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Growing senior population looks across Stanislaus County's widening housing affordability gap

Posted On: October 27th, 2015

California Economic Summit - October 20, 2015 by Nadine Ono

Urban areas aren't the only regions to suffer from lack of affordable housing. Rural areas, such as Stanislaus County are being hit equally, if not harder due to traditionally lower wages for agricultural workers and ever increasing housing costs.

According to a recent report by the California Housing Partnership Corporation (CHPC), Stanislaus County faces a 21.9 percent poverty rate, but when housing costs are considered, that rate rises to more than 23.5 percent.

Senior citizens are not immune to the problems posed by the lack of affordable housing and the county's senior population is rising. From 2010-2013, U.S. Census data showed that the general population grew only 2 percent, but the 65-and-older population grew 11.8 percent. According to a 2013 Stanislaus County Community Health Assessment, neither the median Social Security payment nor the maximum Supplemental Income payment is enough to cover the basic needs of seniors living in the county.

There are also unique issues facing seniors said Rob Wiener, executive director of the California Coalition for Rural Housing, which partnered with CHPC on the report.

"Elderly generally want to age in place, if not in their home, then in their community, especially if their kids are nearby and some of these smaller rural communities don't have appropriate senior housing, especially the kind of care facilities that you need as you become older," said Wiener.

To make matters worse, funding for affordable senior housing has decreased dramatically. Since 2012, there has been no capital funding for affordable senior housing at the federal level due to sequestration.

"The timing seems terrible because this segment is growing and there really aren't any dedicated resources for senior housing out there and definitely not through HUD," said Liz Stewart, director of Housing Development at Satellite Affordable Housing Associates (SAHA), a Northern California non-profit dedicated to providing affordable homes.

One bright spot is Modesto's Tower Park, a 50-unit affordable housing complex for seniors currently under construction. The project is a joint venture between SAHA and Beacon Communities, which will manage the complex.

"The City acquired the site and had some funding available from the NSP2 (HUD Neighborhood Stabilization grants) program," said Stewart. "They basically were able to cobble together some financial assistance from federal sources that they had access to."

Stewart added that the city realized there was a need and was very accommodating. "I think Modesto is not a very high density community, but they were supportive of a three-story building and that made it possible for us to get 50 units," said Stewart.

Scheduled to open in March 2016, Tower Park is located in downtown Modesto and close to shopping areas. Rents will range from \$280 to \$590, which is much lower than the average rent of \$923 in Stanislaus County. It will have amenities important to seniors including an electronic call system in case of emergency, roll-in showers as well as an exercise and community room. Additionally, Tower Park is being built using green technology such as solar thermal hot water, green label carpet and Energy Star rated appliances.

Already the demand is high, as Tower Park has received more than 200 applications for the 50 units. SAHA expects the number of applications to dramatically increase as next week's filing deadline nears. All applicants will be put in a lottery and from there residents will be selected.

"I think Modesto is like a lot of communities in California. They don't have a lot of resources. They don't have a lot of urban amenities right there and sometimes that can make it harder to get funding," said Stewart. "They still need housing for seniors and this is going to be nice for the neighborhood and wonderful for the people who get to live there."

Seniors are just one of many groups across the state that suffer from the lack of affordable housing. That's why affordable housing will be one of the key discussion points at the California Economic Summit in Ontario on November 12-13, co-presented by California Forward and the California Stewardship Network. Business and civic leaders will gather to figure out how to ease the affordable housing crunch by building one million units in the next decade. Read article here. [3]

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