

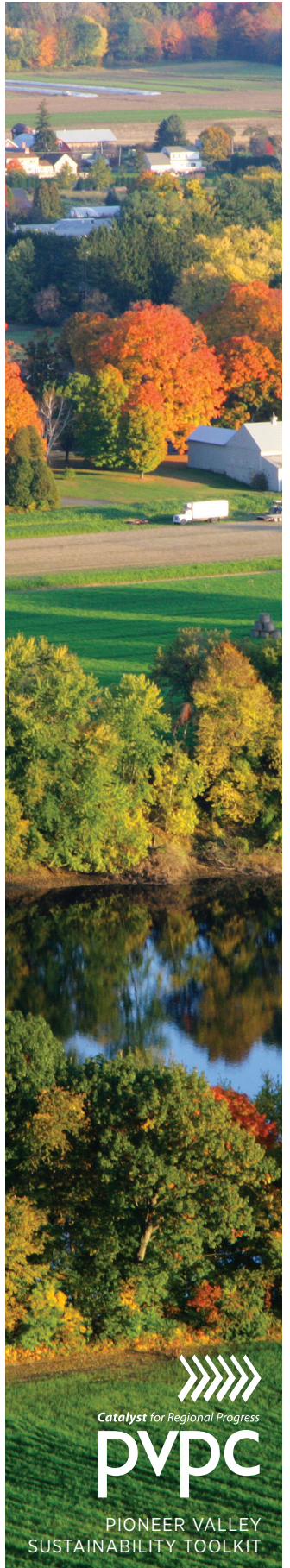
Housing For Older Adults

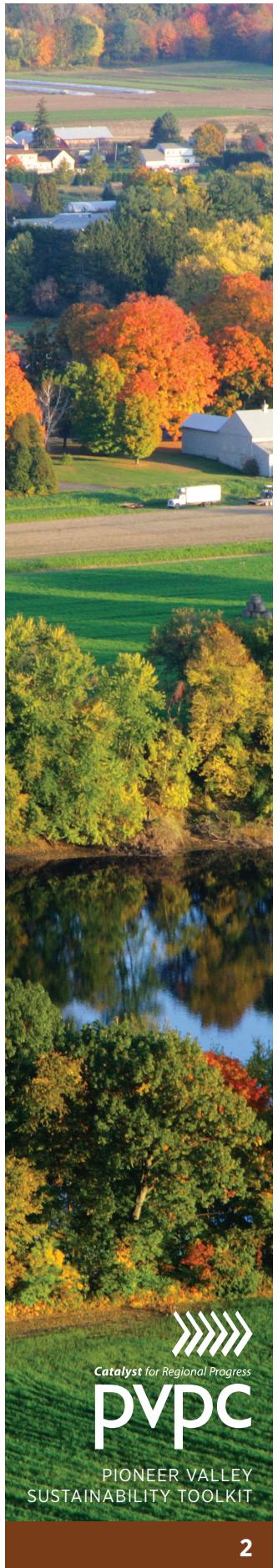


Photo courtesy of flickr user Luvida Care

What are the objectives of pursuing multiple housing options for older adults within the community?

As the baby boomer generation continues to age, the number of older adults will rise to record levels. This will bring strong demand for housing suitable for older adults. Older adults have expressed a strong desire to ‘age in place’. Close to 90% of adults aged 45 and over that were surveyed by AARP indicated that they wished to stay within their homes for as long as possible as they aged.¹ The housing and care services available for older adults need to be both cost effective and attuned to seniors’ desires to age in place. The current approach to housing for older adults is dominated by institutional nursing homes and assisted living facilities. These facilities are expensive for residents who may often not require the level assistance provided by such facilities. Furthermore, large-scale senior housing developments typically require large tracts of land on ‘greenfield’ sites that are often located away from the neighborhoods and communities that older adults would like to stay connected with. By considering alternative forms of housing for older adults, communities can help to create housing that is reflective of the wishes of older adults to age in place with dignity and independence.





DID YOU KNOW...

By 2050, the number of adults aged 65 and older will double to over 88 million with more than 19 million over the age of 85.

(Source: Lipman, Barbara, Jeffrey Lubell, and Emily Salomon. Housing an Aging Population: Are We Prepared? [Washington, D.C.]: Center for Housing Policy, 2012.)

In 2012, the average annual cost of a semi-private room in a nursing home was \$81,030. A private room or apartment in an assisted living facility costs an average of \$42,600 annually.

(Source: Metlife Mature Market Institute. Market Survey of Long-Term Care Costs. (2012) Retrieved from: <https://www.metlife.com/assets/cao/mmi/publications/studies/2012/studies/mmi-2012-market-survey-long-term-care-costs.pdf>

What types of housing for older adults are possible in our communities and how do they work?

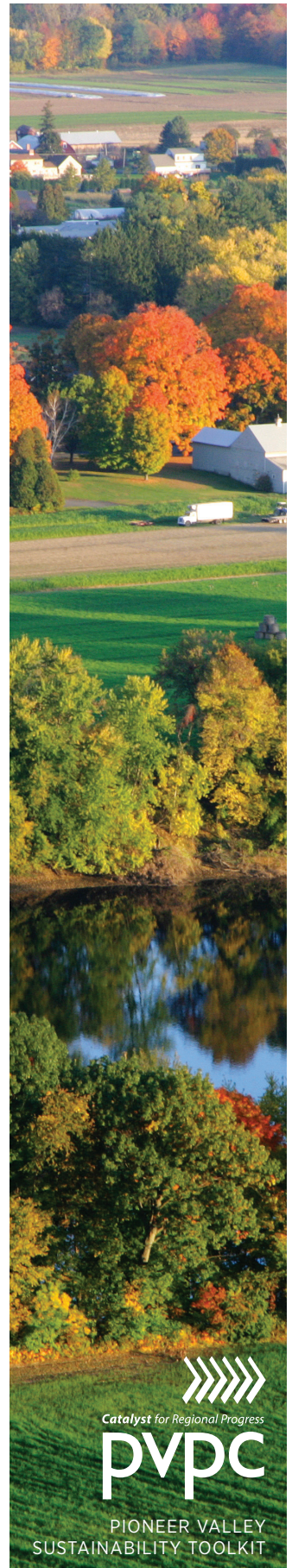
The chart below lays out various options for communities to pursue in order to create a greater amount of housing options for older adults.

Housing Types for Older Adults			
Housing Type	Purpose	Physical Form	Recommended Regulatory and Policy Reforms
House-Sharing	As adults age they may want to share housing with unrelated adults. This may include renting rooms within their own home in exchange of housing for help with daily chores, or moving into a shared-home with others. House-sharing allows older adults to remain in their own homes and share daily activities with others while defraying the costs associated with house upkeep.	House-sharing relies upon the existing housing stock within a community, reducing the need for new developments.	Some zoning codes restrict house-sharing by limiting housing units to one family per unit. The definition of “family” unit is often defined as a limited number of unrelated adults. Changes to the definition of family can facilitate house-sharing by older adults. Similarly house-sharing can be added as an allowed use in appropriate districts
Multi-Family Housing	Single-family homes are typically the most expensive form of housing. They typically require the most maintenance, have the highest utilities bills, and can be isolating for older adults. Allowing more than one dwelling unit in a building provides more diverse choices for older adults and can make it easier for older adults to remain in their home community without the expense of a single-family home.	Multi-family housing consists of multiple housing units within a single building. Units may be leased from a building owner or owned as a condominium or co-op unit. Multi-family housing units may consist of flats, duplexes, townhouses, apartment buildings, mixed use buildings, and apartment communities.	Older adults looking to downsize into an apartment may find limited multi-family housing options available in their community. This may be the result of market forces, but it is often also the result of local zoning. Many zoning codes, particularly in rural areas, significantly limit or even outlaw housing other than single-family houses. Zoning codes may limit multi-family housing to undesirable or economically unfeasible locations which may force older adults to sacrifice their social connections and life patterns for housing that meets their size or cost needs. A community can review its zoning code to make the most efficient and effective changes to accommodate older adults who desire multi-family housing.

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Naturally Occurring Retirement Communities (NORCs)	Naturally occurring retirement communities is a term that describes buildings or neighborhoods which have developed a concentration of older adult residents over time. NORCs do not have an official designation as a retirement or assisted living community, though recently NORCs in conjunction with supportive services programs have emerged as an alternative to assisted care facilities. The NORC supportive services model works through partnerships with property managers, health care and social service agencies, and other organizations.	Naturally occurring retirement communities take advantage of existing housing stock and may be located within denser, single-family neighborhoods, or within multi-family housing complexes. As the name suggests, NORCs are guided by the preferences of older adults who choose to live in a certain neighborhood amongst people their own age.	<p>Naturally occurring retirement communities vary depending upon the community. Communities can help encourage NORC's by allowing house sharing, multi-family housing, and accessory dwelling units in the zoning code. When NORC's are identified, communities can revise the zoning code for that location to allow goods and services that are frequently used by older adults.</p> <p>When a NORC is identified, a community can prioritize infrastructure changes to meet the needs of older adults in the vicinity of NORCs. For example, extending pedestrian crossing times, improving sidewalk maintenance, and ensuring adequate non-glare street lighting.</p>

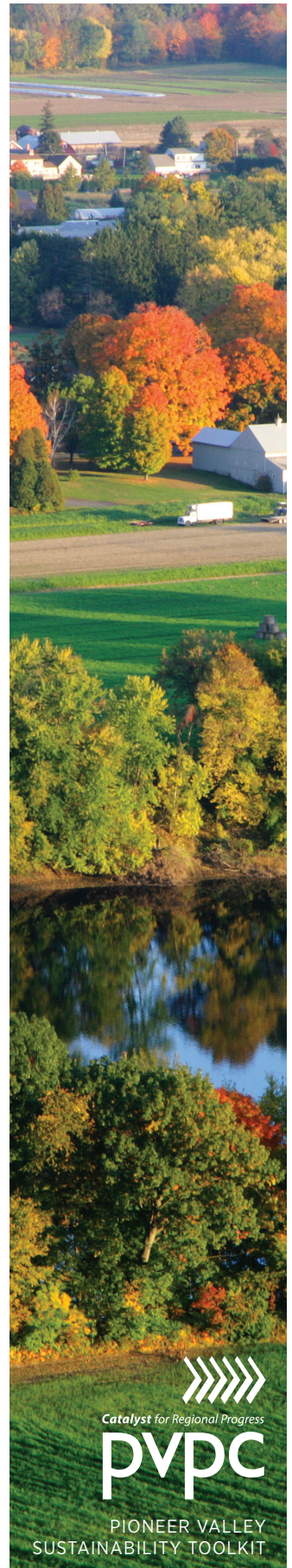
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Accessory Dwelling Units, i.e. "Granny-Flats"	Accessory dwelling units (ADUs) are an additional housing unit that is added on to an existing house. ADUs can be used by relatives of older adults to house and care for them while still providing the individual independence. Alternatively, older adults may construct an ADU for themselves to live in while renting their home for supplemental income, or they may choose to rent the unit itself.	Accessory dwelling units may be attached to an existing house such as above an attached garage or they may be detached, stand-alone structures such as a cottage or guesthouse on the property. ADUs typically have their own separate entrance, kitchen, and bathroom but often share certain amenities with the adjoining housing unit like laundry facilities.	Many communities do not allow ADUs within their zoning code or restrict where they can be built by requiring excessively large lot sizes or setbacks, or by restricting the conversion of non-conforming structures into ADUs. By allowing ADUs or revising requirements for them communities can increase housing flexibility for older adults—sometimes enabling an older adult to age-in-place when they would otherwise have to move.

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Continuing Care Facilities	Continuing care facilities (CCFs), also known as life care facilities or residential care facilities are retirement communities that consist of assisted living facilities and personal care homes. These facilities provide housing and supportive services to persons who may be unable to live independently, but generally do not require the skilled level of care provided by nursing homes. There are a variety of life care facilities which range in size and services provided. Continuing care facilities are a multi-tiered approach to aging that accommodates residents' changing needs in one place.	Individuals entering a continuing care facility may live an independent lifestyle in a single family home, apartment or condominium, while having services nearby if needed. As residents age and everyday activities become more difficult, they may move into assisted living or nursing care facilities on site. Because they provide a variety of unit types, continuing care facilities are often large developments and are generally built on greenfield sites on the outskirts of a community. This can present challenges for older adults who wish to remain active within a community.	Zoning for senior housing like continuing care facilities is often achieved through establishing specialized use categories within the zoning code. This allows communities to regulate where senior housing can be located, as well as its characteristics. Since life care facilities are often built upon greenfield sites at the edge of a community, residents may be forced into a car-dependent lifestyle. Communities can review site plan and subdivision regulations in order to ensure that a proposed senior housing development will provide safe access and internal circulation for pedestrians and automobiles. Communities can proactively identify appropriate parcels for senior housing and work to steer development towards them. It is especially helpful if communities can advocate for planned development that includes not only senior housing, but housing for other age groups as well as commercial development.



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Cohousing	Cohousing is a method of housing development where a group of people get together to act as the developer for a housing community. By building as a group, per unit costs can be reduced (by achieving an economy of scale, eliminating redundant infrastructure, and eliminating the profit margins that a developer would usually make). Cohousing developments typically further reduce costs by building small units in a dense cluster.	Cohousing is typified by shared common spaces (outdoor spaces and common buildings), smaller units, shared parking located at the periphery of the development, and pedestrian-only paths within the development (pedestrian paths often double as emergency access). Because of these design features, cohousing developments have been noted for the safe and sociable environment they create which residents say enriches their lives.	Communities can promote cohousing by allowing “flexible development”, sometimes referred to as cluster development, open space residential development, or natural resource protection zoning. ² Additionally, communities can add cohousing as an allowed use in their zoning regulations, including explicitly allowing common buildings for residential use including shared home office and workshop space. Lastly, communities can review their subdivision regulations to make sure that there are no obstacles preventing compact development patterns associated with cohousing.

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Cottage Housing	Cottage housing is similar to cohousing and is another innovative form of housing that is well suited to older adults. Cottage housing is usually composed of a number small housing units clustered around a common space with parking to the outside of the development. Like cohousing, cottage housing is appealing to older adults for the safe and sociable environments they create. Because cottage units are smaller than typical single-family houses, they are usually more affordable than single family houses in the same area.	Sometimes referred to as a “pocket neighborhood”, cottage housing typically takes an in-town lot that would have otherwise been developed for large single-family homes, or a commercial use, and instead develops a number of small cottage units (under 1000 sq ft) around a cottage green. The size of housing units and the total developed parcel of cottage housing units is generally smaller than a cohousing development, and is usually not initiated and developed by future occupants. Parking is typically located around the periphery of the development. It may or may not be shared. Internal paths are typically for pedestrians-only.	Communities can encourage cottage housing by allowing zoning for “multiple units per lot” in certain districts thereby allowing the applicant to avoid a costly subdivision permitting process. If a community wants to promote cottage housing while prohibiting other similar forms of development, they can establish a use category in zoning for cottage housing with an associated definition that distinguishes cottage housing from other forms of development. Criteria likely would include benchmarks for parcel size, unit size, minimum and maximum densities, and provision of shared outdoor space. Cottage housing can be allowed by-right, but communities may want to require a site plan review in order to make sure a proposed development “fits in” to a neighborhood. Alternatively, a community could require a special permit for cottage housing. Finally, zoning dimensional requirements, and subdivision regulations standards can be modified to facilitate cottage housing.



² Natural resource protection zoning is a relatively recent zoning technique that has been developed for rural and suburban edge locations. It was created to improve conservation outcomes for high priority land, while allowing for predictable development of housing at appropriate neighborhood densities.

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Assisted Living	Assisted living communities are licensed and regulated by the state and intended for older adults who require assistance with certain daily activities like dressing, bathing and eating, but are not completely disabled. As with continuing care facilities, residents of assisted living facilities typically rent or buy their own rooms or apartments.	Like continuing care facilities, assisted living facilities and nursing home facilities are generally large developments which are typically located on greenfield sites away from the community and amenities. Many older nursing home facilities are set up like and resemble a hospital, though lately some newer developments have a greater degree of privacy and amenities like shared kitchens and living spaces.	Zoning for senior housing for assisted living facilities and nursing home facilities is often achieved through establishing specialized use categories within the zoning code. This allows communities to regulate where senior housing can be located, as well as its characteristics. Since life care facilities are often built upon greenfield sites at the edge of a community, residents may be forced into a car dependent lifestyle. Communities can review site plan and subdivision regulations in order to ensure that a proposed senior housing development will provide safe access and internal circulation for pedestrians and automobiles. Communities can proactively identify appropriate parcels for senior housing and work to steer development towards them. It is especially helpful if communities can advocate for planned development that includes not only senior housing, but housing for other age groups as well as commercial development.
Nursing Homes	Nursing homes focus on caring for older adults that are disabled, severely ill or need help with a majority of daily tasks. Nursing home costs are covered by a combination of savings, relatives, private health insurance or government programs like Medicaid or Medicare.		

EXAMPLES FROM THE PIONEER VALLEY

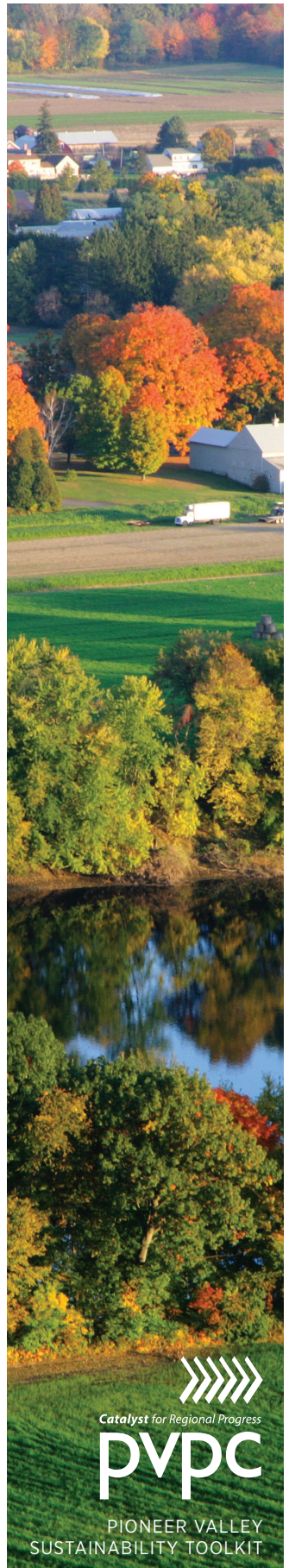
American Inn, Southwick

The American Inn in Southwick is a 50 acre life care facility that provides residents with a variety of housing choices and recreational opportunities. Residents may live in one or two bedroom cottage units, or spacious independent living apartments. For those that need greater assistance with daily activities there are assisted living apartments available as well. There is a host of amenities on the premises including a wellness center, fitness center, a café, library, beauty parlor and barber shop, social, recreational and educational programs, a billiard and card room, and local transportation. The American Inn provides residents with an active lifestyle which includes evening strolls, neighborhood socializing, dining, and numerous activities which bring residents together for socializing.



Photo courtesy of flickr user Luvida Care

One to two bedroom independent living apartments at American Inn are priced from \$145,900 to \$249,900 dollars and include thirty meals per month. The independent living cottages are priced from \$164,900 to \$269,000 and include a fully appliance kitchen and access to the Crane Building facilities. Assisted living apartments include three meals a day, as well as a wide variety of services and is priced at a base level of \$3,364 per month.



Links to More Information

SENIOR COHOUSING:
<http://www.seniorcohousing.com/>

A model bylaw or strategy is included in the Pioneer Valley Sustainability Toolkit.

FOR MORE INFORMATION, PLEASE CONTACT

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