



# Building *for the* Boom



Creating Communities that Work for All Generations *Spring 2009*



# Introduction

Over the next 20 years, San Mateo County’s population of senior citizens will increase by more than 70% as a result of our aging Baby Boomers. Like most of the nation, our communities are not yet equipped to meet the housing needs of aging adults. If we don’t prepare now, thousands of residents will have to leave the County in search of appropriate and affordable housing, thereby separating themselves from their families and support systems. Meeting the challenge, however, is vital and will provide social and communal benefits for our residents for generations to come.

Baby Boomers — those born between 1946 and 1964 — have always shaped communities to meet their needs as they progress through different life stages. As this generation grows older, many aspects of our neighborhoods and the housing market will need to adapt.



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Seniors have special needs related to housing design, affordability, levels of independence, and location. Fortunately, the changes needed by seniors will also benefit others who desire to live in the County.

San Mateo County is a challenging environment in which to build new housing due to limited land availability, high land values, and community opposition to some types of development. Still, we must find innovative ways to meet the housing needs of our seniors.

This brochure explores the community and housing needs of San Mateo County’s current and prospective seniors, highlights promising practices and models, and discusses how we can all play a part in supporting senior-friendly communities and housing.

## Tomorrow's San Mateo County Senior Population will be...

### Larger.

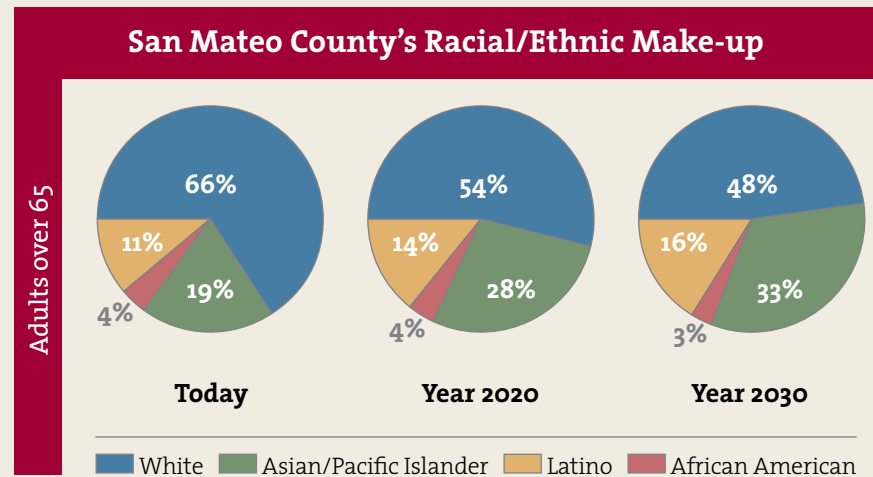
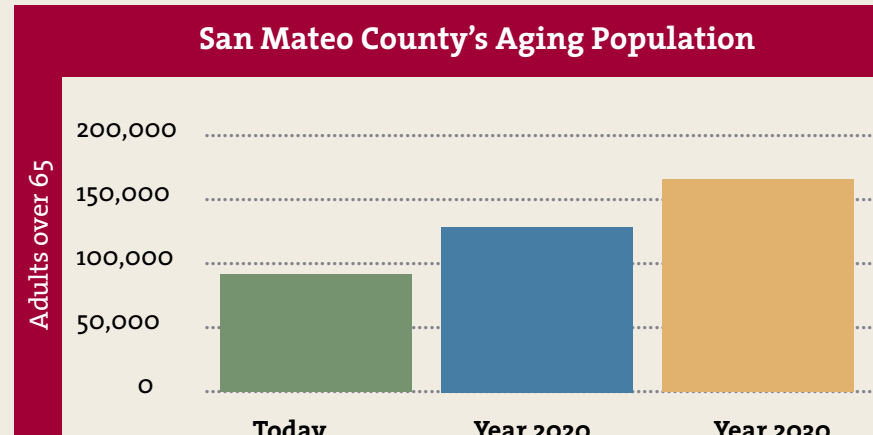
The population over 65 is projected to increase 73% between 2005 and 2030, from about 91,000 to more than 157,000.

### More concentrated in North and Middle County areas.

According to the San Mateo County Aging Model<sup>1</sup>, concentrations of those over 65 in the Coastside and South County areas will decline, and percentages in North and Middle County will increase.

### More ethnically and racially diverse.

Today, two-thirds of San Mateo County's residents over the age of 65 are white. By 2030, the Latino and Asian/Pacific Islander senior populations will represent a majority of the aging population. This changing cultural composition of the senior population has implications for housing, community amenities and transportation use.



<sup>1</sup> San Mateo County developed the Aging Model, which was adopted by the Board of Supervisors in 2007, to forecast future need for services for aging adults.

## HOUSING CHOICE:

# Building the Menu of Housing Options



## The Challenge

There is no “one-size-fits-all” approach to senior housing. Housing needs among seniors depend on numerous factors, including health and care needs, family relationships, cultural background, financial means, and lifestyle considerations. As older adults age, they may no longer be able to maintain a single-family detached home, but find that alternatives in their neighborhoods are limited. A range of housing options within each community allows older adults to stay close to family and friends and maintain ties with the community they have known for years.

A number of housing types and models have evolved to meet the needs of a diverse aging population. They include:

- Housing that can accommodate multi-generational families under one roof or within the same development
- Compact housing units, such as condominiums and town homes
- Co-housing arrangements where each resident has private quarters but share common areas and amenities
- Assisted Living for seniors who require assistance with daily living activities
- Supportive housing for older adults with mental health or other disabilities
- Continuing care communities that offer graduated levels of care as needs change

## Case Study



## The Crossing

The Crossing is a transit oriented development that links high density residential uses and commercial uses with transit access to the San Bruno Bart Station and bus routes on El Camino Real and proximity to the regional mall at Tanforan. Housing options include affordable apartments, market rate condominiums, multi-generational living, pet-friendly policies, and a range of unit sizes and amenities. The Village at the Crossing offers 228 below-market rate one and two-bedroom apartments for low and very-low income seniors.

## Case Study



## Swans Cohousing (Oakland, CA)

Swans contains 20 individually-owned condominiums, a 3,500 square foot common house, and a shared garden, courtyard and walkway. It is within easy walking distance of many “downtown” conveniences and public transportation. Neighbors join in regular shared meals and other celebrations. Cohousing combines the typical amenities of a private home with that of a close-knit neighborhood. There are more than 60 cohousing developments across the country, including several that are senior-specific.

## The Call to Action

**Here are some specific ways we can help ensure that seniors have access to a range of attractive and appropriate housing options in their communities:**

- Provide subsidies for affordable housing, including developments targeted to low-income seniors.
- Encourage compact housing (condominiums, townhomes, apartments) in transit accessible locations and include below-market rate units in all residential and mixed-use developments.
- Promote inter-generational communities by including smaller, more affordable units for older adults alongside family housing.
- Encourage accessory (“in-law”) units in single-family housing neighborhoods through appropriate policies and ordinances.
- Facilitate/streamline the entitlements process and revise land use ordinances to support a range of senior housing types.
- Improve education about laws that allow people aged 55 and older to transfer their home’s base year value to a new home under certain conditions so that higher taxes do not prevent them from moving if they choose to do so.

## AFFORDABILITY:

# The Right Home at the Right Price

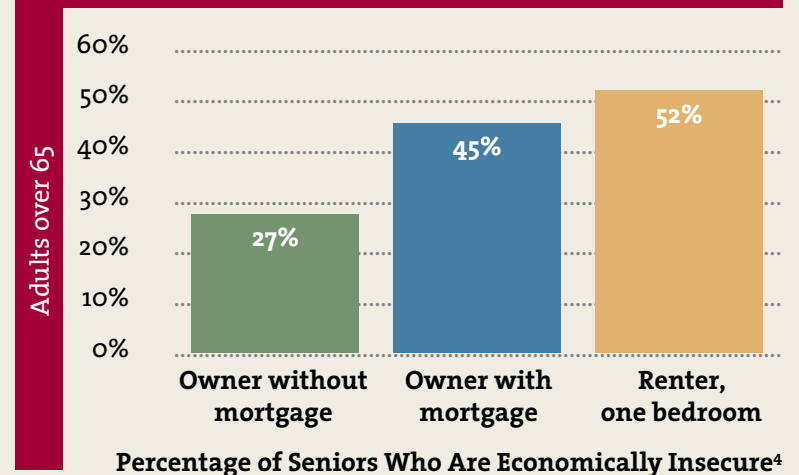
## The Challenge

The problem of housing affordability for San Mateo County seniors is two-fold. Some seniors are living on such modest incomes that they require subsidized affordable housing. Others own their homes, but may find it too demanding and costly to maintain a single family home later in life. These seniors might relocate if they could find suitable alternative housing in their communities that they consider affordable. Market demand studies show there is tremendous pent-up demand for smaller units in infill transit-oriented neighborhoods. By year 2030, the projected demand in San Mateo County for housing located near transit (condos and town homes) will include more than 29,000 households aged 65 years and above.<sup>2</sup> It has been estimated that these seniors hold billions in equity that could be invested in new developments that make downtowns more livable.

Recent statistics compiled by UCLA's Center for Health Policy Research indicate that a very large percentage of seniors in San Mateo County have inadequate income to cover housing and other basic costs.<sup>3</sup> San Mateo County has the highest cost of living for homeowners and renters over the age of 65 in the Bay Area and in California. Unless new affordable senior housing options are made available, many long-time San Mateo County residents will be forced to leave the communities they call home.



Percentage of San Mateo County Seniors Who Are Economically Insecure By Housing Status



<sup>2</sup> Strategic Economics, et al "San Mateo County Transit-Oriented Development Opportunity Study, Final Report" (July 2007), p. 26. Prepared for San Mateo County Transit District.

<sup>3</sup> The Elder Economic Security Standard™ Index is the basic income needed to make ends meet for persons age 65 and older. It reflects actual costs at the county level for housing, health care, food, transportation, and other costs in different housing types. **Those living below the Index are said to be "Economically Insecure."**

<sup>4</sup> UCLA Center for Health Policy Research and the Insight Center for Community Economic Development at: [http://www.healthpolicy.ucla.edu/elder\\_index09feb.html](http://www.healthpolicy.ucla.edu/elder_index09feb.html)

## Case Study

## Hillcrest Gardens



This 39-unit senior affordable housing development boasts a library, computer lab, and atrium, as well as a wheelchair accessible van for exclusive use of the community and residents. The property also features a call system for visitors to ensure resident safety. Hillcrest Gardens is affordable to those with incomes at 50% or less of Area Median Income. The development received funding from the U.S. Department of Housing and Urban Development's 202 Program. (From [www.abhow.com](http://www.abhow.com))

## Case Study

## Rotary Floritas



San Mateo Rotary Floritas was developed as a partnership between a non-profit affiliate of the San Mateo Rotary Club, and Mid-Peninsula Housing Coalition with support from the City of San Mateo and the County of San Mateo. Rotary Floritas includes 50 units of affordable housing for seniors, community facilities including recreation space, and even produces much of its own power using a photovoltaic system. (From [www.midpen-housing.org/properties/profiles/Rotary\\_Floritas.pdf](http://www.midpen-housing.org/properties/profiles/Rotary_Floritas.pdf))

## The Call to Action

**There are a number of ways cities can promote affordable housing opportunities for seniors.**

- Enact an Inclusionary Housing policy requiring that a percentage of units in new housing developments be sold or rented at below-market rate prices.
- Forge strategic partnerships with non-profit housing developers, which are able to leverage State and federal housing subsidies to create new affordable and mixed-income housing.
- Rezone individual parcels to multi-family residential or mixed use or designate entire mixed-use zoning districts.



# Staying Active, Getting Around



## The Challenge

San Mateo County Baby Boomers and their parents want to live in and near vibrant communities that are walkable and well-served by accessible public transportation. They want to enjoy cultural activities, shopping, and restaurants without going all the way to San Francisco, or simply be able to visit their medical provider without driving. Such mixed-use environments help seniors stay active and engaged in community life.

- A recent Countywide study found that although only 2% of baby boomers routinely walk as a way of getting around their town or neighborhood, they felt that walking and public transit would become more important as they age.
- According to The Center for Transit-Oriented Development's projections, the demand for housing near transit in San Mateo County will increase by 25% by 2030, from 54,600 to 68,400, with households headed by individuals 65 and older accounting for much of that increase.





## DESIGN CONSIDERATIONS:

# Accessible Homes in Comfortable Communities

## The Challenge

Traditional community and housing design can pose challenges for people as they age. Housing locations that require the use of a car — and homes that require the ability to climb steps — can make living situations untenable for many older adults, putting them at risk of isolation and injury. Universal design describes communities, buildings, homes and appliances/amenities that are equally accessible to people of diverse abilities. Beyond functionality, good design can make compact homes very attractive even to seniors who may be accustomed to living in larger houses. Universal Design can be equally helpful to families with young children and those who prefer pedestrian-friendly neighborhoods.

Examples include:

- Neighborhoods that offer a variety of business types and public amenities within easy walking distance
- Multi-use buildings with housing directly over retail
- Housing that does not require use of stairs (kitchen, bathroom and bedroom on the first floor)
- Reinforced bathroom walls that can support grab bars
- Wider doors and hallways

## The Call to Action

- Encourage developers to incorporate the accessibility features recommended by the San Mateo County Commissions on Aging and Disabilities.
- Urge developers to anticipate their intended demographic and consult with prospective residents (e.g. in focus groups).
- Older adults may not want to give up the privacy and other conveniences provided by single-family residences. Design can incorporate soundproofing, in-unit laundry machines, public and private outdoor space, and accessible parking.

**Examples of universal design features:**



**Roll-in shower**



**Shallow depth and side sink drainage**



**Ramp at Hillcrest Gardens entrance**

# Conclusion

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The need for new and specialized housing for seniors in San Mateo County is tremendous. Local governments will do well to work with seniors and future seniors now to plan housing that will suit those needs. Already in San Mateo County, local jurisdictions, developers, and citizens are coming together to make changes to zoning laws, to educate the broader community, and to align housing plans to meet our future housing needs.

The recent Livable Communities for Successful Aging forum<sup>5</sup> highlighted the increased need for more compact neighborhoods near accessible transportation, and the need for coordination of planning for housing, transportation, and services. Affordability is also highlighted as a major concern. By planning ahead for the changing needs for San Mateo County residents, cities will afford themselves the opportunity to make constructive and cost-effective decisions that will benefit the community as a whole.

## Every community can do something to create a better living environment and expanded housing opportunities for older adults.

### Zoning and Planning Components

- Promote In-Fill Development through re-zoning, reducing lot size requirements, reducing parking requirements, and expediting approval processes.
- Facilitate/streamline the entitlements process for, and revise land use ordinances to support, co-housing, cluster housing, assisted living facilities, and continuing care retirement communities.
- Change zoning codes and density restrictions to allow a mix of housing types — from compact single-family development to town homes, apartments and condominiums — that meet the needs of people at all life stages and income levels.
- Encourage accessory (“in-law”) units in single-family housing neighborhoods.

### Housing and Community Design

- Encourage compact and pedestrian friendly communities with accessible public transportation and a mix of co-located businesses, housing and services.
- Provide subsidies for affordable housing and enact Inclusionary Housing policies.
- Support universal design in both community and housing development.
- Incorporate senior input in design whenever possible.

### Community Education and Outreach

- Support maximum housing choice for seniors, including both multi-generational and age-restricted developments.
- Improve education about the measures that make it more feasible to seniors to relocate.
- Encourage mixed income senior housing development.
- Forge strategic partnerships with non-profit housing developers to leverage State and federal housing subsidies.

<sup>5</sup> Hosted on May 30, 2008 by the San Mateo County Board of Supervisors, the forum gathered elected officials, local government staff, and regional transit agencies together with developers and San Mateo County residents to plan for the future housing and transportation needs of older adults in San Mateo County.



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For additional copies of this booklet, please contact the San Mateo County Department of Housing at (650) 802-5050. Electronic copies are available at [www.smchousing.org](http://www.smchousing.org).

## Resources

*San Mateo County Aging Model: Better Planning for Tomorrow* (San Mateo County Health Department, October 2008). [www.co.sanmateo.ca.us/smc/department/home/o,,1954\\_5352214\\_1250847180,00.html](http://www.co.sanmateo.ca.us/smc/department/home/o,,1954_5352214_1250847180,00.html)

*Livable Communities for Successful Aging Report* (San Mateo County and Strategic Economics, April 2008). [www.co.sanmateo.ca.us/vgn/images/portal/cit\\_609/44/62/1283918624White%20Paper.pdf](http://www.co.sanmateo.ca.us/vgn/images/portal/cit_609/44/62/1283918624White%20Paper.pdf)

*21 Elements Report on Seniors: Demographics and Best Practices* (San Mateo County Department of Housing and City and County Association of Governments, December 2008). [www.21elements.com](http://www.21elements.com)

*County of San Mateo Commission on Aging, Design Recommendations for Accessibility*. [www.co.sanmateo.ca.us](http://www.co.sanmateo.ca.us)

**Universal Design Information from AARP:** [www.aarp.org/families/home\\_design/universaldesign/a2004-03-23-whatis\\_univdesign.html](http://www.aarp.org/families/home_design/universaldesign/a2004-03-23-whatis_univdesign.html)

*Filling in the Gaps: Spring 2008*

*Housing Our Future: 2006 San Mateo Housing Needs Study*

