Introduction

**Challenge:** The older adult population is growing much faster than the region’s total population. Between 2000 and 2015 the older adult population will double and by 2030, one in five residents will be over the age of 60. This unprecedented growth is going to have a tremendous impact on the region and now is the time to prepare.

Most older adults have lived in the region for several decades and plan to stay as long as they can. Residents over the age of 55 have on average lived in the region 37 years. The vast majority (64%) of older adults report that they will stay in their current home as long as they can. If they have to move, 52% would move to another home within the region.

An older adult’s address can determine how well they age. Many older adults are living in houses designed to meet the needs of a family with children. Staircases, large yards, narrow hallways and doorways, bedrooms on second floors and subdivisions located far from amenities can create significant barriers for an individual whose health, lifestyle and preferences have changed. At the same time, the ability to remain in a community close to the social, religious and civic networks they have built over many years, is a critical component of an older adult’s overall wellbeing.

Understanding, then, the changing demographics, housing needs and preferences of an aging population, local communities can begin planning now to create a range of housing options which meet the needs of all residents, regardless of age.

**GOALS:**
- Insure that aging residents can remain in their community by expanding housing options.
- Facilitate mobility and independence, by locating housing close to services.
- Enhance the health of aging residents by designing communities that promote exercise and social interaction.
- Support adult children caring for their parents by integrating housing options into existing communities.

**BACKGROUND:** Cobb County was the first county in the state of Georgia to pass a housing ordinance designed to encourage the development of housing options for older adults. Since then several other cities and counties have begun to plan for the older adult population through zoning regulations, adjustments to the local building code and the integration of older adults into local comprehensive development and transportation plans.

It is important to engage older adults and the local aging network at the very beginning of any planning and policy development. Every county in the metropolitan area has a county senior services program. Many cities in the region also support senior services programs. These professionals have knowledge and experience that is invaluable to the process.
Designing a Local Zoning Ordinance: Key Components

Accessibility: Incorporating accessibility features into the design of a unit can insure that an older adult can live there as long as possible. At a minimum units should include:

- Wide doorways and hallways on the first floor
- Bathroom and bedroom on the first floor with wheelchair accessibility
- Zero step entrance
- Blocking in Bathrooms

Additional accessibility features to consider:

- Electrical plugs at mid wall
- Wheelchair accessibility in all rooms of first floor
- Parking pad level enough to function as part of zero step entrance

To be effective and enforceable, required accessibility features should be added to a section of the local building code. A zoning ordinance can require the incorporation of these features in units built for older adults by requiring compliance with the appropriate section of the building code. This allows building inspectors to insure that these features are added during the construction process. If these features are not incorporated into the building code, plans can be approved during the zoning process, but there is no way to enforce their incorporation during construction without the relevant components in the building code.

Affordability: Affordability is a critical issue for senior residents. Many older adults are living on a fixed income making it difficult to absorb rising property taxes, major home repairs and other housing expenses. Because the market tends to serve high income older adults first, public policy is often the only way to insure that housing options exist for all residents no matter their income. While there are federal and state subsidy programs that an individual developer can pursue (Low Income Housing Tax Credits and Section 202 funds are the most commonly used), local communities can offer affordable housing density bonuses to developers who integrate housing at specific price points into their developments.

Density bonuses increase the number of units a developer is able to build if a certain percentage of the total units are sold or rented at an affordable rate. Affordable housing is defined as housing sold or rented at 50% of the area median income (AMI). It can also be set at 30% or 80% of AMI. Communities need both affordable rental and ownership opportunities for older adults and housing ordinances can offer density bonuses for developers who construct both.

For more information on Affordability and Density Bonuses, see Appendix A.
**Age restriction:** It is possible to age restrict housing developments for older adults but only in accordance with the Fair Housing Act. The Fair Housing Act permits housing to be age restricted if the age limit is set at 55 and if 80% of the units are reserved for individuals age 55 and older. For more information on the Fair Housing Act of 1968 and the Housing for Older Persons 1995 Amendment please see [http://www.hud.gov/offices/fheo/FHLaws/yourrights.cfm](http://www.hud.gov/offices/fheo/FHLaws/yourrights.cfm)

There are two major considerations to determining whether or not age restriction is appropriate for a specific community:

While age restrictions can insure that housing designated for older adults is occupied by older adults, design elements can also be as effective in accomplishing the same goal. Housing with small lots, few bedrooms, wide hallways and one level living is not housing that can support families and young children. Families with children often do not want to pay for amenity packages and support services tailored to the needs of older adults.

Age restrictions cluster older adults together, but can also isolate older adults. Age restrictions prevent the development of intergenerational communities in which children, adults and older adults live and support one another. It is difficult for neighbors to help neighbors when all the neighbors are entering their 70’s and 80’s at the same time. Integrating senior only communities into existing neighborhoods is one way to age restrict but retain the benefits of an intergenerational community.

Age restriction is a valuable tool, but it must be done thoughtfully and carefully to avoid unintended consequences.

**Senior Friendly Transportation Enhancements:** Senior housing must be safe for the senior pedestrian, transit rider and driver. Well marked crosswalks, curb cuts, count down cross walk signals, left hand turn arrows, bus shelters with large print schedules and crossing signals for the visually impaired are all important to the aging individual. Incorporating these enhancements into project design improves safety for seniors as well as drivers, riders and pedestrians of all ages.

**Site Location:** There are three major issues to consider when locating senior housing:

**Proximity to services:** Housing should be located close to services. As often as possible, housing should be within walking distance of basic services (e.g. grocery stores, banks, post offices, pharmacies, dry cleaner, medical facilities etc.). Walkability is approximately ¼ mile for an older adult.

**Proximity to transportation alternatives:** As much as possible, it is important to locate housing for older adults close to transportation alternatives including bus and rail lines.
Integration into existing neighborhoods: At the same time, however, it is important to integrate housing for older adults into existing neighborhoods. Housing that is located in existing neighborhoods can provide options for individuals looking to downsize without requiring that they leave their neighbors and immediate community. When located in existing neighborhoods, housing for older adults can provide options for grandparents looking to relocate near their grandchildren. Housing that is located within existing neighborhoods can be smaller in size- duplexes, quadraplexes and accessory dwelling units.

In some communities, these three site location criteria are difficult to accomplish on one site. In such instances, it is important that a housing ordinance remain flexible enough to promote different types of housing which can accomplish all three objectives throughout the community, even if it can’t be accomplished on one site. In addition, it is worth examining these three site location criteria during the comprehensive development plan process to create sites that could accomplish all three objectives in the future.

Site Design: Units in housing developments for older adults should be placed close together to allow for smaller lawns, less maintenance and increased safety—strong preferences of the older adult population. Site design should also promote green space and public spaces designed to facilitate social interaction.

Overall development design should seek to reduce automobile speeds through the use of more narrow streets or other features and thus create a safe and inviting community. More progressive neighborhood designs such as Traditional Neighborhood Design (TND) with fewer driveways, homes closer to the street and parks are features that promote socializing with neighbors.

Walkability: It is important that site design both promote exercise and increase pedestrian access to surrounding services. Trails, wide sidewalks (comfortable enough for a large wheel chair or two individuals to walk side by side), adequate lighting and homes that are directly connected to the sidewalk network (reduced front setbacks) all encourage older individuals to walk for exercise in their community.

It is also important that the overall design of the development encourage older adults to walk to surrounding services—providing them an option when they are no longer comfortable driving. This means that landscape buffers should be minimized and incorporate pedestrian features so they do not create a barrier for the older walker. Poorly planned buffers can create a wall around a development making it impossible to leave or enter except in a car. Parking facilities should reduce impervious surface and facilitate rather than inhibit connectivity to the surrounding community. This should include parking lots or structures that do not create a barrier between the housing and the surrounding community. Adequate shade and green surfaces can make it possible for an older adult to access or cross the parking lot even on a warm or rainy day.
APPENDIX A: NOTE ON AFFORDABILITY and DENSITY BONUSES

Communities can use density bonuses to require developers to incorporate a certain number of percentage of units that are affordable to low-income older adults in a proposed development. A developer commits to selling or renting a set percentage of units at an affordable rate and in return the community allows the developer to construct more units/acre than usually permitted.

Definition of Affordable Unit:

Units are defined as affordable when the total housing cost does not exceed 30% of a household’s income. Housing costs include rental expenditures, mortgage and utility costs. For the purposes of the density bonus units are defined as affordable when they are affordable to a household whose income is at or below a determined percentage of the local median income. This percentage is commonly set at 50% of AMI, but can also be calculated at 30% or 80% of AMI.

Calculation Example (Cherokee County at 50% of AMI):

2005 Cherokee County Median Income (AMI): $62,551

Affordable Household Income (50% of AMI): $31,275*

Maximum Annual Housing Cost** (30% of Household Income): $9,382

Maximum Monthly Housing Cost:** $780

* A household qualifies for an affordable unit when their total income is at or below this number.

** Housing cost includes any mortgage or rental payments and utility payments.

Maintaining affordability in the case of rental units is relatively straightforward. Rents are pegged to the determined percentage of AMI. Incomes are verified as each tenant leases the affordable unit.

Maintaining affordability after resale is an issue many organizations and municipalities have dealt with over the last couple decades. The most well known is probably Habitat for Humanity.

There are two components to affordability:

1) the price of the house
2) the income of the individual or family to whom the unit is sold

The basic concern is that any policy designed to promote housing affordability must address the community wide, long term need for affordable housing, not just the affordable housing need of one household at one point in time. Any policy must address both the price of the house and the income of the individual/household if it truly wants to address affordability. A community will not want to sell low cost units to high income people or expensive units to low income people.
To address these two issues a policy can restrict the initial sales price and restrict the income of the family or individual to whom the unit is sold. This is usually done by choosing a definition of affordability. A definition commonly used in communities throughout the US is 50% of area median income (AMI)\(^1\). The affordable unit at the time of sale can cost no more than what is affordable to an individual whose income is 50% of AMI. Monthly housing costs can not exceed 30% of 50% of AMI.

To insure that the unit is affordable over time a covenant is placed on the title.

This covenant insures that the price of the unit remains fixed to 50% of AMI and that the income of the family or individual who purchases the unit must also be 50% of AMI. The covenant can either restrict the sales price and the income of future owners in perpetuity or it can sunset after a certain period of time (traditionally this can range from 15-40 years). Covenants can also be designed to allow an individual or entity (i.e. the Planning Dept of the City of Woodstock) to release the covenant.

Habitat uses a similar covenant that sunsets after about 15 years. The same type of covenant is required to insure that units restricted to individuals 55+ remain available to those 55+.

\(^1\) Other common affordability definitions include 30% of AMI and 80% of AMI.