

ADEQUACY OF FEDERAL RESPONSE TO HOUSING NEEDS OF OLDER AMERICANS

HEARINGS
BEFORE THE
SUBCOMMITTEE ON
HOUSING FOR THE ELDERLY
OF THE
SPECIAL COMMITTEE ON AGING
UNITED STATES SENATE
NINETY-THIRD CONGRESS
SECOND SESSION

PART 11—ATLANTIC CITY, N.J.

JANUARY 18, 1974



Printed for the use of the Special Committee on Aging

U.S. GOVERNMENT PRINTING OFFICE

31-359

WASHINGTON : 1974

For sale by the Superintendent of Documents, U.S. Government Printing Office
Washington, D.C. 20402 - Price 70 cents

SPECIAL COMMITTEE ON AGING

FRANK CHURCH, Idaho, *Chairman*

HARRISON A. WILLIAMS, New Jersey	HIRAM L. FONG, Hawaii
ALAN BIBLE, Nevada	CLIFFORD P. HANSEN, Wyoming
JENNINGS RANDOLPH, West Virginia	EDWARD J. GURNEY, Florida
EDMUND S. MUSKIE, Maine	EDWARD W. BROOKE, Massachusetts
FRANK E. MOSS, Utah	CHARLES H. PERCY, Illinois
EDWARD M. KENNEDY, Massachusetts	ROBERT T. STAFFORD, Vermont
WALTER F. MONDALE, Minnesota	J. GLENN BEALL, Jr., Maryland
VANCE HARTKE, Indiana	PETE V. DOMENICI, New Mexico
CLAIBORNE PELL, Rhode Island	BILL BROCK, Tennessee ¹
THOMAS F. HAGLETON, Missouri	
JOHN V. TUNNEY, California	
LAWTON CHILES, Florida	

WILLIAM E. ORIOL, *Staff Director*

DAVID A. AFFELDT, *Chief Counsel*

VAL J. HALAMANDARIS, *Associate Counsel*

JOHN GUY MILLER, *Minority Staff Director*

PATRICIA G. ORIOL, *Chief Clerk*

SUBCOMMITTEE ON HOUSING FOR THE ELDERLY

HARRISON A. WILLIAMS, New Jersey, *Chairman*

FRANK CHURCH, Idaho	EDWARD J. GURNEY, Florida
EDMUND S. MUSKIE, Maine	HIRAM L. FONG, Hawaii
EDWARD M. KENNEDY, Massachusetts	EDWARD W. BROOKE, Massachusetts
WALTER F. MONDALE, Minnesota	ROBERT T. STAFFORD, Vermont
CLAIBORNE PELL, Rhode Island	PETE V. DOMENICI, New Mexico
JOHN V. TUNNEY, California	BILL BROCK, Tennessee
LAWTON CHILES, Florida	

Adequacy of Federal Response to Housing Needs of Older Americans :

- Part 1. Washington, D.C., August 2, 1971.
- Part 2. Washington, D.C., August 3, 1971.
- Part 3. Washington, D.C., August 4, 1971.
- Part 4. Washington, D.C., October 23, 1971.
- Part 5. Washington, D.C., October 29, 1971.
- Part 6. Washington, D.C., July 31, 1972.
- Part 7. Washington, D.C., August 1, 1972.
- Part 8. Washington, D.C., August 2, 1972.
- Part 9. Boston, Mass., October 2, 1972.
- Part 10. Trenton, N.J., January 17, 1974.
- Part 11. Atlantic City, N.J., January 18, 1974.
- Part 12. East Orange, N.J., January 19, 1974.

¹Appointed January 25, 1974, to fill vacancy on committee by resignation of William B. Saxbe (R. Ohio) from the Senate, January 3, 1974.

CONTENTS

	Page
Opening statement by Senator Harrison A. Williams, chairman-----	759

CHRONOLOGICAL LIST OF WITNESSES

Bradway, Hon. Joseph F., mayor, Atlantic City, N.J.-----	760
Cuff, Alice G., director, Senior Citizens Outreach Program, Atlantic City, N.J.-----	761
Thieling, Mrs. Gladys P., Outreach worker, Atlantic City, N.J.-----	763
Blagrove, Mrs. Alberta, Outreach worker, Atlantic City, N.J.-----	764
Kaminsky, Mrs. Anna, Atlantic City, N.J.-----	767
Washington, Mrs. Lillie, Atlantic City, N.J.-----	768
Connolly, Mrs. Ann D., Atlantic City, N.J.-----	768
Dreeben, Miss, Atlantic City, N.J.-----	770
Downey, William J., executive director, Atlantic City Housing Authority--	771
Gaskins, Doris V., home service aide, Atlantic City Department of Welfare--	776
Matthews, Michael, director, board of freeholders, Atlantic City, N.J.-----	778
Bruner, Stephen J., director, Atlantic County Office on Aging-----	781
Cole, Rev. Isaac S., president, Elliott House for Senior Citizens, Inc., Atlantic City, N.J.-----	784
Greene, Fred W., housing coordinator, diocese of Camden, N.J.-----	787
Zahora, Mrs. Ann, director, Cape May, N.J., Office on Aging-----	790
Luftman, Col. Harry I., chairman, township of Middletown, N.J., housing authority-----	792
Novack, Morris, president, Jewish Federation Housing Corp., Cherry Hill, N.J.-----	795
Bowen, William, executive director, Bridgeton, N.J., Housing Authority--	796
Praskai, Andrew, commissioner, housing authority, township of Middletown, N.J.-----	798
Levit, David, Atlantic City, N.J.-----	801
Deutsch, Mrs. Nancy, Atlantic City, N.J.-----	803
Wilson, Miss Hilda, Atlantic City, N.J.-----	804
Gorn, Harry, Atlantic City, N.J.-----	805

APPENDIXES

Appendix 1. Letters and statements submitted by individuals and organizations:	
Item 1. Prepared statement of Bernard-Paul Sypniewski, esq., Cape Atlantic Legal Services Project, Wildwood, N.J.-----	807
Item 2. Letter from Clifford Mocabee, vice president, Lions Center, Wildwood, N.J., to Senator Williams, chairman, Subcommittee on Housing for the Elderly, dated January 17, 1974-----	820
Item 3. Letter from Patricia D. Langan, project director, Cape May Senior Citizens Resource Center, to Senator Williams, chairman, Subcommittee on Housing for the Elderly, dated January 14, 1974--	820
Item 4. Letter from Rev. Frank P. Worts, assistant director, Catholic Social Services, Camden, N.J., to Senator Williams, chairman, Subcommittee on Housing for the Elderly, dated February 22, 1974----	821
Appendix 2. Statements submitted by the hearing audience:	
Beck, Mrs. M. E., Atlantic City, N.J.-----	823
Elliott, M. R., Atlantic City, N.J.-----	823
Whittaker, Clara R., Atlantic City, N.J.-----	823

ADEQUACY OF FEDERAL RESPONSE TO HOUSING NEEDS OF OLDER AMERICANS

FRIDAY, JANUARY 18, 1974

U.S. SENATE,
SUBCOMMITTEE ON HOUSING FOR THE ELDERLY
OF THE SPECIAL COMMITTEE ON AGING,
Atlantic City, N.J.

The subcommittee met, pursuant to notice, at 10 a.m., in the Community Room, Altman Terrace, Arctic and Virginia Avenues, Atlantic City, N.J., Hon. Harrison A. Williams, chairman, presiding.

Present: Senator Williams.

Also present: William E. Oriol, staff director; John Edie and George Cronin, professional staff members; John Guy Miller, minority staff director; Patricia Oriol, chief clerk; Yvonne McCoy, assistant chief clerk; and Joan Merrigan and Kay Thomas, clerks.

OPENING STATEMENT BY SENATOR HARRISON A. WILLIAMS, CHAIRMAN

Senator WILLIAMS. We have come to order a little bit late.

As you know, this is the Subcommittee on Housing for the Elderly, and we are very, very pleased to be here. This subcommittee is a part of the Special Committee on Aging of the U.S. Senate.

As I look out across this auditorium, I am convinced we were wise in coming to Atlantic City, and I know many of you have journeyed from inland a bit. I am glad that so many are here from the Atlantic City area, and also others have come from some distance.

Yesterday, the Subcommittee on Housing for the Elderly took testimony at our State capital, Trenton. There we heard that housing shortages and high rents and property taxes are among the most immediate and acute problems facing older Americans.

And now we have come to Atlantic City, where one-third of the households are 65 years of age or older.

Obviously, a situation that is acute throughout the State is even more pronounced here, despite energetic efforts to cope with the problem.

We are here today in a modern, up-to-date facility, Altman Terrace. Altman Terrace, welcome and needed as it is, is haunted by a waiting list. So are other forms of publicly supported housing up and down this State of ours. I am haunted by waiting lists, too. I know of too many cases in our Nation in which applicants are removed from those lists not by finding an apartment, but by living out their time in frustration, shoddy quarters, and loneliness.

Here in Atlantic City, thanks to the information provided to us by concerned public officials, I am very much aware of the everyday, but

- intolerable conditions faced by men and women who have grown old:
- Abandoned living units, even while waiting lists for usable quarters grow.
 - Tenants living without heat, sometimes this goes on for months on end.
 - One elderly family which makes its home in a storefront with only a toilet bowl and a basin for plumbing.
 - A woman with arthritis living in a third floor walkup.
 - Others living in fear of mugging, robbery, and worse.

RESPONSIBILITIES NOT FORGOTTEN

I say it is unacceptable to have older Americans living so meagerly. I say that Atlantic City, where officials clearly are committed to combating these problems, needs clear signals and dependable support from Washington. And I say, too, that Congress has not forgotten its responsibilities in this area, even if the administration has.

We don't need more studies. We don't need dogmatic arguments for unproven housing allowances. We need action and we need it at the earliest possible date.

In other words, the purpose of this hearing is not only to gather facts and to alert our State to the extent of a major problem; it is also to think along with you in finding new answers.

I am especially concerned, for example, with the question of city-suburban relationships in providing housing for the elderly. How can smaller communities be encouraged to provide their share of needed shelter? How far can central cities go in meeting the need for entire counties or regions?

Shore areas of New Jersey have a particularly difficult problem. Increases in the aged population in such areas are far ahead of the rest of the State. In Atlantic County, the increase was 25.5 percent from 1960 to 1970, as compared to 9 percent for all age groups. In Cape May County, the age 65-and-over population increased by 44 percent. And in Ocean City the elderly increased by 157 percent. These are startling statistics; they cannot be ignored.

Many of those elderly are homeowners on fixed incomes; they are caught between higher property taxes and inadequate monthly incomes. In addition, many of their homes are in neighborhoods where property values have diminished markedly in recent years. What is the future for older persons who hang on to such homes because there is nowhere else for them to go? What help can be given at the State level, possibly with help from the Federal Government?

Today, in this room, we have many knowledgeable witnesses, including the most expert of all, the elderly Americans. I am looking forward to their testimony.

And we will begin now with, most appropriately, a welcome and beginning statement from the mayor of Atlantic City, the Honorable Joseph F. Bradway.

STATEMENT OF HON. JOSEPH F. BRADWAY, MAYOR, ATLANTIC CITY, N.J.

MAYOR BRADWAY. Certainly, since I have been in office, I have been made aware of many of the needs of the elderly. I think the needs of

the elderly are numerous. The fixed income in Atlantic City particularly, as you alluded to, Senator, the percentage of our population is very close to one-third, age 65 or older. In that regard, certainly the need is of the elderly, and the city must address itself to the needs of the elderly.

The heart of the way of a city or any other municipality can address itself to the needs of the elderly; housing is part of it, and there are various other manners in which we can assist the elderly. Certainly, Federal involvement—Federal funds, Federal help—must help us.

We are, as any other city, on a budget, certainly, and the needs of our senior citizens are paramount. But I think there has been too little Federal involvement; likewise, State involvement must be increased.

I certainly applaud your efforts and the efforts of the Special Committee on Aging in seeking out directly from the citizens who are in the know what their needs are.

I applaud your staff and yourselves in caring enough to listen to their problems.

I thank you in an unrelated manner in the help you have given Atlantic City and NAFEK and various other matters. Certainly, Atlantic City is honored by your presence here. And the citizens of Atlantic City, and, most specially, the elderly, need the Federal Government support, the State support, and the municipal support.

Thank you for coming.

Senator WILLIAMS. Thank you very much, Mayor Bradway.

We have organized our hearing around panels, and our first panel is led by Mrs. Alice Cuff, director of the Senior Citizens Outreach Program.

Many of you know, I am sure, of the magnificence of her outreach to people who need to be reached. And we are glad we reached you, Mrs. Cuff, and have you here to lead our first panel this morning.

STATEMENT OF ALICE G. CUFF, DIRECTOR, SENIOR CITIZENS OUTREACH PROGRAM, ATLANTIC CITY, N.J.

Mrs. CUFF. Senator Williams, Mayor Bradway, Freeholder Matthews, and other friends, I would like to speak about the advantages of senior citizens living in our two projects, and then, with our assembled panel, explain some of the housing problems for the elderly which still exist.

The Atlantic City Housing Authority has built two apartment houses for low-income elderly citizens—Altman Terrace and Inlet Tower—which contain a total of 346 apartments. They were opened in January and June, 1969.

Each building has facilities suitable for operating a multipurpose center. Through assistance and funding from the State Office on Aging, under title III of the Older Americans Act of 1965, this project began July 1, 1969.

The function of the centers is to find ways to meet the more immediate needs of our residents, such as health services, recreation, education, information and referral services, finances, nutrition, and loneliness. These supportive services make it possible for older citizens to more adequately maintain themselves within the community.

It has been possible to form groups of complete strangers who have a common interest which results in lasting friendships.

It has also been possible to restore an image of self-value through volunteer work for the Red Cross, taking programs to convalescent homes, collecting articles for a drug rehabilitation center and flood victims, assisting the Heart Association and Cancer Society, and raising funds for the Volunteer First Aid Corps.

Health services, such as free clinic for influenza immunization annually, programs by the Heart Association, Cancer Society, Atlantic County Extension Service, and the Nutrition Council have been provided.

PROGRAMS ARE NOT CHARITY

Although it was difficult at first, it has been possible to convince most of our elderly that the Food Stamp program, Medicaid, and Old Age Assistance were not charity programs but Government programs to which they were entitled as much as they were to Social Security. By arranging to have these agencies send representatives directly to the projects to take applications, I believe all of our eligible tenants are now receiving their entitlements. This could never have happened if they had to go to the agencies on their own.

The establishment of the senior centers within the housing authority has done much to create community concern, interest, and appreciation for our elderly.

Community organizations, agencies, and individuals have volunteered their services. In May 1972, we awarded 53 certificates of appreciation to these volunteers.

The residents initiate ways of entertaining themselves in the security of their buildings. They have indoor picnics and brunches where there is an exchange of food specialties and an appreciation for the various cultures. Trips and outings are planned by committees. Inlet Tower provides annually a catered turkey dinner with entertainment for all of its tenants during the Christmas season. The shut-ins are served in their apartments by neighborhood schoolchildren. Programs have been written and produced here at Altman for the tenants and by the tenants. We have five adult education classes in the two buildings.

After our centers seemed to be operating on a sound footing, our next step was to expand these services to all the elderly living in public housing and, ultimately, throughout the city. So the Senior Outreach Service program began in the middle of 1972.

The objectives were: (1) To reach every senior citizen through personal contact and learn his needs and desires for services and special assistance; and (2) to make elderly residents aware of services available to them and help them secure these services by filling out forms, dealing with agency personnel, and furnishing transportation when needed.

AGENCY COOPERATION EXCELLENT

To carry out these objectives, who could better relate to the elderly than the elderly themselves. So a staff of 10 senior citizens, ranging in ages from 63 to 78, was recruited and trained intensively by a social worker who is retained as a consultant.

Training included developing skill in interviewing, preparing these

paraprofessionals in what to expect as they visited their fellow man, and how to discipline themselves when problems arose. Several sessions were spent in role playing. They had to become acquainted with many agencies and meet the personnel. Agency cooperation has been excellent. Inservice training is continual, and problems and solutions are discussed as a team.

Aside from providing employment to a number of retired persons, this program demonstrates the effectiveness of using the elderly as paraprofessionals in dealing with their peers, as well as making better use of available services in spite of the shortage of trained social workers.

There are many needs of the elderly living in public housing, but they are relatively simple when compared with what we found in the city. Besides the growing number of requests from people living outside of the housing authority, we secured the long list of applicants on the waiting list of the housing authority and began locating these persons to see what needs other than housing were present. Some of the addresses given when the applications were made are now the sites of vacant lots and abandoned houses. Many people are living in squalid conditions, victims of high rent and low incomes. Some are climbing two and three flights of stairs with extreme arthritic or heart conditions. One woman in a wheelchair was living in a third floor apartment and had not been out in 3 years. Some have been robbed and mugged and are housebound in fear.

Truly, there is a great need in Atlantic City for more and better housing for the elderly with good security and more supportive services—especially when these unfortunate souls watch the obituary column to see who died in Altman Terrace or Inlet Tower and then rush in to see if the vacated apartment is available.

I would like now, Senator, to introduce to you two of our Outreach workers who will tell of various experiences they have had in our Outreach work.

Mrs. Gladys Thieling will tell about two or three of the cases she has had.

**STATEMENT OF MRS. GLADYS P. THIELING, OUTREACH WORKER,
ATLANTIC CITY, N.J.**

Mrs. Thieling. Senator Williams, and honored guests, my client, Mrs. J., 84 years old, was mugged by a young man who came to her door one morning inquiring about the whereabouts of one of the neighbors. She became unconscious, and when she came to she called the police, but there was no—they did not locate—they could not locate the mugger. And, as a result of this injury, she is using a walker.

My next client lives in a retirement hotel and pays \$185. And she has \$15 left for drugs and prescriptions and the various little incidentals.

My next client is a miss, 92 years old, living in a cold efficiency apartment of one and a half rooms. She claims she has no heat. And she has complained to the owner of this condition, but he does not give her any results. He says, "If you don't like it, you may move out." But she has threatened to go to the board of health if nothing is done. And she is now living in a hotel and pays \$6 a week—I beg your pardon, \$6 a day, and this is coming out of her meager savings.

I wish to really tell the Senator at this time our seniors have quite a lot of courage living under the conditions that exist in some of these cold apartments.

Mrs. CUFF. Mrs. Alberta Blagrove will tell of a few cases she has.

**STATEMENT OF MRS. ALBERTA BLAGROVE, OUTREACH WORKER,
ATLANTIC CITY, N.J.**

Mrs. BLAGROVE. Thank you. Senator Williams, members of the Senate Committee on Aging, and honored guests, it is a privilege and honor to speak to this audience this morning. I would like to say, speaking for the Outreach workers, we find so many, many problems that are very, very distressing. Mrs. Cuff has explained quite a bit about these problems. I will not go into details because it would take me the rest of the year to explain the things that we find.

Many of the clients are in the audience this morning, and they know that the experiences that I am going to tell you about are true. We seek out the elderly to try to help them in all ways that are possible. And I do want to say thanks to many of the agencies that are present today for your help in helping us to help these people that have all these needs.

We have one client, a lady 91 years old. She lives in a basement below the street level. She has one eye and she has been in an accident. We found her lying on a couch on the porch in the summer trying to get air. You know, we have had floods here. And not only when there are floods, but when we have a heavy rainfall, you're swamped with water. Living below the sidewalk level you can imagine what is going to happen to this poor soul. If the water runs over the sidewalk, it will run into her apartment.

She also has had some very careless tenants that live above her. They have let the water for the sewage run down on her, destroyed her cooking facilities, her food. And imagine a woman living alone in that condition. The only way she gets to her doctor is when he sends a car to bring her to his office.

LIVING CONDITIONS BAD

Other conditions that we have that are very, very bad, in an area I should say bounded from Virginia Avenue to the Inlet, which includes Maine and the other street, bounded from Atlantic Avenue to the bay, we have many deteriorated, dilapidated, rat-infested vacant houses. And I am sure you know what I am talking about, because inbetween maybe a row of 12 houses that are vacant, you will find one party living there. The plumbing is very bad. And if you find empty houses all around, and one person living in that particular row, you know her plumbing is going to be affected.

These are the problems we find our elderly living in today.

Another problem that we have in our city—which I hope something can be done about it very, very soon—is the flooding. And the sewage system that we have in our city is very bad.

I do hope that, through this Subcommittee on Aging, and some of our action programs in our city, that something can be done about these conditions to help our elderly that are living in unsafe and unsanitary conditions. Thank you. [Applause.]

Senator WILLIAMS. Well, first of all, I just want to make a comment that I am sure anyone in this room can make, that applause, just how good it makes an individual feel, to know the work you are doing to help people. It is just magnificent. You have a program that works with limited money, but so far that money does come from the program out of Washington, from the Administration on Aging. The program money is to be renewed this summer, as I understand it. Well, any warning signs that there might be any problems?

Mrs. CUFF. I am not sure.

Senator WILLIAMS. You're not sure. Well, there certainly should not be any problems. And if there are any, whatever we could do, we'd be certainly happy to personally testify to the excellence of your response to human need in this area. And you have described some very, very difficult living conditions: rundown housing where your friends live. Is this a neighborhood deterioration?

Mrs. BLAGROVE. Yes, it is, Senator, very badly deteriorated.

Senator WILLIAMS. Well, now, we are talking about a city, and we have not yet unlocked the money, and means and ways to make our cities more livable. But within troubled cities, certainly you folks are doing a great deal to relieve a lot of trouble.

Mrs. Blagrove's prepared statement will be inserted in the record.

PREPARED STATEMENT OF MRS. ALBERTA BLAGROVE

Mr. Chairman, it is a privilege and an honor to speak to this audience this morning on the subject of "The Housing Needs of the Older Americans." There are approximately 15,000 older residents in all sections of our city. We are going to talk about these residents mainly in the area bounded by Atlantic Avenue on the south, Clam Thoroughfare on the north, Maine Avenue on the east and Maryland Avenue on the west.

Lack of income and other problems associated with age are being confronted at the local level. Some of these problems are beginning to be worked out, thanks to you, Senator Williams and your subcommittee, with some organized community resources which are filling these gaps and making it possible for the development of new resources, even though these programs are severely hampered by the limited funds that are available to the depressed and stagnant areas for community wide services. In spite of these barriers, some Action Programs that recognize the need of the elderly poor are taking steps toward dealing with the problems that are presented to the old and poor. We have in our city, deteriorating, delapidated, rat-infested houses; chronic diseases; physical disabilities, health problems untreated for years; high unemployment; a bad sewerage system; dirty vacant lots; fire and health hazards; isolation and loneliness which affect not only our elderly, but our children who will be our future nation.

I want to call to your attention the severeness of the problem affecting the older poor and I hope some of these problems will be solved. I also hope we may be able to assist our community in planning an action which will affect the quality of life for all residents in these areas. Such action can result in better service for the entire community and also offset the seriousness of the aging problems which affect our older poor residents.

We must seek and find the poor aging and initiate ways to help them. Most of our elderly live on incomes at or below the poverty level. Their incomes are so drastically reduced when they retire they live in fear of the first unexpected emergency or accident. The elderly are the most invisible poor. To find these people we, as Outreach Workers, must go into all kinds of neighborhoods, pick our way through back alleys, up steep rickety steps and narrow dark dangerous hallways. Behind these doors we may find an old man terrified with fear that he might be taken away from the only home he knows; a semiparalyzed woman, too proud to let you in to see how she is reduced to living in poverty; or a recluse who has not spoken for months, except to her cat, dog or bird. A human voice makes her panic. We have to make many trips to their homes before they

let us in because they feel that no one on the outside really cares. When we get in, we find they may have no heat, no running water, and no gas stove for cooking. Some have no electricity, so an oil lamp supplies light for them and an oil or wood stove is used for cooking when they can afford to buy fuel. Some have pans and pails on the floor to catch dripping water from the roof when it rains. Some live in fear of their home being flooded when the sewerage backs up or the drains in the streets overflow during a heavy rain. Prices and property taxes are getting higher and higher and the cost of living is rising, but the small pensions and incomes remain fixed with little or no increase. Every time the elderly get a small raise in Social Security, the landlords increase their rent. Many of the elderly lost their homes because they could not afford to keep them due to high taxes and low fixed income. The oil stoves and lamps, lack of plumbing and sewerage facilities become more drastic and crowded families make conditions more dangerous. In these areas there are no super markets, no drug stores, no doctors and no accessible inexpensive transportation available for the old and disabled.

Transportation is the most serious problem for the aged. Some cannot get out to shop for food, clothes or medicines. They are unable to get to a doctor and personal doctors will not make house calls. Some will not accept Medicare or Medicaid; the doctor may tell them go to the hospital, where there is the big problem of no beds available, shortage of help, etc. So the aged stay at home and wait to meet death. Many cannot see to dial the telephone. Some cannot hear the phone or the doorbell, so they sit alone, waiting, hoping and praying that help will come. Sometimes it comes too late. We have seven paraprofessional workers who seek out these elderly persons in all parts of the city to help them with their needs. We become concerned with their human needs and their values. We keep in contact with them by telephone and friendly visits. Sometimes we provide them with transportation to the doctor and go shopping for those who cannot get out.

Senator, we hope more effort will be made to help the elderly that are now living in these unsafe, unsanitary and hazardous conditions, by providing more adequate funding for construction of units for the elderly who are now isolated from social contact and personal security.

Senator WILLIAMS. Mrs. Seipel, I know you have to wave goodbye. Mrs. Seipel was the Atlantic County finalist, the Miss Senior Citizen winner of the beauty pageant. I was at the pageant, and I could not make Miss America this year, but I made that one. I understand you are having older people involved in the Atlantic County Community College programs.

Mrs. SEIPEL. If anyone here knows of someone that has talent, they are 62 years of age, and nice appearance. Of course, this will be run just like the Miss America Pageant; this last one was run the same way.

Senator WILLIAMS. Are you developing other activities for seniors at the community college?

Mrs. SEIPEL. No. I attended a meeting the other day, but the only job I have right now on the pageant committee is to find the next Miss Senior Citizen.

Senator WILLIAMS. This is the first in the Nation. It was held in August.

Mrs. SEIPEL. It was the second. The first one was in Monmouth County. This is the first for the State, the first in the State and the first for the Nation. And now it is going to be regional in three States. And next year it will be national.

The creator of this program was with us in Trenton, Nancy Politan. She said she might be down here. Is she here? Well, thank you very much. Well, now I can go.

Senator WILLIAMS. All right, Mrs. Cuff.

Mrs. CUFF. Senator, we have with us on this panel two tenants who live out in the city.

I will ask Mrs. Kaminsky first to tell about her situation. She is a homeowner and she has problems. Mrs. Kaminsky.

STATEMENT OF MRS. ANNA KAMINSKY, ATLANTIC CITY, N.J.

Mrs. KAMINSKY. Senator, I have been in Atlantic City 49 years and I have lived in a house, that is 75 years old, for the past 40 years. And due to sickness and ill health, we are unable to continue living there due to the expenses.

My husband is 74 and I am 69, and due to arthritic conditions and falls, I am unable to walk stairs. And I only have the one bathroom, and he just got over a very serious operation and was unable to take care of things, even to go shopping. And I am interested in getting into one of the new facilities of the homes.

Mrs. CUFF. Can you sell your house, Mrs. Kaminsky?

Mrs. KAMINSKY. We cannot sell the house due to the dilapidated condition of the neighborhood. It is rundown. In fact, most of the houses have been boarded up and been considered unfit to live in.

Mrs. CUFF. How are your expenses?

Mrs. KAMINSKY. The expenses run pretty high. The heating runs over \$300, and the plumbing is starting to go due to age.

Senator WILLIAMS. We have heard now—this is the third time just this morning—we have heard about areas that are sort of boarded up and out of use.

Mrs. KAMINSKY. And we are living up the terrace and we are afraid to go up that terrace.

Senator WILLIAMS. I don't know the basic condition of the house.

Mrs. KAMINSKY. It is pretty rundown. The foundation is starting to go.

Senator WILLIAMS. I hope before we are through this morning we will have some response to an inquiry I'll make on whether anyone is projecting any rehabilitation programs for buildings in these older neighborhoods. We have seen that limited examples of rehabilitation programs meet part of the problem of better housing for older people, and I don't know if this might apply here. Maybe it could, if we had the money and resources and the program for rehabilitation. But I hope before we are through this morning someone in one of the official capacities will address themselves to that.

Mrs. KAMINSKY. My main objective is to get in a one-floor place. I am in a 6-room house now. The bathroom is on the second floor.

Senator WILLIAMS. Have you applied for housing here at the Altman?

Mrs. KAMINSKY. Yes, application has been in here since we first started, but due to not being able to move at the time because we had sickness. But our application is in.

Senator WILLIAMS. When you make one application does it apply to both of the housing projects?

Mrs. KAMINSKY. Yes.

Mrs. CUFF. Our next person on the panel is Mrs. Lillie Washington, who is living in a very bad situation, and I think she would like to tell you about it.

STATEMENT OF MRS. LILLIE WASHINGTON, ATLANTIC CITY, N.J.

Mrs. WASHINGTON. Senator, I have been out—without heat and hot water since last February. I have to use my gas, which is causing me a very large gas bill that I really cannot afford with my income. And I am trying to move, too, but the landlord has refused to fix the heater. And that has been since last February.

Mrs. CUFF. What do you do in the daytime?

Mrs. WASHINGTON. In the daytime when it is so cold, I go over to my sister, who lives in Stanley Homes Village, and stay with her in order to try to save my gas. And the house is really too cold to stay in, and I do have arthritis in the feet and legs.

Senator WILLIAMS. What is your monthly rent?

Mrs. WASHINGTON. \$44, and I am furnishing the heat, paying my gas and my electric.

Senator WILLIAMS. How long has it been \$44?

Mrs. WASHINGTON. Ever since I have been there.

Senator WILLIAMS. About how long has that been?

Mrs. WASHINGTON. I have been there about 6 years, but the landlord I have now has only had it about 4. But during the 4 years he has had it, he has not even put one nail in the place; he has not done anything.

Now, last winter—it is a duplex house—and last winter the people that live next door—they have six children, and they had the heater fixed—but when it was done, the man told them it was a patchup job and would not last long. And that is how long it lasted, until February. And since then the landlord has made no effort to fix it at all.

Senator WILLIAMS. And how long have you been on the waiting list?

Mrs. WASHINGTON. I have been on the waiting list since June.

Senator WILLIAMS. We also will get the full picture of the waiting list, how long people are on it, how many applications there are.

Mrs. CUFF. Yes.

Senator WILLIAMS. Thank you very much, ladies.

How many Outreach workers do you have, Mrs. Cuff?

Mrs. CUFF. We have seven.

Senator WILLIAMS. Could you find more useful activity for more than that?

Mrs. CUFF. Possibly so. This other is a little bit different, Senator.

We have with us now two people who are living in our project. The first is Mrs. Connolly, who has only been in Inlet Tower for a short time. Before that she lived in a pretty bad situation. And I think she'd like to tell you a little bit of contrast, what it was like where she was, and what it is like now.

Senator WILLIAMS. Mrs. Connolly, we had it in advance you were not feeling well and you would not be here, but you're looking fine today.

STATEMENT OF MRS. ANN D. CONNOLLY, ATLANTIC CITY, N.J.

Mrs. CONNOLLY. I am feeling well today.

Where—thank you, Senator—where I lived before, it was in a rather upset neighborhood; the housing was terrible. I lived there 17 years, and anytime I asked for anything to be done, I got a raise in my rent. It got to the point where I could not pay any more. When I tried to cook, I had no hot water. When you'd start to run a bath, you'd have to start it at 9 in the evening, and by the bed time, when

the water was there, it was cold. And then going up in the entrance, you never knew if you were going to slide on a banana peel or a bunch of rice because the garbage was littered throughout the hallways, and in the trash rooms, too. I asked the landlord to do something about it. "We'll see," he said, and he never did. And those apartment halls were never cleaned for 3 years before I left. The rails were pulled out. If you happened to slip on the steps going out, you'd land on the stairs on the bottom floor. So I started feeling afraid to live there because it was open—there was no security there at all—the doors were open. They were running up and down the fire escapes all hours of the night, and then I had a horrible fear of fire. So, finally, I had signed up for the project, and I was finally relocated.

So I feel, in my autumn years, I am going to live happily because I am at the Inlet Tower, in the penthouse, and I don't think there is anything I could ask for.

Senator WILLIAMS. Let me ask you, how long—first, where we are here on the Terrace—how long has this been occupied?

Mrs. CUFF. January 1969. And the Tower opened June 1969.

Senator WILLIAMS. Now, there was one other housing project.

Mrs. CONNOLLY. We only have the two for senior citizens.

Mrs. CUFF. Stanley Homes. That is a family project that has senior citizens in it.

Senator WILLIAMS. That is both family and seniors?

Mrs. CUFF. Yes. All of our projects have seniors living in them.

Senator WILLIAMS. Are we going to have anybody who lives in Stanley? Are you familiar with Stanley?

Mrs. CUFF. Yes, I am.

COMMUNITY SPIRIT AT ALTMAN TERRACE

Senator WILLIAMS. Now, I am interrupting, I know, but let us while we are on it—I had described to me the quality of life here at the Terrace. Now, I understand that here at Altman Terrace there is a community spirit that just is all that a soul needs for a fulfilled life. This is one way of expressing it—not a very good way—but that is the way it was described.

Mrs. CUFF. I think that is about right.

Senator WILLIAMS. We have heard this in other areas where the home, the housing, the people of common age and interest, where there are families and seniors. Sometimes it doesn't work that way. Is this the experience at Stanley?

Mrs. CUFF. Well, at Stanley, there is an element of people very active who like to come out to the community hall and do things. And then there are some who prefer staying at home. I think they sort of get—well, the difference the two is here, you can come downstairs in your bedroom slippers and you don't have to put on your coat. If you're in a family project, you must sort of get dressed to go outside.

However, there are advantages in the projects because some of the seniors are closely related to children, and they can get errands and things done for them, which makes it helpful.

Senator WILLIAMS. So there are advantages. So in some areas, in some cities, it is developed to the point where it is a hazardous life. There is more vandalism, there are more crime problems.

Mrs. CUFF. I think that is true.

Senator WILLIAMS. Have you found that?

Mrs. CUFF. Yes, there are more youngsters in that area. I don't think they're nearly so secure.

Senator WILLIAMS. The security problem is aggravated whenever there is a range of ages.

Mrs. CUFF. Yes.

Senator WILLIAMS. Thank you.

Mrs. CUFF. Our last witness is a veteran. She has been in Altman Terrace since it opened. And I think she might testify to some of the things you'd like to hear.

This is Miss Dreeben.

STATEMENT OF MISS DREEBEN, ATLANTIC CITY, N.J.

MISS DREEBEN. Senator Williams, members of the Subcommittee on Aging, Mr. Joseph Lazarow, commissioner of parks and public property of the city of Atlantic City, honored guests, neighbors and friends, I have lived in Altman Terrace since March 14, 1969, and I am very happy here.

I would like to read a few paragraphs from the first Altman Terrace newsletter, created by Mrs. Cuff. On the cover you will see a picture of Altman Terrace. This was prepared by our illustrious artist and editor, Jack Dolan, who may be present somewhere in this room.

We have spent our first summer here, and what a delightful one it has been, with such an abundance of sunshine, and with the beautiful green shrubbery and trees, many of which cast a shadow in order to cause cool breezes near the benches.

We spend many hours, both in daytime and evening, chatting and laughing gleefully as some of our tenants are very jovial and delight in causing laughter. Of course, we have been saddened on occasions when certain elderly folks have become seriously ill and required hospitalization. But upon their return home to the pleasant surroundings here, many folks seem to regain their health. It is very gratifying to observe that so many other tenants are concerned and try to be of assistance in one way or another.

Now, that fall and winter are approaching, we enjoy the even warmth of Altman Terrace. The drudgery of walking distances and the task of taking clothes to laundromats no longer exists since we have our own laundry right here. The cozy recreation rooms, with television and varied programs of entertainment will supply hours of enjoyment in days and evenings to come. The constant concern of the management for our safety and comfort makes us feel that we are like one big family, all living harmoniously together. The very structure being designed in every possible way for comfort, beauty and safety, is a realization of a dream, and we shall always be thankful to those who envisioned it to its fulfillment.

HOME SURROUNDED BY COMFORTS

Here in Altman Terrace, the advent of this building, the joy it has brought to so many of our senior citizens and their families who are contented that their parents or relatives have at last found a

beautiful home surrounded by all of the comforts of modern appliances and so many good friends, requires that a record should be kept and the joy and happiness be noted.

It is for this reason that I, for one, am happy to have been a member of the editorial staff and a resident of Altman Terrace.

I shall now close with a little poem that I wrote—

**A TRIBUTE TO ALTMAN TERRACE AND INLET TOWER FOR THE
ADDED YEARS**

These are blessings from above.
 Instead of hatred, there is love,
 a friendly "hello," a neighborly smile.
 This is what makes living worthwhile.
 There is music and dancing and fun
 galore.
 May God grant his blessings forevermore
 The tiny sparrows high in the trees
 Sway to and fro with the breeze,
 And all around the grass is green,
 The prettiest picture you have ever seen.
 The Inlet Tower so majestic and tall.
 It bids welcome to one and all.
 Let us rejoice, let us be glad.
 Indeed, we are thankful and never sad.

This lovely home for all of us brings joy to our hearts. May God bestow his blessings upon all who dwell therein and grant continued health and happiness to those in charge thereof.

Amen!

Thank you. [Applause.]

Senator WILLIAMS. That tells it. Thank you very, very much.

Mrs. CUFF. Thank you, Senator.

Senator WILLIAMS. Our next panel is: Michael Matthews, director, board of freeholders; Stephen Bruner, director, Atlantic City Office of Aging; Doris V. Gaskins, home service aide, department of welfare; and William J. Downey, executive director, Atlantic City Housing Authority.

**STATEMENT OF WILLIAM J. DOWNEY, EXECUTIVE DIRECTOR,
ATLANTIC CITY HOUSING AUTHORITY**

Mr. DOWNEY. Senator Williams, Commissioner Lazarow, Mr. Matthews, ladies and gentlemen, I welcome the opportunity to appear before you and to offer testimony to the Subcommittee on Housing for the Elderly with respect to the adequacy of the Federal response to housing needs of the elderly.

I might say at the outset that we are deeply appreciative of the efforts that you have made, Senator, in this critical area, and your ongoing concern that the Federal Government respond in some substantial way to the needs as they now exist.

I might add, parenthetically, that we strongly support S. 2182, which was sponsored by you, which (a) provides for, among other

things, the establishment of an Office of Security at HUD with funding for security programs in HUD-assisted housing; (b) an extension of the section 202 housing for the elderly program with an increased authorization level; and (c) the creation of a new National Elderly and Handicapped Housing Loan Fund, which combines the existing section 202 revolving fund with new authority for the Secretary of the Treasury to borrow money for loans, which we are trying to do.

Senator WILLIAMS. Could I interject?

I know you have applied for State assistance. It looks rather promising.

Mr. DOWNEY. Yes sir, based on the fact that ongoing funding will come through the bill proposed by you.

STATE COMMITTEE ON AGING

Senator WILLIAMS. We had great encouragement at our hearing in Trenton. We had the new speaker of the general assembly, Reverend Woodson, who announced—and I think it was for the first time that, in organizing the State legislature, there is going to be a committee on aging, so that all legislative programs and proposals will be in one committee. There will not be fragmentation; they will not be spread all over the legislative lot. They will be in one place, which is the best way to do business.

Mr. DOWNEY. We are very happy to hear it. The thrust of our testimony is in three major areas:

First. That of all the federally assisted programs which fall within our jurisdiction. It is the unanimous opinion of our staff that none is more worthwhile than the Federal dollars which have been expended to provide shelter housing for our senior citizens.

Second. HUD's proposal for the housing allowance program would in no way alleviate the critical need which exists in providing shelter for our elderly citizens, and, in fact, could be counterproductive.

Third. That the problem can only be addressed on a metropolitan basis rather than on a municipal basis, thus assuring a maximum variety of locational preferences for the senior citizen and an alleviation of the concentration of subsidized housing in one municipality; thereby relieving that particular community of its additional tax burden.

With respect to the first element; namely, the worthwhileness of these programs, let me say simply, that in our public housing projects, 688 out of our 1,648 units are occupied by senior citizens. The average public housing rental for these citizens is \$41 per month. I think it is interesting to note that in all these cases, not only is there no delinquency in their rental payments, but, in fact, an overwhelming number of these rentals are prepaid. Further, with respect to the social element, our senior citizen projects are about 50-percent racially integrated, together with all religious persuasions, and the sense of community and at-oneness which exists in these projects is indeed a model for the city, if not the Nation, in how people can live and work together for the common good of our Nation.

Our second point is that the housing allowance program, as proposed by the Secretary, would, in fact, be counterproductive in the situation that exists in our area.

Our reason for this conclusion resides in the following facts: 32.4 percent of the population of our city falls within the ages of 60 to 85. This constitutes roughly one-third of the population of our city. The average age of the housing stock of our city is about 50 years. It is clear from this fact, therefore, that the units were not designed specifically to meet the housing needs of the elderly. The average rental on the open market is \$140 per month for a one-bedroom unit. Add to this fact that a number of these units are substandard and that the vacancy ratio which exists among standard units is virtually non-existent.

SENIOR CITIZEN MARKET NEEDS \$44 SHORT

Considering these elements and the fact that our average monthly rental in public housing, which is based on 25 percent of the gross income after a 10-percent deduction of that income, is \$41, and taking the Secretary's statement that the mean supplementary housing allowance payment will be \$55, only brings you up to an effective rental payment of \$96. This falls \$44 short of the market needs of our senior citizens. It is our fear that without increasing the housing stock and trading in the open marketplace, mindful of the Government's subsidy, the landlords would correspondingly increase their rental payments with no new inventory being added to the current stock. It seems to us that this is an economic fact of life. Our contention, paradoxically enough, is substantiated in the first annual report of the experimental housing allowance program, dated May 1973, wherein they state, on page 12—and this, as I indicated, was prepared by the administration—and

That the program is unlikely to fulfill the objectives of a new housing program, (1) by adding directly to the housing supply, (2) by meeting special housing needs not adequately met by the existing supply, such as elderly units or units for large families, or (3) by providing housing opportunities in newer suburban areas where little moderate income housing is being constructed and little or no modest housing exists.

We are going to return to this third point in our next consideration.

Finally, we maintain that the housing problem for the elderly, as it now exists, cannot be solved on a municipal basis, but rather must be met on a metropolitan basis. Over the course of the last several years, public officials in our surrounding communities, have expressed their desire to assist our city in the plight which confronts all core communities. Our answer to that expressed desire of assistance is simply: build subsidized housing, and in this case particularly, housing for senior citizens.

What this action would provide is the freedom of choice to our senior citizens to suit their locational preference, alleviate the burden of tax exemption and/or tax abatement for one community and thereby fulfill the desired goal of assistance to our cities.

This could be accomplished by establishing public responsibility for senior citizen housing in a metropolitan agency which would also be able to provide a registry for senior citizen housing in the metropolitan market area and, consequently, provide a listing of family housing units which would be available as a result of their vacancy by senior citizens.

The enticement, or whip, that the Federal Government could employ, depending on your point of view, would be, in order to qualify for any type of Federal assistance, be it water, sewer, housing, planning, education, and so forth, a proportionate number of subsidized housing units would have to be constructed in the community seeking a grant as a necessary prerequisite for the grant reservation.

We are politically cognizant in realizing that this may not get us elected to a public post in a suburban community, but we are also realistic enough to know that without this incentive, the hearing of this proposal would fall on deaf ears.

In conclusion, we again wish to thank you for the opportunity to appear before you, and we are sincerely appreciative of your leadership in this area of concern for housing for the elderly, especially so since you are the Senator from our own State.

Thank you very much.

Senator WILLIAMS. Thank you, Director Downey. [Applause.]

Let me ask what the situation is in your jurisdiction on backlog of applications for apartments.

Mr. DOWNEY. With respect to the elderly, Senator?

Senator WILLIAMS. Yes.

BACKLOG OF 567 APPLICANTS

Mr. DOWNEY. We have a backlog currently of 567, I believe, and that is as of this morning. This figure is erroneous, I believe, due to the fact that a number of our senior citizens know what the waiting list is. There is no point in filling out an application. There is also a problem with location. If senior citizen housing were located in better parts of the community, our waiting list would jump to 11,000. That is our judgment.

Senator WILLIAMS. Now, another application list for project money. How do you stand? Do you have anything, any project applications pending at the time of the dislocation in it and the moratoriums?

Mr. DOWNEY. Interestingly enough, we had filed a project. We had a change in city administration about a year and a half ago. One of the first acts which were deemed necessary by them was what we referred to as the northeast quadrant of the city. And that was described by several of your witnesses this morning.

With respect to the vandalism, we filed an application to demolish, with the city's blessing, some 467 properties at a cost of about \$3.1 million. And we were caught right in the midst of the crunch in the change in the guidelines.

And if I may, Senator, I'd like to touch upon one point further.

There is a feeling prevalent—and I don't know if it is prevalent to Government or not—but it seems every administration changes the guidelines and rules on you, and it is our feeling that all change is not progress, the mere fact you come in and change something. That is why we were very happy to see you go back to the older section 202 program. We think it worked very well.

Senator WILLIAMS. I obviously agree with you because we not only have legislation to continue the program that is now dormant, but to rework it to try to capture a little bit of interest in the administration.

Now, as we came over to Altman today, we went by some strikingly new, handsome housing, section 236. It is on the avenue out here. What housing is this?

Mr. DOWNEY. That is section 236, yes, sir.

Senator WILLIAMS. Who developed that?

Mr. DOWNEY. It was U.S. Homes and a local construction group, Mobley Construction Corp.

Senator WILLIAMS. This is for family housing?

Mr. DOWNEY. Yes, sir. But there again, the administration is somewhat restricted because the maximum are two bedrooms.

Senator WILLIAMS. How long has that been occupied?

Mr. DOWNEY. It's just opening.

Senator WILLIAMS. It looks promising.

Mr. DOWNEY. Yes, sir, it does.

SECTION 202 LOANS

Senator WILLIAMS. Now, section 202. For those who are not familiar with section 202, this is direct Government loans to non-profit groups, such as church groups, unions, fraternal groups. As a matter of fact, I believe there is a section 202 within the broad community of Atlantic—

Mr. DOWNEY. Yes, sir. It works very successfully.

Senator WILLIAMS. Whose project is that?

Mr. DOWNEY. Best of Life. It is just with churches.

Senator WILLIAMS. Is not there a fraternal order that has a section 202 project?

Mr. DOWNEY. The Elliott House.

Senator WILLIAMS. Who is that?

Mr. DOWNEY. The Elliott House is the name of it.

Senator WILLIAMS. Whose project?

Mr. DOWNEY. A Baptist church.

Senator WILLIAMS. I thought that one of the fraternal orders, whether it was the Elks, or the Moose, or somebody, had one in the area. At any rate, the section 202 program, when it was being used, worked.

Mr. DOWNEY. Yes, sir.

Senator WILLIAMS. Now, we are in what is described as an energy crisis. And we all particularly drive good automobiles, except the fact there is a crisis; at least if you are driving your car there is a crisis. But whether this is supported by actual and factual shortages, we are not too sure. And that is what we have to find out, what the oil companies know. We don't know that. We ought to know just how bad this crisis really is. Anyway, there are shortages at least coming to the consumer of energy.

Now, what effect has that had on your operation in the housing authority?

Mr. DOWNEY. At this point, none. But I think the jury is still out on it. We know it will affect our operating budget, because the increases have already started to come in. But I would not be able to give you a definitive answer on that until, I would think, at least the end of this operating year.

Senator WILLIAMS. But the way it looks now, your crisis is not in terms of supply but in terms of increased prices. Is that it?

Mr. DOWNEY. Yes, sir.

Senator WILLIAMS. Well, that is interesting, because it is sold to us in terms of a crisis of supply, and it is being expressed in terms of a crisis of price.

Mr. DOWNEY. Correct.

Senator WILLIAMS. Thank you. Don't run away.

Who is next? Let's get chauvinistic and turn to the ladies.

Doris Gaskins, home service aide, from the department of welfare.

STATEMENT OF DORIS V. GASKINS, HOME SERVICE AIDE, ATLANTIC CITY DEPARTMENT OF WELFARE

Miss GASKINS. My first point I want to extend to senior citizens is that you don't have to be a senior citizen to care. I work with the senior citizens, and their problem is housing, money, and a couple of other things. But my point is I want to extend to all of you that the handicapped also need places to live, too, which is senior citizens.

I found that most of the old people complain of arthritis—crippled, cannot get around—and, like most of them, use the senior citizen transportation. But the consumers that I work with cannot use the senior citizen transportation. They have to use taxis.

Most of my consumers own walkers or wheelchairs or have some similar braces or something of this kind. They have to have to provide high setting, and no steps. So most of the time these consumers have to go out someone will have to assist them, and most of the time they cannot go alone. And, in my case, where there is a 74-year-old man the only income in the family is his. He is senile; he does not remember. He cannot be trusted to go to the bank alone to sign his check. Someone has to go with him.

When I can I plan to meet them, or someone from city hall goes there. Sometimes he passes out. So if he goes anywhere or falls in the house, she has to call the cops to come and pick them up.

His wife is of the age of 58, she is not old enough to receive any disabilities or handicaps, so they depend alone on his \$200 and so dollars a month. Her rent is only \$50. You say that is not much money, but by the time she pays her utilities and all of the other things she has to have, including medication that is nonprescription, the \$200 is gone. There is nothing that can be done, because the housing, there is not any. And for where she stayed—her front door is the wall of the laundry. The sounds they enjoy is of the old electric company and the laundry which shakes the house at 4 o'clock in the morning. There is no entertainment, only a radio, and she cannot afford to have it fixed. She cannot afford a cable. The only activity is the radio.

CANNOT GO OUT ALONE

My other consumer is handicapped—owns her own home, and is in a wheelchair. She cannot go out alone, her transportation is a taxi. Usually when I take her out, we have to make four or five stops on just that one trip, because she goes to the hospital for treatments. Maybe she has to have a pair of shoes which are special made. These trips run her about \$9. One way, and back, it would run her \$10 for one trip. So we get out at least once a month. Sometimes we have to go more often than that, but this is her hangup.

Her taxes are very heavy, and she only receives \$189. She has to pay her taxes which are on a monthly basis; her sewage, and her water. Her oil bill has gone from some \$30 to, I think, \$47 in the last month, the difference from last month to this month, and she has this every month. She gets 150 gallons each month. To me, it looks like the oil should last a month. Within 3 weeks the oil is gone. And this is another \$40 to \$50 she has to put up. Sometimes she even finds it necessary to borrow money to pay for the oil or whatever she needs.

And then my other case is living in a standard housing project, but she is handicapped. And, like a lot of handicaps, most people say "Put them in nursing homes." These people are able to function, but sometimes the housing they live in also makes them a handicap, they cannot come out. I have been with her 2 years, and she has not been out of the apartment in over 8 years. She has been out one time since I have been with her, and at that time, she had to come out on a stretcher. She cannot come down steps or get around. The only place she can move is from the bedroom to the living room. The rest of the time she is penned up in the house. And she keeps the door open winter and summer to see what is happening on the outside. That is her only activity. So these are a few of the problems that I run into.

And we asked about Pitney Village and a couple of other places, which Pitney Village is also another large place where we have lots of senior citizens. Most of them do not go out; they're afraid. They depend on the neighborhood kids, or someone from my unit, to come in. But most of the time they do not go out, unless you assist them. Most of the times they cannot go long distances. They do not have the cab fare.

One other point I want to express, that even though if we had transportation, they cannot travel usually under any means. If we have a car, we have to park our car and find other transportation for the consumer, because we are not allowed to carry them in our car.

So these are some of the things I wanted to get across to you. And forgive me if I seem a little nervous.

Senator WILLIAMS. You need not seem nervous. It is a magnificent statement.

PRESSURED INTO NURSING HOMES?

I wonder if we could develop a little more the possibilities of pressures to have people go to nursing homes if their housing situation is not adequate for their needs? It would seem to me this would be particularly true where a person needs a limited amount of assistance, but does require some assistance. If there is not that assistance in a regular living situation, there is a pressure to have that person go to a nursing home, I would think.

Miss GASKINS. Senator, you find that most of the handicaps are not as bad as you think. They're able to fix their own food, get around in the house, take care of themselves, wash, anything you want, except for going out, they cannot go by themselves. Most of them will take a chance. If they get mad they'll go. And they make it back okay, because they'll say, "The hell with you. I'll do it myself." And you find some very independent senior citizens.

Senator WILLIAMS. You don't act nervous at all.

Miss GASKINS. I promised I was going to keep calm. But I am trying to explain to you that most senior citizens you talk to do not want nursing homes. They feel they don't have the right to be in one unless they're bedridden and they cannot do for themselves. And I say if they don't want to go to a nursing home, then why can't they live in their own apartment and live the rest of their days happy? They demand that much. [Applause.]

Senator WILLIAMS. This would take professional competence, and I bet you have it, to evaluate whether a living situation can be hard enough that it has this effect on the physical well-being of a person, which might well lead to relative incapacitation, and then a need for a nursing home.

Miss GASKINS. Right, more than likely, because most of our senior citizens, as they say, are doing their thing, and they don't want you to mess with it. Just help us.

Senator WILLIAMS. Thank you very much.

Now, the director of the board of chosen freeholders, Michael Matthews.

STATEMENT OF MICHAEL MATTHEWS, DIRECTOR, BOARD OF FREEHOLDERS, ATLANTIC CITY, N.J.

Mr. MATTHEWS. Good morning, Senator. I'd like to compliment you on your recent legislation which you introduced last July 14, I think.

Atlantic County, as you know, has a lot of great natural resources, but, unfortunately, we have, in most cases, a seasonal economy, which is why we want to save NAFEC and see it expand. I wanted to put in a little plug for that. We are trying for a full economy in Atlantic County, but presently we have an unemployment rate of 9.4 percent. We have the second highest welfare roll per capita in the State. These are factors that greatly add to the tax burden. We have 22-percent senior citizens in Atlantic County and about 30 percent in Atlantic City. With the senior citizens, their problems come really to mind with the political officials, twice a year, because they make it known to us.

The first time is the budget, and the second time is when that budget is implemented and the tax crunch is felt. For senior citizens, that are either homeowners or renters, this will get passed onto them. The plight of the senior citizen who owns a home, worked all their lives to own the home, now they have the home free and clear, but they're forced to move because they cannot afford the taxes, which is the same as rent, and it does go up. I know the tax problem alleviation is mostly State, and I think the \$160 allowed the senior citizens right now with the spiraling taxes is unacceptable, but that is a State problem.

Now, there is no doubt that I am in full concurrence that senior citizens should have subsidized housing. But I would like to go one step further. This should be housing with dignity. More attention should be given when we give incentives to people to come in and sponsor these projects, they should take the total senior citizens' problems, not just give them a room and a place to stay, but it should be a total community esthetically as well as functionally. It should encompass everything that the senior citizen needs, as far as community

activities, whether there should be entertainment, just a complete senior citizen service. And I think, as the county, one of our priorities is increased transportation.

TRANSPORTATION PROBLEM

We have unacceptable transportation right now in the county, and we are working on this. And if the gods are kind, in 1974 we'll have a solution to the transportation problem. I feel if the right kind of housing settlement, if I can use that term, is provided for senior citizens, then I feel it will be totally acceptable with everyone. I can see no detriment to acceptability of such a thing with all municipalities, and I feel you will get the utmost support from the leaders in those various municipalities.

So to sum it up real quickly, I think more emphasis should be placed on not only the subsidizing but to insure that subsidization results in complete functional and esthetic housing for senior citizens.

Thank you very much. [Applause.]

Senator WILLIAMS. Mr. Matthews, as you know, is from the county government board of freeholders. Earlier, Mr. Downey, executive director of the Atlantic City Housing Authority, thought that we should be moving toward a broader area of organization to meet the housing needs of the elderly, from present reliance on the municipality to the metropolitan area.

Mr. Downey, maybe you and Mike Matthews can give us an organizational structure for planning housing, developing that plan, making application. How would you prepare this?

Right now public housing goes from Federal to municipal, and not through the State, for example, not through the county. Am I right?

Mr. DOWNEY. That is correct.

Senator WILLIAMS. First, Bill Downey, let's see whether we can develop something here.

Mr. DOWNEY. What we were talking about specifically is that the State-enabling legislation is permissive on this point; namely, you can establish a county housing authority which would have jurisdiction within the county.

Senator WILLIAMS. First of all, the State is authorizing a governmental agency for the municipal housing authority.

Mr. DOWNEY. Yes, sir.

Senator WILLIAMS. But their authority can authorize a broader area. Is that right?

Mr. DOWNEY. Yes, sir, it can.

Senator WILLIAMS. Are you suggesting, for instance, a county housing authority?

Mr. DOWNEY. Yes, but realistic enough that this could not extend at this juncture in our history of the county to family housing. I think that would be too politically realistic—unrealistic. But I think it should be proposed for at least senior citizen housing. Namely, there would not be the objections, it seems to me, in your surrounding communities because of the fact that you're not going to affect the school situation, which is one of the large cries when you bring subsidized housing in for families.

Senator WILLIAMS. Let me ask you, to just go across the causeway to Pleasantville. Do they have a housing authority?

Mr. DOWNEY. They are the only other community in the county. Our area is conduit with the boundary—county boundaries, and Pleasantville and ourselves are the only area that have that.

Senator WILLIAMS. What are the other communities that you think should have an interest?

Mr. DOWNEY. I think every community should.

Senator WILLIAMS. Have you gentlemen talked this through?

Mr. DOWNEY. In a broad-brush fashion, yes, sir.

Senator WILLIAMS. Do you have any comments, Mike?

Mr. MATTHEWS. With the office of aging, from the county standpoint, I would. Through the office of aging I would.

BASIS OF EQUALITY THROUGHOUT COUNTY

What I would like, from the county standpoint, if we could work out something—and I certainly will be talking to Bill more on this subject—is that we'd like to insure, since we are—we oversee the whole county. So to insure what we are doing for our senior citizens is done on a basis of equality throughout the county. And I think this should be the county's involvement to insure this kind of movement.

And so your point is well taken, Senator. And I'll certainly meet with Bill Downey and maybe together we can draft up a proposition to send to you prior to February 15.

Senator WILLIAMS. I will say that we cannot, of course, hear everybody, but sheets are available, and addressed to me, which ask, "If there had been time for everyone to speak at the hearing on Adequacy of Federal Response to Housing Needs For Older Americans." We would have been happy to hear from you. So if you could have spoken, what would you have said? And if anybody wants to pick this up on the way out, please do so.

[See appendix 2, p. 823.]

I'll make another observation. We are pleased this morning, ladies and gentlemen, to have with us some of the most understanding, dynamic, and effective members in community services, in public offices—not only these gentlemen here, but I see Bill Bowen here, from Cumberland County, and Col. Harry I. Luftman is here from Monmouth. I am taking these as examples of the dynamic people we have in this room, because, you know, you can have city beside city, one city seeing, and the other blind to it. I can see it and it is just more than aggravating. It really can drive you right up the wall to see a community avoiding any responsibility in certain areas, particularly my hometown, avoiding, until most recently, any approach to meeting housing needs of older people. So this community stimulant is a good idea and I hope you can generate something for us.

We might be creative yet.

Mr. BRUNER. This idea is being studied by the county planning board so it can be presented to the freeholders on a countywide basis. In fact, we are discussing my entire prepared text.

Senator WILLIAMS. I did not mention you as one of the dynamic members, but, obviously, you are.

It is your turn.

**STATEMENT OF STEPHEN J. BRUNER, DIRECTOR, ATLANTIC
COUNTY OFFICE ON AGING**

Mr. BRUNER. I am Stephen J. Bruner, director of Atlantic County Office on Aging. I thank you, Senator, members of the committee, ladies and gentlemen, for this opportunity to speak on behalf of the older residents of Atlantic County.

The housing situation in this county, on the whole, consists of single family dwelling units. For the elderly this situation differs slightly in the sense that large numbers of elderly live alone, with younger relatives, or in a particular type of institution.

Nevertheless, a substantial number of older residents are independent homeowners or renters. Quoting the 1970 census, there were exactly 20,819 total households (both homeowners and renters) headed by individuals who were 62 years of age or older.

Needless to say, we face the entire spectrum of housing problems an average community would encounter. However, the elderly housing problems present a uniquely different picture.

According to a survey conducted by the New Jersey State Office on Aging, a startling fact was revealed; that of these 20,819 elderly households in Atlantic County, some 40 percent (or 8,442) of the household heads had income of under \$3,000 per year. Furthermore, over three-quarters of this number pay 35 percent or more of their income for housing.

The housing problem in Atlantic County is not a recent phenomena; however, since the recent moratorium on housing imposed by the present administration, this problem is proliferating at a rapid rate.

The nature of the housing problem encountered in urbanized areas such as Absecon Island are significantly different from problems encountered in the suburban and rural areas, which the county residents call "the mainland" and "western" sections of the county, respectively.

Since the director of the Atlantic City Housing Authority sits on our panel, and has done justice to the nature of the housing problems in urban inner city, I concern myself with problems of the remainder of the county.

In my daily work pattern many housing problems cross my desk. As I travel across Atlantic County addressing senior groups, clubs and organizations, numerous housing problems are related to me on a confidential basis.

Let me state that a very large majority of these problems center on housing, high rents and property tax, and the unique position seniors find themselves in.

PROPERTY TAXES ARE HIGH

Let me be specific; an elderly gentleman owning a home in Mullica Township, valued between \$15,000-\$20,000, will pay approximately \$1,034 taxes a year. Subtracting the senior citizens tax deduction (\$1,034 minus \$160) \$874 must be paid by the senior.

To carry this illustration to its finality, this individual receives \$310 monthly from Social Security ($\$310 \times 12 = \$3,720$). If his mortgage is \$100 per month, his total housing cost per year is \$2,000, or better than 50 percent of his income—a terrible plight to find oneself in.

To emphasize my point I have surveyed a number of municipalities in Atlantic County, to determine the property tax on individuals owning a home valued between \$15,000 and \$25,000:

Atlantic City property tax for a \$20,000 home less the \$160 exemption would approximate \$1,068 in 1973 (tax rate of \$5.34 for Chelsea area as an example).

Mullica Township (Elwood, Sweetwater, and Nesco) at \$5.43 would approximate \$1,032, less \$160. Somers Point property taxes on \$20,000 (\$4.80) approximate \$656 less \$160.

Taxes often increase on a yearly basis.

The elderly homeowners living on a "fixed income" soon realize that their income is not increasing proportionately to the increase in their property taxes. Hence, they find their homes being taxed out from under them. I again emphasize that this unique situation takes into account the New Jersey senior citizens tax deduction, a piecemeal type of legislation, which just slows this process down, giving the elderly individual/couple all the more time to dwell on this most helpless and frustrating situation.

The situation would seem different for the elderly renter since he does not pay property taxes. However, what a situation seems, is not often what it is in actuality. Let me explain—every elderly renter pays a portion of his landlord's property tax, which is passed in the form of a proportion of his rent. In addition, even those municipalities having rent control laws, allow the landlords to increase their rates of monthly rents according to certain yearly operating expense, one of which is an increase in his property tax. The elderly renter does not have the little advantage of senior tax deductions. This presents a particular problem because the homeowner attempts to sell his "burden" and migrate to inner city. What does he find? Long waiting lists in public housing units, duplicated by deteriorated housing in the community, very high vacancy due to substandard housing—again, pure frustration.

The mainland has one housing authority in 19 municipalities and no retirement communities as do neighboring counties, which offer security, recreation, and other facilities.

In conclusion, it is obvious that the housing situation affects every socioeconomic class of the elderly. Projecting this housing problem into the future, with an increased aged population, one hesitates to think. We must state that the Federal moratorium will have a devastating effect on Atlantic County residents, and specifically on its older residents. I am sure that if we take Atlantic County as a microcosm of this great Nation, it is possible to get an idea of what conditions exist for the elderly throughout this Nation.

The need for new and increased subsidized public housing is quite evident.

RURAL HOUSING PROBLEMS

Recent housing data gathered by the Atlantic County Planning Board indicates that the building condition problems in the rural area rival those of the urban subregion. Since the housing needs of the urban or city area receive substantial attention from public agencies and Federal programs such as urban renewal and model cities, the lack of attention to the rural housing problems is particularly striking.

It seems logical that one of the housing goals to be established should be to encourage greater participation of the rural area in the Federal housing programs, to begin meeting the rural housing needs.

Under present financial circumstances only the Federal and State housing programs can provide the necessary funding to initiate such projects. It has been our experience in Atlantic County to see the life situations of the elderly change drastically for the better, once admitted to subsidized housing.

Again, I thank you for this opportunity to make these comments, and I make them in the spirit of constructive criticism in the hope of making the Federal policy more responsive to the needs of the elderly of this county.

Senator WILLIAMS. I ask you, is that realistic, the 100 percent? Is that \$20,000 house—would that sell for \$20,000?

Mr. BRUNER. Down here it might. No, I'd say it would not.

Senator WILLIAMS. What would it sell for?

Mr. MATTHEWS. Let me interject. It would sell for a lot more. Most of the houses in the area are underassessed, but proportionately.

Thank you. [Applause.]

Senator WILLIAMS. We appreciate your statement, Mr. Bruner.

As director of the Atlantic County office of aging, it is obvious to me you have worked very closely with the State office on aging.

Mr. BRUNER. Very closely.

Senator WILLIAMS. And I just had a feeling you would present fine statistics of the situation, you and Mrs. Carlin and Jim Pennestri are working very closely.

We had cause to comment yesterday that their testimony in Trenton was most illuminating, both in human terms and statistical terms, too.

Mrs. Carlin is here, and Jim Pennestri, too. We hope that the office on aging at the State level and at the county level will continue to prosper and grow in terms of meeting the needs of the elderly.

Mr. BRUNER. So do we.

Senator WILLIAMS. It has been an excellent part of our State government. That is my observation. The program has been in existence for about 7 or 8 years.

Mr. BRUNER. I think a lot longer than that.

Mrs. CARLIN. It is at least 9 years.

Senator WILLIAMS. When time goes that fast, that is an admission of something.

REVENUE-SHARING PROGRAM

Mr. Cross [from the audience]. My name is John Cross. I work for the county planning board. And I think you touched on the right solution when you said that Mike and Mr. Downey ought to talk about some metropolitan agency or a larger agency to work with—this is one aspect of the whole problem. And I know the things we face in trying to get the statistics for Steve or for other groups is that we don't actually know how large the housing problem is. We don't know how it will resolve itself. But we know it has to be a different agency on a higher level, and that is with the revenue-sharing program.

In community development, the special revenue-sharing program will—in our case, the county—will require that we have a housing plan. We don't know exactly what they mean by a plan, but we know

right now we are working on just defining what the problem is, and what the demand might be. It will be a tricky community problem, but I think we will have to approach it from the countywide area, and we will have to accent Atlantic City areas particularly, because they have the greatest needs from the elderly and the poor, and that is what I'd like to suggest in relation to a large unit.

Senator WILLIAMS. When you describe the area, will you describe the SMSA ?

Mr. CROSS. It is the county.

Senator WILLIAMS. Anything further ?

Mrs. CARLIN. Senator Williams, I think we ought to say, if they ever do get off first base and do form a county housing authority, without Federal money, it will be pretty ineffective.

Senator WILLIAMS. I think I know what you are saying.

Thank you. Our next witness is Reverend Cole.

**STATEMENT OF REV. ISAAC S. COLE, PRESIDENT, ELLIOTT HOUSE
FOR SENIOR CITIZENS, INC., ATLANTIC CITY, N.J.**

Reverend COLE. Thank you, Senator Williams.

Freeholder Matthews, Commissioner Lazarow, members of the committee, ladies and gentlemen.

It was a little amusing to me that I have been reminded over and over that I should speak shortly today because of an element of haste. I think what actually happened, the representative became aware of the fact that I am a minister and he understands that we are just a little long winded so I want to relax him by saying I will not be long.

However, we are concerned and I am sure that is why we are here. I have, Senator, a written statement* which I will submit to your office as you have asked us to do and I have simply lifted from my statement a few examples which I am sure concerns us all and, hopefully, expresses the sentiments of many of us in this room.

As I look over this audience, many of you, if not most of you, I know and have worked with over the years. I would begin, then, by saying that the housing allowance, as we have read it, as we know it, is inadequate to meet the needs of this community. What we need in this city of Atlantic City is additional senior citizens' housing.

I stopped at my office en route here, at the Elliott House, North New York Avenue, and asked that I might state the number of applications that we have on our list as of now. This morning, we have 101 senior citizens who are desirous to move out of the substandard surroundings where they now live into safe standard housing and I am always hurt and I feel insecure in the fact that the outlook for senior citizens' housing has not been hopeful in the last few months and when I heard we were having this meeting, it certainly restored to me and to many of us concerned with housing, new hope.

MORE HOUSING NEEDED NOW

Not only do we feel that our need is more housing in Atlantic City for senior citizens, not only do we feel that the allowance for housing does not meet our need, we are also sure that this need of housing is

*See p. 786.

now, it is not next year, next month, but we need considerations for additional housing right now.

I have seen, and I am happy that the commissioner is here, I am sure others of the city are in the audience, I have seen many of our senior citizens move out of Atlantic City, the outlying shore areas, because they were unable to find housing here that was standard and in areas where they would wish to live and something has to be done about this.

In 1959, I was a member of the original White House Committee on Aging. Having had this exposure, I became aware of section 202 housing, almost at its inception. We returned to Atlantic City and introduced this thought to the committee and soon we were on our way to producing the Elliott House.

We found a senior citizen in our city who is now 94 years of age, his name is Abraham Elliott and this man had worked for many, many years to implement some of the things for which we are and were concerned and we decided that we would name this senior citizens' housing project for him and that is how we arrived at the name, the Elliott House.

Atlantic City, I do not think, is unique in this need but I am sure that and aware of the fact that we are a resort and our need is more pronounced than perhaps in some other areas of the State.

There are some needs, however, that our senior citizens experience, that I have a subtle fear that simply to put funds in their hands and say go out and find other housing will not be adequate, simply because of these other needs.

Perhaps if we would think more of housing, of the construction of new housing rather than additional funds allowing them to seek out new housing, it would be more adequate in the long run.

I am sure all of us in this room frowned upon and were either directly or indirectly hurt by the withholding of Federal funds from housing and, particularly, senior citizens' housing, and we were concerned with and in the hope that this Senator who has worked in the interests of senior citizens for so long would be able to do something to restore the optimism which we who work with senior citizens and the senior citizens once had.

There is a youth organization in America, known as the 4-H Club. All of us are aware of it. I want to finalize my remarks by saying that here in this city of Atlantic and I am sure all over the State, there is a new organization which exists, if only in the minds of us, the senior citizens and those interested in them and that is also a 4-H organization.

The first H, I think, would represent health; because in the senior years of our lives we are concerned with good health; and then having exposure to facilities with which all may be assured of sound and good health; and much is being done in Atlantic City along this line.

UNBELIEVABLE LIVING CONDITIONS

The second H would be housing; the reasons for which we have met here, housing for all of our citizens, but, particularly, those citizens who have lived and have striven to make our community what it is, good, safe housing. I listened with attention to the reports made of our senior citizens who lived in substandard housing, who lived in

surroundings—if I could extend my own remarks on things that I have seen with my own eyes, they would be almost unbelievable, circumstances, and the atmosphere under which these senior citizens lived, and so, the second H for our senior citizens is housing and in good health, physical, mental, because when you have a good home, a safe standard house to live in, it certainly is wholesome for your mental health. So we are not simply thinking of physical but also mental health and then if we have housing as a means of promoting mental and physical health. We move to the third H, the word “hope,” where there is good health and housing, there has to be hope.

I long to see in this community the restoration of hope, where our people can walk with their heads up high and do not have to be ashamed because they have reached the senior years of their lives; they can believe that they will not be laughed at when they stand before the freeholders; that they will not be laughed at and scorned when they stand before the city commissioners, but they will be heard and as far as we can, their needs will be met. [Applause.]

And the final H of the four is happiness. I am sure all of us yearn and long for happiness and I have found in my experiences at the Elliott House, although we are small, only 404 units, I have found that there is happiness when there is good housing, when there is good health, where there is in their heart that seed of hope. It follows that there is happiness; happiness because we are loved; happiness because we are wanted; happiness because we can share; happiness because we can feel that we are an integral movement in the community life and so permit me, finally, Senator, to use the words of Isaiah, who spoke these moving sentences more than 1,900 years ago: “They that wait on the Lord can renew their strength; they can mount upon wings like eagles; they can run and not be weary. They can walk and not faint.”

Thank you very much. [Applause.]

Senator WILLIAMS. Reverend Cole, that was the invocation, the benediction, and all of the message in between. It was magnificent. If you do not mind a little plagiarism, I will be reciting your words as I go around.

Reverend COLE. Thank you.

Senator WILLIAMS. Thank you. Yes, we could listen to him for a long, long time. We will be sure to get him back again. Maybe you will come to Washington sometime and testify, Reverend Cole?

Reverend COLE. Thank you, sir.

Senator WILLIAMS. Your prepared statement will be inserted into the record at this point.

PREPARED STATEMENT OF REV. ISAAC S. COLE

I dare not mount upon the wings of eloquence nor pursue some philosophical, imaginary situation unrealistic and far removed from the mood of the hour. My deep and abiding concern is to unite heart and hand with others who have spoken, to enunciate some of the needs of the elderly or senior citizens, with respect to housing and related concerns.

I had the honor to serve on the White House Committee on Aging, originating in 1959, and was involved in the initial conception of section 202 housing for the elderly. After several years of striving with a new and unfamiliar program, we were able to successfully form a corporation in the city of Atlantic City with members and representatives of several churches serving as board of directors. In one of our meetings, I reviewed the history and humane efforts of one of our senior citizens, Mr. Abraham Elliott, who is now 94 years of age. My recommendation was accepted in the community, after a series of open meetings, that

our section 202 housing project would be named for him, the Elliott House for Senior Citizens. Thus, perpetuating the philosophy of Abe Elliott that senior citizens are an integral part of the community and must not be isolated to some far removed old-folks home to live, but their days should be situated in safe, sanitary, standard housing. Not isolated in some remote area, but located within the mainstream of the residential areas of our community.

In 1967, 104 units of senior citizens housing was opened, which has given incentive and fulfillment to our elderly citizens. The Elliott House has more than 200 applicants who are potential occupants now on our waiting list, and we are convinced that privately sponsored senior citizens housing has been and is a tremendous success, and every effort should be made to support legislation for funding construction adequate for the demands and needs of our community.

The following, to my mind, is of immeasurable significance:

- (1) Senior citizens are grateful for the type of housing that section 202 offers.
- (2) The Elliott House collects 95 percent of rentals within the first 4 days of the month.
- (3) Senior citizens pay their rent as first item of monthly obligation, with few exceptions.
- (4) 90 percent of open occupancy occurs only by illness or death.
- (5) This housing gives senior citizens the opportunity to remain heads of their household and to exist independently.
- (6) Most senior citizens maintain good housekeeping practices.

To summarize, I have been authorized by the board of directors of the Elliott House for Senior Citizens, to support bill S. 2182 and its substantiating recommended legislation.

Let me close by saying that there is another organization in America today made up of senior citizens, and this H, a letter from the English alphabet has definite and distinct meanings.

- (1) H—Hope, which every citizen should have regardless of national origin, ethnic background or religious persuasion, etc.
- (2) H—Health, in the senior years our citizens should be assured health care adequate to meet an everexpanding need which is concurrent with aging.
- (3) H—Housing, a standard, sanitary housing situation, providing a home in an atmosphere of fruitfulness and fulfillment.
- (4) H—Happiness, the happiness that all of us experience when we are loved, and when we are wanted and permitted to share.

And so the support of senior citizens housing will enable all of us to join with the prophetic voice of Isaiah of old. "They who wait upon the Lord shall renew their strength."

Senator WILLIAMS. Now, we have a panel of Fred W. Greene, who is the housing coordinator, diocese of Camden, N.J., Mrs. Ann Zahora, director, Cape May, N.J., Office on Aging; Col. Harry I. Luftman, chairman of the housing authority of the township of Middletown, N.J.; Morris Novack, president, Jewish Federation Housing Corp., Cherry Hill, N.J.; and William Bowen, executive director, Bridgeton, N.J., housing authority.

Can we proceed in that order, starting with Mr. Greene?

**STATEMENT OF FRED W. GREENE, HOUSING COORDINATOR,
DIOCESE OF CAMDEN, N.J.***

Mr. GREENE. Good morning, Senator. As housing coordinator for the diocese of Camden, it is my job to develop housing for the elderly throughout the six southern counties of New Jersey. I would like to give you today some of my observations and experiences as they relate to housing.

First, however, I should qualify myself. I have been housing coordinator for the diocese for about 2 years and have been engaged in

*See appendix 1, Item 4, p. 821, letter from Rev. Frank P. Worts.

real estate management for over 20 years. I am still associated with a real estate management firm in Camden.

On February 6, 1970, the diocese, recognizing the need to provide decent and safe housing for low and moderate income families, formed a subsidiary corporation in order to help fill that need. Called "Program for Housing Development for the Diocese of Camden" and known generally as PHD, it has been actively engaged since that time in site acquisition and development of housing for the elderly.

In spite of the moratorium declared by the administration, PHD has taken the position, and maybe foolishly, that such a moratorium, especially for elderly housing, could not last and therefore continued its efforts. At the time of the moratorium, PHD was working on projects in Atlantic, Camden, and Cumberland Counties. All had received seed money loans from the State and one project was ready to be committed by HUD. All projects were, of course, aborted following the moratorium. It should be noted here that our failure to build these projects, due to the lack of Federal subsidy, resulted in the loss of over 600 units. Naturally, we were extremely disappointed; all of the hours of work, the loss of money, and the question of PHD's credibility were matters of great concern to us but the greatest concern was the living conditions of the 600 families we could not serve.

FEDERAL MONEYS NEEDED NOW

When the moratorium is withdrawn or a new program is implemented, there is sure to be lag time of between 18 months and 2 years before projects get underway again. Add to this another year for construction and it is evident that as much as 3 years will elapse before living units are ready for use. I think it is vital that the Federal Government make every effort to at least provide seed money so the sponsors can continue to process applications to the various local and county planning and zoning boards. It is obvious many sponsors, both limited dividend and nonprofit, lack the staying power, that is, the ability to control the land, either through purchase agreement or option, due to a lack of funds or the uncertainty that funds will be available. This all means that sponsors must start from scratch again unless a program is developed that will salvage the work previously completed.

I believe when approving sponsors in the past, little attention was given to the status of the sponsor—not the limited dividend sponsor perhaps—but the nonprofit sponsor. As a result, many of the proposed projects turned sour and so were taken over by the Government. It seems to me that any sponsor should be properly qualified before commitments are issued. Perhaps we could qualify the sponsor by asking some pertinent questions from it. As an illustration, how long has the sponsor or the sponsor's parent corporation been in existence? What is their track record? In other words, what have they built? What is their management setup and most important, have they been successful? Are they financially sound; can they take temporary financial setbacks without causing a chaotic condition? Are they properly motivated?

My real estate office in Camden was asked by HUD to manage several projects that were taken back by the Government. These apartments, even though they were new, were run down, had numerous

vacancies and delinquencies and were overrun with insects and rodents. One of the first things we did was to work with the local ministers and social workers to help develop a change of attitude. When this got going, the residents started to help themselves, planting grass, painting, fixing up, et cetera.

I discussed my experience in these projects with Bishop George H. Guilfoyle, bishop of Camden. Bishop Guilfoyle decided to establish a division on aging under Catholic Social Services and implemented a program at Victorian Towers in Cape May, N.J., which has to be one of the finest programs of its kind in the country, so we have at Victorian Towers a combination of two things: we have the hard management, the leases, the collection of rents, repairs and maintenance. We also have soft management, we have social activities, counselling, Outreach, and community programs.

Generally, the people working at HUD are talented in their fields. Our own local district office is equipped, among other things, with architectural sections, engineering, management sections. The buildings today, in many ways, are a credit to them and their standards. Because of the numerous studies made by HUD over the years, we know how much light and air we should have in each apartment. We know how many lineal feet of cabinet and closet space we should have. All of the guidelines developed by HUD are important and useful in the design of any project; however, how do you design into a building a sense of pride and dignity on the part of the residents or a favorable attitude toward the apartment and its surroundings, the major ingredient that has been lacking is our failure to provide a way of life for our elderly—not just bricks and mortar.

Granted Victorian Towers in Cape May is new, just 6 month's old but there have been no delinquencies. The residents assist with maintenance, security, and work the reception desk. And so we have at Victorian Towers those ingredients mentioned before: pride, dignity, and attitude. Without them, we have foreclosures, vacancies, and run-down apartments.

PROBLEMS CAN BE ELIMINATED

It is my belief that a highly motivated, financially stable, nonprofit sponsor is a key to developing sound projects and by selecting a development team: architect and engineer, builder and attorney, who are all striving for the same goals, much of the problems inherent to these programs can be eliminated.

This concludes my statement and I appreciate the opportunity to be here.

Senator WILLIAMS. Thank you very much, Mr. Greene. It is obvious the diocese is doing a remarkable job. What funding sources were relied on for the most recent project, Victorian Towers?

Mr. GREENE. Victorian Towers was funded by the State HFA and subsidized under the section 236 subsidy program.

Senator WILLIAMS. One final question on this question of the energy crisis—what effects has it had on your operation, if any?

Mr. GREENE. It is driving me up a wall. We are a new job; there was no track record at all so allocations are nil for my particular project. My oil supplier calls me at least twice a week and tells me he can no

longer provide me with fuel oil. I do not know how long this will go on. Each time when we seem to be at the bottom of the barrel, he seems to come up with enough oil to tide us over.

Senator WILLIAMS. Then this is supply, not crisis of price but crisis of supply?

Mr. GREENE. I think crisis of price is secondary. I think the important thing is to have a well-heated building so the residents can live in comfort.

Senator WILLIAMS. Is this Victorian Towers you are addressing yourself to now?

Mr. GREENE. Yes.

Senator WILLIAMS. How about in your other areas of management, where you have track records with historical recognition of this oil issue?

Mr. GREENE. We seem to be okay. These buildings have been up a couple of years and the problem is a 15-percent cutback which is done by way of reducing the thermostat.

Senator WILLIAMS. What temperature do you operate and manage under?

Mr. GREENE. Seventy degrees. We really cannot cut it back any more than that for the elderly.

Senator WILLIAMS. Thank you very much.

All right. Mrs. Ann Zahora has been a contributor to this committee for some time. We appreciate your coming up.

STATEMENT OF MRS. ANN ZAHORA, DIRECTOR, CAPE MAY, N.J., OFFICE ON AGING

Mrs. ZAHORA. Thank you very much, Mr. Chairman. I thank you for the privilege of testifying today on behalf of the older residents of Cape May County.

The need for housing for the elderly can be stated with numbers, correlations, assessments, and analyzations by professionals who deal in these terms. Accordingly, I quote the housing survey, Cape May County, February 1972, "Approximately 70 percent of all housing between the years 1972 and 1980 will be needed by the elderly." Likewise the number of inquiries received by the office on aging concerning all aspects of housing has increased by 75 percent during the preceding 24 months.

Since I am not a statistician, I will address my testimony to the emotional, personal, and human concerns that are directly involved with the need for or the absence of adequate housing. I will illustrate these concerns by citing examples of individual cases with which the office on aging has been involved.

There is an 88-year-old woman, who is partially sighted, mentally alert, but frequently ill. She was forced to leave her apartment because the house has been sold. Since there were no other living arrangements available for her in the community in which she lived for 40 years, she had to leave friends and familiar places to move into an apartment which she could afford. This "apartment" consisted of two rooms and a shared bath facility and inadequate heating. Not only was she isolated and alone in unfamiliar surroundings, but there was

another problem. The building had an outside stairway leading to her apartment. As I stated previously, she is partially sighted and walks hesitantly with a cane; consequently, in bad weather she fell many times on these steps. She called the office at least once a week pleading for help in finding another place to live, saying, "Mrs. Zahora, I am not accustomed to living like this; anyway, I have lived too long." This situation caused a tremendous sense of frustration, loneliness, and total despair.

WAITING LISTS FOR PROJECTS

Another case is a couple whose daughter refused to have them live with her. They came to this area with nothing but a suitcase to live with the woman's sister and family. This caused a very crowded situation in a small house, but everyone managed for a while. The office on aging was contacted, and we referred them to a newly constructed low income housing facility which at that time had a vacancy, and they were accepted. This is a success story. Since that time the facility has become fully occupied and has a waiting list as do all of the housing facilities in the county. Where do we refer the next people in need—such as the woman who called for help because she is being evicted at the end of January?

Speaking of eviction, there is a woman in the northern part of the county who is living with that threat at the present time. The landlord wants the apartment she is occupying on a yearly basis made available so that he can rent it for the summer months at a much greater profit. At 75 years old, she says that she has never asked for anything, and now when she desperately needs help, there is none available for her. She has become dejected and embittered and would prefer to die rather than endure what appears to be an unsolvable struggle.

Now let's look at a man in his 70's living on a small pension with no savings who does own his home. Unfortunately, houses do deteriorate, and his has done just that. It is in dire need of a new roof and a coat of paint, and these items require money. For various reasons, his situation does not conform to guidelines of agency loan programs, and the bank does not want to take the risk. In addition, he has a heart condition which precludes his doing the repairs himself. What can he do? In the meantime, this burdensome worry produces feelings of inadequacy and embarrassment.

Other cases in point are the people who own their homes and likewise are obligated to the payment of taxes. Each time taxes are increased, we have people who come in and say that they have to sell the house because they can't afford to keep it. And yet, they are fully aware that they can't afford to sell it either because there is no place for them to live. They are caught in a vise because there are no alternatives. The direct result of this situation is a sense of insecurity and fear of what the future has in store.

In addition, there is a composite picture of widows who are seeking living arrangements for either \$90 or \$100 a month. This is the amount their income will allow them to pay, but there are few, if any, apartments available at these rates. Consequently, the only thing they can do is survive as best they can and hope for some solution.

The need for housing is a real one. The problems and difficulties that this need imposes upon human beings are devastatingly real. I believe that prompt action is necessary to alleviate these conditions so that the so-called golden years may glow with happiness rather than be tarnished by despair.

I thank you, Senator, for this privilege to testify and I ask permission to submit testimony from other agencies in the county.

Senator WILLIAMS. What agencies are those?

Mrs. ZAHORA. We have testimony from Legal Aid—you were talking about nonprofit sponsors—and the Lion's Club have a building in Wildwood and they are having many serious difficulties with that and they would like to submit testimony to their difficulties.

Senator WILLIAMS. Was that a section 202 project?

Mrs. ZAHORA. Yes, it was.

Senator WILLIAMS. I am anxious to have their testimony.

(See appendix 1, item 2, p. 820.)

SPECIAL ATTENTION NEEDED

Mrs. ZAHORA. I am sure you would be most interested and they are desperately in need of finding an answer to the problem. It is becoming extremely difficult. This is a reasonably new building and if the condition that exists is allowed to continue, it will just deteriorate and it is really sad because everyone living there is very well contented. It is very well managed and everybody is happy and secure but it does need special attention.

Senator WILLIAMS. Thank you very much.

Col. Harry Luftman, chairman of the Middletown, N.J., Housing Authority, we welcome you to this committee and this is just about 4 months later that I had the very great pleasure of being at the dedication ceremony.

What is the name of the housing project?

Colonel LUFTMAN. Daniel Towers.

Senator WILLIAMS. I was there 4 months ago. How are things going, colonel?

Colonel LUFTMAN. We hope to move the first tenant in about March or April 1, Senator Williams.

Senator WILLIAMS. Very good. Please proceed with your statement.

STATEMENT OF COL. HARRY I. LUFTMAN, CHAIRMAN, TOWNSHIP OF MIDDLETOWN, N.J., HOUSING AUTHORITY

Colonel LUFTMAN. Senator Williams, ladies and gentlemen of Atlantic City, and all our senior citizens.

I have to tell you something that happened in Atlantic City many years ago. I came down here in 1938, as director of the New Jersey State Housing Authority to dedicate, with Mrs. Roosevelt, at the time your first project, Stanley S. Holmes Village, which was named after our chairman of the New Jersey State Housing Authority, which had passed away the night before the dedication and the name was changed from the original chairman which is now named Stanley S. Holmes Village. That was the last time I was here on housing.

It is a great privilege to be back again representing a community like ours, known as Middletown, N.J., and Monmouth County, the largest community in our county.

We had a housing authority started in 1970 with the help of our good Senator Williams, after making application for 300 units. With his good help, we finally got 100. He helped dedicate that project just a few months ago. We are hoping to move the first tenant in sometime during March or April 1.

Monmouth County, believe it or not—I mean Middletown Township—has a population of senior citizens of approximately 5,000. We have presently in the neighborhood of 1,500 registrations of which 850 are applications, from which we have got to select 100 for the HUD project.

We project to have another project under the State setup which is known as Housing Finance Agency No. 513, which we hope to occupy some time next month, so out of possible 850 applications, actually on file, we have 196 units, leaving a deficit of 654.

COMMUNITY OF ONE-FAMILY HOMES

Now, I plead for Middletown and I know you have done a lot for our little community there, but it happens to be that Middletown, N.J., as a matter of fact, consists of approximately 40 square miles. It is almost entirely a community of one-family homes; we do not have any apartments; we do not have any two-families; we do not have anything except vacant land and we have approximately 40 percent of the community of vacant land out of 40 miles square, so you can readily see that the only way we can take care of our senior citizens is by bringing in money from federally subsidized methods and build them projects. Incidentally, we built the first highrise in our community which the Senator helped dedicate a few months ago.

The State project is a one-family attached unit under each roof, making 96 total. I come to you to plead because I feel we need more housing in Middletown and I hope that you can take that under serious consideration and take it back to Congress and help us.

The local housing authority applied for 300 units under the HUD turnkey method and received 100 units under this method. These 100 units should be ready for occupancy in April 1974. In addition, 96 units are being constructed for the Middletown Senior Citizens Housing Corp., pursuant to the Housing Finance Agency program; 200 units, which were the subject matter of the original application to HUD and which were tentatively approved, frozen by President Nixon.

What is our balance sheet? Need—at least 850 units; available—196 units; deficit—654 units.

What this deficit means in human terms is indescribable. Middletown's applicants for the most part are people who have raised and educated responsible families, paid their taxes, contributed to their community and worked hard throughout their lives. Now many live in substandard housing for which they must overpay and are pinched in by their diminishing purchasing power. Others live with their families under conditions that are most unfavorable to all concerned. Imagine what it means when an elderly grandmother and grand-

father must sleep in a living room where their grandchildren want to play. These senior citizens are deprived of some of the necessities of life as well as the dignity and self-respect to which they are entitled and which are theirs by right.

Middletown is in the center of a fast growing area of Monmouth County and is feeling the influx of residents and workers from many of the nearby urban areas. These factors will also increase our need for additional public housing.

Thank you very much for the opportunity to come before you. Before I end this little conversation, I would like to say at the end of the meeting, when you get through with the panel, I have a commissioner with me who joined me in this meeting and I would like to have him say a few words. He has a few little items he would like to bring to your attention and he can be last.

Thank you very much.

Senator WILLIAMS. Thank you very much, Colonel Luftman. I appreciate your opening with reminiscences of 1938 and here in Atlantic City and Mrs. Roosevelt was there?

Colonel LUFTMAN. Yes.

Senator WILLIAMS. Those were the beginning days; the Housing Act was first passed, I believe in 1934, 1935?

Colonel LUFTMAN. Right.

HOUSING ALLOWANCE PROGRAM

Senator WILLIAMS. Now we have a new proposal from the present administration 40 years later. It is called housing allowances.

Do you think that this has any answers for your community, Middletown or your area, Monmouth County?

Colonel LUFTMAN. We do not have at the present time, through our analysis and our surveys, we do not have any need except senior citizens. We are equipped for senior citizens only. I do not think we could absorb any family units.

Senator WILLIAMS. The housing allowance as applied to older people?

Colonel LUFTMAN. Yes, I think we could use some.

Senator WILLIAMS. Would that promote new housing?

Colonel LUFTMAN. We hope so.

Senator WILLIAMS. Who would be the developers of the housing if there were a housing allowance for senior citizens?

Colonel LUFTMAN. We have many builders who would like to participate in such a program, if it is presented to them. Every few days, I have some one coming into our office, asking for an opportunity to talk to us about it.

Senator WILLIAMS. Well, if we could have some statements from them in writing to us, it would be helpful because, frankly, this is the first statement I have heard that suggests that the housing allowance might be a stimulant to private development of housing for senior citizens.

Colonel LUFTMAN. We have at least three or four. I would be glad to mail them to you.

Senator WILLIAMS. This is not a program that I promote. It is promoted by this administration. It is their final answer after the mora-

torium which I had thought was a grave mistake, until they had something to replace it, they should have continued with what we had.

Colonel LUFTMAN. Right.

Senator WILLIAMS. But that did not come to pass.

Thank you very much. We will move on and we will see if we can get to the commissioner later.

All right. Who is next, Morris Novack, president of the Jewish Federation Housing Corp.

**STATEMENT OF MORRIS NOVACK, PRESIDENT, JEWISH
FEDERATION HOUSING CORP., CHERRY HILL, N.J.**

Mr. NOVACK. Senator Williams, ladies and gentlemen. Although I am president of the Jewish Housing Corp., a nonprofit organization in Cherry Hill, I got there by accident.

Cherry Hill is relatively a new community and because of it being new, very few people were cognizant of any other needs except the building of homes for the people who have been moving in from surrounding areas, \$30,000, \$40,000, \$50,000, \$60,000 category.

Until last year there was not any zoning allowing multihousing in Cherry Hill. We have no housing authority. In 1973, with some pressure from various groups, we had a new master plan approved which provides—and it is an improvement—that 5 percent of all new housing in Cherry Hill will have to be low income or senior citizens so any builder who would want to come and develop any tract of ground in Cherry Hill will have to see that part of this tract is used for senior citizens or low income housing.

Of course, the problem is, although the township has provided the laws to create this housing, the financing of the housing at this point is not available since section 236 has been eliminated, and so we have a law and we cannot use it.

The Jewish Federation then decided to do something about this matter and it formed a nonprofit organization which got the township to give a tax abatement—quite surprising—the first for Cherry Hill, Senator. The State law on nonprofit corporations, State taxes could be no more than 15 percent of the rent—of the gross rent. It did not say it could charge less so we all assumed that is the charge, 15 percent.

We got Cherry Hill through some legal interpretation to go along with a 6 percent tax abatement. The maximum charge for our housing will be 6 percent of gross rental income. The lower the rent, the less taxes they pay. So up to this point, we have the entire cooperation of the township. We then applied to HFA for approval of a site and it is quite interesting how we got that site.

WAITING LIST FOR HOMES

The Jewish Federation bought an existing nursing home. It was about 3 years old and not successful. With it also went about 4 acres of land that was not used. We took the nursing home and converted it into a senior citizens home for the infirmed. Right now, we have a waiting list. Seventy percent of the people in this home do not pay; we use Medicaid, Medicare, and the federation is subsidizing the difference.

Our cost to operate the home is \$30 per day per person. Medicaid gives us \$24 and by the way, just recently, they also have changed that ruling where they are now creating intermediate care; where some of these people we have will be receiving only \$15 a day because they feel these people should be in some other home with less nursing care. Cherry Hill does not have that type of facility. We are now in the process of getting our plans approved for a highrise on the same piece of ground for 144 apartments for the elderly.

The State has given us seed money. We had a verbal approval for, I think, approximately \$4 million to build the project. Thirty days ago, we got a letter from the State that the money was withdrawn. Now we are trying to find how to build the job without subsidies.

I will differ with Colonel Luftman as far as being able to build this project if there is direct rental subsidies. You cannot get financing from banks or other sources for a project that will be rent subsidized directly to the tenant.

They will not, first of all, give 100-percent financing. Somebody has to come along and put up 30 to 40 percent of their own money. They will not gamble that the subsidies will be there after the project is finished and they do not look kindly upon State or Federal controls of the moneys doled out. We looked into this method of financing last month, since we were notified of withdrawal of funds.

We are hoping that during the time, while waiting for our final approval of plans, money will become available, whether State or Federal, so that we can proceed to build this project. By the way, in passing, although it is a young community, there are 60,000 people in Cherry Hill; 8,000 are over 62. Sixty percent of those are over 77; 80 percent of the people over 77 earn less than \$3,000 a year, so that, while we have an affluent community, it only relates to the people under 62.

I thank you.

Senator WILLIAMS. Thank you very much, Mr. Novack. I hope there will be a program available for your efforts.

Now, Bill Bowen, executive director of the Bridgeton, N.J., Housing Authority. Again, a continuing contributor to our committee efforts. We are delighted that you are back again, Bill.

STATEMENT OF WILLIAM BOWEN, EXECUTIVE DIRECTOR, BRIDGETON, N.J., HOUSING AUTHORITY

MR. BOWEN. Good morning, Senator Williams and everyone else who had the interest to come out this morning and listen to the problems that we, as so-called housing experts, are having of obtaining funds to place you people in new housing.

First, perhaps, Senator Williams, I think that you have been the champion since I have been employed by public housing for nearly 3 years now, where there had been something to do with frauds or misrepresentations of the elderly or Social Security and Medicare. We all thank you for these things you have done, but I think the most important thing that you have done in my business that I have seen prosper, that people really enjoy, are your efforts upon public housing and the elderly section, and thank you very much, Senator Williams, for that help.

I would like to say that my name is Bill Bowen and I am employed by the housing authority of the city of Bridgeton and I guess nearly for 15 years now and it has been not without problems at times.

I have been partially responsible for the construction and management of perhaps thousands of units, either as a consultant or as part of my regular employment so, therefore, I do feel qualified to speak on behalf of housing problems for the elderly.

I think that we have covered the basics here today. We have covered the little problems of little cities and individuals, but I do not think that the problems are unique only here in Atlantic City, or Bridgeton, or Vineland, or Melville, or anywhere in New Jersey, or, perhaps, the United States.

APPROPRIATED FUNDS WITHHELD

I think they are strictly universal and I think it is a sadistic thing that this administration in Washington has done to the elderly persons of the United States, in withholding funds that our Congress appropriated in the last two housing bills and not releasing these funds so that we can build these housing units.

In defense of the elderly program, here are the things I think the administration should know and forget the other fallacies that we have had in public housing and there are many, there are many, because there are many public housing units in some cities that I would not put my name on and I am sure that other directors feel the same way.

This is not the case in my town, I do not think so in Atlantic City, but let us speak only of elderly housing. I know of no other person ever evicted from low rent public housing for the elderly for nonpayment of rent. I personally know of no bad housekeeping situations. I have 700 units of the elderly.

I know of no disorderly couples or any time or any place that we have had to have someone to ask them to behave themselves and I or any realtor, financier, investor, or any speculator would repurchase the remaining bonds or any elderly project in the entire United States and could resell the project immediately for a tremendous profit.

Now, this means but one thing—that the situation that you people have caused living in our public housing units for the elderly, that you have taken care of these units and you have appreciated them. And it is also very important that we know this, that our department of housing and this is the department of housing and your Banry Development requires now and I think in the past and we can credit this to a wonderful lady by the name of Mary McGuire, that senior citizens' projects have been built with you people in mind, rather than just an assemblage of brick and water and sand because I think we have to have a house that we can call a home and I have seen numerous slum neighborhoods downtown that have been replaced with elderly housing that would put a gleam in any mayor's eye and I remember Mayor Williams, perhaps 15 years ago, came to an old church in my town and he said, "Bill, you really mean you are going to build housing on this location?" And I have a picture that I brought today and out of that, we tore down 40 or 50 houses and I think Senator Williams operated a crane, not too well, but he did that

day. He said, "Bill, I must come back and see what you have done here," and he did, about 2 years later and saw the results of this.

After a while, we got building some public housing units, he said, "I got quite a few invitations around this State; give me a break. I have to go to other places too," because we used to invite him to every place but I have seen our elderly virtually cry when given the keys and I am sure you people had tears in your eyes when you got a brand new house for the first time in your life.

SAFE, SANITARY, DECENT HOUSING

I can well remember this statement and I think this is the most gratifying part of any elderly housing for the place to live safe, sanitary and decent housing after all these years but here is the important thing and this old man said to me, he said, "You know, my Government has finally shared some of the wealth back to me that I helped contribute to in my lifetime," and I think this is the most, under our form of Government, the most important thing in public housing that you are getting something back to you.

I think this is what our country has to realize because if we check our records closely and our appropriations in Washington, we would probably find that we appropriate more money to purchase chili and chili beans to be sent back to Chile than we spent on public housing for the elderly and housing in the whole United States.

So I am going to wind up and ask Pete to go back and I call him Pete, because I think he does not mind that and to stamp his feet on that Senate floor and shout and bring pressure upon this administration and tell them what he has seen here today, to release these funds so that we can provide more of these things, not only in Atlantic City, but in the Melvilles, and in any town of the United States and you write all of the Congressmen in the United States and you tell them what we need here, not just to Senator Williams, and I think these are the things we have to do and, Pete, we are going to rely on you, to go back there and stamp your feet and shout and tell them what we really need and this is not one of these giveaway programs that does not have some results and thanks for having me down here.

Senator WILLIAMS. Very good, excellent. I feel like a football player, getting the message from the coach between the halves. All right. I will go in there, Coach. Excellent.

This panel has been, as all of our testimony for the last 2 days, just most helpful, exemplary, and superlative.

Thank you very much. Commissioner, did you have a word to say?

STATEMENT OF ANDREW PRASKAI, COMMISSIONER, HOUSING AUTHORITY, TOWNSHIP OF MIDDLETOWN, N.J.

Commissioner PRASKAI. Senator, I am sure we are not strangers. If you remember your first campaign as a Senator at 5 o'clock in the morning, cold days handing out literature, and that was many years ago and here I am before you; I would never have thought this would be.

I represent two organizations: One I am presently the president of the Eskingsberg Betterment Association, which has a membership of

8,400 members. In the past 3½ years, we lost and I mean by "lost," our senior citizens of our organization moved out of the State of New Jersey because of high taxes, fixed income, and in our particular township, no place to go.

Not only did this reach friends and members but also including my own mother-in-law who found some happiness in another State; and to me, the State of New Jersey should not be proud of that. I cannot help feel, as a civic leader in our community, that New Jersey has fallen behind. I certainly do not approve of its New Jersey Housing Corp. which I am a member.

I do not think New Jersey housing programs fit the bill that our people need, not when you have to have fixed incomes and it does not meet all of the criteria that is happening today to our people, when you have to pay as much as \$159 a month rent and then it becomes a selected group that goes into these areas.

What happens to the unfortunate ones? I am even sorry to say Middletown Township has no apartments but I am also sorry to say somewhere along in our programs, including Federal, that 66 percent of our senior citizens in Middletown Township are not eligible to move into any project because they became—they owned a home for many years, paid their taxes, lived up to the responsibilities because they wanted a home of their own and they developed what is known as an asset.

BOUND WITH FIXED INCOME

In our program it says, particularly, you cannot—your assets cannot be no greater four times or two times the amount of your income, present income, which is a fixed income—so, in other words, what is really happening, Senator, many senior citizens that have their home, now they are bound with this fixed income.

For example, I have a couple that have a \$2,100 income. Their taxes were \$540; their sewage bill is \$145; the heating bill is \$315; the housing insurance was \$90; the water bill for the year was \$44. That left them a total of \$966 to live on, which comes out to \$81.30 for food, clothing, and medicine. No way, yet they, themselves are not eligible to move into any project, whether it is State or Federal, based on their asset. They worked hard, they paid for their home but what we are saying and what our laws are saying, you must be totally destitute to move into a project.

This is what has happened; we did not know this. I am relatively new on the housing project, working with Colonel Luftman, I found the heartaches and the headaches that goes with this problem.

Where do we go from here, where do our people that live in the suburban areas go? Basically, the housing programs, Federal and State, is strictly designed for city, and this is rightfully so, but no amendments to income past suburban areas have been really introduced, to take care of these other problems.

The people that live in the suburban area for 50, 40 years are being punished today. You have heard so many and I am sure you will hear more so later on. For instance, in our community, we have an Army nurse of World War I whose pension is \$60; her Social Security is \$130 so now her rent is \$130 out of \$190 income.

Here is a woman that served our country. This State is not doing a darned thing for us. The Federal Government, including for her

services, certainly is not doing enough for her, so what do we say to her—thank you, you can live on \$60 a month?

Senator, let me finish and I will be only too glad to answer any question you have.

We have another couple in Middletown Township. For 47 years they lived there; served, the man of the house served the country in two wars. Today he is selling his furniture, has been selling his furniture, just to pay a lousy sewage bill which, when I say lousy, and I use that word lousy, the Federal Government gave certain amount of moneys to Middletown Township sewage, tax money. The sewage people, in turn, in turn will not give them any kind of relief based on income. They just have a straight fee.

I believe any kind of a program where the Federal Government is involved, where they donate money or give money to improve a community, that people on Social Security should be exempt, partially, from a full rate.

Now comes along the flood area. The young lady that mentioned water in the basement and along the bay from Keyport, Union Beach, Monmouth, Middletown, right down the line, are flooded every year. These homes are practically in wetland. Under certain statutes of this State now, wetland cannot be resold. Some of these people are stuck with homes that they cannot even get rid of, yet no place to go.

66 PERCENT NOT ELIGIBLE

Let's take one more case, I would like to illustrate what is happening. We had a woman who owned a home on a fixed income of \$84 Social Security. She could not pay for that, pay her taxes, and she could not pay, so she sold her home. The new owners turned around and told her she could live there for \$150 a month and this is where she is because of lack of quarters. As the colonel said, we are going to move 100 people and she is going to be one of them but coming back to 66 percent of our people that are not eligible, regardless of what anyone says, this is the total disgrace.

Senator WILLIAMS. Now the question. This asset limit tax, does that apply?

Commissioner PRASKAI. The State and the Federal.

Senator WILLIAMS. The identical same provisions?

Commissioner PRASKAI. No, a little different, not that much, though.

Senator WILLIAMS. Now, just state that again—how you interpret that limit tax?

Commissioner PRASKAI. I interpret it this way, that you cannot have two times of asset—no, wait a minute. If your income is \$2,000, your asset cannot be more than \$4,000. If your income is \$4,000, your asset cannot be more than \$8,000, and this is the criteria.

Senator WILLIAMS. And so now, anybody that owns a home and just cannot maintain it, the taxes are driving them to the wall and they have to sell it; that is a limit tax on their opportunity in either public, Federal or agency housing?

Commissioner PRASKAI. Yes.

Senator WILLIAMS. Well, you are absolutely right. This has got to be one of the big limiting factors on public housing activity in the suburbs. It has got to be; in fact, because there are more homeowners in

the suburbs and rural areas, too, than in the city where there are more tenants.

Colonel LUFTMAN. I might add one more thing. If that senior citizen has sold that home for \$15,000, the home is free and clear, the only thing we should value of that \$15,000 should be the interest that that money earns. We have nothing to do with that \$15,000 that they have saved up for all these years and that is the rate that—that is the base that we should accumulate on here—not the full value of assets.

Senator WILLIAMS. In other words, when there is a limit tax, there is less housing than there are applicants; the limit tax ought to be on income rather than on that asset?

Colonel LUFTMAN. Right, not the asset, but the income generated by the asset.

Senator WILLIAMS. Mrs. Carlin, are you familiar with this?

Mrs. CARLIN. I wanted to say maybe, I think Bill Bowen would comment on this although the public housing program does indeed have asset limit taxation on a national level, that each individual housing authority, in conjunction with the HUD office, does set their own asset limit taxes.

We did a survey of every public housing authority in the State of New Jersey and they range anywhere the asset from way down to a few thousand, to about 12,000, so, apparently, the individual authority can do something about it.

In other words, you are not locked in.

Commissioner PRASKAI. You are locked in on the basis of inflation market value. They do not assess you as what you paid for your home; it is what the selling price is.

Mrs. CARLIN. That is not the point I was making. I did want to make one further point that the State program does not require an asset limit tax.

Commissioner PRASKAI. Yes, they do.

Senator WILLIAMS. We will work on this later.

Commissioner PRASKAI. Thank you, Senator.

Senator WILLIAMS. Here is a gentleman that wants to add something, too.

For our record, state your name and thank you ever so much.

Mr. LEVIT. My name is David Levit.

Senator WILLIAMS. Like the Levitt Town in Levitt Housing?

Mr. LEVIT. Oh no, I am the poor Levit.

Senator WILLIAMS. Proceed with your statement, please.

STATEMENT OF DAVID LEVIT, ATLANTIC CITY, N.J.

Mr. LEVIT. Honorable Senator Williams. I am going to thank you for allowing me to give you the problems that we have in Atlantic City. I heard many speakers before when they suggested new housing for Atlantic City.

Your Honorable Senator Williams, we have more empty apartments in Atlantic City today than we had for the last 5 years. We have a sheriff's office, hundreds of properties that they kept on mortgage money to fix those apartments for tenants and they could not get desirable tenants for those apartments and in a short time, a year or two, they went to the sheriff's sale.

Now, I am going to make a personal appeal, your honor, please help us to exist. I know I have been following you for the last 10, 12 years. You are one of the greatest Senators we have in the Senate, protecting the little people and I am——

[Applause.]

Mr. LEVIT [continuing]. And I am going to plead right now to continue, no doubt that you will.

Senator WILLIAMS. I appreciate that very, very much. But now, you are talking about, you are addressing yourself to empty——

Mr. LEVIT. I am going to come to it, Senator.

Senator WILLIAMS. Let's get this crystal clear. You are going to talk about rehabilitation of existing housing?

Mr. LEVIT. Rehabilitation and protecting of the senior citizens, not only those who would have little properties, the senior citizens that want to live the best way humanly possible.

Senator WILLIAMS. You are the only one that has——

Mr. LEVIT. Now, I bought a piece of property 17 years ago, me and Mrs. Levit. I worked all my life in Philadelphia in business. I came here 17 years ago and we spend every dollar to make this piece of property the nicest for little people.

RENT INCREASE JUSTIFIED

I am going to talk about now, not what happened 17 years ago. This particular year there is an increase of \$2,600 on my piece of property, I own 12 units. The increase in rent, accordingly, I have to increase \$21 a month for the extra. Here is the extra, your honor. The water was \$100 a year; now, it is \$393—from \$100 to \$393. I want everybody to hear—from \$100 to \$393. Sewer increased this year 50 percent; oil increased 9 cents a gallon. That cost us \$900 more this year to keep comfortable and our tenants. We got an increase of \$2,450.

Now, my appeal to you in the name of the senior citizens. I am a senior citizen myself. How long can we keep up that way? When I mention senior citizens, I feel bad, yes, I do, your honor. I am going to increase instead of \$22 a month, 6½ percent. Am I fair, your honor? Costs me \$22 a month that apartment, increase of \$9.50 and \$10 a month. Am I trying to be fair? Well, I am not going to express what those tenants called me names and everything else.

Senator WILLIAMS. Let me just make an observation. You present a situation and we heard this a little bit yesterday—the one situation where this housing allowance impressed me as meeting a need, where there is a justified increase in rent on the economics of inflation.

The allowance could take care of that increase that you need. You need to keep your housing. It will not produce new housing in any degree, although Colonel Luftman says he thinks it will in his area, generally, I am very doubtful but in this situation, there is Jim Pennestri and we discussed this after the hearing in Trenton; this is one situation where I can see we will be meeting a need. That is why we say housing programs should not be one approach. It should be comprehensive, meeting the range of situations.

Mr. LEVIT. I want to mention just a few more words.

Senator WILLIAMS. I did promise——

Mr. LEVIT. I am going to make my final plea. About housing, we have more empty apartments in Atlantic City now than we had 5 years ago. We have a problem. Please help us to stay and be able to support ourselves.

I thank you.

Senator WILLIAMS. Well, I have legislation that we hope can work in companionship with a senior center, and take neighborhood housing, rehabilitate it, and use it in connection with the center. OK?

Mr. LEVIT. I thank you and I know you will help us.

Senator WILLIAMS. I will do my best, believe me.

One more with this young lady. If you will come up—I have to get to the courthouse.

STATEMENT OF MRS. NANCY DEUTSCH, ATLANTIC CITY, N.J.

Mrs. DEUTSCH. I am Nancy Deutsch. Although I look young, I have been involved in difficulties of finding adequate low income housing for over 15 years. A lot of the stuff has already been covered but I think one of the biggest psychological—listen, I am a welfare recipient, a mother, a student involved in several organizations and I am very much concerned.

Senator WILLIAMS. You are a mother, a student, a welfare recipient?

Mrs. DEUTSCH. Right and I am involved.

Senator WILLIAMS. And what are your assets?

Mrs. DEUTSCH. Oh, about \$2.75.

Senator WILLIAMS. OK, you will qualify.

Mrs. DEUTSCH. OK. Also, I have many relatives who are senior citizens, including my parents, who are constantly fixing up their house, they are fixing up the house I live in; there is a tremendous need in this area and other areas.

Senator WILLIAMS. Where are you a student?

Mrs. DEUTSCH. Atlantic Community College, politics.

Senator WILLIAMS. You are very fortunate. You are a student now; if you were a student 4 years ago, you would have had to listen to me at commencement.

LACK OF PERSPECTIVE AMONG YOUNG

Mrs. DEUTSCH. That is right. There is a lack of perspective among people who are in their 20's, 30's, 40's, and a little bit older. They think in terms of senior citizens and the elderly as them, not us.

I think your biggest psychological advantage is getting them to think in terms of investment in housing for themselves when they become senior citizens instead of stocks and bonds and all of the rest of it. That is No. 1.

No. 2: a lot of developers are reluctant to go into low income housing for a lot of reasons; but I find, in discussing the situation with developers, contractors, a lot of others, a lot of them are aware of the true functional difficulties.

One of the biggest problems that the people with arthritis have is concrete floors. They are very hard on the back, they are very hard on the legs, very hard on varicose veins. They are a bitch on arthritis.

You can put in wood floors over concrete but it is a very expensive process. This is something I am very familiar with. I know many people who have arthritis.

That is all.

Senator WILLIAMS. Where is Bill Bowen? On that concrete floors, is that standard for housing construction?

Mr. BOWEN. It is the cheapest way to do it.

Senator WILLIAMS. I am glad you mentioned it. Thank you. Do you have concrete floors in your house, Bill?

Mr. BOWEN. We do in highrises but not in the bungalow types.

Senator WILLIAMS. This young lady, Nancy Deutsch, just mentioned this, this is very hard.

Mr. BOWEN. We have been using wall-to-wall carpeting and it does help.

STATEMENT OF MISS HILDA WILSON, ATLANTIC CITY, N.J.

Miss WILSON. I am Miss Hilda Wilson of Atlantic City and I live in the inlet section of Atlantic City which we call the ghetto. When I moved up there, it was not a ghetto, but it is at the present time.

Well, with this revenue-sharing thing, is not the city supposed to tear down those dilapidated housing, clean up the place. They have enough city help out there, men that work, and I think that they should see that these places are cleaned up for people to live in. The places are something terrible, the bad houses, the children going in, and what they don't tear down, they try to burn down. You are living in fear of your life all the time so they did tear down a couple of houses but there are still others around there where they can go in and do anything that they are big enough to do, some the dope fiends and everything else, so I have—I was appointed as a block president to take care of the falls of the block and I have been trying and trying with city hall down here at Atlantic City to come and clean it up.

They tell me that they do not have no money to clean it up with, which I know they have the revenue sharing, but they can go out here—I'll tell it like it is—because I do not like it. I am a native of Atlantic City, I was born and raised here, I'll be 75 years old in June, so I can tell what I want about Atlantic City. It is my home. I have my little home and it is terrible the way these officials down here at Atlantic City do our town and after they get in.

Places you cannot even walk in the street, the dope fiends just ridicule us and I would like for them to see that something is done about this administration in Atlantic City now, if it can be done.

I come down here today to see about that because it is really, really terrible.

Senator WILLIAMS. Well, I would suggest to you; go to a council meeting and ask the councilman and the mayor just where the money from revenue sharing was spent.

MONEY SPENT UNNECESSARILY

Miss WILSON. You can see where it was spent. Out there, they bought new trash cans, new cars, everything they really did not need, they have been doing without for years and soon as they got the revenue sharing, they dressed up the city and the people.

Senator WILLIAMS. You have every right to go to their meeting and express yourself and I would. As a matter of fact, it is a responsible thing to do.

Miss WILSON. That is what I know.

Senator WILLIAMS. Let the community know how they want this revenue that is called revenue sharing used.

Miss WILSON. I have been down there. They don't care, not since this administration has been in.

Senator WILLIAMS. I have been a supporter of and we have passed legislation for public employment, for people who have been unemployed and one of the big things that has come out of this has been community uplift and I would like to see this program continued. The President now has an economic adviser who believes in it and I hope it will be something that the administration will more than accept but promote.

Up until now, they have been reluctantly accepting it and Congress is very alive to the need for community uplift. There is a lot of unemployment, people feel better working than collecting unemployment.

Miss WILSON. That is right.

Senator WILLIAMS. I am glad you came up.

Miss WILSON. What I was going to say, they talk about everything, the buildings, the senior citizens, homes and things. I have my own little home and I cannot hardly keep that. We worked hard for our little home that we have and it is ridiculous how you do not have enough money to keep a place going.

Senator WILLIAMS. You know, Miss Wilson, Nancy Politan, creator and developer of the Miss Senior Citizen beauty contest is here. Here is an applicant. I suggest she get over there and maybe you can be Miss Hilda Wilson, Miss Atlantic City.

Thank you very much.

STATEMENT OF HARRY GORN, ATLANTIC CITY, N.J.

Mr. GORN. On behalf of all of us here, we want to thank you for giving us your time and I am sure going to help us and with that, I would like to make a motion we recess.

Senator WILLIAMS. It is not debatable. We will recess with our great thanks to everybody. It has been absolutely perfect. Thank you.

[Whereupon, the committee recessed at 1:30 p.m.]

APPENDICES

Appendix 1

LETTERS AND STATEMENTS SUBMITTED BY INDIVIDUALS AND ORGANIZATIONS

ITEM 1. PREPARED STATEMENT OF BERNARD-PAUL SYPNIEWSKI, ESQ., CAPE-ATLANTIC LEGAL SERVICES PROJECT, WILDWOOD, N.J.

INTRODUCTION

This brief look at the housing situation in Cape May County is a view seen from the legal services office in Wildwood. We deal exclusively with low income people in the county. The information herein is derived from data compiled by various official sources and our surveys; having recently relocated into Cape May County from Essex County, many of the subjective feelings about housing in Cape May are my own. Lastly, we have endeavored throughout to color this presentation with the experience of our clients and our case work.

This presentation will concentrate on the problems of housing and the elderly but, with the exception of obvious exceptions, the elderly are indicative of poor people as a group in this testimony.

CAPE MAY COUNTY LAND USE PATTERNS

Attached to this presentation is a copy of the Future Land Use Map of Cape County prepared by the Cape May County Planning Board, as Exhibit 1.* Exhibit 2 is a map of the present status of Cape May County also prepared by the Planning Board.

As of December 14, 1973, N.J.S.A. 13:9A-1, et seq., commonly known as the Wetlands Act has been extended to Cape May County. This act provides that no tidal marshland can be developed without obtaining the permits, etc. from the Environmental Protection Agency. The areas affected in Cape May County are large. They are shown in Exhibit 1* by the areas in light green (open space preserves) on the east (right-hand) side of the county, the section north of Tuckahoe Road bounding Cedar Swamp Creek and the Tuckahoe River in the Northern part of the County and the marshes around Dennis Creek in the West. Besides this there is the bulk of the 11,000 acre Belleplaine State Forest to the West of Woodbine and surrounding the town of Belleplaine. Acting as part of the watershed of Dennis Creek and Cedar Swamp Creek is a large area known as the Great Cedar Swamp which cuts diagonally from Dennisville to Cedar Swamp Creek. In between the towns of Dennisville, Goshen, Swanton and Clermont is an area known as The Beaver & Timber Swamp.

These and other lesser areas of the County, notably the marshland directly behind and adjacent to the coastal islands is presently undevelopable.

According to the Regional Plan, Exhibit 1, the areas in yellow will be needed for low density rural housing and agricultural areas.

To briefly sum up the land use picture provides for a future more intense development of presently developed areas.

SENIOR CITIZENS AND THE POOR IN CAPE MAY COUNTY

Cape May County has one of the highest percentages of the elderly in the nation. The County figures are approximately 20%. To my knowledge, the only area in the County having a higher percentage of the elderly is the area im-

*Retained in committee files.

mediately around Fort Lauderdale, Florida. The 20% figure represents the 65+ year old age group. The 60-64 year old age group represents a significant proportion of the population as well. These figures, plus a chart of the distribution of the elderly, is shown in Exhibit 3.

The majority of the 65+ age group is on Social Security. The majority of the 60-64 group is not out of the 65+ age group, 22.5% is under the poverty level.¹ Cape May County has over twice the New Jersey average of senior citizens.

SENIOR CITIZENS AND HOUSING

It is axiomatic that senior citizens have fixed incomes which cannot without legislation respond to inflation.

Public senior citizens housing is scanty at best and vacancies are non-existent. The Ocean City Housing Authority presently has 20 units for the elderly. There are no vacancies. There are plans to build 60 more senior citizens units. The Cape May City Housing Authority has 50 such units. No vacancies have existed since 1968. The Wildwood Housing Authority, which is still in the planning and early construction stage, has plans for 100 senior citizen units. There are two major private senior citizens developments: The Lion's Center in Wildwood and Victorian Towers (operated by the Archdiocese of Camden) in Cape May. No vacancies exist to my knowledge. There are six approved boarding homes for the aged in Cape May County.

Aside from these facilities, the elderly can only provide for their housing in one of two ways: they must either own their own homes or look for apartments in the private sector.

A large number of senior citizens own their own homes. These are generally paid for or the existing mortgages are about to expire. These senior citizens do not have to fare the rising rent problems or relocation problems, senior tenants have. However, up until the advent of SSI, home ownership was a deterrent to the aged getting supplementary assistance.

Most senior citizens² are concentrated in two areas: Ocean City and the extreme lower end of the county (Ocean City 2,725; Lower Township, 2,268; the Wildwoods, 2,423; the Cape Mays, 998; Middle Township, 1,443.) Out of the 16 municipalities in Cape May County, 7 have senior citizen populations of over 20%; one, Cape May Point, the smallest municipality in the county has a senior citizens population of 47.1%; all municipalities except Woodbine (7.0%) have senior citizens concentrations at least 1½ times the state average.

Employment prospects, especially during the non-resort season are slim. A glance at exhibit 4 will show this beyond a doubt.

The major problem senior home owners face is the rising tax rate. Many seniors who came to Cape May County 10 or more years ago with the hopes of living cheaply and pleasantly in their last years, have been cruelly trapped by inflation. For most, their homes are the sole asset they have; loss of their homes means loss of security.

If that citizen in Cape May County were to lose his home because of his ability to pay mortgage or taxes, he would be faced with the problem of finding a place to rent. The Division of the State and Regional Planning of the Department of Community Affairs states that, based on the 1970 census, there were 7158 vacant year-round housing units in Cape May County. The 1970 Census classifies "all year-round" units to be units that can be or are intended to be used on a yearly basis. Out of these units 352 were for sale and 1008 were for rent. However, when figuring out the vacancy rate of Cape May County, the State Planning Board uses the 7158 figure and comes up with a vacancy rate of between 21 and 25%. Obviously there is a difference here between the number of available apartments for year round rentals and the number of empty apartments. Out of 7158 units only 1360 were available for immediate use even though all were presumably empty. Comparing the vacant for rent apartments with all year round units as a whole, gives us the figure that only 3% of the all year-round units were available for rent at the time of the 1970 census. This figure, and not the 21-25% vacancy rate postulated by the State Planning Board is the figure that low income renters must face.

They must compete for 3% of the available units with meager resources.

¹ The poverty level has been placed at \$1,749 for one person.

² Over 65 years of age.

SENIOR CITIZENS AND HOUSING AVAILABILITY

Senior citizens are not a highly mobile group. When a senior citizen buys a home, it is usually the last home he or she will have. A senior citizen who rents has a different problem.

Many senior citizens living along the coastal strip, i.e. the area from Ocean City around Cape May Point to the Cape May Canal are faced with the worry of whether their apartment will be available during the summer resort season. We have had some direct experience with this problem; however because of our limited experience, we cannot directly estimate how many senior citizens are affected by this resort phenomenon. We can say that any tenant living in an apartment in a building located in a resort area which has a substantial increase in seasonal tenancies and which apartment is rented without a written yearly lease and for less than \$125.00 per month is liable to be evicted during the summer season. The reason for this is purely economical. A landlord renting a two room apartment for \$85.00 per month during the winter can rent the same apartment for at least \$85.00 per week during the summer. Obviously, senior citizens, as people on fixed incomes generally, cannot possibly meet this increase. Therefore their only alternative is to move.

Where do they move to? The answer is difficult. Sometimes they move in with a friend, sometimes off-shore (i.e. the mainland); sometimes to very bad housing; many times out of the area (even the county). We have even had an instance (and heard of another) of people living in the streets. In the case that springs to mind, after we tried to track down a reasonably priced apartment and came up wanting, the Welfare Board, at the 11th hour, rented the client an apartment in a seasonal dwelling for approximately \$1100.00 for the summer.

The senior citizens population in Cape May County is projected to grow steadily. Exhibit 5 is a table of housing estimates derived from a book entitled "Housing" published by the Cape May County Planning Board. Accepting these projections as accurate, there are two problems that immediately come to mind; who is to build this housing? and where will it be built?

WHO?

According to the best estimates that we have, Cape May County would need approximately 1215 housing units that can rent for under \$80.00 per month on a year round basis by 1980. With the exception of massively subsidized private development,³ government—Federal, State or Local will have to provide the impetus for the majority of this housing. Development, if by development we mean total development for low income groups, is too unprofitable for private developers to undertake without large subsidy. There is the possibility of scattered low income housing mingled with moderate income housing. Again, to make this profitable, major subsidies will have to be offered. According to the Cape May County Planning Board:

"To participate in the private market, a family should have an annual income of at least \$8,000 to purchase a home and few homes are built for this price range."

HOUSING

In short, it appears that perhaps two subsidies will have to be offered: one to the developer who is faced with costs of \$15.-\$18/sq.ft. and the low income purchaser who has an income of below \$3500. and 22.5% of senior citizens have incomes below \$1749.00.

WHERE?

The answer to this question is intimately connected with the preceding; part of the answer to this question is an answer to the first.

Exhibit 6 is comprised of three pages prepared by the County Planning Board. These pages have tables showing construction authorized by building permits and general housing information. The map shows the suitability of land in Cape May County for development.

A brief glance at the map will show that most of the developable land is where the need isn't. Accepting for a moment that a public agency would be needed

³ The other possibility is trailer parks, but due to the limited life-span of a trailer and the requirement that an individual own a trailer before entering a park, this possibility is not considered here. However a significant number, perhaps 2%-3% of the total county population take this option.

to construct senior citizens and other low cost housing, we are immediately faced with two problems: how to correlate the building site with the areas of need and what is the legal nature of the builder?

CORRELATING THE SITE TO THE NEED

Senior citizens housing built without additional facilities is self defeating. It has been the experience of this author both in an urbanized area (Newark and Essex County) and here, that any form of mass housing, public or private, low or high income is incapable of becoming the "home environment" without the other supporting facilities such as stores, recreation, social facilities (e.g. laundromats, movies,) etc. Housing without them becomes packaging and isolates the residents rather than makes them part of the larger community. This is nowhere so evident as with senior citizens.

Senior citizens have very low "mobility". With some very notable exceptions most senior citizens will live within a limited sphere of activities and localities. Many individuals have physical handicaps which do not allow them the activity they want or need. The question whether senior citizens would rather be with other senior citizens or with various age groups is a question beyond my capacity to answer. There may be too many individual variables for a blanket answer.

The siting of a senior citizens project has one great economic challenge. If you decide to place a project in a city, the cost of land soars over the country. Prices in the shore communities for improved lots now averages about \$35,000 a piece. I have personally seen possibly developable tracts of land on the mainland which, though quite large, might average \$1,000/acre or less. Naturally parts of such tracts are undevelopable for numerous reasons. In general undeveloped developable land off shore seems to be available in quantity at less than \$3,000./acre.

I personally prefer the approach of using available land off-shore rather than on the coast. Placing a senior citizens project on the coast presents the problem of coping with the heavy increase in summer population.

Prices tend to be higher and there is the problem of congestion. Siting such a project off-shore provides a number of advantages and provides a number of problems. The site can be more economically acquired. If the normal residential lot on the coast is approximately $\frac{1}{8}$ of an acre, one acre of that land would cost \$280,000. ($35,000 \times 8$). The same acre of land off-shore would cost \$5,000-\$10,000 given the premium for small lot purchases. However, if a larger parcel of land is purchased in bulk, the developer may acquire 10 acres for \$30,000 to \$40,000. Of course, this land would be undeveloped, but the existence of the extra land would give the architect much more flexibility in design; he might even wish to include a park on the property or provide the residents with small gardens.

The problem such siting would pose is that if not properly chosen and developed, such a site would isolate the residents by its remoteness to towns and community life. However, there may be ways to overcome this by considering what the isolating factors are.

TRANSPORTATION

Aside from inter urban public transport in Ocean City and the Wildwoods and long distance buses to New York and Philadelphia, there is no local transportation in the county of a public nature.

As mentioned before, senior citizens are only very slightly "mobile", when compared with the rest of the population. Going ten blocks to the store may not be a problem for a middle aged couple, but may prove physically impossible for a senior citizen. In the rural parts of the county, many of the settlements, such as Dennisville, Dias Creek or Seaville, do not have stores of any nature. Consequently extensive travel is required. These types of areas, however, have the most developable land. Therefore any development in this area would have to be augmented by dependable free or extremely low cost transportation on a regular basis. It should be said that the County Office on Aging presently provides such service to the elderly in Lower Township and is contemplating expanding this service to the rest of the county.

SHOPPING

Even if shopping areas can be reached, many senior citizens cannot afford a properly balanced diet or the medication that they need. Discounts can be provided in terms of subsidy to stores or to the individual, by tax relief or by encouraging food co-ops and the like.

MEDICAL AND GERIATRIC SERVICES

Many senior citizens are sick or will become so in the near future. Every senior citizens project should have, at the very least, a nurse on duty 24 hours a day. Doctor or para medical services should be routinely provided. If the project is large enough, a free clinic should be established and maintained at the project site. We have recently examined the use of a mobile unit to provide legal services to outlying areas. The units can be made available with the proper funding. This method of service can be easily extended to medical services for the elderly. This might be a more viable approach than having clinics set up at smaller projects. In any event, medical and geriatric services must be provided.

DISCOUNTS

People on fixed incomes cannot afford a normal life. Some discounts have been afforded to them by local merchants through the County Office on Aging. These private "subsidies" are in the area of 10%.

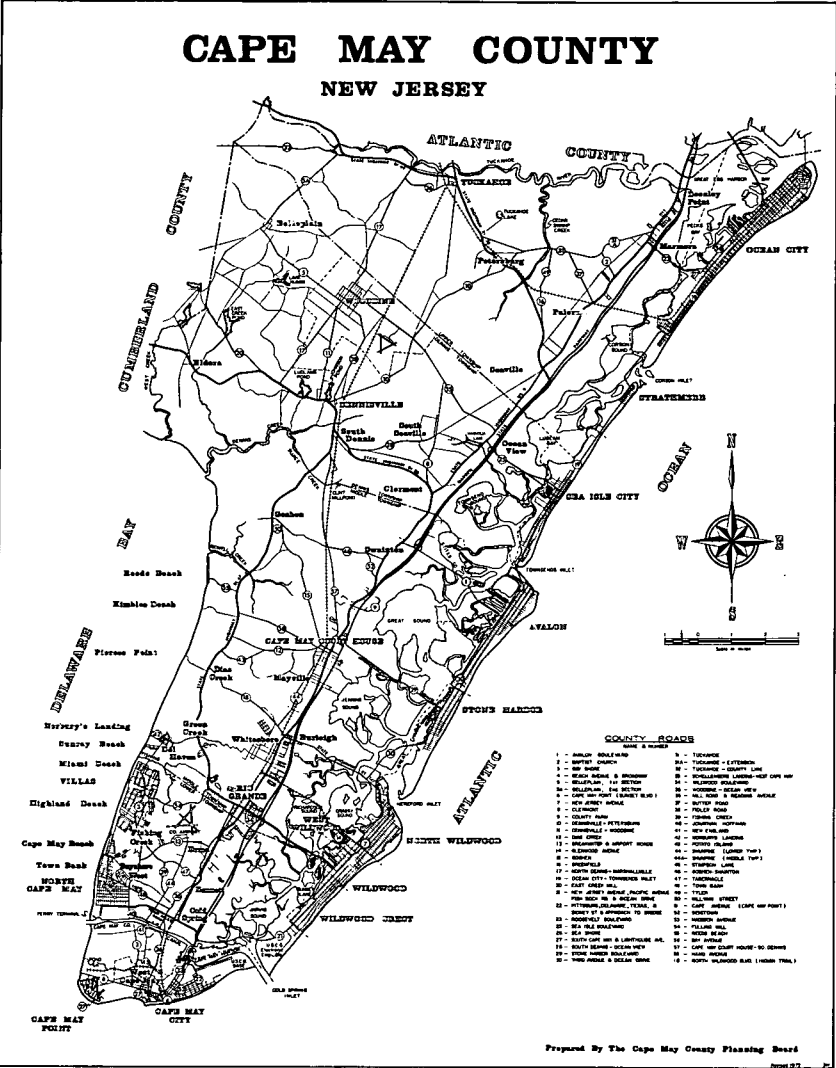
There are two areas of great need for discounts; they are food and medicine.

Even though the Federal Food Stamp Program exists, it is often not enough. A senior citizen paying \$85.00 and up for rent which in many cases does not include utilities, can barely afford the price of food today on an income of about \$160.-\$180. per month. If that individual is paying \$10.00 or more a month for medicines, which many are, that individual is barely surviving. There is no money, or very little, left for the phone, for TV (much of this area cable is required), or for the meagerest social amenities. Indeed, in many cases these social amenities are non-existent anyway. The golden years tarnish very quickly if you have a fixed income. If many senior citizens feel as though society thinks them useless or has forgotten them, they are right.

EXHIBIT 1

(Retained in Committee files.)

CAPE MAY COUNTY NEW JERSEY



COUNTY ROADS

- | ROAD NUMBER | |
|-------------|----------------------------|
| 1 - | Atlantic Highway |
| 2 - | County Road |
| 3 - | Map Road |
| 4 - | Beach Road & Broadway |
| 5 - | Wilmington, the Beach |
| 6 - | Low Key Point (Lighthouse) |
| 7 - | New Jersey State |
| 8 - | Cliff Road |
| 9 - | County Road |
| 10 - | Greenwood & Williams |
| 11 - | Beach Road |
| 12 - | Cliff Road |
| 13 - | Cliff Road |
| 14 - | Beach Road |
| 15 - | Beach Road |
| 16 - | Beach Road |
| 17 - | Beach Road |
| 18 - | Beach Road |
| 19 - | Beach Road |
| 20 - | Beach Road |
| 21 - | Beach Road |
| 22 - | Atlantic Highway |
| 23 - | Atlantic Highway |
| 24 - | Beach Road |
| 25 - | Beach Road |
| 26 - | Beach Road |
| 27 - | Beach Road |
| 28 - | Beach Road |
| 29 - | Beach Road |
| 30 - | Beach Road |
| 31 - | Beach Road |
| 32 - | Beach Road |
| 33 - | Beach Road |
| 34 - | Beach Road |
| 35 - | Beach Road |
| 36 - | Beach Road |
| 37 - | Beach Road |
| 38 - | Beach Road |
| 39 - | Beach Road |
| 40 - | Beach Road |
| 41 - | Beach Road |
| 42 - | Beach Road |
| 43 - | Beach Road |
| 44 - | Beach Road |
| 45 - | Beach Road |
| 46 - | Beach Road |
| 47 - | Beach Road |
| 48 - | Beach Road |
| 49 - | Beach Road |
| 50 - | Beach Road |
| 51 - | Beach Road |
| 52 - | Beach Road |
| 53 - | Beach Road |
| 54 - | Beach Road |
| 55 - | Beach Road |
| 56 - | Beach Road |
| 57 - | Beach Road |
| 58 - | Beach Road |
| 59 - | Beach Road |
| 60 - | Beach Road |
| 61 - | Beach Road |
| 62 - | Beach Road |
| 63 - | Beach Road |
| 64 - | Beach Road |
| 65 - | Beach Road |
| 66 - | Beach Road |
| 67 - | Beach Road |
| 68 - | Beach Road |
| 69 - | Beach Road |
| 70 - | Beach Road |
| 71 - | Beach Road |
| 72 - | Beach Road |
| 73 - | Beach Road |
| 74 - | Beach Road |
| 75 - | Beach Road |
| 76 - | Beach Road |
| 77 - | Beach Road |
| 78 - | Beach Road |
| 79 - | Beach Road |
| 80 - | Beach Road |
| 81 - | Beach Road |
| 82 - | Beach Road |
| 83 - | Beach Road |
| 84 - | Beach Road |
| 85 - | Beach Road |
| 86 - | Beach Road |
| 87 - | Beach Road |
| 88 - | Beach Road |
| 89 - | Beach Road |
| 90 - | Beach Road |
| 91 - | Beach Road |
| 92 - | Beach Road |
| 93 - | Beach Road |
| 94 - | Beach Road |
| 95 - | Beach Road |
| 96 - | Beach Road |
| 97 - | Beach Road |
| 98 - | Beach Road |
| 99 - | Beach Road |
| 100 - | Beach Road |

Prepared By The Cape May County Planning Board

EXHIBIT 3
POPULATION PER MUNICIPALITY

	1970 census population	65 years and over	Percent
Avalon.....	1,283	252	19.6
Cape May.....	4,392	734	16.7
Cape May Point.....	204	96	47.1
Dennis Township.....	2,635	437	16.6
Lower Township.....	10,154	2,268	22.3
Middle Township.....	8,725	1,443	16.5
North Wildwood.....	3,914	853	21.8
Ocean City.....	10,575	2,725	25.8
Sea Isle City.....	1,712	313	18.3
Stone Harbor.....	1,089	311	28.6
Upper Township.....	3,413	477	14.0
West Cape May.....	1,005	168	16.7
West Wildwood.....	235	65	27.7
Wildwood.....	4,110	867	21.1
Wildwood Crest.....	3,483	638	18.3
Woodbine.....	2,625	185	7.0
Cape May County.....	59,554	11,832	19.9
New Jersey.....	7,168,164	702,480	9.8

EXHIBIT 4

ESTIMATES OF TOTAL EMPLOYMENT AND UNEMPLOYMENT VOLUME AND RATE FOR CAPE MAY COUNTY

	Total em- ployment	Unemployment	
		Volume	Rate
1971 annual average.....	23,500	2,800	10.6
January.....	16,800	3,800	18.4
February.....	16,800	3,700	18.0
March.....	18,200	3,300	15.3
April.....	18,600	2,800	13.1
May.....	21,600	2,300	9.6
June.....	29,600	2,300	7.2
July.....	36,000	2,000	5.3
August.....	36,100	1,900	5.0
September.....	28,300	2,000	6.6
October.....	20,600	2,600	11.2
November.....	19,700	3,500	15.1
December.....	19,200	3,900	16.9
1972 Annual average.....	24,300	3,100	11.3
January.....	17,800	4,200	19.1
February.....	18,100	3,700	17.0
March.....	19,100	3,400	15.1
April.....	20,100	3,100	13.4
May.....	23,200	2,500	9.7
June.....	32,100	2,600	7.5
July.....	36,400	2,000	5.2
August.....	36,600	1,900	4.9
September.....	28,600	2,100	6.8
October.....	21,000	3,000	12.5
November.....	19,700	4,300	17.9
December.....	19,400	4,700	19.5
1973:			
January.....	18,100	4,700	20.6
February.....	18,400	4,400	19.3
March.....	19,000	4,300	18.5
April.....	20,100	3,900	16.3

EXHIBIT 5

Total population, 1970 : 59,554—15,878 total senior citizens.

Total population, 1975 : 63,438.

Total population, 1980 : 67,092—16,878 total senior citizens.

Demand for new housing units by 1980 : 3,241.

Housing which will need to be replaced : 167.

Total : 3,408.

NOTE: Of this figure (3,408) 1,450—by 1975; 1,791—by 1980.

Of the housing demand figure, 1,215 units will be needed within a rental range of 40 to 79 dollars and an additional 676 units for those who would fall into the 80 to 120 dollars a month rental range.

NOTE: Of the 1,215 needed low income units: 534—by 1975, 681—by 1980; of the additional units for the figure 1,215: 251—by 1975, 425—by 1980.

All presently planned low income housing for Cape May County includes: Cape May, 206 units, one-half are senior citizens; Ocean City, 60 units, 40 families, 20 are senior citizens; no apartments built in Wildwood, 170 units, 100 families, 70 are senior citizens; Total, 436 units, 243 families, 193 are senior citizens.

Estimated low income housing needs (rental range \$40-\$119): 1,891.

All planned low income housing units: 436.

Total: 1,455.

EXHIBIT 6

A SURVEY OF HOUSING IN CAPE MAY COUNTY

The consulting firm of Herbert Smith Associates has been conducting a survey of housing in Cape May County since 1971 and has presented to the County Planning Board its preliminary findings. The firm's analysis of information gathered during the summer of 1971 reveals that new housing construction is continuing in Cape May County at a brisk pace while the number of building permits issued throughout the State shows a decline. During the period 1966 through 1970, the number of housing starts in Cape May County remained near or exceeded those of previous years while the number throughout the State declined.

The brisk activity in home building in Cape May County at a time when the industry is declining on a statewide basis is largely attributable to the building activity in the county's mainland municipalities. The table on p. 816 shows residential construction by municipality for the period.

The general decline in home building on a statewide basis is caused by high costs of land, construction materials and labor. Actual construction costs of \$15 to \$18 per square foot for single family residences were reported during a recent survey of county developer-construction contractors. While overall construction costs are lower in the county than in urbanized areas, land costs, especially of lots with public water and sewer facilities, increase the sale price of low-cost family homes to above \$20,000.

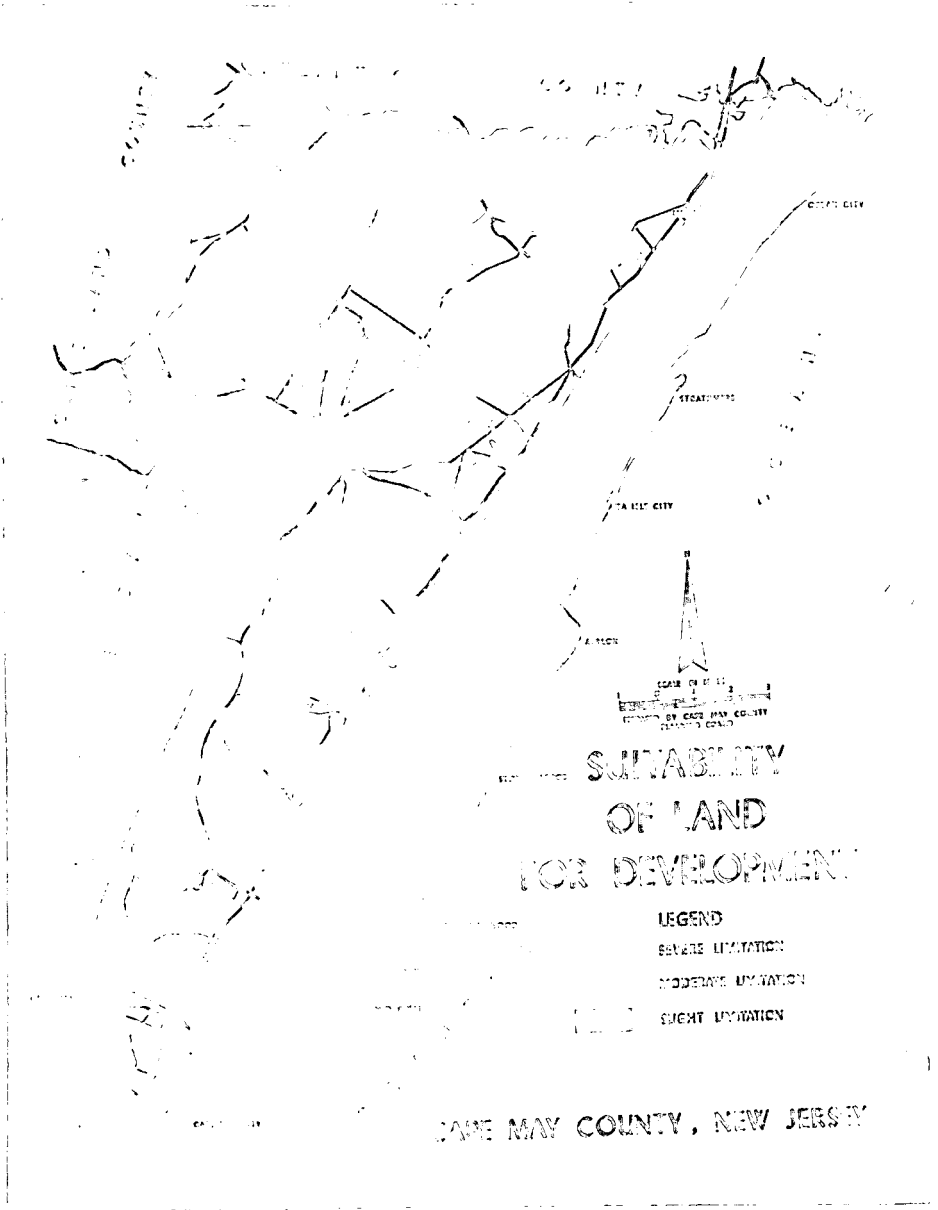
NATURAL FACTORS LIMITING THE DEVELOPMENT OF CAPE MAY COUNTY

Cape May County's 267 square miles of land area is largely undeveloped; in fact, more than forty percent of the county is woodland. These extensive woodlands and the tidal marshes which account for another thirty percent of the county, give the visitor the impression that the county's open space offer unlimited potential for development. Land speculators of the early nineteen hundreds, enthusiastic about this potential, carved huge tracts of woodland and even tidal marsh into subdivisions. These subdivisions, often containing thousands of 25 foot wide building lots, seldom materialized. In some cases, the most desirable lots were sold and a few homes were built. Tax payments on the remaining lots became delinquent and they cluttered tax records until municipal officials were forced to confiscate the lots and offer them for sale to produce revenue again.

Other subdivisions were more successful. The resort towns along the county's Atlantic Shore were situated on better land with fine beaches close at hand. Prices for improved lots in these towns now average about \$35,000 each. In view of the price and scarcity of resort town lots, many buyers are again becoming interested in building sites in the undeveloped regions of the county.

In the large semi-rural townships of Cape May County are extensive areas which, if carefully subdivided and zoned, will accommodate the expanding needs of the county for many years. Many prospective property buyers are inclined to regard a rural lot with a fine stand of trees as an ideal home site. Others see the edges of the county's wetlands as potential home or commercial sites once they are modified by bulkheading and earth fill. In many wooded areas, trees only mask a poorly drained area where the water table may rise to within a foot of the surface during winter months. In marginal wetland areas the underlying layers of water saturated muck provide poor footing for any kind of structure. The accompanying map delineates these areas and describes the varying degree of limitation for development.

This map, because of its scale, provides only general guidance for decisions on utilization of land. The county planning office has the soil survey maps from which this general map was developed. These soils maps are drawn to a large scale and are accompanied by data sheets which permit detailed analysis of the soils of every acre of Cape May County. The brochure in the back pocket of the Data Book provides more information on these maps.



HOUSING UNITS—1970 CENSUS, CAPE MAY COUNTY

Municipality	Total housing units	Total year-round occupied	Total year-round and seasonal vacant
Avalon.....	2,680	484	2,196
Cape May.....	2,324	1,345	979
Cape May Point.....	395	111	284
Dennis Township.....	983	859	124
Lower Township.....	7,220	3,828	3,392
Middle Township.....	4,091	2,902	1,189
North Wildwood.....	5,509	1,521	3,538
Ocean City.....	13,176	4,194	8,982
Sea Isle.....	2,430	609	1,821
Stone Harbor.....	2,389	436	1,953
Upper Township.....	1,701	1,136	565
West Cape May.....	647	368	279
West Wildwood.....	634	100	534
Wildwood.....	5,745	1,595	4,150
Wildwood Crest.....	3,152	1,215	1,937
Woodbine.....	526	474	52
Totals.....	53,152	21,177	31,975

Note.—The housing situation in 1971: The County Planning Board has recognized the need for up-to-date comprehensive information on housing and has engaged consultants to survey housing in Cape May County.

RESIDENTIAL CONSTRUCTION AUTHORIZED BY BUILDING PERMITS

Municipality	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971
Avalon.....	54	56	134	124	166	161	152	151	175	139	88	173
Cape May.....	13	10	13	3	11	45	32	97	16	22	36	176
Cape May Point.....	4	18	2	3	3	3	3	8	4	3	1	5
Dennis Township.....	11	14	15	16	9	11	9	7	9	15	15	17
Lower Township.....	163	185	216	235	275	205	197	165	129	100	128	188
Middle Township.....	47	64	56	51	47	61	70	44	59	80	91	136
North Wildwood.....	56	43	60	39	33	44	33	96	72	57	32	148
Ocean City.....	86	116	127	179	170	310	221	319	352	347	359	382
Sea Isle City.....	84	64	23	74	69	66	75	98	98	115	120	254
Stone Harbor.....	45	46	27	28	25	45	22	34	41	47	35	122
Upper Township.....	36	22	23	22	35	32	28	32	45	35	43	84
West Cape May.....	15	10	10	6	0	8	8	3	NA	9	6	5
West Wildwood.....	7	4	21	13	7	7	9	10	1	9	0	24
Wildwood.....	43	9	11	2	4	5	1	8	9	121	191	67
Wildwood Crest.....	56	33	52	106	86	59	58	97	45	64	63	34
Woodbine.....	8	6	18	11	3	4	0	0	5	3	1	12
Total county.....	728	700	808	912	943	1,066	918	1,169	1,060	1,166	1,209	1,727

¹ Plus 205 public.

HOUSING INFORMATION, CAPE MAY COUNTY

	From 1960 Census	From 1970 Census (Preliminary)
Dwelling units:		
Total.....	47,377	53,152
Occupied.....	15,945	21,177
By owner.....	12,341	16,390
By renter.....	3,604	4,787
Vacant.....	31,432	31,975
Seasonal units.....	29,669	25,348
Year around units.....	1,763	6,627
Condition:		
Sound.....	43,904	(¹)
Deteriorating.....	2,814	
Dilapidated.....	659	

Source of water :	
Public system or private company-----	36,767
Individual well-----	10,153
Other-----	457
Sewage disposal system :	
Public sewer-----	32,114
Septic tank or cesspool-----	14,302
Other or none-----	961

¹ As 1970 Census information on housing is published in complete form, a supplemental sheet will be mailed to data book users.

HOUSING AND THE RESORT INDUSTRY BASED ON THE RESORT ECONOMY OF CAPE MAY COUNTY, 1965

The summertime influx of visitors increases Cape May County's population almost ten times. This tremendous increase is most noticeable in the resort towns along the county's Atlantic shore.

Sixty-eight percent of our summer visitors stay in private cottages, fourteen percent stay in rooming houses, thirteen percent are divided equally between hotels and motels, four percent rent apartments and one percent stay in campgrounds.

EXHIBIT 7

LIONS CENTER,
Wildwood, N.J., January 15, 1974.

Senator HARRISON A. WILLIAMS,
Chairman, Subcommittee on Housing for Elderly,
Dirksen Senate Office Building, Washington, D.C.

DEAR SENATOR: AS manager of the Wildwood Lions Center, I have found it necessary to stop taking applications because of no vacancy, plus the fact that the ones on the waiting list have to wait for a person to die. Persons moving out are few and far between. As a resort community it is increasingly difficult to find safe and adequate housing within senior citizens reach. If I may suggest, I think it is definitely needed, would be a free apartment for a nurse in any senior citizen project.

Our files indicate that our people come from all over the country, as this is a popular area for retired people. It is also one of the areas hurting badly when it comes to senior housing. If any proof is needed please do not hesitate to call upon me.

Sincerely,

Manager.

LIONS CENTER SPECIAL FEATURES

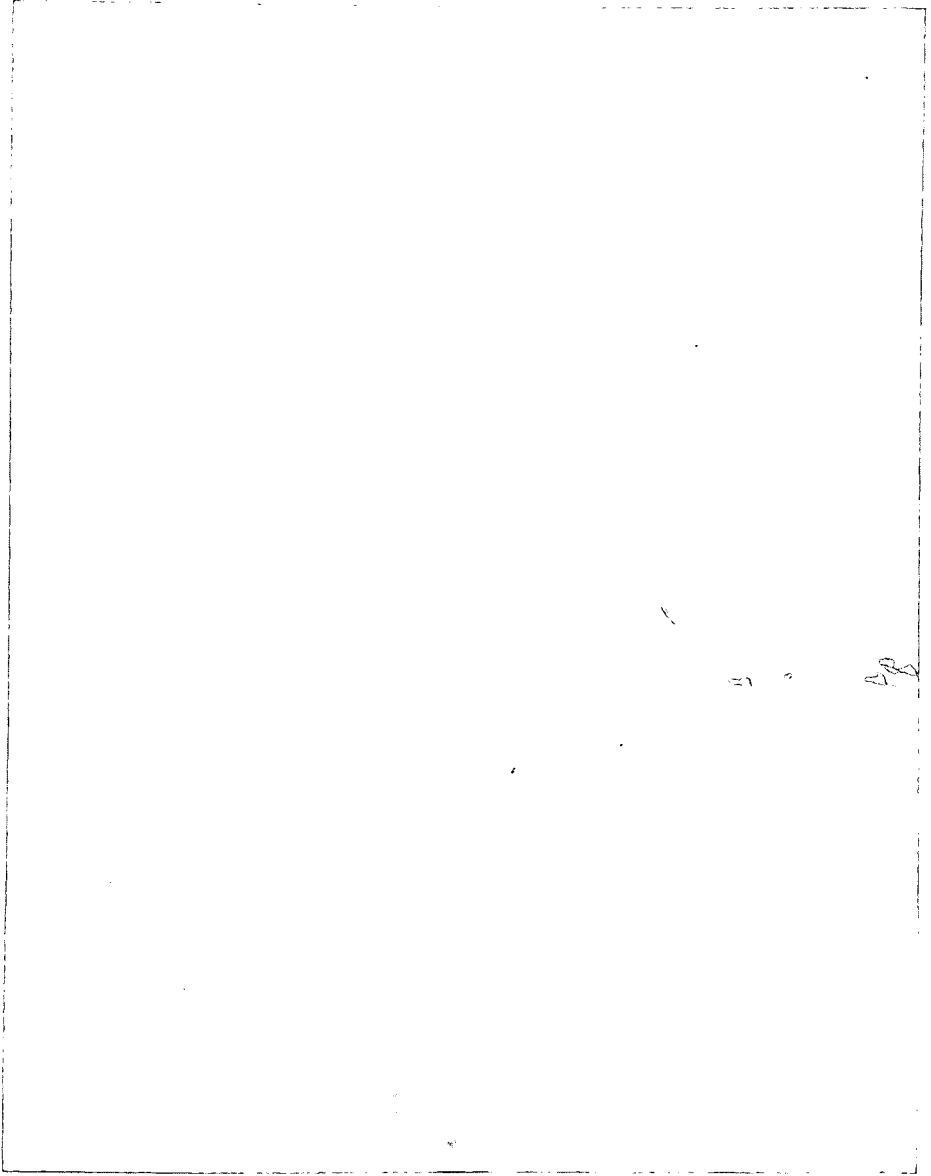
Special provisions :

1. Continuous hand rails in all stair wells.
2. Laundry room conveniently located.
3. Extra grab bars in bath.
4. Kitchen cabinets of convenient height.
5. Craft room and outside activities area.

Features included in rent :

1. Air Conditioning.
2. Electricity.
3. Water.
4. Heat.
5. Electric range.
6. Electric refrigerator.
7. Janitor service.
8. Grounds maintenance.

Eligibility requirements: Minimum age—62 years. Maximum income—\$6,345 single to \$7,020 couple depending on family composition.



THE UNIVERSITY OF CHICAGO
LIBRARY

1950

1950

1950

1950

1950

1950

1950

1950

1950

1950

1950

1950

1950

1950

1950

LIONS CENTER RENT SCHEDULE, WILDWOOD, N.J.

Apt. Nos.	Apt. type	Floors					
		1	2	3	4	5	6
1	E	107	113	116	122	126	132
2	1	142	145	148	151	153	157
3	1	142	146	148	152	154	158
4	1	142	146	148	152	154	158
5	1	142	145	147	151	153	157
6	E	107	113	116	122	126	132
7	E	107	113	116	122	126	132
8	1	142	145	147	151	153	157
9	1	142	146	148	152	154	158
10	1	142	146	148	152	154	158
11	1	142	145	147	151	153	157
12	E	107	113	116	122	126	132
13	E	-----	112	115	120	124	130
14	E	-----	112	115	120	124	130
15	E	-----	112	115	120	124	130
16	E	-----	121	123	127	129	133
17	E	-----	121	123	127	129	133
18	E	-----	112	115	120	124	130
19	E	-----	112	115	120	124	130
20	E	-----	112	115	120	124	130

Note: E—Efficiency, 1—1 bedroom.

ITEM 2. LETTER FROM CLIFFORD MOCABEE, VICE PRESIDENT, LIONS CENTER, WILDWOOD, N.J., TO SENATOR WILLIAMS, CHAIRMAN, SUBCOMMITTEE ON HOUSING FOR THE ELDERLY, DATED JANUARY 17, 1974

DEAR SENATOR WILLIAMS: Your letter of January 9, addressed to Mr. Lewes D. Wingate has been referred to me and I am in accord with your action on legislation introduced by you in regards to housing for the elderly.

I am Vice-president of the Wildwood Lions Limited Dividend Housing Corp., a non-profit corporation formed by the Wildwood Lions Club. We are now operating a 112 unit high rise building, built with funds furnished by HUD. This building is now 100% occupied by elderly people and income is sufficient that we are meeting all obligations and our elderly tenants are completely satisfied with one exception.

The building has had leaks around windows and air conditioners that serve to cool in the summer and heat in the winter and is caused by improper installation. The Lions Corp. has been trying to get this condition corrected but we are getting no results, either from the builder or the bonding company.

This building represents \$1,838,000.00 of money advanced by HUD, under 202. We need your help in getting this building in first class condition so that buckets, pans and mops will not be needed when we have blowing rains. There is a certain amount of money being held and the builder is now threatening to bring suit to collect this balance, but the building is not waterproof. This money is being held on advice of the HUD office in Camden but we are getting no help from the Camden office.

My purpose in writing to you is to ask for your help, in getting action and advice from Camden as to what we can do to get a first class building and get the contractor paid off so we can go about the business of operating this much needed housing to the benefit of our elderly tenants.

Sincerely yours.

CLIFFORD MOCABEE,
Vice-president.

ITEM 3. LETTER FROM PATRICIA D. LANGAN, PROJECT DIRECTOR, CAPE MAY SENIOR CITIZENS RESOURCE CENTER, TO SENATOR WILLIAMS, CHAIRMAN, SUBCOMMITTEE ON HOUSING FOR THE ELDERLY, DATED JANUARY 14, 1974

DEAR SENATOR WILLIAMS: You as Chairman of the Senate Committee on Housing are very much aware of the needs of the elderly in the area of housing. If those needs are to be effectively cared for, however, serious consideration has to

be given to additional social services required whenever a facility is being planned for the older population. Based on existing needs at one such residence in the Cape May region, I respectfully submit the following recommendations:

1. That sufficient funds be allocated in the overall planning to provide for appropriate and adequate personnel to serve the elderly housed in the facility;
2. that office space in or nearby the housing be made available for persons offering necessary services to the elderly;
3. that studies be undertaken prior to the opening of any residence for the elderly to determine the medical needs of older people housed in a concentrated area, and that proper medical personnel be available and guaranteed to the aging prior to occupancy;
4. that the choice of location of such a facility be made in relation to transportation services available;
5. that 24-hour security service be an automatic guarantee to residents of the facility;
6. that initial planning include preliminary meeting with civic, social services, church, education, community and health representatives in order to procure maximum cooperation from such groups after occupancy;
7. that provision for an adequate social services program for the elderly be a complementary part of the planning stages of the facility, and that accommodations be made at the site for the person responsible for the non-residential aspect of tenants needs;
8. that all personnel hired to work directly with older people be screened carefully to determine their attitudes towards the elderly and to ascertain their willingness to work with and for the older population;
9. that thermostats which can be regulated according to individual needs be installed in each apartment in any complex built for the elderly.

These recommendations are based on observations made during the past eight weeks by a project director with first-hand experiences in all of the above-mentioned areas. Since one objective of construction of facilities for the elderly is apparently to better the living accommodations of the elder population, I respectfully request that these suggestions be given careful consideration by those concerned with planning, constructing, and equipping housing for senior citizens.

Sincerely,

PATRICIA D. LANGAN,
Project Director.

ITEM 4. LETTER FROM REV. FRANK P. WORTS, ASSISTANT DIRECTOR, CATHOLIC SOCIAL SERVICES, CAMDEN, N.J., TO SENATOR WILLIAMS, CHAIRMAN, SUBCOMMITTEE ON HOUSING FOR THE ELDERLY, DATED FEBRUARY 22, 1974

DEAR SENATOR WILLIAMS: I appreciate very much having the opportunity of expressing one of my opinions in relation to social services, which I believe should be connected to any public housing projects caring for senior citizens. Grateful for this opportunity, I submit the following statement.

"It is relative disengagement which characterizes old age, just as increasing engagement characterized youth and maturity. The process becomes one of letting go. The world, which has widened throughout the growing years, shrinks toward life's end. Tasks of old age characteristically include adjusting to decreased physical strength, to illness, to degenerative bodily changes, to retirement and reduced income, to the possible death of spouse and friends. They include as well, on the more positive side, as opportunity, finding satisfactory expression for both changing and enduring interests, developing new or changing relationships with one's own family and discovering ways to meet social and civic interest and obligations.

"Fulfillments of old age can include a sense of satisfaction in the course run (if it has been that kind of course!), a sense of fulfillment as a person, happiness of leisure, freedom from responsibilities and a time schedule, opportunity to develop new and old interests, enjoyment of continuing family through relationship to grown children and grandchildren."

These two paragraphs from a book entitled, "Theory for Social Work Practice" by Ruth Elizabeth Smalley, show that Miss Smalley has captured, in two small paragraphs, the underlying polemic that is involved in the process of aging. On

one hand, older individuals are involved in the process of disengagement, while on the other hand, experience and knowledge provide innumerable opportunities for continuity and engagement. To me this process of disengagement or engagement must be seen in the light of the individual struggle that every human being is called to encounter. This struggle sees the individual as central and in control of his or her own growth process from the moment of their birth to the time of their death.

It is this philosophy that demands that social services be an integrated part of any alterations for housing for senior citizens. This is so because this phase—the aging process—sets fourth elements which differ from any other developmental phase of the life process. What makes this phase so different is the tremendous feeling of separation and lack of connection of the older American from their families and the parameters of the community which affect the elderly resident. Therefore, to relocate a senior citizen to a new living situation without offering assistance in adjusting to their life situation, I suggest the following be taken into consideration.

It appears to me that anyone committing themselves to services for the aging must have the fundamental belief in the worth and dignity of the individual human being and that individual's capacity to develop to its own potential.

Based on this sketchy conceptualization of the aging process, I would like to suggest the following:

1. Because of the psycho-social phenomenon of the aging process, with its focus on separation and a new found drive for connection, it would appear that professionally trained individuals who have knowledge, understanding and experience in dealing with this aging process should be a part of any housing project constructed for senior citizens, so that upon completion of the physical building competent individuals will be available to assist older Americans in making the appropriate choices for the final years of their lives.

It would appear, in addition, that all personnel employed in any capacity at a senior citizen residence should be highly screened in relation to their personality and their knowledge of the aging process. In-service training programs should be required for these individuals that a deeper understanding of elements of the aging process be present.

2. Because of the delicate nature of selecting possible tenants for senior citizen public housing, it would appear that stringent regulations outlining the type of individual needed to screen residents for the housing be adopted to insure proper review of the applications submitted.

3. Before any money is allocated to any group for the construction of senior citizen housing, it would appear appropriate that the group should submit its plan to care for the residents of public housing when or if they find themselves in need of custodial or skilled nursing care.

4. Opportunity for, and the availability of, counseling services or therapy services for individual or groups should be mandated into all social service projects relating to the aging.

5. Any program or project designed for senior citizens in a housing project should be developed under a philosophy that it afford the individuals this opportunity to develop and grow according to their full potential and that opportunities also be included from these programs where the talents, knowledge or skills may be utilized in a broader community.

6. All planning for programs in senior citizen housing should be mandated to be done in conjunction with a representative body of the individuals living within that project so that individual as well as group meetings might be taken into consideration.

7. Availability of and facilities for medical needs should be a requirement in any senior citizen housing project. Perhaps in the facility itself, space and equipment should be allocated in the initial grant.

8. Transportation to and from public housing should be major consideration to avail the residents an opportunity to participate in the broader social, cultural, and educational activities of a broader community.

Thus, in conclusion, I would say that to construct housing for older Americans and not to provide social services for these projects would be to defeat the overriding belief that senior citizens are important to our society, since shelter meets only a small portion of the needs of any individual.

Respectfully submitted.

REV. FRANK P. WORTS,
Assistant Director.

Appendix 2

STATEMENTS SUBMITTED BY THE HEARING AUDIENCE

During the course of the hearing a form was made available by the chairman to those attending who wished to make suggestions and recommendations but were unable to testify because of time limitations. The form read as follows:

DEAR SENATOR WILLIAMS: If there had been time for everyone to speak at the hearings on "Adequacy of Federal Response to Housing Needs for Older Americans," in Atlantic City, January 18, 1974, I would have said:

The following replies were received:

MRS. M. E. BECK, ATLANTIC CITY, N.J.

I would like to know why we can't have protection at Altman Terrace as there have been so many women mugged and pocket books snatched, we do have, some time, the Black Agency but they only sit and read and look at T.V. and pay no attention for any one coming in. We should have policemen not soldiers.

And why do we have our rents raised as we get a raise on S.S.

And we were to get our apartment painted every three years but I have been here near five years, and a fence around the Penn. Ave. side as the grass is getting all tramped on and the thieves wouldn't have a way to run out.

M. R. ELLIOTT, ATLANTIC CITY, N.J.

1. Another Senior Citizen Housing Building rents based on income up to \$10 or \$12,000.

2. For those unable to get in Gov. Sub. Housing (because of inadequate facilities) a subsidy for the Public Apts. they live in. I know of senior citizens paying \$80 a month for a 3 room apartment who have little left to live on after rent paid.

CLARA R. WHITTAKER, ATLANTIC CITY, N.J.

I would like to know why some get a living or more than others on Social Security. I am 67 years old and get \$65.50 a month.

Thank you very much for any consideration.

