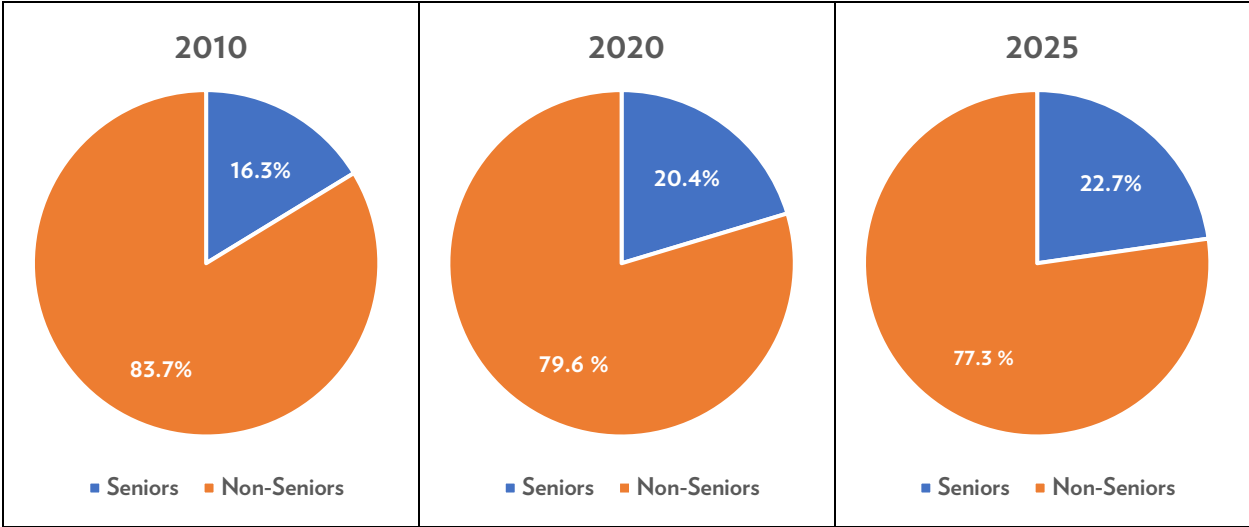


# ADDENDUM 2: SENIOR HOUSING IN NEEDHAM

## Aging Population

Harvard University’s Joint Center for Housing Studies projects that the U.S. population aged 65 and over is expected to grow from 48 million in 2015 to 79 million in 2035—as the number of households headed by someone in that age group will represent one out of three American households. The so-called Silver Tsunami has already arrived in Needham and will continue to grow in the coming years. In 2010, there were 4,706 seniors 65 years-of-age and older (representing 16.3% of the Town’s total population). In 2020, Urban Partners estimates that 6,360 residents are 65+ (20.4% of the total). By 2025, a total of 7,230 seniors 65+ (22.7% of the total) will reside in Needham<sup>1</sup> (Figure 1).

Figure 1: Percentage of Senior Residents 65+ in Needham (2010, 2020, 2025)



In addition to healthcare and social services, one of the most significant impacts associated with the aging population is the shifting housing needs for older residents. The availability of suitable housing units that are ideally situated to services and equipped with senior-friendly features/amenities are crucial to retaining empty nesters and retirees in a local community. Moreover, the lack of suitable housing units for older population may result in disruptions in the usual process of larger single-family homes changing hands from empty nesters to younger families with school-aged children.

## Senior Housing Types

When discussing senior housing, it is important to distinguish the various types of homes that serve different housing needs of older residents. Each segment—though all serving the senior population—is designed for different stages in the wide spectrum of older residents. The following summary is provided by [familydoctor.com](http://familydoctor.com), which is an online publication from the American Academy of Family Physicians (Figure 2 shown on the following page).

<sup>1</sup> The estimate of Needham’s senior population for 2020 and 2025 is based on the population forecasts completed by Urban Partners in the Needham 2025 Study.

**Figure 2: Types of Senior Living Communities**

<p style="text-align: center;"><b>Active Adult Communities</b></p> <p>Active adult communities are neighborhoods made for older adults. They can be made up of houses or townhouses. Or they may include apartments, condos, or mobile homes. In most communities, adults have to be 55 years of age or older to live there. Residents are fully independent. They have no trouble living on their own. They take care of themselves and manage their homes.</p> <p>This option allows active and able older adults to live on their own but near each other. Many of these communities offer a range of social, recreational, and educational activities.</p>	<p style="text-align: center;"><b>Independent Living Communities</b></p> <p>Independent living communities are known as retirement communities or retirement homes. Older adults can rent or buy their own units in one of these places. Meals often are included in retirement homes. Housekeeping, laundry, and transportation may be available, as well. Most residents can take care of themselves. They don't need help with daily tasks, such as bathing, getting dressed, or taking medicine.</p> <p>This option may be a good fit for older adults who feel lonely living alone. Residents enjoy community living with others. They are fairly active and independent but enjoy services such as housekeeping and prepared meals.</p>
<p style="text-align: center;"><b>Assisted Living Residences</b></p> <p>Assisted living residences are similar to independent living communities. However, they also offer personal care services to residents in need. These may include bathing, getting dressed, or taking medicine. Some residences include special units for people who have early- to middle-stage dementia.</p> <p>This option might be a good fit for older adults who are somewhat active but need help with daily tasks.</p>	<p style="text-align: center;"><b>Nursing Homes</b></p> <p>Nursing homes are also known as skilled nursing or extended care facilities. They provide services as well as medical care. Nursing homes are staffed with nurses and other health professionals 24 hours a day. Some older adults stay here temporarily. This could be to recover from a fall, health condition, or surgery. Other adults may need to stay long-term.</p> <p>This option is for people who need 24-hour personal and medical care. This type of care often can't be provided at home or in another senior living facility. Medicare and/or Medicaid cover some nursing home services.</p>
<p style="text-align: center;"><b>Continuing Care Retirement Communities</b></p> <p>Continuing care retirement communities meet the needs of a lot of older adults. They feature a variety of residences on a large campus. Residents can choose independent living, assisted living, or nursing home services. As their needs change over time, they can move to a residence that offers more assistance or medical care.</p> <p>This option can work for many older adults. It lets them benefit from services right away while planning for their future. These communities allow older adults to live in one place for the rest of their lives. This is the most expensive of all senior living options. Residents must be able to sign a contract and pay for services now, to be used at a later date.</p>	<p style="text-align: center;"><b>Income-Restricted Senior Apartments</b></p> <p>Income-restricted senior apartments serve low- and moderate-income seniors whose annual household incomes fall under a predetermined limit for the region. The two most common senior housing assistance programs are the Section 202 Supportive Housing for the Elderly Program and the Low-Income Housing Tax Credit (LIHTC) program—both administered by the U.S. Department of Housing and Urban Development (HUD).</p> <p>Many of these communities provide in-house social services and programming but typically do not provide professional nursing or medical care within the facility.</p>

For the purpose of this discussion, we will focus on active adult communities that are restricted to residents 55 years-of-age or older. These homes are targeted to seniors who are fully independent and do not require on-site personal/healthcare services. Active adult communities can take the form of single-family detached homes or multi-family communities such as condominiums, townhomes, and apartments. Successful developments of this type share these common characteristics:

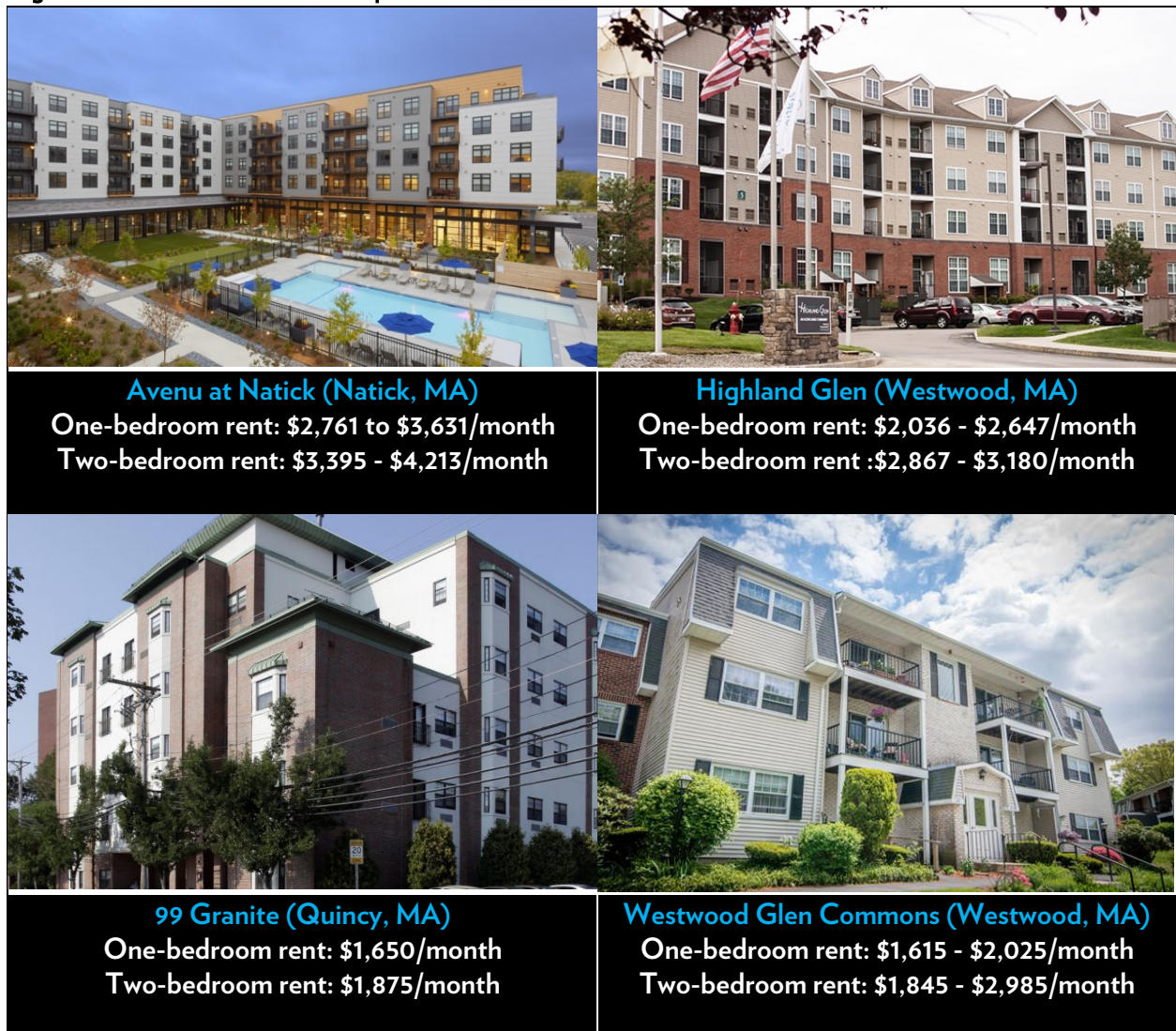
- **Reduced maintenance** – Active adult communities provide low-maintenance living arrangements for seniors that wish to avoid the financial and physical burden of home maintenance. Common area maintenance arrangements typically cover regular lawn/landscaping services, snow removal, and cleaning.
- **Walking distance to services & amenities** – Seniors living in active adult communities typically do not have physical limitations, but studies have shown that older households tend to give up driving as they age. Many active adult communities are located in town centers or other neighborhoods that allow older residents to walk to services (such as stores and restaurants), recreational activities, and social gatherings. For developments located farther away from town centers, good access to public transportation or supplemental transit service such as shuttles can be part of the mobility solution—though there are barriers for seniors taking full advantage of transit services (e.g., lack of accessibility, safety perceptions, and inadequate service routes).
- **Design to accommodate future physical challenges** – Though presently free of physical disabilities, individuals transitioning from traditional single-family houses into active adult communities are cognizant of future challenges that may arise as they age. The placement of primary bedrooms on the ground floor is perceived as the most important feature that promote aging in place in active adult communities.
- **Health and fitness centers** – Some of the best active adult communities provide well-appointed clubhouses that feature fitness centers, indoor/outdoor pools, yoga and dance studios, and multiple sports courts (e.g., tennis, pickleball, basketball) so that residents can stay physically fit without traveling far away from home.

### **Examples of Active Adult Communities in Greater Boston**

There are active adult communities located in the Greater Boston area that serve as examples of different segments of age-restricted senior housing communities. The following are examples of active adult apartments for rent:

- Avenu at Natick (62+ yrs): located in Natick, MA; total of 164 units
- Highland Glen (55+ yrs): located in Westwood, MA; total of 102 units
- 99 Granite (50+ yrs): located in Quincy, MA; total of 52 units
- Westwood Glen Commons (55+ yrs): located in Westwood, MA; total of 102 units (see Figure 3 on the following pages)

Figure 3: Active Adult Rental Apartment Communities in Greater Boston



The following are local examples of active adult (55+) condominiums and townhomes for sale:

- Highcrest at Meadow Walk (Sudbury, MA)
- Pennington Crossing (Walpole, MA)
- Brooksmont (Holliston, MA)
- The Trails in Hopkinton (Hopkinton, MA)
- The Homes at 45 (Westwood, MA)
- Wellesley Hollow Condominium (Wellesley, MA) (see Figure 4 on the following page)

Figure 4: Active Adult Condominiums and Townhomes Communities in Greater Boston



**Highcrest at Meadow Walk (Sudbury, MA)**  
One-bedroom price: \$405,000



**Pennington Crossing (Walpole, MA)**  
One-bedroom price: \$352,000 - \$379,000  
Two-bedroom price: \$453,000 to \$602,000



**Wellesley Hollow (Wellesley, MA)**  
No sales in last 2 years



**Brooksmont (Holliston, MA)**  
Two bedroom: \$470,000 - \$510,000



**The Trails in Hopkinton (Hopkinton, MA)**  
Pricing information not available



**The Homes at 45 (Westwood, MA)**  
Two-bedroom \$970,000 - \$1.09 million

**Emerging Trends**

As following are three emerging trends that will shape the active adult housing market in the coming years as increasing numbers of Baby Boomers are heading into retirement:

- 1. Lifestyle amenities: Apartment complexes that may have in the past narrowly defined its target residents as young working professionals are gaining popularity with the 55+ residents as well. No-maintenance living, as well as resort-style amenities such as clubhouses, coworking/business centers, fitness centers and yoga/dance studios, sports courts, and social gathering areas are just as popular with 55+ resident as young working professionals (Figure 5).

**Figure 5: The Kendrick by Toll Brothers**

Though the newly built Kendrick is not an age-restricted active adult community, the complex is frequently profiled in many senior living publications and online listing sites as senior-friendly housing. The Kendrick features many luxurious lifestyle amenities:



**Clubhouse**



**Fitness Center**



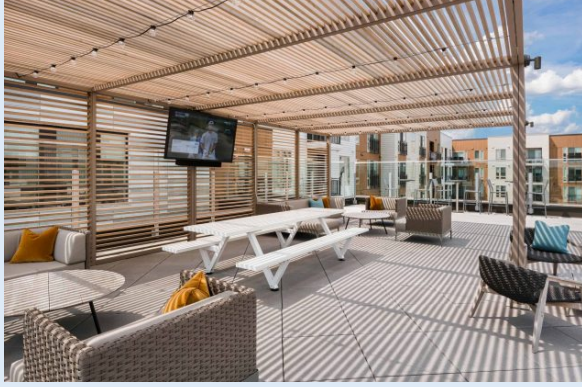
**Bicycle Repair Area**



**Pet Grooming Room**



**Outdoor Pool**



**Poolside Lounge Area**

- Proximity to medical facilities:** Many new active adult communities are located in close proximity to medical facilities, providing residents with convenient access to healthcare services. The two newer active adult communities featured below are within walking distance from major medical complexes:

**Figure 6: Active Adult Rental Apartment Communities in Greater Boston**



- Denser development:** In high cost communities, land is limited and very expensive. Denser housing types such as townhouses and condominiums offer the home builder a greater return on investment, which increases new development potential in a given community. Most condominium and apartment units offer a single-level living usually serviced by elevators, but some in the marketplace do not like living immediately adjacent to neighbors on all sides. Townhouses offer more privacy compared to condominiums and apartments, but the vertical design on multiple floors are challenging design aspects. The emerging trend in active adult townhouse design—particularly in Northern Virginia—is providing private elevators for each unit. Birchwood at Brambleton, located in Loudon County, Virginia, is an active adult townhouse community that comes with elevators as standard features in every home (see Figure 6-7).

**Figure 6: Interior Floor Plan for 2 Adjoining Units, Birchwood at Brambleton (Brambleton, VA)**

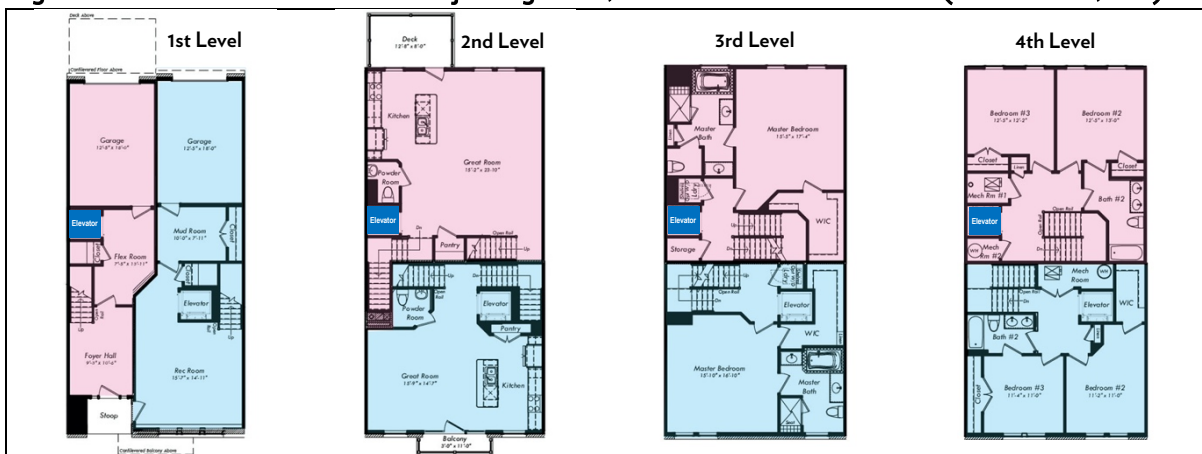


Figure 7: Exterior Elevation, Current Sale Price, Birchwood at Brambleton (Brambleton, VA)



## **EDISON**

**PRICED From \$459,990**

Sq. Ft.: 2,100

Beds: 3

Full/Half Baths: 2.5

## **BRADLEY**

**PRICED From \$479,990**

Sq. Ft.: 2,300

Beds: 3

Full/Half Baths: 2.5

Other 55+ townhome communities with private elevators include:

- The Ashford (Alexandria, VA)
- The Crest (Alexandria, VA)
- Walhaven at Kingstowne (Franconia, VA)
- The Bellaire (Brookhaven, GA)
- Madison Crossing at Birch Hill (Old Bridge, NJ)

### **Encouraging the Development of Active Adult Communities in Needham**

The following are pragmatic strategies that the Town can utilize to incentivize and encourage the development of active adult communities in Needham.

- **Strategy #1:** conduct a zoning assessment of whether it is possible by right to produce age restricted housing at an economically feasible scale. The study area can be limited to pedestrian-oriented areas such as Needham Center, Needham Heights, Chestnut Street



Corridor, and the 128 Mixed-Use District (anticipating future development patterns). If the assessment concludes that by-right development of such homes is not economically viable, the Town should consider potential zoning modifications to boost those opportunities.

- **Strategy #2** – conduct a site potential assessment to determine whether there are sites of sufficient scale and proximity to services to be competitive for the active adult segment; then assess what would be necessary to assemble reasonable sites.
- **Strategy #3** – cultivate relationships with residential developers building active adult communities in the Greater Boston region to gauge interest in Needham. The list of developers will likely include larger companies such as Toll Brothers, National Development, and Pulte Homes, as well as smaller home builders that may have higher risk tolerance and lower profit requirements than national corporations.