Planning for a Maturing Population

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It’s been called the “silver tsunami” – the tidal wave of “baby boomers” (those born between 1946 and 1964), who will be flooding the market in need of alternate forms of affordable and accessible housing, pedestrian-friendly environments, and mobility services. Local governments and other public and not-for-profit agencies as well as private builders and developers should be planning for this “wave” today since the first baby boomers have just turned 60.

Dramatic Demographic Shifts

The demographic profile of the United States continues to reflect the “graying” of our population. Roughly 27 percent of the nation’s population falls into this 43 to 61 age group. Data from the 2000 Census indicates that Colorado has the sixth-largest concentration of baby boomers in the nation. According to the State Demographer’s Office, between 2000 and 2010, Colorado's 55-64 population will grow at 5.9 percent per year (as compared to 3.9 percent for this age group nationally and 1.8 percent for Colorado’s total population) - increasing by over 75 percent from 342,000 to 607,000. As this demographic group moves into retirement over the coming decade, the state faces considerable challenges in finding replacement workers and meeting the demands of this large and politically sophisticated demographic group.

In the nine-county (Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Gilpin, and Jefferson) region served by the Denver Regional Council of Governments (DRCOG), approximately 13 percent of the current population is 60 years of age or older. This proportion is projected to increase dramatically to 22 percent by the year 2030. Stated another way, the number of people in the DRCOG region 60 years of age and older will more than double between 2000 and 2020 and more than triple between 2000 and 2030.
As baby boomers begin to retire, some will leave their existing communities, looking for alternative housing or lifestyle options. Others will stay, wanting to preserve their existing lifestyle or explore new options.

Due to today’s medical advances and other factors, there are more seniors, and they are living longer. More individuals are also working beyond the age of 65. Despite these advances, seniors will continue to experience a higher incidence of cognitive and physical disabilities, be more susceptible to air pollution, and require significant services and resources.

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DRCOG’s Metro Vision 2035 Plan, the region’s growth and development plan, contains a senior-friendly component. The plan’s stated senior-friendly development goal is to “create senior-friendly communities by promoting development patterns and community design features that meet the needs of residents as they age.”

Planning for a maturing population requires an understanding of the normal physical changes associated with the aging process and how these changes eventually affect everyone’s ability to negotiate the community’s environment. Mid-life brings many of these changes – they can start to affect a person’s quality of life long before one is considered a “senior.” Seniors and other populations are able to maintain a sense of well-being and independence when their community environment effectively meets their needs in three sub-environments:

1. a built or physical sub-environment consisting of land use mix, the transportation network, housing, and healthy/safe community facilities;
2. a social support sub-environment including a network of individuals (family, friends, and neighbors), institutions, and community organizations; and
3. a service sub-environment relating to the availability of and access to retail and commercial services, homecare providers, community and public agencies, and medical service providers.

While the senior-friendly development component focuses on the built environment, the social support and service environments must be considered when planning and constructing housing, transportation networks, public facilities, and supportive infrastructure likely to be used by seniors. The effective and efficient provision of these three sub-environments combined lead to improved quality of life for seniors and other populations.

Affordable and Accessible Housing Options

Taking care of the elderly should be a community-wide effort. Jurisdictions should consider housing alternatives that include, but are not limited to, home sharing, accessory dwelling units (ADUs), Elder Cottage Housing Opportunities (ECHO), Continuing Care Retirement Communities (CCRCs), adult homes, nursing homes, and independent and
assisted living facilities. Comprehensive service delivery should be considered in association with retirement communities, especially in areas where naturally occurring residential communities (NORCs) appear. NORCs are communities that were not designed as retirement or senior-specific communities, but are populated by a significant number of seniors.

A variety of housing types should become part of the landscape of a neighborhood. Jurisdictions should consider removing zoning and building code barriers in an effort to encourage a diversity of land uses, housing options, and increased density. This could include re-evaluating the definition of “family,” setting narrower street standards and adopting universal design and visitability standards, among others.

Recent literature has cited the merits of “universal design,” a design philosophy that promotes the use of products, spaces or features by individuals with or without disabilities. Within the housing market, a goal of universal design is to increase and prolong the independence and comfort of individuals within their homes. In 2002, the City of Fort Collins, Colorado, adopted “Practical Housing for All” (PHA) standards, which encourage the voluntary incorporation of universal design concepts in new home construction.

“Visitability” is a concept related to universal design stipulating that all housing be accessible to people with disabilities; that those with disabilities can easily visit homes of others who are not disabled. Basic requirements for visitability include a no-step entry, doorways at least 32 inches wide and at least a half-bath on the first floor. In 2005, the City of Arvada, Colorado, passed a visitability ordinance. The City of Lafayette, in 2007, adopted similar visitability code provisions.

Localities should consider offering incentives to developers to ensure that a wide range of non-market housing and affordable supportive housing is built in their community. Inclusionary zoning techniques are often cited as a viable option. By offering a wide choice of housing options, an individual can stay within his/her community despite experiencing adverse changes in financial, health, or mobility status. Currently, the paradigm is shifting from the narrow concept of “aging in place,” where the focus is on the housing unit, to the broader perception of “aging in community,” where the focus is on connecting the person and housing unit to the community, for those who desire such a connection.

Older adults (as well as any homeowner) can also seek financial and social support through the addition of an accessory dwelling unit (ADU). ADUs are independent living quarters that are located either within a single-family home or on its lot. The City of Arvada has also recently passed a comprehensive ADU ordinance.
Mobility and Site Design Considerations

It is important that localities coordinate their land use and transportation planning efforts. Seniors may be able to drive, but they may not always want to drive. Making a community or neighborhood more walkable contributes to ease of mobility, and personal health and well-being of seniors. Transit-oriented development, increased street connectivity, and enhanced sidewalk treatments can all contribute to seniors’ quality of life.

Localities can prepare for the aging of the population by carefully considering development patterns and the mixture of the land uses being planned. The single-use, low-density, auto-oriented development patterns prevalent today may not adequately provide for the needs of seniors. For instance, transit services are often difficult to provide, which can physically isolate seniors from services and recreational opportunities. More compact, mixed-use patterns of development may appeal to an aging population that desires alternative housing and transportation options.

Commercial buildings and other structures should be designed to be sensitive to individuals with physical and cognitive limitations. Senior-sensitive site design (e.g., devoid of abrupt grade changes and having hand railings where appropriate), especially at public facilities like parks and other public spaces, is necessary for seniors to feel comfortable using these facilities.

Paying particular attention to the impact of the built environment on seniors benefits all populations. For example, many of the tenets cited above parallel those identified in Safe Routes to Schools programs. Making a community more healthy and livable for the elderly benefits people of all ages and abilities.

Creating Senior-healthy Communities: Removing Regulatory Barriers

As mentioned above, jurisdictions should consider removing zoning and building code barriers in an effort to encourage a diversity of land uses, housing options, and increased density. To address this issue, the Denver Regional Council of Governments commissioned a project, funded through a $25,000 U.S. EPA Smart Growth and Aging grant, to research and recommend ways that local jurisdictions can change zoning and other codes to allow development patterns that embrace smart-growth techniques and promote a healthy environment for older adults. Specifically, this study examined the regulatory barriers to senior-friendly development in the Denver region.

Zoning codes are often cited as an impediment to innovative and environmentally beneficial development patterns. More flexible zoning codes enable development patterns that improve air and water quality by reducing the consumption of natural land, the need to drive, and water pollutants. A senior-healthy environment can be achieved when smart-growth development techniques are well represented in local regulatory codes.
Housing choices for seniors was another aspect of this research. Given the rapid growth in the age 60 and over population in the Denver region, communities will be faced with more requests for senior-oriented community developments and other housing options like “granny flats” and elder co-housing.

National Research Center (NRC) was selected by DRCOG to assist with the project. NRC and DRCOG pursued a three-pronged approach, which included:

- Research and synthesis of information about local communities (case studies) in the U.S. that have adjusted land use regulatory codes to better meet the needs of seniors;
- Facilitation and documentation of a discussion session with members of the Denver Metro Home Builders Association (HBA) who related their experiences with older adult housing and active living communities; and
- Facilitation and documentation of a public sector focus group session held with staff members, planning commissioners, and elected officials to: a) ascertain their knowledge of senior-healthy issues and approaches; and b) gain greater insight into the politics/culture that may exist that create impediments to implementing innovative development approaches that would be make communities more senior-healthy.

**Research Findings**

As a result of the case study research and the two group discussion sessions, the following general findings were noted:

- In addition to zoning codes administered by planning departments, the codes and design criteria applied by public works, water and fire departments also offer regulatory challenges;
- Public-sector departments must work together to overcome regulatory and process challenges, including keeping codes and ordinances up-to-date with changing demographics;
- Developers must educate local officials and staff on the unique requirements of active adult communities and older adult housing;
- Increase the public’s awareness of older adult housing options, including the unique requirements of active adult communities; and
- All participant groups would like DRCOG to have a continued presence in this arena.
**Future Action Steps**

Based on the findings noted above, DRCOG staff has identified the following future action steps:

- Further explore the effectiveness of ordinances and zoning codes in the Denver Metro Area related to senior-healthy development;
- Hold a joint discussion group meeting with members of the developer/home builder/real estate community and public sector representatives to discuss action steps that could benefit both groups;
- Develop a glossary of terms to provide a “common language” related to senior-healthy development;
- Formulate a comprehensive outreach program to raise awareness of the future demographic shift in the senior population and how DRCOG members in the region can make their communities more senior-friendly/healthy; and
- Develop a local government self-assessment tool that determines whether local comprehensive plan elements (land use, community design, transportation, parks and recreation, community facilities, housing, health and social services, etc.) include appropriate healthy aging policies and design guidance

*For more information on what DRCOG is doing to promote senior-friendly communities, feel free to contact the author of this article at jhanke@drcog.org. The information on senior-friendly environments was adapted from a research paper entitled "Striving for the Ideal of a Senior-friendly Community" by Yuri Cvitkovich (2002). The project's executive summary, the full document, and a PowerPoint presentation can be viewed at: [http://www.drcog.org/indexpf.cfm?page=EPAGrant](http://www.drcog.org/indexpf.cfm?page=EPAGrant).*

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The Denver Regional Council of Governments (DRCOG) serves as the region's Area Agency on Aging - planning and coordinating a continuum of services available to older adults living in the Denver metropolitan area (excluding Boulder County).

DRCOG assesses the needs of the region's seniors and develops strategies to meet them through its four-year plan. The plan lays out how the Area Agency on Aging will translate, in action and specific services, its commitment to improve aging in the community.