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## Senior discount

Local advocates of affordable senior and disabled housing brace for big budget cuts  
BY ANNE MARSHALL

As Barbara Goff walks down a long hallway, her thick, round glasses catch a reflection of a stone Jesus statue. She turns right at an unused slate blackboard, and opens the door to her apartment, its hardwood floors being gently plucked by the paws of her high-strung toy poodle, Dolly.

Goff, a bubbly 70-year-old with salmon-colored hair, lives at St. Cecilia. It's a former Catholic school in Portland that's widely considered the Cadillac of senior independent living: walk-in closets, high ceilings, and a turn-of-the-century parochial charm that even trendy, urban loft-lovers would eat up, sending rents soaring. Not here.

St. Cecilia is part of a federal elderly housing grant program known as Section 202, which is offered through the U.S. Department of Housing and Urban Development. As a result, Goff only spends 30 percent of her monthly income on rent — \$259 dollars a month.

Another obscurely coded program — Section 811 — operates the same way, but funds housing for adults with chronic mental illness, developmental or physical disabilities.

"This feels like home," Goff says over country music playing from a clock radio. "It's clean. It's safe."

Earlier this year, as Goff waited for an apartment to open up at St. Cecilia, she thought she'd have to call Wayside Christian Mission home. The former cleaning lady and caregiver had no money. A tempestuous family member she was living with was scaring her with his outbursts. Fortunately, her wait only lasted a few months, but such brief waiting periods are expected to change due to impending funding cuts.

When Congress finally approved a 2011 budget last month, funding for Section 811 shrunk by 38 percent. The budget of its elderly housing counterpart was slashed by more than half, from \$825 million to \$399 million. In all, HUD's various programs were cut by nearly \$3 billion, with money for new projects taking the greatest hit.

"Who in this country doesn't know there's a financial crisis?" jokes David Dutschke, director of housing development at Catholic Charities. He worked on the St. Cecilia

project and plenty of others throughout the years — enough to know how politicians prune the money tree.

“You can’t spend trillions on war and have money available for low-income senior housing,” he says. “Priorities change. We all love our grandmothers, I think. I hope.”

But still, the timing is bad.

A 2002 Medicaid report stated that by 2030, the number of Americans 65 or older would be twice what it was in 2000. In Kentucky, the number of seniors grew by about 67,000 from 2000-2009. And with Social Security payments static, and the cost of utilities, health care, and just about everything else going up, the population of financially strapped seniors could spike.

Janie Burks is president and CEO of Volunteers of America of Kentucky, a group involved in a number of affordable housing projects. Burks thinks that in the long run, cutting elderly housing won’t save money, as it may force more seniors into nursing homes, with Medicare and Medicaid footing the bill.

“I think if we just build for now and don’t look to the future, we’re kidding ourselves,” Burks says.

But viewed within HUD’s entire footprint, Sections 202 and 811 are miniscule when compared to the massive Section 8 or public housing programs.

In Louisville, 24,000 individuals and families are on waiting lists for Section 8 vouchers or federally subsidized public housing. Of those, roughly 1,200 are elderly or disabled.

When The Housing Partnership Inc., an affordable housing nonprofit, recently surveyed six of Louisville’s Section 202 elderly housing complexes, they found only 23 men and women on waiting lists. But housing advocates say that number is deceptive. Many seniors, like Goff, resort to sub-par living conditions. Goff does not miss the volatile conditions she endured while living with her daughter and son-in-law, who relied on her monthly \$1,100 Social Security checks.

One likely reason Goff did not have to wait a few years for her apartment is that up until the drastic cuts of 2011, the elderly and disabled grant programs were among the few HUD programs that experienced funding boosts. In 2010, \$60 million was added to Section 202. However, that has not led to a wealth of vacant units.

Occupancy rates in the Section 202 units average about 98 percent.

Louise Penman manages Marian Manor, a 24-unit elderly housing complex in west Louisville. The 76-year-old sits in the community room among remnants of a most innocent Derby party: half-drained liters of ginger ale and fruit punch, an empty pizza box, and balloon ribbons.

Penman says seniors cherish their independence. These Section 202 projects allow her residents, mostly widows, to make friends and have their own space. Nurses, family members, and Meals on Wheels can come and go.

“They think this is paradise,” Penman chuckles. Her phone rings and she gets up to answer it, bantering politely.

“That woman calls me every day,” Penman says after hanging up. “She wants to move here. I wish I could help her.” Marian Manor has a waiting list.

Federal budget cuts aren’t the only reason more names could pile up on that list. For years, each state has received an allotment of funds for a fixed number of elderly and disabled units. Historically, Kentucky got funding for about 30-35 Section 202 apartments. Nonprofits would then compete for those dedicated dollars. One chunk of money paid for construction, another for ongoing rental assistance.

This year, the process changed. HUD’s competition is now regional, meaning cities in Kentucky must compete with urban areas in Tennessee, Georgia and Puerto Rico for 106 elderly and 80 disabled housing units. The best projects (judged mostly on how quickly shovels can break ground) win.

A HUD spokesman says that with fewer dollars, the agency wants to ensure money is being spent on quality projects that won’t languish in bureaucracy.

David Ritchay, with The Housing Partnership Inc., says in theory, Kentucky could get all or nothing. It depends on how HUD scores the applications.

“I’d like to be optimistic,” he says. “But I think I’m neutral as to how successful we’ll be.”

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