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And Bernalillo County: Unmet Needs And The Administrative
Process**

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Anne D. Kanapilly

Candidate

Public Administration

Department

This thesis is approved, and it is acceptable in quality and form for publication on microfilm:

Approved by the Thesis Committee:

Leonard Stitelman, Chairperson

Seyrel Heady

Han B. Reed

Accepted:

Bernard Spolansky

Dean, Graduate School

April 27, 1979

Date

SUBSIDIZED HOUSING FOR THE LOW-INCOME ELDERLY OF
ALBUQUERQUE AND BERNALILLO COUNTY: UNMET NEEDS
AND THE ADMINISTRATIVE PROCESS

BY

ANNE D. KANAPILLY

THESIS

Submitted in Partial Fulfillment of the
Requirements for the Degree of

MASTER OF ARTS IN PUBLIC ADMINISTRATION

The University of New Mexico
Albuquerque, New Mexico

May, 1979

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ABSTRACT OF THESIS

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Anne D. Kanapilly
B.A., English, Wayne State University, 1963
M.A., Public Administration, University of New Mexico, 1979

Subsidized housing services for the low-income elderly of Albuquerque and Bernalillo County are uneven in their distribution and inadequate in supply because federal guidelines and regulations and New Mexico legislation which govern local public housing activity are restrictive; data upon which local housing planning is based are inaccurate; and because the Bernalillo County Housing Authority has not developed its administrative structure and procedures to adequately deliver housing services to its needy elderly residents.

An evaluation of the guidelines and regulations of locally implemented federal housing programs for the elderly results in the conclusion that elderly housing interests are not being well served in several instances. An examination of local demographic data yields estimates of housing assistance needs in contradiction to those reflected in the Housing Assistance Plans for Albuquerque and Bernalillo County. These documents reveal underestimates of need for the area's low-income elderly residents. The structural

organization of and the administrative procedures used by the Bernalillo County Housing Authority as well as certain New Mexico legal restrictions and HUD regulations further impede the delivery of subsidized housing services to the low-income elderly of the unincorporated areas of Bernalillo County.

Based on evaluations of the above, recommendations with regard to altering the basis upon which elderly housing planning is made are set forth; changes in HUD housing policies as they apply to the participation of elderly people in federal housing programs are offered; and finally, it is suggested that the administrative procedures of the Bernalillo County Housing Authority, particularly the planning process, be altered to bring subsidized housing more effectively to needy elderly persons of the area.

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CHAPTER I

The Problem and Its Setting

A. The Statement of the Problem

This study proposes to demonstrate that organizational structure and administrative processes, including the planning process, of two agencies involved in the delivery of federally subsidized housing for Albuquerque and Bernalillo County result in the uneven distribution and inadequate supply of housing services for the low-income elderly of Albuquerque and Bernalillo County, (see Appendix A for a definition of terms).

B. The Statement of the Subproblems

1. The first subproblem is to evaluate the federal regulations and guidelines of housing assistance programs administered by the Housing Authorities of Albuquerque and Bernalillo County in which low-income elderly persons are eligible to participate.
2. The second subproblem is to determine whether the major planning instrument used by the Housing Authorities of Albuquerque and Bernalillo County, the HAP, accurately reflects the need for housing assistance among the low-income elderly residents of Albuquerque and Bernalillo County, (see Appendix B for

abbreviations).

3. The third subproblem is to evaluate the administrative methods used by the Housing Authorities of Albuquerque and Bernalillo County in meeting the housing needs of the low-income elderly of the two jurisdictions and to analyze the New Mexico legal restrictions and HUD regulations regarding housing activities which impede the full implementation of federally subsidized housing programs within Albuquerque and Bernalillo County.

C. The Hypotheses

1. The first hypothesis is that because guidelines and regulations of federal housing programs administered by the Housing Authorities of Albuquerque and Bernalillo County which are designed for or which include a high percentage of elderly participants are cumbersome and complicated for the local Housing Authorities to comply with and because the tenant applications process is difficult for the elderly to negotiate, HUD procedures for supplying subsidized housing for the low-income elderly of Albuquerque and Bernalillo County are not easily or quickly expedited.

2. The second hypothesis is that because the major planning instrument used by the Housing Authorities of the Albuquerque and Bernalillo County in its application for HUD housing allocations (the HAP) does not accurately reflect the need for housing assistance for low-income elderly within these two jurisdictions, subsidized housing services are inadequate and their distribution is uneven between Albuquerque and the unincorporated areas of Bernalillo County.

3. The third hypothesis is that the administrative methods and structural organizations of the Albuquerque and Bernalillo County Housing Authorities result in the inadequate delivery of housing assistance to the area's low-income elderly and that certain New Mexico legislation and HUD regulations related to housing activity further impede the extension of subsidized housing services in the Albuquerque and Bernalillo County area.

D. The Methodology

1. The data used in treating the first subproblem are the published guidelines and regulations of HUD housing programs implemented by the Albuquerque and Bernalillo County Housing Authorities in which

low-income elderly persons are eligible to participate. These include the HUD Section 8 Existing Housing and New Construction programs and the Turnkey I program. These published guidelines and regulations were obtained from the HUD Field Office in Albuquerque and evaluated on the basis of HUD application processing and proposal acceptability and tenant eligibility and application processing. These data were interpreted in terms of efficiency and ease of handling as well as in terms of the special considerations of the elderly tenant applicant.

2. The data used in the treatment of the second sub-problem included the most recent demographics available for the elderly population of Albuquerque and Bernalillo County. They are:

1970 Census "Socio-Economic Detailed Characteristics", DC-(1)-33; 1970 "Census of Population and Housing", Final Report, PHC-(1)-5; 1975 "Population Characteristics", BBER; 1976 "Population Forecasts", John Temple, BBER; 1977 "Populations Characteristics", MRGCOG; 1977 Medicare Enrollment for Bernalillo County; 1978 HAP, City of Albuquerque; 1978 HAP, Bernalillo County.

Each of these documents was obtained from the agency indicated above. 1970 Census figures were obtained from the BBER, the official custodian of U.S. Bureau of the Census data in the State of New Mexico. Based

on these population data sources and updated to the 1978 level, estimates of housing assistance needed among the low-income elderly residents of Albuquerque and Bernalillo County were made and contrasted with the need for elderly housing services as reflected in the HAP's for Albuquerque and Bernalillo County.

3. The data used in the treatment of the third sub-problem are answers to the questionnaires submitted to the Housing Authorities of Albuquerque and Bernalillo County which deal with the administrative functioning of these two agencies, including the methods used in their individual housing planning processes. Additionally, New Mexico legislation and HUD regulations related to the public housing activities of the City of Albuquerque and Bernalillo County were examined. These data were obtained from the New Mexico State Housing Authority and from the HUD Field Office in Albuquerque.

Evaluations of the administrative methods used by the Housing Authorities of Albuquerque and Bernalillo County were based upon the answers to the questionnaires submitted to these agencies. The

effectiveness of these administrative procedures was evaluated by comparing the potential elderly subsidized housing users as determined from estimates based on available population data with the actual number of elderly subsidized units under the management of the two Housing Authorities. New Mexico legislation and HUD regulations related to public housing activities of the Albuquerque and Bernalillo County Housing Authorities were examined in terms of restrictions imposed upon these housing agencies and a relationship between these restrictions and the total effectiveness of the Housing Authorities was drawn.

E. The Delimitations

1. This study limits population data as it relates to the HAPs of the City of Albuquerque and the County of Bernalillo and does not include the Albuquerque Standard Metropolitan Statistical Area.
2. This study limits the analysis of federally subsidized housing programs to those administered by the Housing Authorities of the City of Albuquerque and the County of Bernalillo and does not include the City's housing rehabilitation program within

the Community Development areas, the Farmer's Home Administration program of rural rental housing or local area home repair/home maintenance services in which the elderly exhibit a high rate of participation, including the Equal Opportunity Board's Weatherization program, the Metro Services for Seniors or the Red Cross Mobile Outreach program.

3. The study is limited to low-income elderly householders residing in self-owned or rental housing and does not include those elderly residents of Albuquerque and Bernalillo County who reside in privately owned and/or federally subsidized nursing homes or boarding homes.
4. This study is limited to those persons within Albuquerque and Bernalillo County who have reached the age of sixty (60) years or more and whose incomes are 80 percent or less of the median for the Albuquerque metropolitan area.
5. This study is limited to only those federally subsidized housing programs administered by the Albuquerque and Bernalillo County Housing Authorities.

F. The Importance of the Study

While several studies have been done on the needs of the elderly within Albuquerque and Bernalillo County, including their housing needs, no study has so far been undertaken which links the unmet needs of the area's elderly residents and the administrative practices used by the housing agencies in implementing federally subsidized housing programs.

The addition of a study which examines the above relationships, it is hoped, would bring to the attention of the local political elements as well as local housing administrators themselves the importance of refining administrative techniques and program planning processes in order to deliver better housing services to the low-income elderly residents of Albuquerque and Bernalillo County.

CHAPTER II

The Review of the Related Literature

A. The Economics of Aging: National Trends

Advancing age and an almost universal policy of mandatory retirement finds an increasing number of elderly people forced to live on fixed incomes, the adequacy of which declines as inflation rates rise over the years following retirement. The income issue among the elderly overshadows and intensifies nearly every social aspect of aging because upon it depends the solution to most problems with which the elderly are faced, including adequate and appropriate housing arrangements.

The longer one has had the opportunity to earn money, the greater the probability that one owns his own home, up to a point at the peak of one's earning years.

"While less than 20 percent of household heads under the age of 25 own their own homes, three quarters of those in the 45-54 age group do. This percentage then drops slightly, so that about 70 percent of those 65+ owned their own homes in 1970".¹ Homeownership may represent an asset but it is in most cases not a liquid asset.

"An examination of generalized data discloses that a large percentage of the older population currently reside in homes in which they have lived for the past thirty years or more, and these were obviously bought as homes for younger families".² Neighborhoods in urban areas deteriorate as the younger generations seek space on the urban fringe thus making older structures in the city, occupied largely by the aged, undesirable. Their property has decreased in value over the years and alternative living space becomes prohibitively expensive. Deteriorating neighborhoods coupled with diminishing health restricts the mobility of elderly people, making them prisoners in their own, often dilapidated, homes.

On the basis of several researchers' estimates, an average of around 25 percent of elderly people state that they would like to move or were dissatisfied with their present housing.³ Knowing the very strong tendency of people, but especially the elderly, to express overt satisfaction with whatever their present situation is, there is no doubt that this percentage represents a minimal estimate of need. Twenty five percent of dissatisfied elderly means 4 million in number in contrast to the only 600,000 who now live in specially planned housing for the elderly.

The alternatives which people have in adjusting to old age are largely determined by financial resources. Older people who are financially secure often can afford to seek the best in health care and comfortable and appropriate living arrangements, to travel, to entertain friends and move about in the broader society. Older people without adequate resources can do none of these things and herein lies perhaps the single most demoralizing fact of life for most older people. Over 40 percent of aged couples and over 70 percent of single older individuals have financial resources below the "modest but adequate" level (for couples, \$3,210 and \$2,300 for single people).⁴ Earnings are the major source of income for the elderly, followed by Social Security, yet only 3 million out of 20 million older people are in the work force. For the 17 million who do not work, Social Security is the primary source of income.

Social Security, for those workers who have had a relatively long employment history, provides for partial income security following retirement or in the event of disability or death of a spouse. In FY 1970, it paid out \$28.8 billion in total benefits--\$18.9 billion to retired workers and their families.⁵ While the cost-of-living increases are now built into Social Security

benefits, inflation continues to reduce the purchasing power of these higher benefits. Public assistance makes up for some of the gaps in Social Security coverage but for millions of the elderly in this country, these two sources are their only means of support. Mandatory retirement, coupled with fixed incomes, have made older people uniquely susceptible to inflationary price movements. Rising prices have eroded their accumulated lifetime savings and reduced the value of their Social Security benefits. Meanwhile, the longer post-retirement life of those withdrawing from the labor force has accentuated the adverse impact of inflation.

Since 70 percent of those over 65 years, having paid off the mortgage, own their own homes outright, it could be inferred that this group really is financially secure because home equity represents a real asset whose value tends to rise with price inflation. However, to benefit from its higher market value, the house must be sold. It seems in general that older people are psychologically attached to their homes and therefore resist selling. Additionally as noted earlier, the value of urban housing, particularly in older neighborhoods, has decreased while the cost of maintenance and property taxes have been on the rise. It seems ironic that such a large portion of older peoples' real assets are in a form so difficult to

use. For many, their home represents the savings of a lifetime and should serve as protection against inflation. Unless the home can be sold outright, however, and unless alternative, less expensive and satisfactory housing accommodations can be found, there is no way to realize the benefits of home equity.

Another effect of being old and poor in America is isolation. There is a distinct correlation between poverty, old age and loneliness, although admittedly not all who are isolated feel lonely and not all who feel lonely are isolated. But choices of whom to see and talk to are made within an increasingly narrow selection of alternatives, dictated largely by income status. "Isolation is not randomly distributed across class hierarchy, there is more of it at the bottom. It is commonly said that old age is a leveler, that it affects the rich in the same way that it affects the poor. It doesn't. The rich fare better in old age even as they fared better in youth."⁶ The poorer you are, the poorer your health status, the lower your morale generally, the shorter your life expectancy and the more likely you are to "feel" old regardless of your actual age. Irving Rosow's study of 1,200 people 62 years and over living in Cleveland found that roughly

40 percent of the working class, but only 16 percent of the middle class people interviewed had fewer than four friends.⁷ Another Rosow study of 6,000 white working class men and women showed that of those over 65 years with annual incomes less than \$3,000, a full one third did not visit with or speak to a friend or neighbor during the preceding week.⁸

Poverty clearly reinforces isolation but it is linked to other problems of aging as well. The old are unemployed and unemployment in this country is a problem. Removed from the economy through mandatory retirement, the aged have been forced out of the social networks that revolve around work.

The role loss which accompanies retirement diminishes older peoples' social contact which in turn erodes their sense of power and influence. The effect of these narrowing interpersonal relationships can be psychologically traumatic if the adjustment to retirement is not made.

Unlike other steps in human development, old age in this country does not hold any expectations to which the person can look forward. Indeed, the aged in our society often are regarded as an anachronism, resistant

to change and totally lacking in understanding of the changes taking place in our society. So often we see ourselves as we believe others see us, and with growing discrimination in employment, mandatory retirement, economic dependence upon either public assistance or relatives, the old person scarcely has an image of himself as useful. Add to this the "empty nest" phenomenon wherein adult children settle elsewhere, and there often exists a paucity of reference groups for the aged. In its stead, a subculture of aging people has arisen, artificially created by public and private agencies whereby old people, through membership in clubs, old age communities and the like, substitute peer interdependence for familial interdependence. "Senior Citizen" groups and leisure-time communities become surrogate families and a substitute for the broader society by whom the elderly are rejected as useless. For the financially secure older person, retired on an adequate pension income, this insulation within the retirement community is a source of comfort. But, for the low-income elderly, dependent solely upon Social Security and/or public assistance, old age communities are not viable alternatives simply because they are not within their economic ability to pay for them.

By the year 2,000 the Bureau of Labor Statistics of the

U.S. Dept. of Labor estimates that the number of people in this country 60 years and over will have risen to 55 million.⁹ This great number alone should warrant changes regarding pension coverage and employment policy since income level is such an important factor in limiting the degrees of freedom of older people in housing choice. Broadly speaking, the economic dilemma of today's aged person is rooted in the changes in technology and the greater life expectancy of the 20th century. The demographic trends demand that a change in economic policy take place. Since the health of older people is improving and their work capacities are being extended, their earnings should sustain them during the longer work-life span. Mandatory retirement concentrates jobs and earnings within the years of 20 to 60 and total earnings, while ever-increasing, are being compressed into a shorter period of the life-span. "In a full employment economy, the availability of jobs solves many of the economic problems of the aged, first by providing continued employment during their youth and middle-age thereby permitting the accumulation of privately held equities and pension claims, and second, by providing full or part-time jobs after age sixty-five".¹⁰

B. Aging Theories Related to Housing Alternatives and Choices

It would behoove policy planners in the field of housing for the aged to be familiar with the various studies of aging itself as set forth in a number of gerontological theories because of the close relationship between behavioral and psychological categories of the elderly and the types of public housing assistance offered by local governmental agencies. Without a basic knowledge of these theories, it is impossible for planners to offer appropriate alternatives to a diverse aging population. Unless there is a successful match of peoples and programs, the programs themselves prove unsuccessful in fulfilling the needs for which they were created. A brief discussion of the three major theories of aging should serve as a background for a description of housing types now being implemented by the federal government through local housing authority administrations.

The first of these theories, the activity theory of aging, was professionally stated in 1949 by Cavan Burgess, et al. Aging here is conceived as a personal adjustment on the part of the aged to his role changes within the life-cycle structure of American society. On the one hand it emphasizes and makes a distinction between what might happen to all aged persons because of the socially patterned nature of the life cycle and

how individual persons react behaviorally and psychologically to later life cycle changes. In other societies the elderly have a well-defined functional role well into old age while in this country the retired aged experience not only a discontinuity of the work role, but complete loss of social role which results in a situation for them where no well-defined role of any kind exists.¹¹ This then leads to a kind of social and psychological emptiness wherein the aged feel aimless, showing little directiveness in the control of their lives. It is characterized by alienation and maladjustment on the part of the elderly person because he no longer has a well-defined, socially meaningful role.

The successful adjustment of the aged in our society, according to the activity theorists, would require that society itself accept the value of old age and that the aged for their part would continue in a life-style that is visibly "busy" and "work-like". This "busyness" in old age would function as a substitute for the regular middle-adult role. It depicts the elderly in a variety of leisure-time but work-like activities. Implicit in the activity theory is the assumption that people, regardless of age, continue to grow, develop, and adjust

to changes in the life cycle. It assumes that high morale among the elderly is a function of the quantity of work-like experiences; busyness produces happiness. How, in light of the activity theory, is a low level of activity coupled with high morale explained?

Gubrium feels that what accounts in part for this difference is that some people are in an age-concentrated environment in which the behavior or activity expected of aged people is comparatively low.¹² Another type of aging pattern that runs counter to the major activity propositions is found among the isolated aged. Townsend found that these elderly people (the never married or long-time widowed) who live alone with relatively few social contacts, exhibit no pattern of maladjustment consistent with the activity theory.¹³ They have developed a long-term social isolation as a mode of everyday life and have never had a high level of activity. For them, life remains much the same after retirement, without a great drop in morale.

Equally implicit as the necessary busyness of the activity theory of aging is the assumption that all elderly people have the freedom to choose the types of roles available

to them as well as the ability to perform them. It seems to say that everyone, if he so wills, has the aggressiveness to pursue work-like activities and the good health or financial solvency to do so. Poor health and low-income in all age groups have a great bearing on the activity level of the individual but are especially obvious among the aged who also often have significant reductions in social contacts through the death of a spouse. That the activity theorists would have the intimacy of a living spouse replaceable by "active involvement" is questionable. Those who find themselves suffering in old age from financial insecurity, ill health and/or loneliness are not few in number and yet this theory of aging dismisses these as extraneous to the developmental nature of the life cycle and therefore, of little consequence to the theory itself. Clearly, the activity theory was formulated with the middle-income, healthy aged in mind, for it assumes that all elderly people have the financial, physical and psychological capacity to be actively involved, thereby making a successful social adjustment to old age.

Cessation of the working years with its consequent loss of well-defined social role and status results in what Cummings, et al (1960) have described as "disengagement"

of the elderly from society. The disengagement theory of aging involves a cooperative process of withdrawal of the individual from interaction with society and the social system's withdrawal from the aged individual.¹⁴ The mutuality of this withdrawal is viewed as inevitable both by society and by the individual and is a functional prerequisite of modernized society. It enables the young in this industrialized, efficiency-oriented society to displace the aged and in so doing, stabilize the structure of society. Implicit in this theory is the notion that the elderly acquiesce in subordinating their needs in favor of the social system in order for the system to maintain a state of equilibrium and in so doing, a state of mutual satisfaction between the individual and society is achieved.

In human terms this means that the aged person voluntarily, in accordance with social normative expectations of him, severs social and occupational relationships and that the society about him (colleagues, the community of which he had been part) gradually withdraw from him because he is no longer a functional part of it.

A problem with this theory of aging is that it results not only in a loss of role of the aged within the community and among peers but the loneliness and isolation

which that mutual withdrawal implies. It follows inevitably then that self-image becomes negative and the physical and mental health of the old person necessarily degenerates, resulting in a miserable state of dependence and low morale. The disengagement theory depicts the social order as running smoothly and appropriately for the good of the whole but with no freedom for individuals within society. It assumes that individual behavior is nothing more than normatively prescribed conduct. The proposition deals with social systems, not individuals. The disengagement theory offers little by which variations in the degree of engagement can be explained. It does not answer the question why some elderly people continue to remain socially "engaged" even though they have not substituted work-like roles for their former, middle-adult occupations; it does not explain why some aged isolates continuously exhibit a high level of morale.

Gubrium (1973) in formulating his socio-environmental theory of aging, denies that high morale among the aged is a function of either a successful disengagement of the elderly from society or an assuming of work-like roles upon retirement.¹⁵ As evidence, he cites a 1967 study by Fishbein which found that there is little or no relationship between the level of activity of the

elderly and their attitude (level of satisfaction), but rather that attitude is influenced largely by the social situations in which that occurs.¹⁶ Gubrium used this study as the basis of his theory of the socio-environmental character of adjustment in old age. He feels that no absolute degree or type of activity can tell us how an aged man or woman will be personally disposed toward himself or others unless the context of his actions is considered and that this image is contingent upon the normative expectations of both the elderly person and the environmental situation in which he is operating.

The expectations exacted upon the elderly vary with the situation in which he finds himself and accordingly, age awareness develops and constitutes the basis of group consciousness which can be either negative or positive. Close proximity and age-homogeneity maximize the positive image of age-awareness because the shared expectations of the group are not influenced or defined by the typical activity patterns of working adults. In this situation Gubrium finds the coping ability of the aged is consonant with his milieu and consequently the attitudes (level of satisfaction and morale) of the elderly will be more positive. Conversely, the aged who live in an age-integrated environment (where a mixing of the generations obtains) fail

to develop a group consciousness because social interaction of the elderly in this situation is minimal and normative expectations are defined largely by the majority middle-aged adult population. For the aged, this results in a negative self-concept and successful adjustment to old age cannot be accomplished. The elderly in this environment feel that they exist on the fringe of their neighborhoods and that other people around them are too busy with their work or their children to be bothered with them.

C. Integration vs. Segregation

Whether to integrate the elderly into the larger society or to segregate them according to age within the context of housing, are but two alternatives available today through the assistance of federal and local housing programs for the aged. What follows is a brief delineation, not of specific programs for the low-income elderly, but a description of the types of housing offered along with a rationale for their existence.

The basic preoccupation of social gerontology as it has emerged in the last two decades may be categorized as being concerned with integration versus segregation. Are old people integrated into society or are they separated from it? This is perhaps not only the most important theoretical question in social gerontology today but also the key question affecting all social policies concerning the aged. Specifically, should old people be integrated into society by forms of employment and social activities or should they be removed gently

from the mainstreams and cross-currents of ordinary life? Do they prefer to live in the midst of the larger society or in retirement communities (such as bungalows and residential institutions)?¹⁷

The basic question of integration vs. segregation has occupied studies of both gerontologists and sociologists with sometimes differing views. Indeed, Irving Rosow feels that gerontologists and practitioners who work with older people are convinced that neighbors of different ages develop viable social relations and mutual support.¹⁸

They also believe that such friendships sustain older peoples' morale, sense of usefulness, and independence. Therefore, according to Rosow, gerontologists conclude the residential proximity of the generations should increase the social integration of the aged. Rosow takes issue with this position however, perhaps believing that it idealizes the relations between the generations. He argues that social theory would indicate just the opposite---that friendship is more often based on status, of which age is a very powerful factor. He feels that social structure reinforces age-grading and erects barriers to intergenerational relations, focusing friendships within age groups. Residential proximity, according to Rosow, develops friendship much more within than between the generations.

Rosow's study further concludes that working class people are much more sensitive to their surroundings than middle class people simply because their reference group is more limited. It is a matter of identification: working class people identify more readily with their peers while the middle class elderly identify more readily with younger people. Therefore, it can be concluded that Rosow would be more inclined to recommend an integrated housing situation for the middle class retiree and an age-segregated arrangement for the working class retired person. Because as Rosow believes, working class old people have a very limited reference group, their circle of friends and social activities diminish more quickly, resulting in the disengagement of the low-income aged from society. In order to avoid isolation of the elderly which accompanies disengagement, Rosow, using social interaction as the yardstick for measuring morale and believing as he does that residential proximity of the elderly increases their social interaction, advocates congregate, age-segregated housing in order to achieve the desired level of morale among low-income elderly residents.

Mark Messer elaborates on the findings of Rosow by taking the position that in a homogeneous environment (in this case, age-segregated) high morale is a function of the

normative milieu rather than the higher rate of social interaction; that the behavior of the elderly in an age-segregated situation is consistent with local expectations of them.¹⁹ He further found that the type of housing one seeks out for himself after retirement is determined by individual motive. Those who prefer living in a mixed generation environment already possess a high morale while those who seek out an age-segregated environment are attempting to increase their level of morale with the result that once they have taken up residence with their peer group, their level of morale increases dramatically. In general agreement with Rosow and Messer is one of the original gerontologists to examine the effects on the aged of various types of living arrangements, Wilma Donohue. A study of Lurie Terrance, a rent subsidy program in Ann Arbor for lower middle class residents as described in Politics of Age, indicates that there was a decided growth of ego one year after occupancy at Lurie Terrace.²⁰ She also found that new personality traits became apparent as the opportunity for social contact and interaction increased. In nearby Detroit, Shirley Terryberry found that elderly people living in an integrated situation were isolated from their young and middle-aged neighbors and that once residence was taken up at the Herman Gardens project, there was a marked change in behavior

patterns.²¹

Another view, somewhat less sociological perhaps, is posed by M. Powell Lawton in asking the question: "Do we have a right to deprive older people of exercising their residual capacities for adaptation, to deny them the stimulation which age integration would afford?

Do we have a right in other words, to segregate people simply on the basis of age in the context of fulfilling their need for housing, either public or private?"²²

Lawton argues that segregated housing deprives the older person of the exercise of his full range of social skills and cites the Supreme Court ruling against racial segregation in the schools as the rationale for his position.

Carrying this one drastic step further and related to Gubrium's concept of group-consciousness based on age-awareness, William Anderson and Norma Anderson describe the Adults Only Movement in several Arizona communities.²³

This subculture of elderly persons is effectively excluding other age groups from living in their community by prohibiting the sale of property, either through advertising techniques or through deed restrictions, to anyone under the age of 40. Sun City, a town of 37,000, was among several adult communities which successfully pressured the Arizona legislature in June, 1975, into sanctioning these legally questionable real estate prac-

tices. The American Civil Liberties Union expressed the opinion that it thought the law was unconstitutional and similar to racial discrimination and threatened to test it in court. So far, this has not occurred.²⁴

Unquestionably, not only local government (cf. the Arizona case) but also the federal government encourage this kind of segregation by defining federally-funded housing programs in terms of specific life-cycle needs; the VA and FHA programs are designed for the family with children and special programs (HUD Section 202 and Section 8 100% elderly) for the elderly. Glazer believes that theoretically we could mix together these various groups but that practically, the overhead resources required to negotiate with the various federal agencies involved would be prohibitive.²⁵ And so for administrative reasons we perpetuate age-segregation in housing because it is more manageable.

Teaff, Lawton, et al., using a national sample (2001 subjects) of public housing tenants in units designated for the elderly found that 83 percent expressed a preference for living in an environment limited to people 62 years and over; 38 percent would like to have younger adults in their project, while only 17 percent would

like to live in a building with teenagers and 15 percent with younger children.²⁶ But what about the age preferences of elderly people living within the community? Lawton, in an earlier study of community-based elderly residents of Jersey City and Philadelphia found that his sample (340 older people) expressed the following preferences: 37 percent would prefer age-segregated living; 20 percent would like to live with teenagers; and 28 percent with younger children.²⁷ These figures demonstrate that age-segregated living is not necessarily the choice of the majority of elderly people. Teaff concludes that "...a goal for future planning is a model that will provide decent housing units, so greatly attractive to deprived older people, with more normal age mixtures for those who desire them, in a physical structure designed to minimize the negative effects of mixed generations and with an administrative commitment to make age mixing a viable style of life".²⁸

Changing social patterns, abetted by technological and medical advances, may well account for the new independence among today's elderly. Perhaps the government, in so designing housing programs, is simply addressing the reality of this desire for independent living arrangements well into old age. Earlier generations of the old were satisfied merely to wait out their remaining

years within the protective environment of the family. But today's medical contribution to longevity, the shorter work span, and longer period of retirement emphasize the need for an environment in which the aged of our society can continue to lead full, satisfying lives. Along with extensive urbanization in the United States, some of the sense of family belongingness has been replaced in many cases by one of community belongingness which has made the individual more independent of the family. But does this fact naturally lead to a separation of the generations where the optimum environment for the aged to work out their destinies is an "Old Peoples' Only" community?

Lewis Mumford, in an early but scarcely dated paper²⁹ thinks not, as he examines the alternative to age-segregated housing with optimistic enthusiasm. An architect, he assesses the design of building for the aged but as a humanitarian he brings to the subject much imagination and a persuasive rationale for his position. Mumford defines the three phases of old age... liberation from reproduction, economic retirement and finally, a physiological breakdown, all of which demand a common solution. For him, the worst possible answer is to remove the aged from the familiar environment of a family, neighborhood interests and respon-

sibiliites to live in desparate idleness broken only by the presence of others in a similar situation. If we can think of nothing better than this, Mumford is convinced that we are heading for an age of euthanasia or at least mass suicide. Paramount in his argument for age-integrated housing is his belief that the elderly must be restored to the community through normal age distribution. Mumford's conception of an ideal mixed community is one in which zoning for single family housing would be prohibited since he finds this terribly restrictive for the old and young alike. The establishment of far flung shopping centers and the necessity of driving miles for consumer necessitites denies members of a community the precious contact of their members and stagnates the environment for lack of variety. Instead, a sense of neighborhood must be restored to the community and the community itself revitalized through easily accessible shops and services, drawing the normal functions of the family back into the neighborhood. In this situation, the elderly would be an integral part of an animated community giving them human contact as well as the opportunity to explore their potential for social interaction and self-discovery.³⁰

Mumford feels strongly that the integrated community

would restore the mutual love and respect of the three-generation community and be a pragmatic approach to solving the problems of the young and those of the grandparent generation alike. The counsel of an aged neighbor can be a tremendous benefit to a confused child and conversely, the aged person if afforded the chance to feel his presence is needed. As Mumford puts it, "Who can say how much delinquency and brutalized mischief in our American town may not be due to the very absence of a warm, loving reciprocal intercourse between the generations"?³¹ He feels that we must provide an environment in which the gifts of love may be more easily interchanged between generations; only then will old age be more than a miserable, empty waste.

D. Ethnic and Other Considerations of Aging

The similarity between Mumford's position and the tradition of family cohesiveness among the Spanish-American, especially with regard to the esteem in which elders are held, may well have prompted one gerontologist to examine the housing situation within this group. Frances Carp, in a 1966 study based most of her information upon the testimony of older Mexican-Americans living in a federally subsidized housing project in San Antonio, Texas and found that theoretically, "...75 percent of Spanish-Americans thought that public housing

was good...for other people, not for themselves".³²

In a paper based on the original study of Victoria Plaza, Carp found that their acceptance of public housing was the last alternative if health were poor or if they had no one to care for them. In many cases she found that the world of Spanish-American's was no larger than his neighborhood and that he therefore had very strong ties to his immediate community and family which were generally warm and considerate.³³ Carp concluded therefore, that the negative response to public housing was probably a function of cultural bias rather than any characteristic of public housing. It must be borne in mind, however, that the world of the Spanish-American is rapidly changing and with this change, the assimilation process into Anglo society, marked by generational independence, is becoming a reality. In this instance, independent living is frequently characterized by a desire on the part of the elderly, not so much to participate in public congregate housing, but to remain in his own home, within his own community. To focus exclusively on congregate housing, either age-integrated or age-segregated, is a mistake when it is remembered that 70 percent of the people in this country aged 65 and over own their own homes. Based on this statistic there is a clear desire on the part of the majority of the elderly to lead independent lives within the community. Yet the

economics of old age in this country belies the aged person's ability to do so without great risk of poverty and its consequent loss of dignity.

Independent living within the community is based on the assumption of solvency as well as good health. If either of these diminishes with advancing years it behooves society to provide supportive community services to maintain the elderly in their own homes because in the long run it is less a drain on the public coffer than institutional care and/or public housing subsidy. Today many elderly persons are taking up hospital beds needed by the acutely ill simply because the aged person may have a mild disability yet there is no one at home to care for him. For millions of old people the existence of these supportive services within the community means the difference between isolation and social interaction, maintaining a reasonable level of health and gradual but progressive disability, malnutrition and a health-promoting diet, inappropriate institutional care and the satisfaction of living within a comforting, familiar environment. It also spells the difference between abject depression and the will to live. Home health care, homemaking services, nutrition programs, publicly financed home repair and maintenance programs and accessible transportation services all contribute to

the mental and physical welfare of the aged homeowner. These services allow him to remain within his own home without having to resort to relocation to special housing for the elderly and ultimately, institutional care. However, these programs for maintaining the elderly within the community are in woefully short supply in relation to their need.

Despite the need for home maintenance programs, the opportunity for change in living arrangements must remain an option, especially when death of a spouse or the mental or physical disability of the aged person is evident. Sandra Newman, in a 1975 study on the housing adjustments of older people, found that when physical or mental disability had taken place in a group of respondents age 55 plus, roughly 50 percent indicated that they had considered a change in living arrangements.³⁴ Of the roughly 50 percent of respondents who considered a change, actually 94 percent of these did effect a change characterized mostly by moving into the home of a child or friend. She discovered, however, that the consideration of changes in living arrangements by nonwhites was only about half as likely to occur as compared with whites even when income was taken into account. Perhaps this reflects limitations on options or a much worse economic situation of the friends or

family the old person would live with if a change were considered. There is a possibility that Carp's findings on the unwillingness of the SA elderly to change their living arrangement, when applied to the Newman data, yields the same findings for the same reasons.³⁵

E. Local Elderly Housing Studies

A number of studies and surveys have been done locally since 1972 which deal with housing and in particular the housing needs of the elderly population. The findings of these studies have contributed both directly and indirectly to the formation of housing policy for the area and at least one of these studies has been incorporated into the Albuquerque Comprehensive Plan. An additional source for the development of housing policy in Albuquerque is HUD's demand for conformity to certain guidelines and regulations of the Community Development Block Grant program, under which federally subsidized housing activity in Albuquerque falls.

Housing needs of the elderly within Albuquerque and Bernalillo County, as is the case nationally, seem to center around financial need, and as such, the solution is being found in increasing the number of subsidized units for this group.³⁶ The MOSC needs assessment study was adopted in May, 1977, by the Albuquerque

City Council to become part of the Comprehensive Master Plan for the City of Albuquerque and adopted into the Sector Development Plan. According to the Community Renewal Program's "Albuquerque Area Housing Analysis", prior to 1972, the City Commission strongly supported the concept of subsidized public housing using federal funds, with reliance for construction and development upon private industry.³⁷ The City Housing Authority began in 1967, with the administration of the Section 23 leased housing program (now being phased out and replaced by HUD Section 8 program) consisting of 300 units. Turnkey I housing, specifically for the elderly was begun in the late 1960's. Both of these programs, the Section 23 leased housing program which utilized vacant excess rental units and the Turnkey method for construction which is developed and built by a private contracting firm and then turned over to the city for administering, seemed "to combine the flexibility and efficiency of the private construction industry with overall development policy control in the hands of city officials and the federal government".³⁸

However efficient this may have seemed in the beginning, by October, 1971, there were only 547 subsidized elderly units, all within the City of Albuquerque, since the City Housing Authority has no jurisdiction in Bernalillo

County areas outside the city limits.³⁹ Private enterprise alone has not met the needs of lower income families since it cannot build units cheaply enough for these families or the elderly to be able to afford.

The "Albuquerque Area Housing Analysis" examines individual subsidized housing programs in existence in 1972, but includes only those units or projects within the city limits of Albuquerque. However, this study recommended having one housing authority for Albuquerque and Bernalillo County. It is pointed out in the study that the housing problems of the north and south valleys are closely related to those of the City and that these problems need to be solved in an integrated fashion. As a practical matter, the two housing authorities would then not be competing for HUD housing allocations for their separate jurisdictions.

Results of a 1977 survey of 215 subsidized heads of household for the express purpose of "amassing resident opinion at the local level in order to help planners and housing officials make recommendations on critical housing policy issues", showed that elderly residents of the Turnkey I program registered the highest level of satisfaction with their living arrangements.⁴⁰ Seventy one percent of those queried stated that they

liked where they were living "very much". When asked whether their present unit was better or worse than dwellings they had lived in during the past ten years, over half of the respondents in the Section 8 program said "worse", while a particularly strong majority of the Turnkey I project residents felt that their present living arrangements were "better" than former dwelling units.

Another finding of the same survey was that an overwhelming majority (between 80 percent and 87 percent) of the subsidized tenants of grouped elderly sites (1212 Candelaria N.W., Embudo Towers, N.E., etc.) thought having a resident tenant manager was a good idea.⁴¹ HUD, however, has refused to fund any kind of management program under the Turnkey and Section 8 programs, leaving all such functions up to the local housing authority which responds, according to tenants of the Fruit Avenue, Arno Street and Candelaria elderly sites, rather slowly (20 percent said that the Housing Authority "seems to take forever" to respond when contacted for repairs and maintenance).⁴² Most elderly tenants at the congregate sites expressed a desire to have some auxiliary social services, such as community kitchens, some health clinic services and nutrition program activities on the premises. These services,

however, as well as a management program, are not provided for by HUD but are left to the discretion of local service providers if local level policy includes their incorporation into the elderly housing program.

This is precisely one of the major items requiring consideration in the near future, according to "Housing in Albuquerque", a 1976 report of local housing activity by the Albuquerque/Bernalillo County planning Department.⁴⁵ A decision, it is felt in the report, must be reached as to whether the City's low-rent housing program should be "property" or "socially" oriented. Is the City prepared to commit additional funds for such programs as mentioned above or is it willing to settle for the concept of public housing engendered by HUD which provides only for "decent, safe and sanitary" shelter for the nation's low-income families? There has been no such commitment by the Albuquerque City Council to extend social services to individual congregate housing sites within its jurisdiction.

It appears that the City's reluctance to implement a service component within individual housing projects rests with its inability to finance such services. In short, they are luxuries beyond the mere shelter concept which is wholly funded by the federal government.

A 1978 study sponsored jointly by the Albuquerque and Bernalillo County Office of Senior Affairs and the Community Council of Albuquerque, Inc., indicated that there was insufficient funding and a lack of programs to meet the elderly needs in certain service categories.⁴⁴ Included among local program deficiencies were adequate day care, homemaker services, home repair and insufficient low-income housing for the elderly within the community.

The findings of the Elderly Services Planning Task Force, are to be used as the basis for planning by the Albuquerque and Bernalillo County Office for Senior Affairs. Among the general recommendations made by this group, which consisted of the recently formed planning component of the ABC/OSA and professional staff members of the city/county service agencies, were the need to establish a sound working relationship between agencies involved in providing elderly services as well as the institution of a planning process which would reflect this close working relationship. It was further pointed out that there is a need for one agency to take the initiative in coordinating the above activities and in implementing the findings of an inter-agency plan.⁴⁵

In the area of housing the Task Force Subcommittee on Housing/Home Repair/Home Safety/Crime Prevention, recommended that the Office for Senior Affairs become involved in the assessment of elderly housing needs through an investigation of tenant service needs within elderly housing projects as well as the needs of elderly mobile home park residents. Research was suggested to discover the reasons for elderly persons' moving into housing projects,⁴⁶ particularly in light of the high percentage of local aged persons who own their own homes (83 percent of the respondents of the MOSC sponsored senior citizen programs, called the "participant group" and 74 percent of the at-large sample).⁴⁷ There is apparently a correlation between these residents' financial inability to maintain their own homes and their desire to reside in federally subsidized elderly housing. However, for those choosing to reside in subsidized housing, the Task Force final report points out that there is a one year waiting period for the Section 8 housing program and that the waiting list for Turnkey I elderly units is 300 people, representing a waiting period of 2 to 3 years.⁴⁸

The needs assessment study found that 16 percent of the at-large and 33 percent of the participant group respondents felt that their homes needed major repair while

32 percent of the at-large and 27 percent of the participant group respondents needed minor home repairs.⁴⁹ Reinforcing the evidence of financial hardship among elderly residents of Albuquerque and Bernalillo County was the most-often-mentioned need for lower utility bills (between 32 percent and 34 percent) and lower housing costs (between 27 percent and 40 percent) of both groups.⁵⁰ However, the Task Force Report concluded that budgetary restraints were inhibiting housing maintenance support services, namely the Metro Services for Seniors, the EOB Weatherization program, the City's Community Development Housing Rehabilitation program, and the Red Cross Mobile Outreach home repair unit from expanding their services. More funding sources must be found to allow the elderly, who overwhelmingly wish to remain in their own homes, the means to do so, with the help of community supported services. Nearly 90 percent of the at-large respondents and 97 percent of the MOSC sponsored program participants reported that they wanted to stay where they live now.⁵¹

The city's on-going planning process is "intended to coordinate policy-level actions related to land-use, housing, environmental protection and community services into a single, rational framework".⁵² Thus the city's

planning efforts in housing include the incorporation of the above-mentioned studies as well as the Planning Department's use of the Housing Information System, developed and refined by MRGCOG and the BBER. The 1970 Census forms the base data for the Information System and yet the census is outdated as a totally reliable source of good housing data.

The Housing Information System consists of the GBF (Geographic Base File), an address coding system developed by MRGCOG which can be used to code local data records for analysis, and the BBER's ADMATCH computer program, which furnishes comparative address data. Finally, the city has been amassing information for use in its housing data system through the DIME file, a program further refining the system's geographic abilities so that it is possible to analyze data using computer-generated maps and to break down census tracts into subzones, or DASZ (Data Analysis Sub-Zones) for closer analysis and scrutiny.⁵³ One of the remarkable features of this data system is that it allows planners to more closely examine a given census tract in terms of DASZ's, thus, identifying pockets of poverty within an otherwise affluent area (census tract). Presently the data file contains only demographic and economic information but with refinement of the system,

it should be possible to obtain information on housing condition, of particular interest in making policy decisions with regard to public housing.

On a broader level, the Middle Rio Grande Council of Governments has published the Regional Housing Element for 1976-77 for New Mexico Planning and Development District III which evaluates a wide range of housing activities within Planning District III (Torrance, Sandoval, Valencia and Bernalillo counties). The report generally relates to updated federal and state housing legislation and deals with new housing construction starts as well as the rehabilitation of existing structures and the improvement of utility systems and other municipal facilities. The report contains updated 1976 estimates of housing conditions and the assistance needs of lower-income households throughout District III. The Regional Housing Element, funded under Section 701 of the 1954 Housing Act is "presented for use by local elected officials in the development of viable housing plans and programs within the framework of local and areawide comprehensive planning and development processes".⁵⁴ It is estimated that 17 percent of Bernalillo County families (17,204) in 1976 needed some sort of housing assistance,⁵⁵ and of those, 3,216 were elderly residents of the county.⁵⁶ The report states; "although it is

difficult to qualify accurately these needs, reasonable estimates have been made and are presented here for use by local officials and others interested in housing".⁵⁷

Among its recommendations:

1. better dissemination of information regarding housing opportunities,
2. better coordination of housing activities at all levels to avoid the current fragmented approach,
3. concentration of programs related to home purchase or substantial rehabilitation of owner-occupied housing by low and moderate income families,
4. improvement of the housing delivery system through the implementation of a total comprehensive process which includes Federal, State and local government agencies and the private sector, which includes provisions for the allocation of resources based on local needs and decisions,
5. development of a county-wide housing authority either through the expansion of existing ones or the creation of new ones. This would be sponsored by all local governments within the county.⁵⁸

This last suggestion, the establishment of county-wide housing authorities, is the second such policy recommendation aimed at addressing the present fragmented approach to subsidized housing in Bernalillo County, the first coming as long ago as 1972, with the publication of the Community Renewal Program's "Albuquerque Area Housing Analysis".

With the exception of the broad-based MRGCOG's Regional

Housing Element, there is a conspicuous absence from any of the forementioned studies of elderly housing in Albuquerque and Bernalillo County of the housing needs of those residents who reside within the county but outside of the city limits. Beyond the boundary lines of the City, County areas are not included in the sophisticated and largely successful housing planning process employed by the City simply because Albuquerque and Bernalillo County are separate governmental entities and no joint powers agreement exists between the two jurisdictions in the area of housing planning or service delivery. While the Bernalillo County government does have a planning department of its own, it is involved only in zoning policy development and regulation enforcement. Since there are two housing authorities, one for the City of Albuquerque and one for the unincorporated areas of Bernalillo County, planning for federally subsidized housing within the County is done by the Executive Director of the Bernalillo County Housing Authority himself.

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CHAPTER III

Evaluation of Federal Housing Programs:
Guidelines and Regulations

This chapter is an evaluation of the major federal housing programs being implemented by the Albuquerque and Bernalillo County Housing Authorities to assist the low-income elderly in meeting their housing needs. It concentrates on the guidelines and regulations of these individual programs which have a direct effect upon elderly subsidized housing delivery in the Albuquerque area. The evaluation will include the Section 8 Housing Assistance Payments program of Existing Housing and New Construction and the Turnkey Method of public housing construction. A descriptive summary of the guidelines and regulations of these locally implemented federal programs is located in Appendices C through E.

Not included in the present evaluation of federal housing programs are the Title I Housing Rehabilitation program of the 1974 Housing and Community Development program and the revived Section 202 Direct Loan program for Housing the Elderly and the Handicapped. While these two programs are particularly active in the Albuquerque area and include a high percentage of elderly participants, their evaluation is omitted here because they are not administered by the Housing Authorities of Albuquerque and Bernalillo County.

Also not included in the present evaluation are the Section 515 (Rural Rental Housing program) and the Section 504 (Rural Rehabilitation program) of the Farmer's Home Administration program. Although these programs operate nationally and especially address the housing problems of the urban and rural low-income elderly, none are being implemented within Albuquerque and Bernalillo County. A further explanation of their non-use here appears in Chapter V.

A. Section 8 Housing Assistance Payment Program-Existing Housing*

The Section 8 Housing Assistance Payments Program-Existing Housing, authorized by the 1937 U.S. Housing Act and amended by the 1974 Housing and Community Development Act, is the federal government's major operating program for assisting lower income families in securing safe and decent housing who would be unable to do so with their own limited resources. Section 8 - Existing Housing was directed to replace the 1937 Housing Act's Section 23 - leased housing program on January 1, 1975. As in all Housing and Urban Development programs, where applicable, Section 8 - Existing Housing, although not specifically man-

*A summary of the Section 8 Housing Assistance Payments program- Existing Housing guidelines and regulations appears in Appendix C.

dated to do so, gives priority to assisting the elderly and handicapped wherever and whenever possible. While many characteristics of the old Section 23 - leased housing program remain, there are a few notable changes. Under the Section 8 program federal housing assistance is extended to more people by increasing the income limitations for participation in the program. It emphasizes the competitive forces of the private market by allowing private owners and developers to contract directly with HUD or with the local public housing agency for housing assistance payments on behalf of eligible families. In addition, it transfers the management/maintenance function of housing from the local PHA (Public Housing Agency) to the owner/developer himself, thus giving further incentive to the owner to exact a higher level of maintenance from his tenants.

The Section 8 - Existing Housing Program appears to be an immediate solution, a quick fix to the problem of supplying low-income families with much needed housing assistance through its housing assistance payments subsidy. By utilizing already-built units, the program can quickly house those in need, avoiding the long waiting periods involved in the new construction program. Furthermore, the scattered-site nature of Section 8 allows people a broad range of geographic

locations within a given program jurisdiction from which to choose an individual unit most suited to their likes and needs. If, after having received its certificate of participation, a family has difficulty locating an appropriate house or apartment or if they just don't like what is so far available, the family is free under the Section 8 program to continue house or apartment hunting from the roster of participating Section 8 landlords supplied by the local PHA. The ultimate choice is the family's. On the other hand, if for some reason a family chooses to reside in a particular neighborhood because of its familiarity or because there are friends they wish to be near, the Section 8 program affords them a fairly good chance of securing a place to live in that neighborhood because the distribution of housing under Section 8 is generally broad.

The assumption upon which this program is based--that there is sufficient, adequate supply of rental housing available to fill the needs of low-income families is itself questionable. There are currently areas of the country which are experiencing tremendous growth rates and the demand for housing in these localities far exceeds its availability. Even in areas where there is a high rate of available housing stock which theoretically

could be used under the Section 8 program, too many are substandard and therefore unacceptable to HUD for use in the rental assistance payments program. This situation yields a "landlord's market" where the prospective tenant is limited in his choice of housing and often put in the position of being the object of a landlord's arbitrary discretion. The landlord can pick and choose tenants on a whim, knowing that someone else will shortly apply to fill his vacancy. The elderly in particular have experienced capriciousness at the hands of prospective landlords who are afraid that problems will arise if they rent to an old person; such as accidents or sudden poor health which the landlord wouldn't know how to handle.¹ Families in the Section 8 - Existing Housing program frequently have encountered landlords who are less than eager to enter into a lease arrangement with them because the Fair Market Rent established by HUD is unrealistically low for the area. Landlords have been known to discriminate against families eligible for HUD rent subsidy because they can receive a higher rental fee from non-Section 8 tenants.

Certainly the Section 8 - Existing Housing program affords prospective tenants a wide choice of available housing from which to choose, but by putting the

initiative for finding a place to live into the hands of renters, it presents a major problem for a great many elderly people eligible to participate. For the old person with few social or family contacts and with limited mobility for physical or transportation reasons, the process of securing housing can be a hardship. Without a car or family to aid in looking at housing, the old person must depend on public transportation which he may find emotionally and physically taxing. Add to this his possible lack of experience in dealing with landlords and entering into lease agreements, and the process can be a frightening one. The Section 8 - Existing Housing program certainly should make some provisions for aiding the elderly in selecting housing and in negotiating the contract agreement with the landlord.

B. Section 8 - New Construction*

Based upon individual Housing Assistance Plans (HAPs) HUD has created a program of new construction under Section 8 Housing Assistance Payments designed to fill the gaps between housing need in a given locality and the availability of existing housing stock. If

*A summary of the Section 8 Housing Assistance Payment program - New Construction guidelines and regulations appears in Appendix D.

through the HAP it is demonstrated that the need for family housing far exceeds the number of vacant units available, HUD encourages the construction of new units, either by private developers or by local public housing agencies, to be subsidized through the Section 8 Housing Assistance Payments plan. Under this program, as set forth in the regulations, a certain percentage of the units in a particular Section 8 - New Construction project are earmarked for occupancy by eligible, low-income families, thus in effect accomplishing what was mandated by the 1974 amendment to the 1937 U.S. Housing Act -- to assist lower income families, who would be unable to do so with their own limited resources, in securing safe and decent housing.

The Section 8 - New Construction program does not provide direct, permanent financing for individual projects but rather it guarantees a long-term commitment of housing assistance payments to the project owner for a specific number of units in that project. This commitment (contained in the Housing Assistance Payments contract between HUD and the owner) can be used as a pledge of security to obtain financing through regular lending institutions, in case of private owners (profit or non-profit motivated) or by the issuance of tax exempt bonds or notes in the case of state or local

PHAs.

Without being excessively analytical or harshly critical it is readily apparent that the mechanism for implementing the Section 8 - New Construction program is complicated and weighted down with approval requirements at every step of the process. One of the goals of the Section 8 program was to fill the void in federally assisted housing created by the housing moratorium of January 1973, through the stimulation of the almost dormant building industry.² However, the stringent guidelines and regulations required of builders for participation in the program have had a discouraging impact on the small builder. For any but an experienced real estate developer or a public housing agency with the expertise to handle this cumbersome process, the Section 8 - New Construction program is baffling and time-consuming in the sheer paperwork involved. Small builders simply do not have sufficient staff to deal with all of the required forms, subsequent corrections and re-approval processes.

In prior housing programs, the local public housing agencies processed all of the applications. Under Section 8, the HUD Field Office does the application processing and it simply does not have the manpower

to handle the demands, making the time period between the builder's preliminary application submission and the final operation of a particular housing project exceedingly and unnecessarily long. The effect of this is to discourage the small builder from submitting a project proposal in the first place. Instead, large, experienced building corporations and PHA's are winning the right to construct and administer low-income housing under the Section 8 program.

Unlike many other housing programs, the preparation of Section 8 applications and housing development plans rests solely with the developer/builder in the case of non-profit organizations, and yet they are in competition for HUD construction approval, not only with other non-profit sponsors but likewise with well-staffed PHAs which are well versed and experienced in such planning and application processing. The result of this independent planning on the part of private non-profit developers in terms of assisting the elderly is that not much consideration is given their unique housing needs; rather, meeting the requirements of Section 8 regulations becomes the ultimate goal. A surprisingly large number of older people live in housing units designed for people of all ages -- 27 percent of all such units were occupied by the elderly as of 1970.³ Aside from the necessity of

providing hand bars in bathrooms and elevators in buildings with three or more stories, very few requirements are demanded by HUD in structures to house the elderly. Although one of the original goals of the Section 8 program was to priortize housing for the elderly, there is little in the design of structures or in the regulations of the program itself to implement this policy. While the regulations state that social, recreational, commercial and health facilities must be located within a reasonable distance from the project, there is no stipulation about specific distances nor is there provision in the regulations for providing on-site medical support systems such as examining rooms or emergency care facilities. This is a grave omission in the project design of elderly housing where tenants' health status is declining.

Old people, often limited in their mobility either by decreasing physical skillfulness or by a lack of transportation, are less able to search for housing on their own as required under the Section 8 program. They are often inexperienced in reading advertising or in taking the initiative in using the telephone to seek new housing. Their experience in dealing with or in protecting themselves from the sharp business tactics of landlords is often limited. The Section 8 program provides no

intermediary for the elderly in dealing with prospective landlords or in entering into a contract agreement with them. If the older person has no family to help in these matters, he is strictly on his own and often at the mercy of project managers whose language he doesn't understand. Even if the Section 8 regulations don't provide staff assistance to the elderly in locating and completing a lease agreement, the use of community volunteers to guide the elderly through this process would be advantageous, particularly in the case of frail tenants or those in advanced old age.

There are other impediments to the implementation of the Section 8 - New Construction program as well, which deal with the more technical aspect of planning and construction. The requirement that builders adhere to the Davis-Bacon wage rates for labor is often financially burdensome, especially for the small builder. The regulations require that "prevailing" wages in a locality must be paid all laborers and mechanics who are working under the Section 8 program. This, of course, should be so, but the problem arises in determining exactly what "prevailing" means. There is evidence that several sponsors of Section 8 housing projects for the elderly have been assigned rates in accordance with the Davis-Bacon ruling which are excessive

compared to wages being paid for non-federal projects in the immediate vicinity. "A sponsor of a religiously affiliated Section 8 project for elderly in suburban Washington, D.C. reported that the Davis-Bacon rate assigned to him for laborers was \$7.23 per hour while four other projects in the area, non-federally assisted, were paying their laborers \$4.00 per hour. His construction costs were \$500,000.00 higher than they would have been had he been free of the Davis-Bacon Act or if the Act had been interpreted differently."⁴

The financial community has been wary of becoming involved in the Section 8 - New Construction program because without direct loans from the government, the only loan security HUD offers a lender is a guaranteed monthly payment in an amount equal to the difference between 15 percent to 25 percent of family income and the Fair Market Rent for 20 years. Should the unit become vacant HUD will reimburse the owner for only 80 percent of that amount for only 60 days. It should be further remembered that projects with only 20 percent of Section 8 occupants receive higher priority in proposal acceptance than projects with a higher percentage of Section 8 assisted occupants. That isn't much security for a private lender. The presence of State Housing Finance agencies which operate in a number of

states for the express purpose of financing new housing construction, helps to implement and expedite the Section 8 program because HUD approval processing time is shorter and because HUD also allows State Housing Finance agencies a 40 year payment contract guarantee. The 20 year limitation imposed upon the individual builder who tries to finance his project independently places a heavy burden on him and puts him at an unfair disadvantage compared to the builder who can operate financially through a State Housing Finance agency.

One of the most serious criticisms with the Section 8 - New Construction program, however, is the priority given to proposals which plan to have 20 percent or fewer Section 8 assisted occupants (housing for the elderly is an exception to this policy). The goal of Section 8 to stimulate the building industry after the 1973 housing moratorium appears to weigh heavier than the goal of supplying decent, safe housing to low-income families and the elderly. The legislation creating the Section 8 program was planned and passed during Republican administrations and obviously gives the building industry a boost in the arm through subsidization at the expense of low-income families. The rationale for this policy was to avoid a high concentration of poor and/or minorities in individual projects but the effect

of limiting occupancy to 20 percent low-income families has been to create more housing for middle-income people while the need of poor families for subsidized housing continues to exceed its availability.

C. Public Housing Method of Construction*

The U.S. Housing Act of 1937, as amended in 1956 to include housing for the elderly, authorized HUD to provide financial and technical assistance to public housing agencies (PHAs) for the development of low-income public housing projects. The PHA is a municipal corporation encompassing the political jurisdiction of a community (city or county) created under state law and as such, is exempt from paying taxes. Through an agreement with the local government it is provided with standard municipal and county services in addition to being authorized to provide housing for low-income families within the community. The PHA owns its public housing projects and is responsible for their development as well as their administrative management and operation.

The operation of public housing is a contractual arrangement between HUD and the local PHA. The construction

*A summary of the Public Housing Method of Construction guidelines and regulations appears in Appendix E.

of housing is usually accomplished in one of two ways: the Turnkey method and the Conventional method. Under Turnkey, the PHA contracts with a builder to develop plans for and construct a project with interim financing provided by HUD. Upon completion of the project and after execution of an Annual Contribution Contract (ACC) and Contract of Sale the builder "turns the key" over to the PHA for management and operation; hence it is referred to as the Turnkey method of construction. There are two facets of this program, Turnkey I (rent supplement) and Turnkey III (home-ownership), although the elderly seldom if ever participate in the Turnkey III program. The conventional method of construction is one in which the PHA contracts directly with an architect to draw up plans for a project on a site owned by the PHA, and upon HUD approval, invites contractors' bids to carry out the project construction.

Compared to the complicated and arduous procedure required for publicly subsidized construction of the Section 8 program, the Turnkey method appears sleek and extremely efficient, relying as it does upon the expertise of builders to create a housing project for low-income families and simply turning it over to the local public housing agency for administration and

management. The Turnkey procedure has been increasingly used in recent years to provide low-income housing for the elderly. It is generally recognized that a large portion of the country's elderly population constitutes a particularly disadvantaged group and therefore, it is not unusual to find that a high proportion of PHA's building programs are intended for the elderly under the Turnkey method.

Except perhaps for its effort to achieve an economic mix of very low with low-income tenants, a policy which runs the risk of discriminating against extremely poor families by excluding those beyond a predetermined number, in a particular income bracket, the HUD public housing Turnkey program is a very effective instrument for filling the housing needs of low-income elderly persons. The bureaucratic processing of the Sections 8 New Construction programs, with its submission of countless approval forms and corrections and forms for re-approval has largely been streamlined under the Turnkey method.

The construction application procedures under this program are directly between the local PHA and the builder, with HUD conferring approval for a proposed

project only after all preliminary negotiations between the two parties have been completed. This allows the process of supplying low-income housing to those in need to be quickly and expeditiously completed in an unencumbered fashion. Unlike the Sections 8 New Construction program which falls generally within the scope of local housing assistance plans but which is not always under the direct administrative control of locally appointed housing agency personnel, the Turnkey public housing projects are within the jurisdiction of local governmental planning agencies and therefore become part of a comprehensive plan to address the housing needs of elderly residents within the area.

FOOTNOTES

1. U.S. Congress, Senate, Subcommittee on Housing and Consumer Interests of the Select Committee on Aging, Elderly Housing Overview: HUD's Inaction. 94th Cong., 2nd. sess., March 1976, (Washington, D.C.: Government Printing Office).
2. Ibid., p. 3.
3. E. Powell Lawton, Planning and Managing Housing for the Elderly, (New York: John Wiley and Sons, 1975), p. 34.
4. Elderly Housing Overview: p. 8.

CHAPTER IV

Albuquerque and Bernalillo County Demographics

Vis-a-Vis the HAPs

A. 1970 Census Data and Locally-Generated Population Estimates

The present chapter was inspired by the observation that the Albuquerque Housing Authority was apparently very active within the City in the delivery of subsidized housing services to its elderly residents, but in County areas, that is, within Bernalillo County but outside the city limits of Albuquerque, there seemed to be a paucity of subsidized housing for elderly residents within that jurisdiction (Appendix F). The hypothesis, then, that the distribution of housing assistance for the area's elderly was uneven in its coverage led to a comparison of the total number of elderly residents receiving subsidized housing under these separate jurisdictions. It was found that the Albuquerque Housing Authority has 761 elderly-occupied units under its management and that the Bernalillo County Housing Authority has 28 elderly - occupied units under its management, both figures effective as of 20 July 1978 (Appendix G; Ques. 13.).

The HAP, the major housing planning instrument used by both jurisdictions in applying for HUD federal housing

assistance under the Community Development Block Grant program, indicated in Albuquerque's HAP, Table II ("Housing Assistance Needs of Lower Income Householders") (Appendix H), a current need for 2,806 elderly subsidized units within its jurisdiction. Albuquerque originally indicated in its HAP Table III ("Current Year Program Goals") (Appendix H) that it intended to subsidize 476 elderly householders. HUD, however, drastically revised that downward to 68 units in April 1978, in effect dictating the goals of the City of Albuquerque for the 1978 program year (Appendix H, Table III). The Bernalillo County HAP indicated a current need for 679 elderly subsidized units (HAP Table II, Appendix I) but indicated in its original Table III ("Current Year Program Goals") (Appendix I) a request for no increase in the number of elderly subsidized units over its current 28 unit allocation. Whether this County goal was dictated by HUD or was determined by the Bernalillo County Housing Authority itself is unclear.

It appeared from the total number of elderly subsidized units under the Housing Authorities of Albuquerque and Bernalillo County (761, City; 28, County) that the distribution of housing services was not only uneven in the Albuquerque area, but that the area's elderly residents were being underserved in relation to their need

for subsidized housing, and in the case of the County elderly, grossly so.

To substantiate this position, it was necessary to examine the most current demographic data available for Albuquerque and Bernalillo County to ascertain whether in fact Table II of the HAPs for both jurisdictions accurately reflected the potential eligible users in the low-income elderly category (poverty and below; age 62 and above). Since Census data are not available for the 62 year old category but rather one separated into 60-64 years and 65 years and over cells, it was decided for purposes of population estimation to use the 60 years and over designation where possible. In some data sources, however, which will be examined shortly, only the 65+ category was available. Since the HAPs are based on updated estimates of the 1970 Census, the Census document was studied, but several estimates of 1970 elderly population figures were also available. Among these are: "Population Characteristics" published by the BBER 1 July 1975; "Population Forecasts 55 Years and Over, Bernalillo County, New Mexico" published by the BBER in 1976; and "Population Characteristics: Persons Age 60 and Over, State Planning and Development District III" published by MRGCOG in July 1977. (Appendices J, K and L),

Each of these documents yielded dramatically different population figures for Bernalillo County:

Total Population 60+ Bernalillo County

1970 "Census of Population and Housing Final Report PHC-(1)-5	29,674
1975 "Population Characteristics" BBER	37,900
1976 "Population Forecasts" John Temple, BBER	33,858
1977 "Population Characteristics" MRGCOG	44,539

One of the documents, the 1970 Census, indicated different enumerations for the same group in two of its series.

Total Population 65+ City of Albuquerque

1970 "Census of Population and Housing" Final Report PHC-(1)-5	15,678
1970 Census "Socio-Economic Detailed Characteristics" DC-(1)-D-33	13,448

Figures for the income level of Bernalillo County elderly were available in three of these documents and are as follows:

Total Population 60+, Poverty, Bernalillo County

1975 "Population Characteristics" BBER	9,134
1976 "Population Characteristics" MRGCOG	14,080

Total Population 65+, Poverty, City of Albuquerque

1970 Census "Socio-Economic Detailed Characteristics" Final Report PC-(1)-D-33	2,210
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The 1970 Census, "Socio-Economic Detailed Characteristics" does not enumerate poverty figures at the County level, nor does it include the number of elderly within the City between the ages of 60-64. Neither the 1975 BBER "Population Characteristics", the 1976 BBER "Population

Forecasts" nor the 1977 MRGCOG "Population Characteristics" separates the number of elderly into Albuquerque and Bernalillo County designations, although the 1970 "Census of Population and Housing" does so:

City Residents 60+	23,674 (81%)
County Residents 60+	5,536 (19%)

For purposes of determining potential subsidized housing usage by the area's low-income elderly, the population estimates and 1970 Census data summarized above were used in making calculations of potential user need. These calculations were contrasted then with the need for housing assistance as reflected in Table II of the HAPs for Albuquerque and Bernalillo County (Appendices H, I) in order to demonstrate that the Housing Assistance Plans underestimate the need for subsidized elderly housing. In some cases, necessitated by the absence of pertinent data in several of these documents, cross-tabulations had to be made in order to yield the required figures upon which to base potential user need.

Housing Assistance Plans are formulated by updating 1970 Census data by a certain annual growth factor and subtracting the number of units already under the management of the PHA in specific family-size categories. However, the need to demonstrate the HAPs inaccuracy using this data base necessitated consideration of the esti-

mates for Bernalillo County elderly/low-income elderly published by other local government agencies directly or indirectly involved in the planning of service.

The 1970 "Census of Population and Housing" lists 29,210 elderly residents (60+) in Bernalillo County, of whom 23,674 were residents of the City of Albuquerque and 5,536 elderly were County residents (Appendix K). Poverty figures from 1970 for the area's elderly are not available for those less than 65 years nor are they available for the residents of the unincorporated areas of Bernalillo County. As summarized above, the 1970 Census "Socio-Economic Detailed Characteristics" lists 2,210 residents who are 65+ as below the poverty line in the City of Albuquerque of a total of 13,448 residents 65+ in the city. This low-income group represents 16.4 percent of the 65+ total for the city. However, the 1970 "Census of Population and Housing" indicates there are 15,678 city residents 65+". There is an obvious inconsistency in the 1970 Census base data. In the absence of Bernalillo County poverty data for the age group 60-64, the 16.4 percentage figure was assumed for purposes of elderly housing need estimation.

Updating the 1970 Census data to the 1978 level was done by calculating the annual increase in population 60+ for

Bernalillo County. The difference between the 1970 ("Census of Population and Housing" (29,210) and the BBER 1976) "Population Forecasts" (33,870) represented an annual average growth rate of 3.18 percent for the 60+ population since 1970. A 1.5 person per unit elderly occupancy rate was assumed for purposes of estimating the number of units needed to satisfy the potential elderly users of subsidized housing in 1978.

The following method for calculating the potential need for elderly subsidized housing, except where noted, is used in the present study:

1. 1970 Census base data and/or population estimates for the elderly (60+) population of Bernalillo County are updated to 1978, using a 3.18 percent average annual increase over this population base figure. This yields the total number of elderly persons in Albuquerque and the unincorporated areas of Bernalillo County.
2. Population distribution for the area is determined by using the 81 percent (City), 19 percent (County) ratio. This yields the total number of elderly residents in the City of Albuquerque and the unincorporated area of Bernalillo County.
3. Assuming that 16.4 percent of all City/County elderly residents are below the poverty line, this percentage is applied to the distribution of elderly residents of the area to yield the estimated total number of low-income elderly residing in the City of Albuquerque and the unincorporated areas of Bernalillo County.
4. Assuming the 1.5 person per unit occupancy rate for elderly units, a calculation of the number of units needed in the two jurisdictions is made by dividing the number of low-income elderly persons in Albuquerque/Bernalillo County by 1.5.

5. A final determination of the total number of units needed is made by subtracting the number of presently subsidized elderly units from those in Step 4.

The use of this method for estimating the potential need for elderly subsidized housing presents a serious problem, however. For unknown reasons, HUD policy has been to lump housing needs of the elderly and the handicapped into one category in its HAPs. The effect this has is to underestimate the need for elderly-only housing assistance.

The above method, when applied to the 1970 "Census of Population and Housing" base number of 29,210 elderly Bernalillo County residents, demonstrates the need for 2,484 subsidized elderly units in the City of Albuquerque and for 733 subsidized elderly units in the unincorporated areas of Bernalillo County in 1978.

The HAP Table II for the City of Albuquerque (Appendix H) indicates a need for 2,806 elderly units in 1978 and the Bernalillo County HAP Table II (Appendix I) indicates a need for 679 elderly subsidized units. This estimate of elderly housing need is close to those indicated in the 1978 HAP for both jurisdictions but far below the three estimates which follow.

Using the 1975 BBER's "Population Characteristics" base number of 3,700 Bernalillo County elderly 60+ residents (Appendix J), the method described above, with one exception, was applied in estimating elderly housing needs for the area. Instead of the 16.4 percent elderly poverty figure as used in the Census-based estimate, the "Population Characteristics" indicates that 24.1 percent of Bernalillo County's elderly are below the poverty line (Appendix J). Thus, according to the 1975 BBER "Population Characteristics", there was a need in 1978 for 5,406 subsidized elderly units in the City of Albuquerque and for 1,239 subsidized elderly units in the unincorporated areas of Bernalillo County. The City, by indicating a need for 2,806 subsidized elderly units in its HAP Table II is actually demonstrating less than one half of the estimated need for housing assistance while the County, by indicating a need for 679 subsidized elderly units in its HAP Table II, is demonstrating slightly more than half of the estimated need, based on the 1975 BBER "Population Characteristics".

Using MRGCOG's 1977 "Population Characteristics" base number of 44,539 Bernalillo County elderly (60+) residents (Appendix I), the method described above, with one exception, was applied in estimating elderly housing

need for the area. Instead of the 16.4 percent elderly poverty figure as used in the Census-based estimate, the MRGCOG's "Population Characteristics" indicates that 31.7 percent of the area's elderly residents are below the poverty line (Appendix L). Thus, according to COG's "Population Characteristics", there was a need in 1978 for 7,348 subsidized elderly units in the City of Albuquerque and for 1,874 subsidized elderly units in the unincorporated areas of Bernalillo County. The City, by indicating a need for 2,806 elderly units in its HAP Table II is demonstrating only 38 percent of the COG estimated need while the County, by indicating in its HAP Table II a need for 679 elderly subsidized units, is demonstrating only 36 percent of the COG estimated need for subsidized elderly housing units.

B. Medicare Enrollment Used to Estimate Population Change

The dilemma, which the above data discrepancies presents, suggested that another method might be used to more accurately ascertain current demographic data for Albuquerque and Bernalillo County. A paper published by the Population Division of the U.S. Bureau of the Census illustrating how Medicare enrollment for localities can be used to estimate demographic change for counties suggested that this method could be used to estimate Bernalillo County's elderly population.¹

Even though Medicare enrollment does not begin until the month a person reaches the age of 65, whereas the age eligibility for federal elderly housing assistance is 62 years, Medicare enrollment would be an accurate base data figure for estimating 65+ population for Bernalillo County, especially in light of the discrepancies between the BBER population estimates, the 1970 Census figures and the estimate done by MRGCOG.

Bernalillo County enrollees in the Medicaid program (for those persons 65 years and over only), used in conjunction with the Medicare data, would demonstrate the percentage of Bernalillo County elderly who are below the poverty line since enrollment in Medicaid is dependent upon income eligibility and limited to recipients of Supplemental Security Income benefits under the Social Security program.

The importance of accurate demographic data as a tool in the planning process for the delivery of services, including housing services, cannot be underestimated, particularly among the nation's elderly population. This group is growing more rapidly than the total population and special programs and plans are required to meet the need for services specific to this group. The Bureau of the Census has taken an increasing in-

terest in estimating population change of the elderly (cf. the Bureau of the Census-affiliated BBER elderly population forecast cited above) and has effected changes in the manner of doing so.

Until 1965 the method used by the Census Bureau to estimate elderly population change was "based on the assumption that the migration rate of elderly was the same as the observed migration rate of the general population".² With the establishment of the Medicare program in 1965 however, the technique now in practice uses the change in Medicare enrollment over the estimating period to obtain an updated elderly population figure consistent with Census counts. This procedure assumes, of course, that Medicare enrollment and Census are mutually consistent. There are, however, a number of problems with using this method for elderly population estimates as well as for using it as the basis for service program planning, not the least of which is the issue of confidentiality.

The Medicare statistics under consideration are contained in file DHO 288 which is prepared by the Health Care Financing Administration each year as of 1 July.³ Since almost all of the U.S. population 65 and over is enrolled in the Medicare program, its geographic enrollment data

are a potentially valuable source of population analysis. Presently the HCFA codes Medicare enrollment for counties by age, sex and race and while addresses are recorded in the HCFA's Baltimore offices, because of the issue of confidentiality, their disclosure is prohibited under the provisions of the 1974 Privacy Act (Appendix M). Instead, enrollment is coded by county zip code only.

For purposes of determining the population of the elderly within Bernalillo County, an attempt was made to obtain from HCFA the addresses of Medicare enrollees for Bernalillo County. A request for this data was made of the area agency and forwarded to its headquarters in Baltimore (Appendix N). In addition, a letter of request seeking the assistance of New Mexico Senator Pete Dominici (a member of the Senate Committee on Aging) in obtaining the needed materials was also made and assurances by his office of its availability were given (Appendix O).

Likewise, a request of the Medical Assistance Bureau of the New Mexico Department of Human Services for the address-coded Medicaid enrollment for Bernalillo County was made (Appendix P). While not totally denied, both requests yielded incomplete information (Appendices M, P). The HCFA released not an address-coded enrollment list but one which was zip coded for Bernalillo County. The

New Mexico Department of Human Services would disclose only the total number of Medicaid enrollees 65 years and over for Bernalillo County.

Difficulties due to the contradictory nature of available local demographic data for use in contrasting the HAP estimated need for elderly housing with a more accurate reflection of potential users could be circumvented by analysis of Medicare/Medicaid enrollment data. Committing the Bernalillo County address-coded Medicare/Medicaid enrollment data to the Ad-Match computer program at the BBER would have yielded current demographic characteristics, at the Census tract level, of Bernalillo County's elderly population. Unavailability of the requested data, however, frustrated this attempt to accurately determine not only the number of elderly/low-income residents of Albuquerque and Bernalillo County, but their distribution within the area as well.

These enrollment data have such high potential for the planning of elderly services, including housing assistance planning, that the Bureau of the Census is working on a program which would, among other things, help improve the neighborhood data base (Appendix M) and the HCFA has proposed passing all Medicare addresses through the coding guide now used to develop migration rates from Internal

Revenue Service tax returns.⁴ It is hoped that the development of such data collection system would result in its use for the planning of public services for the elderly without violating the intent of the Privacy Act or diminishing the privacy of Medicare/Medicaid beneficiaries.

The latest available Medicare data indicate that there were 28,292 enrollees 65+ in the program in Bernalillo County as of 1 July 1977. The previous year, 1976, there were 26,119 enrollees 65+ representing an annual increase of 6.5 percent. An estimate of subsidized elderly housing need, using the base Medicare figure of 28,292 elderly residents, was made using the method demonstrated earlier, with one exception: instead of the Census-based 3.18 percent annual population increase in elderly population, the 6.5 percent Medicare enrollment data-based increase is applied. Thus, it is estimated that in 1978 there was a need for 3,300 subsidized elderly units in the City and for 774 units in the County for the same group according to the Medicare enrollment estimate. These estimates of need, when contrasted with the HAPs Table II for the two jurisdictions (2,806, City; 679, County) perhaps indicate that the Census-based HAP estimates of the elderly housing need are premised upon a 3.18 percent average annual increase of the general population,

This assumes that the elderly population is increasing at the same rate as the general population. Medicare enrollment data dispute this assumption.

When it is remembered that the HUD age eligibility requirement for subsidized elderly housing is 62+ years and that the above need estimate is confined to those 65 years and over, the Albuquerque and Bernalillo County HAPs Table II are under-estimates of housing assistance need (Appendices H,I). Even though it is difficult to estimate the elderly population between the ages of 62-64 using the 65+ Medicare enrollment data, Medicare data represents hard population data. It is therefore a reliable source of population information for housing planning.

Bernalillo County Medicaid enrollment data did not prove to be a reliable source for determining the extent of poverty among Bernalillo County's 65+ population. The total 65+ Medicaid enrollment for Bernalillo County in 1978 was only 2,160 (Appendix P) or 7.2 percent of the total Bernalillo County Medicare enrollment for the 1978 elderly population in the 65+ age group. This low figure can probably be explained by the income guidelines for Supplemental Security Income eligibility which are much lower than the Department of Labor's poverty level guide-

increases as demonstrated in the Medicare enrollment data. The Bernalillo County HAP, therefore, is the least accurate of the two housing planning instruments used in the Albuquerque area.

FOOTNOTES

1. Richard Irwin, "Aggregate Medicare Enrollment by Age, Sex and Race as a Resource in Analyzing Demographic Change for Local Areas". Paper prepared for presentation at the NBER Workshop on Policy Analysis with Social Security Research Files, (Williamsburg, Va., March 15 - 17, 1978), p. 1.
2. Ibid.
3. Ibid., p. 2.
4. Ibid., p. 17.
5. "The Housing Planning Cookbook: A Guide to Preparing Your Housing Assistance Plan for the Housing and Community Development Act Block Grant Program". Paper prepared by the Governor's Office of Community Development, (Olympia, Washington, January 1976), p. 6.
6. Margaret Casbourne and David Neng, Albuquerque/Bernalillo County Planning Department, telephone interviews, February, 1979.

CHAPTER V

An Evaluation of the Albuquerque and Bernalillo County Housing Authorities' Administrative Procedures and New Mexico Legal Restrictions and HUD Regulations Imposed Upon Them

The evaluation of social programs is difficult to achieve primarily because the data used to assess a program's success is often elusive and contradictory. Ideally, "an evaluation would require only that a comparison of goals with achievements be made",¹ but in the case of housing goals and housing achievements in the greater Albuquerque area, the accuracy of the data upon which these goals are based is difficult to ascertain. As demonstrated in Chapter IV, the HAP goals for elderly housing assistance within Albuquerque and Bernalillo County, based as they are upon updated estimates of 1970 Census data, may or may not accurately reflect patterns of population growth and/or change for this area. The present bases for evaluating the achievements of the Housing Authorities of Albuquerque and Bernalillo County therefore are the tabulations of potential elderly housing assistance need as presented in Chapter IV and the administrative procedures used by these two agencies in supplying subsidized housing to the area's needy elderly residents.

Included in the evaluation of the Housing Authorities' administrative procedures will be a discussion of their

individual planning processes used to achieve stated housing goals. This presents yet another difficulty in the evaluation of such a social program. Frequently a program's goals are too broad to translate into operational terms, particularly if there is an inadequate or limited process of planning to help formulate policy, which in turn would put into motion the implementation of programs designed to achieve these goals. The broad planning process as it relates to the achievement of the Albuquerque and Bernalillo County Housing Authorities will be discussed at the conclusion of this chapter.

The measuring instrument used to evaluate the effectiveness of the Housing Authorities in bringing subsidized housing to the needy elderly of the area is a comparison of the estimated potential users of public housing as tabulated in Chapter IV with the actual number of elderly subsidized units presently under the management of each Housing Authority. This will demonstrate that the administrative procedures and structural organizations of the Housing Authorities, New Mexico legal restrictions and federal housing regulations imposed upon the Housing Authorities all contribute to an inadequate supply of subsidized housing for needy elderly residents of the area.

A. Albuquerque Housing Authority

The Albuquerque Housing Authority had, as of 20 July 1978,

a total of 761 subsidized units occupied by elderly tenants; 470 were under the Section 8 program and 291 in the Turnkey I program (question #13 Appendix G). The Turnkey III Homeownership program does not include any elderly participants. Based on the estimated 65+ Medicare enrollment elderly housing needs tabulated in Chapter IV this 761 occupied units represents 23.1 percent of the estimated need for elderly assistance. The present number of aged tenants under the jurisdiction of the Albuquerque Housing Authority represents 38.6 percent of the total 1,969 subsidized units of this agency. The budget for FY 1978 is \$87,519,235 of which \$3,022.61 or 38.6 percent is devoted to elderly housing services.

The Albuquerque Housing Authority was created by the City Commission (now the City Council) in 1967 "to provide decent, safe and sanitary housing units to the city's low-income elderly residents", (question #4 Appendix G) and began implementing its subsidized housing activities with 300 units under the Section 23 leased housing program. The Housing Authority, as part of the Albuquerque Department of Housing and Development, is not included in the local government's budget process because, unlike other agencies within the City's Housing and Development Department, the Housing Authority is

totally funded by HUD which uses the Department of Finance and Management as its fiscal agent.

The structural organization of the Housing Authority is commensurate with the diversity of its housing program offerings and the number of units under its management (Appendix I for its Organizational Chart). Under the Executive Director are the Section Heads (Turnkeys I and III and Section 8 which has replaced the now defunct Section 23 program) and various support personnel. Staff assignments are moderately specialized (question #3 Appendix G) with the exception of Section Heads whose function it is to direct and manage the Section 8 and Turnkey programs. Support services within the offices of the Section Heads include staff with interviewing, tenant advising and actual tenant placement duties as well as secretaries and receptionists. The Executive Director oversees and coordinates the activities of the various divisions within his organization, which include the Fiscal Officer who negotiates the ACC with HUD, the Maintenance Chief whose responsibility it is to direct his staff in the upkeep of the Turnkey projects and the Research and Development officer whose activities include the writing of program proposals and handling of the HUD housing application process.

According to the Executive Director of the Housing Authority, lower-level employees of that agency are not achieving an acceptable level of expertise in housing services because of rapid job turnover.²

City Personnel Department policy gives preference to job applicants already employed by the City of Albuquerque and only if vacancies are not filled from within the City's ranks, is job advertisement extended to the general public. This policy has a negative impact on the functioning of the Housing Authority attracting job applicants who are less committed to public housing than to their own job interests, according to the Executive Director.

While Albuquerque had been involved in subsidized housing several years prior to the inauguration of the CD Block Grant Program in 1975, specific housing goals and policies had been vague and unwritten. Seeing the need for general policy in the area of subsidized housing, several policy statements were submitted to the CAG for CD, the EPC and the City Council for review and approval. The goals of its housing program were defined by the City at the time its first HAP application was submitted to HUD in 1975:

1. To assure the provision of decent housing for all persons, regardless of age, sex, income, race or ethnic background.

2. To assure the provision of a variety of individual choice of tenure, housing type, location and affordable price range for all, throughout the city.
3. To maintain and enhance the character, quality and liveability of residential areas.
4. To assure the possibility of all persons to ³ meet their housing needs in the open market.

These goals were made the basis for the development of housing policies specifically addressing the city's low-rent public housing program and were adopted by the City Council in June, 1975.⁴ Included in this policy statement was the stipulation that public housing sites must be scattered throughout the City so as not to concentrate the incidence of public housing into any one locality (Census tract). Elderly projects, however, were exempted from this provision. Additional action taken by the City Council that year (1975) pertaining to public housing was the creation of a Housing Commission whose community citizen-base, it was felt, would assist the Housing Authority and the political element (Mayor, Council) of the City, in an advisory capacity in developing programs relating to housing.⁵

Although there is no planning component within the Albuquerque Housing Authority, the agency's on-going Research and Development section, along with its

Executive Director, the Albuquerque/Bernalillo County Planning Department and the Housing Commission, coordinate the planning of housing to fit the needs of a growing population. Much of the data used by the Housing Authority as the basis for this planning comes from the city's Planning Department. Its housing component is fully funded by HUD through the CD Block Grant Program. While the R & D activities of the Housing Authority (proposal writing and program application processing) are accomplished within the Housing Authority itself, the City Planning Department prepares the annual HAP for submission to HUD along with the City CD Block Grant application.

The planning process used by the Albuquerque Housing Authority is a sophisticated, well-coordinated effort suitable for a municipality fast approaching the one half million population mark. The studies conducted on housing which the Planning Department has generated or been part of, are evidence of its connection with subsidized housing services. Beyond this, there is an easy flow of information between the City's public housing agency and the Planning Department with good rapport among personnel. There appears to be a commitment, at least among the higher level staff members of both groups, to achieve the HAP goals but to go beyond that and to

aggressively seek new and better ways of bringing subsidized housing to the area's needy citizens. In this regard, a bill, authorizing the City to apply for HUD funds for the construction of 253 new units of low-rent housing, of which 60 units are to be earmarked for elderly occupancy, was introduced to the City Council at its 5 March 1979 meeting.⁶ This 60 unit elderly project, to be located in North Barelás, will be the second City-sponsored Section 8 New Construction project ever built in Albuquerque. The first City-sponsored Section 8 project of 45 units (20 units set aside for the elderly) received City Counsel approval on 21 April 1978 and will be located at Copper Avenue and General Stilwell St., N.E..

In accordance with the City's policy of scattering project sites,⁷ four of its elderly Turnkey sites (totaling 110 units) are in the Valley (Fruit Avenue, Martineztown, 1212 Candelaria and Arno N.E.) while the Section 8 units are divided equally between the Valley (west of the University) and the Northeast Heights. There has been some problem with implementing this policy however. There is a scarcity of available units in Valley areas and many elderly Valley residents are reluctant to move from their familiar neighborhoods to the Heights.⁸

These elderly people, according to the Section 8 manager, cannot be lured to the Heights by "modern" apartments despite the presence in the units of such amenities as dishwashers and garbage disposals, but prefer remaining in the Valley at the expense of foregoing subsidized housing. The result is that more than a few Section 8 one-bedroom (usually for elderly occupants) allocations go unused. Many of these units are in high rise projects (three or more stories) to which local elderly residents apparently have an aversion. In attempting to conform to the city's policy of scattering public housing sites throughout its jurisdiction to avoid locating projects in areas of high numbers of low-income persons, as stated in City Council Resolution 115-75, the Albuquerque Housing Authority is inadvertently contributing an element of failure to the implementation of its housing program for the aged.

Many of the available Section 8 units are in projects which contain subsidized units for large families as well as the elderly and so do not apply under the elderly exemption. Although the Housing Authority documents no relationship between the reluctance of many of its SA elderly Valley applicants to accept subsidized housing in the Heights, the Section 8 manager feels very

strongly that the success rate of the elderly programs would be greater if more subsidized housing were available to those who need it in familiar Valley neighborhoods.

This barrio mentality, i.e., the resistance of aged Valley residents, of whom a majority are SA, to change neighborhood location at a late point in their lives, warrants further investigation and analysis of the City's site location policy. This situation is a realistic and legitimate attitude on the part of the elderly, particularly the aged SA person. His/her close family and community ties are often underestimated by insensitive or uninformed housing policy makers. Certainly if the Albuquerque Housing Authority is to successfully and fully implement its varied program of assisting the area's low-income aged residents in securing decent housing, this situation demands consideration.

The Albuquerque Housing Authority apparently has achieved a high level of visibility within the community (cf., the Turnkey I program has 300 elderly applicants on its waiting list)⁹ through its on-going outreach activities (strategically placed posters, Social Service Agency referrals, the news media) (question #15 Appen-

dix G). However, once application is made and a list of vacant available units is given the prospective tenant, little or no further assistance is given the elderly applicant in securing the housing, (question #16 Appendix G). The applicant is left to find his own transportation to the site and to negotiate the terms of his lease with the tenant manager in the case of the Section 8 housing program. This can pose an insurmountable problem for the frail or limited-mobility elderly person, especially if he must depend upon public transportation. The Equal Opportunity Board's Senior Omnibus Service cannot provide this service because of limited funds and its commitment to provide transportation for Nutrition Program participants. Unless the elderly person is documented as handicapped, Thunderhead Enterprises, a transportation service for the handicapped, will not be of assistance. It would be of great benefit to the elderly subsidized housing applicant if a transportation/leasing assistance service were available to those who find this procedure arduous. HUD does not provide funds for this type of support service and so far the City has not seen fit to furnish funds for such an activity which could be community sponsored. However, such an activity might well be provided for through a community volunteer

program. This too deserves consideration.

The City Housing Authority appears to be actively attempting to achieve its goal of supplying subsidized housing for the low-income elderly residents in need of assistance by originally applying to HUD for a 478 elderly unit allocation in its FY 1978 program year. HUD inexplicably revised this allocation downward to 68 units, however, (Appendix H Table III). Despite being thwarted by HUD and in spite of the fact that only 23.1 percent of the estimated need for subsidized housing has been met, the Albuquerque Housing Authority appears to be vigorously implementing its Turnkey I and III and the Existing Section 8 programs. The addition of the City-sponsored Section 8 New Construction projects to its roster of housing programs will leave only the Section 8 Substantial Rehabilitation not implemented by the Housing Authority. The Section 8 Substantial Rehabilitation program would not be financially feasible to implement because it would take too long and be too expensive to purchase, relocate inhabitants and rehabilitate buildings under the program, (question #20 Appendix G). Anyway, the CD Housing Rehabilitation program within Albuquerque's designated CD areas (Appendix F) is engaged in intensive rehabilitation of these neighborhoods. While the preservation of structurally sound housing

through substantial rehabilitation would go a long way toward restoring neighborhoods to a healthy status, particularly the inner-city urban areas, the problems associated with financing such projects must be recognized. Apparently Albuquerque does not feel that additional housing rehabilitation efforts are worth the investment (question #20 Appendix G).

Certainly the Albuquerque Housing Authority seems particularly committed to supplying subsidized housing for its low-income elderly residents by devoting 38.6 percent of its total units to occupancy by the aged. The HAPs three year goal of an additional 300 units for the elderly (Appendix H, Table III) under the Section 8 program will bring to over 1,000 the total number of subsidized units for this group. The moderately specialized staff functions of the housing agency plus the well-coordinated planning process account at least partially for the success of the Housing Authority. Equally important, however, is the attitude of professionalism and dedication to the goals of bringing housing assistance to the area's eligible elderly residents which the administrative staff exhibits.

B. Bernalillo County Housing Authority

As with the evaluation of the administrative effectiveness of the Albuquerque Housing Authority in bringing housing assistance to low-income elderly residents, an assessment of the Bernalillo County Housing Authority must include as the primary measuring instrument, a comparison of the potential elderly users of housing assistance within the County jurisdiction with the actual number of aged program participants and a relationship between these figures and the organizational structure and administrative processes used to implement its programs must also be drawn.

As of 20 July 1978 the Bernalillo County Housing Authority was authorized by HUD to subsidize the occupants of 28 units for the elderly (question #13 Appendix G) of a total of 101 units within its Section 8 program, or a 28% elderly participation rate within the County Housing Authority's housing program. Based on the 65+ Medicare enrollment the estimated potential need of the County's elderly for subsidized housing assistance as tabulated in Chapter IV, the 28 units presently occupied by this group represents only 4.5 percent currently in need of housing assistance. A 40 unit elderly project which received approval by the County Commission is now under construction in the South Valley and should be ready for occupancy before the end of the year,¹⁰ A

non-profit corporation, the Bernalillo County Housing and Redevelopment Corporation, was formed to act as the financing instrument of the County Housing Authority to issue bonds to finance new construction.¹¹ The total budget of the Housing Authority for FY 1978 is \$413,280, or \$114,495 (28 percent) devoted to elderly services. Of this dollar amount the County Commission appropriated (County Resolution 51-77) \$13,313 in County funds for the FY 1978 operation of the Housing Authority to cover one half the total salary of the Executive Director and the remaining to be used for miscellaneous office expenses. Citizen advocacy for the creation of this financial corporation included the Southwest Valley Area Council, chaired by Gene Martinez.

The flow of responsibility within the County Housing Authority is indicated in the organizational chart (Appendix I). While personnel has changed over the three year period since the establishment of the Housing Authority, the job descriptions and staff functions of the organization have remained largely the same. Even though the total number of County residents being served has increased during this period, the staff size has not increased nor is there much specialization of staff function (question #3 Appendix G). The Executive Director serves not only as the

administrator of the Section 8 program (the only HUD housing program implemented by the County Housing Authority) but he is the housing planner, the proposal writer, the research and development specialist and the housing liason person between the community and the Board of Housing Commissioners/County Commission. He is also the financial expert who must locate and contract for available Section 8 rental units and negotiate as well the ACC with HUD. In addition to all of these responsibilities, the Executive Director must also serve as the agency's public relations officer, attending area and state housing conferences and fielding the seemingly endless questions of graduate students.

The duties of the Housing Assistant, who has been with the County Housing Authority since July 1978 and who is technically a secretary (hired as such by the County), include a variety of activities ranging from the handling of elderly service referrals for housing to sharing some of the duties of the Executive Director. The Housing Assistant has a level of expertise in housing services and has the capability of doing the annual HAP for the County, a task which until now has been contracted out to a staff member of the Albuquerque Housing Authority.

The Housing Advisor processes applications for potential

program users, reviewing age/income eligibility requirements with the individual and informing the applicant of vacant rental units which are participating in the County's Section 8 program.

If the Bernalillo County Housing Authority were to more effectively meet the housing assistance needs of the low-income residents within its jurisdiction, including the elderly, a reorganization of its structure would be required to redistribute responsibility so that the Executive Director would be freed of many of the non-administrative duties he must now assume because of staff shortage. A further requirement would be more staff specialization with the chief administrative officer of the Housing Authority being responsible for the more technical aspects of housing (Research and Development, proposal writing and negotiating with HUD for the ACC) and less of the day-to-day operations of the agency. The addition of the Housing Assistant in July, 1978, with some background in housing is probably a help in this respect, but it isn't quite clear to what degree this person is sharing in the many administrative duties associated with the operation of the County Housing Authority.

One of the most significant changes in administrative

reorganization would be the addition of a housing planner, either within the Housing Authority agency itself or within the Bernalillo County Planning Department (which presently involves only zoning policy and regulation enforcement). There now exists no clear picture of either the condition of housing within the County or of the needs of County residents for assistance in housing aside from those figures reflected in the current HAP. Depending as this does upon 1970 Census base data, the reliability of this document as the major planning instrument of the Housing Authority is highly questionable. Even though the Albuquerque/Bernalillo County Planning Department ostensibly serves both jurisdictions, the fact is that the City contracts with the County to do planning only within a five mile radius of city limits and this includes only subdivided tracts (a parcel of land divided into five or more lots). As long as no joint powers agreement exists between the City and the County in the area of housing, it is imperative that a planning component be established either for the County alone or that a combined City/County housing planning effort be instituted. The population of the area is rapidly increasing and with this pattern of growth will come the need not only for the planning of municipal services and utilities, but increased social services, including subsidized housing.

While efficient organizational structure results in smooth administrative functioning and is a key to the successful matching of housing needs with housing services, an aggressive, vigorous housing agency would also require that the Executive Director be philosophically committed to the concept of subsidized public housing for needy families. The opinion expressed by the Executive Director in an April, 1978, personal interview, that the area's poverty is relative and the result of the recent influx of high-income Easterners, would have no place in a housing agency which adequately meets the needs of its residents. Likewise, a housing agency which is committed to providing its low-income elderly residents with decent housing would find inappropriate the Executive Director's suggestion that this should be accomplished through sweat equity (federal funds to be made available for building materials but labor for construction of housing to be supplied by younger relatives). The fact that a 40 unit elderly Section 8 project is presently under construction within the County is encouraging. However, the attitudes expressed by the Executive Director on the area's poverty and on the subsidization of elderly housing are disturbing.

The Bernalillo County Housing Authority presently has

a very low community profile, in large part because outreach activities are minimal. Agency referral (question #15 Appendix G) (ABC/OSA, EOB, the New Mexico Department of Human Services), now serves as the only means by which needy residents of the County become acquainted with public housing programs. Unit allocations are low in number and there are not many vacancies. In August, 1978, there were 30 elderly applicants for subsidized units in the County.¹² With an estimated need for 774 subsidized units in this jurisdiction, a longer applicant list would be expected. Clearly, demand for subsidized housing is low, perhaps because the program is not being well publicized. The existence of lengthy waiting lists may well pressure the Housing Authority to more actively petition HUD for additional unit allocations.

C. New Mexico Legislation and HUD Housing Regulations

In addition to the organizational problems of and lack of an efficient planning process within the Bernalillo County Housing Authority, there are other factors contributing to the lag in its housing service delivery. Several federal housing programs are prohibited from being implemented in the unincorporated areas of Bernalillo County because of language contained in two New Mexico laws dealing with public housing activity: the

Public Securities Act and the 1975 New Mexico Community Development Act. HUD regulations regarding the construction of federally financed construction in rural areas further impede the extension of subsidized housing into County areas.

The New Mexico Public Securities Act prohibits the Bernalillo County Housing Authority from using Farmer's Home Administration (FmHA) funds for the construction of rural rental housing because the FmHA interest rate for financing such projects exceeds that allowable under this law. The 1970 Public Securities Act states:

A public body may issue and sell its public securities at, above or below par and at the net effect interest rate not exceeding eight percent (8%) a year, but no public security shall bear a coupon rate or rates exceeding (8%) a year.¹³

The Village of Bayard, New Mexico Housing Authority applied for FmHA Section 515 (Rural Rental Housing) financing for 25 units for elderly rental housing in the spring of 1976. The Bayard Housing Authority was unable to complete the application, however, because the interest rate for FmHA financing in 1976 was 9 percent, in effect creating an impasse to the successful implementation of the FmHA Section 515 program in that community.¹⁴ This incident served as a test case for other New Mexico public agencies attempting to use FmHA financing for rural housing.

Attempts have twice been made (32nd, Legislature, 1977 and 33rd, Legislature, 1978) to amend the 1970 Public Securities Act by raising the ceiling interest rate on the issuance of bonds for municipalities, counties or instrumentalities thereof from 8 percent to 9 1/2 percent:

"Bonds of a city issued hereunder shall be authorized by its resolution and may be issued in any one or more series and shall bear such date or dates, mature at such time or times, bear interest at such rate or rates, not exceeding nine and one half per annum, be in such denomination or denominations, be in such form, either coupon or registered, carry such conversion or registration, privileges, have such rank or priority, be executed in such manner, be payable in such medium of payment, at such place or places, and be subjected to such terms of redemption, with or without premium, as such resolution, its trust, indenture or the bonds so issued may provide."¹⁵

Senator Ray Sanchez (D-Bernalillo) introduced this amendment in the Legislature. It was sent to the Senate Finance Committee (Aubrey Dunn, Chairman), where it received a "do-pass" from that committee. During the closing hours of the legislative session, however, the bill was to have reached the Senate floor. In the 11th hour confusion of the legislative session the bill was either not typed for submission to the Senate or was "lost" in the shuffle of papers.

Spiraling inflation has affected this legislation adversely because of rising interest rates since 1970 by denying low-income rural people the opportunity to participate in a program designed to meet their housing needs.

Perhaps the writers of this legislation should have foreseen this and inserted a clause in Article 10 which would provide for an inflationary change in the economy. On the other hand, perhaps the lobbying efforts of those public housing agencies affected by the legislation were not vigorous enough and this resulted in the amendment to Article 10 Section 11-10-3 never reaching the Senate floor for a final vote.

A further impediment to the implementation of federally assisted housing for families and/or the elderly within semi-rural areas of Bernalillo County is a HUD regulation which stipulates that any Section 8 New Construction project must be located in areas served by public utilities:

"Proposed sites for new construction projects must be approved by HUD as meeting the following standards:

- a. The site shall be adequate in size, exposure and contour to accommodate the number and type of units proposed and,
- b. Adequate utilities (water, sewer, gas, and electricity) and streets shall be available to service the site".¹⁶

It is only since 1976 that public water facilities have extended beyond the city limits of Albuquerque into some areas of Bernalillo County. Phase I of the South Valley sewer project was begun as recently as the spring of 1978. The first step of this project will service only

those areas west of the Rio Grande and east of Tapia Blvd., south of Central Ave. and north of Rio Bravo Blvd.. Phase II of the sewer project has not yet received funding from the federal government and is not expected to get under way until at least 1982. In the meantime, any public housing projects which might help service the area's needy residents must await the completion of water and sewer lines within the open-space, semi-rural areas of the County.

The regulation requiring the construction of new units under the HUD Section 8 program to be within areas served by public utilities does not apply to the HUD Section 8 existing housing program:

a. Sanitary Facilities:

1. Performance Requirement: The dwelling unit shall include its own sanitary facilities which are in proper operating condition, can be used in privacy, and are adequate for personal cleanliness and the disposal of human waste.

b. Acceptability Criteria:

1. A flush toilet in a separate, private room, a fixed basin with hot and cold running water, and a shower or tub with hot and cold running water shall be present in the dwelling unit, all in proper operating condition. These facilities shall utilize an approved public or private disposal system.¹⁷

This regulation then has the net effect of allowing implementation of the HUD Section 8 existing housing program

by the Bernalillo County Housing Authority in areas of the County not yet served by public water and sewer lines but in a jurisdiction which has only a 2 percent vacancy rate (Appendix I, Table I). Available rental housing which could be used under this program is scarce.

It seems ironic that these public utilities are being installed in sections of the far Northeast Heights and on the West Mesa which are in the governmental jurisdiction of the City of Albuquerque but that areas outside of the City within Bernalillo County which have long been settled and are fairly densely populated still are without these facilities. While the HUD regulation requiring that public water and sewer lines be present in areas where Section 8 New Construction is to exist seems a reasonable requirement from the standpoint of environmental health, it is definitely an inhibiting factor in the construction of housing designed for low-income families and the elderly within the County.

HUD's Community Development Block Grant program, enacted by the U.S. Congress in 1974, combined into a single program a number of former categorical grants for community development. Among these is the housing rehabilitation program which aims to conserve and rehabilitate existing housing within a designated slum or blighted

area of a community. This CD law was approved in New Mexico on 10 April 1975 (Senate Bill 213). The bill excludes all but incorporated municipalities from participation in the CD housing rehabilitation program. The lack of enabling legislation effectively excludes Bernalillo County from engaging in housing rehabilitation or neighborhood conservation under the Community Development program. As long as the political separateness of Albuquerque and Bernalillo County continues, federal housing rehabilitation activities will be confined to those designated CD areas within the City of Albuquerque (Appendix F).

The effect of the above legislation is to further inhibit the housing activities within the area, but especially in those County areas outside the city limits of Albuquerque. However, with the recent installation of public sewer and water facilities into certain parts of the Valley, the Bernalillo County Housing Authority can at last begin construction of the proposed new Section 8 project at Isleta Blvd. and Patton Road in the South Valley. But, until the Public Securities Act is amended to raise the ceiling on interest rates for the sale of securities to finance the construction of public housing, the FmHA Section 515 program cannot be used within rural areas of the County.

D. Broad Level Housing Planning

Unlike the City of Albuquerque, which has developed a Comprehensive Plan and from which general housing policy is drawn, Bernalillo County has no such document to guide its growth and development. Housing policy in this case then is formulated largely by the Bernalillo County Housing Board of Commissioners working in conjunction with the Housing Authority Executive Director and scattered community groups such as the Southwest Valley Advisory Council, each of which advocates the interests of its own neighborhood (question #6 Appendix G).

On a broader level, the connection between state housing planning and the housing activities taking place within the City of Albuquerque and Bernalillo County apparently are minimal since the State Housing Authority, established in 1975 as a subdivision of the State Planning Department, involves itself primarily in New Mexico's rural housing activities. It works very closely with the state FmHA in obtaining financing for rural housing assistance and also has been instrumental in petitioning the U.S. Congress for CSA funds for various state activities, including appropriations for the EOB Weatherization program.

Bernalillo County could conceivably have its planning interests represented on a broader-than-community level through the MRGCOG as part of Planning District III if the emphasis of that agency were different. Despite the presence of a housing component within MRGCOG, however, the main thrust of its activities, as far as can be ascertained, is in the area of transportation. The absence, then, of any kind of systematic housing planning for areas of Bernalillo County outside of the City of Albuquerque leads one to wonder how precisely, the County plans to cope with future growth and its attendant demand for housing (including subsidized housing assistance) beyond its present non-system of planning.

Given the existence of the separate governments of the City of Albuquerque and Bernalillo County and the unlikelihood of their ever consolidating because of political opposition to this by County residents, the future development of housing planning for Bernalillo County is not very encouraging. The contract arrangement for planning which presently exists between the City and the County is effectively excluding the County from the well-coordinated, sophisticated housing planning process which the city enjoys because only subdivision matters are covered under the planning contract with the City.

County housing planning interests would be far better served by the establishment of either; (a) a joint powers agreement between the City and the County for housing planning, or; (b) a cooperative agreement for housing planning. Carbon County (Wyoming), confronted with many of the same problems that Bernalillo County now faces because of a lack of comprehensive planning, combined its planning efforts with nearby Rawlins in a legislative joint powers act, passed by both governments involved.¹⁸ The result of this joint effort is a smooth-functioning planning process which combines housing and other issues of interest to both the municipality of Rawlins and Carbon County.

Another way of merging the housing planning process of Albuquerque and Bernalillo County could be through a cooperative agreement between the two governments, less formal than a joint powers agreement and not subject to the specific rules and regulations of a joint powers act. It isn't clear which of these two types of agreement would be appropriate for Albuquerque and Bernalillo County. There is perhaps the possibility under a joint powers agreement that the planning process could be restricted if zoning regulations for each jurisdiction were contradictory. On the other hand, an informal, cooperative agreement between the two governments on housing planning,

by not being binding under law, may be too permissive, allowing disagreement to interfere in the smooth functioning of the planning process. Certainly if provincial rivalries existed between the two jurisdictions, such a cooperative agreement would not be politically possible here. Both approaches warrant consideration, however, if Bernalillo County is ever to develop a system of housing planning.

FOOTNOTES

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4. Albuquerque City Council Resolution 115-75, (1975).
5. Albuquerque City Ordinance 69-75, (1975).
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9. Elderly Services Planning Task Force, A study sponsored by the Albuquerque-Bernalillo County Office for Senior Affairs and the Community Council of Albuquerque, Inc., Summary of Housing/Home Repair/Home Maintenance/Crime Prevention, (Albuquerque: August 1978), p. 1.
10. Bernalillo County Commission Resolution 106-77, (1977).
11. Bernalillo County Commission Resolution 39-77, (1977).
12. "Elderly Services Planning Task Force", p. 1.
13. New Mexico Municipal Housing Act, Article 10, Section 14-46-12A (1953), abrogated by New Mexico Public Securities Act, Section 11-10-3, (1970).
14. Memorandum to Graciela Olivarez, State Planning Officer, from Joe Romero, Director, State Housing Authority, June 17, 1976.

15. "An Act Relating to Public Securities, Amending Certain Sections of NMSA, 1953", Discussion Draft, 33rd. Legislature, (21 October 1977).
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18. Rolf Brouwer, Planning in Carbon County, (Denver: Western Interstate Commission for Higher Education, Resources Development Internship Programs, 1976). p. 9.

CHAPTER VI

Summary, Conclusions and Recommendations

A. Summary

It was hypothesized that because guidelines and regulations of federal housing programs administered by the Housing Authorities of Albuquerque and Bernalillo County, which are designed for or which include a high percentage of elderly participants, are cumbersome and complicated for the local Housing Authorities to comply with and because the tenant application process is difficult for the elderly to negotiate, the procedures for supplying subsidized housing for the low-income elderly of Albuquerque and Bernalillo County are not easily or quickly expedited. An evaluation of these federal programs has served as the basis for the validity of this position.

1. Section 8 - Existing Housing Program

The Section 8 - Existing Housing program is an easily negotiated arrangement between the PHA and the landlord of rental units for securing housing for those eligible persons in need of subsidized units. The PHA draws up a contract which stipulates that the tenant will pay no more than 25 percent of the total monthly rent for the unit. HUD, in its ACC with the PHA, pays the balance of the rent with which the PHA

then reimburses the landlord. This method of supplying housing to those in need is premised upon a high vacancy rental rate. Without vacant units in a locality, the Section 8 - Existing Housing program could not operate.

2. Section 8 - New Construction

If the HAP can demonstrate that the vacancy rate for a locality is low for the number of persons in need of housing assistance, HUD encourages the construction of new units either by private developers or by the PHA to be subsidized through the Section 8 Housing Assistance Payments Program. This program does not provide direct financing for individual projects but rather guarantees a long-term commitment of housing assistance payments to the project owner for a specific number of units.

The processing of the Section 8 - New Construction program involves 10 major steps from the submission of the preliminary proposal to final completion of the project. Each step requires separate HUD approval and if difficulties arise, HUD requires re-submission of that portion of the application process for re-approval. At least two years for the processing is required from beginning to end. Tenant

participation requirements are the same in both Section 8 programs.

3. The Turnkey Method of Construction

The PHA contracts directly with a builder to develop plans for and to construct a project with interim financing provided by HUD. Upon completion of the project and execution of the ACC and Contract of Sale, the builder "turns over the keys" to the PHA for management and administration. The Turnkey I program is the one most used by the elderly. Turnkey III, Homeownership, involves the elderly almost never.

HUD requires a distribution of income ranges and to achieve this end, often advertises vacancies well in advance of actual vacancies in order to achieve the desired income distribution in its projects. For the elderly, HUD encourages the construction of one and two story projects in order to encourage socialization.

4. Albuquerque and Bernalillo County Demographics Vis-a-Vis the HAPs

It was hypothesized that the need for elderly housing as reflected in the HAPs for both Albuquerque and Bernalillo County do not accurately reflect the

the potential need for subsidized housing for this group. The most current demographic data for both jurisdictions were examined in terms of those who would be potential eligible users of elderly subsidized housing both in Albuquerque and the unincorporated areas of Bernalillo County. Based on available 1970 Census data and several estimates of elderly population published by agencies in the Albuquerque area either directly or indirectly involved in the planning of social services, 1978 updated estimates of current need for elderly subsidized housing were made and contrasted with the 1978 HAPs Table II for Albuquerque and Bernalillo County (Appendices H,I).

Five different sources of population data produced five different estimates of need, each with different results and none of which agreed with the HAPs Table II "Housing Assistance Needs of Lower Income Families". The estimates of elderly unit need range from a low of 2,484 and 733 by updating the 1970 Census respectively for the City and the County to a high of 7,348 and 1,874 elderly units respectively in the City and The County, when MRECOG data were used.

In order to circumvent the contradictory data which these documents presented, it was determined that Bernalillo County enrollment in the Medicare program would be used as a base upon which to estimate elderly housing need for the Albuquerque area. Despite the age discrepancy between Medicare enrollment (65+) and the age eligibility for elderly subsidized housing (62+), the Medicare enrollment represented hard data on the current elderly population of Bernalillo County and for that reason, would be more reliable than estimates of population based upon the outdated 1970 Census.

The 1970 Census, however, had to be used for the age distribution as well as the rate of poverty of Medicare enrollees within Bernalillo County because more recent estimates of these two factors are either not available or are unreliable. Based on Medicare enrollment, there was a need for 3,300 elderly units in the City in 1978 and for 774 elderly units in the unincorporated areas of the County. The HAPs' Table II for Albuquerque and Bernalillo County reflect only 85 percent and 87.1 percent respectively of the estimated Medicare need for the two jurisdictions (Appendices H, I). It must be remembered, however,

that the Medicare enrollment data include only those persons 65+ years while eligibility for elderly housing assistance begins at 62 years. It would be very difficult from Medicare enrollment data to estimate how many in the 62-64 age range would require subsidized housing but it is clear that the estimate based on Medicare enrollment is an underestimate of need.

Medicare enrollment data indicate that there is a 6.5 percent annual increase in the elderly population for Bernalillo County. The Bernalillo County HAP Table II is based on an annual 3 percent population increase of 1970 Census data. The City HAP Table II bases its need upon COG and BBER population estimates but the City need for elderly housing (2,806 units) does not agree with either of these estimates. City Planning Department personnel who annually prepare the City HAP for submission to HUD were unable to determine the actual percentage of annual population increase upon which the City HAP is based.

5. Housing Authorities' Administrative Procedures, New Mexico Legislation, and HUD Regulations

It was hypothesized that the administrative methods and organizational structures of the Albuquerque

and Bernalillo County Housing Authorities result in the inadequate delivery of housing assistance to the area's low-income elderly and that certain New Mexico legislation and HUD regulations related to housing activity further impede the extension of subsidized housing services in Albuquerque and Bernalillo County. It was necessary to substantiate this position by evaluating the administrative procedures, including the planning process, used by both Housing Authorities in supplying subsidized housing to those elderly residents of both jurisdictions in need of housing assistance. Additionally, evaluations of New Mexico legislation and HUD regulations related to housing activity within Bernalillo County were necessary to illuminate the restrictions which these laws and regulations impose upon the Housing Authorities of Albuquerque and Bernalillo County in implementing certain housing programs which might benefit elderly residents of both jurisdictions.

a. Albuquerque Housing Authority

The current (as of 20 July 1978) number of elderly tenants under the jurisdiction of the Albuquerque Housing Authority represents 38.6 percent of the total 1,969 subsidized units under the management of this agency. The 761 elderly units under the

Housing Authority's management represents 27.1 percent of the need for elderly housing as indicated in the 1978 HAP Table II for the City of Albuquerque (Appendix H).

The Albuquerque Housing Authority is a fairly large (52 staff members) organization with moderately specialized staff assignments. Under the Executive Director are Section Heads and various support personnel including a Fiscal Officer, Research and Development specialist and Maintenance Supervisor. The Executive Director oversees and coordinates the activities of the various divisions within the organization.

The goals of the Albuquerque Housing Authority and its operating policies are clearly spelled out and have been adopted by the City Council and incorporated into Albuquerque's Comprehensive Plan. Among its housing policies which pertain to the elderly is an exemption which elderly projects enjoy under the scattered-site policy, a policy which was formulated to avoid high concentrations of low-income families in any one locality of the City. This exemption does not apply to the Section 8 - Existing Housing

program or to the mixed family/elderly projects. In this connection, because of a low vacancy rate in Valley areas under the Section 8 program, many elderly Valley applicants refuse to accept available housing in the Northeast Heights section of the City where vacant rental units are available.

Beyond guiding the elderly through the application process, there is no further support service available to them. Neither transportation service to the vacant unit for purposes of inspection nor assistance in negotiating the terms of the lease with the tenant manager are available.

Although there is no planning component within the Housing Authority, the agency's on-going Research and Development section, along with its Executive Director, the Albuquerque/Bernalillo County Planning Department and the Housing Commission coordinate the planning of housing to fit the needs of the growing population. The planning Department annually prepares the City HAP for submission to HUD along with the City CD Block Grant application and it has generated or been involved in numerous studies related to housing,

including elderly housing.

The Albuquerque Housing Authority has achieved a high level of visibility within the community through its on-going outreach activities as evidenced by its long waiting lists for subsidized elderly units.

b. Bernalillo County Housing Authority

The current (as of 20 July 1978) number of aged tenants under the jurisdiction of the Bernalillo County Housing Authority represents 28 percent of the total 101 subsidized units under the management of this agency. However, these 28 elderly-occupied units represent only 4.15 percent of the need for subsidized elderly housing as reflected in the County's HAP Table II (Appendix I).

The staff of the County Housing Authority is small, consisting of four members and there is little specialization within the agency. The Executive Director serves not only as the administrator of the Section 8 program (the only HUD housing program being implemented by the County Housing Authority) but he is the housing

planner, the proposal writer, the Research and Development specialist, the housing liaison person, between the community and the Board of Housing Commissioners/County Commission. Additionally, he is the financial expert who must locate and contract for available Section 8 rental units and negotiates as well the ACC with HUD. The Executive Director also serves as the agency's public relations officer.

c. New Mexico Legislation and HUD Regulations Relating to Housing Activity

The extension of certain federal housing programs into areas of Bernalillo County outside of the municipal boundaries of Albuquerque are prohibited from being implemented by New Mexico state law and by some federal regulations of HUD.

The New Mexico Public Securities Act, Article 10, Section 11-10-3 prohibits the Bernalillo County Housing Authority from implementing the FmHA Section 515 program because it places an 8 percent ceiling on the interest rate for the sale of securities to finance rural housing. The current interest rate exceeds 9 percent on the issuance of bonds, effectively prohibiting any public

body from sponsoring the Section 515 program. Two attempts to amend this legislation by raising the interest rate ceiling have failed in the New Mexico legislature.

A further impediment to the implementation of federally assisted housing for families and/or the elderly within the semirural areas of Bernalillo County is the HUD regulation requiring that the construction of Section 8 - New Construction projects be located in areas served by public water and sewer facilities. The extension of water lines into County areas was completed only in 1978 and sewer lines into the County were begun only in the same year. These are not expected to be completed until at least 1982. This regulation does not apply to the Section 8 - Existing Housing program, however.

The Community Development Housing Rehabilitation program effectively excludes all but incorporated municipalities from participation. This lack of enabling legislation excludes the Bernalillo County Housing Authority from engaging in any kind of housing conservation/rehabilitation since

the area is neither incorporated nor a municipality.

d. Broad Level Housing Planning

Broad-level housing planning, that is, a coordinated, statewide planning effort, is only minimal in the City of Albuquerque or the unincorporated areas of Bernalillo County because the New Mexico Housing Authority, established in 1975, involves itself primarily in New Mexico's rural housing activities. Bernalillo County could conceivably have its housing planning interests represented on a broader-than-community level through the MRGCOG as part of Planning District III if the emphasis of that agency were different. Despite the presence of a housing component within COG, however, the main thrust of its activities, as far as can be ascertained, is in the area of transportation.

Unlike the City of Albuquerque which has developed a comprehensive plan from which general housing policy is drawn, the County has no such document to guide its growth and development. Housing policy in this case is formulated by the Bernalillo County Housing Board of Commissioners

working in conjunction with the Housing Authority Executive Director and scattered community groups.

B. Conclusions

1. Section 8 - Existing Housing Program

The Section 8 - Existing Housing program, depending as it does for its success upon a high vacancy rate, is based upon an assumption which is not always valid. Both the City of Albuquerque and Bernalillo County have very low rental vacancy rates (0.9 percent and 2.0 percent respectively), thereby making it a landlord's market. Rents then become high and often the elderly are objects of discrimination at the hands of landlords who may be reluctant to rent to an older person who is frail or of limited mobility. The FMR set by HUD is often unrealistically low, which has the effect of non-subsidized applicants receiving preference over HUD subsidized applicants because landlords can charge higher rental fees to the non-subsidized tenant,

The scattered-site policy which HUD has adopted and which in turn has been adopted by the City of Albuquerque often necessitates applicants' moving to less desirable neighborhoods or foregoing subsidized

housing because of low vacancy rates in some areas. This situation is particularly unfortunate for elderly people who are more reluctant to leave familiar neighborhoods than are younger families.

2. Section 8 - New Construction

The 10-step application process for the building of a Section 8 New Construction project, whether sponsored by a PHA or a non-profit corporation of real-estate developers, is a long, arduous procedure, weighted down with approval requirements throughout the process. The small builder, because of limited staff and/or expertise in dealing with HUD, is discouraged from applying for Section 8 construction funding because of the sheer volume of paperwork involved. Clearly, the small profit or non-profit applicant is at a disadvantage when competing for application approval against a seasoned real-estate developer and/or PHA.

HUD gives high priority to applicants who plan to have 20 percent or fewer subsidized units within the Section 8 project, a policy which was intended to avoid high concentrations of low-income and/or minorities in individual projects. The effect of this policy has been to create more housing for

middle-income families while low-income families' need for subsidized housing continues to exceed its availability.

Elderly-only Section 8 projects are exempt from this policy but here the effect is to concentrate elderly people into one project instead of creating an age-integrated environment for elderly persons.

3. Turnkey Method of Construction

The Turnkey Method of Construction is a sleek, efficient method of providing subsidized housing to needy families, relying as it does upon the expertise of builders to create a housing project and then turning it over to the local PHA for management and administration. This method frees the PHA of the problems involved in developing its own housing projects.

In its effort to achieve an economic mix of very low-income and low-income tenants, the Turnkey income regulation runs the risk of discriminating against the extremely poor families by excluding those beyond a predetermined number in a particular income bracket. With this one exception, the HUD public housing Turnkey program is a very effective

instrument for fulfilling the needs of low-income elderly persons, a group which occupies a great many such projects across the country.

4. Albuquerque and Bernalillo County Demographics
Vis-A-Vis the HAPs

The contradictory nature of various local estimates of low-income elderly population clearly demonstrates the need for more accurate data upon which to base HAPs. Even Census base data, when updated to the 1978 level, does not accurately reflect the need for elderly subsidized housing assistance because official Census population increase estimates are based upon average annual population increases for the general population, not the elderly only category. The elderly population is apparently increasing at a much faster rate than the general population, thus estimates based on these data are underestimates of the elderly population.

Far more reliable a data source upon which to base the HAP Table II estimate of housing assistance need for the elderly, is current Medicare enrollment for Bernalillo County. Since most elderly persons 65+ are registered recipients of Medicare, the margin of error in estimating total elderly population for the

area is very slim. Medicare enrollment data represent actual counts instead of estimates.

Several problems remain, however, in using Medicare enrollment data as the basis for determining housing need estimate as reflected in the HAPs: namely, determining income and population distribution from these data. The 1974 Privacy Act now prohibits the disclosure of address-coded Medicare data and income level of individual Medicare recipients is not indicated in the data. However, the HCFA has proposed passing all Medicare addresses through the coding guide now used to develop migration rates from Internal Revenue Service tax returns. Such a data collection system which would yield not only population information but income and population distribution data could result in a breakthrough for the planning of elderly services. There would, of course, have to be some built-in provision in these data for the protection of individual Medicare enrollees' privacy.

5. Housing Authorities' Administrative Procedures, New Mexico Legislation, and HUD Regulations

a. Albuquerque Housing Authority

The large organizational structure of the Albuquerque Housing Authority is commensurate with

the diversity of its housing program offerings and the number of units under its management. Staff assignments are moderately specialized which permits the development of a level of expertise among Section Heads and other higher echelon personnel. The Executive Director oversees and coordinates the activities of the various divisions within his organization and does not involve himself in the routine activities of its operation.

Although there is no planning component within the City Housing Authority itself, there is a well-coordinated, sophisticated planning mechanism in operation between the Housing Authority, the Albuquerque/Bernalillo County Planning Department and the Housing Commission which befits a rapidly growing population. The Planning Department has generated or been involved in numerous housing studies of the area and there appears to be good rapport and an easy flow of information between this department and the housing agency.

Beyond this, there appears to be a commitment, at least among higher level staff members of both groups, to achieve the HAP goals, although HUD largely dictates these goals, not the local PHAs. The City

Housing Authority has already subsidized housing for 23.1 percent of the elderly identified in the 1978 HAP Table II as being in need of housing assistance (Appendix H). A vigorous effort is being made to further close this gap through two City-sponsored Section 8 - New Construction projects soon to get under way which will furnish 80 more units of elderly housing.

The City's scattered site policy for the Section 8 - Existing Housing program and the mixed family/elderly projects has had an adverse effect upon the elderly participation rate in subsidized housing. Instead of bringing subsidized housing to the elderly, this policy has had the effect of taking the elderly to the available vacant units, no matter where they are located, to achieve the scattering of sites. Many elderly Valley applicants refuse to be relocated, thus making the policy less than a success.

Beyond the assistance offered in the actual processing of applications, the elderly subsidized applicant is left to find his own transportation to inspect the site and to negotiate the terms of his lease with the tenant manager in the case of

the Section 8 program. This can pose an insurmountable problem for the frail or limited-mobility elderly person, especially if he must depend upon public transportation. The unassisted negotiating process, as well, can be a baffling experience, especially if the elderly person has never done so before.

b. Bernalillo County Housing Authority

While the City Housing Authority is subsidizing the housing of 23.1 percent of those elderly identified as needing housing assistance in the 1978 HAP Table II, the Bernalillo County Housing Authority, in subsidizing only 28 elderly units, is assisting only 4.1 percent of those identified in its HAP Table II as needing housing assistance (Appendix I). The short length of time the County Housing Authority has been in operation (three years) accounts in part for this lag, but upon close examination of the operation of this agency, more serious problems were discovered.

Too many functions of the operation of the County Housing Authority have been lodged in the office of the Executive Director. The person in this position performs all the major functions of the

Housing Authority himself, from the planning of housing to the negotiations necessary with HUD, through such activities as public relations. Staff shortage accounts for this situation. A larger staff, each with more specialized job functions, would redistribute responsibility, freeing the Executive Director of many of the non-administrative duties he must now assume. Such a reorganization would undoubtedly result in a more effective operation, better serving the subsidized housing needs of the community.

The absence of a housing planning component either within the County Housing Authority or within the Bernalillo County Planning Department has the effect of hindering housing activity in the unincorporated areas of the County. There is no clear picture of either the condition of housing within the County or of the needs of County residents for assistance in housing aside from those figures reflected in its HAP. Without a joint-powers agreement between the City and the County in the area of housing, the County Housing Authority cannot tap the resources of the housing component within the City Planning Department.

Demand for subsidized housing within County areas has been minimal because very few people know that it is available. With no outreach activity being conducted and no advertising scheme, this should be expected. If demand were greater, perhaps it would result in more vigorous efforts on the part of the County Housing Authority to win additional housing allocations from HUD.

A philosophical commitment to both public housing in general and elderly subsidized housing in particular would be a prerequisite to a vigorous, aggressive Housing Authority in the County. Unless this attitude is amply demonstrated, the County will continue to lag behind the City in delivering elderly housing services.

c. New Mexico Legislation and HUD Regulations Related to Housing Activity

The 8 percent interest rate ceiling for selling securities to finance housing which is imposed upon the public bodies under the New Mexico Public Securities Act prohibits any public body, including Bernalillo County, from sponsoring the FmHA

section 515 program. The FmHA current interest rate exceeds 9 percent. If the rural portions of Bernalillo County are ever to receive FmHA financing for housing assistance, the Public Securities Act must be amended to raise the interest rate ceiling from 8 percent to at least 9 1/2 percent.

It is unfortunate that the extension of public water and sewer lines has taken so long to be completed. The delay has resulted in the unavailability of subsidized units for families and the elderly because of the HUD regulation that Section 8 - New Construction projects can be located only in areas served by public utilities.

The exclusion of unincorporated areas from participation in the CD Housing Rehabilitation program has meant that Bernalillo County is ineligible for any kind of publicly financed housing conservation or rehabilitation. The intensive CD Housing Rehabilitation program in designated areas of the City is a great success and one which the County could benefit from if only there were enabling legislation permitting

it to do so.

d. Broad Level Housing Planning

The unincorporated areas of Bernalillo County do not appear to benefit from any sort of broad-level housing planning. Without a Comprehensive Plan to guide its growth and development, zoning decisions/changes are made as individual requests arise. New housing starts continue at a fast pace, but in an unplanned and disorderly manner. There is apparently no policy for subsidized housing assistance aside from the few ordinances which were passed by the County Commission at the time the Housing Authority was established, stating that decent, safe and sanitary housing was a desirable objective.

C. Recommendations

1. HUD's policy of not funding social services in its public housing programs should be reconsidered. If no change in this policy seems forthcoming, local government would do well to consider supporting a transportation/leasing assistance service to aid the elderly in completing the full application procedure, from initial contact with the local PHA to the final occupancy of the unit. This service is

particularly needed by the elderly who participate in the Section 8 - Existing Housing program where it is necessary for them to negotiate with individual landlords. If local government refuses to fund such a service, a community-based volunteer program should be established to provide this service.

2. HUD's scattered-site policy under the Section 8 program should be less stringently applied to elderly tenants who are reluctant to move from familiar neighborhoods in order to achieve HUD's objective of not concentrating subsidized housing in any one locality of the city.
3. HUD's regulation that a Section 8 - New Construction project applicant who can demonstrate fewer than 20 percent subsidized unit occupancy receive a proposal approval priority, should be revised. Elderly-only projects are exempt from this regulation. However, the regulation has a two-fold negative effect: it seems to be creating more housing for non-subsidized middle income families while at the same time it is encouraging an age-segregated environment for low-income elderly tenants.
4. HUD's policy of including the elderly and the handicapped

into the same category for housing planning purposes should be revised. This is a regrettable policy because it assumes that their physical needs/disabilities are the same, lessening the accuracy of housing planning. For purposes of clarity and sound housing planning, HUD should separate these two categories.

5. HUD's policy of dictating local PHA's current year program goals should be changed. This takes the initiative for solving local housing problems out of the hands of local housing administrators and lodges that authority with the HUD bureaucracy in Washington. This must surely have a demoralizing effect upon competent, professional local housing administrators.
6. It is recommended that address-coded Medicare enrollment data be developed and used as the basis upon which to estimate local HAPs Table II ("Housing Assistance Needs for Lower-Income Families") because of its reliability. The contradictory nature of available Census base data and local population estimates dictates that a change in the manner of estimating housing need for the elderly be undertaken.
7. It is recommended that a joint-powers agreement in public housing service delivery between Albuquerque

and Bernalillo County be signed. If this cannot be accomplished, it is imperative that a cooperative agreement in housing planning between the two jurisdictions take place. The sophisticated, well-coordinated housing planning process now enjoyed by the City Housing Authority would be made available to the County Housing Authority through such an agreement, ultimately benefitting the entire community because of operations cost-reduction and improved housing services. Additionally, this would eliminate the competition for HUD housing allocations between the jurisdictions which the present situation necessitates.

8. It is imperative that the New Mexico Public Securities Act be amended to allow the implementation of FmHA rural housing programs in Bernalillo County by raising the ceiling interest rate to at least 9 1/2 percent. A great number of rural County residents, including low-income elderly persons, would benefit from the implementation of the FmHA programs in their area.

9. The Bernalillo County Board of Commissioners should formulate and adopt a Comprehensive Plan with which to guide the development of the unincorporated areas

of the County. Included in this plan would be a housing component which would definitively address the subject of subsidized housing policy within the communtiy.

APPENDIX A
DEFINITION OF TERMS

Elderly- Those persons who are at least 60 years of age even though age eligibility for federal elderly housing assistance is 62 years or over. The reason for this discrepancy is that available demographic data include only those persons 60-64 and 65+ years.

Low-Income- Low-income means an annual family income which is 80 percent or less than the median for the Albuquerque metropolitan area.

Very Low-Income- Very low-income means an annual family income which is 50 percent or less than the median for the Albuquerque metropolitan area.

Substandard Housing- Substandard housing means housing which is either overcrowded (more than 1.5 persons per room) or lacks some of all plumbing facilities, or which is dilapidated or deteriorated.

Housing Assistance Need- Housing assistance need refers to those householders whose housing exhibits one or more of the above characteristics of substandard housing or who are paying 25 percent or more of their monthly income for housing.

Bernalillo County- Bernalillo County represents that area which encompasses the entire County of Bernalillo, including the City of Albuquerque.

City- City refers to the City of Abluquerque.

County- County refers to the unincorporated areas of Bernalillo County.

APPENDIX B

HAP is an acronym meaning the Housing Assistance Plan.

HUD is an acronym meaning the Department of Housing and Urban Development.

CD AREA is an abbreviation for the designated area within the City of Albuquerque receiving housing rehabilitation funds under the Community Development Block program.

MRGCOG (or COG) is an abbreviation/acronym meaning the Middle Rio Grande Council of Governments.

SA is an abbreviation for people of Spanish-American heritage.

BBER is an abbreviation for the Bureau of Business and Economic Research, University of New Mexico.

FMR is a HUD abbreviation meaning Fair Market Rent.

ACC is a HUD abbreviation meaning Annual Contribution Contract.

MOSC is an acronym meaning the Mayor's Office for Senior Citizens. In 1978 this agency became known as the Albuquerque/Bernalillo County Office for Senior Affairs.

ABC-OSA (OSA) is an abbreviation/acronym meaning the Albuquerque/Bernalillo County office for Senior Affairs.

EPC is an abbreviation for the Environmental Planning Commission.

CAG is an acronym meaning the Citizens Advisory Group of the Community Development program.

CSA is an abbreviation for the Community Services Administration.

HCFA is an abbreviation for the Health Care Financing Administration.

EOB is an abbreviation for the Equal Opportunity Board.

FHA is a HUD abbreviation meaning Public Housing Agency.

FmHA is an abbreviation for the Farmer's Home Administration of the U.S. Department of Agriculture.

APPENDIX C

Summary of Section 8 Housing Assistance Payments
Program - Existing Housing Guidelines and Regulations*

1. Section 8 - Existing Housing Processing

"Fair Share" funding allocations are made by HUD to localities on the basis of housing assistance need and in conformance with the approved (by HUD) local Housing Assistance Plans. The HAPs are based on extrapolated data from the 1970 Census of Population and Housing which delineates existing housing stock according to condition (standard/sub-standard, which is defined in terms of plumbing facilities and/or overcrowding), owner/renter age, ethnicity and family size and income level. Based on varying annual growth rates for urban areas, it is updated yearly to yield a picture of housing availability versus need for the various subgroups of people. The HAP is the single most important planning instrument used by HUD and local housing agencies in determining housing needs and designing individual local housing programs.

Where the existing housing stock available is sufficient

*The following is a summary of the guidelines and regulations of "Section 8 Housing Assistance Payments Program-Existing Housing", A HUD Handbook, (Washington, D.C.: U.S. Department of Housing and Urban Development, August, 1976)

to meet the pre-determined need, this housing stock is used first, before federal investment is made in Section 8 - New Construction or Substantial Rehabilitation. HUD defines an adequate vacancy rate as 6 percent and in areas where so sizeable a vacancy rate prevails, new construction will be prohibited. An exception to this policy is made in the event that the existing housing stock vacancies are below the housing standards set by HUD or where the housing size available is not appropriate for those in need (as too many 1-2 bedroom houses for large families or too many 3-4 bedroom houses where elderly families are in the greatest need for housing assistance). Additionally, exceptions to the policy of usable existing housing stock are made if it can be demonstrated that the growth patterns of a given locality indicate that what is available currently will not be so within a year of the allocation as an integral part of neighborhood renewal strategies.

HUD Central Office, in conjunction with the Regional and Field Offices, designates housing assistance allocations of Section 8 - Existing Housing by unit numbers for specific metropolitan and non-metropolitan areas (20 percent of the allocations for this part of the Section 8 program are earmarked for non-metro, unincorporated areas). When deciding on a specific number of

units for an allocation area, HUD takes into consideration, in addition to the local HAP, such things as related community development needs (water and sewer availability, road construction and street lighting needs) as well as the extent of housing assistance funds other than the Section 8 program (Sections 202 Housing for the Elderly and Handicapped or the Turnkey and Conventional Methods of housing used by local housing agencies) which may be provided in the area. A program mix of elderly, non-elderly housing allocation distribution is based not only upon the need as demonstrated in the current FY Housing Assistance Plans, but upon a policy of "proportionality", that is, consideration of how many units already, in the previous three year period, have been provided for a particular age group in any given area.

Once the allocation number has been fixed, an invitation for application is published by HUD in the Federal Register and sent to the appropriate public housing agencies, governors, chief executive officers of counties and municipalities and other government entities authorized to assist in low-income housing. Preference is given to the applicant which offers the broadest geographic choice of individual units to families seeking housing: to public housing agencies which have demonstrated expertise in administering such a program; housing

agencies which are committed to the Fair Housing goal of the Civil Rights Act of 1964 and to housing agencies; or authorities which have sufficient funds available to staff their offices in the current as well as in the succeeding, growing years.

When a specific allocation has been awarded to a public housing agency, HUD contracts with that agency in what is referred to as an Annual Contribution Contact (ACC) to pay the PHA 8 1/2 percent per unit per month of the Fair Market Rent for that area or \$15 per unit per month, whichever is greater, for administrative costs. Fair Market Rent is established by HUD for individual localities and published annually in the Federal Register. However, allowing for fluctuations of the housing market at the local level, HUD Central Office will make exceptions to the Fair Market Rent and permit 20 percent of the ACC-approved units to exceed the FMR by 10 percent. The administrative duties of the PHA include: making monthly payments to landlords on behalf of the tenants for the HUD subsidized portion of their rent; annually recertifying participant families' incomes; providing housing information and program application assistance; and maintaining the contractual relationship between owner and tenant. The local housing authority elicits agreement with housing owners in the area of its juris-

diction to participate in the Section 8 - Existing Housing program and approves that owner's participation only if the unit meets the housing quality standards established by HUD. For the program to work, there must be an adequate supply of modest, decent housing available.

2. Tenant Participation

When a family applies with the local PHA for participation in the Section 8 - Existing housing program, his income as well as other considerations are taken into account. HUD defines an eligible elderly family as: any single person or couple 62 years or over; an elderly person or couple whose income is low.

In computing income level for eligibility, such factors as family size, and medical and child care expenses are taken into account. Prior to February 1976, the U.S. Dept. of Agriculture counted Section 8 rent supplement as part of family income which substantially increased the price of the family's food stamps. This was challenged in the courts and a change in policy by HUD was effected pursuant to that court decision. Additionally, Section 8 rental assistance payments do not count as income when determining the eligibility of the elderly and handicapped for Supplemental Security Income benefits (SSI). If the applicant's total annual income

does not exceed 80 percent of the median level for a particular locality, he is deemed income eligible and is required to pay only 25 percent of the Fair Market Rent for a housing unit. HUD, through the Annual Contribution Contract with the local housing agency, pays the balance to the owner on that rent on a monthly basis. Someone in this income category is defined by HUD as low-income. For those families whose income does not exceed 50 percent of the median level for the locality and who are thus designated by HUD as very low-income, the HUD stipulation for that family's participation in the Section 8 - Existing Housing program is that it pay no more than 15 percent of its adjusted annual income for rental units. In connection with the selection of families, the owner is responsible for leasing at least 30 percent of the units to very low income families.

Once income eligibility has been established for a participating family, and if there is no waiting list, the family is given a certificate of participation with which it can seek its own housing from a roster of available participating unit owners. Before a tenant/landlord contract can be entered into, the PHA must approve not only the lease terms of that contract but the landlord's program compliance with dwelling standards as well. A contract is usually entered into for a one year

period but may be as long as a three year contract. However, a provision of 30 days notice to the tenant or the owner makes it, in effect, a month to month lease arrangement. The PHA guarantees the landlord the assistance payments for the life of the contract. However, should the landlord not honor the lease terms for some reason, the PHA has the right to terminate the subsidized assistance payments. Likewise, should the tenant renege on his contract with the landlord, the PHA will continue to pay 80 percent of the assistance payments to the landlord for a period of 60 days, during which the owner must make every effort to fill that vacancy. In the event of continuous vacancy, assistance payments are discontinued at the end of the 60 day period.

APPENDIX D

Summary of Section 8 Housing Assistance Payments
Program-New Construction Guidelines and Regulations*

Section 8 - New Construction Processing

"Fair Share" allocations of Section 8 contract authority (housing assistance funds) are received for each Regional Office by HUD Central Office, stipulating unit numbers for metropolitan and non-metropolitan areas. These allocations are then made to area or Field Offices and although they are intended to give a geographic area a general range within which the ultimate authorization of subsidized units is expected to fall, the "Fair Share" allocation number is not necessarily that which will be used to invite applications and advertise for proposals. The Field Office geographic boundaries must encompass a sufficiently large area, usually a SMSA, so as to afford the maximum opportunity for competition among developers and/or applicants.

The Field Office of HUD issues a Notification of Fund Availability (NOFA) to the various entities involved in housing: (PHAs, Farmer's Home Administration: minority organizations involved in housing and community development; private ser-

*The following is a summary of the guidelines and regulations of "Section 8 Housing Assistance Payments Program - New Construction", A HUD Handbook, (Washington, D.C.: U.S. Department of Housing and Urban Development, April 1975),

vice organizations; and the executive officers of local government within the geographic area of the Field Office) as well as to the trade journals and newspapers within the area. The deadline for response to a NOFA (and thus the deadline for submission of a preliminary proposal) is 35 days following the first advertisement. All of these entities, whether private service organizations involved in housing, PHA or minority housing groups, are in competition with one another in attempting to win the area allocation, although in the event that there exists a State Housing Finance Agency, a certain allocation set-aside is made. The regulations additionally stipulate that 20 percent of the allocations must be for non-metropolitan areas (outside SMSA's). The distribution of elderly versus non-elderly allocations is based solely upon the Housing Assistance Plans (HAPs) of the individual municipal agencies involved in housing, and a specific percentage of units for the aged in an allocation area is not earmarked as in the metro versus non-metro distribution mandate.

Following submission of the preliminary proposal, the applicant undergoes an evaluation by the HUD Field Office to consider such things as the applicants' proposed compliance with Fair Market Rents; site suitability; the appropriateness of the size and type of units to fill the need as demonstrated in the HAP for a given locality; and

the developer's ability to construct and carry to completion the project. If corrections are in order at this point, the applicant is requested to make the necessary changes or to correct the deficiencies in his preliminary proposal. If the proposal, after necessary changes, is acceptable to HUD at this point, it is eligible for Technical Processing and ranked for compliance with Civil Rights legislation and HUD's affirmative action plan. A Section 8 New Construction project cannot be located in an area of minority concentration unless no comparable opportunities exist for housing for minority families or if the project is necessary to meet the overriding housing needs which cannot otherwise be met in that housing market. Additionally, a project cannot be located in a racially mixed area if that project will cause a significant increase in the proportion of minority to non-minority residents in the area. The site location must avoid as well an undue concentration of subsidized families in areas containing a high proportion of low-income families.

To implement these regulations HUD gives priority to proposals which will not, upon completion, contain more than 20 percent of low-income Section 8 subsidized families. Thirty percent of this group must fall into the category of very low-income. Projects for the elderly, however,

receive the same priority as the 20 percent or less subsidized unit projects in the ranking system. The Technical Processing step also considers the environmental suitability of the preliminary proposal which must receive A-95 Clearinghouse approval--an environmental impact statement approval at the local level. The proposed project must "enhance" the local environment. HUD will consider no proposal which would be located in areas without public water and sewer lines, paved roads and adequate street lighting.

If the owner is found to be acceptable by HUD at this point in the Section 8 - New Construction application process, he then submits a final proposal for further scrutiny as to the actual architectural design and/or the management/maintenance service plan. The proposal must stipulate whether the project is intended for use by families or the elderly, since there are architectural requirements which apply to one but not the other. For instance, elevators are required by HUD in Section 8 - New Construction buildings only under the following circumstances:

1. when there are five or more stories in the building,
2. when there are four or more stories but where the HUD Field Office determines that the installation of elevators is necessary to satisfy the local market,
3. when there are three or more stories in a building intended for use by the elderly or handicapped,
4. when there are two or more stories in an elderly building with a central dining area,

5. when there are two or more stories intended for occupancy by wheelchair users whose living quarters are above the ground floor level.

High rise buildings for use by families with children cannot be built under Section 8 unless HUD determines that land availability is limited in the area and there is no practical alternative. There is no policy statement in the Section 8 regulations requiring buildings intended for the elderly to have elevators except in the circumstances enumerated. However, HUD states, "often the elderly can be suitably housed, at substantial savings, in semi-detached row houses or two story walk-up structures which may be far more harmonious with their environments than either low-rise or high-rise elevator structures. The chief beneficiaries of such savings are the additional elderly that can be similarly assisted".¹

The owner's proposal, if accepted by HUD, must also comply with the management/maintenance regulation of the Section 8 New Construction program which stipulates that the owner must perform these functions: the processing of tenant applications for rent subsidy, reviewing of family incomes on an annual basis; and providing janitorial and general maintenance chores of the project. The owner, however, may subcontract these chores, with HUD approval, to someone else

1. "Section 8 Housing Assistance Payment Program - New Construction" A HUD Handbook, (Washington, D.C.: U.S. Department of Housing and Urban Development, April 1975), p. 9-8.

although he ultimately stands responsible for the operation of the Section 8 project.

At this point in the processing of the Section 8 application, if the owner has won HUD approval to begin construction of the project, the application is reviewed for financial compliance with the regulations. If the project is to be financed by a public housing agency (PHA) through the sale of tax exempt bonds, the Valuation Branch of HUD reviews the proposal for consistency with HUD and Treasury Department policies and regulations and determines whether the interest and financing costs are appropriately reflected in the contract rents. In the event an applicant is financing his project through a HUD/FHA mortgage insurance loan, the financial review process is the same as that for a PHA project.

A review of management requirements and guidelines is conducted by HUD 120 days prior to construction completion so that if approved, the owner may begin marketing (advertisement of unit availability to the general public) 90 days before the project is finished. When the project construction is completed, HUD is notified by the sponsoring owner or PHA and the Architectural Branch of the HUD Field Office must inspect the finished product. Before occupancy takes place, the owner/PHA prepares and executes a contract

with HUD (called the Annual Contribution Contract, ACC).

The ACC is a request from HUD for :

1. housing assistance payments for the Section 8 subsidized units, and
2. administrative costs (15 percent of FMR per unit per month or 8 1/2 percent of FMR per unit per month, whichever is higher).

If approved by HUD, the ACC becomes the key HUD/owner instrument for operating the Section 8 - New Construction project.

Following the initial ACC, and no later than six months following the contract date, the HUD Field Office reviews the project operation and subsequently does so on an annual basis.

The yearly monitoring by the Field Office Review Team includes the following: the inspection of 15 percent to 25 percent of the project units to determine the condition of the units; compliance with income eligibility of the tenants and the owner's adherence to the Affirmative Fair Housing Marketing Plan (HUD's affirmative action plan); and a review of the Fair Market Rent for the area in which the project is located.

APPENDIX E

Summary of Turnkey Method of Construction
Guideline and Regulations*1. Turnkey Processing

HUD issues a Program Reservation (a written notification expressing HUD's determination to enter into a new Preliminary Loan Contract or Annual Contribution Contract for a specified number of units in that PHA jurisdiction) to localities, inviting PHAs to advertise for developers' proposal submission to provide a completed project, including ownership of the site. The PHA prepares and submits to the HUD Field Office the invitation for proposals, including the developer's packet containing full project information, necessary forms and detailed minimum submission requirements. Upon approval of these, the PHA advertises (publishes) the invitation for proposals at least weekly for two weeks in local newspapers, to trade associations and to local minority organizations. The PHA provides all interested contractors with the developer's packet which specifies the deadline for preliminary proposal submission.

*The following is a summary of the Turnkey Construction and regulations taken from "Public Housing Development Handbook", A HUD Handbook, (Washington, D.C.: U.S. Department of Housing and Urban Development, March 1977).

If a PHA pre-selects a site on which it wishes to construct the project, the HUD Field Office must review the justification for such a site and approve of it before the invitation for proposals may be published. In the case of a PHA owning a site on which it plans to build, the invitations may limit proposals to that site. Once the PHA has received the builders' proposals it tentatively evaluates and selects one which must then be reviewed by the HUD Field Office on the basis of cost and site design as well as consideration of the experience of the builder in developing public housing projects to completion. Upon HUD approval of the selected proposal, the PHA notifies the builder and arranges a negotiation conference at which the builder may, if he so chooses, enter into a preliminary Contract of Sale. A purchase price for the project site, for architectural and engineering services as well as a negotiated price for the completed project is agreed upon, based on the preliminary plans and specifications.

Following the preliminary Contract of Sale, the PHA prepares a Development Program (a statement of the basic elements of the project including site documentation, preliminary plans and specifications, an estimate of the total development cost, demonstration

of updating of the administrative capability of the PHA) for review by HUD, assuring that all of the requirements for the development of the project have been met. At this point, the Field Office prepares and processes documents for the execution of the Annual Contributions Contract (the legal obligations between HUD and the PHA regarding the financial assistance for operating the project, which includes operating costs and rent supplement on a per unit basis). With the conclusion of the ACC and the Contract of Sale, but before construction begins, HUD issues, through the PHA, a preliminary loan with which to begin construction amounting to no more than \$200 per unit of the project although the loan may be higher in the case of unusual circumstances. This loan must, of course, be repaid upon completion of the project.

2. Tenant Participation

A Senate Committee Report states that:

While it is expected that public housing agencies will continue to give particular attention and priority to very low-income families, the Committee expects that in the long run we would have more housing developments which are not occupied solely by the very poor, but by a cross section of lower income households, representing a variety of household types. Experience has demonstrated that a cross-section of occupancy is an essential ingredient in creating economically viable housing as well as a healthy social environment. It

is the intent of the Committee that the Secretary of HUD take appropriate steps to assist public housing agencies to achieve this cross-section of occupancy in existing public housing within a reasonable time period.²

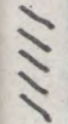
HUD considers this to be clear Congressional intent to eliminate clusters of high concentration low-income families in its public housing program. Pursuant to this, HUD stipulates that PHAs must rent to economically mixed families on an income range basis so that those with sufficient income to pay above the "break-even amount" (the rent level at which operating revenues cover operating expenses) will balance the lower income families whose incomes are too low to pay the break even portion of the operating expenses.

Public Housing Agencies are legally authorized to use income ranges in the selection of tenants from existing waiting lists in order to achieve an economic mix, though the position has been challenged in the courts and upheld. If there is not a sufficient number of eligible applicants in a particular income range, the PHA has the authority to advertise for additional families in the desired range. HUD, to achieve the desired economic

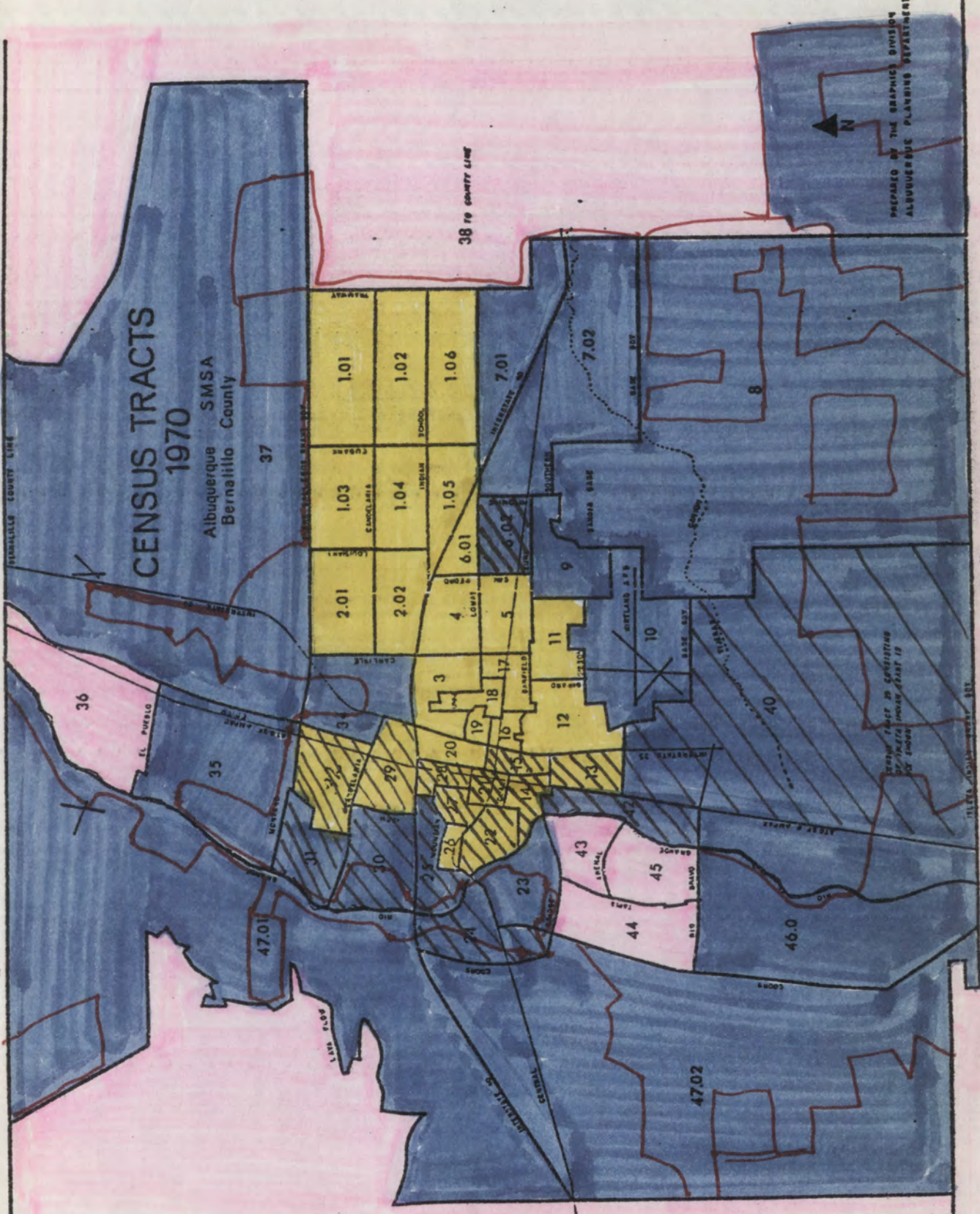
2. U.S. Congress, Senate, Committee on Banking, Housing and Urban Affairs. S. Rept. 93-693, 27 Feb., 1974, cited by "Public Housing Development Handbook", A HUD Handbook, (Washington, D.C.: U.S. Department of Housing and Urban Development, March 1977), Appendix 1, p. 2 of 19.

mix in order to achieve economy in its public housing program, and to create a healthy social environment for tenants, urges the PHA to advertise its vacancies for the desired income range families well in advance of the actual vacancy. This practice avoids the existence of vacancies which would require the admission of lower income families. This regulation is to avoid high concentrations of very low-income families although all families residing in public housing projects are low-income. Elderly participation in the Turnkey I (rental) program is based on the same age and income eligibility regulations as apply in the Section 8 Housing Assistance Payments program.

County Only Census Tracts



Designated CD Areas in City
Portion of Census Tract Only



PREPARED BY THE GRAPHICS DIVISION
ALBUQUERQUE PLANNING DEPARTMENT

39

48
TO COUNTY LINE

APPENDIX G

Questionnaire on Elderly Housing

Albuquerque and Bernalillo County Housing Authorities

1. For how many years has the Housing Authority been in operation?
2. Can you provide me with an organizational chart of the Housing Authority or a description of the general functions of its employees?
3. How specialized are the functions of the Housing Authority employees?
4. What broadly speaking, are the goals of the Housing Authority?
5. Who within the structure of your organization sets housing policy?
6. Is housing policy formulated by the Housing Authority alone or in conjunction with the political element (City Council/County Commission) of your jurisdiction?
7. For the number of people being served and the diversity of housing programs being administered by your agency, do you feel that your staff size is adequate?

8. Would more or less specialized staff assignment better achieve your objectives?
9. How, precisely, is an estimate of housing assistance need among the low-income elderly of your jurisdiction determined?
10. As indicated in the HAP for FY 1978, the population growth rate within your jurisdiction is based upon a specific annual increase in population. How is this percentage arrived at and do you feel that it is an accurate estimate of population growth?
11. Do you feel that the Housing Assistance Plan is an adequate planning instrument for use by the Housing Authority? Please elaborate.
12. How closely do the HUD housing allocations for your jurisdiction correspond to the needs as reflected in the HAPs?
13. What is the current number of elderly units being administered by the Housing Authority?
14. Do you have a break-down of this number by ethnic group and address (Census tract)?
15. Does the Housing Authority have any outreach activities for disseminating housing assistance information within the community? How and by whom is this conducted?

16. Does the Housing Authority make any special effort to assist the elderly in the application process?
17. The elderly are often hampered by diminished mobility and/or lack of transportation in seeking new housing accommodations. Does the Housing Authority offer any assistance to the aged in actual apartment or house hunting?
18. Do you feel that such a service, if attached to an outreach program, would more effectively bring public housing assistance to the low-income elderly within your jurisdiction?
19. What is the Housing Authority's total budget for FY 1978?
20. What is the reason(s) that the Housing Authority has not been funded for or has not participated in the HUD Section 8 Substantial Rehabilitation program?
21. Does the Housing Authority have any record of elderly housing program participants who have transferred residence from one jurisdiction to another for the purpose of participating in existing housing programs (i.e., from Bernalillo County to the City of Albuquerque or vice versa)?
22. How many elderly applicants are on the waiting list with the Housing Authority for housing assistance? How much waiting time does this represent?

APPENDIX H

Form Approved
OMB No. 53R-1171

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING ASSISTANCE PLAN - TABLE I. SURVEY OF HOUSING CONDITIONS

A. HOUSING STATUS AND CONDITION OF ALL HOUSING UNITS IN THE COMMUNITY

1. NAME OF APPLICANT: **CITY OF ALBUQUERQUE**

2. APPLICATION/GRANT NUMBER: **8 - 7 8 - M C - 3 5 - 0 0 0 1**

3. ORIGINAL
 AMENDMENT, DATE: _____

4. PROGRAM YEAR: FROM: **7-1-78** TO: **6-30-79**

5. DATE OF HOUSING SURVEY(S) USED: **May 1977**

STATUS AND CONDITION OF ALL HOUSING UNITS	YEAR OF ESTIMATE	NUMBER OF HOUSING UNITS					
		ALL UNITS		OWNER		RENTER	
		TOTAL (b)	SUBTOTAL SUITABLE FOR REHABILITATION* (c)	TOTAL (d)	SUBTOTAL SUITABLE FOR REHABILITATION* (e)	TOTAL (f)	SUBTOTAL SUITABLE FOR REHABILITATION* (g)
1. Occupied Units - Total	1977	119,542	5,176	75,340	2,029	44,202	3,147
a. Substandard	1977	6,527	5,176	2,559	2,029	3,968	3,147
b. Standard and All Other (line 1 minus line 1a)	1977	113,015	0	72,781	0	40,234	0
2. Vacant Available Units - Total	1977	1,058	46	156	18	902	28
a. Substandard	1977	58	46	23	18	35	28
b. Standard and All Other (line 2 minus line 2a)	1977	1,000	0	133	0	867	0
3. Housing Stock Available - Total (sum of lines 1 and 2)	1977	120,600	5,222	75,496	2,047	45,104	3,175
4. Vacancy Rate (line 2 - 1)	1977	0.9%	0.9%	0.2%	0.9%	2.0%	0.9%

*Units "Suitable for Rehabilitation" must be included as - subtotal if the applicant is proposing a rehabilitation program on Table III, Goals for Lower Income Housing Assistance.

B. DEFINITIONS, DATA SOURCES, AND METHODS (Attach additional pages)

1. Definition of "substandard" used.
2. Definition of "suitable for rehabilitation" used.
3. Data sources and methods used.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING ASSISTANCE PLAN - TABLE II. HOUSING ASSISTANCE NEEDS OF LOWER INCOME HOUSEHOLDS

1. NAME OF APPLICANT: **CITY OF ALBUQUERQUE**

2. APPLICATION GRANT NUMBER: **B - 7 R - M C - 3 5 - 0 0 0 1**

3. ORIGINAL
 AMENDMENT, DATE:

4. PROGRAM YEAR: **FROM: 7-1-78 TO: 6-30-79**

5. DATE OF HOUSING SURVEY(S) USED: **Update of 1970 Census**

STATUS OF HOUSEHOLDS REQUIRING ASSISTANCE	ALL HOUSEHOLDS				NUMBER OF HOUSEHOLDS				ALL MINORITY HOUSEHOLDS			
	TOTAL (b-1)	ELDERLY OR HANDICAPPED (1-2 persons) (b-2)	FAMILY (3 or less persons) (b-3)	LARGE FAMILY (5 or more persons) (b-4)	TOTAL (c-1)	ELDERLY OR HANDICAPPED (1-2 persons) (c-2)	FAMILY (3 or less persons) (c-3)	LARGE FAMILY (5 or more persons) (c-4)	TOTAL (d-1)	ELDERLY OR HANDICAPPED (1-2 persons) (d-2)	FAMILY (3 or less persons) (d-3)	LARGE FAMILY (5 or more persons) (d-4)
A. OWNER HOUSEHOLDS (excluding displaced)	2,940	869	765	1,306	450	50	326	74	2,534	501	881	1,152
B. RENTER HOUSEHOLDS	13,009	1,923	9,227	1,859	963	35	732	196	5,450	598	3,386	1,466
C. HOUSEHOLDS EXPECTED TO BE DISPLACED IN PROGRAM YEAR (sum of lines (1) and (2))	49	14	33	2	20	9	11	0	44	13	29	2
1 Owners	8	3	3	2	4	2	2	0	7	2	3	2
2 Renters	41	11	30	0	16	7	9	0	37	11	26	0
D. ADDITIONAL FAMILIES EXPECTED TO RESIDE IN COMMUNITY (sum of lines (1) and (2))	571	0	474	97	59	0	51	8	301	0	213	88
1 As a result of planned employment	278	0	231	47	28	0	24	4	147	0	104	43
2 Already employed in locality (sum of lines (1), (2), and (3))	293	0	243	50	31	0	27	4	154	0	109	45
E. TOTAL HOUSING ASSISTANCE NEEDS (sum of lines (1), (2), and (3))	16,569	2,806	10,499	3,264	1,492	94	1,120	278	8,329	1,112	4,509	2,708
Percent of Total	100%	16.9%	63.4%	19.7%	100%	6.3%	75.1%	18.6%	100%	13.4%	54.1%	32.5%

F. DATA SOURCES AND METHODS (attach additional pages)

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING ASSISTANCE PLAN - TABLE II HOUSING ASSISTANCE NEEDS OF LOWER INCOME HOUSEHOLDS

1. NAME OF APPLICANT: **CITY OF ALBUQUERQUE**

2. APPLICATION GRANT NUMBER: **B - 7 8 - M C - 3 5 - 0 0 1**

3. ORIGINAL AMENDMENT. DATE: **6-30-79**

4. PROGRAM YEAR: **7-1-78** TO: **7-1-78**

PROVIDE DATA FOR EACH CATEGORY OF MINORITY HOUSEHOLD, AS APPROPRIATE

STATUS OF HOUSEHOLDS REQUIRING ASSISTANCE	(Check appropriate box)					(Check appropriate box)						
	1. <input checked="" type="checkbox"/> BLACK/NEGRO	2. <input type="checkbox"/> SPANISH-AMERICAN	3. <input type="checkbox"/> AMERICAN INDIAN	4. <input type="checkbox"/> ORIENTAL	5. <input type="checkbox"/> ALL OTHER MINORITIES	1. <input checked="" type="checkbox"/> BLACK/NEGRO	2. <input type="checkbox"/> SPANISH-AMERICAN	3. <input type="checkbox"/> AMERICAN INDIAN	4. <input type="checkbox"/> ORIENTAL	5. <input type="checkbox"/> ALL OTHER MINORITIES		
	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (1 or less persons)	LARGE FAMILY (3 or more persons)	TOTAL (1-1)	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (1 or less persons)	LARGE FAMILY (3 or more persons)	TOTAL (1-1)	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (1 or less persons)	LARGE FAMILY (3 or more persons)	TOTAL (1-1)
A. OWNER HOUSEHOLDS (excluding displaced) - Total	16	24	51	91	478	840	1,069	2,387	7	17	32	56
B. RENTER HOUSEHOLDS (including displaced) - Total	29	316	123	468	559	2,822	1,315	4,696	10	248	28	286
C. HOUSEHOLDS EXPECTED TO BE DISPLACED III PROGRAM YEAR (Sum of lines B and C)	2	3	0	5	11	26	2	39	0	0	0	0
Owners	0	0	0	0	2	3	0	7	0	0	0	0
Renters	2	3	0	5	9	23	0	32	0	0	0	0
D. TOTAL (Sum of lines A, B, and C)	47	343	174	564	1,048	3,688	2,386	7,122	17	265	60	342

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING ASSISTANCE PLAN
TABLE III. GOALS FOR LOWER INCOME HOUSING ASSISTANCE
CURRENT YEAR GOAL

1. NAME OF APPLICANT CITY OF ALBUQUERQUE		3. <input checked="" type="checkbox"/> ORIGINAL <input type="checkbox"/> AMENDMENT, DATE:			
2. APPLICATION/GRANT NUMBER B - 7 7 - M C - 3 5 - 0 0 0 1		4. PROGRAM YEAR FROM: 7-1-78 TO: 6-30-79			
TYPES AND SOURCES OF ASSISTANCE	NUMBER OF HOUSEHOLDS TO BE ASSISTED				
	ALL HOUSEHOLDS	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (1 or less persons)	LARGE FAMILY (5 or more persons)	
(a)	(b)	(c)	(d)	(e)	
A. NEW RENTAL UNITS					
1	1. Section 8-HUD	450	75	325	50
2	2. State Agency—Total (Sum of lines a and b)	0	0	0	0
3	a. Section 8	0	0	0	0
4	b. Other	0	0	0	0
5	3. Other Assisted New Rental Housing (Identify) - Total	1,250	175	850	225
6	a. See Attachment				
7	b.				
8	4. Total (Sum of lines 1, 2, and 3)	1,700	250	1,175	275
B. REHABILITATION OF RENTAL UNITS					
9	1. Section 8-HUD	310	50	250	10
10	2. State Agency—Total (Sum of lines a and b)	0	0	0	0
11	a. Section 8	0	0	0	0
12	b. Other	0	0	0	0
13	3. Other Assisted Rehabilitation of Rental Housing (Identify) - Total	100	50	50	0
14	a. Section 221d(3)	50	0	50	0
15	b. Section 221d(4)	50	50	0	0
16	4. Total (Sum of lines 1, 2, and 3)	410	100	300	10
C. EXISTING RENTAL UNITS					
17	1. Section 8-HUD	300	50	200	50
18	2. State Agency—Total (Sum of lines a and b)	0	0	0	0
19	a. Section 8	0	0	0	0
20	b. Other	0	0	0	0
21	3. Other Assisted Existing Rental Housing (Identify) - Total	0	0	0	0
22	a.	0	0	0	0
23	b.	0	0	0	0
24	4. Total (Sum of lines 1, 2, and 3)	300	50	200	50
D. REHABILITATION ASSISTANCE TO HOMEOWNERS OR PROSPECTIVE HOMEOWNERS					
25	1. CD Block Grants	183	56	79	48
26	2. Section 235	10	0	0	10
27	3. Other Rehabilitation Assistance to Homeowners or Prospective Homeowners (Identify) - Total	65	20	16	29
28	a. Neighborhood Housing Service	15	5	6	4
29	b. Section 312	50	15	10	25
30	4. Total (Sum of lines 1, 2, and 3)	258	76	95	87
E. NEW CONSTRUCTION ASSISTANCE TO HOMEOWNERS OR PROSPECTIVE HOMEOWNERS					
31	1. Section 235	200	0	50	150
32	2. Other (Identify) - Total	0	0	0	0
33	a.	0	0	0	0
34	b.	0	0	0	0
35	3. Total (Sum of lines 1 and 2)	200	0	50	150
36	F. ALL HOUSING ASSISTANCE GOALS (Sum of lines A, B, C, D, E)	2,868	476	1,820	572

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING ASSISTANCE PLAN

TABLE III. GOALS FOR LOWER INCOME HOUSING ASSISTANCE

CURRENT YEAR GOAL

1. NAME OF APPLICANT CITY OF ALBUQUERQUE		3. <input type="checkbox"/> ORIGINAL <input checked="" type="checkbox"/> AMENDMENT. DATE: April 11, 1978			
2. APPLICATION/GRANT NUMBER B - 7 8 - M C - 3 5 - 0 0 0 1		4. PROGRAM YEAR FROM: 7-1-78 TO: 6-30-79			
TYPES AND SOURCES OF ASSISTANCE		NUMBER OF HOUSEHOLDS TO BE ASSISTED			
		ALL HOUSEHOLDS	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (1 or less persons)	LARGE FAMILY (3 or more persons)
(a)		(b)	(c)	(d)	(e)
A. NEW RENTAL UNITS					
1	1. Section 8-HUD	*500	*0	*450	*50
2	2. State Agency-Total (Sum of lines a and b)	0	0	0	0
3	a. Section 8	0	0	0	0
4	b. Other	0	0	0	0
5	3. Other Assisted New Rental Housing (Identify) - Total	1230	30	1000	200
6	a. Turnkey	*1230	*30	*1000	*200
7	b.				
8	4. Total (Sum of lines 1, 2, and 3)	1730	30	1450	250
B. REHABILITATION OF RENTAL UNITS					
9	1. Section 8-HUD	300	0	250	50
10	2. State Agency-Total (Sum of lines a and b)	0	0	0	0
11	a. Section 8	0	0	0	0
12	b. Other	0	0	0	0
13	3. Other Assisted Rehabilitation of Rental Housing (Identify) - Total	100	0	100	0
14	a. Section 221d(3)	100	0	100	0
15	b.	0	0	0	0
16	4. Total (Sum of lines 1, 2, and 3)	400	0	350	50
C. EXISTING RENTAL UNITS					
17	1. Section 8-HUD	400	0	300	100
18	2. State Agency-Total (Sum of lines a and b)	0	0	0	0
19	a. Section 8	0	0	0	0
20	b. Other	0	0	0	0
21	3. Other Assisted Existing Rental Housing (Identify) - Total	0	0	0	0
22	a.	0	0	0	0
23	b.	0	0	0	0
24	4. Total (Sum of lines 1, 2, and 3)	400	0	300	100
D. REHABILITATION ASSISTANCE TO HOMEOWNERS OR PROSPECTIVE HOMEOWNERS					
25	1. CD Block Grants	183	36	79	68
26	2. Section 235	10	0	0	10
27	3. Other Rehabilitation Assistance to Homeowners or Prospective Homeowners (Identify) - Total	65	2	34	29
28	a. Neighborhood Housing Service	15	2	9	4
29	b. Section 312	50	0	25	25
30	4. Total (Sum of lines 1, 2, and 3)	258	38	113	107
E. NEW CONSTRUCTION ASSISTANCE TO HOMEOWNERS OR PROSPECTIVE HOMEOWNERS					
31	1. Section 235	250	0	140	110
32	2. Other (Identify) - Total	0	0	0	0
33	a.	0	0	0	0
34	b.	0	0	0	0
35	3. Total (Sum of lines 1 and 2)	250	0	140	110
36	F. ALL HOUSING ASSISTANCE GOALS (Sum of lines A1, B1, C1, D1, and E3)	3038	68	2353	617

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING ASSISTANCE PLAN
TABLE III. GOALS FOR LOWER INCOME HOUSING ASSISTANCE
THREE YEAR GOAL

1. NAME OF APPLICANT <p align="center">CITY OF ALBUQUERQUE</p>		3. <input checked="" type="checkbox"/> ORIGINAL <input type="checkbox"/> AMENDMENT, DATE:																	
2. APPLICATION GRANT NUMBER <table border="1" style="width:100%; text-align: center;"> <tr> <td>B</td><td>-</td><td>7</td><td>8</td><td>-</td><td>M</td><td>C</td><td>-</td><td>3</td><td>5</td><td>-</td><td>0</td><td>0</td><td>0</td><td>1</td> </tr> </table>		B	-	7	8	-	M	C	-	3	5	-	0	0	0	1	4. PROGRAM YEAR FROM: 7-1-78 TO: 6-30-79		
B	-	7	8	-	M	C	-	3	5	-	0	0	0	1					
TYPES AND SOURCES OF ASSISTANCE		NUMBER OF HOUSEHOLDS TO BE ASSISTED																	
		ALL HOUSEHOLDS	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (1 or less persons)	LARGE FAMILY (3 or more persons)														
(a)		(b)	(c)	(d)	(e)														
A. NEW RENTAL UNITS																			
1	1. Section 8-HUD	1,350	225	975	150														
2	2. State Agency-Total (Sum of lines a and b)	0	0	0	0														
3	a. Section 8	0	0	0	0														
4	b. Other	0	0	0	0														
5	3. Other Assisted New Rental Housing (Identify) - Total	3,750	625	2,550	675														
6	a. See Attachment																		
7	b.																		
8	4. Total (Sum of lines 1, 2, and 3)	5,100	750	3,525	825														
B. REHABILITATION OF RENTAL UNITS																			
9	1. Section 8-HUD	930	150	750	30														
10	2. State Agency-Total (Sum of lines a and b)	0	0	0	0														
11	a. Section 8	0	0	0	0														
12	b. Other	0	0	0	0														
13	3. Other Assisted Rehabilitation of Rental Housing (Identify) - Total	300	150	150	0														
14	a. Section 221d(3)	150	0	150	0														
15	b. Section 221d(4)	150	150	0	0														
16	4. Total (Sum of lines 1, 2, and 3)	1,230	300	900	30														
C. EXISTING RENTAL UNITS:																			
17	1. Section 8-HUD	900	150	600	150														
18	2. State Agency-Total (Sum of lines a and b)	0	0	0	0														
19	a. Section 8	0	0	0	0														
20	b. Other	0	0	0	0														
21	3. Other Assisted Existing Rental Housing (Identify) - Total	0	0	0	0														
22	a.	0	0	0	0														
23	b.	0	0	0	0														
24	4. Total (Sum of lines 1, 2, and 3)	900	150	600	150														
D. REHABILITATION ASSISTANCE TO HOMEOWNERS OR PROSPECTIVE HOMEOWNERS																			
25	1. CD Block Grants	614	189	266	159														
26	2. Section 235	30	0	0	30														
27	3. Other Rehabilitation Assistance to Homeowners or Prospective Homeowners (Identify) - Total	195	60	48	87														
28	a. Neighborhood Housing Service	45	15	18	12														
29	b. Section 312	150	45	30	75														
30	4. Total (Sum of lines 1, 2, and 3)	839	249	314	276														
E. NEW CONSTRUCTION ASSISTANCE TO HOMEOWNERS OR PROSPECTIVE HOMEOWNERS																			
31	1. Section 235	600	0	150	450														
32	2. Other (Identify) - Total	0	0	0	0														
33	a.	0	0	0	0														
34	b.	0	0	0	0														
35	3. Total (Sum of lines 1 and 2)	600	0	150	450														
36	F. ALL HOUSING ASSISTANCE GOALS (Sum of lines 4, 8, 16, 24, 30, and 35)	8,669	1,449	5,489	1,731														
37	PERCENT OF ALL HOUSEHOLDS	100%	16.7%	63.3%	20.0%														
G. EXPLANATION OF PRIORITIES (Attach additional pages)																			

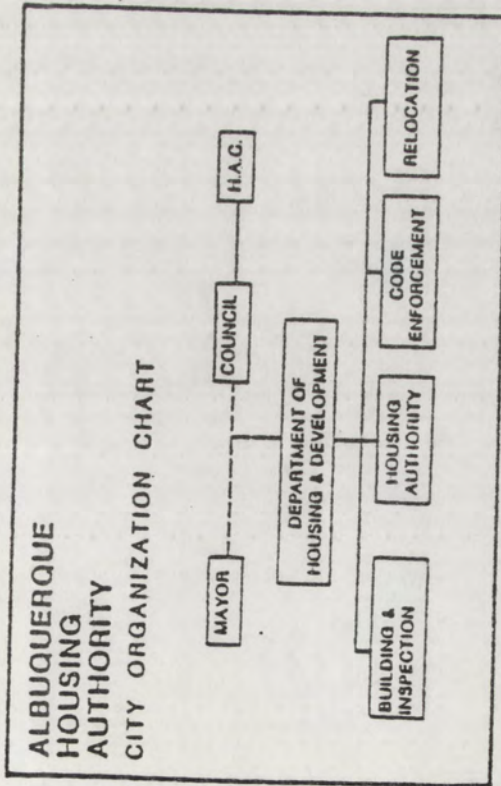
Amendment Date April 11, 1978

HOUSING ASSISTANCE PLAN

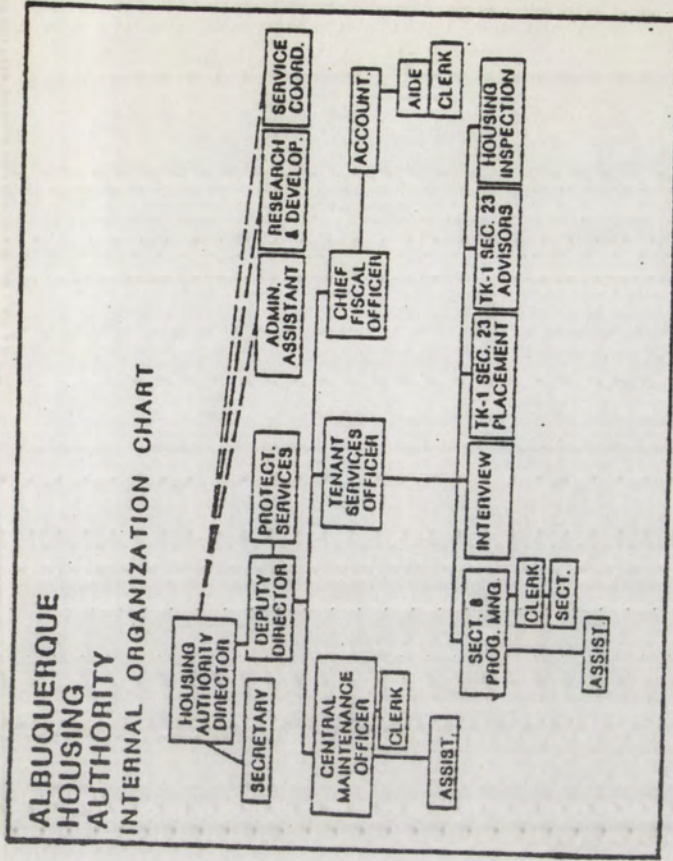
TABLE III. GOALS FOR LOWER INCOME HOUSING ASSISTANCE

THREE YEAR GOAL	Total	Elderly	Family	Large Family
NEW RENTAL UNITS				
Other Assisted New Rental Housing				
a. Turnkey	* 3,000	* 0	* 2,325	* 675
b. Section 202 w/Section 8 Rental Assistance	300	300	0	0
c. Section 221d(3)	300	75	225	0
d. Section 221d(4)	150	150	0	0

Code Enforcement, Housing Authority, and Relocation. The present relationship of the Housing Authority to the City organization structure is represented in the following chart:



Within the Housing Authority itself, the following chart illustrates the organization and flow of responsibility:



HOUSING ASSISTANCE PLAN - TABLE I. SURVEY OF HOUSING CONDITIONS

A. HOUSING STATUS AND CONDITION OF ALL HOUSING UNITS IN THE COMMUNITY

1. NAME OF APPLICANT
 BERNALILLO COUNTY (HOUSING AUTHORITY)
 513 Sixth Street, NW
 Albuquerque, New Mexico 87102

2. APPLICATION/GRANT NUMBER
 B - - - - -

3. ORIGINAL 6/10/78
 AMENDMENT DATE

4. PROGRAM YEAR FROM TO

5. DATE OF HOUSING SURVEY (SEE DEFINITIONS BELOW)

STATUS AND CONDITION OF ALL HOUSING UNITS	YEAR OF ESTIMATE	NUMBER OF HOUSING UNITS				RENTER TOTAL (f)	SUBTOTAL SUITABLE FOR REHABILITATION (g)
		ALL UNITS		OWNER			
		TOTAL (h)	SUBTOTAL SUITABLE FOR REHABILITATION ^a (i)	TOTAL (j)	SUBTOTAL SUITABLE FOR REHABILITATION ^a (k)		
1. Occupied Units - Total	1-1-78	20,749	1,394	14,110	6,639	412	
a. Substandard	1-1-78	1,972	1,394	1,228	744	412	
b. Standard and All Other (line 1 minus line 1a)	1-1-78	18,777	-	12,882	5,895	-	
2. Vacant Available Units - Total	1-1-78	423	50	136	287	56	
a. Substandard	1-1-78	30	38	3	35	56	
b. Standard and All Other (line 2 minus line 2a)	1-1-78	385	-	133	252	-	
3. Housing Stock Available - Total (sum of lines 1 and 2)	1-1-78	21,172	1,452	14,246	6,926	408	
4. Vacancy Rate (line 2 ÷ 1)	1-1-78	2%	4%	1%	4.1%	11.5%	

^a Units "Suitable for Rehabilitation" must be included as a subtotal if the applicant is proposing a rehabilitation program on Table III, Goals for Lower Income Housing Assistance.

B. DEFINITIONS, DATA SOURCES, AND METHODS (Attach additional pages)

1. Definition of "substandard" used. Units lacking some or all plumbing facilities (1970 census)
2. Definition of "suitable for rehabilitation" used. Units lacking some or all plumbing facilities (1970 census)
3. Data sources and methods used. 1970 Census; Bernalillo County Housing Assistance Plan for 1977-78; Temple, John L., New Mexico population to 1985.... Bureau of Business and Economic Research, University of New Mexico, Albuquerque, 1976; Albuquerque Full Service Housing Office, Apartment Occupancy Survey, October, 1977.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HOUSING ASSISTANCE PLAN -- TABLE II. HOUSING ASSISTANCE NEEDS OF LOWER INCOME HOUSEHOLDS

1. NAME OF APPLICANT
 BERNALILLO COUNTY (HOUSING AUTHORITY)
 513 6th Street, NW
 Albuquerque, New Mexico 87102

2. APPLICATION GRANT NUMBER
 B - - - - -

3. ORIGINAL 6-10-78
 AMENDMENT, DATE:

4. PROGRAM YEAR
 FROM: TO:

5. DATE OF HOUSING SURVEY(S) USED
 See definitions below

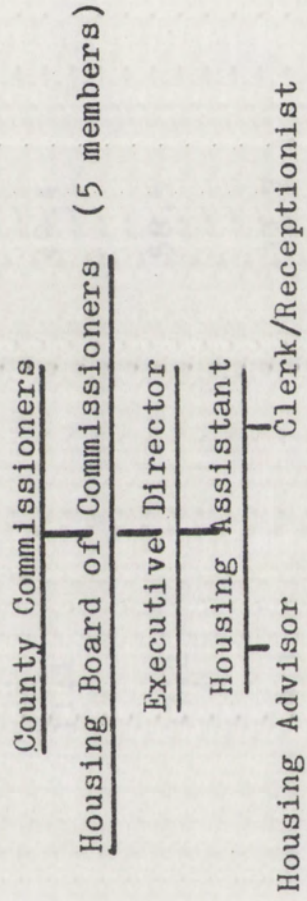
STATUS OF HOUSEHOLDS REQUIRING ASSISTANCE	ALL HOUSEHOLDS				NUMBER OF HOUSEHOLDS				ALL MINORITY HOUSEHOLDS			
	(b-1) TOTAL	(b-2) ELDERLY OR HANDICAPPED (1-2 persons)	(b-3) FAMILY (1 or less persons)	(b-4) LARGE FAMILY (5 or more persons)	(c-1) TOTAL	(c-2) ELDERLY OR HANDICAPPED (1-2 persons)	(c-3) FAMILY (1 or less persons)	(c-4) LARGE FAMILY (5 or more persons)	(d-1) TOTAL	(d-2) ELDERLY OR HANDICAPPED (1-2 persons)	(d-3) FAMILY (1 or less persons)	(d-4) LARGE FAMILY (5 or more persons)
A. OWNER HOUSEHOLDS (Excluding displaces)	2,254	342	803	1,109	563	84	203	276	2251	291	821	1139
B. RENTER HOUSEHOLDS (Excluding displaces)	2,540	337	1,429	774	582	74	328	180	1838	215	923	700
C. HOUSEHOLDS EXPECTED TO BE DISPLACED IN PROGRAM YEAR (Sum of lines A and B)	0	0	0	0	0	0	0	0	0	0	0	0
1. Owners	0	0	0	0	0	0	0	0	0	0	0	0
2. Renters	0	0	0	0	0	0	0	0	0	0	0	0
D. ADDITIONAL FAMILIES EXPECTED TO RESIDE IN COMMUNITY (Sum of lines B1 and B2)	105	0	53	52	X	X	X	X	X	X	X	X
1. As a result of planned employment	52	0	26	26	X	X	X	X	X	X	X	X
2. Already employed in locality	53	0	27	26	X	X	X	X	X	X	X	X
E. TOTAL HOUSING ASSISTANCE NEEDS (Sum of lines A, B, C, and D)	4,899	679	2,285	1,935	1,145	158	531	456	4089	506	1744	1839
Percent of Total	100%	14%	47%	39%	--	--	--	--	--	--	--	--

F. DATA SOURCES AND METHODS (Attach additional pages)
 Temple, John L., New Mexico Population to 1985..., Bureau of Business and Economic Research, University of New Mexico, Albuquerque, New Mexico, 1976. Base data 1970 Census x 24% growth rate minus existing assisted housing programs, Bernalillo County Housing Authority, 1978.

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
HOUSING ASSISTANCE PLAN
TABLE III. GOALS FOR LOWER INCOME HOUSING ASSISTANCE
CURRENT YEAR GOAL

1. NAME OF APPLICANT BERNALILLO COUNTY (Housing Authority)		3. <input checked="" type="checkbox"/> ORIGINAL 6-25-78 <input type="checkbox"/> AMENDMENT. DATE:		
2. APPLICATION/GRANT NUMBER 3 - - - - -		4. PROGRAM YEAR FROM: TO:		
TYPES AND SOURCES OF ASSISTANCE	NUMBER OF HOUSEHOLDS TO BE ASSISTED			
	ALL HOUSEHOLDS	ELDERLY OR HANDICAPPED (1-2 persons)	FAMILY (1 or less persons)	LARGE FAMILY (3 or more persons)
(a)	(b)	(c)	(d)	(e)
A. NEW RENTAL UNITS				
1. Section 8-HUD	50	0	30	20
2. State Agency-Total (Sum of lines a and b)	0	0	0	0
a. Section 8	0	0	0	0
b. Other	0	0	0	0
3. Other Assisted New Rental Housing (Identify) - Total	85	0	40	45
a. Traditional/Turnkey	(85)	0	(40)	(45)
b.	0	0	0	0
4. Total (Sum of lines 1, 2, and 3)	135	0	70	65
B. REHABILITATION OF RENTAL UNITS				
1. Section 8-HUD	0	0	0	0
2. State Agency-Total (Sum of lines a and b)	0	0	0	0
a. Section 8	0	0	0	0
b. Other	0	0	0	0
3. Other Assisted Rehabilitation of Rental Housing (Identify) - Total	0	0	0	0
a.	0	0	0	0
b.	0	0	0	0
4. Total (Sum of lines 1, 2, and 3)	0	0	0	0
C. EXISTING RENTAL UNITS				
1. Section 8-HUD	115	0	68	47
2. State Agency-Total (Sum of lines a and b)	0	0	0	0
a. Section 8	0	0	0	0
b. Other	0	0	0	0
3. Other Assisted Existing Rental Housing (Identify) - Total	0	0	0	0
a.	0	0	0	0
b.	0	0	0	0
4. Total (Sum of lines 1, 2, and 3)	115	0	68	47
D. REHABILITATION ASSISTANCE TO HOMEOWNERS OR PROSPECTIVE HOMEOWNERS				
1. CD Block Grants	0	0	0	0
2. Section 235	0	0	0	0
3. Other Rehabilitation Assistance to Homeowners or Prospective Homeowners (Identify) - Total	75	0	25	50
a. Farmer's Home 502	(75)	0	(25)	(50)
b.	0	0	0	0
4. Total (Sum of lines 1, 2, and 3)	75	0	25	50
E. NEW CONSTRUCTION ASSISTANCE TO HOMEOWNERS OR PROSPECTIVE HOMEOWNERS				
1. Section 235	10	0	5	5
2. Other (Identify) - Total	0	0	0	0
a.	0	0	0	0
b.	0	0	0	0
3. Total (Sum of lines 1 and 2)	10	0	5	5
15. F. ALL HOUSING ASSISTANCE GOALS (Sum of lines 4, B4, C4, D4, and E3)	335	0	168	167

ORGANIZATIONAL CHART
BERNALILLO COUNTY HOUSING AUTHORITY



POPULATION CHARACTERISTICS

	Total Population	Percent 60+ Population	Percent 60+ Poverty	Percent 60+ Minority
BERNALILLO	365,200	10.4	24.1	10.4
SANDOVAI	22,600	11.1	49.4	11.3
TORRANCE	6,400	17.2	58.5	11.2
E. VAIENCIA	25,990	9.3	11.7	10.6
W. VAIENCIA	20,010	9.4	15.1	10.6
PIANNING DISTRICT	440,200	10.4	25.3	10.5
STATE	1,146,700	11.5	27.0	9.8

Population characteristics based on Bureau of Business and Economic Research
July 1, 1975 U.S. Bureau of Census figures

APPENDIX K

POPULATION OVER 55 YEARS OF AGE IN BERNALILLO COUNTY,
NEW MEXICO
(CITY OF ALBUQUERQUE)

AGE	1960 ¹	1970 ²	1975 ³	1985 ³
55-59	8,104 (6,411)	12,596 (10,244)	15,054	18,765
60-64	6,257 (4,935)	9,862 (7,996)	12,146	14,374
65+	12,285 (9,765)	19,348 (15,678)	21,712	23,835
TOTAL	26,646 (21,111)	41,806 (33,918)	48,912 (40,059)	56,974 (48,428)
TOTAL POPULATION	262,199 (201,189)	315,774 (243,751)	369,882 (303,100)	410,970 (349,321)
Percent 55 or older	10.2% (10.5%)	13.2% (13.9%)	13.2% (13.2%)	13.9% (13.9%)

(City of Albuquerque)

¹U.S. Bureau of the Census. U. S. Census of Population and Housing: 1960 Census Tracts. Final Report PHC (1)-4.

²U. S. Bureau of the Census. Census of Population and Housing: 1970. Census Tracts. Final Report PHC(1)-5.

³Population Forecasts for Bernalillo County, Bureau of Business and Economic Research.

MIDDLE RIO GRANDE COUNCIL OF GOVERNMENTS OF NEW MEXICO

POPULATION CHARACTERISTICS
PERSONS AGE 60 AND OVER
STATE PLANNING AND DEVELOPMENT DISTRICT III

TABLE I

SERVICE AREAS	TOTAL POPULATION (1)	POPULATION 60+ (2)	% POPULATION 60+	MINORITY POPULATION 60+ (3)	% MINORITY POPULATION 60+	POVERTY POPULATION 60+ (4)	% POVERTY POPULATION 60+	MINORITY POVERTY POPULATION 60+ (5)	% MINORITY POVERTY POPULATION 60+
ERMALILLO	364,800	44,539	83.3	9,660	70.9	14,080	80.0	4,907	68.9
AMDOVAL	23,400	2,595	4.9	1,563	12.2	1,206	6.9	961	13.5
ORRANCE	6,900	1,223	2.3	355	2.6	402	2.3	174	2.4
ST VALENCIA	26,136	2,750	5.1	1,056	7.7	1,028	5.8	583	8.2
EST VALENCIA	22,264	2,342	4.4	900	6.6	876	5.0	497	7.0
DISTRICT TOTALS	443,500	53,449	100	13,634	100	17,592	100	7,122	100
STATE	1,168,000	140,963	12.1	34,269	24.3	46,451	33.0	18,319	53.5

1) Current Population Reports, Population Estimates - Series P-26, No. 76-31, July 1977 - U.S. Bureau of the Census

2) (5) COG Estimates for 1976 based on 1970 Census.

11/30/77; Rev. 12/7/77
12/9/77

1976 POPULATION CHARACTERISTICS
TABLE II

Service Area	Elderly Spanish Population 60+	% Elderly Spanish Population 60+	Elderly Spanish Population Below Poverty Level 60+	% Elderly Spanish Population Below Poverty Level 60+	Elderly Black Population 60+	% Elderly Black Population 60+	Elderly Black Population Below Poverty Level 60+	% Elderly Black Population Below Poverty Level 60+	Elderly Indian Population 60+	% Elderly Indian Population 60+	Elderly Indian Population Below Poverty Level 60+	% Elderly Indian Population Below Poverty Level 60+
Bernalillo	8,252	76.3	4,035	76.3	781	96.8	444	96.7	627	31.1	428	31.1
Sandoval	898	8.3	439	8.3	**	N/A	**	N/A	765	38.0	522	38.0
Tortanca	355	3.3	174	3.3	**	N/A	**	N/A	**	N/A	**	N/A
E. Val.	705	6.5	345	6.5	14	1.7	8	1.8	337	16.7	230	16.7
W. Val.	601	5.6	294	5.6	12	1.5	7	1.5	287	14.2	196	14.2
District	10,811	100.0	5,287	100.0	807	100.0	459	100.0	2,016	100.0	1,376	100.0
State	24,738	N/A	12,097	N/A	2,500	N/A	1,420	N/A	7,031	N/A	4,802	N/A

NOTES: Minority groups include only sum of Spanish, Indian and Negro.

The Spanish Surname and/or language sub-group is Caucasian.

These estimates are based on '70 Census proportions adjusted for Indians with Spanish surnames.

Poverty figures are derived from 1970 Census figures.

** Less than 1%

N/A = Not applicable

11/29/77, 12/9/77

REFER TO:

APPENDIX M

JUL 25 1978

Ms. Anne Kanapilly
2160 Don Andres Rd. SW
Albuquerque, New Mexico 87105

Dear Ms. Kanapilly:

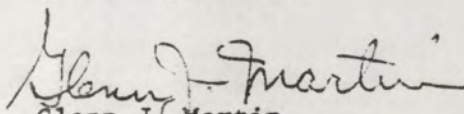
This is in further reply to your request for information on Medicare beneficiaries living in Bernalillo County, New Mexico.

As we understand it, you are concerned with determining the number of aged people living in Bernalillo County who live inside the city of Albuquerque and the number who live outside the city. Medicare data are tabulated by zip code and we recognize that the boundaries of zip code areas may not be conterminous with the boundaries of the city. However, it occurred to us that you might be able to use our data by zip code to establish the validity of your thesis if the discrepancy about which you are concerned were great enough to allow you to assign all zips any part of which lie in the city to the city counts. Medicare enrollment data for Bernalillo County by zip code are enclosed.

It is true as you indicated in your letter that Medicare data are subject to restrictions regarding confidentiality--the Privacy Act of 1974. The protection of Privacy Act applies not only to data listed by the name of the individual but applies also to data listed by address (only) since in most cases it would be relatively simple to determine the individual's identity with the address. Federal agencies are generally prohibited from releasing personal, sensitive information about individuals without their consent when the identity of the individual is either given or can be deduced. You may be interested to know, however, that the Bureau of the Census is working on a program that would, among other things, help improve the neighborhood data base. HCFA is exploring ways that Medicare data might be used in connection with this program without diminishing the privacy of Medicare beneficiaries. For further information you may wish to write to:

Gregory Nowakowski
Systems Technology Branch Chief
Room 3612 F.O.B. #3
Bureau of the Census
Washington, D.C. 20233

Sincerely yours,



Glenn J. Martin
Data Policy Advisor
Office of Research
Office of Policy, Planning and Research

TABLE AE11 FOR PERSONS 65 AND OVER ENROLLED AS OF 03/31/78

FOR HOSPITAL AND/OR MEDICAL INSURANCE

STATE OF RESIDENCE AND ZIPCODE	65 AND OVER
NEW MEXICO	
87055	22
87056	16
87057	19
87059	142
87060	24
87061	24
87062	45
87063	44
87064	14
87068	50
87100	8
87101	135
87102	2,481
87103	488
87104	1,225
87105	3,358
87106	2,661
87107	2,683
87108	3,336
87109	1,252
87110	4,269
87111	1,038
87112	2,421
87113	205
87114	795
87115	8
87116	7
87118	8
87119	10
87120	70
87122	18
87123	1,196
87124	1,217
87125	26
87197	7

TABLE AE10

HOSPITAL AND/OR MEDICAL INSURANCE FOR ALL PERSONS BY 195
PLACE OF RESIDENCE AS OF 07/01/77 BASED ON 03/31/78 UPDATE

NEW MEXICO

STATE TOTALS	100,476
Met. Counties with Central City	28,892
Met. Counties w/o Central City	2,205
Nonmetropolitan Counties	69,173
Bernalillo	28,892
Catron	350
Chaves	6,505
Colfax	1,672
Curry	3,636
De Baca	486
Dono Ana	5,901
Eddy	5,256
Grant	2,374
Guadalupe	560
Harding	216
Hidalgo	499
Lea	3,883
Lincoln	1,233
Los Alamos	555
Luna	2,071
McKinley	2,781
Mora	613
Otera	2,391
Quay	1,594
Rio Arriba	2,666
Roosevelt	1,890
Sandoval	2,205
San Juan	3,711
San Miguel	2,646
Santa Fe	5,653
Sierra	2,077
Socorro	980
Taos	1,929
Torrance	804
Union	823
Valencia	3,416
Unknown Counties	206



DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE
SOCIAL SECURITY ADMINISTRATION

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P.O. BOX 26184

ALBUQUERQUE, NEW MEXICO 87125

LOCATION: 1816 CARLISLE BLVD. NE

REFER TO

APPENDIX N

September 29, 1978

Ms. Anne Kanapilly
2160 Don Andres Rd. SW
Albuquerque, New Mexico 87105

Dear Ms. Kanapilly:

Your request for a list of Medicare recipients for Bernalillo County has been forwarded to the Health Care Financing Administration, Medicare Bureau, Health Insurance Inquiries Branch, Baltimore, Maryland 21235. This office is the custodian of the records you are seeking, and they will respond to your request directly.

Sincerely yours,

Edwin J. Heinen
District Manager

cc: HCFA-Medicare

JENNINGS RANDOLPH, W. VA., CHAIRMAN

EDMUND S. MUSKIE, MAINE
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United States Senate

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COMMITTEE ON ENVIRONMENT AND PUBLIC WORKS

WASHINGTON, D.C. 20510

JOHN W. YAGO, JR., STAFF DIRECTOR
BAILEY GUARD, MINORITY STAFF DIRECTOR

APPENDIX O

November 6, 1978

Ms. Anne Kanapilly
2160 Don Andres Road S.W.
Albuquerque, New Mexico 87105

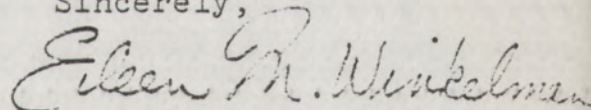
Dear Ms. Kanapilly:

I have just finished talking with Elaine Butman in the Baltimore office of the Medicare Bureau. She said that the letter which you wrote to Edwin Heinen in Albuquerque was forwarded to their office and they are working on it right now. She assured me that the information is available, and just as soon as it is ready, they will be sending it along to you. She couldn't give me any idea as to when they would be finished, but seemed to feel that it would be sometime soon.

I am sure that this information is encouraging to you. If I may be of further assistance, do let me know.

Kindest regards.

Sincerely,



Eileen Winkelman
Legislative Assistant
to Senator Domenici

EW:ld



DEPARTMENT OF HUMAN SERVICES

Fernando E. C. De Baca, Secretary
P.O. Box 2348, Santa Fe, NM 87503

MEDICAL ASSISTANCE BUREAU

APPENDIX P

December 5, 1978

Ms. Anne D. Kanapilly
2160 Don Andres Road, S.W.
Albuquerque, New Mexico 87105

Dear Ms. Kanapilly:

The total Medicaid enrollment for Bernalillo County residents, 65 years and older according to the Monthly Statistical Report for June, 1978 is 2,160. The total number of recipients using the Medicaid services is 1,748 out of the total recipients of 2,160.

Enclosed is a copy of the Monthly Statistical Report for June, 1978.

Sincerely,

Joseph P. Flynn
Joseph P. Flynn, Bureau Chief

JPF/dc

Calkins, Rick, Director
Housing Authority

Carp, Francis, Director
Housing Authority

Dasbourn, Margaret
at Albuquerque
Albuquerque, NM

Green, Ruth, Ernest
Colombus, Fernando
Science Research

Chen, Yung-Ping, Jr.
House Conference

Conrad, Mary, Assoc.
Albuquerque, NM
The Albuquerque
Office for Senior

Cordova, Manuel, Jr.
Authority - Albuquerque

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