

As the population ages, housing needs change

By CHESTER E. SMOLSKI

The housing needs for all of us change over time, depending upon one's position in the life cycle. The single person needs only a room, young marrieds settle for a rented apartment, and the family with children needs more space, both inside and out. Children then grow up and still more space is needed, then the children leave the nest. Their parents become "empty nesters." A spouse dies and leaves a person single again and often dependent on others. And then, perhaps, a nursing home becomes a necessity before the person passes on.

The numbers of people in these groups create the demand for certain types of housing. For example, the baby boom of the late 1940s and '50s meant more single-family houses in the suburbs. The boomers grew up and now need their own housing, so we now have the demand for condominiums. And as that fastest-growing segment of the population becomes the elderly in the next century, there will be greater demand for their special needs.

We are already experiencing the rapid growth of the elderly because people are living longer. Since 1980 the 65-and-older age group grew by 17 percent in the nation, while the total population grew by 7 percent. In Rhode Island, this age group grew by 12 percent, while total population grew by 4 percent.

And Rhode Island, like much of the Northeast, has one of the oldest median ages. In 1987 it ranked sixth in median age in the nation at 33.4 years, up from 31.7 in 1980, while in the nation the median for 1987 was 32.1 years, up from 30 in 1980.

The biggest problem

The Rhode Island Department of Elderly Affairs has the responsibility to work with the more than 180,000 residents of the state who are over the age of 60. And one of the biggest problems faced by these nearly one in

five persons in the state is housing. To further examine this issue, the department recently held its fourth such meeting over the past two years at a downtown hotel.

The meeting, which drew a packed house of over 250 professionals, elderly, government officials and observers, dealt with options to expand elderly housing. To this end, it becomes necessary to consider a variety of housing choices that may sound very strange to the non-professional. Accessory apartments, cooperatives, congregate housing,

according to a recent Office of Intergovernmental Relations survey. The likelihood is that many planning boards do not know that such apartments are defined as "independent living units with kitchens within a single-family home." These are quite different from "granny flats," which are "small, self-contained, removable housing units that are installed adjacent to existing single-family homes."

Just as the attendants at the meeting learned something about the variety of housing

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sheltered care, transitional housing and adult foster care are just some of the types of housing that were considered. And then there are the programs of the US Department of Housing and Urban Development (HUD) and the R.I. Department of Housing, the multitude of financing options and the various agencies and organizations that try to pull these together to provide housing that is affordable for this segment of the population. No easy task.

Accessory apartments are now a viable housing option. They are more popular in other parts of the country, but in Rhode Island only five or six communities allow them,

options, it would also be a useful exercise if planning boards had some type of housing orientation to become better acquainted with the various housing possibilities for a community.

The Older Americans Act of 1965 states that older Americans are entitled to suitable housing that they select themselves, is designed and located with reference to their special needs and is available at an affordable price. Since 1959, the primary tool of government to accomplish this goal for the elderly and the handicapped is the Section 202 program. Over the past three decades, approximately 3000 projects with 192,000 occupied units have been built.

The program has changed over time. Today, it is the only direct loan program of HUD (current interest rate of 9 percent), has a 20-year commitment of Section 8 funding (tenants pay no more than 30 percent of income for rent) and is available only to non-profit organizations.

The number of section 202 units built has been somewhere around 10,000 to 12,000 new units a year, and under a complex formula used by HUD, Rhode Island was allocated only 52 units this year. Cosimir Kolaski, the manager of the local HUD office, stated that he was "very disappointed" that none of the state non-profits applied. The result was that the 52 units were lost to another state. This amounted to more than \$2.5 million of construction costs and 20 years of rental subsidies.

In other years, Rhode Island has obtained more than its allocated units because of strong applications from the 20 to 25 non-profits that have worked with the local HUD office over the years. Kolaski suggested that perhaps a potential applicant did not have control of the site, which is a condition necessary for application. Whatever the reason, 52 units of new housing with 20 years of subsidies were lost for our needy elderly and handicapped.

The meeting ended when the question of cost of housing subsidies was raised. The answer given should cause all those who think too much is provided for low- and moderate-income elderly and families some reflection for thought. HUD's budget this year is about \$15 billion. That is equivalent to one-third of the biggest housing subsidy of all, the subsidy given to all home-owners. The total tax deductions to these middle-income and wealthy Americans amounts to approximately \$45 billion.

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