

Newsletter For Mature Adults



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Cities Aren't Prepared to Accommodate an Aging Population

Take a look around to see how well your city or town accommodates its older residents. It's unlikely that you're living in a city that's prepared to help you or future generations to age in place well. So says a report, *Age-Forward Cities for 2030* (<https://bit.ly/2M2J4YH>), by the Milken Institute Center for the Future of Aging, a Santa Monica, Calif., think tank.

After all, most cities lack the housing, design, services, economic opportunity, transit, and amenities to fully address seniors' needs.

That's despite the fact that by 2030 those over the age of 60 will outnumber those under the age of 10.

For its research, the Milken institute talked with nearly 150 subject matter experts on aging, public health, urban planning, and related issues to assess what cities and towns need in order to service an aging population.

The report is a call to action to municipalities to prepare, and it provides a prescription that cities can consult "to create a better future for all residents, investing in solutions that deploy the human and social capital of older adults as community assets, change agents, and co-creators."

Housing challenges

One crucial element of aging well is housing, and there's much to criticize about what's currently available.

For one, there aren't enough properties that provide for the affordability, accessibility, and social well-being necessary for seniors' quality of life.

Thus, developing housing that incorporates universal design features -- no-step entries; bedrooms, bathrooms, and kitchens on the ground level; wide doorways and hallways; variable counter heights; and lever-style handles.

The Milken report does point to several promising lifestyle trends that address seniors' needs, including:

- Co-housing -- People live in their own homes but have communal spaces like kitchens, living rooms, and dining areas where residents come together for meals and socializing.
- Student matches -- Older homeowners rent rooms to students, providing affordable housing for students and easing seniors' housing costs. In addition, homeowners can get help with household tasks and forge deeper social connections.
- Home sharing -- Adults living together bring benefits similar to student matches -- sharing household tasks and easing housing costs and social isolation.
- Multigenerational housing and granny units -- Seniors living with family members or in an on-site granny flat or accessible dwelling unit (ADU) on the property can strengthen family relationships, keep seniors out of institutional settings, and lower the costs of caregiving.

The built environment

The built environment also can add to or subtract from a senior's quality of life.

Thus, Milken recommends that cities embrace urban planning strategies like New Urbanism (principles that promote quality of life through things like walkability, mixed housing, interconnected street grids, and mixed-use developments) and Complete Streets (a design in which the entire right-of-way enables safety for all users -- walkers, bikers, drivers and transit riders -- making it easy to cross streets, walk to shops, and bike to work.)

Beyond removing physical barriers, cities also need to address economic barriers to successful aging and develop solutions for caregiving, employment, senior entrepreneurship, and social inclusion.

Some cities are making progress.

For example, Minneapolis changed its zoning to allow for the wider development of ADUs on properties with one- or two-family homes, and the city of Juneau, Alaska has given \$6,000 grants to homeowners looking to build backyard cottages or ADUs.

The Safe-at-Home program in Washington, D.C., provides grants for home modifications for qualifying older adults, and DenverConnect connects Denver, Colo., seniors to local services.

The report isn't just a call to action for cities, but for you too. How does your city stack up? What can you do to advocate for senior-friendly changes in your hometown?

And when you're looking at places to retire, it may be worth investigating a prospective town's plan for its aging population.

Millennial homebuying challenges

If you're counting on Millennials to fall in love with your house, it may take them some time to actually buy it.

Though 72 percent of Millennials want to be homeowners, owning a home feels like a pipedream for 46 percent of that group.

That's one finding from the KPMG Millennials and Retirement poll (<https://bit.ly/2rMNU5s>).

It now takes an average of 13 years for Millennials to save a 20 percent down payment. In contrast, it only took about five years for their parents, back in 1976, to save up for the down payment.

And though they're willing to take on debt to own a home, Millennials are concerned about paying off the mortgage, and 65 percent worry that if they save their money to buy a house, they won't have enough for retirement.

The combination of rising home prices and personal debt makes homeownership seem like an impossibility, even for Millennials with well-paying jobs.

Share your caregiving experience

If you're in the thick of caregiving, you have a chance to lend your voice and contribute to some research on the topic.

The Massachusetts Institute of Technology's MIT AgeLab is looking for an online panel of caregivers who are willing to share their thoughts about the caregiving experience.

The AgeLab researches aging to understand the challenges of getting older and to improve the quality of life of seniors and their caregivers.

The caregiving panel will entail answering online surveys about every other month. In addition, there may be opportunities to participate in interviews, focus groups, and panel discussions.

To sign up, see: <https://bit.ly/2S3RZwG>

For questions about the project, send an email to: mit-caregiving@mit.edu

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