

BIBLIOGRAPHY OF LITERATURE ON SENIORS' HOUSING

SUBJECTS:

- **Profile of Rental Retirement Housing (RRH) and Residents of RRH**
- **Attracting Retirees as a Economic Development Strategy / Political Impacts of Retirees**
- **The Controversy Surrounding Walled Communities**
- **Seniors' Housing Alternatives**
- **Planning Tools and Seniors' Housing**
- **Improving Seniors' Role in Public Participation**
- **Senior Housing Financing Arrangements**

SUBJECT: Profile of Retirement Rental Housing (RRH) and Residents of RRH

Brecht, Susan B. *Trends in the retirement housing industry*, Urban Land, Vol.55, No.11, November 1996.

This article deals with how the retirement housing industry has matured over the past two decades as the elderly population has increased and seniors have come to accept and seek alternatives to remaining in their homes. Retirement housing has expanded beyond the early dominance of life care or continuing care retirement communities (CCRC). Notes trends towards models which incorporate payment plans which more closely represent the services provided, rather than flat fees; trends towards smaller retirement communities 100-200, rather than 200-300; trends towards increasing health care and support service components (retirement communities emphasizing "independent living" are attracting an older and a somewhat frailer market than was originally experienced - the average age of entrance into independent living units is typically between the late 70's and early 80's). Trends towards increasing assisted living where residents receive personalized assistance, supportive services, and health care in a professionally managed group living environment. This assists in dealing with the misplacement of frail elderly in nursing homes when a less medically intensive level of care would be more appropriate.

Beckerman, David S., *Bright prospects for rental retirement housing*, Urban Land, November 1986.

Reports findings of the Real Estate Research Corporation (RERC) from a study of 42 rental retirement housing projects in 16 states. Findings: Includes information on the profile of tenants, project characteristics, services offered, rents, absorption and investment opportunities.

Interesting notes: Some project managers believe that inclusion of a nursing home component with the facility tends to attract a frailer population and discourages active tenants. Others believe that an on-site nursing home helps to attract couples, one member of which needs nursing care. Rental retirement housing tends to lease up more slowly than typical rental projects, on the other hand, in residences that provide an appropriate mix of services, voluntary tenant turnover tends to be low. Development potential is strongly influenced by such factors as locational amenities and proximity to shopping.

SUBJECT: Attracting Retirees as a Economic Development Strategy / Political Impacts of Retirees

Eckdish Knack, Ruth. *Gray is good*, Planning Practice, 1996 August: Vol.62:8.

Cites a case study of Blacksburg Virginia. This City has made attracting retirees a major focus of the economic development section of the comprehensive plan, and a new zoning code that will give additional flexibility to developers of retirement housing. Gives examples on how to make your city "senior friendly". Cautions that elderly should not be viewed as a monolithic group.

"The best thing a local government can do is to make sure its plan allows for a variety of housing types. Consider new zoning standards that would allow senior housing to have higher density, less parking for seniors housing (p.23)."

Deller, Steven C.. *Economic impact of retirement migration*. Economic Development Quarterly, Vol. 9, No. 1, February 1995.

Reports on the economic impacts of retirement migration on a small rural state. Compares a simulated impact of a policy designed to increase the number of retirees entering the state of Maine to a baseline projection. Indicates that the impact of retirement migration on the regional economy can be substantial. The article concludes "There can be little doubt that the attraction of retirees into an area will result in an economic boost. The injection of new moneys into the regional economy through the income of new retirees parallels, in many regards, the promotion of more traditional export-based industries. The retail, health and construction sectors are the most strongly affected. The literature appears to be consistent in finding that, although retirees pay their fair share in taxes, increases in demand for public service and corresponding increases in local taxes would be small. The increase in local expenditures will generate jobs, and due to the limited contribution that retirees make to the labor force, population will increase by more than the number of in-migrating retirees (p.36)."

Lemov, Penelope. *Welcome to eldertown*, Governing, Vol. 10:1, Oct. 1996.

Makes the statement that retirees increase property tax rolls but do not add many burdens to local government; i.e. they don't have children to educate, don't need expensive social services, not likely to commit violent crimes. Talks about implications of a substantial group of voters who are demographically different than the existing voter base. Reviews retirees views on projects which promote growth and economic development but may not be appetizing to older voters, i.e. active recreational projects, industrial development, education. Makes the point that unfrail senior citizens don't drive in rush hour, and they spend about 90% of their income locally.

Howe, Deborah A., Nancy J. Chapman, and Sharon A. Bagget. 1994. *Retirement communities: Economic and political impacts* (Chapter 7), Planning for an Aging Society , 1994.

Reviews the myths and realities about retirement communities. Notes characteristics of in-migrants. Discusses assumptions of elderly political behavior and concludes that it is difficult to draw clear conclusions about the impact of growing number of retirees - either migrants or long-time residents - on the success or failure of local political and economic measures. What should be emphasized is that communities can and should take positive steps to educate and involve local residents regarding issues needing local financial support. Economic impacts of a growing retirement population. Community leaders often ask whether the older population is straining or supporting the economic health of the community. Strategies for "keeping the money at home."

Hodge, Gerald, *Retirees in the local economy: Blessing or blight?*, in Cossey, Keith M. Rural Environments and the Elderly: Impact, Contributions and Needs Fulfillment, June 1989.

The article assesses the impact of an increase in the senior population on the local economic development in terms of income, consumption expenditures, transfer payments, new investments, multiplier effect and jobs created in a hypothetical small town of 2,000 in rural B.C..

Milenov Associates, Detailed Financial Impact Analysis of the St. Elizabeth Retirement Village on the Regional Municipality of Hamilton-Wentworth and the Township of Glanbrook, January 1986.

The analysis uses the development and demographic characteristics of the retirement village as well as other information to establish a forecast of annual incremental expenditures and annual incremental revenues. These two forecasts are then used to produce an estimate of the direction and magnitude of the fiscal impact resulting from the added population growth. It is concluded that the proposed St.Elizabeth Retirement Village would generate both revenues and savings to the host municipality. Saving would be realized because of services which will be provided by the Village and the lessening of the burden for the Region to provide care for the elderly.

Ontario Ministry of Municipal Affairs, Planning Guidelines for Retirement Communities, July 1991.

Summarizes findings of research on retirement communities undertaken by the Ministry of Municipal Affairs in Ontario and discusses some of the implications for municipal planners who may be considering proposals for such communities. Assists in distinguishing a typical retirement community from a standard residential subdivision. Reviews the financial impacts of planned retirement communities, reviews mechanisms to control retirement communities (OCP zoning, site plan control, plan of subdivisions, condominium plan and municipal / developer agreements).

SUBJECT: The Controversy Surrounding Walled Communities

Blakely, Edward J. and Mary Gail Snyder. Fortress America:Gated and Walled Communities in the United States, 1995.

Gated Communities are broken down into: Lifestyle Communities, privatizing amenities and recreation; Elite Communities, marketed for exclusion and prestige; and Security Zone Communities, often street closures where crime is endemic. The authors provide an excellent review of the issues surrounding Gated Communities, including security, property values, exclusionary aspects, privatization of public services and costs, privatizing government, isolation and exclusion verses community, race and class issues, and social fragmentation.

Schwab, Jim. *Home, safe home?* Zoning News, American Planning Association, September, 1993.

Review of walled and gated communities, as well as neighbourhood attempts to withdraw public rights of ways in American subdivisions. Reviews the finding of Oscar Newman's 1980 book, Community of Interest. In St Louis racially mixed enclaves limited access to neighbourhoods to one or two points to preserve a middle-class presence in an area which was quickly being converted from single to multi family housing. Reported higher property values and lower crime rates than in adjacent blocks. Mike Davis, City of Quartz, claims that the street enclosures are steadily destroying, what remains of community life in that city.(LA). Stephen G. Rilely community development director in Hilton Head Island has concern where

development outside gated communities is not at the same standard as gated communities. Since many of the residents of non-gated areas are black and poor, incorporation and zoning became in part a class issue. Suggests that gated communities do not report any contention over issues of taxation and city services, the residents do not mind paying property taxes for services that are more fully used by other residents while they also pay association fees for similar services - residents view it as a reasonable cost for the privacy they cherish. Others report some have lobbied for property tax rebates for the cost of services they provided themselves. Closure of rights of ways creates problems for establishing a complete parallel road system. Gated communities channel traffic on to main roads through limited entryways.

Dillon, David. *Fortress America*, Planning, June, 1994. (APA).

Examines the phenomena of “gated communities” and the reasons why Americans are flocking to these gated enclaves. Terrified of crime and worried about property values. Mentions that gated communities fundamentally reorganize community life, and allow for more segregation and isolation. While experts generally agree that gates and walls keep down petty offenses - they are less confident about their ability to reduce more serious crime. Jane Jacobs sees gated communities as expressions of a new brand of urban tribalism that will pit races and ethnic groups against one another - that won't achieve any more than tribalism does in the rest of the world.

SUBJECT: Demographics of Aging and Planning Policy

Howe, Deborah A., Nancy J. Chapman, and Sharon A. Bagget. *The demographics of aging and considerations for community planning*. (Chapter 1), Planning for an Aging Society , 1994.

This article provides an picture of the characteristics of the population group that is 65 and older, describes the trends within that segment of the population, and discusses the implications of these trends for community planning. The two principal aspects of the aging population are addressed here: specific demographic changes and the diversity within the aging population (cohorts, race and ethnicity, living status, economic well being, health and functional status, relocation patterns, special groups). The second part of this chapter describes the considerations for planners in light of these changing demographics and ideas of encouraging age-sensitive communities.

Howe, Deborah A., Nancy J. Chapman, and Sharon A. Bagget. *Physical changes with age*. (Chapter 2), Planning for an Aging Society , 1994.

Reviews the physical changes associated with aging.

SUBJECT: Housing Alternatives

General

American Association of Retired Persons. Housing Choices for Older Homeowners, 1983.

Department of Consumer Economics and Housing. *Accessory apartments: A housing option for older persons, ECHO Units, Granny Flats, Home Equity Conversion, Home Sharing* Housing Options for Seniors Today, 1987-88.

Davis, Christine Kluck. Housing Choices for Canadians Over 75 Years Old, CMHC, 1991.

This report looks at housing choices for Canadians 75+ and provides a critical description of a variety of innovative approaches. A profile is given of the target population in terms of their place of residence, language, gender, living arrangements, income, type of housing and health related difficulties. Discussion is included on the effects of aging, the need for assistance, the barriers to independence, acceptance and success criteria for housing, available options, and promising new approaches.

Porter, Douglas. *Developing housing for seniors*, Urban Land, Feb. 1995.

This article refers to the growing population of persons 65+ as a result of the baby boom and longer life expectancies. It suggests that developers looking for opportunities should recognize the fluid market conditions and the management necessities of this special form of residential development. The development industry in the US is still recovering from a miscalculation of the market for seniors. Major investments made in the 1970s and early 80s assumed that large numbers of retired couples aged 65-75 would eagerly move to new homes, but ignored their needs for supportive social and health care services. Factors which are important to understanding the market for housing for seniors are: who "Seniors" are, the age cohorts within the senior group, and the nature of their growth or decline, the overall economic situation of the elderly, living arrangements and marital status, and levels of frailty. The author also talks of seniors notorious resistance to moving from their homes and reviews three general types of housing for seniors: congregate-care housing, assisted-living facilities, and continuing care retirement communities.

It is noted that relatively few firms develop and manage housing for seniors. Building and managing such housing blends aspects of residential, hotel and medical facility development in ways unfamiliar to most home builders and residential developers. Often an affiliation is made with nonprofit entities with religious denominations. Many for profit developers have found it advantageous from marketing and financial standpoints to enter into ownership and management relationships with nonprofit groups. Affiliation with religious, military and professional organization becomes a convenient source of potential residents and tax advantages.

Site characteristics which are important are topography, natural attributes, and access to major but not too busy streets. Housing should be planned and designed to appeal to healthy residents who enjoy a variety of indoor and outdoor experiences but is also supportive of frail residents.

Several lessons have been learned from the recent shakedown of failed projects:

- Demographics do no buy, people do. More emphasis is now put on consumer surveys and interactive research techniques.
- Affordability is key.
- Health-related services are essential. Lenders and investors have learned that aging in place requires the provision on site or off site of health services to keep a housing venture economically viable.
- Regulation can affect a projects viability. Project sponsors and financial institutions must consider the potential constraints of regulations on financial projections.
- Strategic alliances are valuable. Associations with nonprofit, institutional, or governmental entities lend credibility and staying power to projects.

Porter, Douglas. Housing for Seniors: Developing Successful Projects, Urban Land Institute, 1995.

Brecht, Susan B. *Understanding market opportunities in Seniors' Housing*

Porter, Douglas. *Planning and design considerations.*

Taber, Stephen L. and Mel Gamzon. *Financing options.*

Cory, Lee E. *Management and marketing.*

Regnier, Victor. Assisted living models from Northern Europe, Urban Land, November 1996.

This article reviews 10 aspects of northern European practices that would improve upon practices in North America.

1. The elder care system is designed to encourage older people to stay in the least restrictive setting for as long as possible. Europeans proscribe housing and housing modifications as Americans would prescribe personal care services for an elderly client.
2. Aging in place is a primary objective of their housing and service philosophy. Nursing homes in northern Europe are an important component of the long term care continuum, but generally they accommodate sub-acute populations.
3. Assisted living is viewed as a setting where the physical and mental competency of residents can be strengthened, maintained or restored.
4. European development densities have long required creative mixed-use strategies to resolve issues of affordability and urbanism.
5. The cradle-to-grave social care philosophy of northern Europe guarantees access to housing with services to all segments of the older population. Costs are kept down through assuring population groups are not over served in health care environments as they often are in the US
6. Professional training for care givers, education has a vocational focus.
7. Regulation in northern Europe are explicit enough to ensure quality but flexible enough to encourage innovation.
8. Europeans came to the conclusion more than a decade ago that frail older people with memory loss do not belong in health care institutions, but group settings that were highly residential in character.
9. Housing experiments that explore new ideas
10. Service houses, co-located senior centers and assisted living housing.

Sintra Group Inc, Homesharing: A Housing Alternative for Seniors, Alberta Municipal Affairs Innovative Housing Grants Programs, 1989.

The purpose of the study was to test the homesharing alternative through a pilot program and to make recommendations on the appropriateness and feasibility of the concept, conditions and procedures for implementing it. In Edmonton, it was determined that there was sufficient demand and supply of homes to support such an endeavor.

Tilson, David. Aging in Place: Supporting the Frail Elderly in Residential Environments (1990)

Part One, Dimensions of the Problem

Part one discusses the characteristics of the frail elderly population, including their needs for service, their residential circumstances, and how these are likely to change over time.

Newman, Sandra. *The frail elderly in the community: An overview of characteristics.* Includes information on where the elderly live, projections of elderly population growth.

Morris, John N. and Claire E. Gutkin, Hirsch S. Ruchlin, and Sylvia Sherwood. *Aging in place: A longitudinal example.*

Part Two, Current Residential Realities

Reviews the main categories of residential environments in which the elderly now live and age in place.

Sykes, James T. *Living independently with Neighbors Who Care: Strategies to facilitate aging in place.*

Streib, Gordon F., *Congregate housing: People, places, policies.*

Newcomer, Robert J., Leslie A. Grant, *Residential care facilities: Understanding their role and improving their effectiveness.*

Sherwood, Sylvia, Hirsch S. Ruchlin, and Clarence C. Sherwood. *CCRC's: An option for aging in place.*

Part Three, the Policy Setting

Examines the policy terrain, including financing and analyzes the barriers that need to be overcome or bypassed.

Pynoos, Jon. *Public policy and aging in place: Identifying the problems and potential solutions.*

Meiners, Mark R. *Financing long term care in residential environments.*

Part Four, Planning for the Future

Explores some underlying factors that need to be addressed to effect improvements in long-term-care services and in housing for the elderly: implicit values and attitudes, architectural design, and our limited knowledge base.

Hofland, Brian F. *Values and ethical issues in residential environments for the elderly.*

Pastalan, Leon A. *Designing a humane environment for the frail elderly.*

Lawton, M. Powell. *Knowledge resources and gaps in housing for the aged.*

Aging in Place

Howe, Deborah A., Nancy J. Chapman, and Sharon A. Baggett. 1994. *Aging in place: Maintaining independence in the single-family residence,*(Chapter 3) Planning for an Aging Society, 1994.

The vast majority of seniors “age in place” in single family homes (Howe, Chapman, Baggett, 1994:15). This article reviews housing options that allow older people to remain in a single family home including: accessory apartments, home sharing, ECHO housing (Elder Cottage Housing Opportunity) or granny flat housing, home repair, home equity conversion, and home occupations. The advantages of these housing options are reviewed, as well as the challenges to instituting these options (zoning, building code, licensing). Questions which would help a body assess the feasibility (market demand etc.) of these options are also presented.

Manufactured Housing

Howe, Deborah A., Nancy J. Chapman, and Sharon A. Bagget. 1994. *Innovations in manufactured housing developments*, (Chapter 4), Planning for an Aging Society, 1994.

This article provides an examination of manufactured housing as a means of meeting the needs of healthy, independent older people with very low and low incomes. Discusses the demand for this housing and the concerns that a community may confront as they plan and regulate manufactured home developments. Also discussed is discriminatory zoning, and the closure of trailer parks as owners take advantage of higher and better uses, and the displacement of residents which results. A case study is undertaken of Vantage Glen, in King County, a high density, single family community for very-low income to low-income older adults. Vantage Glen is unique in that it is owned and operated by the county housing authority and had non profit home sales. It was initiated in response to the growing problem of displacement of seniors due to increasing pad rentals and park closures.

Congregate Housing

Romank, Lorraine (Sintra Group Inc.). Small Scale Congregate Retirement Housing - Opportunities for Alberta. (Feb. 1992).

The study identifies the smallest design and administrative format for a seniors' housing facility which offers the support of conventional congregate housing but does so in a small-scale and non-subsidized residential environment. Reviews a variety of supportive seniors' housing, market feasibility of small-scale congregate projects, and looks at two preliminary projects designed for infill in suburban locations. Conclusions were that small-scale congregate housing is a viable housing option for moderate income seniors. Further, these small-scale congregate housing projects are feasible without government subsidization. This article also reviews the existing literature and expert opinions on small-scale congregate housing; a review of seniors' physical, psychological, social and financial needs and desires; a review of pertinent technical, zoning and administrative issues; development of a prototypical design which could be evaluated against the above criteria and compared to alternative housing/care options; includes various estimates of need for supportive housing (p.12-13); includes survey designed to assess the need for supportive housing.

CMHC, Gnaedinger, Nancy. The Senior Citizens Department of the Regional Municipality of Niagara, Ontario and its Continuum of Care Model, July, 1990.

This report identifies numerous benefits of the continuum of care model.

CMHC, Choices Today, Options Tomorrow: Seniors Housing for the 90's

Reports findings from a conference held in Vancouver June 25-27, 1990. Gloria Gutman of the Gerontology Research Centre at Simon Fraser University describes the socio-demographic and housing characteristics of seniors in B.C.(1990). Summaries of the workshops on seniors' housing are provided. The following are some of the relevant articles for our purposes: Retirement Communities - Are they for you? - p.101; Co-operative Housing for Seniors - p.107; Non-Profit Housing for Seniors - provides valuable info on B.C. Housing Management Commission - p.111; Shared Housing and Group Homes - including discussion of Abbeyfield homes and the Abbeyfield Society p.135.

Retirement Communities

N. Barry Lyon Consultants Limited. Resident Satisfaction with Retirement Community Living in Ontario, Toronto, Ontario, March, 1991.

This study investigated the degree of satisfaction that residents of five Ontario retirement communities have across four evaluative dimensions: dwelling characteristics, location considerations, tenure options and lifestyle considerations. Dwelling characteristics were identified as most important to residents. Provides a background on the evolution of the Planned Retirement Community in North America, and a literature review.

Kuntz, Marilyn E. *Planned retirement communities in the rural urban fringe, An elderly housing alternative*, in Keith M. Cossey's Rural Environments and the Elderly: Impact, Contributions and Needs Fulfillment, June 1989.

Provides insight into the socio-demographic and economic characteristics of rural-based retirement community households. She investigates the "push and pull factors" and identifies who purchases the housing, where they come from, why they chose to move, and the level of satisfaction in retirement communities. Answers questions (in relation to Ontario retirement communities) of who moves to retirement communities, from where do retirement community residents come, why households choose to move to a retirement community, and discusses levels of satisfaction within retirement communities. "Retirement community households are comprised primarily of relatively young, married couples who are, for the most part well-off financially, having retired from professional, managerial and administrative occupations. In addition, survey data revealed that many retirement community residents are "snowbirds." Furthermore, most retirement community households have moved relatively short distances, primarily from urban centres in which they have previously resided for a considerable length of time (Kuntz 1989:55)."

Mendritzki, Senior Citizen Village Concept, Vol. 1 and 2: Summary Report, Sept.1983.

Reviews the concept and need for private market housing for seniors in 1983, and the feasibility of the Senior Citizen Village concept. Includes reviews of project tenure, primary target markets (owner renter), important features (location, appearance, recreation, special features, security), design considerations, market considerations.

SUBJECT: Planning Tools and Seniors' Housing

American Association of Retired Persons, United State Conference of Mayors, Assessing Elderly Housing: A Planning Guide For Mayors, Local Officials, and Housing Advocates, 1986.

CMHC, and Canadian Home Builders Association. Affordability and Choice Today (ACT): Case Study Project, Policies and Regulations for Seniors' Housing, (City of Burlington).

The objectives of the review were to broaden affordable housing options available to seniors within the municipality, and to update, clarify and streamline zoning policies and regulations for seniors' housing. Amendments extended the types of seniors' housing that could be permitted "as a right," thereby reducing the approval time to approximately one third of that previously experienced; introduced new types of seniors' housing not formerly addressed in the by-law, in order to widen the range of choice; and reduced or clarified development standards where appropriate.

Geller, Michael and Bob Burgess. Development Controls For Seniors Housing, Prepared for: Greater Vancouver Regional District, 1989.

This study examined existing and new forms of seniors' accommodation from the perspective of development controls. It identifies specific issues which adversely affect the design and development of seniors accommodation and makes recommendations on how to modify zoning bylaws and regulations to encourage the development of a wider choice of housing for seniors.

The report divides seniors' accommodation into three categories - independent living, supportive housing, and care facilities. By far, the majority of seniors are capable of independent living without any need for personal or health care. The third section of this report reviews fifteen "categories" of seniors housing including: government subsidized, self-contained apartments, housing coops, new "purpose built" market condominiums and rental projects, comprehensively planned retirement communities, forms of secondary suites, bi-family housing and granny flats, room and board, group and family care homes, congregate housing, "continuum of care" complexes and mixed-use developments. For each category of housing, the report reviews existing zoning provisions with particular regard to any permitted relaxations including parking standards. The forms of development which pose the most problems from a development control perspective are those that fall "in between" the standard zoning categories or which blend these categories. While new comprehensive development zoning provisions could assist in meeting the requirement of these housing forms, careful consideration and modifications to existing zoning bylaws will also be required. In considering any special provisions for seniors' housing, a fundamental issue is the definition of "seniors" and whether one can legislate or restrict certain projects to those of a particular group.

The report notes, that in many instances, senior levels of government are withdrawing from the provision of subsidized accommodation. As a result, the private sector is beginning to become more involved, not only in the provision of condominium and rental housing, but also in congregate and various levels of care facilities. In addition, non-profit groups are expanding their activities to include not only low income but middle income households with and without government subsidies.

Government of Canada, National Advisory Council on Aging, Housing an Aging Population: Guidelines for Development and Design, Second Edition, 1992.

This report looks at some of the pertinent characteristics of seniors and reviews existing housing options to arrive at a means of defining "appropriate housing." It then proceeds to develop a framework that can be used to determine ways of meeting the housing requirements of seniors in the future. The step-by-step approach to project development is outlined in a manner which ensures that housing objectives are met economically and effectively, the report outlines what individuals and groups need to know about the construction stage of their project, including project supervision, the construction schedule, monitoring progress, completion and marketing

Also included is a Comprehensive Design Workbook for Housing Aging People

Howe, Deborah A., Nancy J. Chapman, and Sharon A. Bagget. 1994. *Specialized housing, planning and zoning implications*, (Chapter 5), Planning for an aging society , 1994.

This article sets steps for a community wide assessment of the adequacy and location of specialized housing and associated services. The second level of analysis focuses on options for encouraging housing development of the type and in the locations that are most suitable. Reviews zoning devices communities could use to influence the process by which special housing for older adults is developed including: special permits, floating zones, planned unit development, overlay zones, incentive zoning, inclusionary zoning, flexible density zoning, and cluster zoning. Discusses issues which may be controversial in the community, declining property values as a result of group home location, parking, traffic, change in community character, dispersal standards. Lists things planners can do to addressing community response.

Howe, Deborah A., Nancy J. Chapman, and Sharon A. Bagget. 1994. *Site planning* (Chapter 6), Planning for an aging society , 1994.

Site planing for senior housing. Provides a site planning checklist.

Howe, Deborah A., Nancy J. Chapman, and Sharon A. Bagget. 1994. *Improving mobility: Walking, driving, and public transit* (Chapter 7), Planning for an aging society , 1994.

Discusses how to assess and adapt all modes of transportation for the elderly.

Merrill, John. Sheltered Housing for Older People: Getting Started, University of Wisconsin-Madison, 1988.

This report provides an excellent beginner's guide for persons who want to develop additional housing options for older people in their community. The author reviews the information about the housing needs of seniors, provides an overview of the development process in steps, how a market study is done, how to do a financial feasibility analysis, what costs are involved, the design process, and marketing and managing the projects. This would serve as good guide to those with the energy to do something about providing seniors' housing but are finding it hard to establish a direction for their energy.

Pollak, Patricia Baron. *Rethinking zoning to accommodate the elderly in single family housing*. Planner's Notebook, APA Journal, Autumn, 1994.

The author discusses the issue of defining "family" for the purpose of zoning in the American context, defines secondary units, and suggest ways to demonstrate the need for new zoning. She states [in] creating zoning to address the housing needs of the elderly, certain themes recur: zoning classes, land use, land users, what constitutes legitimate exercise of zoning power, legislative judgment and capacity, and equal protection.

Pollak, Patricia Baron and Alice Nudelman Gorman. Community-Based Housing for the Elderly: A Zoning Guide for Planners and Municipal Officials, 1989.

Topics discussed include: regulating Aging-in-Place, Accessory Apartments, ECHO housing, shared living residences, traditional zoning barriers, zoning to accommodate accessory apartments, formulating an accessory apartment ordinance, evaluating an accessory unit zoning regulation and challenges to local definitions of family.

Reed, Charles. *New solutions for a controversial problem: Reducing the number of required parking spaces*, The Zoning Report, Vol.6, No. 13, Dec. 16 1988.

The article reviews special types of housing projects that might allow parking reductions such as projects with elderly or low and moderate income persons whose expectation of auto ownership or use is low. 1/2 to 2/3 reduction in parking is typically allowed from the parking ratio required for the housing type proposed by the applicant. But the applicant must set aside sufficient land to accommodate the full parking requirement if the project is converted to conventional housing. Applications must be required to show that public transit is available within a block or two walking distance or that convenience shopping is available nearby.

Weal Francis and Francesca. Housing for the Elderly, Options and Design, 1988.

SUBJECT: Improving Seniors' Role in Public Participation

Howe, Deborah A., Nancy J. Chapman, and Sharon A. Bagget. 1994. *The participation of older adults in public meetings*. (Chapter 8), Planning for an Aging Society , 1994.

Provides a framework for planning and conducting meetings to ensure maximum participation of older people. Provides a variety of ideas that can be adapted to particular circumstances for improved communication, productivity, and attendance. Notes that the frail elderly are less likely to participate in the citizen participation process but should be represented, if not in person be advocates like social service providers. Local agencies should be contacted during the planning process to invite their participation. A copy of key information is attached to this bibliography.

SUBJECT: Senior Housing Financing Arrangemets

CMHC, Innovations in Housing for Seniors, 1989.

Addresses topics such as: altering financing and tenure arrangements to make it easier for seniors to buy or rent housing, making the production and marketing of seniors' housing a more attractive investment, how lending and financial institutions can assist in the creation of more appropriate housing tenure options, conversion of home ownership equity into income, the **life-leasing plan**. Technology and production, i.e. ideas, methods, and materials that make housing for seniors more durable or less expensive to build, operate and maintain.

Gutman, Gloria, Stephen L. Milstein, and Veronica Doyle. Attitudes of Seniors to Special Retirement Housing, Life Tenancy Arrangements and Other Housing Options, Gerontology Research Centre, Simon Fraser University, Nov. 1987.

The report outlines the results of a study done with a series of focus groups to ascertain a market among elderly homeowners, for a range of housing options including: special retirement housing, financial mechanisms, and tenure that can improve affordability. Options enabling aging in place with revenue such as homesharing, taking in a boarder, putting in a suite, or assuming a Reverse Annuity Mortgage were favorably considered by few respondents. Among options involving selling and moving, the most preferred was purchasing a unit in an apartment or townhouse development. Buying into special retirement housing and a continuing care community also interested sizable numbers who cited meal service, housekeeping and personal/medical care if required as the main advantages. Although substantial distrust was expressed concerning life tenancy arrangements, roughly a third of respondents felt the disadvantages might be mitigated by the availability of service and amenities they could not otherwise afford. The report highlights differences in the views of the aged 52-64, 65-74, and 75+ .