

Planning for an Aging Population

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Why are we talking about aging?

As in most of America, New Hampshire's population is aging quickly.

Senior Housing Perspectives, a report prepared by the New Hampshire Center for Public Policy Studies (NHCPPS) for New Hampshire Housing, tells us that New Hampshire has the fourth oldest median age in the country. The state's Baby Boomers are choosing to stay in the Granite State, meaning that our older adult population will nearly double between 2010 and 2025 and, because the state's overall population growth will slow in that time, the elderly population will increase to about one quarter of us all.

This demographic phenomenon challenges community leaders to create planning practices and policies that address the needs of multigenerational communities. Housing, transportation, land-use, economics, social services, healthcare—all require proactive planning that meets the needs of older adults and takes advantage of their skills, knowledge, social connections, and time as workers, volunteers, and civic leaders.

Preparing for an aging population

Most people 45 and older want to stay in their homes for as long as possible—we call it “aging in place” – these are choices observed nationally by the AARP and reinforced in New Hampshire by NHCPPS's report. To meet those needs and hopes, communities will be called upon to provide the necessary accommodations.

Planning policies and practices

Planning can promote affordable, safe access to essential services, and foster social connections and healthy environments that encourage active lifestyles and participation in civic life. Many land use policies and local regulations segregate senior citizens into age-restricted housing, contrary to the wishes of many to age in place. Communities can support interdependence and mutual generational support through planning and policies that value living, working, and engaging in civic activities together. Some communities, but especially in rural and suburban areas, are not designed for easy access to health care (doctors, physical therapy, pharmacies) and community amenities (grocery stores, libraries, senior centers, recreation, and places of worship). Mixed-use, connected neighborhoods can help link seniors to these critical services.

Aging in Place / Aging in Community

Aging in place: Older adults stay in their current home and live independently as they age.

Aging in community: Transitioning to a more supportive, and perhaps more affordable, setting in their community.



Housing options

Housing options to consider

Accessory apartments
Shared housing arrangements
Multi-family apartments
Assisted Living

Many New Hampshire communities have limited variety in their housing stock. Our diverse aging population—from those who are fully independent to those requiring ever-increasing assistance—needs a comparable diversity of available, affordable homes. Communities that promote rehabilitation of existing housing stock and that develop innovative new housing models will be better equipped to accommodate the needs of our older citizens. Options include accessory apartments, shared housing arrangements, multi-family

apartment buildings, and assisted living. Local zoning ordinances in many communities restrict these housing choices and should be updated to allow the housing market to meet these new demands.

Housing characteristics

Some traditional designs, like two-story homes, will need to be updated with features that make it easier for people with physical limitations—or simply the normal frailties of aging—to live on their own. Communities and developers should use design standards that accommodate all levels of ability, such as Universal Design. Housing options should include single story structures and multi-level homes with a bedroom and bathroom on the first floor and entries with few or no steps. Policies should consider physical variations—door levers instead of door knobs, wider doors, and lower countertops—that make it easier for older residents to function independently.

Housing features for older adults

- Low maintenance exterior
- Single story
- A no-step entry
- Lower bathtub or seat in shower
- Slip resistant flooring
- Adequate hand rails
- Lever handle faucets/doors
- Ramps
- Energy efficient features

Housing costs

Older Americans spend more on housing (for New Hampshire homeowners and renters, about 30 percent of their income) than on any other expense. The median income of New Hampshire seniors is about half of the state's overall median; senior renters' income is even lower. Housing costs impact the ability of older adults to pay for basic needs such as food and health care. Affordability is a key factor for communities when determining housing options for older adults.



Transportation options: Everyone knows the benefits of a good transportation system, but high costs and limited funding mean the rural and suburban places where three-fourths of New Hampshire seniors live have little or no service provided by public transportation carriers.

Limited transportation options that don't consider the reduced functioning and mobility of seniors may lead to their social isolation, which in turn can cause diminished physical and mental health. In addition to working with agencies to bring in more public transportation options and exploring potentially more affordable options like shared vehicle programs and demand-responsive services, communities can install benches, lighting, and cross walks that will make existing neighborhoods more walkable.

Engaging older adults in planning

All community planning efforts should actively involve older adults, as well as other residents. When engaged, older residents can contribute valuable leadership, time and wisdom to communities in which they live. Older adults may be challenged to participate in planning board meetings or community discussions due to the time, format, or location of the meetings. Community leaders can go directly to their seniors through existing organizations which work with these community members. Older adults can be engaged in the discussion through the senior center, religious organizations, libraries, and clubs.

Spotlight: Franklin, New Hampshire

In this city of 8,500 at the confluence of the Pemigewasset and Winnepesaukee Rivers, the senior residents are struggling to find affordable, suitable homes. *“We must keep our aging populations active and involved,”* said Elizabeth Dragon, Franklin’s city manager. *“One man on our city council—a beloved neighbor and very active volunteer—had to move from Franklin because he couldn’t find a suitable place to live.”* Stabilizing housing and services for the senior community is now a major priority for Franklin.

Franklin city leaders, UNH Cooperative Extension, and Plan NH have joined forces to revitalize the city’s economy and community for all its residents. This effort has a hard focus on the downtown district and the city’s older residents, and will involve the arts to help convene the community to talk about its future. Funded by the Citizens’ Institute for Rural Design, the partners will host a two and a half day workshop in spring 2015 where Franklin residents will come together for a discussion about the city’s economy, housing, transportation, services and opportunities to accommodate its aging population. What happens after the spring meeting depends on the collective wisdom of its participants. Dragon expects that the process will deliver “long- and short-term goals and actionable items,” and that topics like quality housing and transportation will be on the list.



In conclusion

Small and rural communities in New Hampshire will encounter many challenges when working to create conditions where residents can age in place. Policies and planning should consider:

- A variety of affordable, accessible housing options
- A range of transportation choices
- Walkable communities with mixed-use design
- Easy access to social services, cultural amenities, and civic destinations

Resources to learn more about planning and housing for an aging population:

American Planning Association. (2014). *Aging in Community Policy Guide*.
<https://www.planning.org/policy/guides/pdf/agingincommunity.pdf>

Delay, D., Thibeault, R. New Hampshire Center for Public Policy Studies. (2014). *Senior Housing Perspectives*. Retrieved from <http://www.nhhfa.org/data-planning/needsassessment/2014/HousingElderV031114.pdf>

Stanford Center for Longevity. (2012). *Independent for Life: Homes and Neighborhoods for an Aging America*. Austin, TX: University of Texas Press

AARP Home and Community Preferences of the 45+ population November 2010
<http://assets.aarp.org/rgcenter/general/home-community-services-10.pdf>

Evidence Matters HUD.gov Aging in Place: Facilitating Choice and Independence
<http://www.huduser.org/portal/periodicals/em/fall13/highlight1.html>

AARP Public Policy Institute Housing Policy Solutions to Support Aging in Place. March 2010
<http://www.nhc.org/media/documents/fs172-aging-in-place.pdf>

Center for Housing Policy (2014) <http://www.nhc.org/media/AgingInEveryPlace.pdf>

National Association of Home Builders Aging in Place http://www.nahb.org/reference_list.aspx?sectionID=717

Universal Design: <http://www.universaldesign.com/about-universal-design.html>

Joint Center for Housing Studies of Harvard University http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs-housing_americas_older_adults_2014-ch1.pdf

Housing Solutions for New Hampshire (2014), New Hampshire Housing
<http://www.nhhfa.org/housing-data-solutions-handbook.cfm>

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