

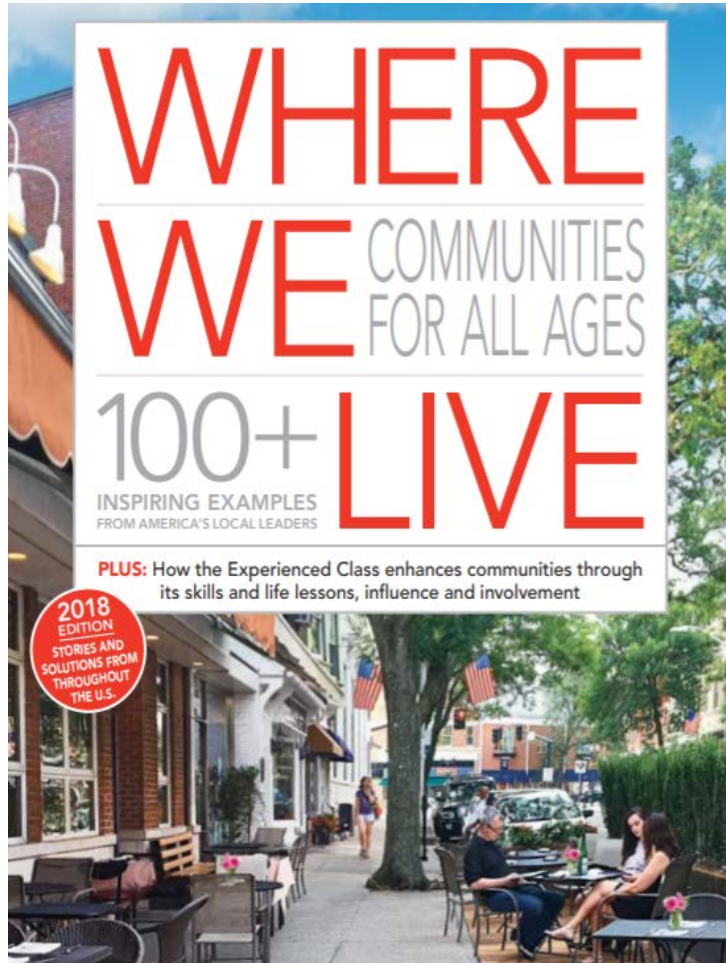


AARP Rural Workshop

Improving Housing Affordability and Choice

June 19, 2019

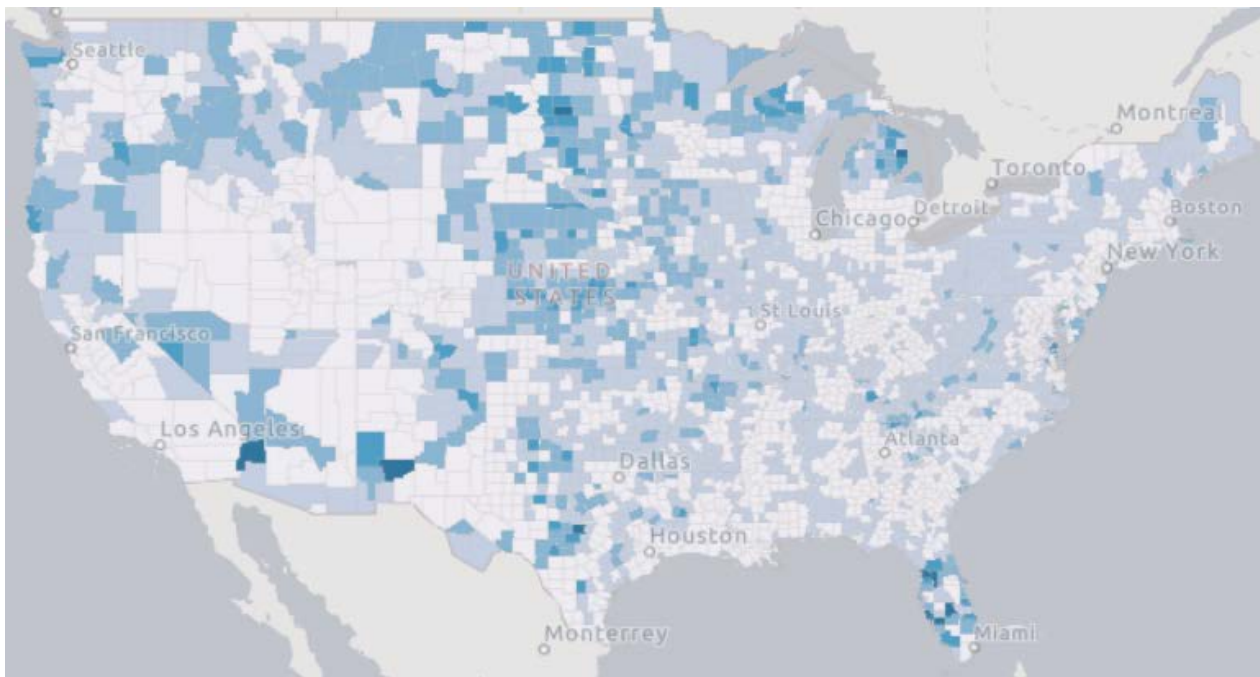




MAKING ROOM
Housing for a Changing America

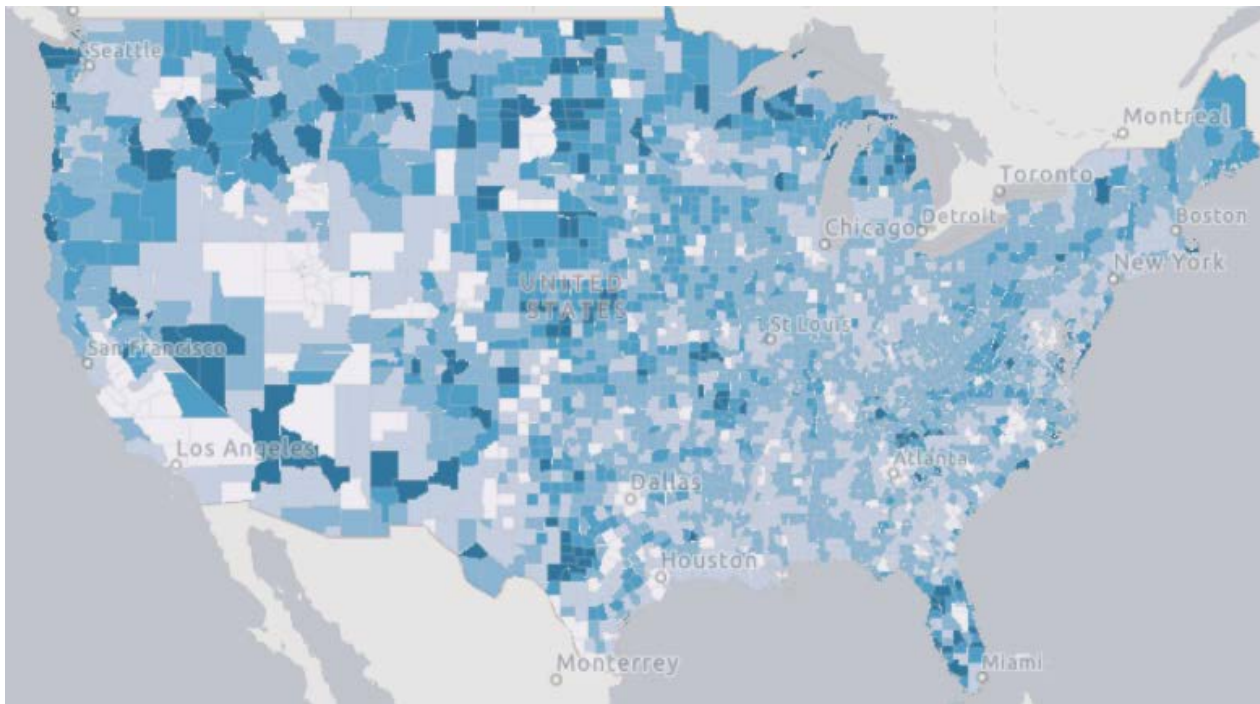
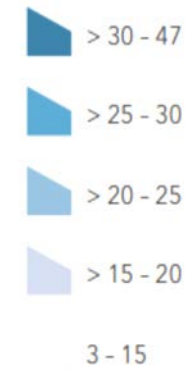


America is Changing



2010 - Pop aged 65+

2010 Total Population Aged 65+ (%)



2023 - Pop aged 65+

2023 Total Population Aged 65+ (%)

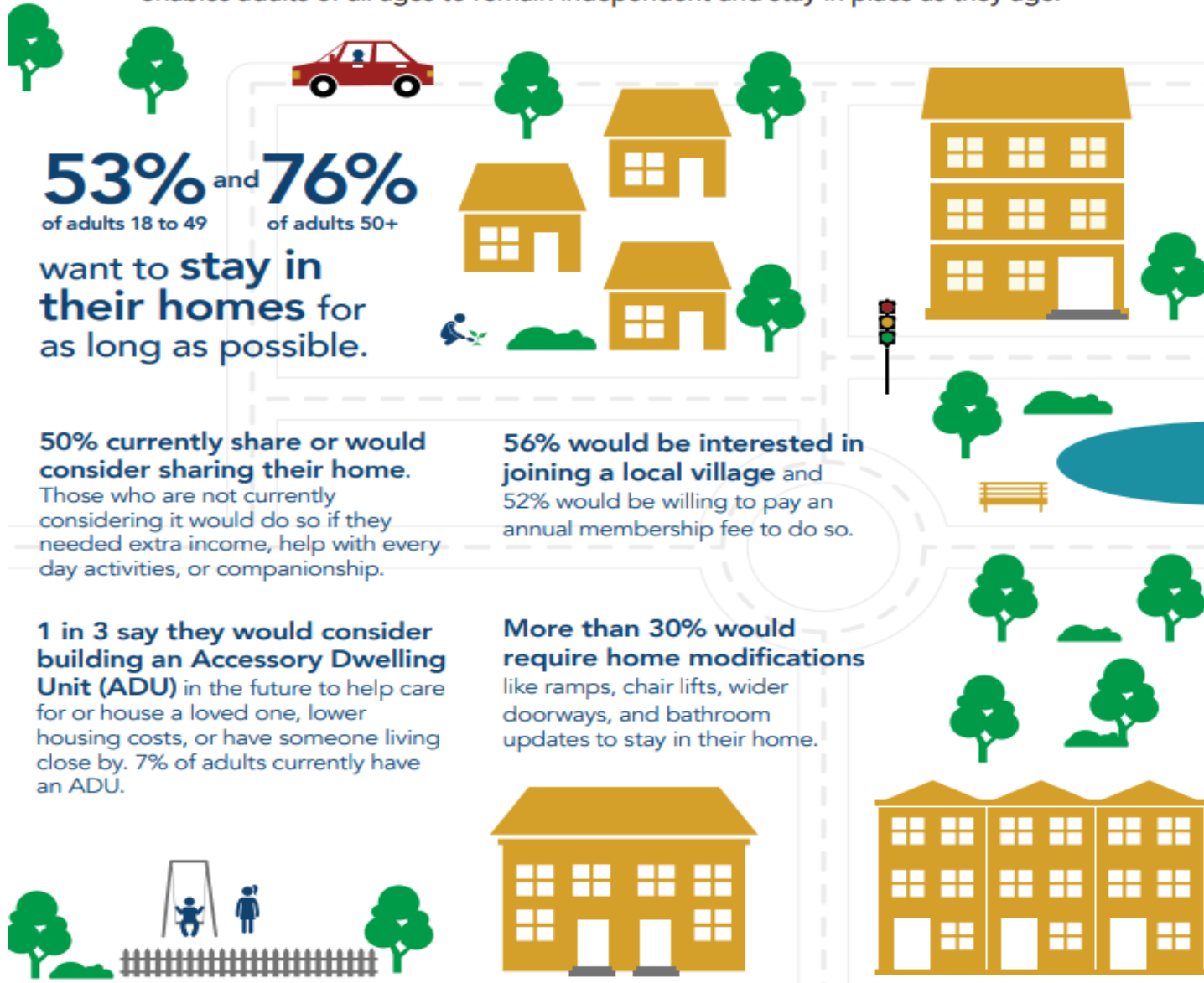




Housing Stock by Number of Bedrooms

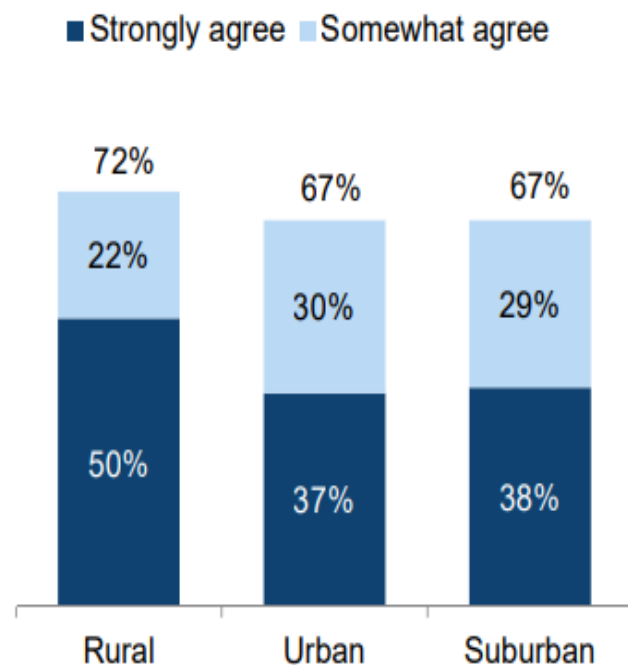
Having Accessible and Affordable Housing Options

Creating housing options that are both accessible and affordable enables adults of all ages to remain independent and stay in place as they age.

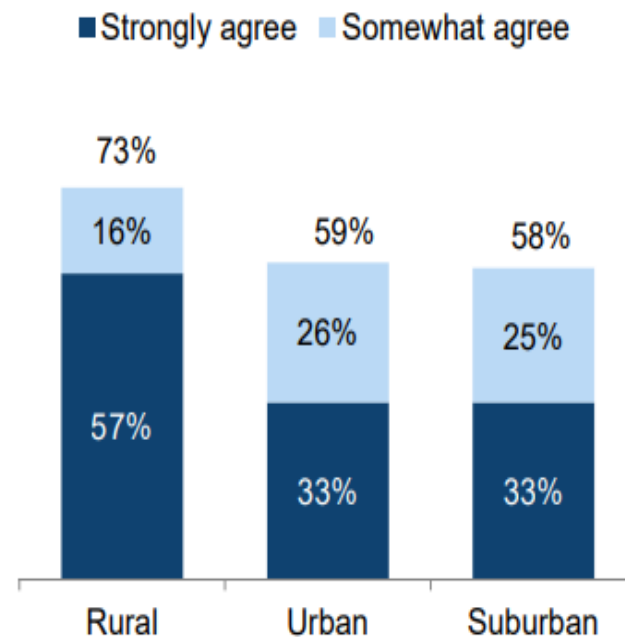


Rural adults are more likely to say they want to stay in their community or current home for as long as possible.

“What I’d really like to do is remain in my community for as long as possible.”

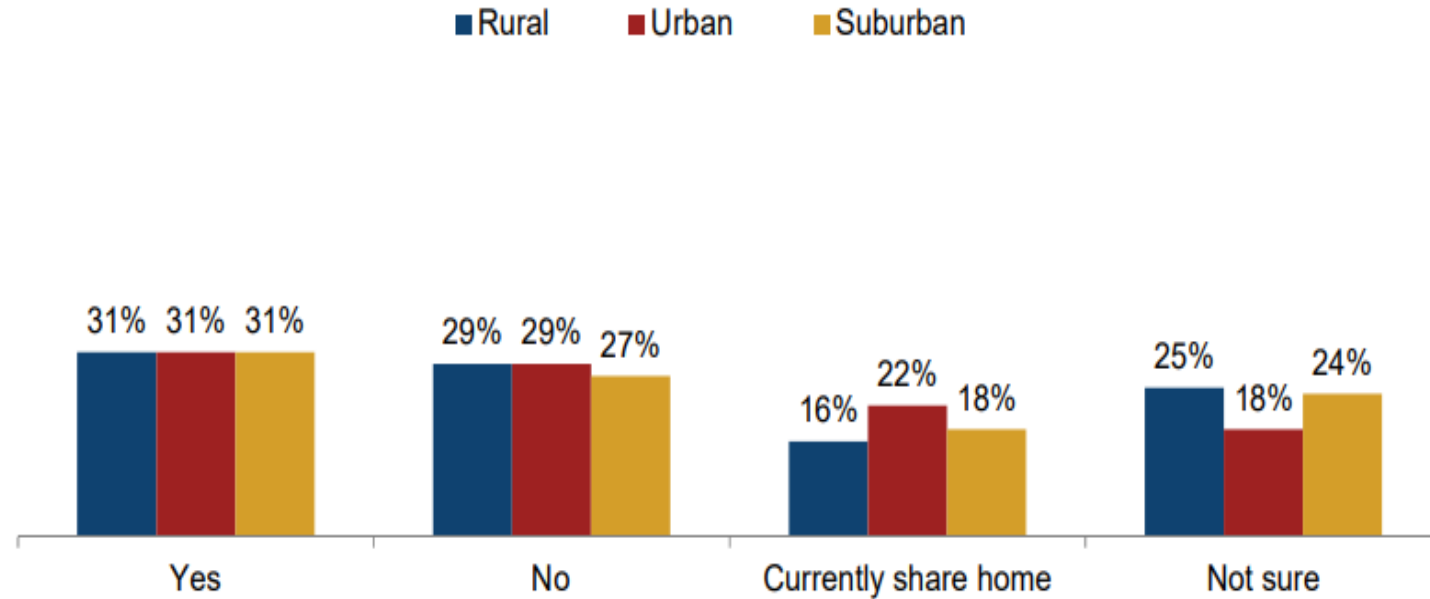


“What I’d really like to do is stay in my current residence for as long as possible.”



Q1: How strongly do you agree or disagree with the statement: What I'd really like to do is remain in my community for as long as possible? Q2: How strongly do you agree or disagree with the statement: What I'd really like to do is stay in my current residence for as long as possible?

Regardless of where people live, approximately half already share or would consider sharing their homes as they age.



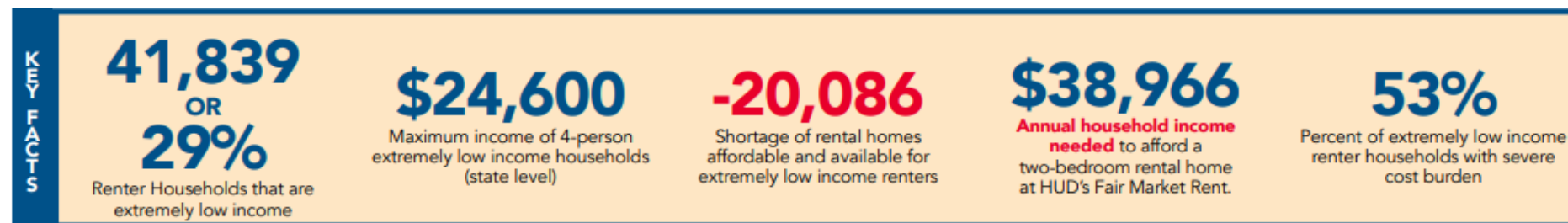
Q14: As you grow older would you consider sharing your home with another person?

2019 MAINE HOUSING PROFILE

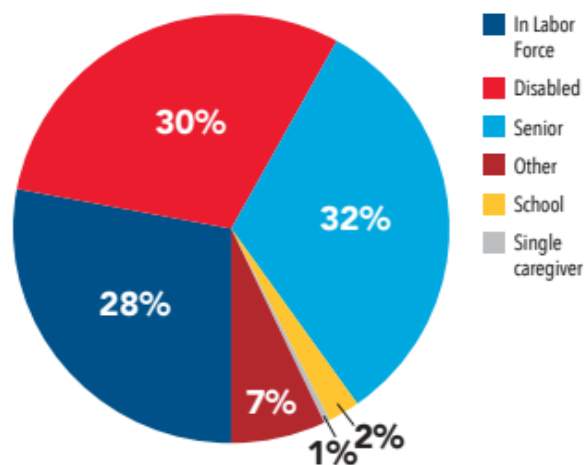


Across Maine, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

SENATORS: Susan Collins and Angus King, Jr.

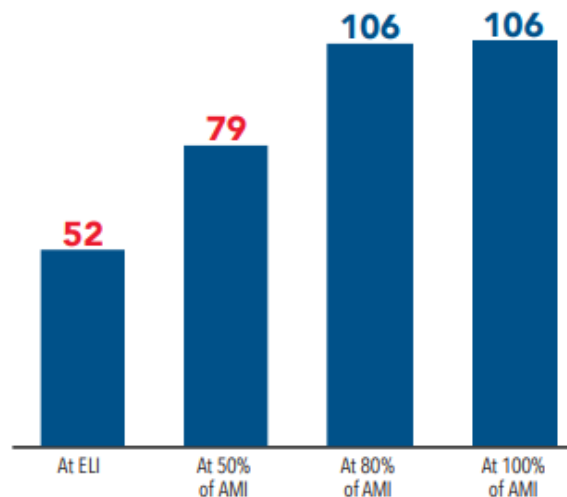


EXTREMELY LOW INCOME RENTER HOUSEHOLDS



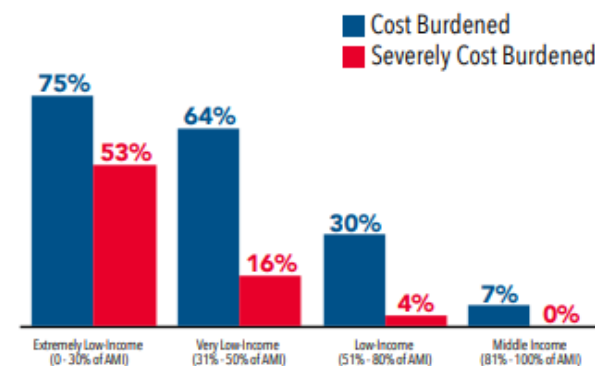
Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 15% of extremely low-income renter households are single adult caregivers, more than half of whom usually work more than 20 hours per week and 2% of whom are in school. Source: 2017 ACS PUMS.

AFFORDABLE AND AVAILABLE HOMES PER 100 RENTER HOUSEHOLDS



Source: NLIHC tabulations of 2017 ACS PUMS

HOUSING COST BURDEN BY INCOME GROUP



Renter households spending more than 30% of their income on housing costs and utilities are cost burdened; those spending more than half of their income are severely cost burdened. Source: NLIHC tabulations of 2017 ACS PUMS.

My Contact Information

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Principles for Creating Housing Affordability and Choice

Lessons from the Mountain West



Livable Economics



Place Value



COVER STORY

Malls are like, totally uncool, say hip teens

The bigger
question for
retailers is,
will parents
follow their

By Bruce Horovitz
USA TODAY

The future of retailing
America may all come do
to where Jessica Pfeil
shops. There's one place
not the mall.
A mall, but the mall



The Shifting Market





Changing Needs and Wants

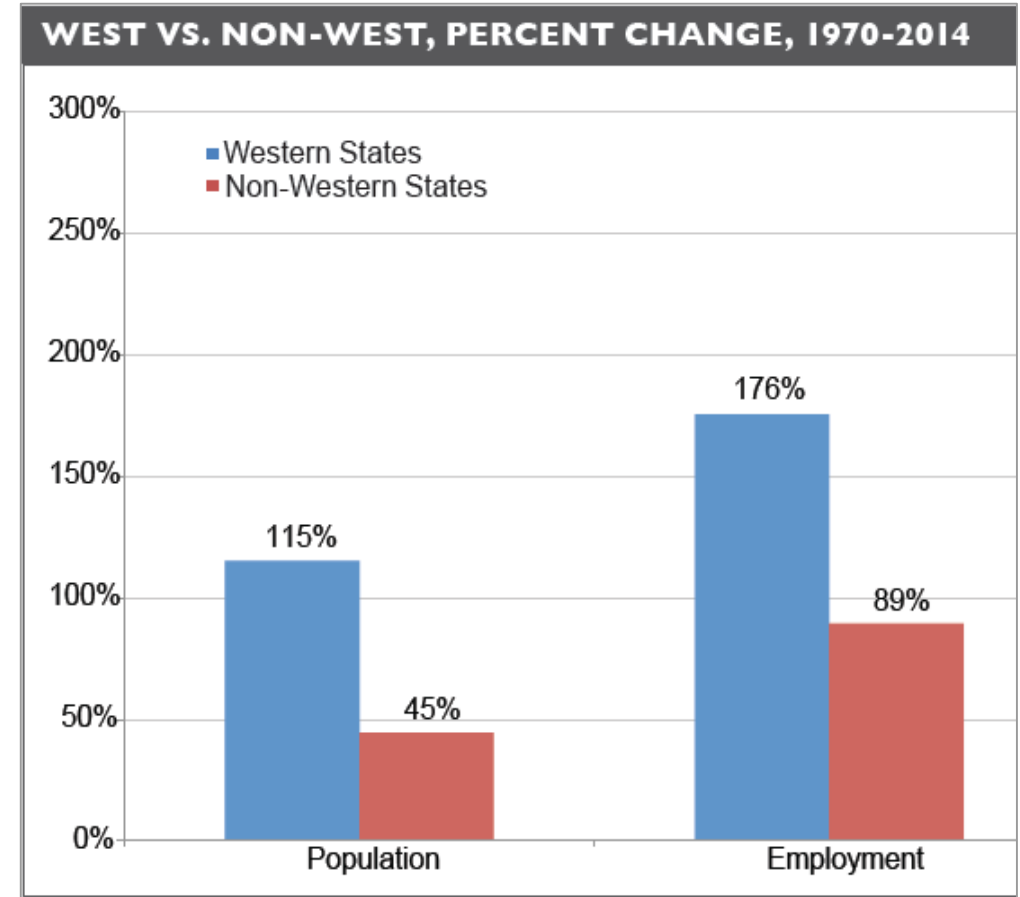




More People + More Jobs = More Housing Demand

Some realities:

- Growth in jobs and population driving housing demand
- Not just in cities – rural places too
- That demand won't go away just because we don't build more housing
- Not meeting demand creates less livable places
- That's the status quo right now



Factors of Housing Affordability

Key Drivers

- Jobs and Income
- Lack of Housing Supply
- Lack of Housing Diversity
- Development Costs
- High Value Markets





Three Principals

Creating housing choice and affordability while building great places



Start with Listening



Find the Missing Middle



MissingMiddleHousing.com is powered by Opticos Design.
Illustration © 2015 Opticos Design, Inc.



Locate Housing in Smart Places

Smart Places Are:

- ✓ Near Job Centers
- ✓ Transit Access
- ✓ Centrally-located Neighborhoods
- ✓ Walk/Bikable to Daily Needs / Amenities
- ✓ Utilize Existing Infrastructure

Results

- Expanded choice and affordability
- Shorter commutes, less traffic
- Less sprawl
- Complete neighborhoods
- Stronger community fabric





The Role of Philanthropy



Create Capacity to Act



Build Connections and Resources



Accelerate Ideas



Tell the Story

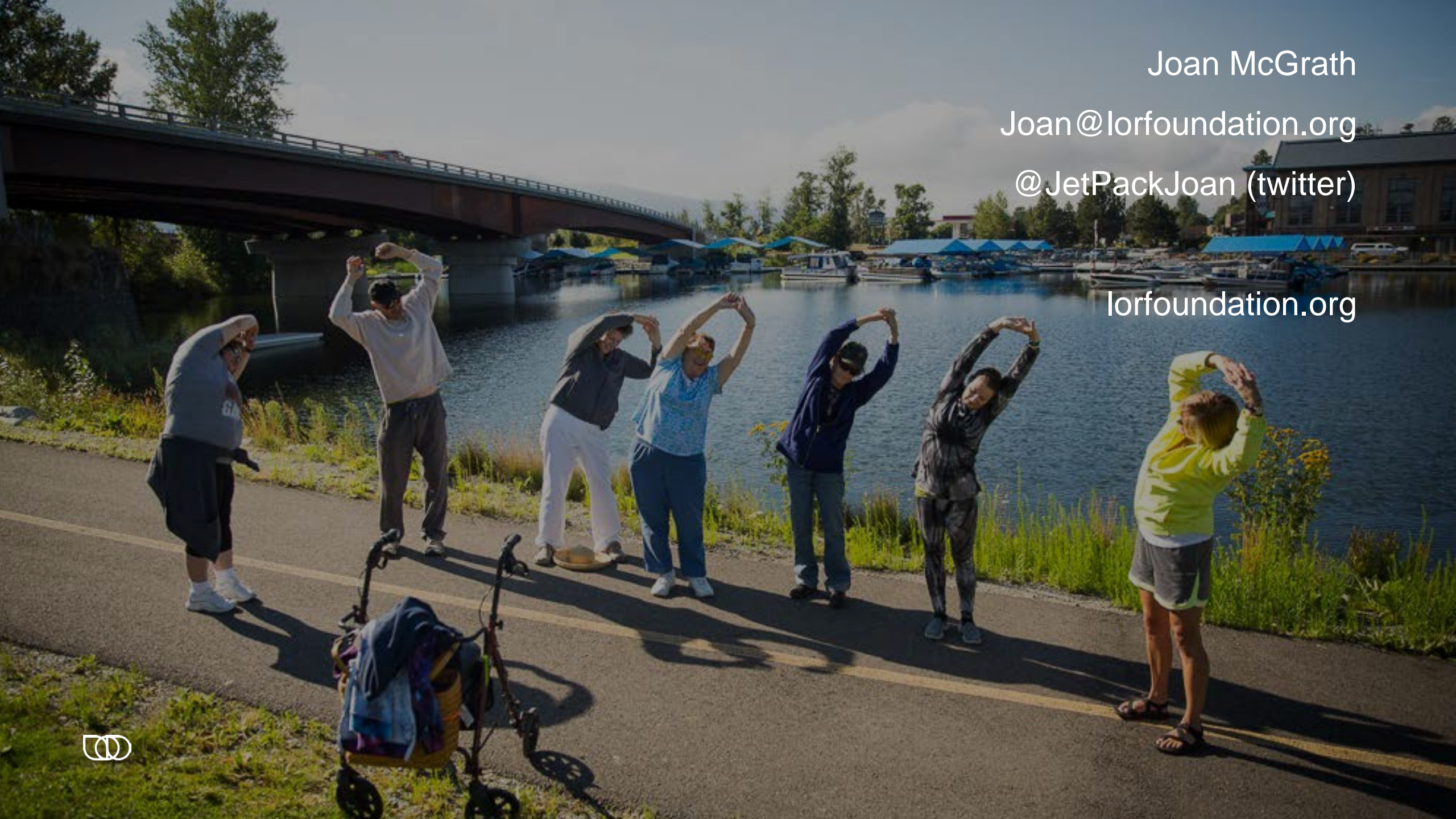


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Developing Housing Options for all Stages of Life

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Hallowell, Maine – Transect from Urban to Rural



Hallowell, Maine – A Vibrant Downtown and Diverse Community



Hallowell, Maine - Background

- › Population: 2,400
- › Full-Service Local Government – Police, Fire, Public Works, City Hall Staff
- › Municipal Budget: \$2.5M - 3M
- › Size: 5 square miles
- › Nearly 50% of properties are rented according to 2010 Census
- › Population trends toward older, long-time residents
- › Surveys show that Hallowell residents are seeking age-friendly solutions to the challenges they face in wanting to remain in the community as they age
- › Affordable housing, transportation, and social inclusion are primary livability concerns

Hallowell – A Welcoming Arts and Culture Community



From Values to Vision – how do we provide welcome in an all-age friendly community?

- › How do we stop “Backing In” to solutions and take a more proactive approach?
- › What do our citizens want and need?
- › What would attract other residents who would contribute to our community’s values and vision?
- › What role do volunteers and local elected officials and staff play?
- › How do we engage challenges of social isolation and inclusion?



Hallowell All-Age Friendly Committee



Hallowell All-Age Friendly Committee

Milestones and Planned Events

- › October, 2016 – under guidance from City Manager, Hallowell joins the AARP Age-Friendly Community Network, which focuses conversations and community leadership around the eight domains of livability.
- › May-September, 2017 – Supported by an AARP Age-Friendly Community Initiative grant, Hallowell conducts a community survey and focus group sessions with help from Analytic Insights, and this information is presented to the City Council in December, 2017.
- › January, 2018 – Mayor Mark L. Walker officially creates the Hallowell All Age-Friendly Committee (AAFC) as a subcommittee of the Council Health and Wellness Committee.
- › March, 2018 – Present – the AAFC conducts community outreach, listening sessions, training / awareness seminars, and other initiatives related to safety, aging gracefully in place, and the eight domains.

All Age Friendly Community Assets



Hallowell, Maine – Comprehensive Plan 2010

- › A comprehensive plan is a broad document outlining the future direction of the City over the coming 5-10 years. State law requires that municipalities that have zoning controls have a comprehensive plan approved by the state.
- › Hallowell's 2010 Plan update included the following vision statement:

“The population will be diverse. There will be state government workers, waiters, business people, artists, teachers, and farmers -- young and old, single people and families -- at every income level.

The housing in Hallowell will be diverse {and affordable} as well – from rooms to apartments to condominiums to single-family homes, at all prices.

Everyone will treat each other with respect.”

Affordable Housing in Hallowell – Cotton Mill



Lost Housing in Hallowell – The Hallowell House



Hallowell, Maine – Comprehensive Plan 2010

- › Stevens School - Create a master plan that achieves appropriate housing, business, and public uses; good jobs; open space and trails; minimal traffic impacts; environmental quality; neighborhood quality of life; and property tax revenues.
 - It is the City's desire to retain as much of the existing open space as open space for community use.
 - Trails through the site offer access to and through open space offering opportunities for hiking, cross-country skiing and other passive community outdoor activities.
 - The historic character of the central core of buildings is preserved.
 - The street and sidewalk network within the residential development connects naturally to Winthrop Street. This allows students to walk to school, and neighbors to visit neighbors. It also encourages safe passage along and across Winthrop Street.

Stevens Commons – Campus Before Renovation

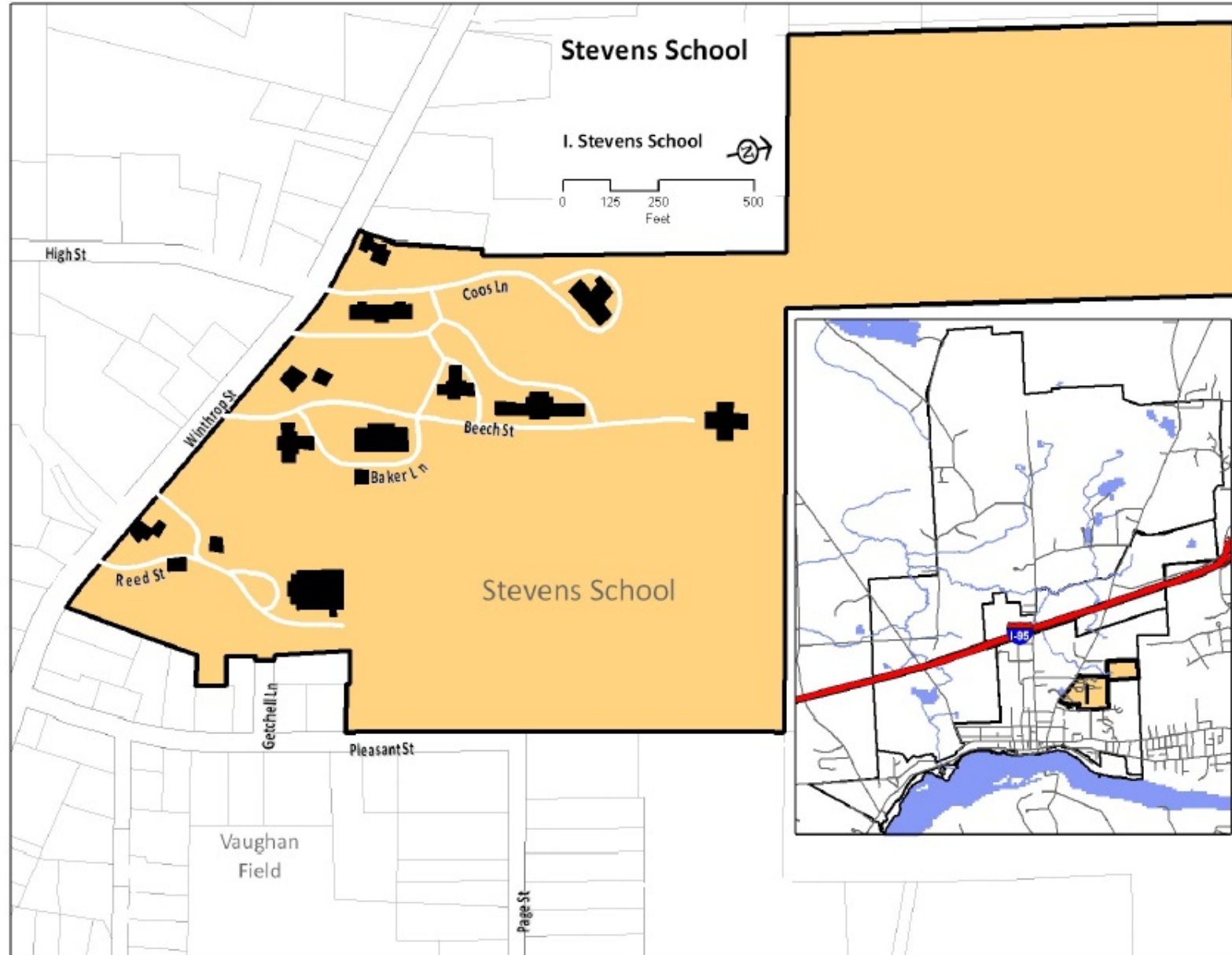


Mastway Development – Stevens Commons



- › Historic “Industrial School for Girls”, on 55 acres of mixed open space and woods
- › Historic and “modern” buildings used most recently as state office buildings
- › Left in poor repair, millions of dollars required for reuse
- › On the market for many years with no buyer until purchased by Mastway Development in 2016 for \$215K
- › Mastway received \$238K in CDBG funds as a forgivable loan from the City, to encourage development of an affordable senior housing facility on campus

Stevens School Map from 2010 Comprehensive Plan



Stevens Commons – Stevens Hall

As seen from the Historic Quad



Stevens School Admin Building “Before and After” Pics



Stevens School Baker Building

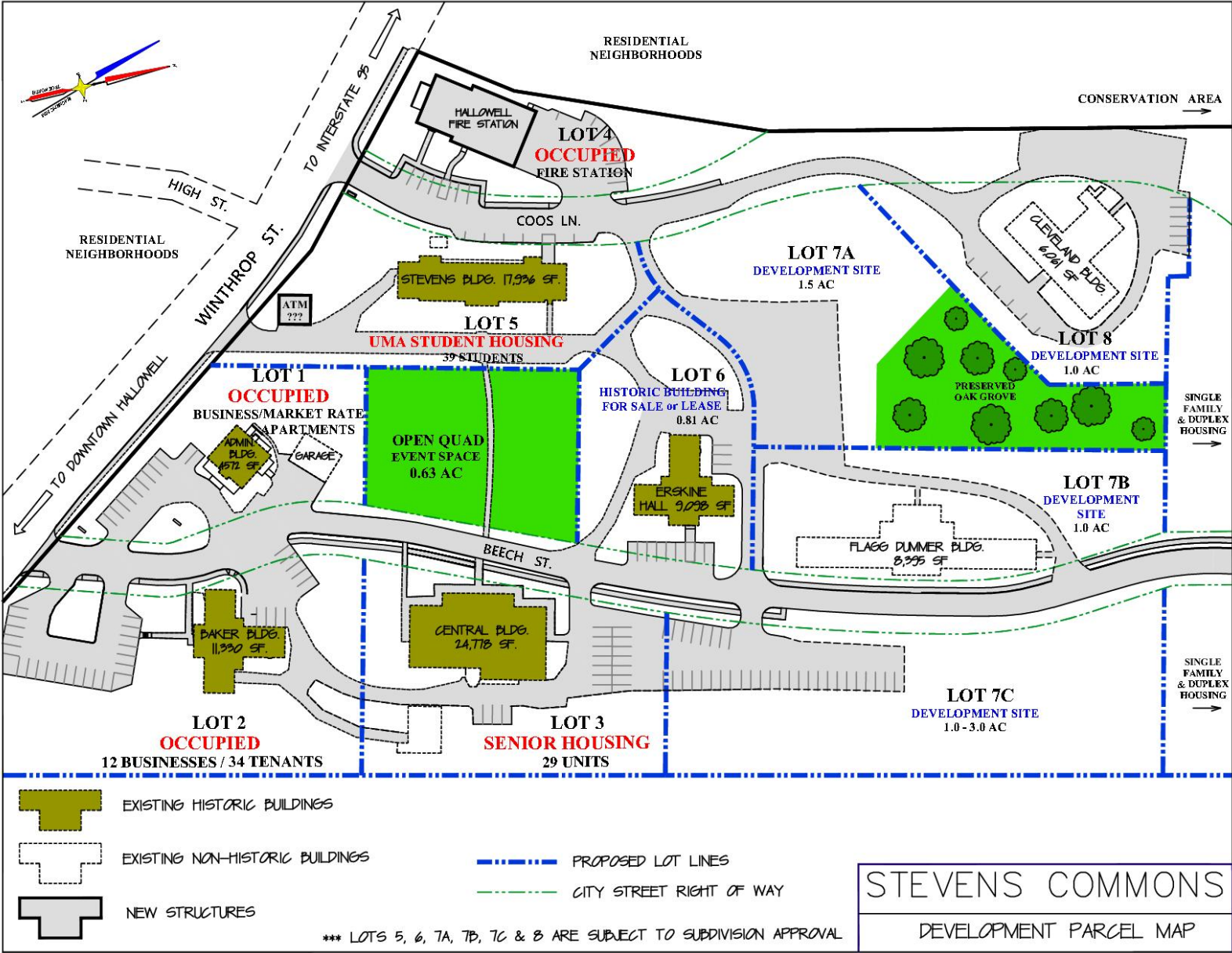
“Before and After” Pics



Hallowell, Maine – Stevens School Redevelopment Plan

- › \$700K in bond funded projects on City roads and infrastructure adjacent to Stevens Commons
- › \$238K CDBG forgivable loan to promote development of affordable senior housing on campus
- › Contentious debate as to whether the development would be successful
- › Continued, but subdued, criticism of the Council's decision to fund bond projects from certain community members
- › Tremendous success in less than three years
- › Community goals met in attracting new office space, senior housing, and rental housing units
- › Location for new \$2M Hallowell Fire Station

Stevens School Redevelopment Plan



Stevens Commons – Central Building

Historic vs. Current Conditions



Community Housing of Maine – Central Commons



CHOM's Central Commons will create 29 units of high-quality permanent affordable rental housing for seniors 55 and older.

The project will be a certified historic, adaptive reuse project that completely rehabilitates the vacant Central building, one of five historic buildings that comprise the core of the Stevens Commons campus.

The Central Commons project contributes to the larger effort to revitalize this underused historic property in downtown Hallowell into a multi-use campus with a range of residential offerings, business and commercial spaces, and recreational uses.

Central Commons will be a desirable place to live, a good neighbor to have, and an asset to the Hallowell community. Central Commons responds to the need for in-town, affordable rental housing for seniors in Hallowell.



Community Housing of Maine

Community Housing of Maine (CHOM) develops, owns, and maintains high-quality affordable housing for working families and older Mainers. CHOM believes that housing, together with support services, provides stability, fosters dignity and respect, and transforms lives. CHOM is the largest housing provider for homeless populations in Maine.

A Little More About CHOM

- › CHOM develops, owns, and maintains high-quality affordable housing for working families and older Mainers.
- › CHOM believes that housing, together with support services, provides stability, fosters dignity and respect, and transforms lives.
- › CHOM focuses on affordable, supportive housing and advocacy as it works to create community inclusion and stability for homeless and special needs populations across the state.
- › Recovery, in all forms, happens in the community - that's why CHOM focuses creating safe, stable, and vibrant inclusive communities in which people can thrive.

"When people receive the right amount of support and have stable housing, it is amazing what happens. We are watching people transform their lives. It makes great sense to invest in people."

CHOM Housing – Central Commons, Hallowell

- ❖ KVCAP Kennebec Explorer has a stop at the Stevens Commons campus that will allow Central Commons residents to access services important to daily living without a car. The bus route will connect residents to Hannaford, YMCA, K-Mart and downtown Augusta.
- ❖ The project is located ½ mile from downtown Hallowell where there is also a post office, bank, library, and other local shops and restaurants.
- ❖ Studies show that adults living near parks and open green space have greater opportunities to engage in physical activity and social interaction. CHOM believes these opportunities are important because they promote healthy lifestyles and wellness, and are vital to providing more ways in which people can be included as part of their community.
- ❖ The Central Building, the site being developed by CHOM, is one of 5 historic buildings that comprise the historic core of the campus surrounding the “Commons”, a 0.65-acre green space that will remain open to the public, including the residents of Central Commons.
- ❖ In addition to the central open green space, a trail system of walking/hiking trails connects an additional 10+ acres of conserved open comprised of woodland, a large mowed field, and a small pond. The trails on Stevens Commons link to the Howard Hill Conservation Area, 164 acres of land owned by the Kennebec Land Trust in Augusta, where the public, including residents of Central Commons, can hike, cross-country ski, snowshoe, and observe nature.
- ❖ The campus has a weekly farmer’s market during the summer.



From Planning to “Do”-ing

All-age outdoor recreation and community at Stevens



Thank You

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Facebook.com/StevensCommons

Facebook.com/CHOMhousing



Elder Cohousing and Other Innovative Living Arrangements

Anne P. Glass, PhD

University of North Carolina Wilmington

AARP National Rural Livability Workshop

June 19, 2019

Those 65+ Increasingly More Likely to Live Alone...

...Especially women

- ▶ Almost half (45%) of women age 75+ live alone

What Are Our Options?

- ▶ Live alone – “age in place”
- ▶ Live with family
- ▶ Independent living community
- ▶ Leisure-oriented retirement community
- ▶ Continuing care retirement community (CCRC)
- ▶ Elder cohousing
- ▶ Creating a “family of friends”
- ▶ Senior housing cooperatives
- ▶ Shared housing
- ▶ Repurposing existing property
- ▶ Apartments for Life

Traditional

Innovative – our focus today!

Cohousing: Typical Features



- ▶ Started in Denmark, Sweden, Netherlands
- ▶ Private homes
- ▶ Common green space
- ▶ Common indoor space
 - Kitchen
 - Great room/dining room
- ▶ Common meals
- ▶ Resident management

To Varying Degrees:

- ▶ Guest rooms
- ▶ Community laundry
- ▶ Storage space
- ▶ Workshops and arts/crafts space
- ▶ Peripheral parking



Elder Cohousing?



- ▶ More individuals with few or no children
- ▶ Social contact design
- ▶ Antidote to social isolation
- ▶ Desire to take active role
- ▶ Communal coping?
- ▶ Mutual support?

Elder Cohousing in the USA

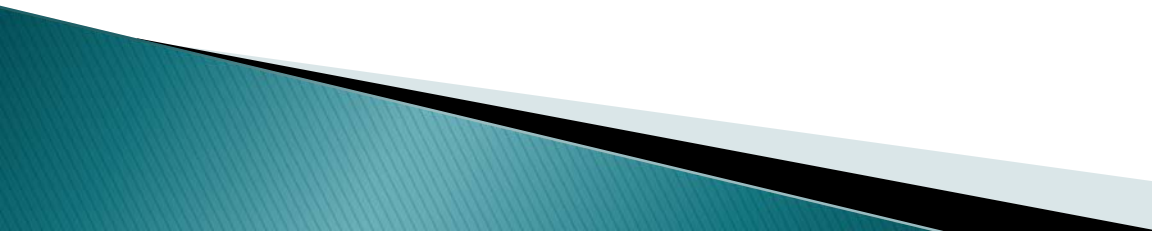
Community	Location	Opened	# Units	# Residents
A	West	2005	8	12
B	Southeast	2006	29+	36
C	West	2007	16	25
D	Southwest	2009	28	31
E	Southwest	2012	24	31
F	Southwest	2017	28	In process

In General:


- ▶ Move-in around age 70
- ▶ Predominantly white and female
- ▶ Most report “good” to “excellent” physical and mental health
- ▶ Well-educated




...But Wide Variation Between Sites

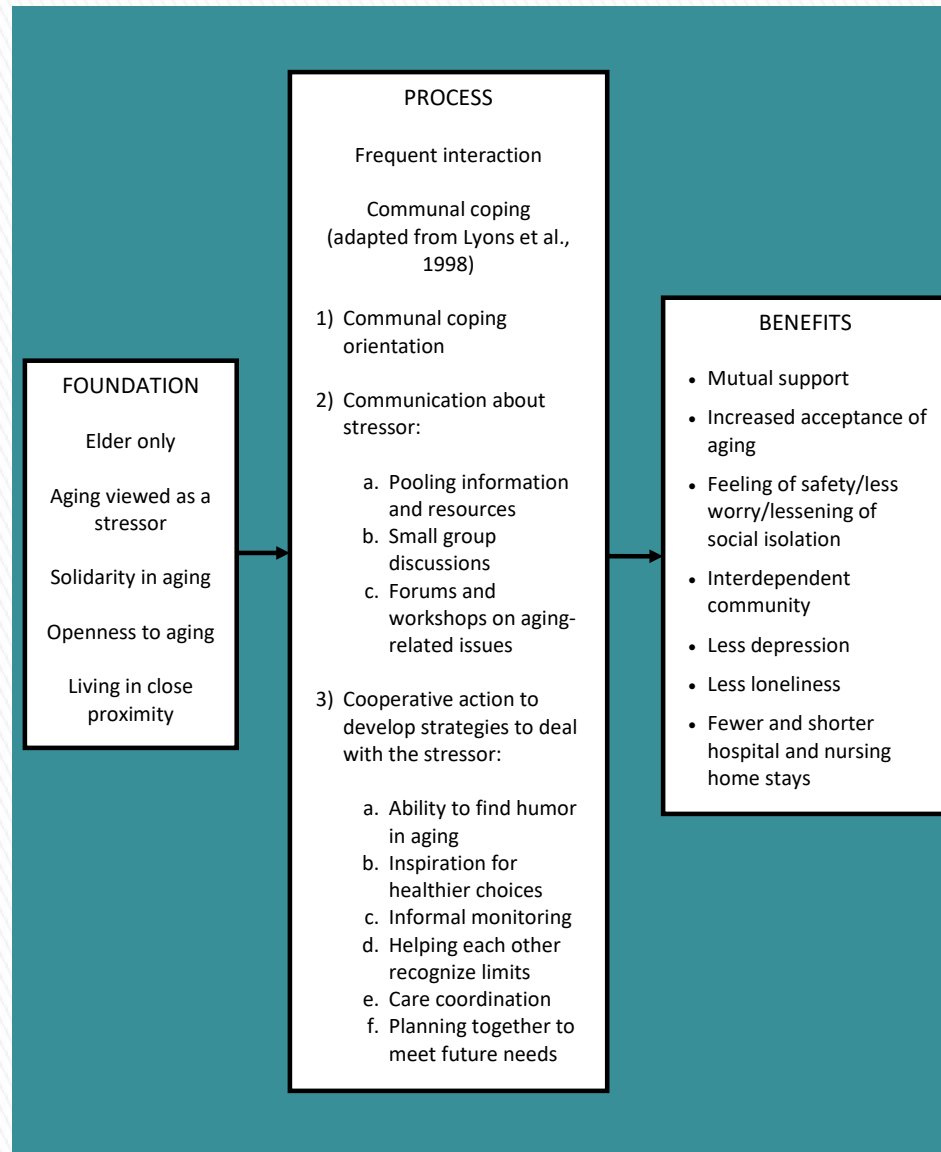
- ▶ % married
 - ▶ % with children
 - ▶ Income levels
- 

Benefits, Also Challenges

- ▶ Living in community
 - ▶ Financial
 - ▶ Some people do not participate
 - ▶ Future-proofing
 - ▶ Care when conditions advance
- 

Benefits, Also Challenges

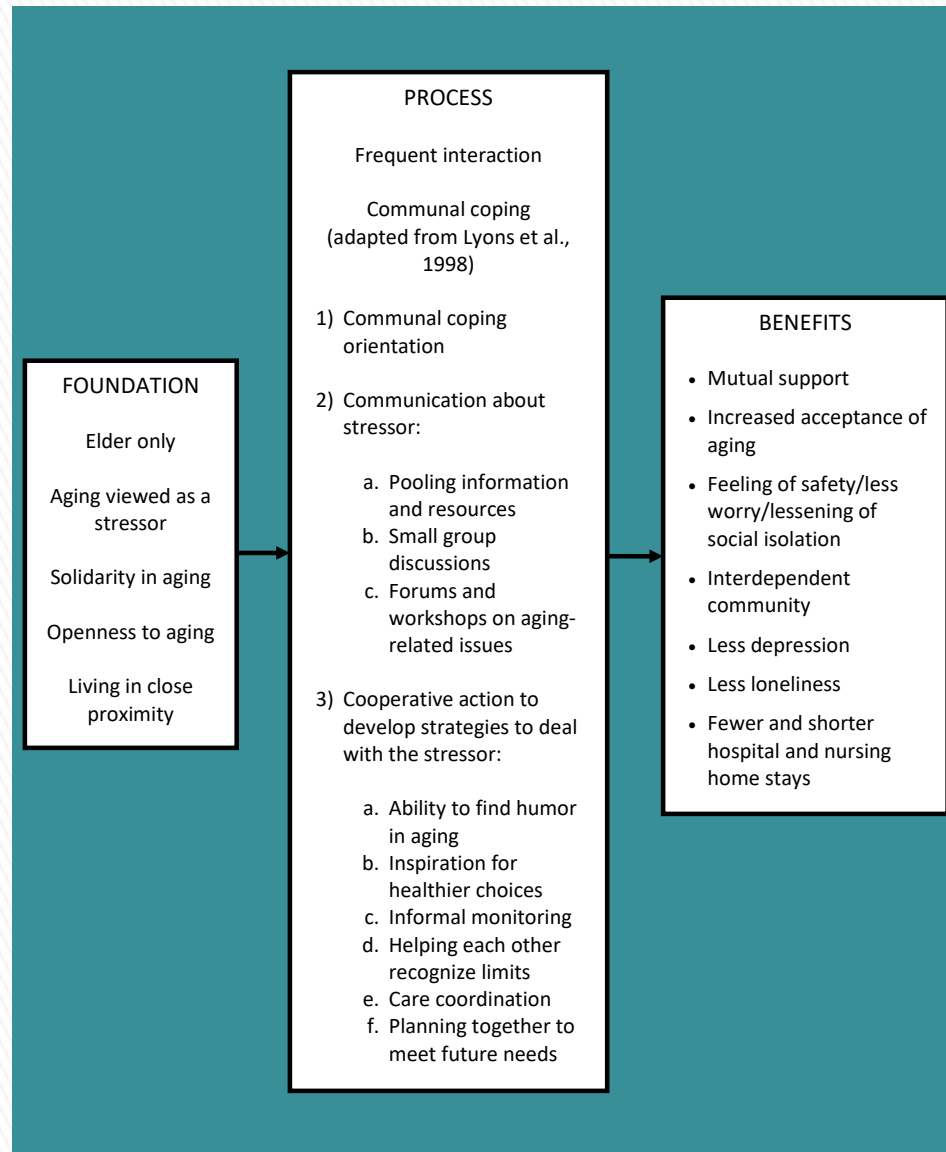
- ▶ Living in community
 - ▶ Financial
 - ▶ Some people do not participate
 - ▶ Future-proofing
 - ▶ Care when conditions advance **≠ assisted living!**
- 



Conceptual Model of Aging Better Together Intentionally

Glass & Vander Plaats. (2013). *Journal of Aging Studies*, 27(4), 428–442

Creating a “family of friends”



Conceptual Model of Aging Better Together Intentionally

Glass & Vander Plaats. (2013). *Journal of Aging Studies*, 27(4), 428–442

Foundation



- ▶ Elder only
- ▶ Aging viewed as a stressor or challenge
- ▶ Openness to aging
- ▶ Solidarity in aging
- ▶ Living in close proximity

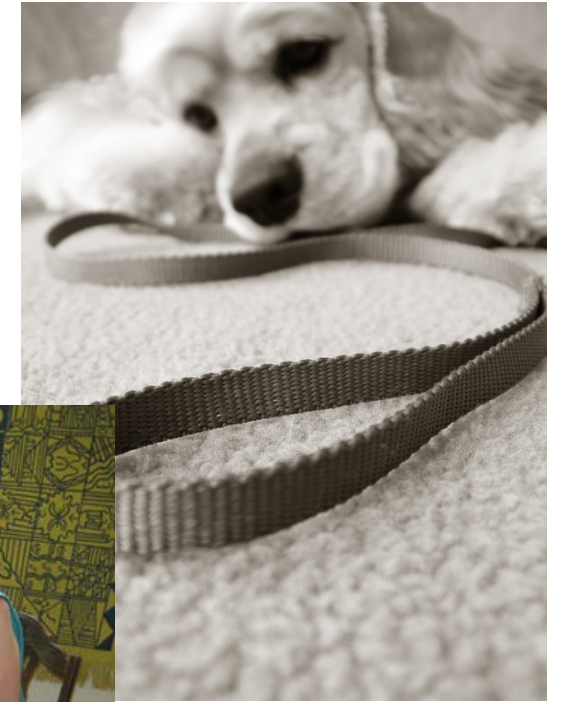
Process



- ▶ Frequent interaction
- ▶ Communal coping (adapted from Lyons et al., 1998)
 - Communal coping orientation
 - Communication about the stressor
 - Cooperative action to develop strategies to deal with the stressor

Cooperative Action

- ▶ Humor
- ▶ Inspiration for healthier choices
- ▶ Informal monitoring
- ▶ Helping others recognize/respect limitations
- ▶ Neighborly helping
- ▶ Planning together to meet future



Benefits



- ▶ Mutual support
- ▶ Less loneliness
- ▶ Lessening of social isolation
- ▶ Increased acceptance of aging
- ▶ Feeling of safety/less worry
- ▶ Less depression
- ▶ Interdependent community

Aging Literacy!

- ▶ Need to offer older adults an opportunity to discuss aging issues
- ▶ At Community B, where the majority say they do talk about aging, almost all would like to talk **the same amount (62%) or more (35%)!**

Senior Housing Cooperatives



- ▶ Members purchase shares and jointly own the whole community
- ▶ Governed by the members
- ▶ Not-for-profit; aim to be affordable
- ▶ Monthly fees

Shared Housing/Home Sharing

- ▶ Unrelated people: peers or intergenerational?
 - ▶ One “house-poor” and one “cash-poor”
 - ▶ Private bedroom (and bath, ideally)
 - ▶ Shared common space (kitchen, etc.)
-
- ▶ Websites:
 - National Shared Housing Resource Center
 - The Golden Girls Network
 - Senior HomeShares
 - Silvernest



Repurpose: Another Creative Idea

- ▶ Converted old elementary school into 16 two-bedroom apartments
- ▶ Also planned:
 - Farm-to-table restaurant
 - Craft brewery
 - Commercial kitchen for canning and entrepreneurs
 - More apartments





Apartments for Life, the Netherlands



WE NEED MORE OPTIONS!



Final Notes

For more information or articles:

- ▶ glassa@uncw.edu
- ▶ www.eldercohousing.info

ALSO CHECK OUT:

- ▶ WBUR *On Point* NPR show, “[For Rent: Senior Citizens Turn To Roommates For Companionship, Cost-Cutting](#)” (11/6/18), with Anne Glass and Rodney Harrell, AARP Director of Livable Communities

Improving Housing Affordability and Choice



Moderator: LaKeeshia Fox (lfox@aarp.org)

Presentations/Contacts

Joan McGrath (joan@lorfoundation.org)

Principles for Creating Housing Affordability and Choice

Nate Rudy (nrudy@hallowellmaine.org)

Developing Housing Options for All Stages of Life

Anne Glass (glassa@uncw.edu)

Elder Cohousing and Other Innovative Living Arrangements



Questions?

Comments.

Ideas!