

# SAN MATEO COUNTY AGING MODEL: *BETTER PLANNING FOR TOMORROW*



## POLICY BRIEF

### ISSUE 3: HOUSING

#### Background

The aging of the “baby boomer” population in San Mateo County will have a number of significant impacts. Among these will be changes in housing needs, preferences, and the market for various types of housing that will be driven by Baby Boomers (those born between 1946 and 1964) and today’s older adults, born before the Baby Boomers.

Currently, there are about 91,450 people over the age of 65 in San Mateo County; by the year 2030, this number will rise to about 157,400, an increase of 72%. Even more staggering will be the rise in the number of older adults over the age of 85, this group will experience an increase of 148% in the same time period. The overall increase in the number of older adults in San Mateo County reflects a combination of the aging Baby Boomers, coupled with prior generations living longer.

In order to systematically plan for these demographic changes, representatives from the San Mateo County Health Department, Department of Housing, San Mateo Transit District, Health Plan of San Mateo, San Mateo Medical Center, and the Commission on Aging collaborated to create a model that projects the characteristics of adults over the age of 65 in San Mateo County for the years 2020 and 2030. The San Mateo County Projection model (Projection Model) and a supplemental survey, targeted at people born between 1931 and 1964, have provided new data that can inform local planning and policy decisions. This data includes information such as the population’s future characteristics, including racial/ethnic composition, income distribution, housing preferences and plans for their post-retirement years (for previous policy briefs, please visit <http://www.smhealth.org/hpp>, including Policy Brief 1: Model Overview and Policy Brief 2: Sociodemographic overview).

San Mateo County is amongst the wealthiest counties in the country. This extends to the housing stock, where median home values are approximately \$665,000. It is important to note that disparities exist within the housing market: while cities such as Atherton and Hillsborough have median home values exceeding \$2.6 Million, other cities, such as East Palo Alto, have a median value of about one-fifth of that. Home equity plays a critical factor in the options available to adults as they age, including their ability to liquefy assets, allowing them the financial freedom to move to places that can accommodate their new realities.

As there are very limited opportunities to develop vacant land in San Mateo County, any residential or mixed-use projects would most likely require redevelopment of currently underutilized land. Such redevelopment offers opportunities to engage local leaders and the community to meet changing needs. Data from the Projection Model builds on the earlier work of the Department of Housing and others, including the 2006 Housing Needs Study. This study projects housing demand and supply in county through 2025 and explores the implications of probable housing shortfall.

#### Key Policy Elements

This policy brief highlights six key elements critical to promoting housing that will suit the needs of today’s and tomorrow’s older adult populations.

These include:

- Housing affordability
- Walkable communities
- Access to public transportation
- Mix of housing and other uses
- Multi-generational housing
- Design features to meet the needs of current and future older adults

## Housing Affordability

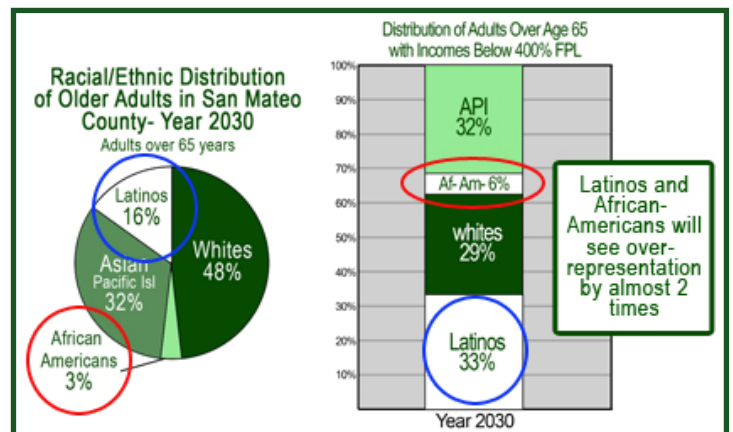
Securing housing that is affordable across many different income levels is important in protecting San Mateo County's most vulnerable populations. This is particularly important for older adults since many live on fixed incomes, and some may not have the ability to pay more for housing that they currently pay. For housing to be considered "affordable," households (particularly lower and moderate income) should pay no more than 30% of their income towards housing costs. While there are many possible strategies for creating housing that is affordable, the need to address the problem is clear. According to The Housing Endowment and Regional Trust (HEART) of San Mateo County, in June 2008, over 700 people applied in just one week to secure one of 39 apartments at Hillcrest Gardens, a new affordable-home development for older adults. The need for housing that is affordable is further evidenced by the 23,000 applications accepted by San Mateo County Housing Authority in one week in June 2008, for only 3,600 places in the lottery to get on the County's waiting list for the Section 8 federal housing program. These examples indicate a high demand for affordable housing across generations in San Mateo County, creating an environment in which older adults compete for allocated resources.

When most older adults enter retirement, they are dependent on decreased fixed incomes, limiting their housing options. The Projection Model survey found that nearly 70% of respondents were expecting a pension or retirement income. However, there were stark differences by race, with only 44% of African-Americans reporting they expected such pension or retirement income. In 2030, a majority of people in the County below 400% of the Federal Poverty Level (FPL)\* will be people of color. Moreover, there will be overrepresentation of Latinos and African-Americans in this income group. Although Latinos will make up 16% of the population and African-Americans 3%, they will be represented at twice that amount in the low-

\* FPL is a standardized approach to measuring poverty. This is commonly used for government program enrollment. In 2008, 400% FPL would be \$84,800 for a family of four. In San Mateo County 400% FPL is the self-sufficiency standard

income population, at 33% and 6%, respectively. Nearly 28% of African-Americans surveyed reported they are renters, over two times the rates of whites and Asian/Pacific Islanders, who reported rates of 11% and 13%, respectively. About one in five Latinos rents (18%). Clearly, affordable housing choices will be needed to accommodate many of these seniors with limited incomes and little or no accumulated wealth.

Even if there are affordable, desirable places for older adults to live, baby boomers will face addi-



tional considerations which complicate the feasibility of moving. A key consideration is the added burden of having to pay for property taxes on a new property. Many older adults and baby boomers purchased their homes before the late 1970's, and were covered under Proposition 13 (Prop 13), enacted by voters in 1978. This amendment to the state constitution set limits on increases in assessed values to two percent a year from a property's base value (the assessed value of the home at the time of purchase). Some argue that this tax incentive discourages people from moving, out of fear of property tax increases. Unfortunately, even when homes no longer meet the needs of aging adults, senior households must also consider the potential tax implications from relocating to a more suitable living situation.

## Walkable Communities

As factors central to successful aging, walking and accessibility to services promote health and create an environment that fosters social connection. Walkability is achieved by developing or redeveloping

## Case Study

### Lesley Terrace in Belmont



Lesley Senior Communities (LSC) was recently awarded the first Assisted Living Conversion Grant in the State California by the U.S. Department of Housing and Urban Development. This grant is enabling LSC to convert 24 of 164 independent living apartments, in the Lesley Terrace complex in Belmont,

to affordable assisted living units.

Lesley Terrace provides housing for elderly, very frail residents with extremely low incomes. With the option of affordable assisted living as many as 26 of these residents will be able to age in place in their community, instead of being prematurely placed in skilled nursing facilities.

#### Services include:

- Service plan coordination
- Personal Care
- Medication Management
- Housekeeping
- Meals
- 24-Hour Supervision
- Planned Activities
- Transportation

Staffing will include a Registered Nurse, Activities Coordinator, 3 full time and 2 part time Resident Carers, and a fulltime Housekeeper.

This project is being funded by Lesley Senior Communities, a non-profit organization whose mission is to maintain and develop quality affordable housing and related facilities and services for older adults who have extremely low to low incomes.

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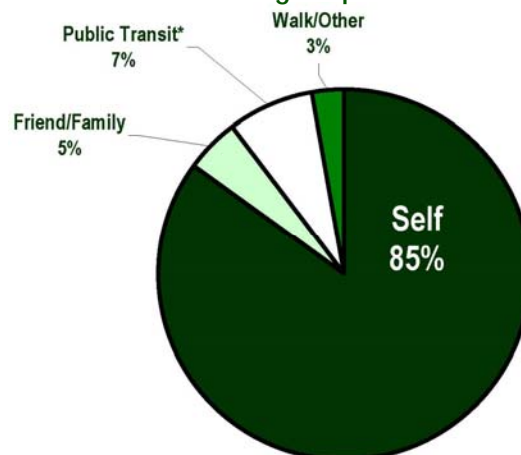
source: <http://www.lesleyseniorcommunities.org/>

oping homes in desirable places within easy walking distance of everyday goods and services and also ensuring a sound infrastructure that promotes the mobility of older adults. Infrastructure improvements must take into account various types of mobility issues, including people using walkers, people with disabilities affecting their mobility, and people requiring wheelchairs to move around.

Expanding and improving pedestrian accessibility, will require that cities take a number of measures, such as increasing sidewalk widths, improving crosswalks, and putting parking below or behind stores so that pedestrians need not walk through a parking lot to access shops.

If desirable places are located in close proximity to where people live, this can generally reduce reliance on driving, particularly for older adults. Currently few baby boomers in San Mateo County walk as a means of getting to daily destinations. The Project Model survey found that 2% of respondents walk as their "primary source for getting around when not commuting to work."

#### Preferred Mode of Transportation for Non-Commuting Purposes



However, these same baby boomers indicated that walking and public transit would become more important as they age: for white respondents, the top factor in deciding where to live later in life was "live where I can walk to shopping and restaurants," while for African-American, Latino and the Asian/Pacific Islander respondents, the top consideration was "live where I can get to doctors and hospitals by public transit." Clearly, placing housing in walkable and transit-accessible locations will become even more important to creating livable communities in San Mateo County over the next few decades.

#### Public Transportation

As people age, many are unable to drive a personal vehicle or find car ownership unaffordable.

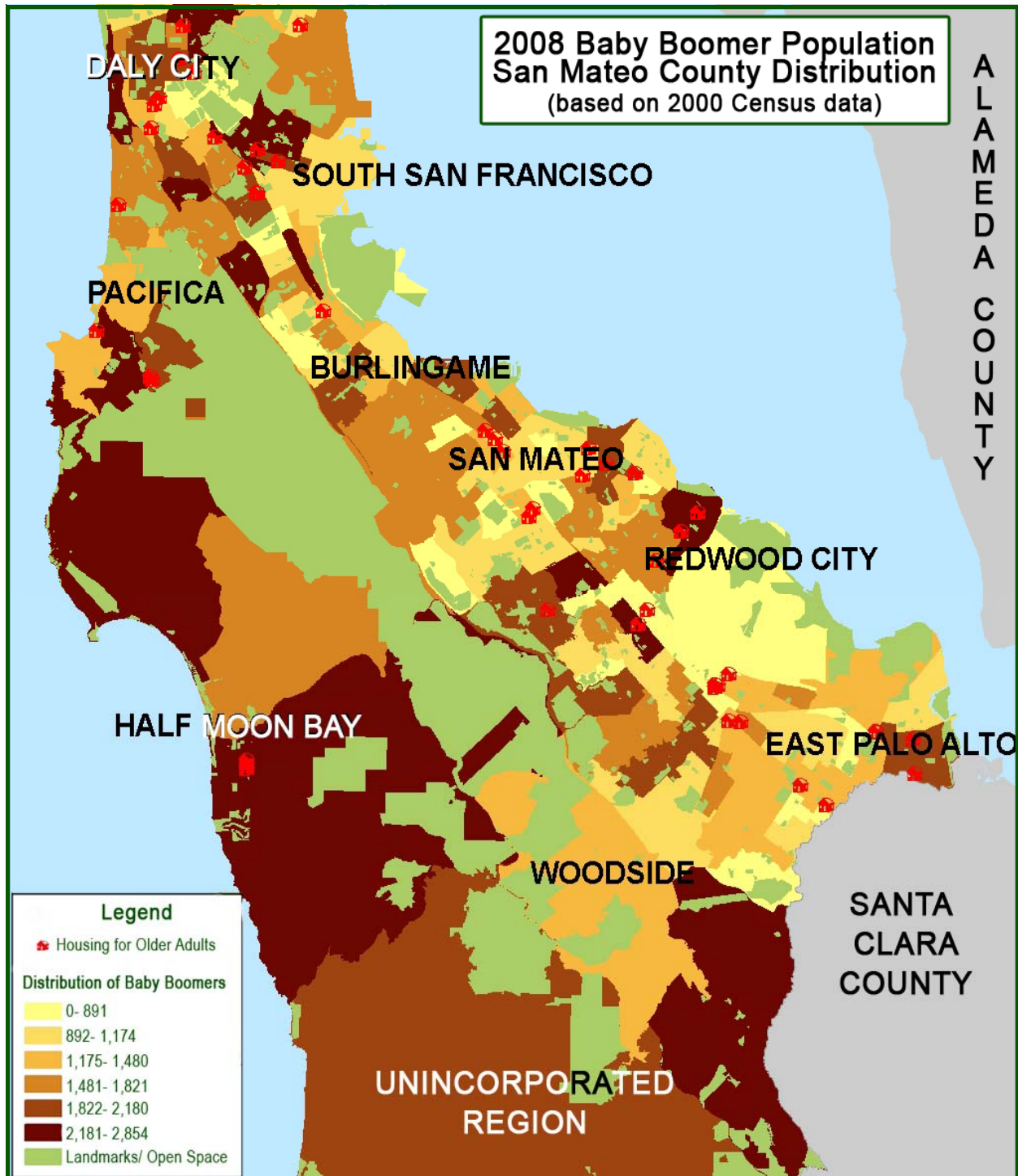
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### Distribution of the San Mateo County Baby Boomer Population & Housing for Older Adults

This map was rendered using Geographic Information Systems (GIS) Mapping technology. It is a visual representation of the distribution of the Baby Boomer population throughout San Mateo County. The map also visually represents current housing for older adults in the County. There are areas with a high concentration of Baby Boomers, such as the coastside, that have few housing options that are designed for older adults. This lack of housing discourages Baby Boomers from being able to age in their current communities.

**Note:** The southern coastside region is partially shown due to the high concentration of parklands and unincorporated areas that are uninhabited. **Sources:** Census 2000 and San Mateo County Health Department



Therefore many older adults use public transportation. Others depend on family members or transportation services provided by the County, community based organizations or private companies. Access to and reliance on public transportation is thus a key element in creating communities for healthy aging. The Project Model survey found that approximately 77% of respondents currently live within walking distance of a train or bus stop. However, most people reported relying on themselves or their families for mobility. The pie chart on page 3 illustrates that only 7% of respondents depend on public transit as their main transportation outside of a work commute. Public transit in this case includes Caltrain, BART, SamTrans, Senior vans/shuttles, Redi-Wheels, and taxis. A February 2008 study from the Center for Health Policy Research at the University of California, Los Angeles, found that an individual older adult in San Mateo County today can expect to pay \$202 per month for self-transportation, and \$323 for a couple.

### Mix of Housing and Other Uses

In order for walkable communities to be a successful, other services must exist within walking distance of residences. Many cities have begun to create mixed-use areas, where condominiums, townhomes, and apartments are built together with— or in close proximity to— other uses, such as retail, services and restaurants. When a mix of housing and other uses is allowed, residents can access essential services and items without requiring driving or other transportation.

### Multi-Generational Housing

Baby boomers are often referred to as “the sandwich generation,” indicating that many are raising children while also caring for their older parents. The Projection Model survey found that one out of every four baby boomers in the county was already caring for an older adult. Multi-generational housing should be one option to meet the future need of baby boomers, particularly given that older adults are living longer, many with chronic conditions that require assistance. Multi-



generational housing might be acceptable to baby boomers, as the Project Model survey confirmed that it is not important for them to live near people their own age.

Multi-generational housing can be implemented by creating incentives for young families to live in developments that are integrated with smaller, more affordable units for older adults. This requires creating housing that appeals to multiple generations through appropriate design features and amenities.

### Design Features to Meet the Needs of Current and Future Older Adults

Design features that accommodate an array of mobility conditions and foster social connection are critical to maximizing the independence of older adults. These features could be added into the homes of baby boomers, or integrated into future developments. The Projection Model survey found that 84% of respondents own their own home, however very few have made home modifications to accommodate potential changes in their mobility. While approximately 69% of respondents have stairs they cannot avoid inside or outside their homes, only 11% have added grab bars to their home, and 4% have added ramps. These features are particularly important for older adults, as falls are a leading cause of avoidable hospitalizations and possibly even death. According to the 2008 Community Assessment of San Mateo County, almost 78% of deaths due to unintentional falls occurred among people over the age of 65.

Additional design features that should be considered relate to potential increases in cognitive impairments. Research has shown that the most common design features include integration of memory markers along paths, non-circular building designs, and use of high contrasting colors. Other considerations can include easily identifiable switches and handles, and avoiding major lighting at night time.

## Promising Practice

### *Chestnut Creek*

## Building Housing to Meet the Need

*Chestnut Creek- South San Francisco*



Cities throughout San Mateo County have begun to develop the types of housing projects described by the survey participants—affordable high density, transit oriented developments near essential services and community places. Chestnut Creek located in South San Francisco is a great example of the preferred senior developments.

BRIDGE Housing Corporation partnered with the City of South San Francisco to redevelop a one-acre site into affordable senior housing. The project is 100 percent affordable with 40 units available to residents 65 years and older. Chestnut Creek is within walking distance of shopping and grocery stores, restaurants, bus services, health care and social services, recreation areas, a park and near the Kaiser Hospital and the South San Francisco BART station.



## Conclusion

The aging of the baby boomers, coupled with increased longevity for older adults, will impact all aspects of life for the population over the age of 65 years in San Mateo County. The steep increase in the older adult population, particularly in those over the age of 85, will impact housing needs and preferences. Collaborative approaches and proactive planning are critical to providing the infrastructure to support healthy, socially connected older adults.

In order to appropriate plan for future developments and redevelopment projects to address the shift in demographics and the changes in housing needs, it is imperative that planners and developers incorporate elements discussed in this policy brief to foster healthy living for aging adults.

## Questions? Comments?

If you have any questions about this brief, would like to share your ideas regarding future policy recommendations, or would like a presentation on San Mateo County older adult population, please contact:

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