

*Centennial Mortgage, Inc.*

# Ideas for Helping an Aging Population at your Cooperative

What you need to do to help cooperative members  
Age in Place Gracefully

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  - ▶ Fannie Mae
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# An Aging Population

- ▶ The Number of Americans ages 65 and older is projected to more than double from 46 million today to over 98 million by 2060. Seniors share of the total population will rise to 24% from 15% today.
- ▶ In many parts of the country, especially the mid-west, seniors are “aging in place” because of population migration of younger generations and the lack of affordable options for long term care. There is also a strong desire to stay in the communities they have lived in so long.

# Aging in Place



***Aging in Place is the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level.***

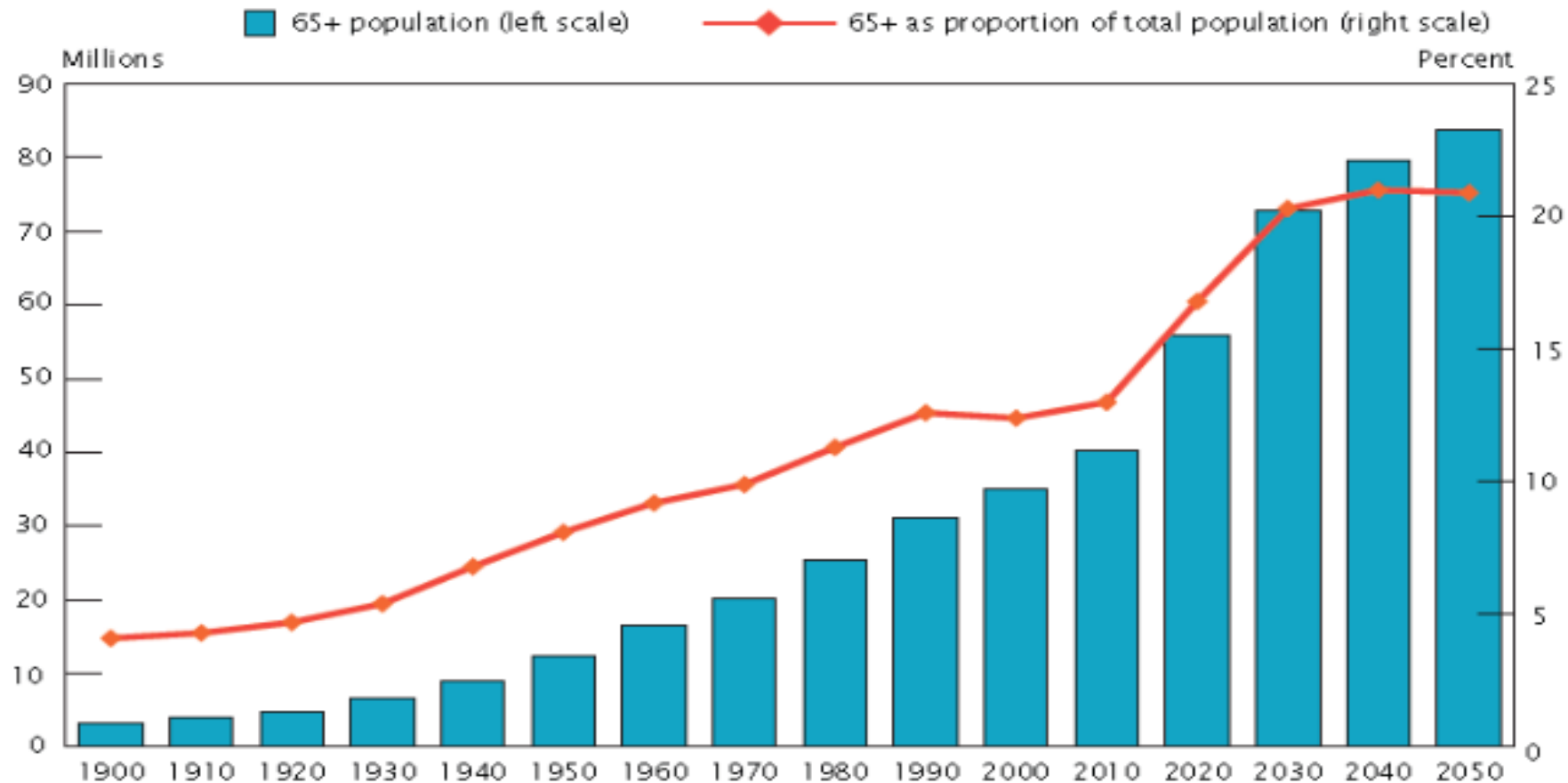
***- The Center for Disease Control***



# Population Aged 65 and Over: 1900 to 2050

## Population Aged 65 and Over: 1900 to 2050

(For information on confidentiality protection, nonsampling error, and definitions, see [www.census.gov/prod/cen2010/doc/sf1.pdf](http://www.census.gov/prod/cen2010/doc/sf1.pdf))

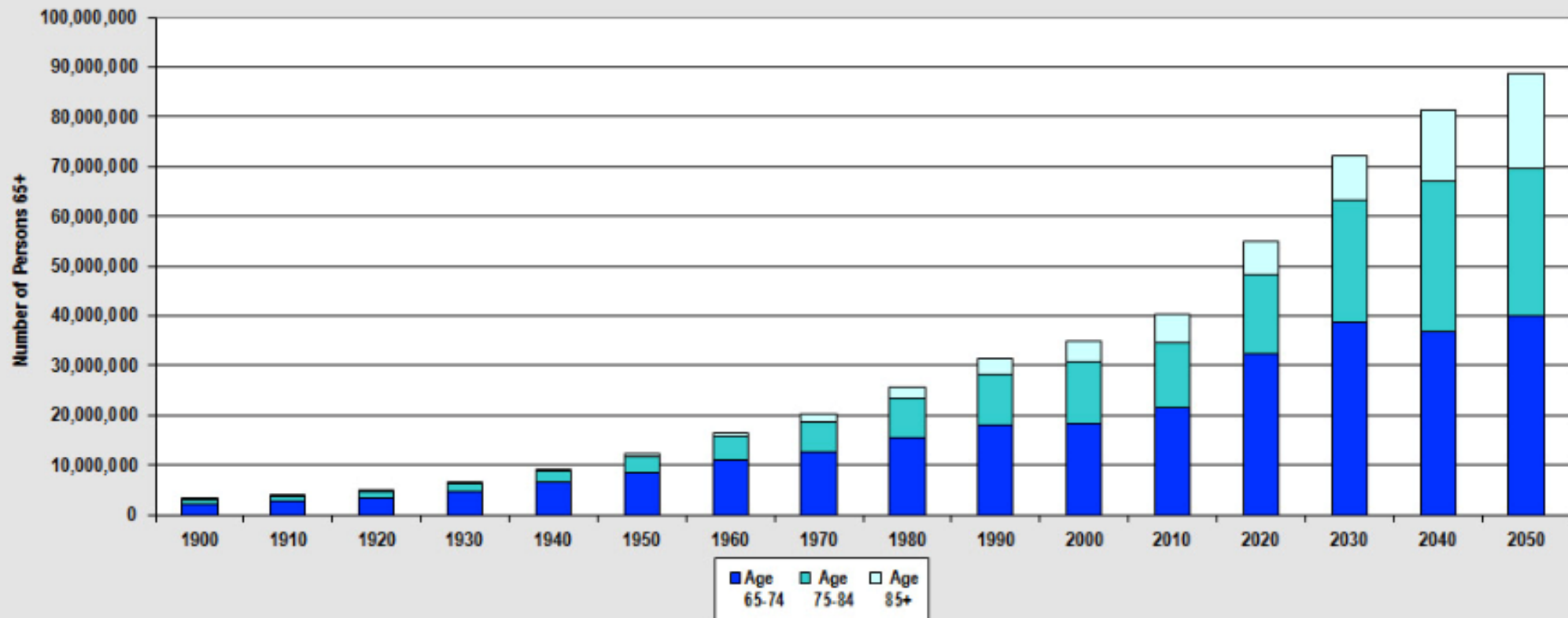


Sources: 1900 to 1940, and 1960 to 1980, U.S. Bureau of the Census, 1983; 1950, U.S. Bureau of the Census, 1953; 1990, U.S. Bureau of the Census, 1992; 2000, U.S. Census Bureau, 2001; 2010, U.S. Census Bureau, 2011; 2020 to 2050, U.S. Census Bureau, 2012a; 1900 to 2010, decennial census; 2020 to 2050, 2012 National Population Projections, Middle series.

# Population by Age

Population 65+ by Age: 1900-2050

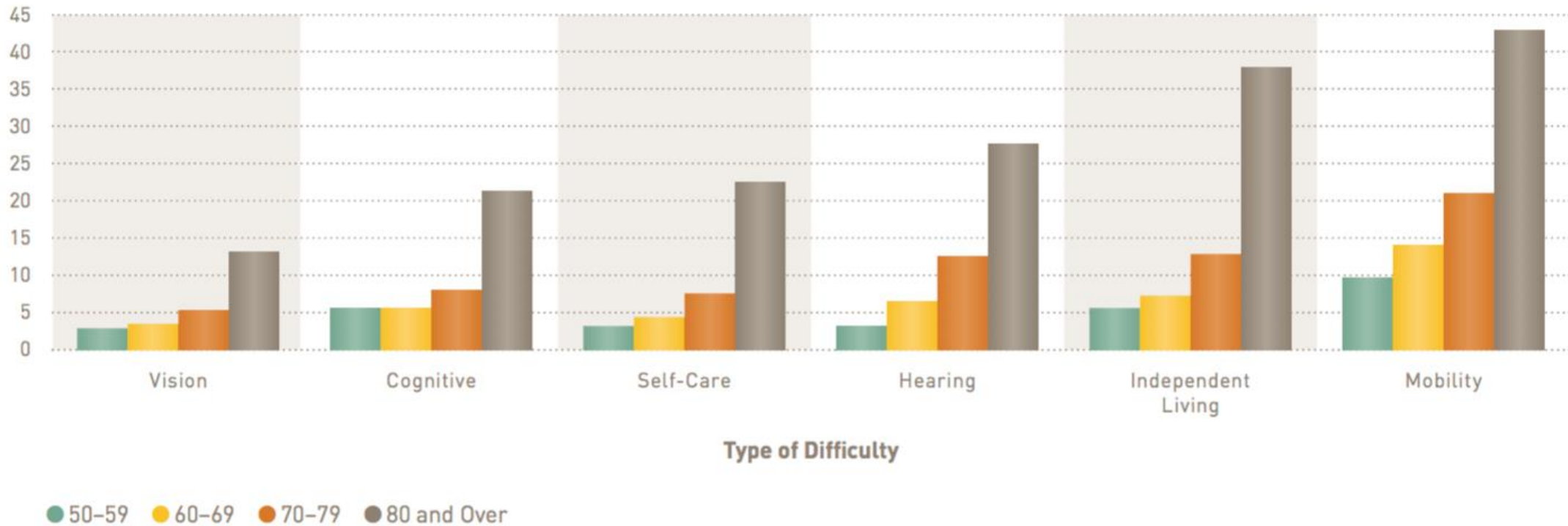
Source: U.S. Bureau of the Census



# Difficulties as a Result of Aging

## While All Types of Disabilities Increase with Age, Difficulties with Mobility Are Most Common

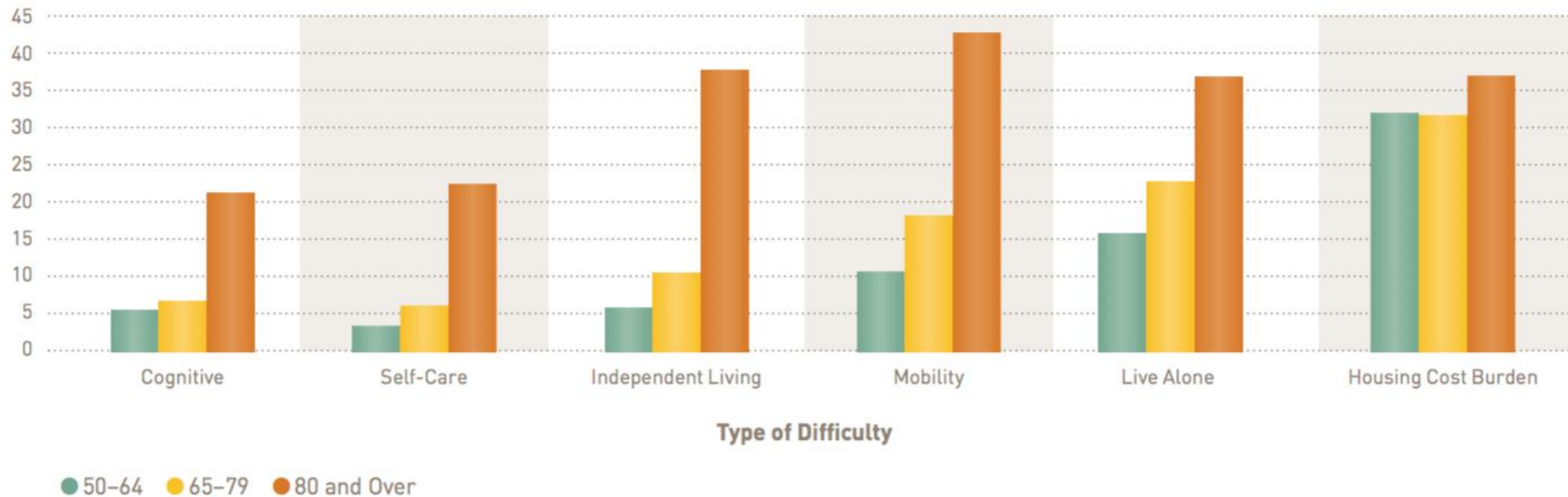
Share of Population with Disabilities by Age Group (Percent)



# Increased Risk associated with Aging

## Aging Brings Increasing Risks of Disability, Isolation, and Financial Stress

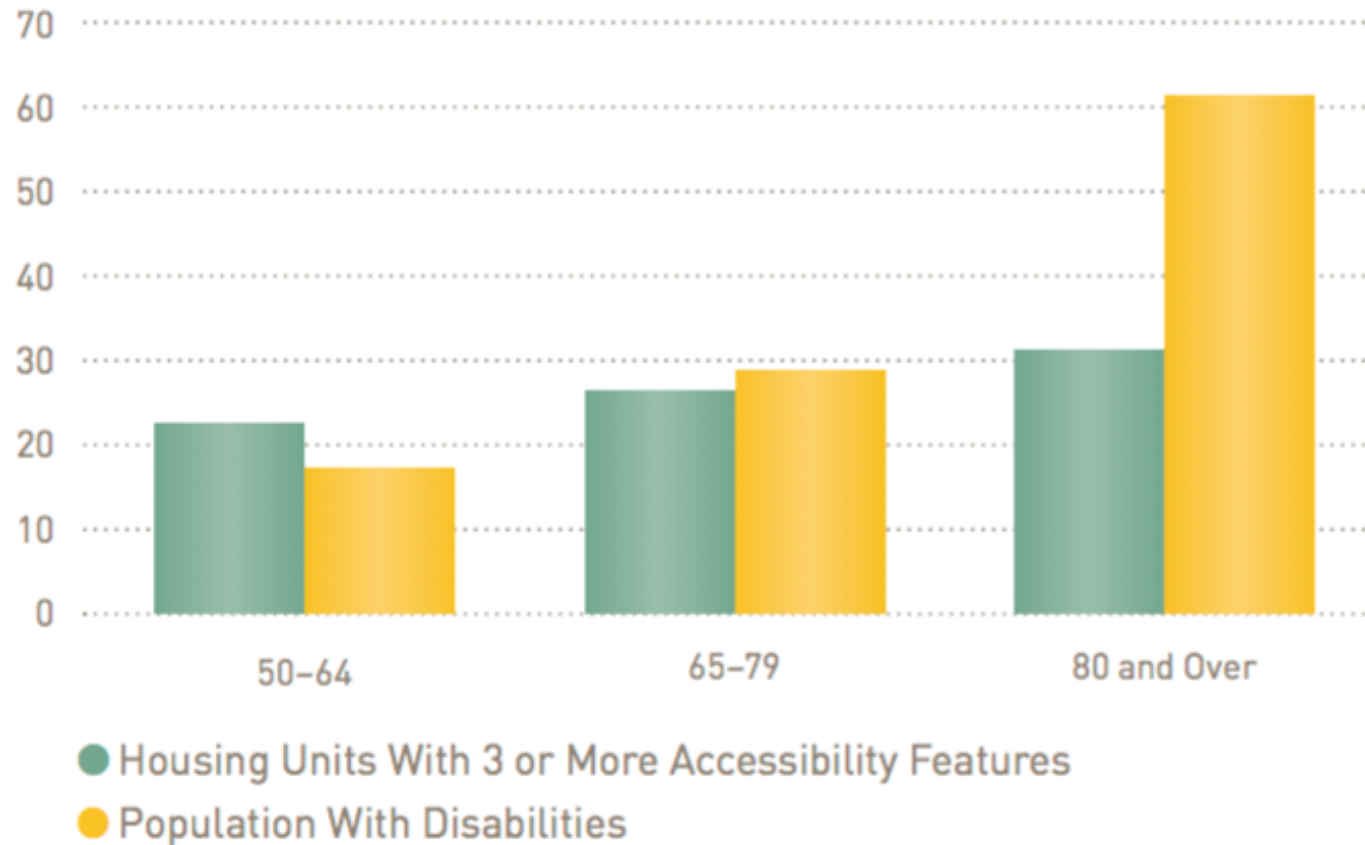
Share Facing Difficulty by Age Group (Percent)



# Lack of Accessible Housing

## By Age 80, Adults Are Far More Likely to Have Disabilities than to Live in Accessible Homes

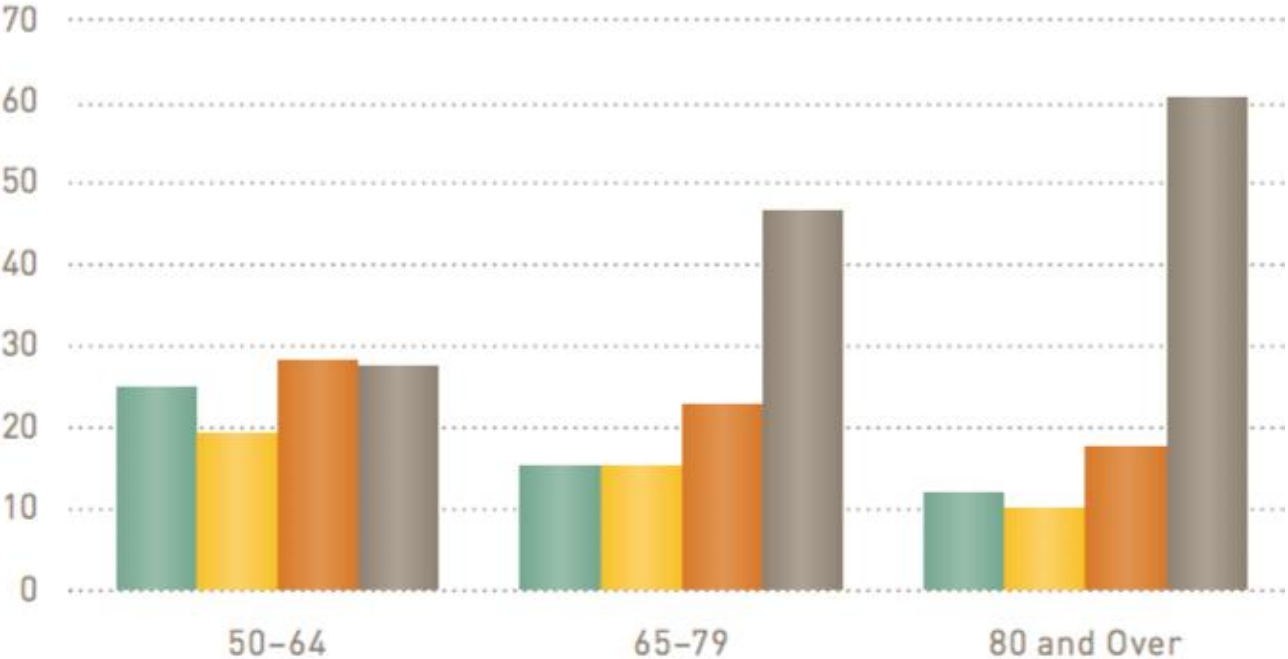
Shares of Housing Units and Population with Disabilities by Age Group (Percent)



# Displacement

## Most Older Households Have Lived in the Same Homes for More than a Decade

Share of Households by Age Group (Percent)

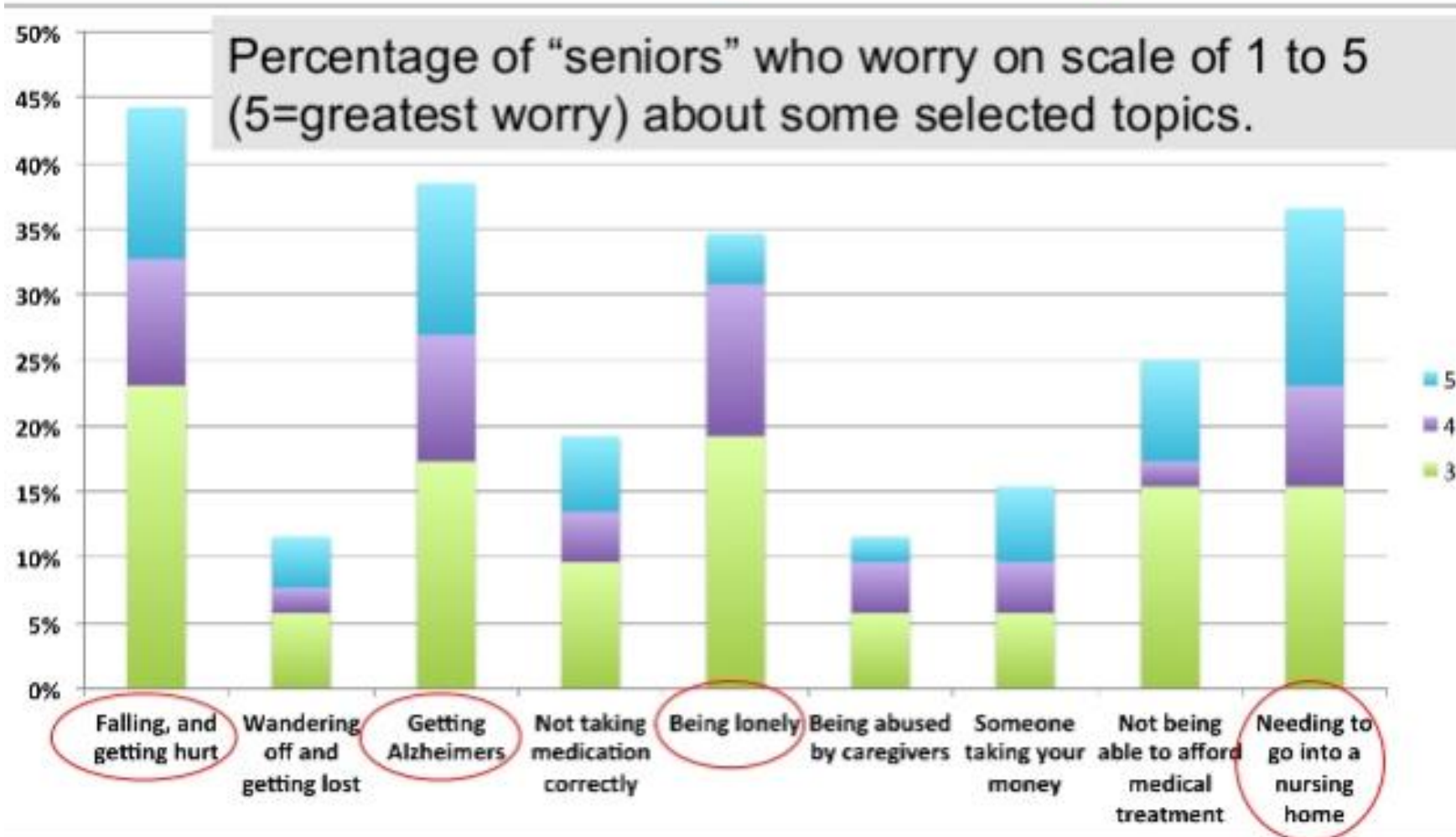


### Years in Current Home

● Less than 5 ● 5-9 ● 10-19 ● 20 or More

# What Seniors Worry about most...

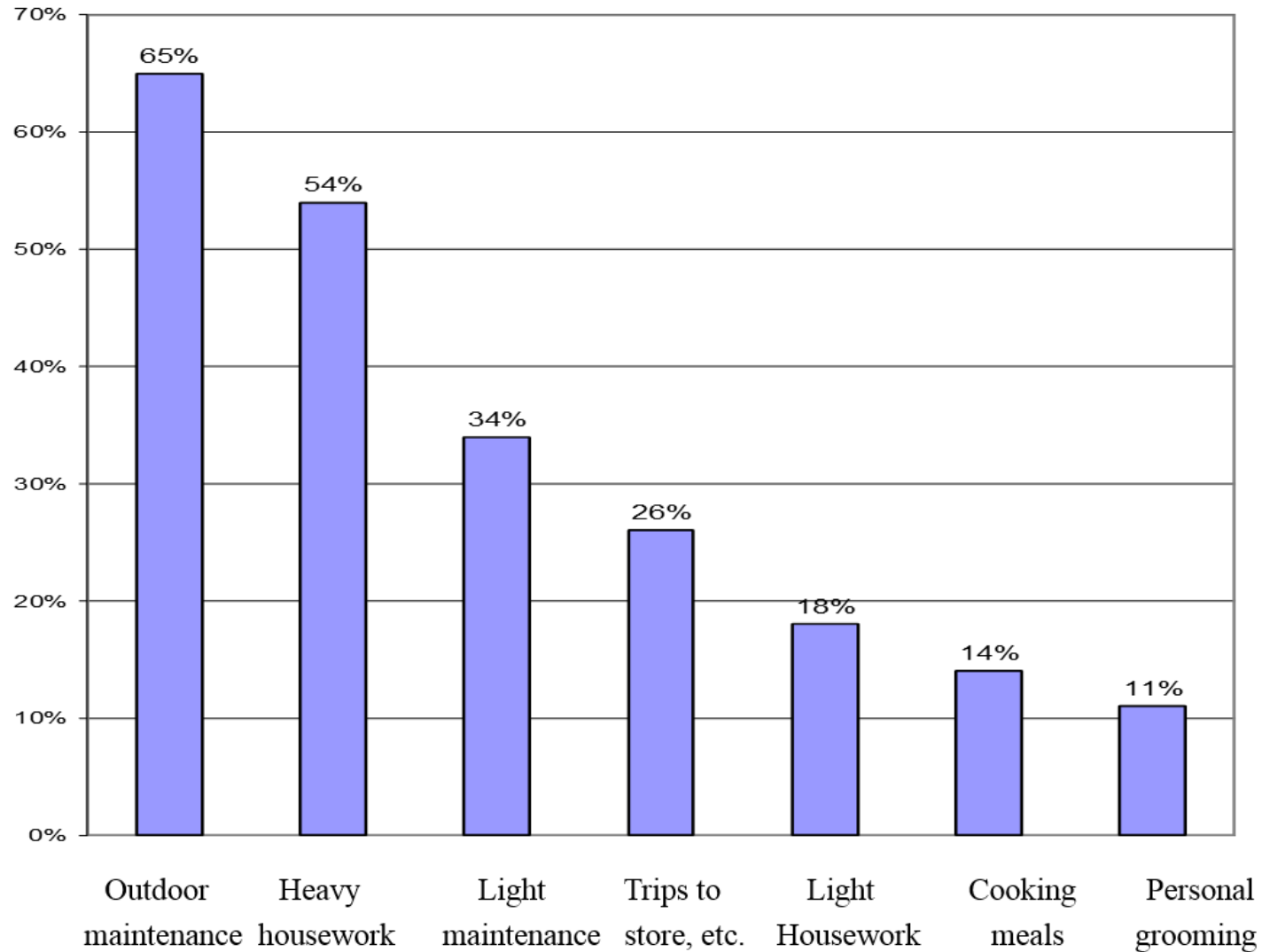
## How much do you worry about:



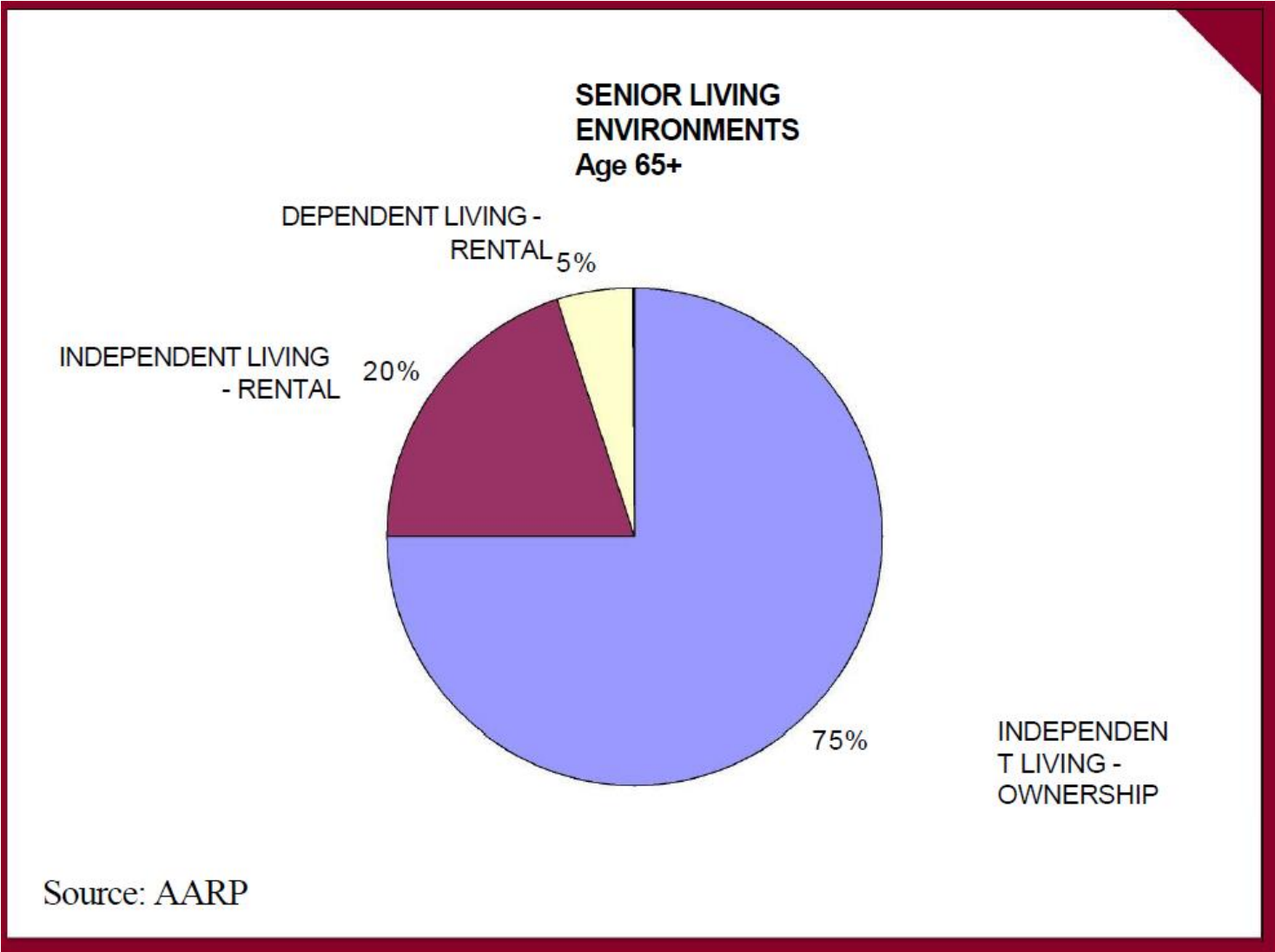
# Seniors Anticipated Need For Help

SENIORS ANTICIPATING NEED FOR HELP  
Page 65+

Source: AARP



# Where Seniors are Living



# Benefits of Living in the Cooperative Environment

- ▶ Studies completed by the University of Minnesota and University of Wisconsin of senior cooperative in Minnesota show conclusively that residents of cooperatives live longer and require less care from outside providers than other forms of senior housing
- ▶ Staying in the cooperative provides access to friends and family
- ▶ It gives seniors a greater sense of control of their lives
- ▶ They continue to live in a familiar environment and “Age in Place”

# So, where are we?

- ▶ A quickly aging population over the next several decades
- ▶ A strong desire of Seniors to Age in Place, in the communities they are familiar with, with friends and family nearby
- ▶ Seniors have significant fears of isolation, being forced into nursing homes, falling. And there is significant financial pressure concerning housing the older you get.
- ▶ Lack of existing accessible and affordable housing available to low and moderate income seniors.
- ▶ There are proven benefits to seniors living in a cooperative environment

# Aging in Place Strategies

- ▶ Administrative and Management Solutions to assist people aging in place
- ▶ Property Renovations that will assist people aging in place.

# First Step - Resident Assessment

- ▶ Residents assessment is the first step when looking to make administrative/management changes and physical changes to the property to assist seniors
- ▶ It allows you to better identify the number of residents in the community that would benefit from change, and what changes would provide the most benefits.
- ▶ It will provide a strategy on what types community groups to target to provide services and assistance to residents
- ▶ It will identify the low hanging fruit that building management and ownership can quickly take care of.
- ▶ Resident involvement in both the assessment and decision making process is critical to project success

# Administrative Solutions

- ▶ Develop an internal Ride-sharing program
- ▶ Develop a resident volunteer group that seniors can call upon
- ▶ Coordinate with local non profit service providers
- ▶ Coordinate with local home healthcare providers
- ▶ Provide community based transportation
- ▶ Hire a service coordinator
- ▶ Create “buddy” system or Peer network in your cooperative
- ▶ Work with existing senior service support groups, such as area on aging, Meals on Wheels or the Village Network (see Capital Impact)

# Administrative Solutions

- ▶ Consider developing Pharmacy Partnerships
- ▶ Consider developing hospital partnerships
- ▶ Consider developing nursing home and assisted living partnerships
- ▶ Use Technology
  - ▶ There are a number of web based virtual communities, such as the Self Help Virtual Senior Center that help seniors stay connected with family and friends through Skype and other services
  - ▶ Monitoring Services/Call buttons
  - ▶ Partner with local colleges and universities in health monitoring studies
  - ▶ Insure internet service is available and computers are available to seniors

# Train your Staff and Building Maintenance to recognize and report

## 10 WARNING SIGNS YOUR OLDER FAMILY MEMBER MAY NEED HELP<sup>1</sup>

- » Changing eating habits, resulting in weight loss, appetite loss, or missed meals.
- » Neglecting personal hygiene, including clothing, body odor, oral health, nails, and skin.
- » Neglecting the home, with a noticeable change in tidiness and/or sanitation.
- » Exhibiting inappropriate behavior, such as being unusually loud, quiet, paranoid, or agitated, or making phone calls at unusual hours.
- » Changing relationship patterns, causing friends and neighbors to express concern.
- » Showing physical injuries, such as burns, which may have resulted from general weakness, forgetfulness, or misuse of alcohol or medication.
- » Decreasing or stopping participation in activities that were once enjoyable, such as a bridge or book club, dining with friends, or attending religious service.
- » Exhibiting forgetfulness, resulting in unopened mail, newspaper piles, unfilled prescriptions, or missed appointments.
- » Mishandling finances, such as not paying bills or paying them more than once, and losing or hiding money.
- » Making unusual purchases, such as more than one subscription to the same magazine, entering an unusually large number of contests, or increasing purchases from television advertisements.

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<sup>1</sup> United States Administration on Aging, (2015). "10 Warning Signs Your Older Family Member May Need Help." [www.eldercare.gov/Eldercare.NET/Public/Resources/Factsheets/Ten\\_Warning\\_Signs.aspx](http://www.eldercare.gov/Eldercare.NET/Public/Resources/Factsheets/Ten_Warning_Signs.aspx)

# Five Essential Responsibilities of a Service Coordinator

- ▶ Conduct intake and assessments to Identify the needs of individuals and the community more broadly.
- ▶ Link Senior tenants to services and resources
- ▶ Monitor Service Provisions and follow up with tenants
- ▶ Coordinate Educational and Wellness programs
- ▶ Report suspicions or incidents of abuse, neglect or exploitation

# Emergency Planning

- *Keep an updated registry of all tenants and their emergency needs*
- *Consult residents on all aspects of disaster planning*
- *Provide training to building staff on how to meet the needs of older people in an emergency*
- *Plan for the reality that individual residents may not comply with mandatory evacuation orders*
- *Support tenant organization*



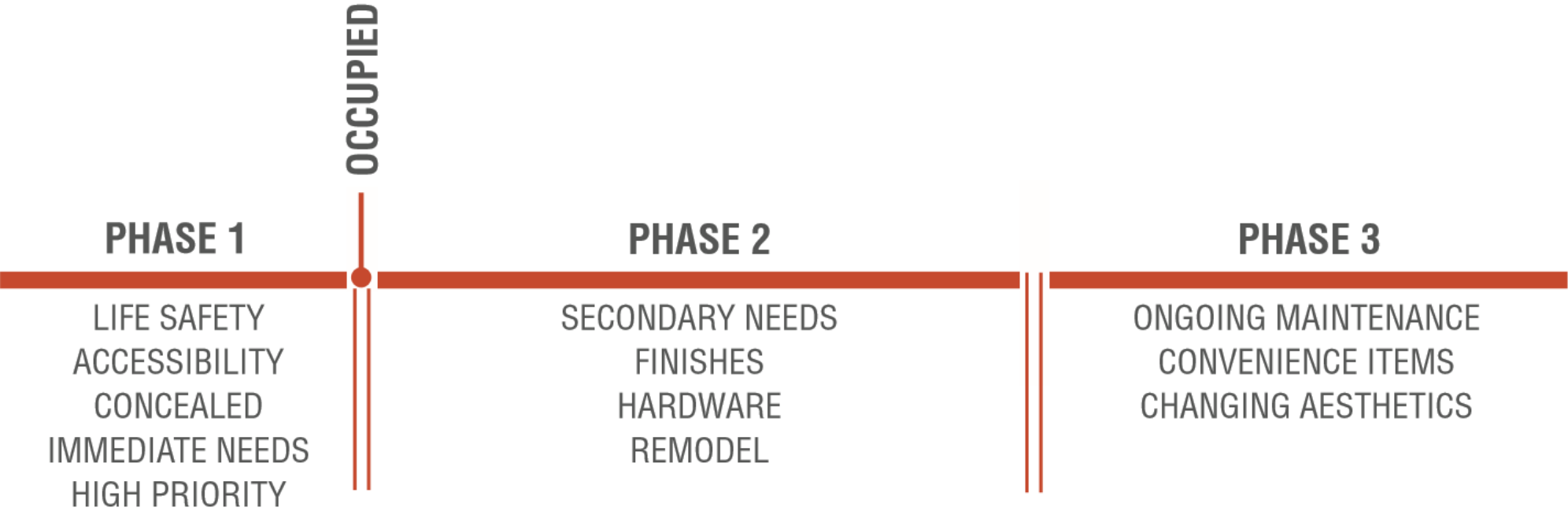
- *Utilize communal spaces to build social cohesion and promote residents helping each other*
- *Get to know local emergency management personnel*
- *Identify partners to help meet tenants' needs in an emergency (e.g. community- and faith-based organizations, local businesses) and formalize relationships through a memorandum of understanding or other mechanisms*
- *Connect with nearby housing providers to pool resources*



- *Consider resources for redundant power, such as a mobile or built-in generator*
- *Provide tenants with advance notice if elevators or power will be turned off*
- *Distribute emergency information and supplies to every floor*
- *Install a symbol on the front door of every apartment in which a person with a disability or special needs resides to alert responders in case of emergency*



# Phasing



# Four Key Challenges - Building Renovation

- ▶ Interior and Exterior Circulation
- ▶ Infrastructure behind the Walls
- ▶ Existing built-in components/Cabinets
- ▶ Building Footprint

# Site Issues

- ▶ Safe Walkable Neighborhood
- ▶ Accessible Pathways
- ▶ Street and Parking
- ▶ Building Entry
- ▶ Site Lighting
- ▶ Landscaping
- ▶ Outdoor Amenities

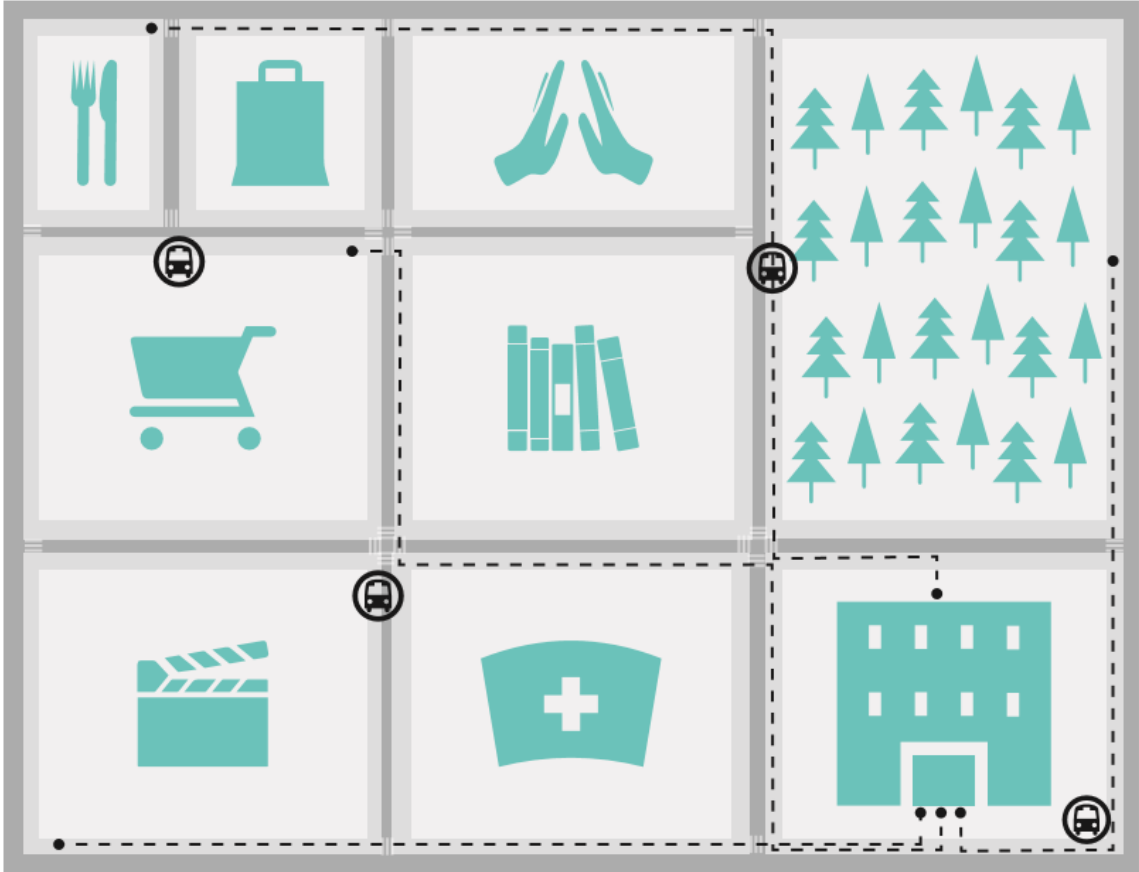
# Safe Walkable Neighborhood



**A community that is perceived as safe will encourage residents to engage others in the community and travel to nearby destinations.**

# Identify Walkable Routes to Services if Possible

## WALKABLE ROUTES TO LOCAL SERVICES



### KEY

-  RESTAURANT
-  RETAIL
-  WORSHIP
-  PARKS
-  MARKET
-  LIBRARY
-  CINEMA
-  MEDICAL
-  RESIDENCE
-  POTENTIAL WALKING PATH
-  BUS STOP

# Consider Upgrading Public Transportation Stops

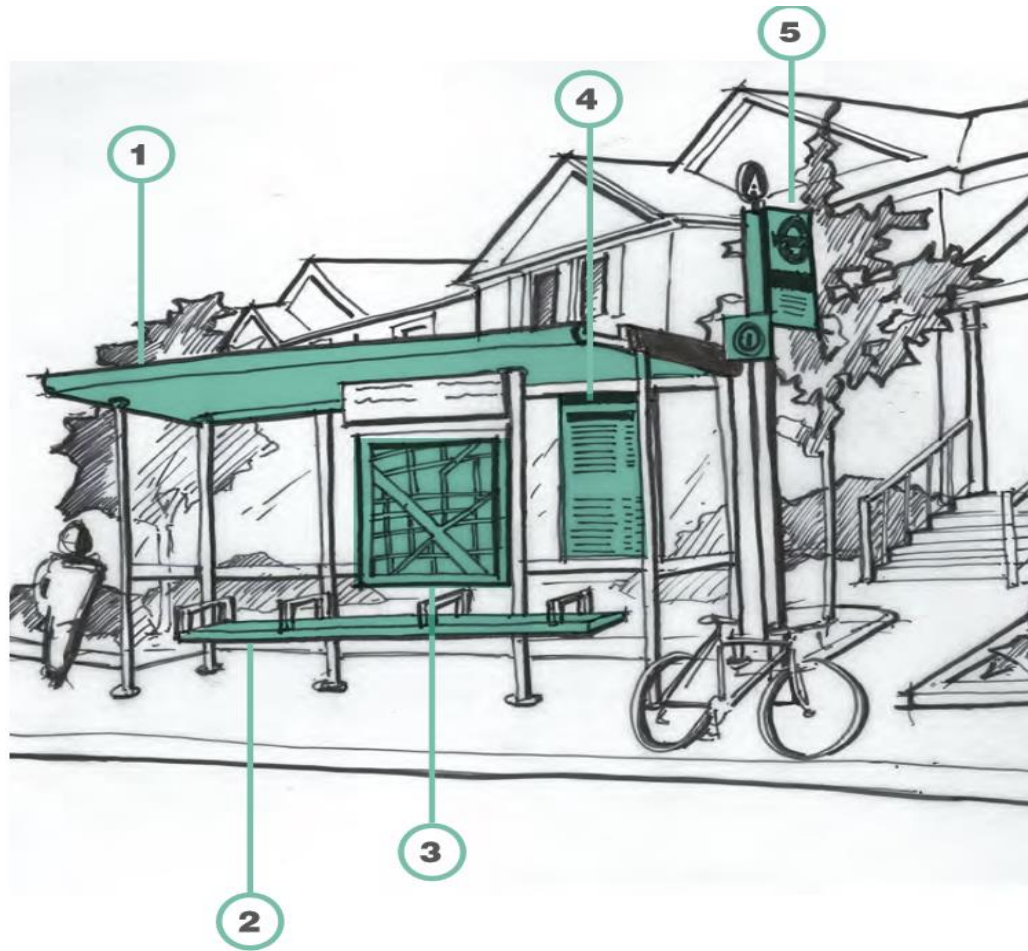
1 SHELTER

2 BENCH

3 MAP

4 SCHEDULE

5 SIGNAGE



# Consider Alternative Transportation if Necessary



# Accessible Pathways - Key Elements of a Walkable Path - Slope

- ▶ Minimize vertical transitions
- ▶ Accessible to all (canes, walkers, wheelchairs)
- ▶ Guardrails where fall to lower surfaces possible
- ▶ Slopes have handrails on both sides
- ▶ Avoid steep slopes and steps. Use low-rise stairs when necessary
- ▶ Pathways should slope slightly to keep rain from pooling and ice from forming
- ▶ Zero Plane Entries

# Accessible Pathways - Key Elements of a Walkable Path - Surfaces

- ▶ Continuous sidewalks free from cracks and broken sections
- ▶ Smooth joint transitions
- ▶ Finish surfaces provide proper slip resistance (concrete with a broom finish)
- ▶ Colors to identify transitions or different destinations
- ▶ Round edges on stairs when needed
- ▶ Avoid gravel pathways

# Key Elements of Walkable Path



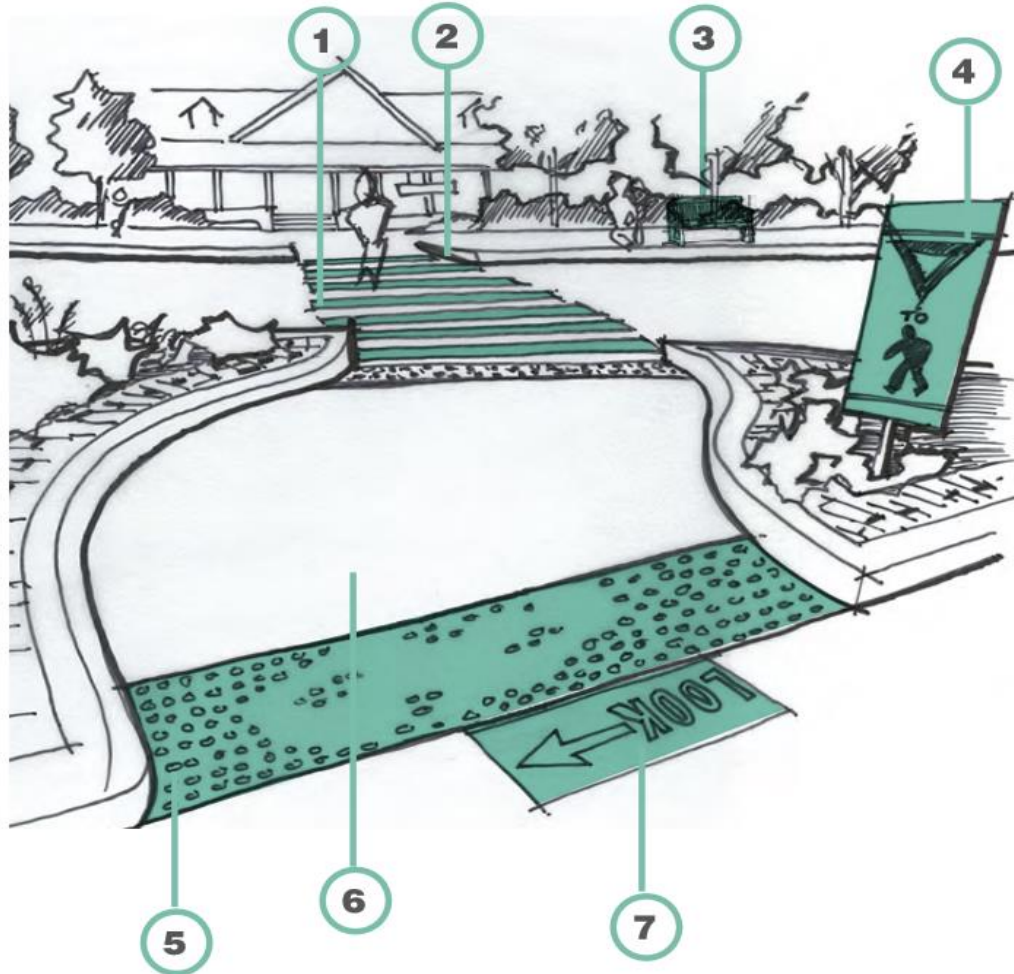
# Mobility of different surfaces

## MOBILITY OF LANDSCAPE SURFACES



# Elements of Safe Walkways

- 1 CROSSWALK
- 2 RAMP TO STREET LEVEL
- 3 BENCH
- 4 POLE SIGNAGE
- 5 WARNING STRIPS
- 6 Z CROSSWALK
- 7 SURFACE SIGNAGE



# Wide Sidewalks

- ▶ 3 feet is good for a single user
- ▶ 4 feet two people can walk side by side
- ▶ 5 feet two wheel chairs can pass each other
- ▶ 6 feet two wheel chairs can travel side by side

# Wide Sidewalks



# Streets and Parking

- ▶ Try to configure parking to allow oversized vehicles with lifts, such as buses and ambulances, easy access to the property entrances.
- ▶ If possible, provide a curb-less entry to the building.
- ▶ Provide seating and covered areas near the entrance for members to rest while they wait for transportation.
- ▶ If the survey warrants it, consider providing additional accessible parking spaces than required by law. These spaces should be clearly marked, close to the building, and accessible via ramps.
- ▶ If possible, minimize the slope of parking areas and provide landscaped walkways through the parkway to increase safety.
- ▶ Use materials for parking areas that minimize trip hazards.
- ▶ Provide visual cues for changes in pathways or tactile surfaces to help people with visual impairments

# Visual Cues



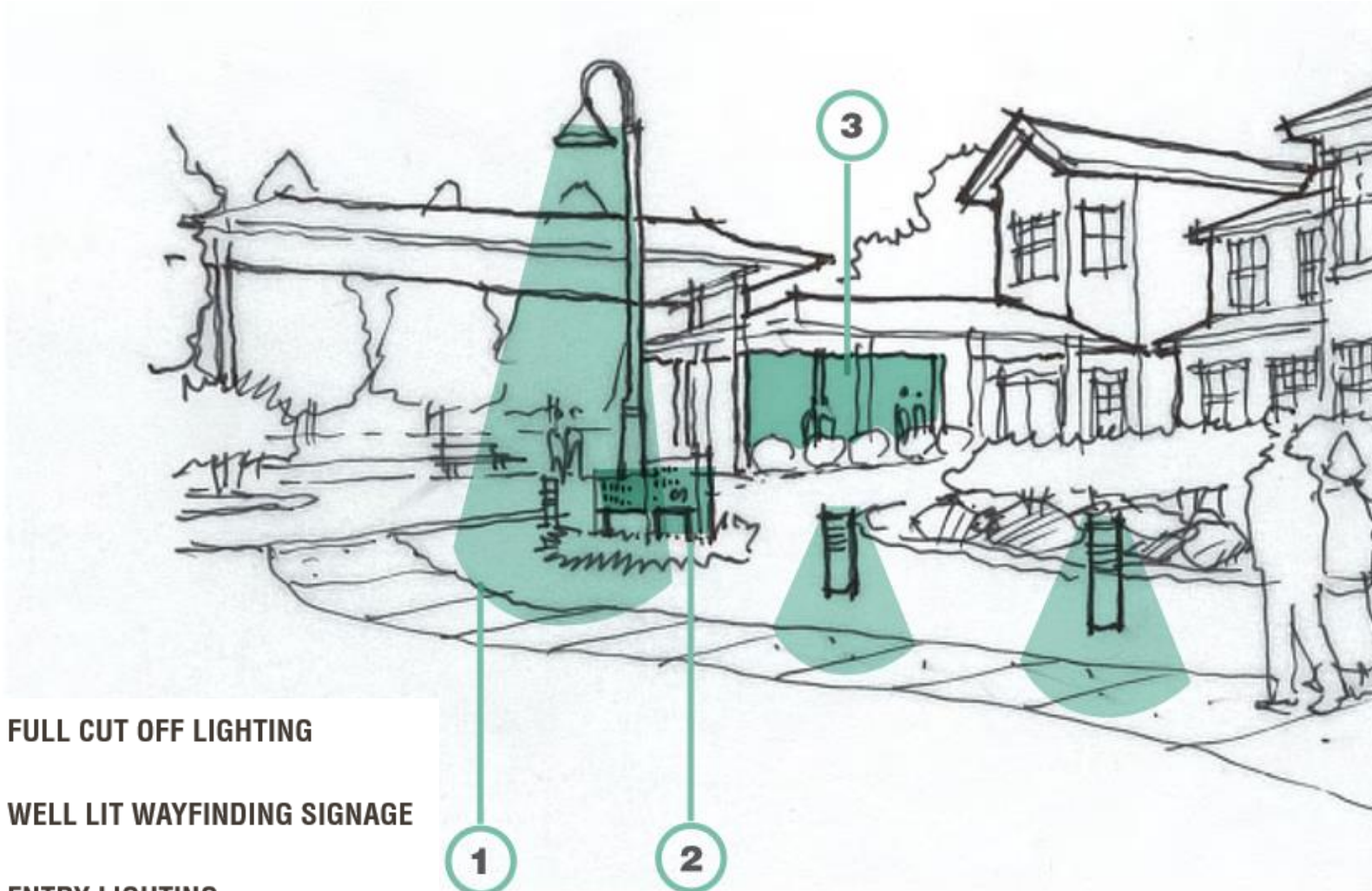
# Covered Drop Off Areas with Seating



# Entryways



# Lighting and Safety



1 FULL CUT OFF LIGHTING

2 WELL LIT WAYFINDING SIGNAGE

3 ENTRY LIGHTING

# Lighting and Safety



4

5

4

**BUILDING LIGHTING**

5

**BOLLARD PATH LIGHTS**

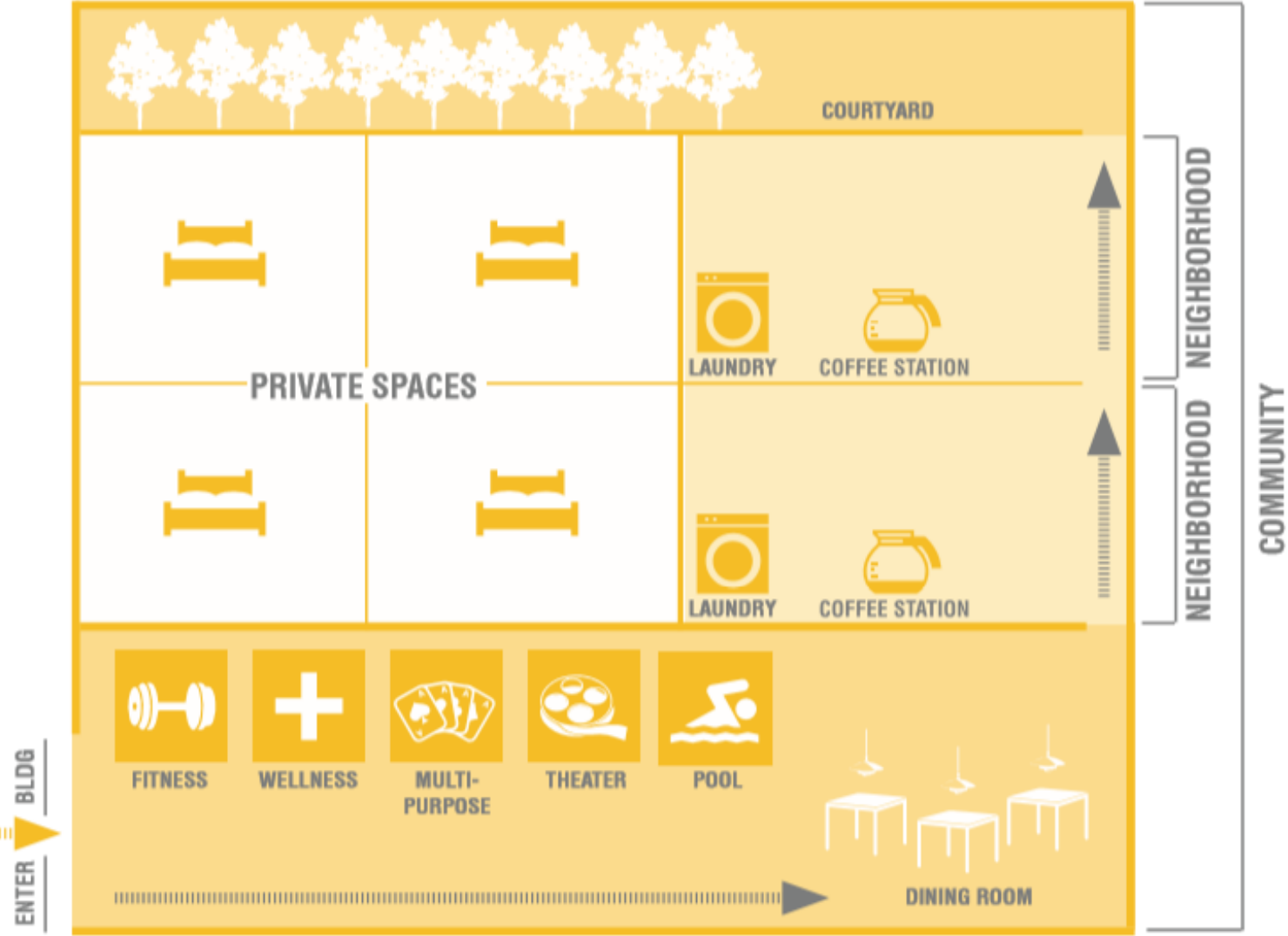
# Outdoor Spaces

- ▶ Adding inviting, safe outdoor space encourages seniors to get out of their units and interact with other residents/members
- ▶ Provide frequent places to sit and rest
- ▶ A table with movable chairs can allow access for a wheelchair
- ▶ A low wall can provide a place for seniors to sit and rest as well

# Outdoor Spaces



# Shared Community Spaces



A residential building can be a microcosm of the surrounding community with its own internal neighborhoods and services.

## Shared Community Spaces

**Placement of frequently used services on each floor, such as trash/recycling collection, laundry and coffee stations, will reduce travel distances and encourage residents to venture outside of their unit.**

# Internal Common Areas - Lobby







































































































# Internal Common Areas



# Passive Community Spaces



# Flooring

MATERIAL	COST	LOCATION	CARE	HAZARDS			EASE OF MOBILITY		
			MAINTENANCE FREE	LEAST GLARE*	SLIP RESISTANT	TRIP RESISTANT	FEET	WALKER	WHEELCHAIR
VINYL COMPOSITION TILE (VCT)	\$	BACK OF HOUSE		 ● ● ●	 	  	  	  	  
LUXURY VINYL TILE (LVT)	\$ \$	COMMON ROOMS	  	 ● ●	 	  	  	 	 
SHEET VINYL	\$ \$	LIGHT FITNESS AREAS BATHROOMS	  	 ● ●	 	  	  	  	  
RUBBER	\$ \$ \$	FITNESS	 	 ● ● ●	  	  	 	 	 
TILE (PORCELAIN CERAMIC)	\$ \$	LOBBY RECEPTION BATHROOMS CORRIDORS	 	 ● ●	 	 	 		 
CARPET	\$ \$	CORRIDORS OFFICES QUIET SPACES	 	 ● ● ●	  	 	 		
WOOD	\$ \$	LOBBY BISTRO		 ●		 	 	 	 

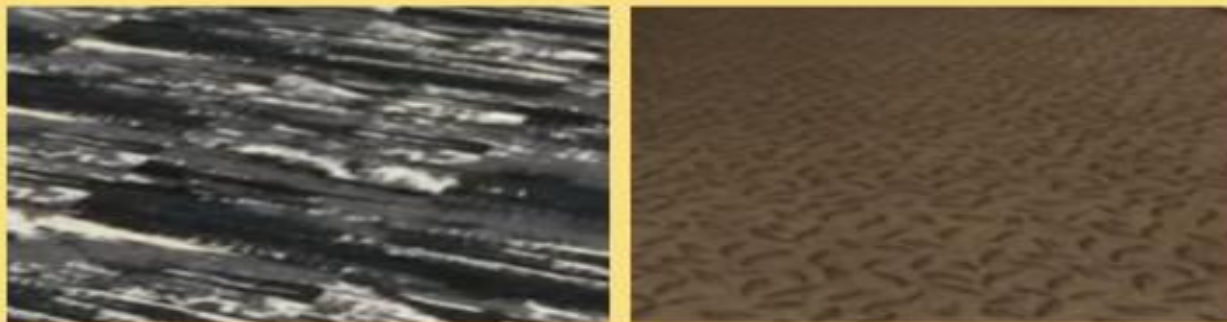
# Carpet - Low pile carpet only!

## GOOD CARPET PATTERNS



**Subtle neutral patterns are not perceived as obstacles.**

## POOR CARPET PATTERNS



**Dark spots can be mistaken as holes to someone with impaired vision.**

# Interior Wayfinding



# Apartment Entryway - Redundant Clues



*Apartment entry marked by redundant visual cues: hallway indentation, wall color change, door wreath, and shelf with distinct objects. Design by Perkins Eastman; photo courtesy of Eric Cohen.*

# Entryways

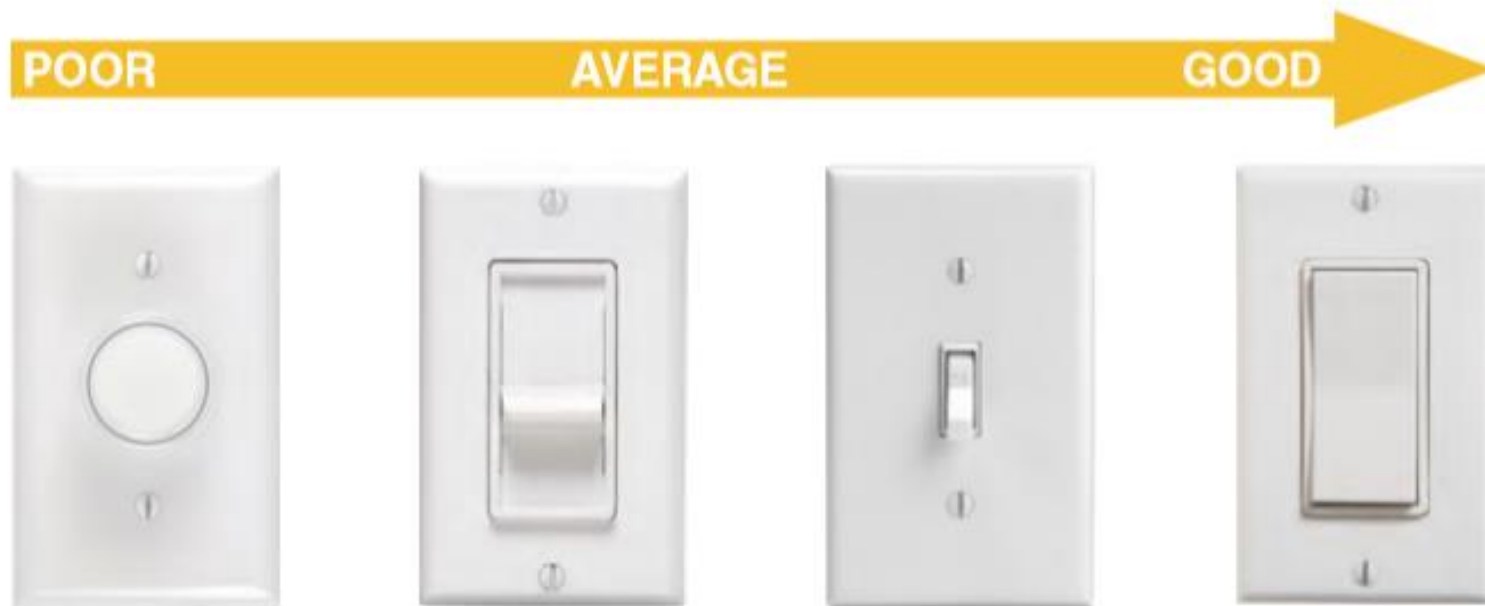
- ▶ Provide visual clues to whose apartment it is
- ▶ Ensure entryway is well lit
- ▶ Provide a shelf to place items allowing resident two hands to access keys and open door
- ▶ Interior entry flooring should be moisture and slip resistant
- ▶ Internal lighting should be immediately accessible upon opening door
- ▶ For hearing impaired, doorbell should provide audible and visual cues.

# Unit Flooring

MATERIAL	COST	LOCATION	CARE	HAZARDS			EASE OF MOBILITY		
			MAINTENANCE FREE	LEAST GLARE*	SLIP RESISTANCE	TRIP RESISTANCE	FEET	WALKER	WHEELCHAIR
LUXURY VINYL TILE	\$\$	KITCHEN DINING ROOM						AA	
SHEET VINYL	\$\$	BATHROOMS						AAA	
TILE (PORCELAIN CERAMIC)	\$\$	BATHROOMS						A	
CARPET	\$\$	BEDROOMS LIVING ROOM						A	
WOOD	\$\$	LIVING ROOM BEDROOM						AA	
POLISHED CONCRETE	\$	WHOLE UNIT						AAA	

# Light Switches and Outlets

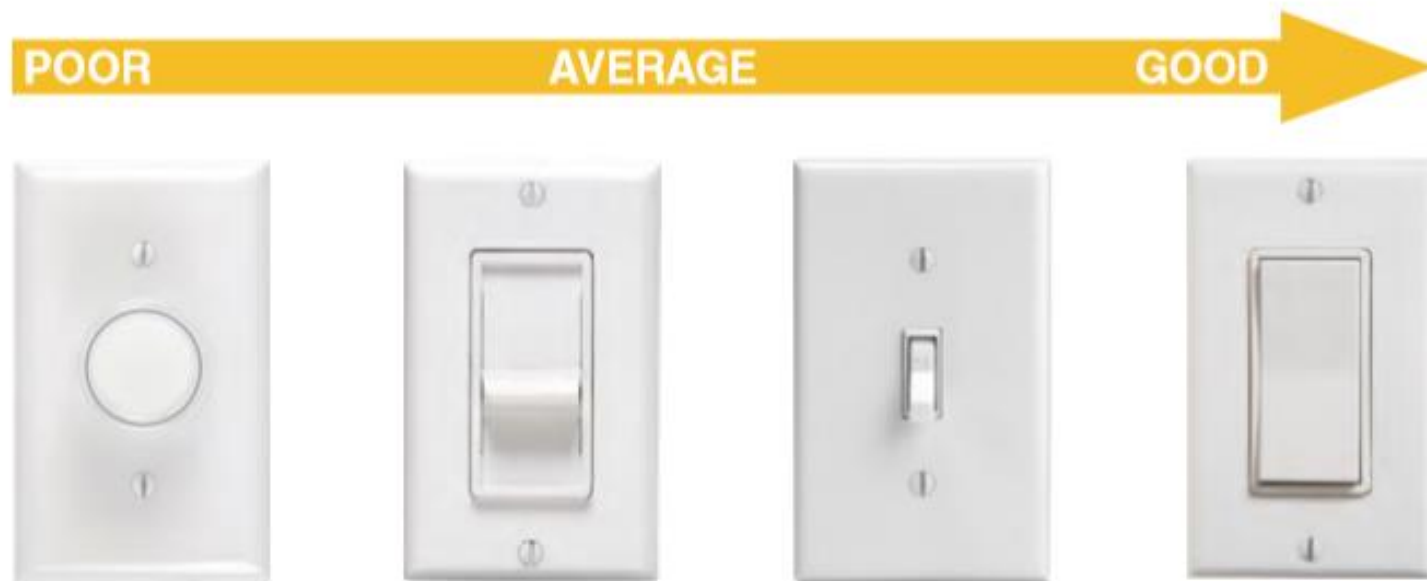
## LIGHT SWITCH GRASPABILITY



**Switches which require grasping small controls or a turning motion can be difficult for older**

# Light Switches and Outlets

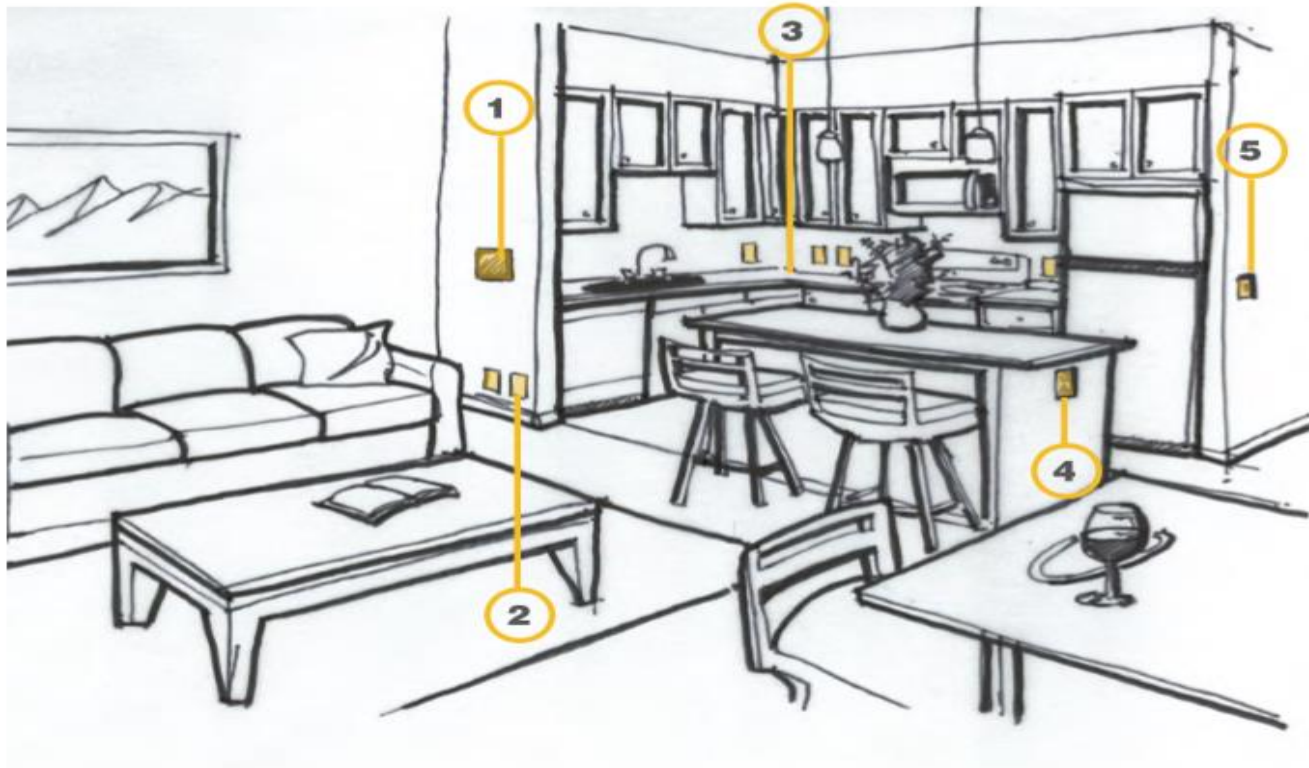
## LIGHT SWITCH GRASPABILITY



Switches which require grasping small controls or a turning motion can be difficult for older

# Light Switches and Outlets

## LOCATION OF ACCESSIBLE OUTLETS AND CONTROLS:



1 EASY TO READ THERMOSTAT

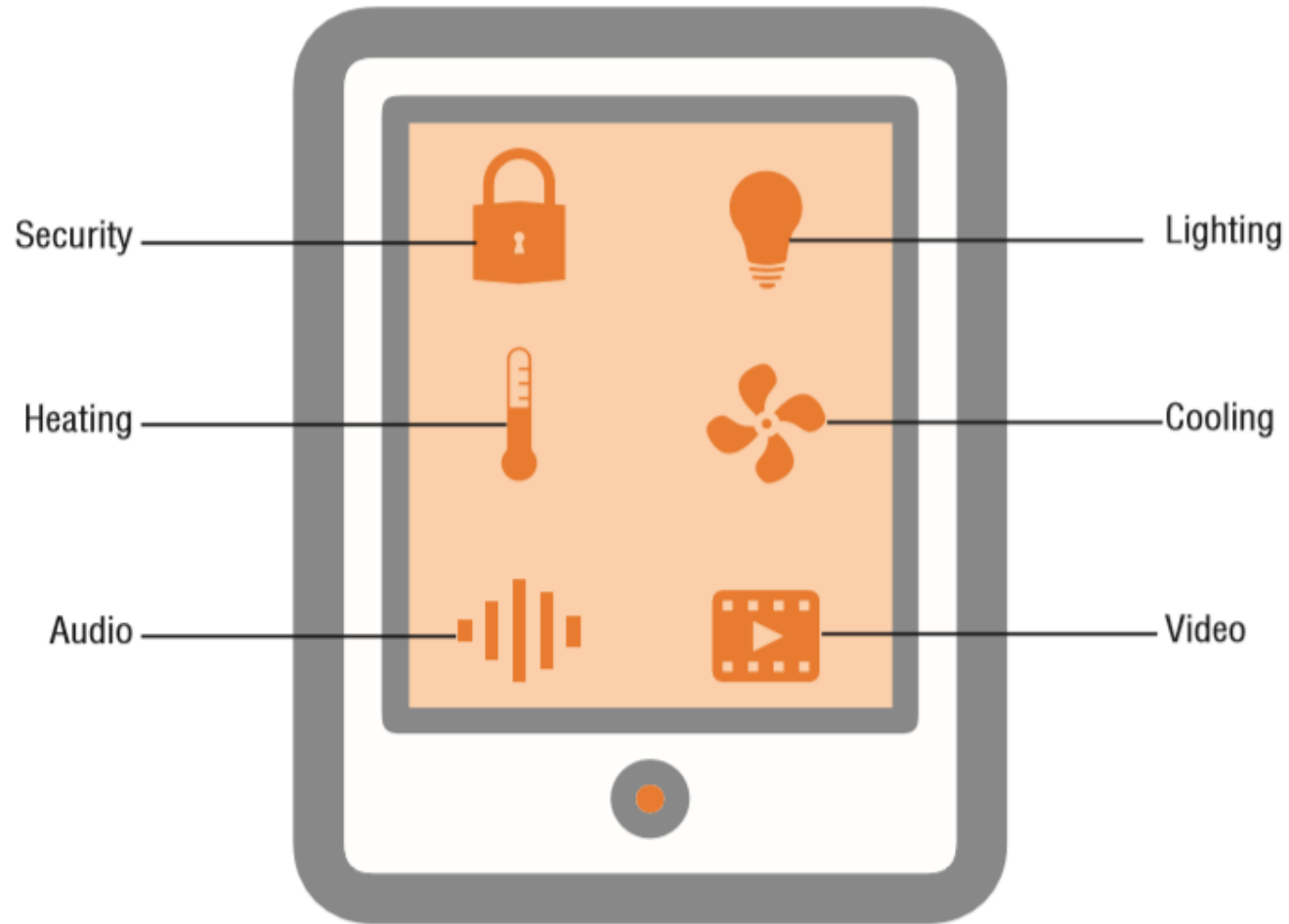
2 WALL OUTLET  
AND PHONE JACK

3 COUNTER TOP OUTLETS

4 ISLAND OUTLET

5 ACCESSIBLE HEIGHT  
LIGHT SWITCH

# Home Automation



**A home automation system with a wireless remote can allow users to control systems from anywhere in the unit.**

# Kitchens

- ▶ Consider open shelves or cabinets with glass doors that make it easier for members to remember cabinet contents
- ▶ Consider removable base cabinets for areas around the sink and work areas the can be adjusted to accommodate wheelchairs
- ▶ Loop cabinet pulls are easiest for seniors to use.
- ▶ Consider lowering upper cabinets for ease of entry or have adjustable cabinets that can be lowered or raised
- ▶ Locate microwave on counters or integrate into lower cabinetry
- ▶ Install Induction cooktops for safety
- ▶ Wall ovens require less bending
- ▶ Pick appliances that are easily accesible

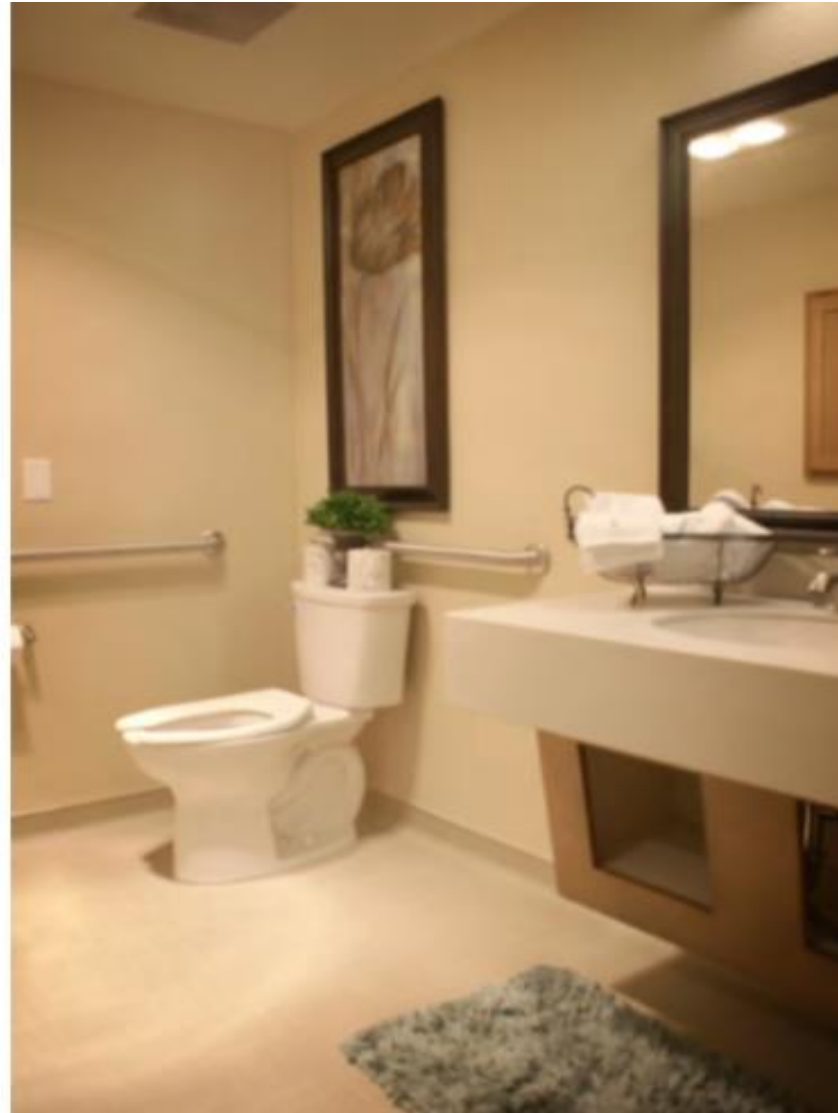
# Kitchens



# Bathrooms

- ▶ Plan for removable base cabinets that can accommodate a wheelchair
- ▶ Try to exceed normal clearances to accommodate a caregiver
- ▶ Install seamless flooring for ease of maintenance.
- ▶ Flooring must be slip resistant in wet conditions
- ▶ Loop cabinet pools are best for seniors
- ▶ Install no threshold showers with seating to avoid tripping and accommodate wheel chairs
- ▶ Install grab bars in shower and toilet areas
- ▶ Install glow in the dark light switches and/or night lights
- ▶ Install a shower with hose for convenience

# Bathrooms



# Bathrooms



# Financing Upgrades and Property Enhancements for Seniors

- ▶ FHA 213 Program
- ▶ FHA 223 (f) Program
- ▶ Fannie Mae



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- ▶ As senior director, Hugh Jeffers is responsible for originating new business around the country. He is located in Pittsburgh, PA. Prior to joining Centennial Mortgage, Mr. Jeffers was senior director with Love Funding. Prior to Love funding, Mr. Jeffers was with Bellwether Enterprise responsible for originating FHA, Fannie Mae and Freddie Mac multifamily and healthcare loans. Before his time at Bellwether Enterprise, Mr. Jeffers was director of FHA financing at Oppenheimer Multifamily Housing and Healthcare Finance, where he was responsible for FHA originations. Mr. Jeffers also spent time at Arbor Commercial Mortgage in New York as the screening director for FHA originations for the entire company. Prior to that, he was manager of the affordable housing group and the FHA multifamily lending operation of NCB Development Corporation in Washington, DC. He has over 15 years of multifamily and healthcare origination and underwriting experience. He has developed a particular expertise in affordable and senior housing. He is a board member of the National Association of Housing Cooperatives and chairs the Development and Preservation Committee. Mr. Jeffers holds a bachelor's degree from Lafayette College in Easton, PA, where he was a double major in Economics and Art. He holds a master's degree from New York University, Stern School of Business.