

Volunteers and organizations in many communities are eager to help and to serve the elderly. Even if this makes the costs of delivering a service minimal in terms of staff, the manager's time, and actual cash outlay, they may be very high in terms of the independence and self-sufficiency of residents. The same is true of the "service-oriented" manager or sponsor of housing for the elderly. Once services are instituted, it is a natural tendency to want residents to use them. Indeed, if they are not used, their cost cannot be justified. Unfortunately, this tendency often makes itself felt in ways which are damaging to the residents' independence.

• Lack of Funds from a Central Source

Related to the cost problem discussed above is the problem of finding funds to pay for non-shelter services which low-and moderate-income elderly cannot afford. Because there is no central source of funds from which to develop a service "package," managers are forced to use their own creativity and ingenuity in wading through the maze of funding programs available through a variety of sources. A chart showing all the different sources has been prepared by Thomas Beall of the International Center for Social Gerontology and is available from the Division on Aging.

• Serving Neighborhood Elderly

Recreational and social programs should not only serve the housing residents but neighborhood elderly

as well. (See Chapter II) Elderly tenants often are protective of their community rooms and tend to regard them as their own. This attitude can create problems when management tries to develop the space as a senior multi-purpose center. It is therefore easier to include neighborhood elderly at the beginning, rather than after the project becomes more firmly established.

DESIGNING THE SERVICE PACKAGE

Just as the buildings, facilities, and other shelter operations of a housing development for the elderly must be planned, so must the package of non-shelter services with which residents are to be provided. The non-shelter service program must be based on the needs of residents as well as money, staff, facilities, and other resources available.

The first step in designing a worthwhile non-shelter service package is identification of the kinds and levels of services needed. Such considerations should be made in the earliest stages of site location and building design.

SERVICES COMMONLY FOUND IN HOUSING FOR THE ELDERLY

The types and levels of services found in housing for the elderly vary widely.

Whether a service is to be considered essential or non-essential depends largely on the type of housing facility offering the service and the resident population the facility serves.

A number of services which are non-essential or convenience services in independent housing for the elderly gradually become essential or support services in congregate housing. The simple fact is that, as people grow older, what begins as a convenience—an amenity which allows them more leisure, or which they enjoy—gradually becomes more and more necessary to the support of life itself.

The following service categories will be discussed:

- Nutritional Services
- Health and Medical Services
- Housekeeping
- Social, Recreation, and Educational Services
- Transportation
- Security
- Commercial

• Nutritional Services

The provision of a common meal service is extremely rare. Some housing developments have meal service once a day, provided through the Nutrition Program for the Elderly, Title VII of the Older Americans Act. Some community organizations undertake to deliver meals to individuals in "Meals on Wheels" programs. Volunteers and service organizations are often willing to assist residents whose mobility is limited with shopping. Some communities provide help to residents who are ill or unable to prepare their own meals by offering such help as part of a "housekeeping" service program. Another important resource in independent housing for the elderly is the residents themselves. They often enjoy helping out their neighbors by fixing meals when one is ill.

• Health and Medical Services

In independent housing for the elderly, there is a greater reliance on community medical services than on the provision of in-house medical services.

The manager is generally concerned with providing the information needed by residents to obtain services for themselves. Transportation to off-site service providers is often helpful in avoiding more costly on-site services, and community and volunteer groups are often willing to help.

Where there is a great reliance on the provision of on-site health services by community health agencies, the cost of these services is minimal and is generally confined to the costs of space used and of personnel to clean and maintain that space. Also, there is some cost in time spent by management and staff in coordinating various aspects of providing the medical service to the residents. There is almost no direct cost to the residents for this type of medical service arrangement. There may be some cost to the residents if space is leased to a private physician who provides medical services to the residents on a fee basis.

• Housekeeping

Housekeeping is a relatively low-demand service in independent housing. Among this group of residents, assistance in performing housekeeping chores is considered a convenient but non-essential service. Those with limited incomes do not even consider this service a possibility because of their inability to pay for it.

• Social, Recreation, and Educational Services

This area of non-shelter service is the most commonly provided and is very important to the quality of life in a housing development. The variety and frequency of activities contribute greatly to the well-being and satisfaction of the elderly residents. It is fairly common to have resident organizations form around recreation, education, and social needs. One of the reasons why resident organizations are formed fairly easily in housing for the elderly is that a number of residents usually have the skills, talents, and especially time to participate in such activities.

Many activity programs can be carried out successfully by resident groups. Usually a particularly energetic and aggressive person is needed who will be able to phone, visit, or write to service providers. In fact, there is ample work involved in contacting resources and developing programs to keep one or more committees busy. Publicity, fundraising, refreshments, decoration, and recruitment committees would be of great help in putting a successful activity program together.

The types of activities that are to be developed depend on the individual and group needs of the residents. Many independent facilities for the elderly have many residents with common backgrounds that demand unique activities not suitable for residents of other housing developments. Some cost to the facility is incurred in the cost of the use of the space and equipment, janitorial service, and management staff support. Many facilities have resident councils which sponsor, coordinate, and raise their own funds for activities. Some independent facilities hire their own social services director on a full-or part-time basis. There are federal programs, such as CETA and Title IX of the Older Americans Act, which can supply funds for a part-time service coordinator or other needed staff. In other instances, contracts or agreements are made with city recreation departments, senior centers, or other agencies to coordinate the activities of a housing facility. This service is usually provided at no cost to the residents and the facility.

• Transportation

As we have mentioned before, transportation can be the key to continued resident independence. The location of the elderly facility is an extremely important consideration in planning transportation services. Some housing developments located on a site without transportation facilities try to pressure their local bus line to extend service to their facility. This is usually a futile effort, because bus companies are reluctant to extend service lines unless they are assured of the economic feasibility of this service. In many such cases, the facility itself has to provide its own transportation service. Although such services cost money, they are often much less expensive than on-site delivery of other services already available but inconvenient.

A number of transportation arrangements are found. Many of them are fairly expensive. Even so, some form of transportation is an essential link between the housing facility and the surrounding community when some of the basic facilities are lacking in close proximity to the development.

Some developments, especially where senior centers are located, have been successful in obtaining funds from federal agencies to purchase minibuses which serve elderly residents. Another source of funds is the County Office on Aging. Often these funds cover the partial or total costs of providing a driver for the mini-bus. With this form of transportation, a regular schedule to shopping facilities, medical centers, recreational outings, and other trips is offered to residents at almost no cost to them.

Another system is to develop volunteer transportation programs. One of the problems with this type of service is the difficulty in assuring regularity of service. The times when service may be most needed are usually the times when volunteers are unavailable.

Some community organizations, such as church groups, furnish individualized services, such as transportation to attend church services or to go to a church-sponsored recreational activity.

Another possibility is to form car pools. Using this method, a regular schedule of transportation services can be coordinated to serve a number of those elderly who do not have cars.

One other option is to pool the use of automobiles owned by relatives or friends of elderly residents. Many times they are willing to provide the use of their

cars to serve their family member as well as others who do not have transportation.

Many communities have implemented a special reduced or no fare bus use plan for senior citizens. In these instances, the local government usually subsidizes the bus company to provide this service.

• Security

One of the most important issues in any housing development for the elderly is security. To most elderly persons security means being able to do the ordinary things in life—visiting friends, shopping, going to various recreational and cultural activities, relaxing in the comfort of one's own home, and sleeping peacefully at night—without fear. Many residents of housing for the elderly entered such facilities at least partly out of a need for security. This need extends not only to "guarding"-type security provisions, but to other shelter and non-shelter services as well. In other words, physical security is only part of the total security picture. The psychological security of a sense of well-being which comes from adequate nutrition, good health services, and a well-maintained home in a well-managed development is vital. No amount of protection in the form of locks and guards can overcome the fear which grows from knowing one cannot take care of oneself and no help is available. This means that the better shelter and non-shelter services are managed, the less residents will tend to need physical security measures.

There are four fundamental approaches to providing security:

- 1) Hardware
- 2) Design
- 3) Manpower
- 4) Management Techniques

In general, the costs for security systems employed in the various forms of housing for the elderly do not constitute a special monthly charge to the resident. The cost is usually part of development construction and design costs or is absorbed in the monthly rental.

• Commercial

In many developments for the elderly, a variable enters the picture with commercial services—the potential additional income which such services can bring to the development. If a development is well located for commercial purposes, and if on-site space and facilities are available, space can be rented to providers of commercial services at a greater profit to the development than it otherwise receives. On the other hand, such situations should be examined carefully to determine whether commercial use of space will cause problems by limiting the space available for resident activities and other services to the disadvantage of residents.

On-site commercial services are scarce. Generally, the development provides a laundry facility, and sometimes this is a laundromat-type operation run by a concessionaire. Laundromats may also be operated by management to bring additional income into the development. Some managers have achieved additional income by providing development space to a convenience store where residents may purchase food and sundries, or by renting underused parking space to non-residents. Occasionally a development's residents have banded together to set up and run a convenience store, a food co-op, or other commercial service themselves. The benefits of such an approach are obvious.

CHAPTER VII—How To Get Started

Marie McGuire Thompson, former Commissioner of the Public Housing Administration and a leading proponent for better housing for the elderly, states that:

"Increasing housing production to meet the needs of the elderly is dependent on local initiative, knowledge, interest and acceptance of responsibility. Federally assisted programs are activated only in those communities which seek them, whether the sponsor be public or private. Housing comes about only when the local citizens become interested in the living conditions of older citizens, seek knowledge of resources, and activate the programs. Only then do the older people of the community have the benefits and opportunity provided for them."

What are some of the steps that a community must take in order to develop a housing program for local elderly residents? The first step is recognizing that there are special considerations in regard to planning housing for the elderly (see Chapter I) and that elderly persons may have different needs, necessitating a variety of housing options within a community or region. Therefore, it is important to analyze the housing that exists in a geographic area and not to predetermine a particular approach to housing.

It is useful to think in terms of a development process, although it is by no means a "step-by-step" process. The complex nature of many of the steps and the amount of time necessary to complete them, demand that a number of them be undertaken at the same time. Thus, it is necessary that a "team of experts" or committees operate concurrently in the development.

While this discussion will necessarily deal with the most complicated process, that is, the construction of new or substantially rehabilitated units, many of the points can be taken into consideration with regard to various other housing alternatives.

Within each of the following sections, numbered references have been indicated which are listed at the end of the chapter. These references contain more detailed information on the particular topics and are available either from the Division on Aging or the State Library.

NEEDS ASSESSMENT

The key to the whole process is an accurate determination of the need for housing. An individual can stimulate a church, civic association, union, local

governing body or other organizations to survey the housing needs of the community. A sample questionnaire has been included in the appendix to this chapter. Information about the elderly of the community may be available from local community service agencies and other local housing providers (e.g., local public housing authority). The New Jersey Division on Aging maintains detailed housing and income data for each municipality which is available to housing sponsors. Gaining the cooperation of existing housing and service providers in the community is a vital step in obtaining information about potential markets for additional housing and service provision. If housing is already available, waiting lists provide an excellent indication of minimum need.



In many cases, a survey will suffice to indicate the housing options required by the senior citizens in the community. However, in more complicated situations, where housing and/or housing services exist, either in the immediate or in a surrounding area, it may be necessary that a more detailed market analysis be carried out by a professional. Some of the questions which must be asked include: What are the numbers and characteristics of the elderly residents? How many are active and mobile, how many are infirm? What is the range of incomes? What are present living arrangements? What housing presently exists to serve this group? What type of housing is needed, i.e., independent, congregate housing, etc? The market should be analyzed very carefully, both in terms of the information needed to keep the development process in motion and to insure the final success of the housing as a desirable place to live.

If the community is receiving funds under the Housing and Community Development Act, it must prepare a Housing Assistance Plan (HAP) which details how the community is planning to meet the housing needs of low- and moderate-income elderly and families and must be submitted on an annual basis. Any proposed subsidized housing development should be part of the HAP. Thus, involvement in this process is extremely important.

PRELIMINARY DECISIONS

Sponsorship

• Limited-Dividend and Nonprofit Corporation

In 1949, the New Jersey Legislature passed an Act (C. 184, P.L. 1949) authorizing the creation of limited-dividend housing corporations which can acquire, construct, alter, maintain, and operate housing projects for the purpose of providing accommodations for families in need of housing and for redeveloping blighted areas.

A limited-dividend corporation may be formed by three or more citizens of the State, subject to approval by the Public Housing and Development Authority in the Division of Housing and Urban Renewal, Department of Community Affairs. Municipalities are authorized to grant tax abatement to projects sponsored by such a corporation. Dividends are limited to a return of 8 percent under New Jersey Housing Finance Agency programs and 6% under Housing and Urban Development programs on their equity in cash return.

This legislation was amended in 1967 to allow the creation of nonprofit housing corporations or unincorporated associations with the same rights and privileges as given earlier to limited-dividend corporations. "Housing association" is defined as any limited-distribution or nonprofit partnership, limited partnership, limited partnership association, trust, single proprietorship, or other unincorporated association. Nonprofit housing corporations are usually broadly based with membership from churches, civic associations, and other community groups. No municipal action is required for their formation.

Nonprofit groups may borrow up to 100 percent of development costs from New Jersey Housing Finance Agency. Limited-dividend sponsors may borrow up to 90 percent of development costs.

• Public Housing Agency

New terminology, "public housing agency," was introduced in the Housing and Community Development Act of 1974. A public housing agency is defined as "any state, county, municipality, or other govern-

mental entity or public body (or agency or instrumentality thereof) which is authorized to engage in or assist in the development or operation of low-income housing." This includes public housing authorities at the local, county, or state level and the State Housing Finance Agency, but does not include nonprofit housing corporations. It has been pointed out, however, that a "public housing agency" could subcontract with a nonprofit for the administration of a Section 8 program. (See 17 in references.)

• Consultant

Most nonprofit sponsors will require some assistance or guidance in order to successfully put together projects. A person or organization who has some experience and knowledge in the field can help considerably in coordinating the process, saving months of delay and probably thousands of dollars, if not the project itself. In New Jersey, consultation is available through the Division on Housing and Urban Renewal, State and Regional Planning, and Division on Aging, Area Offices of Housing and Urban Development (Newark and Camden), and New Jersey Housing Finance Agency. (See address list in the Appendix of Chapter IV.) There are also a number of professional planners with experience in housing for the elderly. A list is available from the Division on Aging.

The important consideration is that the goals and objectives of the nonprofit group are achieved and that the nonprofit group provide the local input and control.

• Architect

Choice of an architect is an extremely important decision and should be made on as objective a basis as possible. Evaluation should be based on: experience ("elderly housing" experience can be a big plus, particularly if it is experience with state and federal funding agencies), review of completed projects, references by former clients, recommendation of housing agencies, responsiveness to the social aspects of design, capacity to complete the job with a minimum of delay, communication with sponsor, capacity of firm (or consultants to be used), and awareness of cost limitations. Potential architects should be interviewed and a consensus reached.

• Builder

Under HUD programs, a builder can be selected early in the process, primarily to keep close check on the costs. Also, the builder can make "arms length" advances to meet "seed or front" money requirements for eligible mortgage items. It is helpful for the architect to participate in the selection of the builder. The Farmers Home Administration requires

a competitive bid for nonprofit-sponsored projects. (See 5, 9 in references.)

• Site Selection

This topic has already been covered in detail in a previous chapter. It is included here as a reminder of its importance in the process.

DEVELOPMENT TEAM

There are many obstacles in developing housing. It is never a quick, smooth process. The average time for the development process is 3-5 years, and it often takes longer. Particularly in the case of an inexperienced nonprofit sponsor, it is useful to assemble a team of experts in order to keep obstacles to a minimum and the process constantly moving forward. Ideally, a sponsor should look for experts as members of the Board. We are fortunate in New Jersey to have many experts in housing for the elderly willing and able to assist on a preliminary basis without charge. The members of a development team should include:

1. the sponsor/developer — can be nonprofit, limited-dividend; ideally would include some senior citizens
2. funding source — as soon as an application is submitted, a representative will be assigned to work on the project
3. fiscal and/or housing consultants — a fiscal consultant, in many cases a professional planner, is especially important in initiating the funding proposal, determining economic feasibility and working with the funding agencies
4. architect — most important in making the building functional and liveable for older people
5. builder — can advise on feasibility of site and cost of design features
6. attorney — incorporation procedures, obtaining variances, etc.
7. management agent — can foresee potential problems and suggest solutions before the building is constructed.

One word of caution: the effort of developing a housing proposal can suffer from the predominance of any one member and his particular set of perceptions. This is a danger to be avoided. The authority to make decisions must be delegated and shared. (See 5, 7, 8, 9, in references.)

BUILDING SUPPORT AND MAINTAINING COMMUNICATION

The development process does not occur in isola-

tion. It requires the support of many individuals and groups outside the actual Development Team. The Development Team must consider the building of this support a high priority. A good working relationship with key public officials is essential and should be cultivated from the very beginning. Contact also must be established very early on with existing housing and service providers in the community and then maintained throughout the process. This is particularly important if the proposed development will depend upon any existing services.

It is also necessary to develop community support. Residents of the municipality, particularly those in the immediate area of the proposed site must be thoroughly informed about the project, i.e., what the need is, how the project meets this need, etc. Although it is unlikely that a specific housing development for the elderly will receive total endorsement, every effort must be made to build as much support as possible.

ZONING AND OTHER LOCAL APPROVALS

Most communities have ordinances for multi-unit housing which are more applicable to families than to senior citizens. For example: the community may have standards for room or unit size which are excessive for elderly. Federal subsidy programs consider efficiencies of 400-450 sq. ft. and one-bedroom apartments of 550-600 sq. ft. reasonable. A parking ordinance requiring one space per unit may also be excessive. A study by the New Jersey Division on Aging has recommended 35-40% parking spaces/units for moderate-income housing and 20-25% for lower-income housing. In determining the amount of parking necessary, one should consider: that many older people, especially low-income, do not own a car; anticipated needs of tenants, employees, and visitors; availability of off-street parking for employees or guests; availability of public transit; access to community facilities, and projected rent.

If there are requirements that off-street parking must be partially or fully enclosed, it may pose both cost and security problems. A possible compromise is well-lighted carports and/or open parking.

In many instances, a doubling of the normal density to allow for senior citizen housing would be appropriate. Where a typical family project would average 2.3 to 2.5 people per unit, an elderly project would

average 1.3 people per unit. Thus, it is possible to increase dwelling unit density for elderly housing without increasing people density. The increased density helps with economic feasibility by reducing land and site improvement costs.

Some communities have open-space requirements which do not respond to the needs of elderly. Special consideration should be given to allowing for different life-styles of senior citizen occupants. For example: many older people may enjoy having a small plot for a garden. Many tenants are interested in passive areas to be able to observe "where the action is."

Specially-designed housing for the elderly may be in conflict with local zoning ordinances. There are two possible approaches which a housing sponsor can consider: (1) an amendment to the ordinance (2) a variance procedure. The approach that is taken depends upon the individual community. In either case, it is important to state the wording of an amendment or variance in a non-restrictive manner. Restricting the development to a particular age group is considered discriminatory. Therefore, it is recommended that senior citizens, as defined by the funding agency, be given first priority as tenants. Examples of acceptable wording are available from the New Jersey Division on Aging. Ideally, the Division on Aging would recommend a more progressive approach in zoning matters: that senior citizen housing be a permitted use in all or selected residential and commercial zones. This approach gives the greatest latitude in the choice of a site without escalating land costs.

Related to the above issue, it has been a common experience in New Jersey that the residents of elderly developments are drawn overwhelmingly from the local community. This is especially true in recent developments, since the benefits of specially-designed housing for the elderly have become more widely recognized. Housing sponsors are allowed to develop a tenant priority list, subject to the approval of the funding agency. Such lists typically give first priority to local residents, (especially those who have been displaced), second priority to parents of local residents, third priority to residents of contiguous communities. A sample list is available from the Division on Aging.

It would be advantageous to the cause of elderly housing to have planning and zoning board members who are understanding and supportive of such efforts. (See 1, 9, 17, in references.)

UTILITIES AND ENVIRONMENTAL CONSIDERATIONS

Availability of required utilities, etc., are usually critical, as no mortgage funds may be used to provide these off-site facilities, although hook-up charges are eligible. Unless adequate services are or will be available, the site will not be acceptable.

Environmental issues are a concern. However, the environmental review process is often a tool for "anti-housing" elements to block housing. In the case of housing for the elderly, it is important to protect the tenants from potential negative factors, such as airplane flight patterns, industrial or other fumes, other noise factors. It is equally important that the site be carefully evaluated for its potential as a positive total environment. (See 9 in references.)

FUNDING SOURCES

Although specific funding programs have already been discussed in Chapter IV, this discussion will focus on information which the housing sponsor must obtain in order to continue the development process. For every area in the country, HUD has established Section 8 income limits and fair market rents. These limits determine the maximum mortgage which HUD will approve. The sponsor must also determine what the funding agency will accept regarding the feasibility and marketability of the proposed project.

There is usually a need for "seed money," normally up to 5 percent of the anticipated mortgage, though 1-2 percent may be adequate. This money pays for site control (land option), surveys and soil tests, consultant fees, etc. Seed money may be obtainable from a variety of sources: sponsor, parent bodies of sponsors, local and state governments, nonprofit housing development corporations (regional and national), builders, etc. In New Jersey, the Division of Housing and Urban Renewal in the Department of Community Affairs provides seed money for nonprofit housing sponsors approved by NJHFA. (See 7, 8, 9, 10, 16, 17, 18, 19 in references.)

As a closing comment, it should be stressed again that every community has the responsibility of providing suitable housing for elderly residents — not just those who are presently eligible, but for future elderly. The benefits go beyond the occupants of such housing; the community retains a valuable resource in its older residents who are not forced to leave or to live in unsuitable arrangements.

APPENDIX

New Jersey Department of Community Affairs
Division on Aging
Post Office Box 2768
Trenton, New Jersey 08625

SAMPLE QUESTIONNAIRE ON HOUSING FOR OLDER ADULTS

(Please check one in each question)

1. Do you live
 - ☐ alone
 - ☐ with husband or wife
 - ☐ with children or other relatives
2. Do you live in
 - ☐ a house
 - ☐ an apartment
 - ☐ rooming or boarding house
 - ☐ hotel
 - ☐ mobile or trailer park
 - ☐ other (specify) _____
3. Answer (a) or (b)
 - a) Your monthly rent is:
 - ☐ nothing
 - ☐ under \$50
 - ☐ between \$51 and \$100
 - ☐ between \$101 and \$150
 - ☐ over \$150
 - b) Your total montly expenses (including taxes, heating, repairs, maintenance, and interest and mortgage payments, if any)
 - ☐ nothing
 - ☐ under \$50
 - ☐ between \$51 and \$100
 - ☐ between \$101 and \$150
 - ☐ over \$150
4. Is your present living arrangement
 - ☐ very satisfactory
 - ☐ somewhat satisfactory
 - ☐ somewhat unsatisfactory
 - ☐ very unsatisfactory
5. In terms of the money you have each month, do you feel your housing is costing:
 - ☐ a lot more than you can afford
 - ☐ a little more than you can afford
 - ☐ just about right
 - ☐ below average
 - ☐ nothing or very little
6. a) Have you tried or thought of trying to find another place to live in the last three years?
 - ☐ yes, tried ☐ yes, thought of trying
 - ☐ no, did not try or think of trying
 - If no, go to question 7*
 - b) If you tried, were you unsuccessful because
 - ☐ you could not find a place
 - ☐ the cost was too high
 - ☐ the housing was not suitable (stairs, poor location, etc.)
 - ☐ other (specify) _____
- 7.* If the price were within your means, would you prefer to live
 - a) ☐ in a house
 - ☐ in an apartment in which I can live independently
 - ☐ in an apartment in which I can live independently, but with a common dining room
 - ☐ in a mobile home
 - ☐ in a hotel-arrangement, with my own bedroom and all services provided
 - ☐ other (specify) _____
 - b) ☐ in same neighborhood
 - ☐ in downtown (commercial area)
 - ☐ further away from downtown
 - ☐ in another community
 - c) ☐ with people my own age
 - ☐ with people of all age groups
 - ☐ in a location close to people of all ages, but in a separate building for older people
8. If specially designed housing for people over 62 was available in your community at a price you could afford, would you consider moving there?
 - ☐ very likely
 - ☐ possibly yes
 - ☐ perhaps
 - ☐ probably no
 - ☐ very unlikely

9. (Optional) (If you are considering housing for a region or county include this question)

If specially designed housing for people 62plus could not be built in your community and was in a neighboring community, how interested would you be in moving there.

- () very interested
() somewhat interested
() indifferent
() not very interested
() would not move

10. Do you rent or own your housing?

- () rent*
() own**
() other

- *11. If you rent, would you prefer to move to specially designed housing for people 62plus or stay where you live and receive some rental assistance.

- () prefer to move
() prefer to stay with rental assistance

- **12. (Optional) (This question is for towns where multi-unit housing is available)

If you are a homeowner and want to move to an apartment would you prefer to move into specially designed units for people 62+ or receive rental assistance in a conventional apartment.

- () move to specially designed units
() receive rental assistance in a conventional apartment

13. Are you

- () male () female

14. Are you

- () 55-64 years of age
() over 65
() over 75

15. Are you

- () single
() widowed
() divorced
() married

16. Your total yearly income (including Social Security, pension, earnings, investments, etc.) is

- () less than \$4,400
() between \$4,400 and \$7,000
() between \$7,001 and \$10,000
() over \$10,000

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