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Some housing experts expect boomers will flow to urban core

The recently completed Heritage Park Senior Services Center and the attached Thomas T. Feeney Manor is considered the first-of-its-kind public housing community in north Minneapolis. (Submitted photo: George Heinrich Photography) Think urban — not suburban — when designing housing for aging baby boomers. That's the advice from John McIlwain, senior resident fellow at the Washington-D.C.-based Urban Land Institute (<http://minnesota.uli.org/>) (ULI), who spoke Thursday in Minneapolis.

Baby boomers will present more complex senior housing issues to developers and government officials than any previous generation, according to McIlwain and a panel of experts at the fourth annual housing summit of the ULI's state district council. But most senior housing will not attract boomers for 10 or 15 years, said McIlwain, the keynote speaker. McIlwain advised developers to eliminate any semblance of an institution and to give residents as much technology, state-of-the-art health care and flexibility as possible such as mealtimes. "Make it urban," he said, even though it's cheaper to build in the suburbs. "This is a generation that I think is going to be much more attracted to urban-style senior housing." That's if boomers even want to move into senior housing. Most say they want to age in place, whether in their existing homes or in other traditional homes, according to the institute, a land use and real estate development research organization.

Boomers constitute Minnesota's largest age group at nearly 1.4 million people, according to the Minnesota Housing Finance Agency (<http://www.mnhousing.gov/>). Traditionally defined as those born between 1946 and 1964, boomers across the nation say they want to age in their own homes, but that doesn't necessarily mean the homes they're living in now. The agency is researching the changing housing needs and preferences of low- and moderate-income aging adults and how they differ by region, location and income, according to Mary Tingerthal, agency commissioner. "We're trying to understand what we have in place right now. What's the base we have to build from, both with housing and with services?" Tingerthal said. "What are those future development trends? That's something where we look forward to reaching out to many of you in the development community to tell us, what are you thinking about building?"

Boomers' existing homes may not be suitable for them as they age, either for design or maintenance reasons, according to the American Association of Retired Persons. Statistics compiled by AARP (<http://www.aarp.org/>) for 2009 show that 42.6 percent of Minnesotans ages 50 to 64 and 52.2 percent of those 65 and older own houses built before 1970. Over the course of 20 years, all 78 million of the nation's baby boomers will become seniors, according to McIlwain. More than 10,000 Americans turn 65 every day, he said. Senior housing providers are debating whether this "silver tsunami" is going to change their industry. Some who have been in the business for many years maintain that when people turn 80 and become frail, they all respond like previous generations who have reached the same milestones. "I'm not sure that's the case, and I know a lot of other people aren't," McIlwain said. "This is really the core of the debate." He reminded attendees convened at the Minneapolis law firm Dorsey & Whitney of boomers' accomplishments and experiences involving the Vietnam War, drugs, the women's and environmental movements and the technological revolution. He warned them not to expect this generation to act like earlier generations of the elderly. "It's been a ground-breaking, changing generation whether you like what they've done or not," he said. "They have changed the nature of society and a lot of the things we've done." McIlwain described aging boomers (57 to 67 years) as primarily white, well-educated homeowners who were less harmed by the recession than younger people. "Today most people can anticipate reaching 65 and being healthy, and if you do, you can anticipate another 15 to 19 years of healthy, active life," McIlwain said. "It's not just that you're going to have a bunch more years tacked on at the end while you're sitting in your wheelchair in the nursing home. In fact, you're not going to be in your wheelchair in your nursing home as long as generations in the past." Boomers' physical decline will likely be delayed and shorter than their predecessors' because of advances in medical technology such as hip and knee replacement surgeries, McIlwain said. "What we are now creating is a second stage of adulthood," he said. "This is a cultural shift." If boomers do move, will they abandon the suburbs for urban centers or choose suburbs that have "town centers" that mimic urban centers?

In the Twin Cities, wealthier empty nesters are abandoning the suburbs for downtown Minneapolis, according to Tom Streit, director of housing and policy development for the city. But the city Minneapolis is struggling to figure out how to keep its less well-off seniors, according to Streit. The suburbs were designed for young families with cars, so having elderly residents who may become isolated and need services poses challenges to local governments, McIlwain said.

Given recent trends, their health care needs will certainly include dementia, according to senior housing architect Daniel Cinelli of Perkins Eastman in Washington, D.C. "One in eight seniors unfortunately will have some form of dementia or Alzheimer's," Cinelli said. "We started thinking about designing all of these senior living communities that have dementia-related facilities around the country and we said, why couldn't we use those same sorts of design

principles for a single-family home?” Cinelli’s firm collaborated with the Alzheimer’s Association and other partners to design plans for the “_House for Betty_ (<http://vimeo.com/36297295>),” named after his mother-in-law. They came up with 300 choices of modifications that would enable a couple, one of whom has Alzheimer’s, to stay at home. The home would cost 10 percent more to build than a typical house, according to Cinelli, who said a model is planned for Gaithersburg, Md.

Closer to home, Shoreview-based _Ecumen_ (<http://www.ecumen.org/>) is transforming its business model to serve boomers who want to stay at home. “We’re going to want to bring the services to them, not them to the services,” said Julie Murray, director of real estate development for the nonprofit senior housing developer and services provider. “We are (also) focusing on transitional care, rehab-type care that will allow people to come in, have their hip operated on and go home.”

New online tool calculates housing, transportation costs.

The Urban Land Institute’s Minnesota district council unveiled a housing and transportation cost calculator at the fourth-annual housing summit Thursday. The online tool is designed to help individuals, households, policy makers, planners, the real estate industry and communities better evaluate the combined cost of housing and transportation choices. It covers a 13-county region including the Twin Cities. The tool, available _here_ (<http://apps.cnt.org/msp/>), can be customized, allowing users to change the number of vehicles they own and the location of the communities they’re considering and to compare the results. It will help users assess the proportion of income being spent on housing and transportation, according to the nonprofit real estate and land use organization. “This is important because, when looking for a place to live, typically the monthly rent or mortgage payment is a paramount concern,” said Elizabeth Ryan, vice president of the Family Housing Fund in introducing the tool. “However, the cost of travel from home to work is understated or often not considered, related to affordability.” The calculator will increase consumer awareness of the broader relationship between housing location and transportation costs and how the location affects the efficiency of living close to work or near public transit, Ryan said. This relationship also affects public policy decisions and investment strategies that result in integrating housing, jobs and transportation decisions and developments, said Ryan, whose organization worked on the calculator with the Center for Neighborhood Technology, ULI and the Regional Council of Mayors. The tool has been in development for the past year, and ULI wants the feedback of municipal officials, developers and others in the real estate industry to fine-tune it, according to Cathy Bennett of ULI’s Minnesota chapter.