

# Denver Community Housing, Inc. versus FmHA

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*The following case study reports the efforts of a non-profit housing corporation to build an apartment complex for senior citizens, funded by the Farmers Home Administration section 515 program. The paper reports conflicts between the housing corporation and the funding agency, and the eventual resolution of those conflicts so that housing could be built that would meet the needs of the local citizens.*

In 1975, Denver Iowa Community Housing was incorporated as a non-profit housing corporation with the purpose of building and managing senior citizen housing that would be of adequate quality, reasonable cost, and meet the needs of the occupants. It was decided to seek funding through the Farmers Home Administration Rural Rental Housing Program.<sup>1</sup> Conflicts between the corporation and the FmHA soon developed, however, as the standard sets of plans from FmHA did not meet the corporation's standards.

As fulfillment of basic human needs is assisted or frustrated by the design of the physical environment (Lawton, 1975), successful housing must be designed for the client. FmHA and the corporation disagreed in several instances on the interpretation of the concept of basic housing needs of senior citizens. The corporation was committed to attaining superior design and optimum use of space, utilizing knowledge about housing for the elderly.

The corporation's goal was to provide attractive exteriors, well designed landscaping and groupings of buildings that cost no more than

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projects that the corporation felt looked like cheap motels. The corporation and their architects (Stenson, Warm and Grime of Waterloo, Iowa) proposed a design with, in addition to their major goals, the following objectives in mind:

- 1) aesthetics, both inside and out
- 2) optimum convenience, comfort and safety
- 3) provision for interaction among residents
- 4) maintenance of individual identity, pride and independence, and
- 5) long-range low cost of operation and maintenance of physical property.

FmHA's response to our plans? "This is the best looking plan we have ever received. But it *looks* too expensive for us to approve for Federal funding. It must appear to be very modest." The state office did, in the end, approve the design and site plan with some minor modifications. Some of the specific areas of conflict and resolutions follow.

## Analysis of Design Requirements

### Entrances

*Corporation position.* Private entrances to each unit in each four-plex are necessary for tenant identity, privacy, and fire safety.

*FmHA position.* There shall be a common entrance to each four-plex, with unit doors located in the common hall.

*Resolution.* The corporation plan was reluctantly approved on a "trial basis."

#### Laundry

*Corporation position.* A laundry room, equipped and accessible from each apartment is needed in each four-plex for tenants' convenience and safety, especially during severe winter and inclement weather. The interior location would provide indoor access to other apartments in each building.

*FmHA position.* One washer and dryer shall be included per 20 units, located to be visible from an adjacent public area. (This necessitates carrying clothes and supplies from one building to another; it also makes the laundry facility available to anyone who may wander in).

*Resolution.* An interior laundry room in each four-plex, equipped with appliance hook-ups was only approved on a "trial basis."<sup>3</sup> Four sets of appliances were purchased with money from donations.

#### Windows

*Corporation position.* A second window on the adjacent wall in corner bedrooms is highly desirable for cross ventilation and air circulation, additional natural light, and an outdoor view in a second direction.

*FmHA position.* Windows permitted on one wall only.

*Resolution.* Windows on adjacent walls in corner bedrooms were allowed at the corporation's additional expense.

#### Air Conditioning

*Corporation position.* Air conditioning is desirable because the effects of extreme heat are known to be greater on older people and to adversely affect their general outlook on life.

*FmHA position.* Air conditioning is not allowed. Sleeves for room air conditioners may be

included in specs, but must be covered over on both interior and exterior walls.

*Resolution.* Air conditioning sleeves were included per FmHA specifications. Room air conditioners were later purchased and installed at tenant's expense, if desired.

#### Common Space

*Corporation position.* Common space for life-enriching activities — informal socializing, planned activities, crafts, family gatherings, etc. — is an important part of a housing complex for senior citizens. In a complex of several buildings, it is desirable to have a separate building which is equally accessible to all tenants, as well as to other area senior citizens.

*FmHA position.* Up to 600 square feet per 20 units shall be allowed for common space; this to include common halls, space for laundry equipment, general storage, and other activities. It must be part of one of the four-plexes, entered from the common hall.

*Resolution.* The allowable space was used in the interior laundry-utility rooms; any loan money for other common space forfeited. (Future plans call for local donations to be used to build a Community Center in the center of the complex.)

#### Outdoor

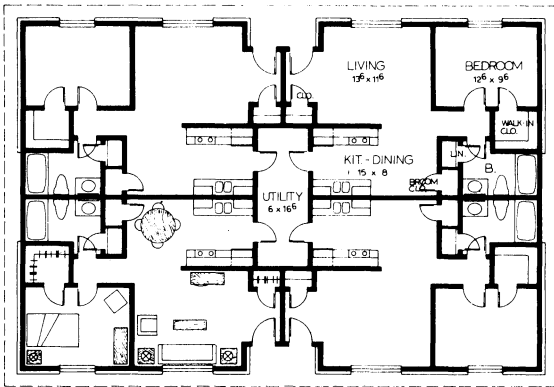
*Corporation position.* Equipment for planned outdoor spaces is needed to encourage exercising, socializing or even observing activity of others, thus alleviating premature ill health and social isolation.

*FmHA position.* No loan money is allowed for any type of outdoor equipment.

*Resolution.* The spaces were included in the site plan. Two-person benches, tables and chairs, and other recreational items will be purchased by the corporation as funds become available.

#### Accessibility by Handicapped

*Corporation position.* All units should be designed as "handicap" units, to provide adequate space and other safety features needed when and



Floor plan of typical one-bedroom four-plex. Twelve of the first sixteen units were one-bedroom apartments.

ONE BEDROOM FOUR-PLEX

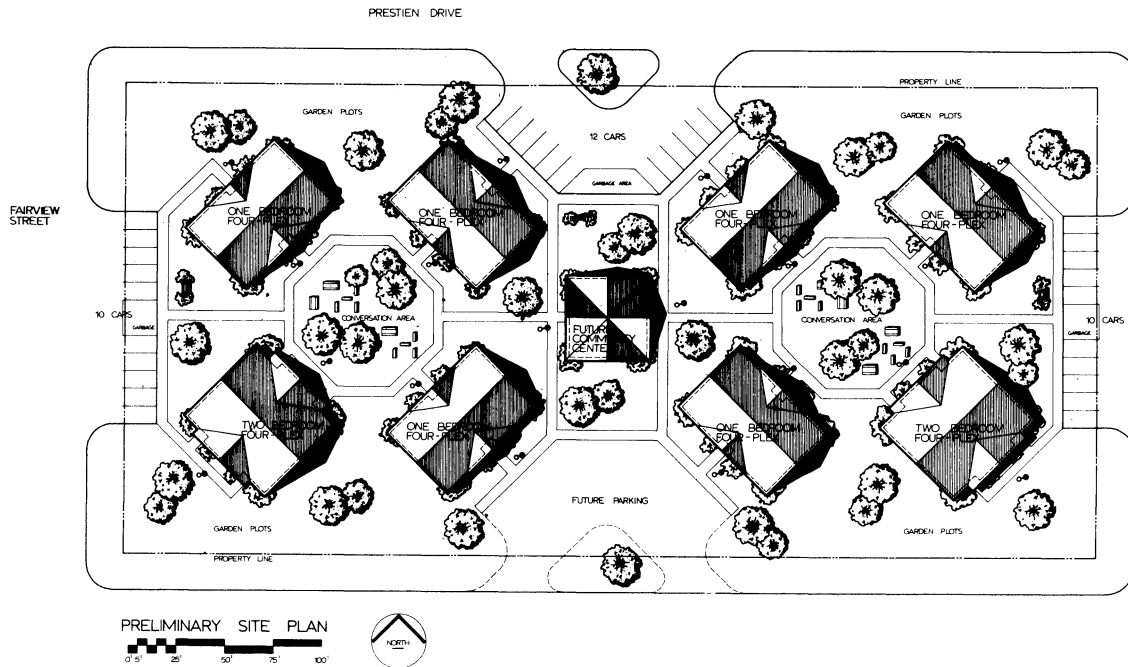


if walkers or wheelchairs are required by aging tenants.

*FmHA position.* At least 10 percent of the living units of each type shall be designed and equipped as "handicap" units.

*Resolution.* One one-bedroom and one two-bedroom unit per sixteen-unit complex was approved to be designed as handicap units.

With the exception of the above debated items, the corporation felt that FmHA did allow for adequate safety measures. No steps are allowed and the maximum slope on ramps and walkways is limited to one foot per twelve feet. There is sufficient lighting and light switches inside and out, non-skid floor coverings throughout, guard rails in bathrooms, outlets for night lights in halls, telephone jacks in bedrooms, and smoke detectors in each unit.



Site plan for 32-unit complex. The Community Building in the center will be built as soon as private funding can be secured.



All kitchens are parallel design, complete with range and hood, refrigerator, and good counter and storage space. In foreground is the dining area of the one-bedroom apartment; door in rear opens onto utility-laundry room.

FmHA standards allow for complete kitchens in each unit, dining space, separate bedrooms, complete bathrooms, and easy-to-clean surfaces throughout. Maximum and minimum heights for shelves and electrical outlets are not specified but left to the discretion of the contractor. Electric heat is required, with room thermostats for comfort and fuel efficiency. Pets are allowed, which may provide companionship and security for the tenant.

### Evaluation of Quality

#### *Construction Standards*

Due to FmHA's policy of keeping initial costs as low as possible, the quality of materials and construction techniques specified by FmHA were often lower than preferred. The project architect found the quality specifications required very few standards of compliance. In general, the specifications say what to do and where, but virtually no description is given as to how well to do it. As a

result, a wide range of craftsmanship is possible. Thus, the architects have very few quality standards that they can use to force compliance by the contractors.

The corporation found that the only sanction that could be imposed to force compliance with standards or to complete the job is the removal of the contractor from the approved list of contractors, which has no effect on the project underway. Finding the penalty clause to be full of loopholes, the corporation's only recourse would have been through the bonding company or through the courts. After the final inspection of the homes, the corporation had two pages of items that needed to be corrected. Some items had been on the list throughout much of the construction. The final payment had to be made to the contractor with the understanding that everything would be corrected within a year. It took two years of pressure to get completion that the corporation considered less than satisfactory. FmHA did not agree to take the contractor off the approved list.

There was a tendency for the minimum standards as stated in *HUD Minimum Property Standards 4910.1* and *Specifications for Rural Rental Housing* to become maximum standards. The following are some examples of features the corporation felt were compromises of quality.

Paint and stain used were of the lowest quality available. Inside, it took three repaintings to acceptably cover some walls. Most windows had to be restained several times. Outside, the siding and doors required restaining and the window trim repainting just one year after completion.

Insulated windows were not permitted at the time our plans were approved, although they are now a standard. Attempts to use a better quality window were rejected. Obviously, the initial cost is lower, but there follows a long-term negative effect on maintenance, energy consumption, and cost of utilities.

Exterior doors are specified as hollow core instead of solid core. The latter wears better in places of primary usage, and warps less due to moisture.

Marlite panels are specified as the finish at bathtubs. This is not waterproof throughout, is difficult to keep clean at the seams, and is not long-wearing. We were given permission to install pre-formed molded fiberglass enclosures which include grab bars and a hand-held shower head. These are seamless and easily cleaned.

The quality of carpet allowed is minimal, and lacking a warm, home-like texture. Expenditure was limited to \$9.50 per square yard, installed. At this price, coupled with the fire retardant requirements, we could use only low grade, commercial type carpeting. Housing of this type for senior citizens is not likely to see heavy traffic or abuse as might be the case in many HUD projects.

The kitchen cabinets specified are not of a durable quality. The finish chips and scratches readily. In addition, the shelves in base cabinets are half-shelves, which are difficult and in some cases impossible for older people to reach.

Provision for hidden sleeves for air conditioners, rather than actual incorporation of units in geographic areas where air conditioning is needed, seems wasteful of time and money, and inefficient in terms of energy consumption.

As a matter of ethics, one might seriously question the specification of many material items by brand name.

### Evaluation of Policies

In general, our experiences left us with two major concerns about FmHA practices and policies: 1) the area of design, both functional and aesthetic; and 2) the area of quality control. The stringent restrictions on design are of such a nature as to discourage thoughtful consideration of alternative designs. The intent appears to be one of standardization and factory-type repetition. Little or no consideration is given to geographic differences or local preferences and culture.

The housing for senior citizens made possible through this Federal program is highly desirable in many small communities. But the dollars spent could buy more comfort, convenience, and

beauty, and produce lower rents through long-term performance considerations than is now possible under FmHA's current specifications and policies.

At the end of three years of successful operation, there was a waiting list of 32 individuals or couples, twice as many as were then housed. The residents have been our best, and only, form of advertising. When the Board of Directors began to explore expansion plans in 1978, FmHA informed us that we could not use the same plans again, that there would be *no* leniency on design features next time. However, two years, one local research study, and several appeals to Washington D.C. later, an additional sixteen *improved* units were constructed using the same basic plan.

All units were designed as "handicap" units, utilizing 3 foot wide interior doors; 5 foot turning radius in kitchen, bath, and entry to bedrooms; and full access to bathtubs, and other conveniences. Kitchen base cabinets are 32 inches high and have pull-out shelves; wall-hung ca-

binets are 6 inches lower than standard. Bathroom medicine chests are recessed in the side wall, rather than hung above the lavatory. Casement windows which are easier to operate from wheelchair or walker, or by an arthritic were installed throughout cost over that of double-hung, paid by corporation. Air conditioning units, if desired by new tenants, were installed during construction, thereby substantially reducing installation costs. Perhaps you *can* "fight city hall."

### Notes

1. Farmers Home Administration, under Title V of the Housing Act of 1949, as amended, makes low interest loans to provide rental housing in rural areas for senior citizens, 62 years of age or older. These loans offer an opportunity for citizens to maintain their independence and to live, in dignity, in the community where they have spent their working days.
2. Lawton, M. Powell. *Planning and Managing Housing for the Elderly*. New York: Wiley & Sons, Inc., 1975. Chapter 7.
3. The corporation was later told that this design could not be used again; they object to service people going through an apartment.