Affordable Housing for Senior Adults

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Cities ensure the provision of basic services for the protection of human rights, while at the same time maintaining economic growth and protecting the environment. These benefits provide some challenges. As the population increase, local government should identify and plan for the impact that the aging population will have on a community. Local government cannot ignore this valuable asset and resource in the community or the additional stress on the local services in five years. The senior demographic will have a profound impact on a community in regards to economic security and the delivery of support services.

This project report includes facts and resources to identify senior housing issues that affect senior adults, calculation of population projections and housing, and recommendations to address the concern.

Acknowledgements

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I appreciate my loving family and friends who have patiently endured and supported my efforts in achieving higher education. I could not have completed my education without them. Special thanks to my aunt, Edith Pina, for her inspiration and the opportunity to learn more about senior adults, their needs and obtaining affordable senior housing.

Executive Summary

Despite the fact that America is aging, the trend for many cities is to appeal to the Millennial (born between 1977 to 1995) and Generation X (born between 1965 to 1976) populations. Most literature in planning and urban development has focused on appealing to the upcoming generation of young professionals who prefer public transportation and living downtown in walkable communities. New building construction is expanding though new rental housing is mostly targeted toward those with higher incomes, affordable housing is not increasing to the same degree. Consequently, the realization of the growing need for affordable housing for senior adults has only recently been realized.

The increasing senior adult population necessitates local government to identify and plan for the impact of the aging population. The senior demographic will have a profound impact on a community in regards to economic security and the delivery of support services. Local government cannot ignore this significant population in the community.

This project report includes facts and resources to identify senior housing issues, demonstrates the calculation of population projection and housing within a community, and provides recommendations to address the concern of accessible and affordable senior housing.

Introduction

Living in her small one bedroom, modest home for over 50 years in south Dallas, Edith Pina was forced to move from her home for her safety. In her neighborhood, the bus route was changed due to the low ridership in the area. She was forced to walk in the street until she was closer to the nearby recreation center where there was a sidewalk. As the area became crime-infested, the local grocery store moved and was replaced with expensive convenience stores which are not feasible on a social security income. Her home was robbed three times. She was too frightened to walk or take the bus to the store. Only with the help of her family and a food bank at the recreation center, she was able to continue to reside in her home. Warehouses and other industrial businesses purchased property around the area, which was followed by an increasing number of large trucks rumbling throughout the area. Her home fell into disrepair as her health declined. The recreation center closed due to funding. When family members were too afraid to visit, she moved to independent senior residence apartments. As her retirement funds decrease, she was forced to find less expensive housing. The new housing, titled under Section 8, was not accommodating to her senior adult needs. For example, the stairs did not have railings, the sidewalks were uneven or crumbled and the area was not pedestrian friendly. The nearest store was not within walking distance and the building was along a main highway. As she continued to decline in health, affordable housing with assisted services was needed but very expensive. Government assistance was complicated, difficult and time consuming for qualification, and unavailable for private senior residences with no waiting list. The dilemma is where can she find an affordable senior residence in Dallas that can address her senior adult needs physically, personally and socially?

Chapter 1 The Silver Tsunami

Overview

Today, there are more than 35 million Americans 65 years or older. People are living longer and the baby boomer generation (people born between the years of 1946 and 1964) is aging, see Figure 1. According to the Texas Office of State Demographer, in Texas, it is estimated that adults over the age of 65 will make up about 20 percent of the nation's population in ten years. The population of citizens over the age of 65 will be 9.3 million; and by the year 2020, the numbers of adults over the age of 65 in the North Texas region will double[1]. Older Americans are healthier than ten years ago due to advances in medical technology. They are wealthier as a result of pensions and generous veteran retirement benefits, and they are better educated due to educational opportunities. Some have increased incomes as professionals due to advanced degrees. They have the opportunity to live life on their own terms and they are determined to stay active until a medical doctor advises them to stop[2]. Although older Americans are enjoying longer and healthier lives, eventually their physical capabilities will decline. As the senior adult population increases, the market will evolve to meet their needs. The local government must identify and plan for the impact the aging population will have on a community. The senior demographic will have a profound impact on a community with an increasing need for improved security and the delivery of senior support services.

Figure 1 Vulnerability of Seniors according to United States of Aging Survey (Generations United 2015)

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[1] (Office of State Demographer 2013)
[2] (International City/County Management Association 2003)
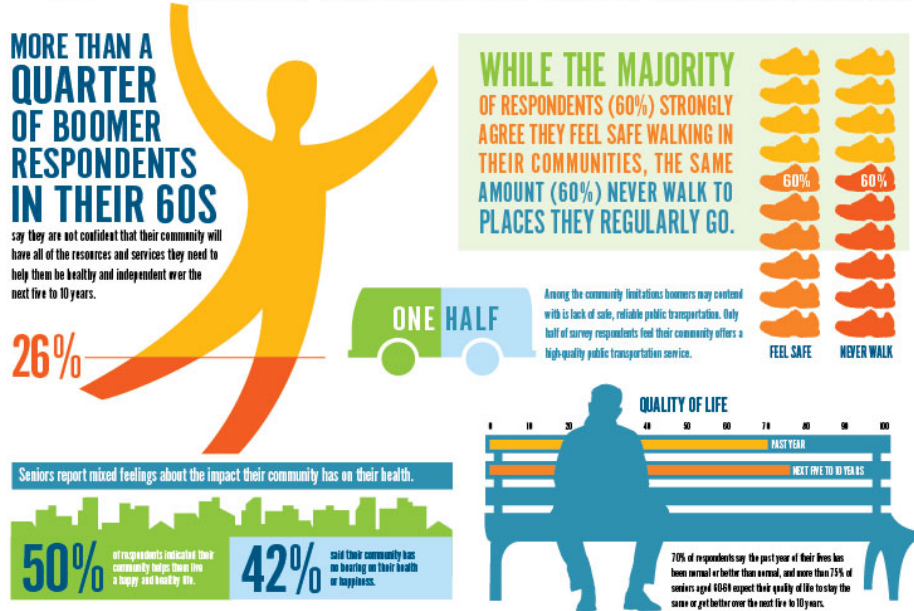
Figure 2 Baby Boomer characteristics according to the United States of Aging Survey (Generations United 2015)

Statement of Problem

As Americans live longer, the demand for senior housing has steadily been increasing and the concept for retirement communities are becoming acceptable. Senior housing differs in size from single or multifamily residential living and scope. Senior housing requires different levels of care and building design to accommodate physical limitations and age-related decline of mental and physical abilities. In addition, many retirement community developments are full-service facilities called Continuing Care Retirement Communities (CCRC). Seniors can advance their care as needed while remaining in the same residential living community. "CCRCs are a combination of residential care options: independent living communities, assisted living facilities and skilled nursing."[3]. Choices for senior housing are evolving and expanding, see Figure 3.

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[3] (Sollitto 2016)

A Snapshot of Senior Housing

This chart reflects general levels of service. Skilled nursing and personal care are often available through a third party. Prices vary according to the service one is receiving and the area of residence.

	Independent Living	Assisted Living	Memory Care	Care Home	CCRCs	Skilled Nursing
Cost per Month	$1500-$3500	$2200 + services	$2200 + services	$2500 - $3500	$4000 - $8000	$7000
Meals per Day	Options	1-3	3	3	Options	3
Medication Management	No	Yes	Yes	Possibly	Yes	Yes
Personal Services	Options	Yes	Yes	Yes	Options	Yes
Accepts Wheelchairs	Yes	Yes	Yes	Yes	Yes	Yes
Dementia Care	No	Possibly	Yes	Possibly	Options	Yes
On-site Nurses	No	Usually	Yes	No	Options	Yes
Transportation	Usually	Yes	Yes	Yes	Yes	Yes

Figure 3 Various types of senior housing, pricing, and services ((Olson 2010)

Governmental agencies like the Department of Housing and Urban Development (HUD), group homes, and private retirement community developers are recognizing the need and responding by constructing full-service facilities to meet the demands of the aging population. The challenge for city planners, permit compliance and building officials are regarding sustainability[4] and reliability. The requirements for building construction, including evaluations and approvals, require additional reviews and qualifications not only from the city but requirements must also abide by State and Federal laws which may delay construction, excluding weather delays. Delays from concept design to general construction cost money. Affordable housing is allusive as construction costs are transferred to the senior residents. In addition to American Disabilities Act (ADA) compliance and regulations, important features for community design for older adults are identified as activity-friendly. Activity-friendly communities reduce social isolation by providing opportunities to leave the facility and interact with other people[5]. Activities appealing to seniors are seminars, classes, recreation, travel, outdoor events, and available support services like staffing assistance and housekeeping[6]

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[4] (Farrell March 1, 2007)
[5] (International City/County Management Association 2003)
[6] (Olsen, 2010)

Also, local government can play a larger role in senior housing in improving the quality and quantity. Their role to also provide efficient transportation, civic participation, community support, health services, public spaces and social inclusion for older adults are not covered in this paper.

Economic Divide

Similar to the general population, the senior population has two economic classes in their population. There are active working adults who are generally wealthy and independent and sometimes still employed versus the lower class senior population who are poor and receiving government assistance. There is no "middle class". Senior care is expensive. There are several payment options, however, the poor class is generally living on Medicare and a Social Security income which ranges from $1200 to $3000 per month depending on how long they remained employed. The wealthy senior population generally live in a house and may receive in home care, or reside in a luxury care residence that meets all their medical and social needs, see Figure 3 and 4. However, even the wealthy seniors may outlive their assets and savings, through a serious accident, or suffer serious mental deterioration, and therefore, need to liquidate all their assets to cover medical expenses. For the community, longevity will become a fiscal burden and moral situation. Sick older citizens and poor people cost money. Citizens cover through their taxes and donations many of the programs that assist the needy.

	Medicare	Medicaid	HUD / Sliding Scale	Private Funds	Long-Term Care Insurance	Veterans' Benefits	Managed Care
Adult Day Services	No	Some Instances	Some Communities	Yes	No	Yes	No
Alzheimer's & Dementia	Not unless they meet criteria for short-term rehab	Yes	No	Yes	Depends on type of policy	Yes	Not unless they meet criteria for short-term rehab
Assisted Living	No	Some State	Some Communities	Yes	Depends on type of policy	Yes	No
CCRC	Depends on level of care required	Depends on level of care required	Some Communities	Yes	Depends on type of policy & level of care required	Depends on level of care required	Depends on level of care required
Home Care	For skilled services if person meets criteria	Some Instances	Some Communities	Yes	Depends on type of policy	Yes	For skilled services if person meets criteria
Independent Living	No	No	Some Communities	Yes	No	No	No
Nursing Care	For Skilled Rehab Visit Only	Yes	No	Yes	Depends on type of policy	Yes	Depends on type of policy

Figure 4 Paying for care (SeniorLiving.net 2017)

Research Questions

1. To what extent does the growing senior population need or demand for housing attract developers?
2. What are the benefits for a city to accommodate a senior housing developer?
3. To what extent does a city action plan increase housing market availability and inventory for the senior population?

Contribution

The purpose of this professional report is to provide local government officials and stakeholders with best practices to create a multi-unit livable housing community for senior adults. Every area of local government has a role to play in this effort, therefore, preparation and readiness for this future population challenge should be considered.

Limitations

There is a difference in the types of senior housing. This report will focus on multi-unit housing, like assisted living facilities, skilled nursing, and continuing care retirement communities (CCRC). Programs associated with home care in a house, accessory dwelling units (ADUs), subsidized senior housing and board and care homes will be referenced but not the focus of this report.

Senior housing occasionally is categorized with affordable housing as many seniors are on a fixed income. Although many communities see affordable housing as negative, affordable housing is important for an older individual as they are generally downsizing, or living a simpler way by moving to a smaller residence,[7] and focusing their income on personal pursuits to minimize the cost of living, or medical expenses, see Figure 3. This report will focus on housing designated as *community* senior residences and influence local government to take strategic steps to create communities that focus on the senior housing availability. The report intends to focus on the local level of government; however, state and federal assistance will be referenced.

Structure

The outline for this paper is as follows:

Chapter 1 presented the characteristics and needs of the senior population and describes housing choices. Chapter 2 illustrates the demographics of the senior population in North Texas. Chapter 3 reviews the research method. Chapter 4 calculates the current housing with the estimate housing demand. Chapter 5 presents age-friendly design challenges including zoning and policy. Chapter 6 summarizes the need for senior housing for the senior population.

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[7] (Unknown 2009)

Chapter 2 Growth of the Senior Population in Texas

North Texas counties have a smaller percentage of growth for older residents as a whole compared to the United States however, Texas is increasing especially due to migration for the climate and better economy. Texas is ranked number four as a state with the greatest number of population after New York, California, ... ?.[8] "In Texas, the aging of the Baby Boom generation is projected to yield an elder population of 5.9 million or 19.4 percent of the state's total population in 2030."[9] When this occurs, one in five people in Texas will be over age 64. This will be of great importance to policy makers, the economy, and communities.

Texas

Census data shows that five of the nation's eleven fastest growing cities are located in Texas. With this growth, the aging population will grow also and the demand for services will increase. The map below illustrates the percentage of 65 and older population in Texas,[10] see Figure 5.

Source: United States Census Bureau

Credit: Seniorcare.com
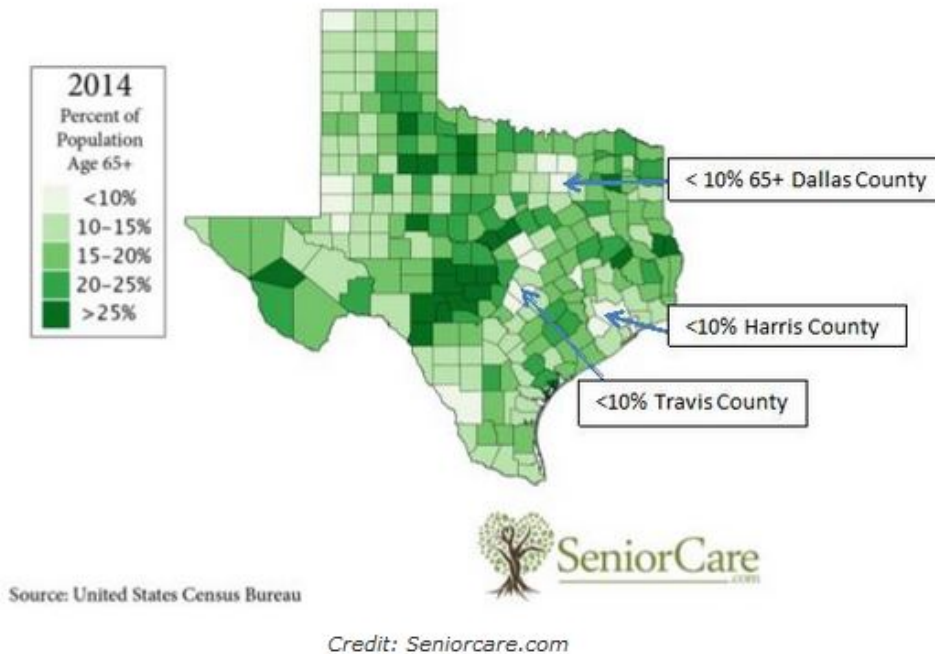
Figure 5 Senior Population in Texas 2014 (Marak 2016)

The 2010 Census and the Texas Data Center predict that Texas over 60 population will triple by the year 2050 from 3.8 million to 12 million. Texas total and elderly populations are racially and ethnically diverse but most of the elderly population will still be limited in financial resources. "This change of

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[8] (Texas Demographic Center 2016)
[9] Ibid., 2016
[10] (Marak 2016)

characteristics of the elderly population may impact the level of resources spent on housing"[11] By 2050, Texans age 60 and older will comprise 2.2 percent of the total Texas population,[12] see Table 1.

Table 1 Texas population over age 60 (Texas Department of Aging and Disability Services 2014)
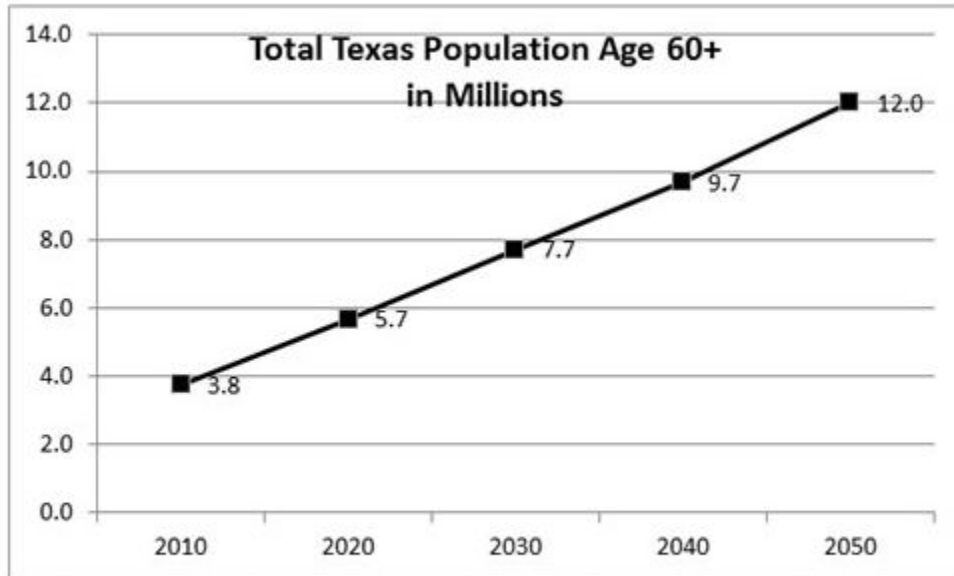
Source: US Census 2010 and Texas State Data Center, University of Texas at San Antonio.
Population projections based on the 1.0 scenario.

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[11] (Marak 2016)
[12] (Texas Department of Aging and Disability Services 2014)

Table 2 Texans aged 60 and over from years 2010-2050 (Texas Department of Aging and Disability Services 2014)
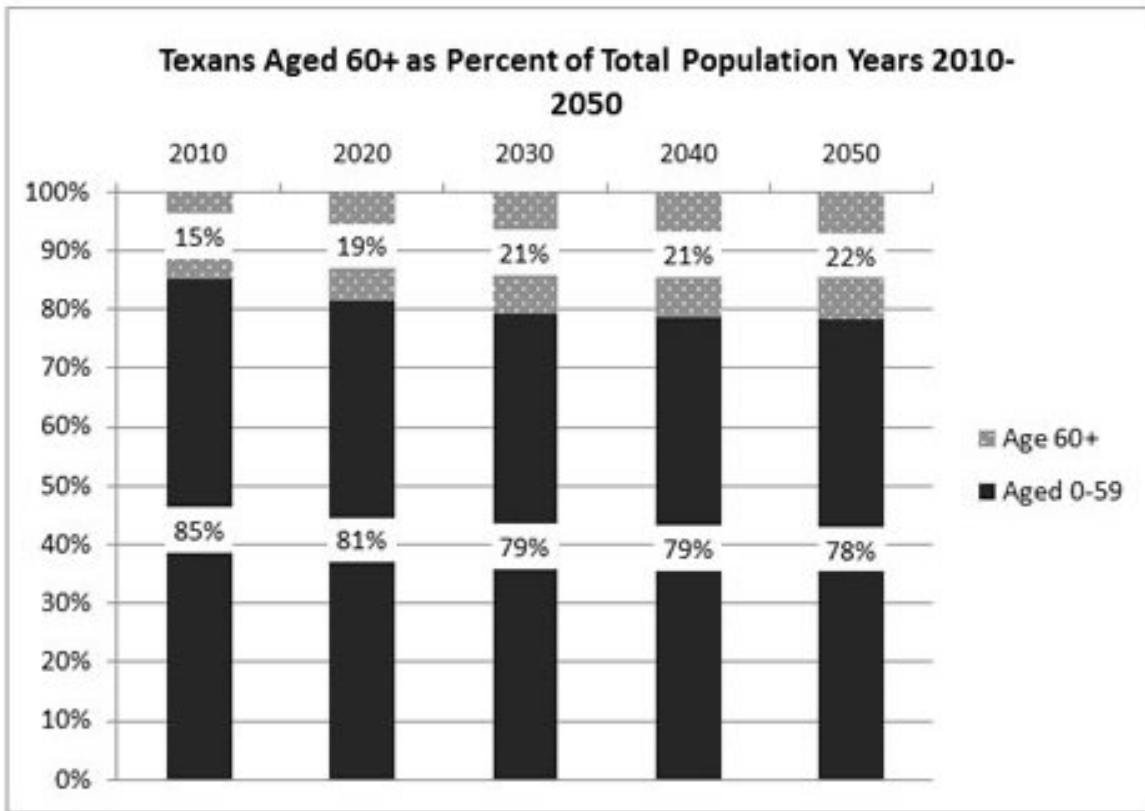
Texans Aged 60+ as Percent of Total Population Years 2010-2050

Source: US Census 2010 and Texas State Data Center, University of Texas at San Antonio. Population projections based on the 1.0 scenario.

North Central Texas

In the North Central Texas region, the expected growth for the North Central Texas region will be 36.3%.[13]. With the increase in age, see Table 2, disability becomes more common. Among Texans that are currently 65 years of age and older, the majority have some type of disability. The rates of disability and serious chronic illnesses also increase which is likely to increase the need for long-term services and supports, see Table 3.

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[13] (Texas Department of Aging and Disability Services 2014)

Table 3 Texans 65 years old and over by disability status (Texas Department of Aging in Disability Services 2014)

Texans Aged 65 and Over by Disability Status

With one type of disability, 17%

With two or more types of disability, 24%

No disability, 59%
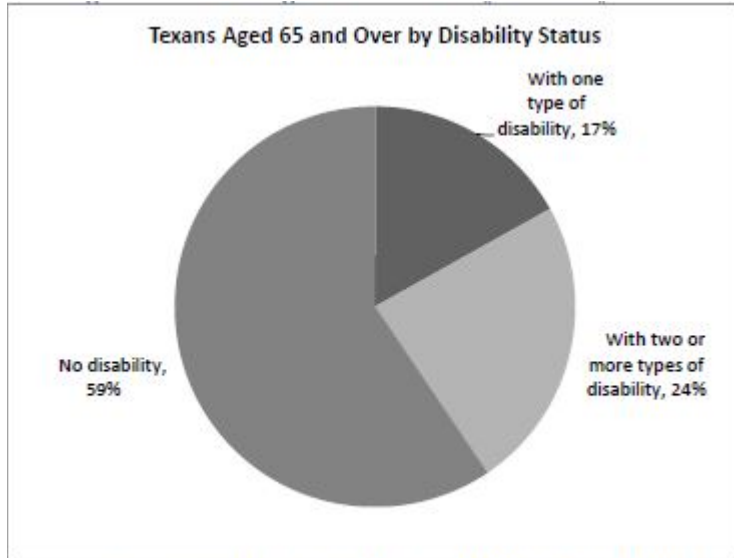
Source: American Community Survey, 2008-2012, Table 18108

"Nonmetropolitan areas remain disproportionally elderly."[14] There has been a concentration of elderly housing in rural areas, however, due to preferences to remain close to family, central city, and available public services, elderly housing is increasing in urban areas.

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[14] (Murdock 2015)

Projected Percent Population Change in Texas Counties, 2010-2050

Percent Change, 2010-2050
- < 0
- 1 - 50
- 51 - 75
- 76 - 100
- > 100
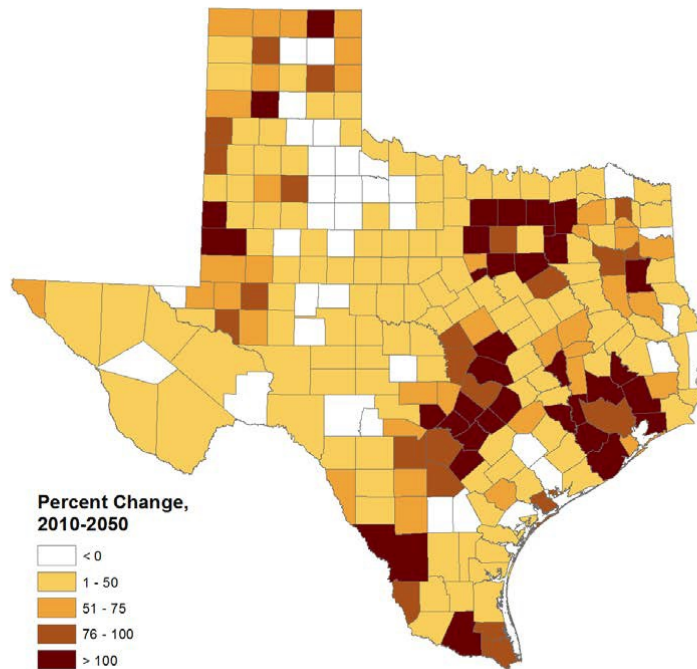
Figure 6 Projected Population changes from 2010-2050 (Hoque 2014)

Counties

For the purpose of this report and to illustrate the need for cities to focus on this demographic, the three counties in the local area analyzed to demonstrate the growing senior population are Collin, Denton, and Rockwall. Since 2000, the number of residents 65 years and older has increased more than 70 percent, and in Denton County, the number of residents 85 and older has doubled in the past ten years.[15] According to Harry Kepner of Plano, a member of the Regional Aging Advisory Committeethat represents 14 counties in north central Texas, "This age group represents the leading edge of the baby boom and is expected to grow more rapidly over the next decade as the first baby boomers start turning 65 in 2011."[16]

Cities

The fastest growing cities in North Texas with the largest percentage of senior populations are Granbury and Decatur.[17] Table 1 below provides the related data for these two cities. The appeal of these communities is due to land availability and services that are available to these areas, therefore, developers are attracted to these cities. Although a city lifestyle in an apartment is ideal for a senior due to the proximity to retail and services and transportation access, many seniors are locked out because

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[15] (Young 2011)
[16] Ibid., 2011
[17] (Suburban Stats, Inc. 2017)

they fall outside the economic parameters. Big city retirement living is out of the picture for a person on social security due to affordability.

Table 1. Caption

Location Profile	Granbury, Texas
Total Population	7,285
Total Area of the City	13.99 mi^2
Age structure	
0-14	1,237
15-24	807
25-59	3,043
60+	2,198
Location Profile	Decatur, Texas
Total Population	5,836
Total Area of the City	7 mi^2
Age structure	
0-14	1,398
15-24	881
25-59	2,529
60+	1,028

Chapter 3   Research

The primary research method for the aforementioned research questions was online and in publicized research. Affordable housing is a challenge for local governments. Local governments can encourage age-friendly designs, enact flexible zoning rules and promote diverse housing types that establish the quality of life and encourage intergenerational communities while developers are focusing on the costs. Negotiations are encouraged so both parties benefit.

Planning societies are realizing the needs for affordable housing, but not necessarily senior housing, therefore, there is limited literature regarding senior housing. The pressure to consider and plan for senior housing for cities are primarily from the planning associations, like the American Planning Association (APA) and International City/County Management Association (ICMA), and senior related associations like the American Association of Retired Persons (AARP) and insurance companies due to the healthy lifestyle seniors wish to participate which leads to longevity.   To appreciate how creating a community of intergenerational housing that meets the needs of the Millennial and Generation X as well as the senior population, we must examine in detail the different housing methodologies that are proposed from the APA, AARP and insurance companies. It may be advantageous to initiate many of the proposals to assist the older population.

Case studies

In addition, case studies from several cities, states and counties demonstrate that affordable housing communities can be successful, therefore, these locations are justification that local government can initiate this changes.

Validity

This research does possess face validity because housing assistance and housing services can vary by location and income level.

Reliability

Reliability has yet to be established as many of the senior housing projects are in initial phases of development or under five years of development.

Chapter 4 Calculating Senior Housing

The need for senior housing should increase rapidly through 2030 as the over 65 population continues to grow due to longevity and retirement, loss of spouse and health changes and income or marital status. These factors serve to increase the demand for senior housing, therefore, new retirement communities and full care facilities need to be developed. Local government agencies and private developers will need to prepare and budget for these expenses, justify the demand and estimate the income projections.[18]

Senior housing is complex since it involves various types of housing with different levels of care. There will be a need to examine differences in design and construction due to future demographic shifts. Other than single family homes in a neighborhood (which will not be covered in this guide), options include multi-unit high-rise or low-rise dwellings with common use recreation facilities. Some independent-living apartments have naturally evolved into retirement communities as older residents have increased the tenant profile.[19] The various levels of care include meals, transportation, housekeeping, and personal care services like laundry, security, planned activities and other community and social programs. Facility requirements are related to physical limitations and age-related decline in mental abilities. Continuing care retirement communities (CCRC) are popular as they take care of the various levels of housing and care.

Types of Senior Housing

A knowledge of senior housing types is required to create an accurate senior housing stock. The American Seniors Housing Association classifies the six types: [20]

1. Active Adult Community – restricted to adults over the age of 55 with no special services.

2. Senior Apartments – age restricted that may or may not offer limited rental amenities.

3. Independent Living Communities – for a monthly fee, may include amenities such as access to meals or meal preparation, transportation, activities of daily living (ADL), and often include assistance with daily living.

4. Assisted Living Residence – state regulated that have trained professional staff to help with daily living, including ADL and taking medicine. Generally, there is a 24 -hour staff and level of care ranges from housekeeping to extensive personal assistance.

5. Nursing Homes – facilities for individuals who require 24-hour nursing or medical care.

6. CCRCs, or Continuing Care Retirement Communities- properties that include a mixture of care to the services listed above but do not include skilled nursing beds.

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[18] (Ellsaesser 2002)
[19] Ibid., 2002
[20] (Peterson 2016)

There is a gap that exists between the needs and abilities of older adults. There are five main categories of the senior housing market: no care occupied, no care renter-occupied, assisted living owner-occupied, assisted living renter occupied and full care, or nursing home.[i] "Governmental agencies and private developers must develop new methods for a city and a regional analysis to use when estimating the quantity and type of housing that will be required, as well as the various levels of care that will are needed for this large group of retiring baby boomers."[21] Failure to project an accurate demand can create reduced levels of service and care, and additional costs for city services like police and ambulance.

Compile the data

The Baby Boom cohort (individuals over age 45) will experience a decline in the coming decades but the pace is expected to accelerate as they grow older. Despite this decline, this cohort will play an important factor in the demographic landscape of the state and nation. Aging of the baby boomer generation will increase old-age dependency which is likely to present challenges to government, families, and the economy as the attempt to meet the needs of the growing older population.

Data Methodology 1

Data needed for housing stock analysis can be obtained from the U.S. Census Bureau and other sources to estimate the population growth for 65 years and older. However, the data must be adjusted to reflect actual living arrangements of seniors to estimate units occupied in order its project unit demands.[22] Metropolitan Statistical Areas (MSAs) hold valuable data information for a city or region. Cities are required by the Housing and Urban Development (HUD) authority to provide affordable housing to their citizens. The amount and type of affordable housing are left to the city jurisdiction, and they may either expand or provide additional tax credits to support the needs of the senior population in their area. It is assumed that average persons per household will remain constant at 1.5. In addition, the U.S. Census publishes population estimates at the count level and there is no estimate of group quarters.

1. Acquire the parameters based on income and age limitation of existing affordable senior apartments in the county or city and estimate the number of households projected.
2. Select rental housing types without ADL.
3. The resulting number is multiplied by the percentage of renters. This reveals the total potential market base for senior apartments.
4. Analyze supply by subtracting existing supply from the total potential market base.

Table 4 Projected Demand for Affordable Senior Housing Template

Senior Households with income less than $24,999

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[21] (Peterson 2016)
[22] (Ellsaesser 2002)

Age Cohort of Household	Assumptions	2015 Households	2020 Households (Projected)
55-64			
65-74			
75+			
Assistance with Daily Living (ADL) not required			
55-64			
65-74			
75+ Blended			
% Renter Households			
Total Potential Market Base			
Minus Existing Supply of Affordable Senior Units			
Projected Demand for Affordable Senior Housing			

Statistical housing market analysis is essential to forecast the future housing needs of the senior population. Currently, there is a stigma regarding affordable housing but similar to a young family on a limited income, a senior adult living on a social security check may be an individual in need of affordable housing since medical and other expenses occupy the majority of their household income. If an individual is paying over 30% for housing, this is a cost burden to the individual.[23] To accurately assess the housing needs, it involves both quantitative and qualitative data. "By accounting for the complex nature of housing markets by evaluating micro- and macro-level demographic, economic, and social trends."[24] The calculation between current supply and future demands is the gap that needs to be evaluated. The inventory should then be synced to demographics, with an account of expiring or aging units.[25] If a location has plenty of housing but is unavailable or not viable for senior living needs, the information will be inaccurate. Decisions should be data-driven. Community leaders can obtain a view of their housing market by using Census data to estimate demand[26]. Affordable and available housing affects everyone and matters everywhere.

Data Methodology 2 for Population Projection

The projections of deriving population projection were produced using a cohort-component method based Ardesh Anjomani's Cohort Survival Method for the Techniques of Planning Analysis[27].   The source of estimated population figures is from the United States Census Bureau [28]. The Age of Adjustments is from the Centers for Disease Control and Prevention[29]. Life expectancy is from the County Health Rankings website, data gathered by the University of Wisconsin Population Health Institute, supported by the Robert Wood Johnson Foundation[30]. The assumptions for the components are based on historical mortality trends using the National Center for Health Statistics data on deaths and life expectancy. Males generally have a higher mortality rate than females at every age, however, this report is to demonstrate the methodology rather than the differences[31]. The same process can be initiated for the sexes, race and origin. Typically, as the senior generation grows older, their population generally accounts for a smaller percentage, however, due to advances in technology, medicine and health; their survivability rates may remain consistent. For this report, it is assumed that the trend will be constant[32]

All derived values were computed using unrounded data. In the report, figures and tables, most whole numbers were rounded to the nearest thousand or million and most decimal numbers were rounded to the nearest tenth or whole number.

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[23] (Easton 2014)

[24] Ibid., 2014

[25] Ibid., 2004

[26] (Harris 2010)

[27] (Anjomani 2017)

[28] (U.S. Census Bureau 2017)

[29] (Centers for Disease and Prevention, Texas Dept. of State Health Services 2014)

[30] (Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute 2017)

[31] (U.S. Census Bureau 2017)

[32] (Anjomani 2017

1. Identify census tract of the areas to evaluate.

2. Collect population, age adjustment weight and life expectancy rates (mortality) from census bureau and health statistics.

3. Apply formula calculations to estimate the projected population[33]:

   a) Year Population (Obtain from census data)
   b) Survivability Rate (Multiply year population to age of adjustment weight, then divide by life expectancy rate)
   c) Projected Population (Add year population with survival rate to get projected population)
   d) Calculate the increase (Minus year population with projected population
   e) Percent of change (Divide increase amount with year population)

Table 5 Age Adjustment Weights (Centers for Disease Control and Prevention)

Age Adjustment weights	
45 to 54 Years	0.072
55-59	0.110
60-64	0.038
65 to 74 Years	0.065
75 Years, and Over	0.059

Table 6 Life Expectancy/Mortality (Healthy North Texas)

Life expectancy	
Collin	10.6
Rockwall	12.2
Denton	9.8
Hood	14.7

Table 7 Projected Population Estimates for Collin County (U.S. Census Bureau)

Collin County	Year Population 2015	Survivability Rate	Projected Population 2020	Increase of Population	% of Change
45-54 Years	131,564	893.6423	132,458	893.64	0.68

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[33] (Anjomani 2017)

55-59 Years	49,787	516.6575	50,304	516.66	1.04
60-64 Years	39,368	141.1306	39,509	141.13	0.36
65-74 Years	51,019	312.8524	51,332	312.85	0.61
75 Years and older	28,519	158.7378	28,678	158.74	.056

Table 8 Projected Population Estimates for Rockwall County (U.S. Census Bureau)

Rockwall County	2015 Population	Survivability Rate	2020 Projected Population	Increase of Population	% of Change
45-54 Years	12,714	75.0334	12,789	75.03	0.59
55-59 Years	5,497	49.5631	5,547	49.56	0.90
60-64 Years	4,147	12.9167	4,160	12.92	0.31
65-74 Years	5,985	31.8873	6,017	31.89	0.53
75 Years and older	3,614	17.4775	3,631	17.48	0.48

Table 9 Projected Population Estimates for Denton County (U.S. Census Bureau)

Denton County	2015 Population	Survivability Rate	2020 Projected Population	Increase of Population	% of Change
45-54 Years	106,511	782.5298	107,294	783.53	0.73
55-59 Years	42,109	472.652	45,582	472.65	1.12
60-64 Years	31,118	120.6616	31,239	120.66	0.39
65-74 Years	39,390	261.2602	39,651	261.26	0.66
75 Years and older	21,093	126.9885	21,220	126.99	0.60

Table 10 Projected Population Estimates for Hood County (U.S. Census Bureau)

Hood County	2015 Population	Survivability Rate	2020 Projected Population	Increase of Population	% of Change
45-54 Years	7,198	35.2555	7,233	35.26	0.49
55-59 Years	4,398	32.9102	4,431	32.91	0.75
60-64 Years	3,656	9.4508	3,665	9.45	0.26
65-74 Years	7,062	31.2265	7,093	31.23	0.44
75 Years and older	5,351	21.4768	5,372	21.48	0.40

Case Study - Grey Geography

In 2014, the City of Colorado Springs and El Paso County, Colorado generated a comprehensive housing market analysis due to the high number of seniors in the community. The project goals were: to qualify precise future affordable housing needs; to increase the housing market resilience; to incorporate homelessness prevention into housing policy, and to coordinate city with county community development.[34]. They created a "gap analysis" which generated exact numbers of affordable units "missing" from inventory and included the difference between affordable, and affordable and available.[35] Basically, they subtracted the demand from the supply to find the need of housing. They verified their findings through stakeholder interviews. The project forecasted future need over the next five years. The housing study data can be updated as data is available.
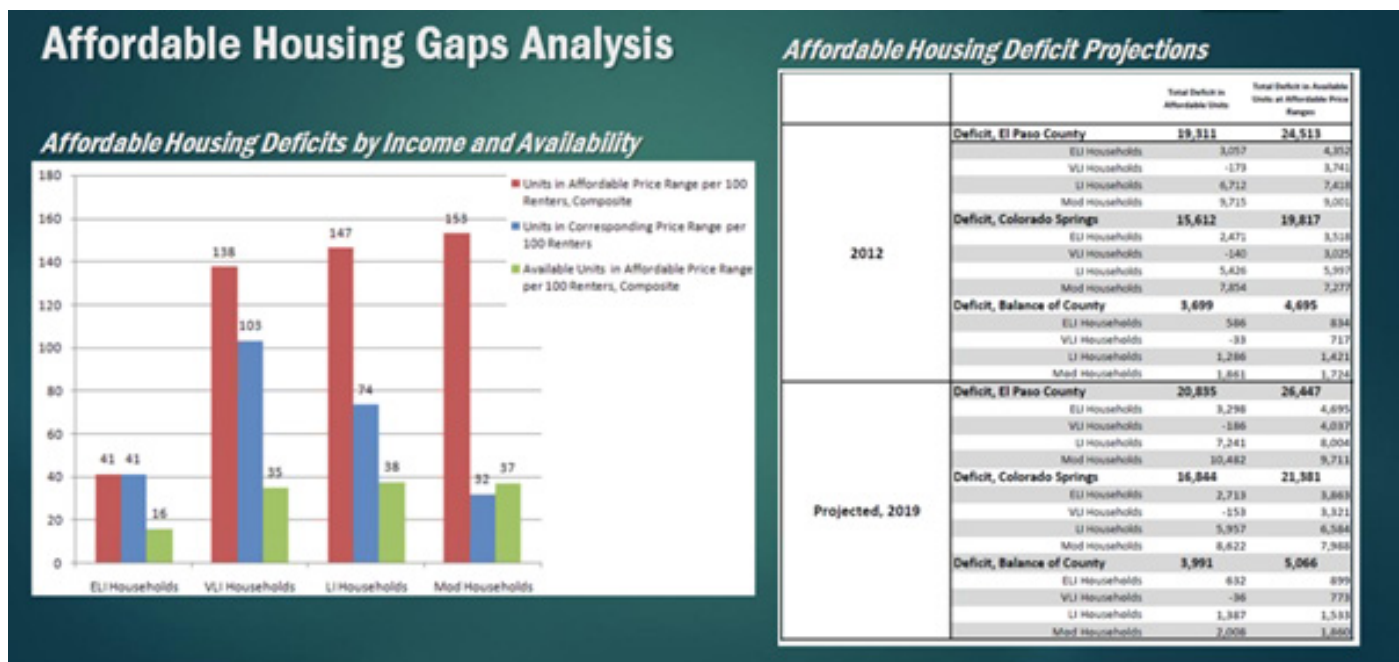

Figure 7 Affordable Housing Gaps Analysis (Easton 2014)

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[34] (Easton 2014)
[35] (Easton 2014)

Then, neighborhood typologies for the local policy were created.
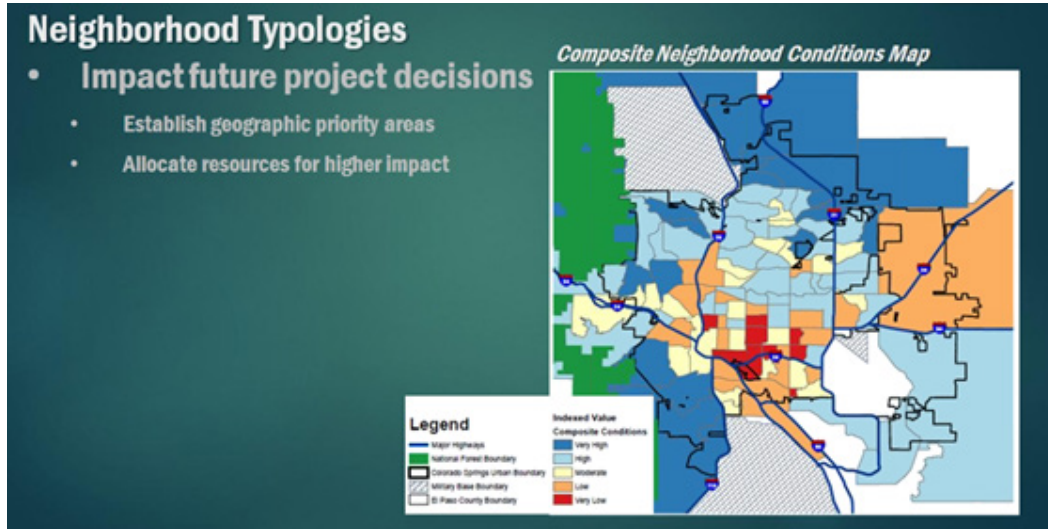
Figure 8 Neighborhood Typologies (Easton 2014)

This became the roadmap to the housing situation. Their data and plan were shared with other organizations that incorporated it into their comprehensive plans.
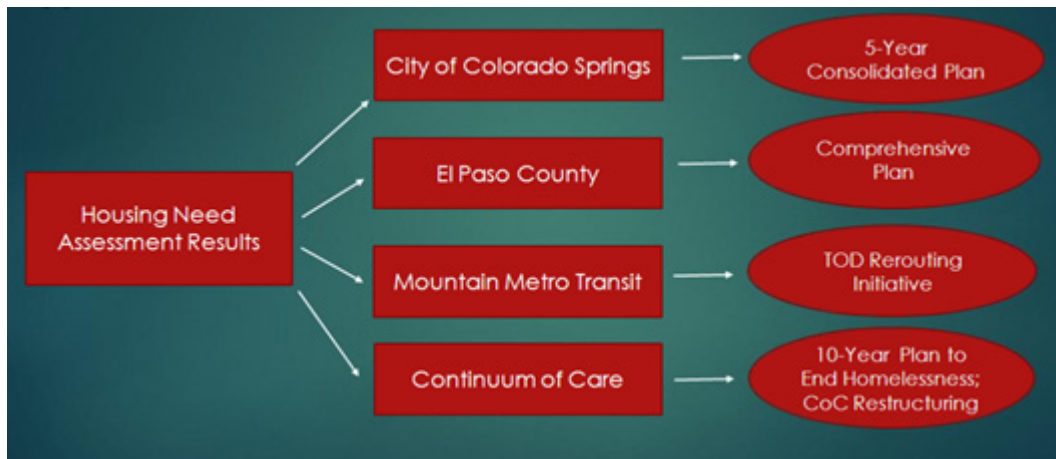
Figure 9 Housing need assessment results (Easton 2014)

Qualitative data is needed to create better policy. In 2015, the State of Washington assisted in a housing inventory analysis which included units at risk and upcoming housing development.[36] The gap analysis was segmented by income tier, housing cost, and geography.

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[36] (Easton 2014)

% of Median Family Income	Homeowner Households	Affordable & Available Units	Gap
0% - 30%	113,762	30,184	-83,578
0% - 50%	261,834	106,665	-155,169
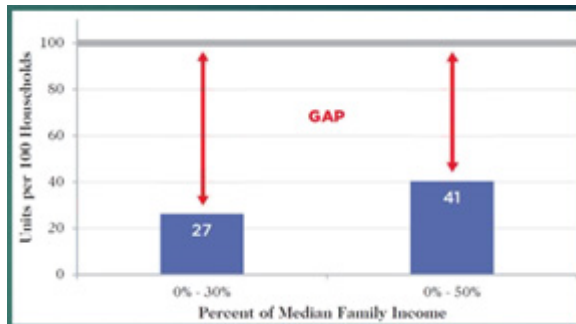
Figure 10 Gap analysis (Easton 2014)

Geographic profiles were created from the useful data. They sync inventory to the demographics including expiring units. They created a profile for every county and the urbanized area which included automatic updating.
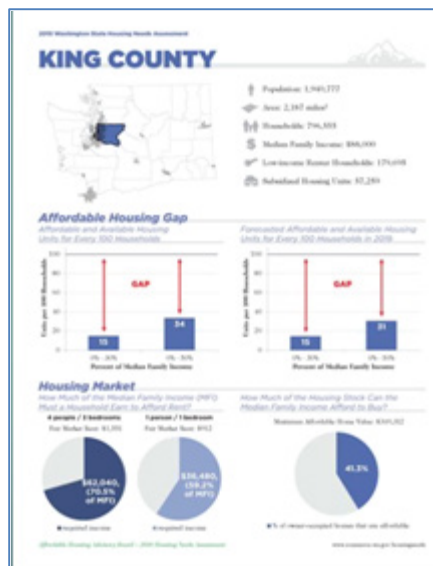
Figure 11 Geographic profile (Easton 2014)

Conclusion

Housing creates an obstacle for current and future economic growth. By estimating adequate housing, a community can attract new businesses or industries. In regards to the senior population, local government's ability to keep the senior residents, who are a major staple in the community and continue to contribute to the economy, is important. A healthy housing market can be an important

source of economic growth.[37] What is this box below? Any Figure or table should be discussed in the text and be relevant to the study.

The Iowa State Extension Service has identified seven steps associated with the housing development process:

1. Initiate the process; organize a housing task force.

2. Identify the major housing problems faced by the community and set some preliminary goals.

3. Develop a community housing profile including estimates of supply and demand.

4. Assess local housing needs. Analyze the data collected in light of community housing standards and goals.

5. Set public policy goals and objectives.

6. Prepare housing strategies and housing action plans.

7. Implement, monitor, and evaluate the progress.

(Harris 2010)

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[37] (Harris 2010)

Chapters 5 It takes a Village

While many seniors are physically able to remain in their homes or neighborhoods, many others are relocated to apartment-style living due to limited retirement income and diminished strength to cope with housing expenses and housing demands. A large share of their budget is housing and therefore, senior adults are often left with the difficult choice between housing and other needs, like medicine or food.

Ideal communities are places that provide adequately for safety, health, education and basic necessities of life for residents. Planners play a key role in the provision of the structures and services that either support or hinder resident well-being, interdependence, productivity, and prosperity.[38] There are many components of a community: housing, transportation, health care and supportive services, retail and medical services, social integration, education, and employment. All residents should have the opportunity to live in safe, affordable housing, especially as they get older.

Older adults are experts on their own lives so planning for the older adult demographic must seek their input. Planners can take a lead role in bringing together leaders across sectors to plan for the needs of older adults living in their jurisdiction.[39] "Policies and programs should promote affordability, safety and accessibility, incorporating enabling design-based home and energy efficiency modifications, and foster upkeep and sustainability of the housing stock."[40] Housing can allow different generations or household types to live in a single residence and allow technologies, devices and in-home management systems to optimize the active aging. It may take several departments and agencies to ensure access to fair housing is available and address the disparate impacts of housing location.[41]

There is a growing movement to make communities "livable" or "age-friendly." It is enough to say that communities that intentionally building connections between generations can say that "communities that are good to grow old in are also good to grow up in.[42]. All generations are an integral and a valuable part of a community. This perspective is reflected in facilities structures, services, polices, and regulations.

The location of a senior housing development is equally important as the type of housing and its proximity to essential goods and services. Because mobility limitations may increase with age, it is important to facilitate quality of life for older adults by creating mixed-use, well-connected neighborhoods with access to health centers, pharmacies, grocery stores, parks and cultural activities."[43] This also includes the infrastructure around the location. The maintenance of sidewalks, lights, walkable neighborhoods, and natural areas.

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[38] (Jill Bahm and others 2014)
[39] Ibid., 2014
[40] (American Planning Association 2014)
[41] Ibid., 2014
[42] (Generations United 2015)
[43] (American Planning Association 2014)

City staff and leaders can create a committee or team to respond to changing trends, optimize program design and budget efficiently.[44] City leaders may integrate comprehensive educational efforts and other housing alternatives from other cities. Since support for older adults ranges from fully independent to those requiring more assistance in daily life, policies and programs should promote affordability, safety, accessibility, incorporate design-based home modifications and foster upkeep and sustainable housing stock.[45]

A careful overview of legal regulations can be established to make it easier to find housing appropriate the needs. Many communities have found ways to actively engage in their housing priorities.

Land use vs. Land Users

Zoning regulates the land use rather than the land users. In some instances, it works. For example, high industrial should not be close to residential neighborhoods in the event of an accident.

Land use is "a systematic attempt to minimize adverse effects land changes have on a society and environments to maximize human benefits."[46] The intent of zoning is to regulate land use rather than land users. Currently, city zoning is sectioned and segregated. As planners, the location of a housing development is equally as important as what type of housing and its proximity to essential goods and services. "Policies, investments, and new tools such as form-based codes should help create a built environment that intentionally provides opportunities for older people to easily participate in community life and activities.[47] Land-use policies and building codes with enabling design standards (such as large buttons, large front signage, wayfinding and zero-step entries in housing) ensure that design in accessible at a human scale throughout a community.[48]. Even assisted living facilities and nursing centers can benefit with mixed-use, well-connected neighborhoods to allow the residents to age in the community and not in isolated age-specific enclaves. Policies and zoning regulations that foster mixed-use development offer a continuum of affordable, supportive living options for healthier living.[49]

Family Definition

The definition of family is in transition. As a blended family, divorced, multigenerational and the changing family dynamic, the current zoning ordinance still define the "traditional" family. Family means various ways of people sharing homes and lives.[50]

The familial relationship is changing and therefore the concept has changed. Housing options may need to reflect the physical locations compared to the residents who reside in a shared residence based on

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[44] (R. J. Harrell 2014)
[45] (Jill Bahm and others 2014)
[46] (Pollak 1989)
[47] (Jill Bahm and others 2014)
[48] Ibid., 2014
[49] Ibid., 2014
[50] (Pollak 1989)

the desire to live as a family unit.[51]. By revising the definition, senior adults in multi-family units and any type of housing may prefer to live with someone they chose to avoid loneliness and assist in living costs. Each community must wrestle with the question of how it can accommodate both the traditional nuclear family and the new definition of family. Non-traditional families are becoming the new normal – divorced women, children, single fathers, intergenerational households, several adults of the same age, friends, etc.- who share their lives with each other and their community.

This definition is important in housing options. Single-family homes can become "accessory apartments" and "cottages" to promote closeness for intergenerational families or create a quasi-family in which some of the advantages of familial relationships will be present; shared residences are based on the desire to live as a family.[52] In some cities, the definition of group homes also needs review.

People live in all types of households. "Discriminatory practices undermine the potential for new, more innovative housing arrangement that promotes household sharing across generation and with non-family members."[53] Planners can remove discriminatory definitions of a family from zoning codes.

Zoning

Options that were considered several years ago differ than today. Rather than isolating the elderly into separate communities, cities can encourage intergenerational neighborhoods.[54] By excluding elaborate financing, including government financing, options to make efficient use of existing housing stock and create "space" a fraction of the cost.[55] Options to interest a number of different groups and build coalitions with other advocacy groups have great potential to creating multi-generational neighborhoods.

The ideal American family supported the "American dream" of home ownership, however, traditional zoning is a barrier for housing that is affordable for the senior population. As retirees, the senior population would like less to maintain and since the income is no longer available, the need for various housing is lucrative, with a preference to remain in the community.

Some builders are now responding to the needs of senior adults. Even some age-segregated elder communities are opening their housing to younger singles.[56] Research shows that communities that incorporate opportunities and services for older adults in all aspects of economic, land-use and zoning will allow older adults and their families engage more fully in community and economic activities. "Planners could support community development policies that require homes, neighborhoods, goods, services and community facilities to be physically connected to each other by a variety of comfortable, safe and logical mobility options."[57] This includes barriers that promote communities with connected

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[51] Ibid., 2014
[52] (Pollak 1989)
[53] (Jill Bahm and others 2014)
[54] (Pollak 1989)
[55] Ibid., 1989
[56] (Generations United 2015)
[57] (Jill Bahm and others 2014)

and accessible informal and formal gathering spaces, both indoor and outdoor.[58] Planners need to be flexible and address planning and zoning barriers for age-friendly options.

Policies

State regulations increase dramatically for senior housing and care. Each year there is a significant growth of new and additional state legislation for senior care, housing, and other services. Senior housing owners and operators face more regulations over background checks, licensing, training and resident safety. As more services are available to residents, additional staff will be needed. These additional costs will become a burden on employers and employees which will be passed on to seniors and those paying for their care, the family members or the government. City government can alleviate the burden by streamlining the permit and inspection process.

[58] Ibid., 2014

Chapter 6 The Best Nest

The American Planning Association supports the preservation and modernization of federally-assisted housing for older residents including HUD Section 202 Supportive Housing for the Elderly, and the Department of Agriculture 515 and 521 programs. There is a long list of those in need of senior housing with a fixed, low-, or extremely-low incomes.

"The Seniors Commission Report shows that by 2020, there will be 2.6 million Older Americans who require assistance with activities of daily living or have cognitive or mental disabilities living at or below 150% of poverty. At the same time, fiscal constraints have limited the construction of new units and the rehabilitation of existing units. This affordable housing shortage is a serious problem. Planners should initiate a dialogue with providers of federally-assisted housing to identify collaborative opportunities to assist in the rehabilitation of the housing stock and explore mechanisms and innovative models to create new housing units."[59]

Five A's of Age-friendly Needs

Housing is a basic need for "general welfare" but can have limitations. Housing problems can be divided into four issues:

Affordability – the housing costs that do not exceed 30% of the household income in a community;

Adequacy – the physical condition of housing and its age;

Availability – the housing stock and its distribution by type (e.g., single family, multi-family);

Accessibility – the institutional barriers and other issues, such as racial segregation, financing and local regulations which make housing difficult;[60] and

Adaptability to diverse needs.

The senior population experiences the housing problems above, especially preferences for senior exclusivity and special needs like ADA ramps and handicap rails. The exclusivity of senior housing can be challenged if zoning does not coincide. According to the New Jersey case, *Taxpayers Association of Weymouth Township, Inc. v. Weymouth Township*, "the complaint challenged the validity of ordinances that allowed districts to be created when only one of the permitted uses was a mobile home park for the exclusive use of the elderly."[61] In *Maldini v. Ambro*, the issue debated was whether the town exceeded its power to regulate land use by creating a "retirement community district" for the purpose of building multiple residences for aged persons.[62] The zoning was held valid and extended in the case *Campbell v. Barraud.*[63]

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[59] (Jill Bahm and others 2014)
[60] (Green 2016)
[61] (Pollak 1989)
[62] Ibid., 1989
[63] Ibid., 1989

Zoning for the aging population

Communities can create intergenerational settings. Currently, housing and services are principally age-segregated (senior housing, senior center, home-delivered meals, adult day care, etc.) There is less contact between older people and other generations. With changes in land uses, buildings can be infused into a community setting that encourages formal and informal activities on a daily basis. Choices like a small homes village and high-density rental units located near transit, shopping, and other amenities and the requirement for government subsidized housing with universal design principles, can encourage developers to build elder-friendly homes; for example, a "retirement home" village developed as an intergenerational setting with facilities for children and youth.[64] Cities can encourage mixed-use combination districts and planned development areas. Planners should recognize that interdependence between generations is beneficial to communities.

With the family size becoming smaller than it once was, a large single-family home may become shared senior spaces, or converted to accessory apartments. In many cities, this would require a special use or conditional use permit that may not be granted due to land-use regulations.

Communities can provide structures and services to support aging to optimize health, participation, and security. Planners are the key leaders who can ensure that older adults remain active and engaged in their community. Even frail older adults can reside in the community. "Care related services are an economic investment, not just expenditures."[65]

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[64] (Generations United 2015)
[65] (Jill Bahm and others 2014)

Conclusion The Maturing America

We know it is coming. The senior adult demographic is increasing with the retirement of the baby boomer generation. Since the key factor of contribution to the Texas economy is the migration of "youth" and educated adults, the migration is also bringing their parents who can look after the children.[66] Local government cannot ignore this valuable population and resource to the community nor ignore the additional stress on local services and especially the future housing needs of older Americans. As in Chapter 5, age-friendly design challenges including zoning and development can establish the quality of life

Since affordable housing is to become one of the greatest challenges for local governments, they can initiate policies and encourage other options to expand housing choices. By encouraging universal design in new homes to enhance citizen choices and creating flexible zoning rules and building codes, local governments can encourage and promote a diverse range of housing types.   Chapter 6 and 7 covers case studies of alternative housing. Choices like granny flats and high-density rental units located near transit, shopping and other amenities and requirement for government subsidized housing with universal design principles can encourage developers to build elder-friendly homes. Local governments can preserve and expand the supply of affordable rental housing by collaborating with health agencies at the federal, state and local levels to expand funding for the development of new affordable rental properties. Public and private housing models such as assisted living residences, CCRCs, congregate housing and experimenting with cohousing efforts that promote "active neighboring" and/or including professional caregivers.[67] (Just like the saying, it takes a village to raise a child; it will take a "village" (or a community) to sustain a senior adult. Best practices of local government can initiate to meet the senior housing needs and create intergenerational communities where all can benefit. Since federal housing programs are limited, local government can alleviate the housing challenges of older adults with limited incomes and cost burdens by keeping pace with the housing demand and encourage affordable development. These solutions will require strong partnerships to link housing and health care programs and funding. Senior adults in a community should have access to quality, healthy and affordable housing options.

Key Takeaways

- Review policies and ordinances to make generation friendly
- Preserve and expand the supply of affordable rental housing
- Collaborate with other agencies and programs
- Create strong partnerships with businesses and service organizations
- All generations should have access to quality, healthy and affordable housing options.

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[66] (Texas Demographic Center 2016)
[67] (Lipman 2012)

APPENDIX

Recommendations for Decision Makers

APA Publications

In 1989, the American Planning Association (APA) created a publication for planners and municipal officials regarding community-based housing for the Elderly (Pollak 1989). This publication covered issues regarding the need and regulations a city may consider for elderly: aging in place regulations, apartments, elder cottage program and shared living residences. Since this was from the perspective of planners, zoning regulations including parking and neighborhood integrity and legal definitions of current city codes are covered. As many cities require space and dimensional requirements of dwelling units, therefore prohibiting elder cottages and smaller apartments, special permits may be sanctioned to the owner verses to the property when the permit is no longer applicable. (Pollak 1989) Since seniors live with limited financial resources with a large portion of their budgets for housing, home sharing is an alternative, however; a city's definition of a "family" will challenge this housing lifestyle. For a long time, zoning ordinances did not define family, however, statute and case law ask to clarify what communities can and cannot do regarding defining family. (Pollak 1989) The issue is regarding density within a confined dwelling. This may be an important consideration for the elderly who wish to "age in place". The APA has also published additional guides regarding aging in the community. The APA Aging in the Community Policy Guide declares that communities provide a range of affordable housing options for older adults (American Planning Association 2014). "Planners will need to work diligently to ensure access to fair housing and address the disparate impacts of housing location and availability for elders of all races and incomes" (American Planning Association 2014). The guide recommends planners anticipate and prepare for the transition of older adults exiting from homeownership. Even in 2014, there were long open and closed waiting lists for public-subsidized housing, therefore, causing a need for affordable housing. They recommend collaboration with providers of federally-assisted housing and preserve existing affordable rental housing by offering cost advantages over new construction. Planners can maintain existing housing stock; encourage energy-efficiency improvements and alternative housing types with no minimum parking requirements (American Planning Association 2014). Also, design features and home modifications to create accessible housing environments may be considered "a public health issue via building codes and a civil rights issue from a disability perspective" (American Planning Association 2014).

National Association of Aging and Insurance

The National Association of Aging and the MetLife Foundation created a report with other organizations titled The Maturing of America: Communities moving forward for an Aging Population (National Association of Aging 2011). According to their research at the time, subsidized housing availability slipped from 63% to 70% in 2005 (National Association of Aging 2011). With strategic planning and land use planning, local governments can support aging in place and active lifestyles for older adults. "Studies have clearly shown that older adults want to age in their homes or communities for a long a possible" (National Association of Aging 2011). But if older adults want or need to downsize their housing, communities should ensure their subdivision, zoning plans, and building codes encourage the

development of a range of housing types and universal design features that promote "housing for a lifetime" (National Association of Aging 2011). They recommend communities collaborate with housing providers to generate housing options for low-income seniors with special efforts for access to medical, health and long-term care services.

American Association of Retired Persons

Recently, the American Association of Retired Persons (AARP) has become a strong advocate for senior residence alternatives and locations. AARP produces award-winning livability fact sheets and guides to assist individuals and work with cities to initiate several of the programs. There are several publications regarding housing and highlights more than 100 initiatives that community leaders can replicate or adapt and a livability index application. Figure 3 is an advertisement in city magazines.

The "AARP offers numerous resources to help communities become great places for all people of all ages." (Leamond 2016) In the recent book titled Where We Live: Communities for All Ages, Nancy Leamond explores housing affordability and access for cross-generations. "Age-friendly upgrades can help people of all ages- parents with strollers, teens using crutches, caregivers supporting older relatives - and are an investment for future generations." (Leamond 2016). Leamond uses case studies from several cities to demonstrate affordable, intergenerational housing communities and their success. In the AARP publication What is Liveable? Community Preferences of Older Adults, 4,500 older adults were surveyed interviewed and joined focus groups specifically designed to investigate the diverse needs and want of the older population (R. J. Harrell 2014). In their research, all aspects of housing from costs to location to safety were reviewed and assimilated. "Many people never expect to age until they one day find themselves no longer able to do things that they once did." (R. J. Harrell 2014) The lessons from the research are in a report titled "Is this a Good Place to Live? Measuring Community Quality of Life for all Ages." (R. J. Harrell 2014) The housing principles in this report featured improve the home design, the promotion of affordable housing options, foster homes and community-based service delivery (services that assist older people in maintaining independence and actively engage in their community) (R. J. Harrell 2014).

International City/County Management Association

The published a guide for local government managers and other local government leaders of management strategies for older adults (International City/County Management Association 2003).

Through the promotion of active aging, the individuals and community benefit. The key issues included land-use planning, streetscape design, transportation, housing availability, and promoting awareness. By rethinking policies in transportation, land use, and housing, local government can impact the health and lifestyle of older adults "without exhausting developable land or overextend existing infrastructure and services" (International City/County Management Association 2003). Many mixed-use and potentially age-friendly communities are inaccessible because zoning codes do not allow a range of housing types; however, zoning changes to allow accessory dwelling units or shared housing for seniors can provide additional opportunities (International City/County Management Association 2003). Codes and ordinances should "promote more affordable, senior-friendly housing development" and may consider "requiring a certain percentage of new housing be universally accessible or easily adaptable" (International City/County Management Association 2003). Local officials can pay attention to property locations that may appeal to senior housing developers – near shopping centers, transportation routes, parks, and senior centers- and explore opportunities for redevelopment of older structures such as hospitals or schools to house older adults.

In the agreement, the Center for Housing Policy published a report that addresses the housing cost burdens, the need for stronger policy and housing choices (Lipman 2015). Since the senior population will double over the next forty years, the availability of housing options is important since housing cost burdens will increase. "Almost half of the poorest 65+ households pay 50 percent or more of their income for housing" (Lipman 2015). With the rising number of older adults, available federal funding for housing subsidies is not keeping pace with demand (Lipman 2015). The report found that a few households live in physically inadequate housing and some conditions are not appropriate for older adults. Although many older adults would like to stay in their homes, living in the suburbs or small towns are limited in transportation options and multifamily buildings located near stores and services. They noticed that more flexible building and zoning regulations could create a more diverse mix of housing types and/or accessory apartments (Lipman 2015). According to the American Housing Survey, data shows senior renters are more likely to live in larger and multi-use buildings since they are in a cost-effective setting for the delivery of support services (Lipman 2015). This report recommends policy option revisions to meet and expand the housing needs of older adults.

There is no quick fix for the affordable housing situation but setting a goal to review housing for older adults in a community plays a significant role in meeting the individual needs but also the health of the community. A strengthen collaboration between housing and health agencies, community members, older adults, and all levels of government can strengthen the refinement and implementation of various options of local housing, partnerships, and housing alternatives. If local government can work with area agencies and organizations, alterative housing may be a long-term option for senior individuals and provide significate and higher quality of living standards for all citizens.

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About

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