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Residential Real Estate

As home prices skyrocket, senior homeowners are at risk. That's when Westminster Home Connection steps in.



Image: Guido Mieth

Making small repairs can keep older homeowners in their houses.

GUIDO MIETH



By [Ian Bradley](#) – Reporter, Nashville Business Journal
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Gone is the frenzied real estate market of 2021, when a home sold as soon as a real estate agent's sign was pounded into the front lawn. The demand for a piece of Music City is still there, though and for predatory buyers, Nashville's cost-burdened, fixed-income older homeowners – many of whom live in homes in need of repairs – present the easiest opportunity.

“We have one family that gets contacted daily – in their words it's almost harassment. Early on they were offered \$175,000, which was too low for them to do anything with. Since then they don't let anyone give them a number,” Terry Rappuhn, a founder of Westminster Home Connection said. “A second family also gets contacted regularly and also doesn't let the people even give them a number. Early on it was both in-person and by phone but now it is mostly by phone.”

Westminster Home Connection is a locally based nonprofit organization that offers repairs, mobility modifications and decluttering services to elder homeowners in the Middle Tennessee area. The organization was founded in the wake of the 2010 flood – as the need for flood-related repairs dried up, the group shifted focus to helping Nashville's older adults.

Keith Branson, Westminster's executive director, said the organization only focuses on the most necessary, impactful repairs in each home they visit, so they can spread their money over the widest number of properties. They spend an average of \$3,000 per property, Branson said, and typically help between 200 and 250 homes in a year.

“We're trying to figure out what's the best thing for them right now, to be safe and functional in their home.” Branson said.

The organization's volunteer workers typically replace stairs with ramps and install grab-bars in bathrooms, but have also repaired floors, roofs, electrical and HVAC systems, and modified bathtubs to minimize the risk of slipping and falling.

Those repairs can be the difference between residents staying in their homes - and passing the property on to their families - and accepting an underwhelming offer because they need the money.

“If your parents passes away or can’t live in their house anymore, and that floor is falling in or the toilet doesn’t flush, and the roof is leaking, they really don’t have a choice [but to sell]. What we’re trying to do is give the family a choice to retain that home versus just taking an offer to sell.”

Anna Maddux, a social worker with LHC Group, said she refers people to Westminster more than any other nonprofit or assistance group, because their efforts can make the biggest difference in a resident’s life.

“They have such a gift of going in(to a home) and seeing what it needs. I may have just made a referral for a ramp and some grab-bars but they see a doorway that needs to be widened or a toilet that’s too short,” Maddux said. “It’s saved so many of my patients from having to be placed somewhere, to go into senior housing, or give up their homes. They’ve been such a lifesaver for so many people.”

When it comes to senior housing, the numbers don't add up.

Demand for Westminster’s services isn’t going to dry up anytime soon. Interest in Nashville isn’t going anywhere, and neither is the city’s aging population.

Seniors are the fastest-growing age group in the United States. The [2021 Profile of Older Americans](#), a study published by the Administration for Community Living, showed 17% of the population, or 55.6 million people, were over 65. That number is expected to reach over 80 million by 2040.

The same study found that economic insecurity is the most pressing issue among that group. Poverty in adults over 65 jumped from 10.7% in 2021 to 14.1% in 2022.

Nashville, which has been experiencing an economic boom for the better part of a decade, has a severe housing shortage. Metro’s 2021 Affordable Housing Task Force study showed Nashville needs to add 53,000 new homes by 2030, and that 18,000 of those units need to be income-restricted.

If those units are built it will mean more options, but Nashville’s senior homeowners – many of whom live on a fixed income – are also facing cost challenges.

Metropolitan Social Services 2022 [Community Needs Evaluation](#) report states that over half the houses older Davidson County residents live in are more than 30 years old, and

more than half those are over 50 years old. Older homes require more upkeep and updating, so many owners are faced with hardships as they continue to reside in those dwellings.

The same report showed that over 10,000 senior homeowners in Nashville spend more than 30% of their income on housing, which the U.S. Department of Housing and Urban Development defines as being “cost burdened.”

That number is likely to only increase as the city’s population continues to age and the cost of living - rent, groceries and medical care, among others - continues to climb.

For these aging Nashvillians, that can and often does, mean choosing not to repair or modify their house to prevent injury.

Inherited cost

Homeownership has been a cornerstone of generational wealth in America. For Nashville’s senior homeowners, facing rising living costs and increased property values, selling is often the only option.

“I have a patient, he lives with his mom in a house that her parents passed down to her and it needs some major help. It’s all repairs, I don’t think there are any modifications truly needed, just repairs,” Maddux said. “If they didn’t get assistance through Westminster I think the mother would have to give up the house probably within the next year or two, just because it’s falling apart and they don’t have the money, and no family to help.”

A recent report from the [National Association of Realtors](#) showed that middle-income homeowners accumulated \$122,100 in wealth over the last 10 years, or an appreciation rate of 60%. The same report showed low-income homeowners built \$98,900 in wealth, and Black homeowners, who saw the smallest gains, were able to accumulate more than \$115,000 in wealth.

Those residents who are forced to sell are then faced with the question of where to go.

While nursing homes and assisted living facilities are an option, it’s a costly one. The Community Needs Evaluation report shows the annual cost of an assisted living facility in the Nashville area is \$49,200, and for a shared room in a nursing home it’s \$87,235.

And that's assuming they can get into a facility. The Tennessee Health Care Association [reported in 2021](#) that more than half of all Tennessee nursing homes are operating with a staff shortage of 20% or more.

Westminster's \$3,000 investment can be the difference between a property being sold or being inherited.

Rappuhn said the group's efforts also go a long way in helping preserve affordable housing throughout the region, instead of seeing those lots sold to developers to be razed and reborn as luxury apartments.

She said one-third of the homes Westminster worked on last year were in Madison, North Nashville and Germantown, but noted that Westminster in the same year had fewer clients in Davidson County than it did five years ago.

"As Nashville loses its affordable housing, it's gone. I was looking over the areas where we've done work, I was really stunned at how many home in North Nashville – there weren't nearly as many as I expected, but that's still a big area for us," Rappuhn said. "But North Nashville, East Nashville, Sylvan Park, we need to retain those homes we have left in those neighborhoods. We do a lot of work in Madison, Hermitage and Donelson because there's still a lot of affordable houses there."