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How To Find Affordable Senior Housing

By Molly Shomer

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by: **Molly Shomer**

A few years ago Miranda M. became a widow. After a short time her grandson (her only available relative) persuaded her to move across several states to be closer to him.

He located a nice retirement apartment where meals, housekeeping, and transportation are provided. By using her small Social Security income, and funds left by her loving husband, Miranda was just able to afford her rent and basic living expenses.

She didn't much like taking all her meals in the community dining room, so she continued to fix some of them in her own kitchen.

She reluctantly accepted the help of housekeeping for the heavy cleaning. But, as she said, "I need to keep busy. If I can't make my own bed and dust around I feel like a useless slug. I intend to keep doing for myself just as long as I can get up out of this chair."

But for one unforeseen disaster, Miranda and I never would have met, and she would have happily lived on in her sunny apartment.

You see, disaster struck because Miranda lived too long.

Both she and her grandson had counted on Miranda dying before her 85th birthday. It made perfect sense, they thought, as her family was not generally long-lived.

Her sister and brothers had all passed away at relatively young ages, as had her parents. Miranda figured she would be long gone before her money ran out.

There was only enough left to cover two more months in the retirement apartment when Miranda's grandson called me.

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What was she to do?

Her monthly income of under \$900 wasn't enough to pay for rent, utilities, food, and her medications in the least expensive apartment he could find. He asked me to find her a place in a Medicaid nursing home.

Well, Miranda certainly wasn't nursing home material.

There was nothing wrong with her mind. She could fix her own meals, and she could keep up her apartment (with a little muscle help). She really had no medical needs, and wouldn't have qualified for Medicaid and nursing home care even if she had wanted to.

Which she certainly didn't.

Her only real problem was lack of money (and a grandson who wasn't any better at planning ahead than she was).

After talking with her doctor and the manager of her apartment to confirm that she really was capable, I set out to try to find a "Section 202" apartment.

Section 202 housing – named after the section of the federal legislation authorizing it – is rental housing specifically for people over the age of 62 who have incomes under 50 percent of the area median income.

According to HUD, the U.S. Department of Housing and Urban Development, the average Section 202 resident is a woman in her 70s with an annual income of less than \$10,000.

Section 202 residences are built and run by private, non-profit groups who have received loan incentives from HUD. HUD is not involved in day to day operations. Rents are calculated according to income, and rental assistance funds pay whatever balance remains.

Luckily for them, Miranda and her grandson live in a large metropolitan area. There are always more options in a larger town. But somewhere between 20 and 25 percent of Section 202 funds have been set aside for use in non-metropolitan areas, so these apartments aren't only found in big cities.

Hunting for a Section 202 apartment can be labor-intensive. When an apartment becomes available it rarely stays empty long. Often there are lengthy waiting lists.

The first piece of business was to telephone every apartment complex on the Section 202 list (see below for the web address to get a list). I verified that they were still participating in the program, and asked whether they had any vacancies.

Frankly, I didn't expect a "yes" to the vacancy question, but it never hurts to ask.

Lo and behold, and miraculously for Miranda, there actually was a vacancy in an older building near

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downtown. Because it's not in the pretty suburbs it isn't as popular as some of the others. For our purposes, it was a palace and a kingdom all in one. Beggars couldn't be choosers!

If there hadn't been a vacancy, Miranda and her grandson would have had to visit each apartment complex and place her name on every waiting list. Sometimes the wait can be as long as 2 years or more, so I don't advocate waiting as long as Miranda did.

Along with her application form, Miranda was required to give the apartment manager proof of her income (a Social Security statement or a pay stub). She was asked about previous landlords who could vouch to her suitability as a tenant. She was asked to provide copies of her pharmacy bills, as those expenses are taken into account when the rent is calculated. This particular apartment manager also wanted a statement from her doctor that she was truly independent.

If she had planned on visiting multiple places, Miranda would have taken along several photocopies of all her information so she could leave it everywhere she applied.

This is where having someone to come along is invaluable. The job can be overwhelming and exhausting for an older person.

If she hadn't found this affordable place, Miranda probably would have had to move in with her grandson (NOT a happy thought for either of them), or find a little private room to rent in someone's home, or try to find someone looking for a roommate. I was ready to try whatever it took to keep her off the street.

Because time was short Miranda had to take what was available. She has since put her name on the waiting list at two other apartments that are a little nicer and closer to her grandson. The great thing about Section 202 apartments is that you can move whenever and wherever you wish – depending of course on the terms of the lease you have signed.

To locate a directory of Section 202 housing in your state, go to

Choose your state in the upper right corner. From that point on you might have to search around a little for "renting," because the information seems to be in different places on the state pages.

If you want to talk with someone in a HUD office, click on the web address below for a directory of offices:

If you, or someone you care for, is over 62 and on a limited income, Section 202 housing can be a lifesaver. It's very important to plan ahead, though, because these apartments are popular.

If you have concerns about finances becoming a problem in the future, start NOW to investigate your options. There's nothing more frightening than outliving your savings – – ask Miranda.

Molly Shomer, LMSW is "Head Coach" of The Eldercare Team, and a dedicated advocate for those who are caring for elderly adults. Please visit her web site at

for more

elder care articles and important resources for caregivers. "Eldercare News You Can Use," the bi-monthly newsletter, is also available there. Write to her at: molly@eldercareteam.com

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By connie

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