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**Volume II, Issue 3  
Housing Issues**

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**Affordable Housing**

– by Mary Alice Murphy

I have worked in the field of affordable housing for over 10 years. Many myths surround this issue. Neighbors at community meetings often state that affordable housing will bring crime, poor maintenance of properties, drugs, and all manner of harm to the neighborhood. Many people think, there goes the neighborhood. The attitude of “not in my back yard” is not surprising.

I invite you to find out where affordable housing is located in your neighborhood. You may be pleasantly surprised. Colorado has some beautiful, functional, affordable housing built by housing authorities, non-profit agencies and for-profit developers that you would be glad to live in.

It may also surprise you to know who lives in affordable housing. Residents include medical personnel, social workers, teachers, tellers, television staff, and clerks at the big box stores and outlet malls. They are the kinds of people that you would expect to find in any neighborhood. There is one big difference – they have had a detailed background check and have to sign off on rules that protect themselves, their neighborhood and the community.

Communities can do much to promote affordable housing in their area. Cities and counties can lessen fees. Citizens can lobby official groups when affordable housing is being discussed.

One person provided a major influence when CARE Housing, a non-profit agency in Fort

Collins, purchased land next to her subdivision. When her neighbors told her about the purchase, she said, “Oh, that is just great. They will build good-looking buildings and maintain them well. We are so lucky!”

As a result of her spreading such good will, CARE Housing was able to get the land through the city process in record time and was put on the consent agenda for the planning and zoning board – a first for affordable housing.

Lower-income people can be good neighbors. We need them in the community so that together we can build a diverse and healthy community.

– *Mary Alice Murphy, OLVM, MSW, is founder and former director of CARE Housing.*

According to *The Group, Inc. Real Estate Insider*, people buying affordable housing are “the basic fabric of our community. Without them, we don’t have a community.”

The Fort Collins-based newsletter suggests several ways to achieve affordable housing:

- restructure building fees,
- educate neighborhood groups,
- speed the approval and building process and reduce unnecessary regulations,
- focus on the acquisition of existing housing,
- focus on high-paying jobs and improving education and skills,
- focus on down payment assistance,
- focus on special financing programs,
- enroll employers and
- implement creative designs.

## Colorado Housing

– by Elizabeth Hornbrook Garner

The housing industry is an important component of Colorado's economy. Beyond providing places for people to live and raise a family, it creates jobs, generates income and contributes to the local tax base. Housing near employment centers makes it possible for many employers to find a reliable workforce.

The housing industry operates in the marketplace of supply and demand. Supply includes the number of homes for sale and rent, plus the size, location and cost of the housing. Demand includes the number of households looking for housing, the composition of the households, household income and expenses, and housing preferences in terms of style, size of home and location. The interaction of housing supply and demand yields a sales price or rent. There is not always a perfect fit. This is called an affordability gap.

Colorado's housing prices continue to rise, as do the population and incomes. However, many Colorado households are losing ground because wages in many of the largest sectors of Colorado's economy are not keeping pace with housing prices (*Affordable Housing*, 1999). A recent analysis by the U.S. Department of Housing and Urban Development (HUD) shows that while average wages in the Front Range of Colorado grew by 47 percent

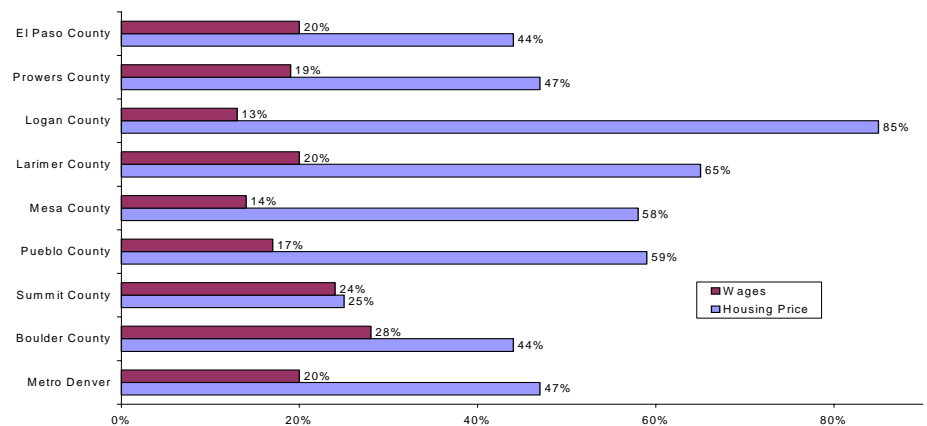
from 1989 to 1999, the average rent for an apartment unit grew 75 percent and the average price of an existing single family home grew 79 percent (*Affordable Housing*, 1999).

While most sectors of Colorado's economy are growing, the lower wage sectors such as service, retail trade and construction have grown the fastest. This leads to the affordability gap. Adding to the problem are increased costs of construction and land prices.

holds with low incomes (below 80 percent of the median state income) are estimated to comprise 32 percent of all working households in the state (*The 1999 Status*, 1999). Employment is the primary source of income for these households; therefore, finding affordable housing in the communities where they work is critical.

– Elizabeth Garner is county information specialist for Colorado State University Cooperative Extension.

Percent Change in Average Wage for All Industries vs. Percent Change in Median Price of a Single Family Home in Selected Market Areas, 1992-1997



Source: The 1999 Status of Housing in Colorado, CHFA

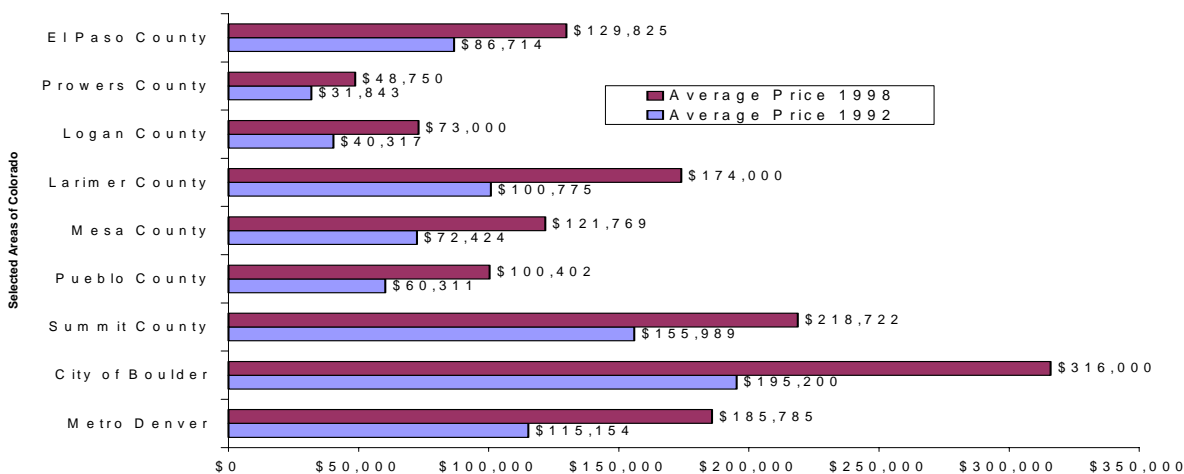
“People don't realize the limited acreage available ...or how much acreage there is with no access to water or power,” Gary Bertorello said about Montrose (Montrose *Morning Sun*, 1998).

The affordability gap is most critical for people at the lower end of the wage scale. Working house-

## References

- Affordable Housing Needs Impact Report*, November 1999, Division of Housing, Department of Local Affairs.
- The 1999 Status of Housing In Colorado*, March 1999, The Colorado Housing and Finance Authority.
- The Rising Cost of Housing in Montrose*, Montrose *Morning Sun*, January 1, 1998.

Average Annual Price of a Single Family Home, 1992 and 1998



Source: The 1999 Status of Housing in Colorado, CHFA



## Home Modifications

– by Kenneth Tremblay, Jr.

Housing is important for all age groups, including the 400,000 plus persons aged 65 and older in Colorado. Research reveals that about 85 percent of seniors want to remain in their current homes for as long as they possibly can. Reasons include the home is familiar and comfortable, the home reflects the individual and family, furniture and accessories fit well, and the home serves as a storehouse of memories. Of utmost importance to older people is the desire to live independently in their current homes.

For these individuals or for those working with or caring for them, questions to ask include:

- Will it meet needs in early and late retirement?
- Is it feasible to handle upkeep of house and yard?
- Is it energy efficient?
- Is the home and surrounding neighborhood safe?
- Does the home have a convenient physical layout for daily activities?
- Will it remain affordable over time?

Quite often homes need to be modified to help support the needs of older people. Home modifications are adaptations to the home that can make it more comfortable, safer, and easier to carry out daily activities. Research indicates that about one-half of older people have modified their homes to help them remain in their homes longer. According to a recent survey by the American Association of Retired

Persons (AARP), the top home improvements made by seniors are:

- levered doorknobs,
- grab bars in bathrooms,
- levered faucets in kitchen sinks,
- handrails on both sides of stairwells and on front and rear steps,
- grab bars in showers; removal of any door threshold,
- movable shower heads for those who must sit,
- portable shower seats, and
- a bathroom with a bath/shower as well as a bedroom on the first floor.

Simple and almost free home modifications that older people can perform include removing or securing doormats and throw rugs to the floor surface to prevent tripping, removing unnecessary furniture (especially low furniture such as coffee tables and footstools) to increase open space, placing the TV in a location free from glare, and using contrasting colors to help objects stand out with more visibility.

A variety of low-cost assistive devices exist, such as doorknobs with levers that operate easily with a push, grab bars in designer colors in the shower and by the toilet and tub, hand-held flexible shower heads, single lever-handled faucets that are easy to turn on and off, adjustable rods (upper/lower) in closets, and handrails on both sides of staircases and outside steps. Using available kitchen aids, enlarging doorways with swing-back hinges, installing ramps over doorsills or removing sills altogether, and installing a superbar beside the bed are also possibilities.

If these changes are not sufficient, other home modifications that may be more expensive



and involve greater difficulty include:

- Confine living quarters to one floor if necessary; or install a motorized chair or elevator.
- Install lazy Susans, drawer dividers, storage organizers, sliding drawers, and shelves.
- Install an intercom system.
- Lower kitchen and bathroom cabinets to 36 inches to decrease amount of bending.
- Add narrow shelves below upper cabinets for easier access and less reaching.
- Add tinted windows, awnings, or window coverings.
- Install more built-in lighting.
- Purchase an electric bed.
- Add a motorized adjustable-height sink.
- Purchase a stove with the burners offset and the controls front-mounted; place a heat resistant surface on the counter adjacent to the stove.

A number of adjustments can help older people live independently in their own homes. Colorado State University Cooperative Extension's gerontology team is exploring these options and developing informational programs on housing to deliver to older people.

– *Kenneth R. Tremblay, Jr., Ph.D., is associate professor in the Department of Design and Merchandising, and Cooperative Extension housing specialist, Colorado State University.*

**For more information on housing modifications, contact Dr. Ken Tremblay at 970-491-5575 or email him at [tremblay@cahs.colostate.edu](mailto:tremblay@cahs.colostate.edu) Dr. Tremblay can provide information available on other housing issues such as home ownership, improving air quality in your home and trends in home office design.**

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### **Invitation to dialogue**

What issues and concerns would you like to see addressed?

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*Opinions expressed herein are not necessarily those of the Family and Youth Institute staff.*

**Coming next:  
Food Safety**

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