Dunlap Senior Housing Apartments Continue More Than 50-Year Mission

More than 50 years after Dunlap residents came together to establish affordable housing for local senior citizens, the organization they created continues that mission today — and several apartments are currently available for new residents.

The Senior Housing Apartments are owned by the nonprofit Dunlap Housing and Development Corporation, an organization with roots dating back to 1971.

That year, *The Dunlap Reporter* reported that community leaders were working to raise $2,500 to begin construction of a four- or five-unit senior housing development. A nonprofit organization, the Dunlap Housing and Development Corporation, had been formed with the stated purpose of providing low-rent housing to elderly residents.

The organization's original officers were Richard Randall, president; Vern Howe, vice president; Delores Tague, secretary; and Frank Humlicek, treasurer. Evelyn Volkhart, Don Bissen and John Reisz served as directors.

The $2,500 local fundraising goal was significant to getting the project off the ground. Approximately $1,500 was needed for the building site, with the remaining $1,000 providing working capital for incorporation fees and other expenses.

Once those funds were raised, the corporation could qualify for a federally subsidized 3% loan to finance construction.

Plans at the time called for a four-unit building with two-bedroom apartments at an estimated cost of approximately $43,000. Organizers expected the housing to become self-supporting through rent paid by residents once construction was complete.

Eligibility looked considerably different than it does today. In 1971, residents generally had to be at least 62 years old and meet an annual net income limit of $8,000.

When two people lived together, such as a married couple or a mother and daughter, only one was required to meet the age requirement.

Anticipated rent was approximately $65 to $75 per month.

Even at the beginning, organizers were looking toward the future. The 1971 article explained that if the first four apartments were easily filled and demand remained, additional units could be constructed.

That first housing project soon became a reality.

In October 1972, the Dunlap Housing and Development Corporation invited the public to tour its newly completed four-apartment complex during an open house.

The building contained four two-bedroom apartments, each renting for $75 per month with residents responsible for utilities. Apartments were carpeted throughout most of the living space and included a complete kitchen with a stove and refrigerator, closet space and a bathroom with a tub-and-shower combination. A television tower was also available for use by residents.

The project was completed with assistance from a 40-year, $44,000 low-interest loan through the Farmers Home Administration. Bruce Kilpatrick, an FHA representative from Harlan, assisted the local housing corporation in securing the 3% loan.

It didn't take long for the organization to pursue the expansion envisioned when the program began.

By 1975, another four-unit, low-rent senior housing building was under construction across the street and west of St. Patrick Catholic Church. The new building included two two-bedroom and two one-bedroom apartments and was constructed through the same type of program used for the original development.

Money remaining from Dunlap's 1971 fundraising drive helped cover expenses required to get the second project underway.

The cost of the new building had risen to approximately $55,000, compared with $44,000 for the first four apartments. Rent for a two-bedroom apartment in the new building was estimated at $95 per month.

The corporation continued to grow in the years that followed.

In January 1980, the Dunlap Housing and Development Corporation announced plans for another four-plex apartment building at Second and Park streets, with bids scheduled to be opened that March.

At that time, Ethel Crandall served as president; Gerald Culver, vice president; Frank Humlicek, secretary; and Marle Houston, treasurer. John Reisz, Kenneth Dwyer and Ray Klein served as directors.

The housing program eventually grew well beyond the original four apartments envisioned by community leaders in 1971.

Today, Dunlap Housing and Development Corporation owns apartment properties at 203 Y St., 202 Park St., 206 Park St., 614 Jeroleman St. and 608 Eaton St. Property information for the buildings reflects construction occurring over a period of years as the program expanded.

The organization's longevity was recognized in 2007, when Diane Larson, a USDA Rural Development multi-family housing specialist in Atlantic, presented the Dunlap Housing and Development Corporation with a plaque recognizing 35 years of providing housing services to elderly and disabled residents in the Dunlap area.

A newspaper article marking the recognition noted that the first four-plex was completed in the early 1970s and four similar units were built in subsequent years. Rural Development provided low-interest loans to help finance construction of the facilities.

While federal rural housing programs played an important role in the original development and expansion of the apartments, the Dunlap properties are no longer associated with USDA Rural Development.

More than five decades after the organization was established, the Dunlap Housing and Development Corporation remains locally governed.

Current board members are President Rollie Roberts, Vice President Rick Wingrove and Secretary Beth Roberts, along with Jill Schaben, Michael Hanigan, Treva Block and Susan Cogdill.

Murphy Management of Algona currently manages the properties. Theresa Malone is the tenant liaison and property caretaker, while Rick Melby serves as handyman.

Eligibility has also evolved over the decades. Today, applicants must be age 55 or older or be an adult age 18 or older with a disability.

Currently, three one-bedroom apartments are available, including two units with cut-out tubs and one unit with a shower.

The vacancies provide an opportunity for eligible residents seeking affordable, manageable housing while remaining close to family, friends and services in the Dunlap community.

What began in 1971 with a $2,500 local fundraising campaign and a plan to construct just four apartments ultimately became an investment that has served generations of Dunlap-area residents.

The buildings, financing programs, eligibility requirements and people overseeing the organization have changed over the past half-century, but the purpose behind the original effort remains much the same: providing affordable housing that allows older adults and residents with disabilities to continue calling Dunlap home.

To request information or inquire about available units, contact Murphy Management at (515) 295-2927.