

Housing for our Aging Population

America's older adult population has grown tremendously since the first of the baby boomers (born 1946-64) turned 50 years old in the mid-1990s. Between 1990 and 2010, the number of people of at least that age jumped by 35 million, an increase of 55 percent¹. With the oldest baby boomers reaching retirement age after 2010, the population aged 65 years and older is projected to soar to 73 million by 2030, an increase of 33 million in just two decades. By 2040, the aging baby boomers will also push up the population aged 80 and over to 28 million, more than three times the number in 2000¹.

Presently, the vast majority of the 50-and-over population currently lives independently - that is, within the community rather than in institutional care facilities. Many are still in the workforce, some embarking on second and third careers. Younger members of this age group may be part of the so-called "sandwich generation" that juggles work, care for children, and care for parents.

Even among individuals aged 80 and over, more than three-quarters live in their own homes. "Aging in place" is the preference of most people. In its recent survey of 1,600 people aged 45 and older, AARP (formerly the American Association of Retired Persons) found that 73 percent strongly agreed that they would like to stay in their current residences as long as possible, while 67 percent strongly agreed that they would like to remain in their communities as long as possible². However, a recent AARP report revealed that about one in five respondents aged 50 and over occasionally or regularly missed activities they would like to or should do because they had limited driving abilities, or had given driving up entirely³. This leads individuals to become more reliant on others for transportation needs, and/or necessitates them to live with others.

¹(2015 US Census)

²Keenan, Teresa A. 2010a. *Home and Community: Preferences of the 45+ Population*. AARP Research and Strategic Analysis

³Keenan, Teresa A. 2010b. *Transportation Use and Options of Midlife and Older Adults*. AARP Research and Strategic Analysis

As we plan for the future of York County's aging populations, there are several assumptions we can make, and facts to consider, when we talk about their needs:

- There are more residents age 85 and older living in the county than in any time that county demographics have been documented⁴;
- The cost of trying to provide assisted living for elderly populations will continue to rise⁵;
- 37% of York County's population is 50 years old or older⁶;
- The number of new affordable assisted-living communities may not match the anticipated regional need; and
- The responsibility to use our existing resources in the most efficient way is ours.

As the single largest expenditure in most household budgets, housing costs directly affect financial security. Today, a third of adults aged 50 and over - including 37 percent of those aged 80 and over - pay more than 30 percent of income for housing that may or may not fit their needs. Among those aged 65 and over, about half of all renters and owners still paying off mortgages are similarly housing cost burdened. Moreover, 30 percent of renters and 23 percent of owners with mortgages are severely burdened - paying more than 50 percent of income on housing⁷.

Acknowledging that our population continues to age, and that the cost of housing continues to increase, the reality is that we face a growing challenge to provide safe, relatively inexpensive, and dignified places for our elder citizens to live. Many are now eschewing placing older loved ones in assisted-care nursing homes because of the expense, distance from other family members, and discomfort of existing facilities.

⁴The population of people in York County aged 85 and older increased from 6,107 to 9,490 over the period from 2000 to 2014. (2015 US Census).

⁵Senior living costs in 2015 were up one and a half times faster than inflation - 2.7 percent year-over-year across the nation (A Place for Mom).

⁶(2015 US Census).

⁷(Housing America's Older Adults - Meeting the Needs of Aging Populations, Joint Center for Housing Studies of Harvard University)

While the expressed preference for aging adults continues to be an “Aging in Place” option, that isn’t always an option for various reasons for significant portions of our aging community. What are the alternatives? Many are now considering housing older parents/grandparents and/or handicapped/disabled family members within the confines of their existing property. With this option, the local municipality faces a series of questions regarding the possible impact of these decisions on neighbors and resources, as more families consider this alternative.

These questions include:

- Should the municipality care if a growing number of citizens choose to house additional family members on their property?
- How will the community be affected by the additional residential/assisted-living use of a property?
- Does your municipality already have ordinance language that addresses this type of residential growth/change of use?
- What impact could new residents have on existing water, sewer and stormwater resources?
- If assisted nursing care will be involved, how will that impact neighbors?
- Will temporary elderly housing be monitored by the municipality, and if so, how?
- What conditions would be placed on this practice?
- What are the factors to consider after the temporary living situation on the residential property has changed?

There are many issues for the municipality to consider, but, we urge local municipalities to begin collective thought regarding this issue, if they haven’t already, because we anticipate this will be a trend for future land/property use.

As a form of guidance, the York County Planning Commission offers the following as a series of considerations for local municipalities as they decide how, or if, to manage the expected growth of temporary family oversight and on-site nursing care provision to aging citizens.

Housing Options

Municipalities should look at their housing policies to see if they are supportive of housing options, and if these are encouraged/permitted through their ordinances. Areas for consideration include:

- Flexible zoning rules. Zoning ordinances should be reviewed and can be modified to promote a diverse range of housing types that expand choices for older adults and others. These choices can include accessory dwelling units (i.e., granny flats), high-density rental units, and/or the location of residential units near shopping, transit, and other amenities.
- Enhanced consumer choices. The development of a range of publicly and privately supported housing models such as assisted living residences, continuing care retirement communities, and congregate housing should be encouraged. Access to developments that integrate services and housing through the Programs of All Inclusive Care for the Elderly (PACE) model should be expanded. Co-housing efforts that promote “active neighboring” and/or include professional care-givers could be considered. Families of every income category should have access to affordable housing options.
- Affordable rental housing. Existing affordable rental housing should be preserved. Funding support for the development of new affordable rental properties, or for the rehabilitation of existing rental units, should be advocated. Incentives to preserve and build more low income/affordable housing with supportive services proximate to transportation networks should be investigated.
- Universal design in new homes. Government-subsidized housing that incorporates universal design principles should be allowed and/or promoted. Building codes should be reviewed so that the development of market-rate housing for elder-friendly homes is encouraged.

Some examples of various traditional housing types follow. With these listed options we offer a traditional definition of the housing types, and then offer some “food for thought.” Relating to this particular housing type, we suggest some discussion topics - what needs to be considered, and what are some possible concerns; and we conclude with a list of recommendations for the municipality as it discusses the inclusion of these various housing types in their communities.

Accessory Dwelling Unit (ADU)/Granny Flat/Accessory Residential Unit

- A Typical Definition:

An additional dwelling unit, either attached or detached from the principal dwelling, placed on a property for occupancy by either an elderly, handicapped or disabled person related to the owners of the principal dwelling by blood, marriage or adoption

- Things to think about:

- a) Do you want to continue to use the traditional definition above, or should you be looking to open up the use of accessory dwelling units for different age groups or different non-traditional family groups?
- b) Is it allowable to the municipality that the ADU be attached, detached or contained within the primary dwelling unit?
- c) If so, did you define who is eligible to live there?
- d) Did you define who can live in the accessory dwelling unit by age, and what the reasoning is for those age restrictions?
- e) What provisions are you going to create and enforce as to where these can be located?
- f) If detached, how large can the ADU be?
- g) If detached, must the ADU be transportable?
- h) If detached, should provisions ensure that the secondary unit will be removed once the temporary housing situation is no longer needed for its intended temporary purpose?
- i) Can additional infrastructure (water, sewage, parking, etc.) be provided to accommodate additional residents?

- Things to be cautious about:

- a) ADUs can become a permanent second primary use on the same lot if there is no tracking instrument used, or municipal oversight.

- YCPC recommendations:

- a) Limit the use of ADUs to appropriate zoning districts.
- b) If detached, the ADU should be subordinate in size and location to the primary residence.
- c) If detached or attached to the original structure, on-site stormwater management is required to be adequately addressed for the additional impervious surfaces created.
- d) Regardless of whether the ADU is detached, attached or confined within the primary structure, adequacy and safety must be ensured as it relates to

water, sewer, parking, access, etc. All state requirements regarding the safe provision of these utilities apply.

- e) Regulations regarding possible additional parking spaces needed for the additional inhabitant(s) and/or nursing care will need to be reviewed and met.
- f) Limit the number of inhabitants of an ADU to two people.
- g) Ensure that with the addition of an ADU that all maximum lot coverage requirements are followed.

Age-Restricted Housing/Independent Living/55+ Community

- A Typical Definition:

A development of allowed dwellings in which every dwelling unit is permanently limited by deed and by any lease to occupancy by a minimum of one person age 55 or older, with no person under a defined minimum age residing within the dwelling for more than 30 days in any calendar year.

- Things to think about:

- a) As a way of promoting elderly housing options, should municipalities be advocating for, providing incentives, and incorporating more age-restricted housing provisions in their ordinances?
- b) Can provisions be incorporated that allow for/permits nursing care on-site?
- c) Can related resources be directed by municipalities to areas targeted for age-restricted housing?

- Things to be cautious about:

- a) The enforcement of age restrictions and the ordinance language regarding this type of housing will need to be well thought out and documented in that municipality's ordinance.

- YCPC Recommendations:

- a) Make certain that all dwelling units are permanently limited by deed and by any lease to occupancy by a minimum of one person age 55 or older.
- b) The number of days in a calendar year that a person under a certain age can reside in this type of community should be limited by deed.
- c) Enforcement of age-restricted communities can fall on a property owner's association, if noted/permitted in that municipality's ordinance.

Domiciliary Care Unit (DCUs)

- A Typical Definition:

An existing building or structure designed for a dwelling unit for one family which provides 24-hour supervised living arrangements by the family residing therein for not more than a limited number of unrelated persons 18 years of age and above who are disabled physically, mentally, emotionally, or who are aged persons.

- Things to think about:

- a) Should the municipality be allowing and/or promoting the development of these types of housing units? Do you want to provide incentives for this type of development in your community in order to encourage its use?
- b) If you want to be encouraging this type of development, should they be directed to specific zoning districts?
- c) What limitations/conditions should be placed on DCUs?

- Things to be cautious about:

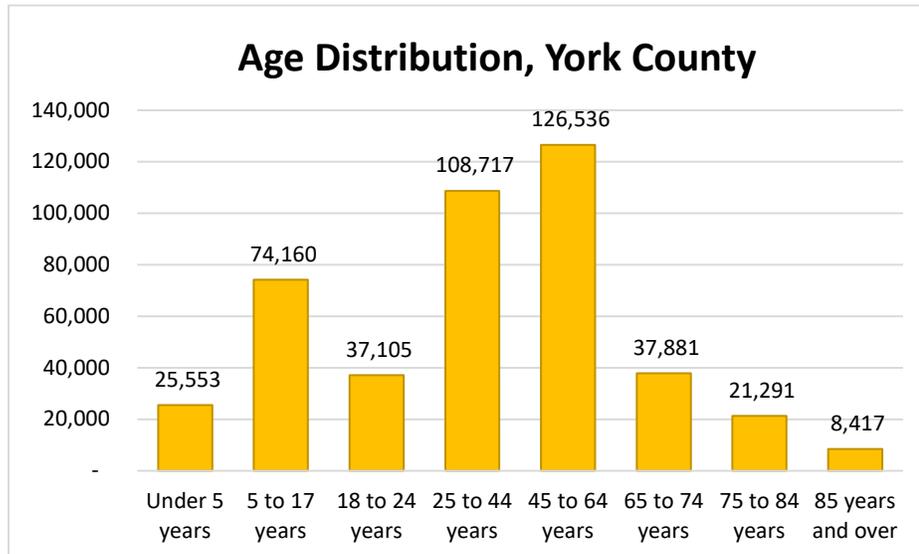
- a) The community may feel uncomfortable with the location of these within your municipality without a proper level of municipal and on-site management.
- b) The number of inhabitants should be limited in number.

- YCPC Recommendations:

- a) All municipal conditions should be detailed and agreed upon by on-site management as to whom may be staying at these locations, and for what purpose.
- b) A clear understanding/recording of who the on-site manager(s) is and what type of supervision is necessary for the DCU's inhabitants should be maintained by the municipality, and updated as necessary.
- c) All DCU infrastructure will need to meet municipal code requirements regarding sewer, water, parking, access, etc.
- d) An occasional on-site premises review of DCU facilities may be desired by the municipality.

Aging in York County

York County



In York County, the majority of the population is within the 25-64 year range. The median age has increased to 40.5 years. By municipality, Warrington Township and Winterstown Borough have the highest median age (50.9) and Franklintown Borough has the lowest (30.1).

Source: 2015 American Community Survey

According to the Centers for Disease Control, the average life expectancy in the United States is 78.8 years. Of course, this is affected by many variables, but it is true to say we are living longer.

16% of the residents of Pennsylvania are over the age of 65 years. 2.5% are over 85 years!

In York County, about 15% of our total population is over 65 years.

The old age dependency ratio* in York County is 24.8. This is lower than Pennsylvania (26.1).

* measure of older people (over 65) as a share of the working age population (18-64 years).