By Christine Kennedy

The City of 2050—
An Age-Friendly, Vibrant,
Intergenerational Community

How should we remodel existing communities to better fit with what we know will be the unique demands of the baby boomers?

A silent tsunami is heading straight for American cities and few are prepared. Unless today's leaders shift outdated, suburban paradigms and begin creating Cities for All Ages, the needs and expectations of aging baby boomers for appropriate housing and services will dramatically threaten public resources. With an expanded housing spectrum and hubs of services, older adults can remain physically and socially integrated in their cities. This re-imagined city with aging-in-place communities will be vibrant enough to attract young people, while welcoming older people to stay in their same community for a lifetime.

active, and technologically savvy—and is continually challenging the status quo. Though baby boomers expect housing and services to fit their personalities and pocketbooks, most have done less advance planning for this time of life than they did when choosing a college.

Staying in one's own home as long as possible, or "aging in place," is the clear preference of most baby boomers. As they consider their financial assets, leisure desires, healthcare needs, and family connections, some will choose to remain in the family home; others will decide to downsize. But a place in which to age is more than a residence, more than a question of affordability, more than just adding a granny flat, and more than remodeling a home with ramps and grab rails.

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Characterized by a sense of entitlement to a suburban, car-centric lifestyle, and by a failure to plan for lives that are likely to be thirty years longer than they have been in any prior generation, aging baby boomers could become stranded in their homes, expecting services to come to them. This vocal and demanding generation is more educated, ethnically diverse, politically

Instead, aging in place concerns how that place will support you as you age. What's available in the community when you walk out your front door? What people and scenery, what support services, what opportunities for engagement and mobility options? How will that house and community provide the economic and social sustainability to live a good life, as long as you live?

My concept of a City for All Ages embraces an age-friendly community that is vibrant enough to attract young people and accommodating enough to attract the next generation of older people. By expanding the spectrum of senior housing options, the future City for All Ages will have built environments to match each stage of life. With ample choices, attrition will open existing single family homes for new families, as baby boomers in their second half of life migrate to easy-living homes that match their next lifestyle.

Thanks to the development of a number of innovative models, the spectrum of housing choices for elders is starting to expand. At the same time, a worldwide awakening to the need to re-imagine cities in response to population aging is dawning. City planners as well as providers of aging services have begun to focus on holistic approaches that welcome people to stay in the same community for their lifetime. But obstacles remain that are delaying the necessary actions to bring about these changes.

Emerging Age-Friendly Housing Models

Examples of innovative housing solutions to the dilemma of aging in America can be found throughout our country. Unlike the conventional senior housing paradigm that relegates older adults to mono-aged communities, new models are integrated into existing communities, both physically and socially.

Each of the following models has been created to serve a specific niche of people in their mature years. Some are based on remodeling or repurposing existing housing; others require new construction. Some models exist in only one location; others have been replicated in multiple communities. Together, they represent important building blocks for creating the City for All Ages.

HIP Housing: Matching Service for Home Sharing. Home sharing provides a creative solution for a growing number of aging adults who want to maintain their independence and stay in their homes as long as possible. The Human Investment Project (HIP) Housing in San Mateo County, Calif., is one of more than 100 home-share programs in the United States that bring together home providers and home seekers through a match-up service. The HIP facilitates two types of sharing: match arrangements in which homeowners—mostly elders—are matched with home seekers who pay rent; and service exchanges that give home seekers a place to live for free in return for providing needed services to the homeowner. Since its founding thirty-five years ago, HIP Housing has made more than 14,000 successful home-sharing matches for seniors, persons with disabilities, and single parents.

Senior Housing Solutions: Low-Cost Suburban Rentals. Providing affordable housing for low-income elders in high-cost suburbia has been accomplished by Senior Housing Solutions (SHS), a nonprofit group in Santa Clara County, Calif. The group purchases and remodels single family homes to provide affordable group rental housing. The design template for each house includes five private bedrooms and storage areas, a large shared kitchen and living space and landscaped front and back yards. By blending multiple funding programs and rental income, SHS meets capital and operating expenses, including caseworker support. This model allows elders to spend less than one-third of their income—in many cases, just their monthly Social Security check—for living expenses.

Burbank Senior Artists Colony: Affinity-Style Living. The collaborative efforts of a private developer, a redevelopment agency, a nonprofit arts program, and an affordable housing provider built the first senior rental apartments offering independent living in a creative, art-inspired environment. Located one block from a revitalized downtown and next door to a continuation high school, the Burbank, Calif., Senior Artists Colony includes a theater and art studios, as well as 147 rental units (70

percent at market rate; 30 percent affordable rentals). Residents enjoy hosting arts events for their neighborhood, presenting live entertainment in the performance theater, socializing in a Hollywood-themed clubhouse, participating in the Colony choir, and working in art studios.

Senior Co-Housing: Custom-Designed Niche Communities. Co-housing is a way for a group of people to collaboratively create a custom-designed neighborhood that typically includes individual private homes and socially oriented amenities such as a common house, library, guest rooms, community gardens, laundry, dining room, and kitchen. The model, which originated in Denmark, was first adapted for elders in 1987 when one floor of a downtown Copenhagen apartment building was retrofitted as cohousing (Durrett, 2009).

The first three senior cohousing communities opened in America in 2006. Glacier Circle in Davis, Calif., is home to twelve friends who have known one another for thirty years; the townhouse-style community was built in a single family neighborhood. Elderspirit in Abingdon, Va., is the first residential community formed around later-life spirituality. The four-acre site has fourteen market-rate, owner-occupied cottages, and fifteen affordable rental apartments. Silver Sage is an upscale community of sixteen duplexes and attached homes built on one acre in Boulder, Colo. Several more senior cohousing communities are now in development in the United States, including Wolf Creek Lodge, which is beginning construction in semi-rural Nevada City, Calif., and a project on a one-acre site within walking distance of downtown Mountain View, Calif.

Green House® Homes: Assisted Living Redefined. The Green House® model (developed and operated by long-term-care organizations in partnership with The Green House Project and NCB Capital Impact) provides an intimate, community-oriented alternative to conventional nursing homes for frail elders by replacing the large-scale institutional care model with small homes for no more than eight to ten people. Green House® homes blend architecturally with neighboring residences, and have home-style interior features. Each Green House® is staffed by direct-care workers who are cross-trained to run the household, provide personal care, cook, and clean together with residents.

Since 2003, the concept has spread from the first four Green House® homes in Tupelo, Miss.,

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to fifty homes operating on seventeen campuses in twelve states. With funding from the Robert Wood Johnson Foundation, NCB Capital Impact provides technical assistance and financing to support national replication of the Green House® model. The first adaptation of Green House® model in a multi-story urban setting, the Leonard Florence Center for Living in Chelsea, Mass., has ten separate Green House® homes—two per floor—each containing ten private bedrooms and baths, in a multi-story condominium-style complex.

These and other innovative models are important building blocks, but significant obstacles remain to expanding the housing spectrum for the Cities for All Ages. Creating communities that will support aging in place requires re-imagining outdated visions, policies, building regulations, and zoning ordinances of city planning. It also requires cultivating a wider understanding of the social, economic, and demographic realities of the twenty-first century.

City Planning Needs to Reform

The American Dream based on the family-of-four, single-family housing paradigm has dominated city planning since the 1950s. Homes, commerce, and workplaces were

segregated from one another in suburban city general plans—the long-range visioning documents that guide the planning process in every city in the United States. The zoning codes mandated by general plans typically support low-density, automobile-dependent growth patterns that have limited transportation choices, including options for walking and restricted housing options.

The planning assumptions that have held sway in the United States since World War II have prevented many elected officials and city staff from foreseeing the challenges rapidly approaching with the age wave. In most cities, a maze of bureaucracy discourages new ideas, innovative projects, and creative renovations. Housing projects that do not conform to the general plan and current zoning codes require zoning amendments that can entail years of negotiations and costly delays. Many city planners are occupied with zoning enforcement and plan checking, rather than acting as visionaries to help shape the future of their communities.

American cities that built housing in which the baby boomers grew up and raised families now need to shift their planning to support this population as it ages. This requires innovation and a willingness to think differently—with an eye on the future rather than a focus on the past.

Local, National, and Global Awakenings

Efforts have begun on local, national, and global levels to raise awareness about the need to create Cities for All Ages. In 2007, the United Nations published the report, *Global Age-Friendly Cities Project*, which recognized that the aging of the world's population is one of the key challenges of the twenty-first century. Based on input from thirty-one cities around the world, the study identified eight domains of an Age-Friendly City (see Figure 1) and provided a checklist of features for each domain (United Nations World Health Organization, 2007).

The report *Beyond 50.05, A Report to the Nation on Livable Communities: Creating Environments for Successful Aging*, published by AARP's Public Policy Institute in 2005, represents the first national blueprint for age-friendly initiatives in America. The report defines a livable community as "one that has affordable and appropriate housing, supportive community features and services, and adequate mobility options, which together facilitate personal independence and the engagement of residents in civic and social life," and offers strategies for retrofitting communities to support successful aging (Kochera, Straight, and Guterbock, 2005).

Two suburban California cities, San Mateo and Thousand Oaks, demonstrate how local communities can champion the City for All Ages. In San Mateo, the Parks and Recreation Department sponsored *Aging Well San Mateo*, a 2009 project that analyzed current and future demographics; surveyed older residents about their attitudes, interests, and needs; conducted a search for best practices in other communities; and identified eight opportunities and challenges for the city. Expanding access to affordable and appropriate senior housing emerged as the top challenge facing the city (City of San Mateo, 2009).

Figure 1. Age-Friendly City Components

Source: United Nations World Health Organization (2007)

In Thousand Oaks, a group of volunteers working with the city's Manager of Housing and Redevelopment created *The Senior Adult Master Plan* (SAMP) in 2010. After housing was identified as one of six key areas, the SAMP volunteer committee conducted a city-wide housing survey, followed by a more specific baby boomer housing survey. City staff is currently working with SAMP volunteers to identify the next steps to address the baby boomers' housing needs and desires in order to retain this population in the community after they retire (City of Thousand Oaks, 2009).

From Bureaucratic Barriers to Collaborative Innovation

These new housing initiatives are encouraging, but they are not sufficient. The economic and societal impacts of the age wave require that today's leaders accelerate innovation for aging-in-place communities.

Barriers to innovation include current funding policies, zoning ordinances, and individual organizational agendas. For example, urban planners, professionals in the field of

Figure 2. Accelerating Innovation for Aging-in-Place Communities

Source: Institute for Age-Friendly Housing © 2010

aging, and small business owners seldom cross paths. In addition, consumers are ill-prepared to help themselves, developers are reluctant to experiment with creative offerings, and cities are uninformed and unprepared to champion new solutions for the housing needs of aging baby boomers.

No forum currently exists to bring together policy makers, builders, and consumers to create sustainable aging-in-place communities at the capacity needed to survive the silver tsunami. By tearing down the walls of professional bureaucracies, aging experts, government and nonprofit organizations, consumers, and businesses can begin to collaborate and connect initiatives in order to accelerate innovation (see Figure 2).

Experts in the field of aging are, and will continue to be, the most knowledgeable about social and financial issues that can accompany aging. These experts are vital resources for consumers, businesses, and public agencies.

Government and nonprofit organizations can be catalysts to shift how we think about housing the aging population. They can support the development of age-friendly housing by collecting information, by convening conversations that heighten awareness of the impacts of the age wave, and by connecting people with possibilities. Assessments to examine cities' readiness for an aging population will help to identify necessary zoning and policy changes. Social media campaigns and web-based tools can inform and connect consumers and businesses, people, and possibilities.

Baby boomers will need to become as engaged in planning their living style choices for the second half of life as they were in their planning for college. With access to good information and encouragement through media campaigns, they will be able to educate themselves about their housing options and align their resources and interests for their best next step. As an influential voting majority, baby boomers can become powerful advocates for appropriate housing policies.
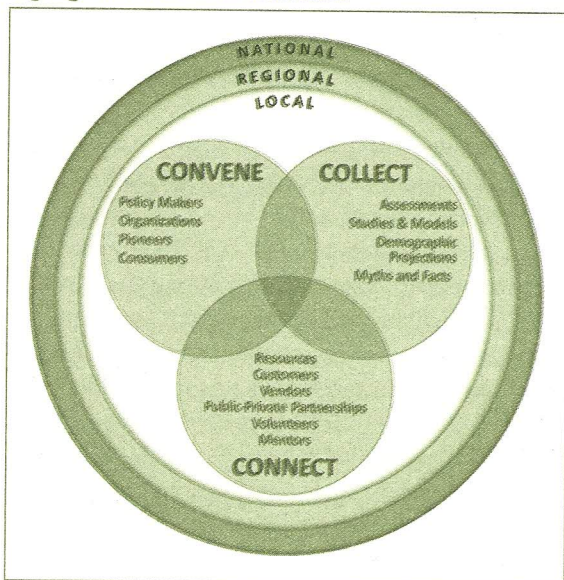
The business sector will thrive as it meets the demands for options such as home modification services, niche-focused housing and services, and technology enhancements. Public-private

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partnership efforts will stimulate a pipeline of informed consumers seeking the aging-in-place products and services that local business will be poised to provide.

Building Cities for All Ages

By collaborating on forward-focused efforts, these champions can simplify the processes for new development, redevelopment, and home modifications and services needed to support the growth of age-friendly housing. But unless these efforts are accelerated, it is possible that the normal business development and city planning cycles will fail to keep up with rapidly evolving demands, turning an evolving need for good solutions into an urgent need for any solution.

Just as the baby boom generation redefined every life stage, style, and marketplace since the 1950s, so will they re-engineer retirement living. In the 1960s and 1970s, baby boomers set out to change the world by challenging "the establishment." That was just the practice session. Through innovation and collaboration, baby boomers can lead the way in addressing one of the world's most urgent problems—the global challenge of re-imagining our cities to support an aging population. 🌿

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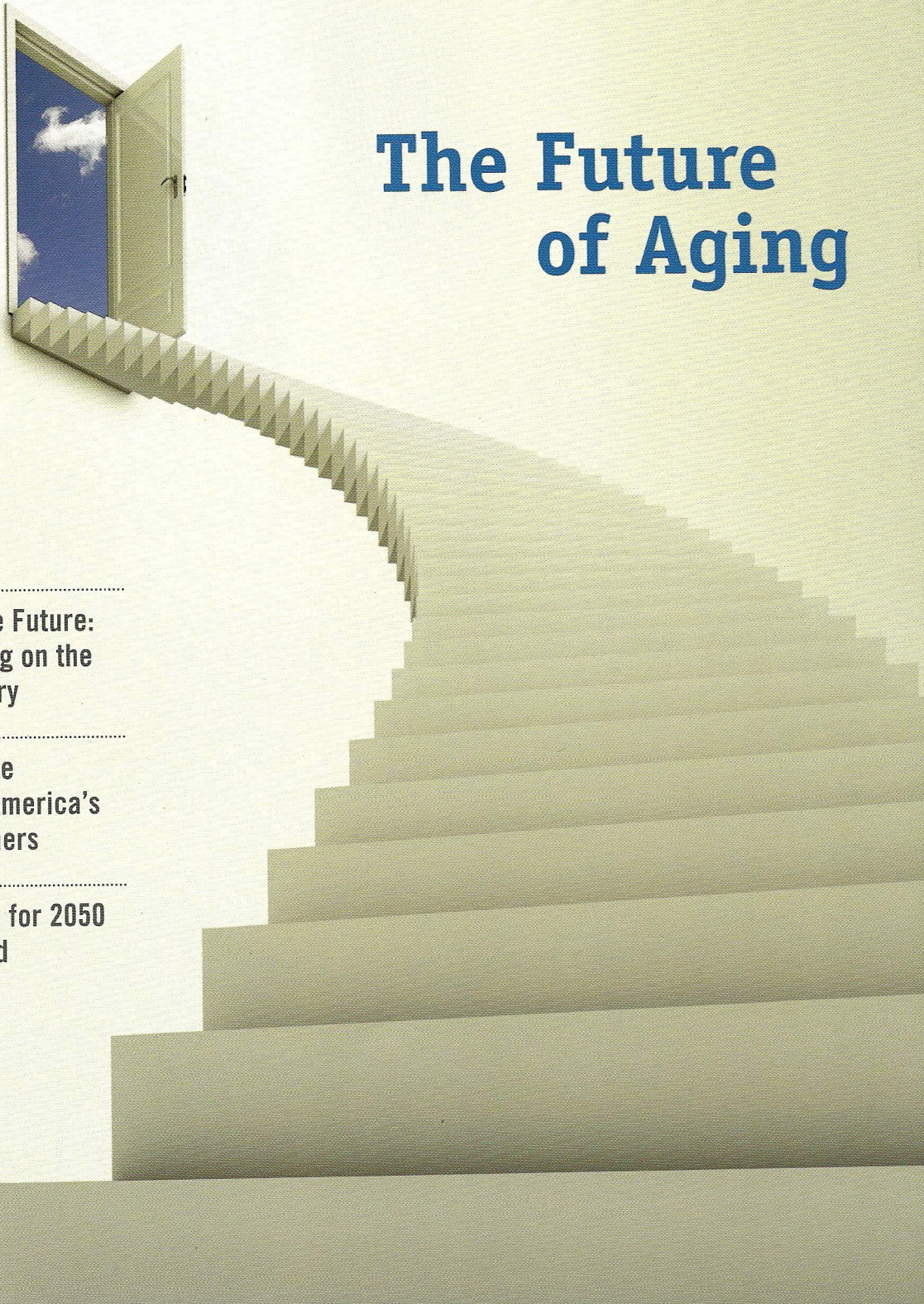
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