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# Affordable Apartments Limited for Lamorinda Seniors

*By Jennifer Wake*

According to the U.S. Census Bureau there were nearly 40 million seniors over age 65 with median incomes of $27,798 in 2006. Although incomes tend to be higher for Lamorinda seniors, many find they can no longer care for their large homes and extensive gardens, can no longer drive, or due to changing health can no longer tackle stairs or inclines. They then must find alternative housing. Options that are close to transportation, shopping and other amenities help seniors keep their independence, but the choices in Lamorinda are limited. And for those seniors who have lower fixed incomes, finding affordable senior housing in the area is nearly impossible. When Marilyn Finn moved back from the Washington D.C. area to her home town of Lafayette six years ago, she was thrilled to find an apartment complex that not only rented mostly to seniors, but had reasonable rates and was within walking distance to downtown. "I couldn't believe it," Finn says. "I had been looking at some really terrible places for the same rent and they weren't in safe areas." One apartment manager even told Finn she was "not a good fit" because the renters there were all young and regularly held parties in the common area, late into the night. Her rent for a one-bedroom apartment started at $750 per month at her complex on Lafayette Circle. The apartment openings were not advertised. "The apartment owner was looking to have individual seniors rent the apartments," Finn says. "Since there isn't much parking and they only had one water heater for the sixteen units, they needed to keep the units occupied by individual seniors with a maximum of one car." Seniors paid their rent on time and people stayed due to the low rents. It was a win-win for the renters and the owner, explains Finn. Unfortunately, four years ago Finn's apartment complex was sold and the renting model was changed. Rents immediately increased by $100 per month. Many of the seniors left, vacancies were advertised, and turnover was high. Recently the property changed hands again. Last week, Finn received a notice that rents will increase $150 per month in September, with her monthly rent increasing to $1,100 (which is still below average for the area). She plans to check out other options, but her search may be a difficult one, says Better Care Choices owner Linda Wurth. For the past 30 years, Wurth has worked with hundreds of seniors throughout the area to help them find appropriate and affordable housing. "It's overwhelming for people," she says. In the Lamorinda area, there are only three apartment complexes with subsidized rental units for seniors on fixed incomes. Of those three (Chateau Lafayette subsidized by the California Housing Finance Agency (CHFA), Orinda Senior Village subsidized by the U.S. Office of Housing and Urban Development (HUD), and Towne Center Apartments which has a tax credit program through the city of Lafayette), waiting lists can reach into the hundreds. Chateau Lafayette's waiting list is currently closed, and the only way to find out if it has reopened is to continually call their office and ask. When openings do occur, the majority of these spots are given to those seniors with extremely low annual incomes. At Orinda Senior Village, where approximately six to 10 units open each year, the first 40 percent of those openings will go to those applicants with annual incomes of $18,100 or less. The rents charged would be 30 percent of their monthly income, minus approved medical expenses. "Even if you get on the list, if your income is not in `the extremely low income bracket,' your wait may be longer," Wurth says. And the waiting list is not the only hurdle; there is also a

paper mountain to climb. The paperwork at Orinda Senior Village includes a 14-page application and 27 additional pages regarding the residential selection policy. "There is a great need for affordable housing and a great need for people who can walk someone through the system," Wurth says. Fortunately, additional senior housing has been a regular topic at recent Lamorinda town and city council meetings. Part of the Town of Moraga's Center Specific Plan includes adding hundreds of senior housing units that would be walking distance to shopping and transportation. For many like Finn, however, it may be too little, too late. "I love living in Lafayette. I grew up here. My children and grandchildren live in the area," Finn says. "Living in a safe area and walking to shopping, the library, the bank, the drugstore, shops and BART is a retiree's dream. I hope that I can keep adjusting my life to my rent increases, but there will come a time when I can't. It is great comfort to see concern [by city planners] about affordable senior housing in the Lamorinda area. I hope it arrives in time for me."

Reach the reporter at: jennifer@lamorindaweekly.com



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