

# Changing times: Planning for an aging population

**M**ay 8, 2014. One day, two newspapers. On page one of the *Detroit Free Press*: “Seniors and driving: when to give up the keys?” Then, on the front page of the *New York Times* Home section: “Grandma never had it so good. Why? Because she lives in a tiny backyard house in Portland, Ore.”

Those two articles are early warning signs for communities across Michigan and the United States. The U.S. Census tells us that the population segment aged 65 and older will increase by 50 percent in the next 30 years. In 2010, 13.8 percent of Michigan’s population was over the age of 65. By 2040, it will be 21 percent. Some northern Michigan counties are already at that number. In Alcona County, it’s at 31.5 percent. (See chart on page 17.)

Gov. Rick Snyder is even focusing on Michigan’s older population, noting in his recent Special Message to the Legislature on Aging that living a healthy lifestyle, staying active and engaged, achieving financial security and maintaining independence are critical for a high quality of life as Michigan residents age.

“We want Michigan to be a state where we live well and age well,” Snyder said in his address. “Ensuring that more older adults have the opportunity to be healthy, independent and productive individuals in ‘age-friendly’ communities that support their needs will be critical as the state plans for the future. The simple truth is Michigan has more work to do to prepare for its aging population. It’s time to reinvent the way we think about aging in a positive way.”

Townships should consider and plan now for these shifting demographics to ensure that they are properly serving this large and vulnerable segment of their community—and can also use this “golden opportunity” to actively engage seniors.

The two newspaper articles point to transportation and housing, which will be among the most significant considerations—but surely not the only ones—as township officials, residents and planners shape their plans for the future of their community.

Township officials must understand the demographics and attitudes of today’s—and tomorrow’s—seniors. How can you make your township age-friendly? What’s working in Michigan and around the country, as communities modify their land use, zoning, and building codes, create access to home care and health care, and help seniors engage with each other—and their communities?

## **A sense of place for seniors**

As we age, our attention focuses on where we live (home, neighborhood, community), who we see (social relationships, places of worship, formal and informal clubs) and our well-being and daily living (mobility, health and medical services,



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finances). A focus on placemaking is essential to evaluate and manage these needs. Such an approach has the added benefit of matching the interests of the Millennial population with an aging population—interests which we are finding to be increasingly similar.

The concept of placemaking is likely familiar to many township officials. Gov. Snyder and the state of Michigan have mounted a campaign to encourage placemaking as an economic development tool, to attract and retain young, well-educated people who will lead the knowledge-based businesses of the future, growing the Michigan economy.

Market research and anecdotal information indicate that this group is looking for the work-life balance that results from a higher density environment, more amenities and shorter commutes to work. Those desirable qualities—smaller homes in compact, mixed-use nodes that are easily accessed on foot or bike or served by public transportation—also appeal to people as they age. Communities that adopt placemaking principles to serve the baby boom generation will see sustained demand for those configurations from Millennials.

(Come to think about it, who says that only young people can drive the knowledge economy? People aged 55-64 have a much higher rate of entrepreneurship, according to a Kauffman Foundation report. In the arts, math and science, older Americans demonstrate high levels of creativity and innovation. But let's move on ...)

## What you need to know about the next generation of older Americans

1. They are well-educated. The U.S. Census reports that one in three baby boomers has at least an undergraduate college degree, compared to one in five members of the pre-boom cohort.
2. They are culturally, economically and socially diverse.
3. They are more affluent than their predecessors. They have accumulated more wealth and are more likely to have worked in a job that provided a pension or retirement savings. They have the highest generational rate of home ownership. They may remain in the work force after age 65.
4. On the other hand, they have also incurred greater debt.
5. They are physically active. They may weigh more than their parents' generation, but are less likely to smoke and more likely to exercise.
6. They will live longer.
7. They are technologically savvy.
8. They are more likely to be single. The divorce rate is higher among baby boomers than previous generations and their wealth and access to social networks make it easier for them to stay single. They may be single but living in a partnership.
9. They have fewer children than their parents and have more living parents than their predecessors. Think about that for a minute: While they're around to care for their parents, their children won't be around to care for them.
10. They have the economic and social resources to affect political agendas.
11. They want to age in place. An AARP survey reported that more than 80 percent of Americans age 45 and up want to remain in their current home as long as possible, even if they need help caring for themselves. If they're not going to remain in their current home, boomers would prefer to live in attached and small-lot homes.

Developing a sense of place begins with an integrated, asset-based approach to community and economic development. Townships can analyze their communities in terms of the assets that are used as people age, such as:

### Do you have a mix of houses that will be in demand 30 years from now?

Age-friendly communities feature a variety of housing options that are accessible, affordable and adaptable to changing needs. Creating livable communities for all ages must include planning and policy-making that address land use, zoning and building codes.

If your township has subdivisions with large homes on large lots, what will happen when the 50-year-olds who live there today are 70? They may want to stay in their home but could struggle to maintain it. Your township may want to consider zoning that allows large homes to be divided into two or three dwelling units. A 4,500-square-foot house could become two generously sized flats, perhaps occupied by another generation of the family or by renters.

Bonus: Data show that the demographic cohort that will be shopping for single-family homes is smaller and not as interested in large homes in isolated subdivisions. Making sure the township offers housing that is in demand will also protect taxable value.

The *New York Times* piece cited at the beginning of this article discusses accessory dwelling units (ADUs) in Portland, Ore. In this case, they were separate buildings, but ADUs may also be separate apartments in an existing single family home. Seniors may choose to live in such a unit while their children and family occupy the main house, or may live in the larger house and rent the unit to a young person or couple who assist with maintenance and upkeep.

One Michigan municipality allows attached and detached ADUs in all residential zoning districts. They have a maximum size of 850 square feet, with no more than two bedrooms and, if detached, must be located in the back yard.



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## Do your township's building codes allow—or, better yet, require—accessible configurations and features in new construction?

**Hamburg Township** (Livingston Co.) provides an example. In 2009, the township established an Elderly Cottage Housing Opportunity (ECHO) Village. An amendment to the zoning ordinance offers an alternative to traditional single-family detached housing for elderly people while still providing a self-sufficient individual dwelling unit. It makes housing affordable, gives an alternative to multi-family residential development, and clusters the units to increase safety and security.

ECHO also establishes universal design standards for these homes, requiring doors that are at least 32 inches wide, hallways that are at least three-and-a-half feet wide, level thresholds, and accessible bathroom and kitchen features.

We see yet another example of universal design standards in Milwaukee, Wisc., which offers low-interest loans to low-income homeowners who want to make their homes more accessible. Their “visitability” standards include zero-step entrances to homes, zero-step, 32-inch-wide interior corridors and accessible first-floor bathrooms.

## Are there places and programs for social and cultural engagement, offered by the township or other agencies?

So, tomorrow's seniors: Active, well-educated, perhaps single, and wanting to connect, continue learning and serve. The asset inventory recommended earlier should identify the available services and any unmet needs for seniors in your township. The challenge here may not be how the township adds or expands services so much as it is how and where they are delivered.

Some of the foundation for successfully accommodating the needs of tomorrow's seniors is already in place. Townships with senior programs that are already located with the township offices and police and/or fire departments have a natural center to build around.

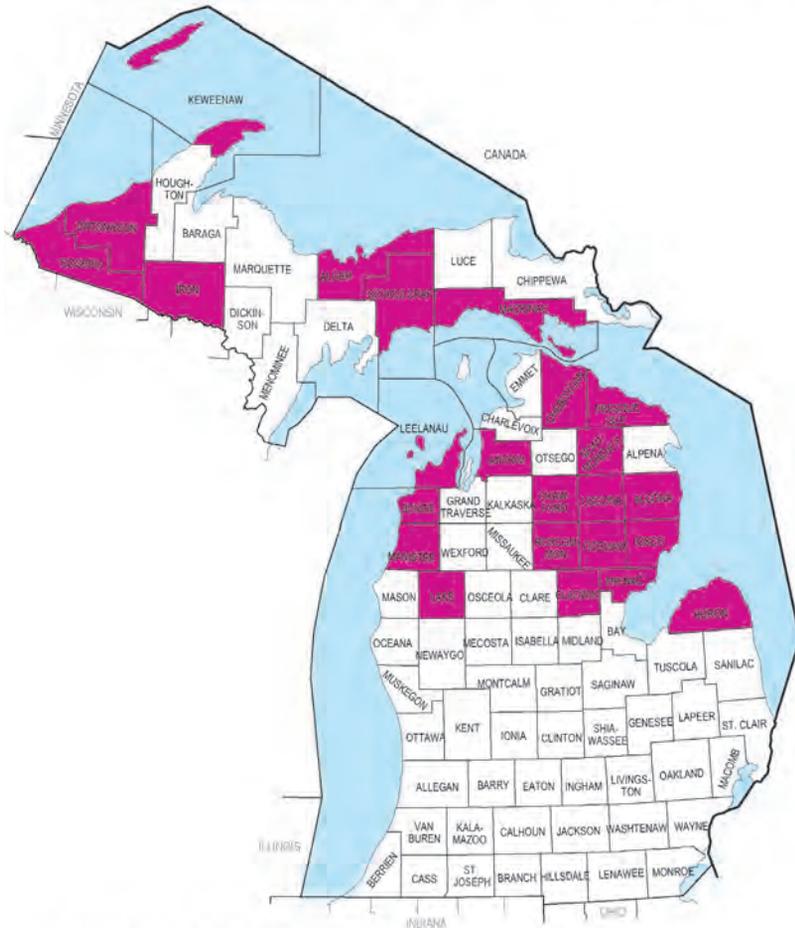
New York City has established One Stop Shops to serve its seniors. “We have charged our new senior center models with not simply expanding their programs and services, but with reimagining centers for the 21st century senior,” said Mayor Michael Bloomberg. The centers offer community gardens, locally sourced organic meals, tele-health kiosks and Skype connections.

The City of Bloomington, Ind. holds an annual Creative Aging Festival. Seniors tell stories, attend lectures, share their gardening experience with children, dance, attend gallery openings and concerts, run, walk, bike and eat.

## Are your parks equipped for adult fitness, relaxation and engagement?

Communities across Michigan have nimbly shaped their recreation programs to serve the unique needs of their

## Michigan Counties with More than 20% of Total Population 65 years and Over, in 2010



Source: U.S. Census 2010, Sex and Age

populations. But what about parks and open space? Future capital improvement budgets may include fewer slides and swing sets and more features that span generations or appeal to older adults. For example, in addition to traditional park amenities like picnic areas and athletic fields, park services could include intergenerational nature walks and age-neutral stand-up paddle boarding.

## Can people who cannot, or choose not to, drive easily walk to their destinations or use public transit?

Mobility and accessibility walk hand in hand with housing as the most important community planning issues affecting tomorrow's seniors. Residents must be able to safely and comfortably travel around their community. Services must be readily available, easily accessible, adaptable and affordable. Vehicular services may include public transportation, taxi services, senior buses or ridesharing services.

Rural townships are especially challenged, when people are aging in place on farms that are miles apart.



Townships may wish to consider amending their building codes or zoning ordinance to allow—or even require—accessible configurations and features in new construction.

In the Kalamazoo area, a nonprofit interfaith organization coordinates volunteers who provide door-to-door service for medical visits and other needs.

Many seniors will choose or be forced to walk to their destinations, or may use scooters or wheelchairs. Townships may wish to explore a complete streets plan, or components that are applicable to your area. In general, things to consider include: reducing vehicle speed in pedestrian-heavy areas; improving the physical layout of streets to make them easier for all vehicles to navigate; enhancing visual cues and information for drivers and pedestrians; and making it comfortable and inviting.

**Pittsfield Charter Township** (Washtenaw Co.) has been actively promoting a complete streets approach, starting with clearly defined policy in the master plan to implementation of a system of non-motorized pathways along major roadways. The focus on complete streets has also been incorporated in the review of development projects to ensure that there is safe and efficient movement of people and goods, whether the mode of transportation is by car, truck, bicycle, assistive devices or on foot.

### Are health care facilities nearby and convenient?

For the time being, at least, market forces will drive the decisions of health care providers. A well-crafted future land use plan, with zoning to put necessary services close to the people who need them and concentrating that population, will aid your community's economic development efforts to attract those businesses. That's not just true of health care services. Seniors will also need easily accessible drug, grocery and hardware stores, restaurants, hair salons and repair shops.

## Community engagement

Efforts to create livable communities for all ages must include planning and policy-making that address land use, zoning and building codes. How do we get there? We start with people.

Township planners beginning a master planning process are sometimes asked, "Why are you spending all that money on community engagement?" It's because that *is* the plan—what the people want and need.

The process of community engagement gets both easier and harder with each passing day. Easier because there are so many more tools that people can use to connect with each other. Harder for that very same reason: People's attention is splintered among those many channels.

Yet engagement is more important than ever, especially when it comes to planning for tomorrow's aging population. Community leaders need to tell the story of their tomorrow in a compelling way, to an audience that finds demographics boring or maybe just isn't ready to listen. The 65-year-old of 2030 may not be ready to think about her mortality today, at age 49. You must also make sure that your solutions address the unique conditions in your township.

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## Connected and engaged

“Our communities should be places where we can grow up and grow old and where, no matter what our age, we feel connected and engaged,” said Donna Butts, executive director of Generations United, an organization aimed at improving the lives of children, youth and older adults through intergenerational collaboration, public policies and programs.

Planning for older adults is good for everyone in your community. The transitional housing they will demand is desirable to the Millennials who will follow them. Better public transportation can reduce traffic while serving people of all ages who can't or don't choose to drive. Complete streets accommodate kids on scooters as well as seniors with walkers. Compact development preserves open spaces for recreation and beauty.

The 16 years between now and 2030 will go by faster than we think. Starting to plan for that future now will give you the time you need to build understanding of the challenge and find the support you need to address it.



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## Where to begin

Township leaders should think about the challenges ahead while planning for shifting demographics, and show the creative ways that communities are already serving their aging populations. If you haven't taken that first step toward planning for this change in your population, here are some tools and sources. All can be found online through a Web search engine.

- **Michigan Office of Services to the Aging:**  
Communities for a Lifetime
- **Environmental Protection Agency:**  
Building Healthy Communities for Active Aging
- **AARP:** Livable Communities: An Evaluation Guide
- **MetLife:** Livable Communities for All, Community Report Card
- **World Health Organization:** Age-Friendly Cities Project Methodology Vancouver Protocol
- **Centers for Disease Control:** Health Aging Research Network Creating Aging-Friendly Communities
- **Walkable and Livable Communities Institute:**  
Walkability Workbook
- **Communities for All Ages:**  
Intergenerational Community Building Resource Guide

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