Ben Mitchell, a Korean War veteran, lives in rural western Maine with his wife. Often, as family members face their own economic challenges, Ben opens his home to his children, grandchildren and great grandchildren. One winter, when the temperature was averaging 10 degrees below zero during the day, his septic system failed. At the time, two granddaughters and several great grandchildren were living with him. He desperately wanted to keep his extended family in the home, but he could not afford to replace the septic system and was unable to get a loan. WMCA used funding from several client-oriented sources to help him install a new septic system – one that would function even in Maine’s subzero temperatures.

Enterprise is a leading advocate for the Section 4 Capacity Building for Community Development and Affordable Housing (Section 4) program. Over the past 10 years, Enterprise has distributed approximately $80 million in Section 4 grants and loans to more than 900 local nonprofit organizations across 48 states and Puerto Rico. These organizations develop affordable housing, finance small businesses, revitalize commercial corridors, and help address local health care, child care, education and safety needs.

Section 4 is the only federal program that is exclusively focused on increasing the effectiveness of these organizations. Through grants, loans, training and guidance, Section 4 provides local organizations with the staffing, program development and financial resources to maximize the impact of the services they provide and ensure the long-term sustainability of their investments.

With Section 4, organizations develop core skills that strengthen their ability to implement HUD programs, raise capital for community development and affordable housing, coordinate on cross-programmatic, place-based approaches, and facilitate knowledge sharing.

**Spotlight on Section 4 Grantee: Western Maine Community Action, Inc.**

Western Maine Community Action, Inc. (WMCA) opened its doors in 1965 with the goal of overcoming economic insecurity in the state’s rural western mountain region. Focusing on low- to moderate-income individuals in Franklin, Androscoggin, and Oxford counties, WMCA offers holistic programs and services around homeownership, heating and energy assistance, nutrition, education and training, and employment and volunteerism. As a social services agency, WMCA strives to create communities that are safe, healthy and inclusive for diverse populations. Rural senior housing preservation and foreclosure prevention are top priorities. WMCA offers energy conservation assistance, safety assessments, counseling and home modifications and repair to help seniors safely age in place.

**Local challenge**

According to the Housing Assistance Council, one in four rural households is headed by a senior. The vast majority of these seniors own their own homes. In Maine, residents have the oldest median age of any state in the U.S., and three out of four seniors own their own home. With the number of Americans over 65 expected to expand from 40 million to 70 million by 2030, the number of older homeowners is projected to increase. While many elderly homeowners depend on their home as their primary asset, their home can also become a major liability. Deferred repairs, increased housing costs, fixed incomes and a lack of elderly-accommodating improvements increase the risk of the home becoming unaffordable and unsafe, especially for the many seniors suffering from chronic diseases and disabilities. The fact that one million rural seniors – one in ten – live below the poverty line only exacerbates this problem.

Ben Mitchell, a Korean War veteran, lives in rural western Maine with his wife. Often, as family members face their own economic challenges, Ben opens his home to his children, grandchildren and great grandchildren. One winter, when the temperature was averaging 10 degrees below zero during the day, his septic system failed. At the time, two granddaughters and several great grandchildren were living with him. He desperately wanted to keep his extended family in the home, but he could not afford to replace the septic system and was unable to get a loan. WMCA used funding from several client-oriented sources to help him install a new septic system – one that would function even in Maine’s subzero temperatures.
Rural areas, such as western Maine, often lack the housing support and social service infrastructure to effectively and sustainably ensure the safety and security of elderly homeowners in the community. WMCA recognized the need to address this gap, but lacked the funds necessary to plan and pilot a new service program and appropriately train and prepare employees.

**How Section 4 funds were used**

$25,000 in Section 4 funds allowed WMCA to build the foundation for an innovative new program serving seniors seeking to age in place. With Section 4 support, WMCA was able to:

- Fund an Elder Services Program Manager staff position.
- Send two WMCA staff members to gain NeighborWorks Foreclosure Prevention Counseling Certification, with one staff member becoming a certified mortgage loan officer.
- Undertake 33 meetings with community partners, increase education opportunities, draw in volunteers and reach out to new participants.
- Research and adapt models of service delivery that blend home rehabilitations and retrofitting for safety, accessibility and technology, a community information technology infrastructure, a community-based network of Elder Care volunteers, and multifaceted service delivery, such as budget counseling and foreclosure prevention.

**How Section 4 funds enhanced capacity of organization**

Section 4 directly increased WMCA’s capacity to provide foreclosure counseling and budget counseling services to rural elderly homeowners. By combining counseling and homeowner education with accessibility improvements and renovations, WMCA has been able to offer more holistic care that allows seniors to remain in their homes. Section 4 helped WMCA build the foundation for this new service delivery model and ensure program sustainability by:

- Developing a core group of volunteers, many of whom are elderly themselves.
- Building a relationship with the Maine Bureau of Consumer Credit Protection for providing referrals of homeowners at risk of foreclosure.
- Creating the Franklin County Elder Independence Task Force – the majority of Task Force members are seniors – to serve as an advisory committee for the program.

In a community that has few – if any – resources for seniors at risk of foreclosure, WMCA has amplified the impact of Section 4 by unifying the community around a common goal of enabling seniors to age in place. WMCA has already helped its first clients receive housing services and avoid foreclosure. Going forward, WMCA will continue to innovate and improve its service model to better meet the needs of Maine’s rural seniors.

For more information about this project, please contact: Russ Kaney, 608.825.9267, rkaney@enterprisecommunity.org.

For more information about the Section 4 program, please contact: Clay Kerchof, 202.403.8016, ckerchof@enterprisecommunity.org.