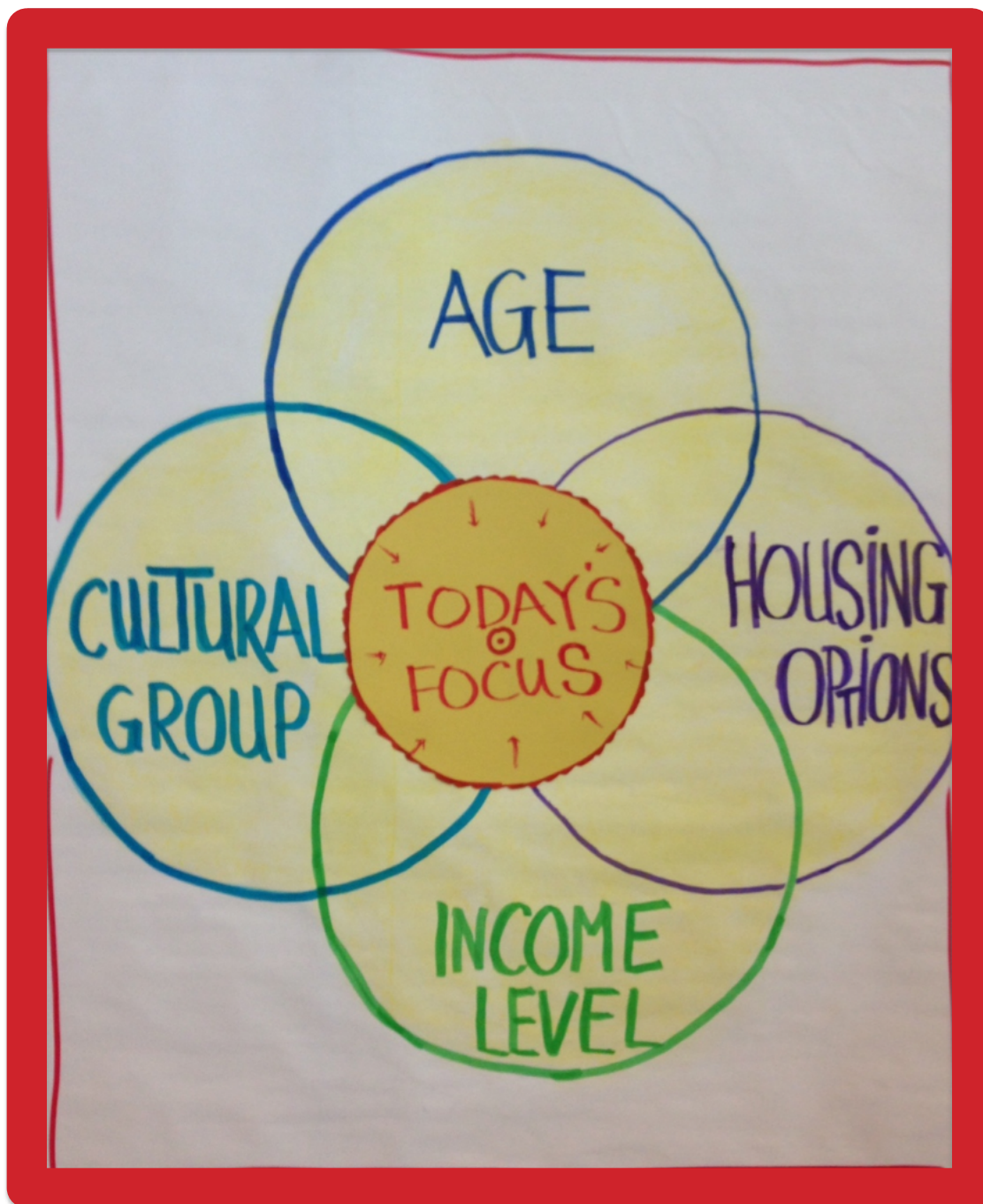# A Summary of the Housing Forum
(Held March 3, 2015)

St. Paul Advisory Committee on Aging

The graphic on the front cover was created by ACOA committee member, Amy Moser, to visually depict the purpose of the Housing Forum, while recognizing associated areas of concern that could have led the discussion that day from the focus of housing as seen through the lens of aging.

A Venn diagram, the graphic comprises four concentric circles labeled Age, Housing Options, Income Level, and Cultural Group. A center circle labeled Today's Focus appears at the point where the four larger circles meet to reflect three truisms:

1) That everyone, regardless of age, income, and cultural identity needs housing options from which to choose a place to live.

2) That errant assumptions are made about how older adults want to live, that disparities of availability of housing options across income levels don't exist, and that certain cultures prefer multigenerational dwellings.

3) That approaching the discussion of housing by utilizing the concepts associated with Aging in Community, not only are older adults better served, but so too people of all ages, income levels, and cultural groupings.

St. Paul Advisory Committee on Aging

Therese Buckley
Joann Ellis, vice chair
Allison Kappeyne, intern
Kathleen Kelso, chair
Kristen Lippert
Harriet Medick
Edie Meissner
Amy Moser, secretary
Carol Neumann
Joe Pendal
Jocelyn Schowalter
Nancy Utoft
Karen Vento
Diane Wanner, Ex Officio Member

Participants
Voices Help Create Saint Paul Housing Future:
A Conversation Convened by the Saint Paul Advisory Committee on Aging
March 3, 2015

Michelle Beaulieu, St. Paul Planning & Economic Development
Kathy Carruth, Highland District Council
Bill Calmbacher, Ramsey County Adult Services
Merritt Clapp-Smith, St. Paul Planning & Economic Development
Donna Drummond, St. Paul Planning & Economic Development
Jim Erchul, Dayton's Bluff Neighborhood Housing Services
Pahoua Hoffman, Citizens League
Johnny Howard, NAACP Housing Committee
Nan Just, Metropolitan Area Agency on Aging
Sean Kershaw, Citizens League
Pat Lund, Twin Cities Habitat for Humanity
Tim FunkMeyer, Dellwood Gardens
Suyapa Miranda, St. Anthony Park Community Council
Betty Moran, West 7th Fort Road Federation
Souk Moua, Phalen Village, UM Physicians Clinic
Richard Pakonen, Pak Properties
John Patterson, Minnesota Housing
Nieeta Presley, Aurora-St. Anthony Neighborhood
Jamie Radel, St. Paul Planning & Economic Development
Chuck Repke, NE Neighborhood Development Center
Jim Scheibel, AARP, Minn. Chapter
Diane Sprague, Lifetime Home Project
Lucy Thompson, St. Paul Planning & Economic Development
Michelle Vang, Hmong American Partnership

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Summary of the Housing Forum

On Tuesday, March 3, 2015 more than 40 individuals participated in Voices Help Create St. Paul Housing Future, a roundtable discussion. Invited by the St. Paul Advisory Committee on Aging (ACOA), this group included St. Paul residents, city planners, leaders and staff from area non-profit organizations, developers, and others committed to ensuring that the City of St. Paul, a city of neighborhoods, establishes the national standard for Aging in Community.

Former St. Paul mayor, and current volunteer president of the Minnesota Chapter of AARP, Jim Scheibel began his presentation by reminding the participants of the advisory committee's origin story. Shortly after his election to the City Council, he initiated the creation of the city's first elder council, which in time became ACOA.

Today the St. Paul ACOA is actively performing its advisory role. The central purpose of the March 3 event was to provide an opportunity for various stakeholders to discuss the important issues they believe must be addressed,with regard to housing, for St. Paul to truly become a community where people grow up and grow old together.

ACOA sought to sponsor an event that would ultimately help city planners and policymakers develop a Comprehensive Plan cognizant of the impact it will have on the health and well-being of every citizen and neighborhood.

As the discussion proceeded several key themes emerged. Among them:

* Flexibility in governance is necessary to respond to changing circumstances
* Not all older adults live, or want to live, in Senior Housing
* Consider and address the housing needs across generations and cultures
* Promising practices do exist: we must evaluate, borrow, develop and model those deemed a fit for St. Paul

Along with recurring themes, many critical questions were raised about housing and the city's Comprehensive Plan. These included:

* What can we do to help the business community bridge the gap to provide cultural communities access for older adults consistent with their cultural norms and traditions?

* How can we introduce alternative housing options, such as Pocket Neighborhoods, in light of financing barriers, developer reluctance, zoning and fire code challenges?

* How do we ensure that housing options for middle income older adults are available?

* What leadership models are in practice, what collaborative agreements are necessary?

In addition to themes and questions, the primary takeaway from the meeting was that in addition to housing, the other five sections of the city's Comprehensive Plan (Land Use, Transportation, Parks and Recreation, Water Resources Management, and Historic Preservation) must be considered through the conceptual lens of Aging in Community.

Background

Because we all need to live somewhere, housing is essential to quality of life. This is no less true for older adults, whose ability to thrive is greatly affected by where and how they live. Given the scheduled release of the city's decennial Comprehensive Plan in 2016, ACOA decided that this year we would focus our efforts on housing as we age.

Small-group discussions during the December, 2014 annual meeting made it abundantly clear that the development of city aging policies and programs must be interdisciplinary and cross-functional for them to be meaningful and effective. In essence, the longevity and quality of life for St. Paul's older adults depends on the six primary sections of the Comprehensive Plan (Housing, Land Use, Transportation, Parks and Recreation, Water Resources Management, and Historic Preservation).

The Young & The Restive

Life expectancy began to rise steadily in the 20th Century: between 1900 and 1930 the average life expectancy at birth increased by 10 years to 47 **[Stevenson, 2015]**. The latest estimates on American life expectancy have nearly doubled to more than 80 years **[CIA World Factbook, 2015]**.

The population continues to grow and grow older. In the Twin Cities metro the numbers are staggering: in 2010 there were 307,000 people over-65, by 2040 there will be 781,000 residents over-65 (that's an unprecedented 21-percent of the total metro population). Over that same period, the region's under-25 population will increase from 965,000 in 2010 to 1.1 million in 2040 **[Metropolitan Council, 2015]**.

Whether it's a third grader at Eastern Heights Elementary and her 30-something parents or an emeritus professor at Macalester College living with her 50-something daughter and family the needs of our city can not be met by single solutions and silo'd living arrangements. St. Paul is a multicultural, multigenerational community, with challenges and opportunities as diverse as its citizenry.

For a variety of reasons, just as older adults are remaining active longer, young people are growing up faster than previous generations. One factor driving this preternatural maturation is that in order to make ends meet both parents must work, and single parents are forced to work more, leaving many children to virtually fend for themselves many hours each day. Another result, of parents being away from home and children, is increasingly impersonal and disconnected neighborhoods.

The days when young Tommy ran to the corner store for elderly Mrs. Swenson, or Mrs. Swenson watched Tommy after school until his mom came home from work, are long gone.

What to Do?

Participants at the housing roundtable believe that to better serve young and old alike, the Comprehensive Plan must address housing options across generations, cultures and income levels. As the city's aging-policy advisory board, ACOA focus is on the quality of life of older adults in St. Paul. Our emphasis on broadening housing options to consider people of all ages introduces to the city's deliberations ideas and practices associated with Aging in Community.

The national angst about how to manage resources in the face of our growing aging population is entirely misplaced.

Yes, there are more Americans over the age of 50 than ever before. No, federal, state and local governments are not ready to respond appropriately. Among the reasons: not only is the size of this generation unprecedented, but so too is its collective health, vitality and longevity.

ACOA believes this situation offers a golden opportunity to create a city culture that values people of all ages, or as the catch phrase goes: a city where people grow up and grow old together.

What You Will Find in This Report

As was the case with the purpose of the roundtable itself, so too with this report: it is not about offering solutions or propounding policy. Rather, it is about providing, to those developing the city's Comprehensive Plan with insight and information as seen through the perspectives and experiences of stakeholders involved in the various aspects of aging. You will find:

    *   clarification of Aging in Community v. Aging in Place

    *   recapitulation of the general discussion as captured by the sketch notes mural

    *   restatement of the key themes

    *   listing of critical questions raised by participants

    *   appendices that include:

            *   Aging in Community v. Aging in Place
            *   Consolidated notes taken by ACOA members during the forum
            *   Bibliography of useful books, articles and links to web-based resources
   *   Photos of the visual notes mural

A Narrative Description of the Visual Notes

Throughout the course of the meeting, visual notes were captured key words, phrases and statements on a three-foot by ten-foot piece of poster paper. Below you can see the poster cut into individual panels with highlights written below.
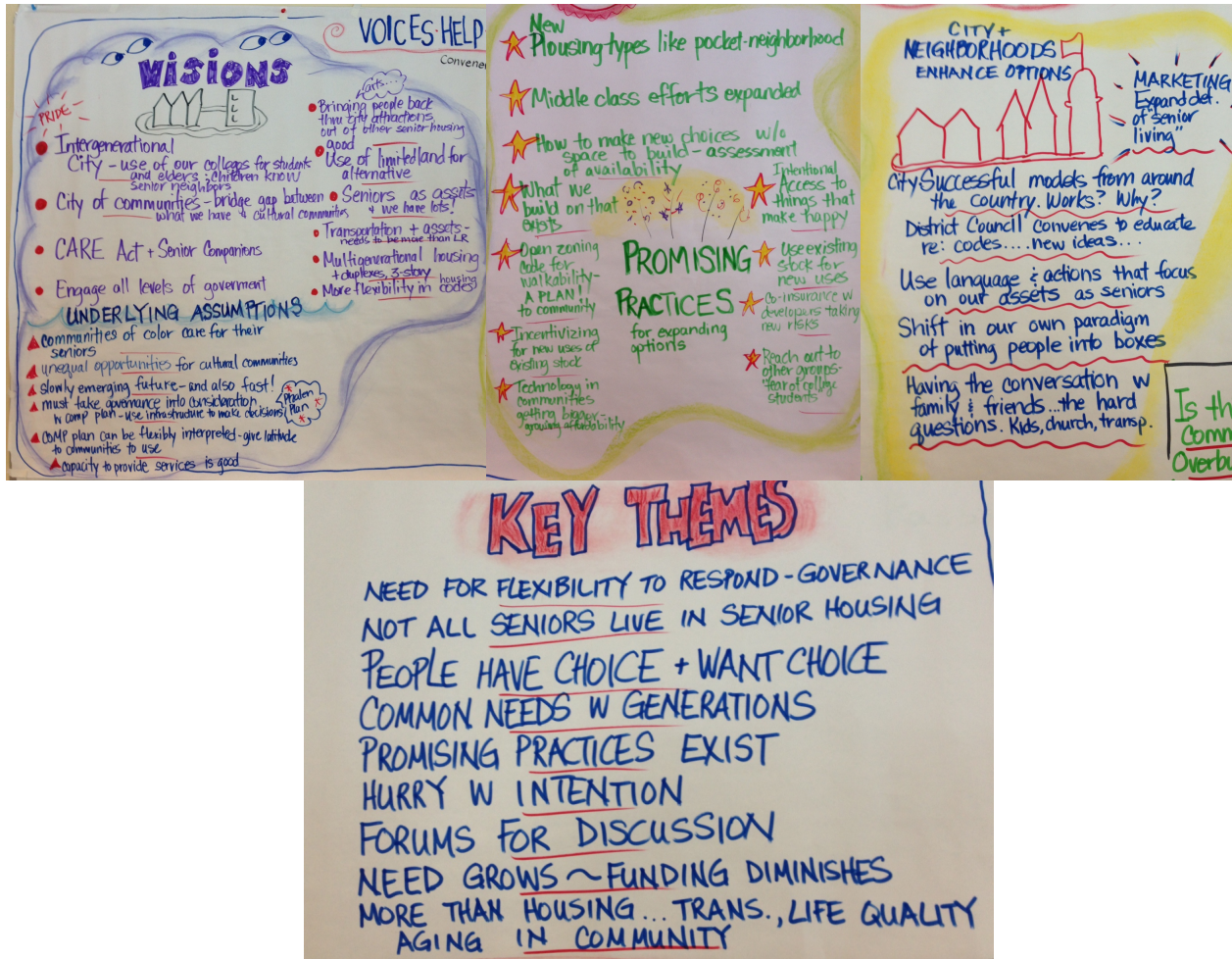
Anyone wishing to obtain a scaleable version, may contact Allison Kappeyne, at allison.kappeyne@gmail.com.

Panel 1 - Visions
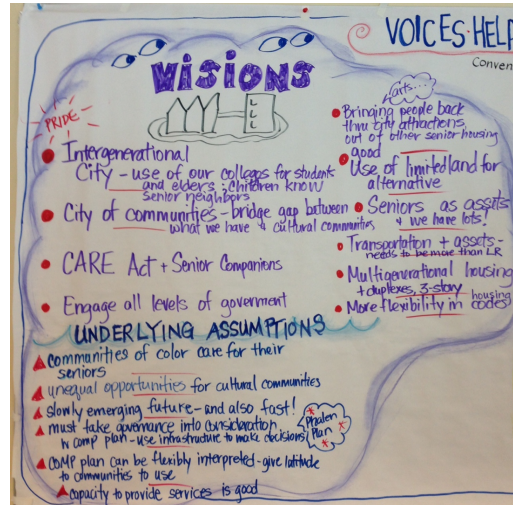
Participants agreed that there is a great deal of pride in St. Paul, which makes it a community residents do not leave easily. Because St. Paul is a city of neighborhoods and is home to many colleges, it lends itself well to creating an intergenerational (multigenerational) community that can not only use colleges to serve students and older adults, but allow young people to live in a place they can get to know (and learn from) their older neighbors. The assembled concluded that to realize this vision of St. Paul all residents and all levels of government must be engaged.

Other aspects of this vision for St. Paul included:

> * bridging the gap between programs, services, housing options and the preferences of different cultural communities

> * providing more flexibility in housing and zoning codes to take advantage of inventory of vacant lots, the existing housing stock such duplexes and three-story apartment buildings

> * improve accessibility through multimodal transportation options, doing so will enable people to enjoy the arts, restaurants, shops and more

Once various ideas for what could be were discussed, the conversation turned to underlying assumptions that make the task of providing appropriate housing options harder or easier to achieve. Among the things that make it harder:

> * unequal opportunities and culturally sensitive options for cultural communities

> * misconceptions regarding cultural preferences about caring for older adults, leading to ill-informed conclusions about actual demand for more housing options

> * a slowly emerging future bringing an ever-larger older adult population is already upon us, requiring us to act quickly to respond, but deliberately to get it right.

Among the things that make it easier:

* city's capacity to provide services is good

* the Comprehensive Plan can be flexibly interpreted to give latitude to individual neighborhoods to make decisions that fit their infrastructure and preferences

* a slowly emerging future bringing an ever-larger older adult population is already upon us, requiring us to act quickly to respond, but deliberately to get it right.

Yes, you read it correctly. The final bullets in *harder* and *easier* lists are exactly the same. Whether it is a gift or a curse, whether it makes the job ahead harder or easier, we must act quickly, deliberately and methodically to ensure full participation and consideration across cultures and generations.

**Panel 2 - Promising Practices (for expanding options)**
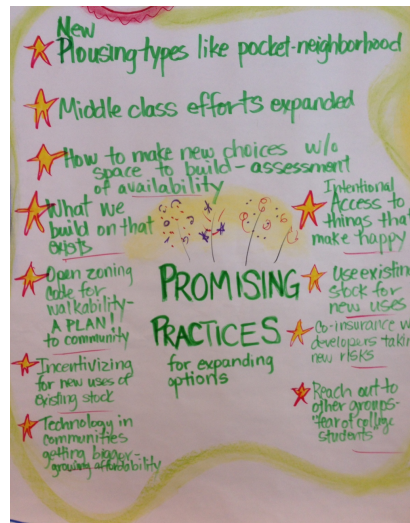
Having suggested elements of a vision for the city, while addressing the pros and cons of St. Paul's situation, the forum moved to a discussion of Promising Practices used in other cities, states and countries. Here are a few offered:

* adding new types of housing such as pocket neighborhoods (clustered groups of neighboring houses or apartments gathered around a shared open space) and ADUs (Accessory Dwelling Units) are a second small dwelling right on the same grounds, or attached to, your regular single-family house

* incentivizing new uses of existing housing stock

* using technology to enable older adults to live safer, longer in their homes

* sharing the risk of innovative development between government and developers through co-insurance plans

Panel 3 - Where We Go From Here?
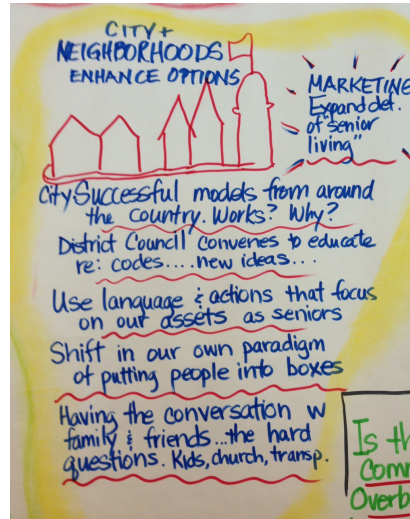
Following the discussion on promising practices, the participants turned their attention to next steps. Specifically, what should everyone from ACOA to developers to district councils to city planners be doing to ensure a comprehensive plan can be written to reflect ideas and interests expressed by participants of the forum? In addition to the city and neighborhoods enhancing the variety of housing options available, other suggestions included:

  * expanding the definition of senior living beyond vertical housing and institutionally-based settings, such as assisted living and over-55 apartments, to ensure older adults are afforded variety in options, including living on the block where they've lived 50 years

  * examining successful models across the country and around the globe to be better able to implement options that fit St. Paul

  * educating residents and policymakers about the concept of Aging in Community to shift away from putting people in boxes and encouraging people to have the difficult conversations with loved ones and friends about aging, housing and quality of life

Key Themes Emerged

Toward the end of the forum, participants were asked to identify themes they felt clearly emerged during the discussion. Below is an explicated version of the key themes.

* **Flexibility is essential.** The Comprehensive Plan, as well as city ordinances and codes, must enable developers, non-profit organizations, residents, and others to respond to the housing needs and preferences of people of all ages and income levels.

  The Comprehensive Housing Plan must not be too prescriptive, blocking innovation, options and choice. However, a mechanism is necessary to assure governance, oversight and direction. Managing growth and housing development must be "macro" in scope yet "micro" in practice, allowing flexibility – neighborhood by neighborhood – assuming accountability for choices being made.

* **Not all older adults live, nor want to live, in senior housing.** Whether defined as nursing homes, assisted living facilities, independent senior apartments, retirement communities or some other version of the concept of these senior housing models (some aptly say "silos"), people want choices in their housing options and older adults are seeking alternatives to all of the above.

  In order to realize a community that brings together all generations of people to live, work, serve, and play, older adults must be seen as assets within their own communities. Today, older adults who are interdependent have few alternatives: choose among the many assisted living and senior only complexes or live in isolation, rather than engaged within their communities. Promising practices recognize that people across generations have similar preferences, desires and needs, and each brings added value to the community.

* **Without question the forum was about more than housing leading to an appreciation for the concept of Aging in Community.** We have a circular dilemma: accessible and affordable housing options require accessible community resources and amenities which then requires accessible and available transportation for all ages, cultural groups and income levels. Our shared experience, and political messages, for several decades has been this: as need for services and amenities grow, funding will diminish. Such a dilemma requires an appreciation of aging in communities with "renewable" resources.

  There is growing recognition of "promising practices" in other states that demonstrate the benefits of aging in community. During deliberations about a city wide Housing Plan, ACOA and others will provide examples that may fit Saint Paul neighborhoods. The reality of aging is that one size does not fit all. Older adults are found in all cultures and socio-economic groups. We must hurry to find the answers to many burning questions, but do so with intention and thoughtful deliberation.

Questions Posed, More Questions Arose

The housing forum centered around three questions ACOA proffered to home in on the nexus of four broad topics: aging, cultural communities, housing options and income level. One-by-one each question was considered in small groups, reporting back to the whole, with time for additional comments.

These questions elicited substantive responses prompting more questions.

What are the assumptions about aging related to housing and what are the barriers to changing these assumptions?

    1)   How can the colleges and universities (as well as high schools) be utilized to help older adults and students to work together to enhance the quality of life for both groups?

    2)   What can we do to help the business community bridge the gap to provide communities of color and immigrant communities access for older adults consistent with cultural norms and traditions?

    3)   What innovative approaches are being used to elsewhere to provide accessible and affordable transportation to serve older adults not living near light rail or other available transportation?

What are some promising practices that may provide people more housing choices as they age?

    1)   How can we introduce alternative housing options, such as Pocket Neighborhoods, in light of financing barriers, developer reluctance, zoning and fire code challenges, and/or neighborhood resistance?

    2)   What can be done for middle class seniors living in St. Paul?

    3)   Most older adults prefer not to move, but when they do is it due to physical decline, geography, or quality of life issues?

What can we at the city and neighborhood level do to enhance housing choice/options?

    1)   Given we can't know all the solutions in time for the Comprehensive Plan, is there a way to use existing infrastructure to make quicker decisions and will the plan allow for greater flexibility in governance to enable innovation?

    2)   How can the broad, citywide purview of the Comprehensive Plan be best applied at the district/neighborhood/small area level?

    3)   Who is going to lead the way, coordinating new ideas and what is the city's role in encouraging mix of solutions that serve all ages and are a fit for St. Paul?

Appendix 1 - Aging in Community v. Aging in Place

A concept that is often overlooked, because it is misunderstood as synonymous with Aging in Place, is Aging in Community. Aging in Community utilizes various solutions, among which remaining in one's current residence is but one option.

Simply put: Aging in Place is an insufficient solution to our aging society's realities.

Nursing homes as the standard option for older adults gave way to assisted living residences and assisted living in one's own home more than 25 years ago. In more recent days, Aging in Place is being used broadly as if it is means the same thing to all people, that it is the best alternative to institutional solutions for everyone.

Up is Down & Down is Up

When it first emerged, Aging in Place was a breakthrough concept, an overdue recognition that where a person chooses to live contributes to how well they live. Aging in Place gained traction because it focused on enabling people to remain in their current homes longer through improved in-home safety, in-home care, and home modifications.

Experience demonstrates that staying in one's current home is not the best alternative for everyone: no focus on safety can guarantee it, many people can not afford nor will public funds cover the cost of all the care that may be needed, and modification of many dwellings is impractical and unaffordable. And, aging in place alone often does not guarantee human contact necessary to diminish the likelihood of loneliness, isolation and depression.

All We are Saying is Give Pleas a Chance

As a result, Aging in Place is giving way to Aging in Community because the latter concept is built not around any one place, but rather on the variety of housing alternatives and relationships a community has to offer. Increasingly people are realizing that as much as they might prefer to remain in their home, what they really want is to remain in their community where they have played, worked, served, lived for years.

Giving way does not mean going away. Instead, it means that housing and aging policy serves people best when it encourages innovation and variety among the options available, including more traditional approaches. Some may prefer assisted living to their homes of 40 years, while others may require exactly the type of care provided by a residential long-term care model.

Aging in Community is recognition that one size absolutely does not fit all, while at the same time the concept recognizes that all members of a community are aging.

Rather than get stuck on the costs, risks and limitations of Aging in Place (or worse, accepting it as the goal), ACOA, and the general consensus of participants at the housing roundtable, encourages development of a Comprehensive Plan that recognizes people of all ages are at all times aging; and, their life-needs are constantly changing.

Aging in Community is a conceptual frame that at its heart recognizes that aging is the reality for all of us. Whether it is the youngest among us, Millennials or Boomers, every one of us can be a valuable resource to the community. If, how and to what extent a person is allowed to be a resource is ultimately up to the community.

While ACOA's advisory role is to facilitate a broad and deep exploration of everything from best practices to untested innovations, the committee believes employing an Aging in Community mindset will enable decision makers to develop a Comprehensive Plan that is truly comprehensive. It is the city as community (in community) that needs a policy formulated to ensure all of our citizens may age and live here for as long as they wish.

Aging in Community is our guide, Aging in St. Paul is our goal.

Appendix 2 - Consolidated Notes from the Housing Discussion

Voices Help Create St. Paul Housing Future
March 3, 2015
Paul and Sheila Wellstone Community Center

The following comes from the dialogue heard at the roundtable discussion; every effort has been made to accurately quote and reflect the meaning of statements offered by participants. Except for the moderator and the two guest speakers, we provide no attribution to the statements below because participants were encouraged to speak freely and openly, and may not have anticipated being quoted in a report.

Amy Moser, member of the Saint Paul Advisory Committee on Aging, provided an introduction to the meeting:

Two years ago, the Saint Paul Advisory Committee on Aging received a grant to explore how Saint Paul can begin thinking about planning to be a community for a lifetime. The idea of communities for a life-time closely relates to the 8-80 Cities idea promoted by Gil Penalosa and incorporated into the City of Saint Paul's 2015 work.

This issue is compelling, given demographic forecasts. For example, in 2010, there were over 143,000 people ages 75 and older in the Twin Cities Metropolitan Area. By 2020, this number will have grown to more than 189,000, and by 2040, will grow to more than 380,000.

The growth in the senior population over the next 25 years will affect housing, transportation and other services. It also will positively affect the potential for volunteering and aging in place. Minnesota has the highest rate of volunteerism in the country and lowest rates of disability among those over 65.

While often we hear about "aging in place" this can create a silo, setting older adults apart. Today, we want you to consider Aging in Community as the framework from which to explore housing and older adults.

Donna Drummond, Saint Paul Planning and Economic Development and Mayor Jim Scheibel, Chair of AARP's Minnesota Office, made opening remarks regarding the topic.

Donna Drummond's comments included:

Information on Saint Paul's comprehensive planning process, which will begin in 2015, following ap-proval of the Metropolitan Council's regional plan. Metropolitan Council requires all cities to develop comprehensive plans based on the regional plan. Saint Paul's comprehensive plan is updated every 10 years. Lucy Thompson and Diane Nordquist from the Planning and Economic Development department will be primary staff coordinating the comprehensive planning process.

The comprehensive plan is an important tool as it affects Saint Paul zoning and development, as well as infrastructure and policies/financing for private development. The plan will be developed with input from a broad range of stakeholders. The plan is then reviewed by the planning commission and ap-proved by city council, following review by the Metropolitan Council.
The comprehensive planning process, including approval, will take approximately three years.

The aging of households is a major trend to consider in the comprehensive plan. The increasing racial and cultural diversity of Saint Paul is another important trend.

An important question is whether/how residents in Saint Paul will have access to enough services to accommodate needs as they age, so people can stay in their homes longer. There are several creative emerging concepts to consider in planning:

* Creating more walkable/accessible neighborhoods.

* Having access to a greater number of transit options.

* Working with the Complete Streets movement, which advocates planning for better access for walking, bicycling and access to transit.

* Considering different housing types to accommodate seniors. For example, accessory dwelling units are currently not allowed in St. Paul, but the city will be able to experiment with this housing option along the green line.

* Exploring the option of universal design for housing/one level.

* Incorporating trends such as driverless cars and increased access to drivers for errands.

* Assessing the level of increase in use of community facilities, such as parks and recreation centers.

* Planning to benefit from more volunteer opportunities for seniors to be mentors and/or work in other volunteer work for the public good.

Mayor Jim Scheibel's opening comments included:

This topic is essential to Saint Paul's image as a livable city – needs to be livable for all ages.
The Advisory Committee on Aging initially grew out of elder councils, which were begun through Mayor Scheibel's work with Bill Hoffman, a West Sider and professor at the School of Social Work.

There are several key concepts to consider as part of today's discussion:

* We can't talk about quality aging without talking about housing.

* We are an intergenerational city – we want all ages to be part of a whole community. Saint Paul is a city of neighborhoods. People really want to stay in their neighborhoods. How do we ensure that all neighborhoods have housing and places for all ages?

* One-third of people 50 and over are paying 50 percent or more for housing, so housing affordability is a key issue for seniors. As we age into retirement, our incomes will not keep pace with costs.

* Saint Paul's current housing stock is not accessible for an aging population.

* One of AARP's legislative priorities is to recognize family members as important resources on a care team. People can live longer in their housing if family members are better recognized and trained to provide care.

* How can we tap into Senior Corps and other senior volunteers to keep people in their homes?

* There needs to be more housing assistance at the federal level.

* How do we encourage private developers to look at models of housing options for aging r residents?

* Saint Paul has a lot of great low/moderate income resources that are an asset for working on this issue.

Roundtable Discussion Begins

Amy emphasized that today's discussion will take place at the intersection of four broad topics – aging, cultural communities, housing options and income level. The meeting facilitators will help retain this focus throughout the meeting.

1) What are the assumptions about aging related to housing and what are the barriers to changing these assumptions?

2) What are some promising practices that may provide people more housing choices as they age?

3) What can we at the city and neighborhood level do to enhance housing choices/options?

1) What are the assumptions about aging related to housing and what are the barriers to changing these assumptions?

The colleges and universities based in Saint Paul can be great assets. How can these institutions help elders and students work together to enhance both groups' quality of life.

The business community is very efficient at meeting the housing needs of white Scandinavian suburban elders. How do we bridge the gap so that communities of color and immigrant communities have access for their elders, building on their cultural tradition of caring for elders.

Need affordable independent living options for seniors. Some neighborhoods have lots of land available for building (e.g. Highland Park), some neighborhoods have very little (e.g. Frogtown). There needs to be better use made of land available for senior housing. – goal would be to make better use of land that is available for senior housing.

An asset in Saint Paul is the close proximity between elders and their families. We need to view seniors as assets to be tapped, rather than problems to be solved. It's important to know seniors living down the street and make them an integral part of the community. We need more housing choices, but you can't differentiate access and transportation from housing. The question is not as much "Where I live" but "How I live."

We need to stress the need to maintain and support existing services in St. Paul and Ramsey County. We have an opportunity to develop senior and intergenerational housing in neighborhoods.

There is an assumption of equal opportunity in Saint Paul, which is not necessarily true for seniors, particularly those of low and middle incomes.

The light rail system in Saint Paul will not be spread far enough to meet seniors, without transportation options being available. We also need to look at alternative housing models, such as accessory dwelling units.

There is no operating model for senior care/living. It would help to both focus on small neighborhoods and mobile services. Also need to look at more than just multi-generational houses – also need to look at housing for small groups, including duplexes, 4-plexes, etc. There will need to be multi-housing infill of current single family home stock to meet the need. Also there is a need for flexible zoning – is there the political will to do these things?

There needs to be opportunities to bring seniors back to city with community assets. How can we tap the cultural preferences for multi-generational housing? There is an opportunity to reintroduce seniors out of facilities and back into neighborhoods. Accessory Dwelling Unit (ADU) credits could be an option.

Key questions to be considered based on the discussion above of question #1:

Why is senior housing not reaching communities of color?
How will the city govern through this? If there is not something built in the comprehensive plan to seize opportunities as they emerge, plan will not be effective.
Challenge with plan (from planner): so broad that can be interpreted in many ways…so do we need to look at area plans/district planning to hone in on impact on those communities

2) What are some promising practices that may provide people more housing choices as they age?

There are some alternative housing options that could be helpful: Pocket neighborhoods have six buildings around a center. This model encourages neighbor interaction. It is not currently allowed in Saint Paul because it exceeds the 22 foot minimum house width. How do you introduce this type of alternative given the financing barriers and developer reluctance, given zoning and fire code challenges?
Saint Paul is trying placing accessory dwelling units along the green line as an experiment. We have housing for low income and high income seniors – what is St. Paul doing for middle class seniors?

Don't operate in silos, talk more about promising practices and look for ways to build on community strengths.

Don't get locked into one model. The challenge in Saint Paul is that housing is built up and there are not enough options for seniors to move into another type of housing. One model is a cottage community, as has been built in West Seventh Street neighborhood. Someone needs to do an assessment of empty lots in the city; making a list of available properties part of marketing Saint Paul properties for senior housing options.

The three plights of the elderly are loneliness, isolation and boredom. We need to keep these in mind in framing what we want for seniors – is it a geographic location or a quality of life? Many seniors don't

necessarily want to move, but there needs to be intentional access to transportation and other services for this to be possible.

The city's small area planning process has lots of potential for introducing housing models. There are examples of plans that call for senior buildings to have nearby shops. Without plans, you can't quickly respond to opportunities. We need to say where there are opportunities for various types of housing.

Look at options such as 4-plex condos and house sharing. Also look in to public coinsurance with developers as a way the deal with the risk of new housing models.

We need to identify ways that we can make affordable housing work in neighborhoods, including affordable housing options for seniors and others.

The city should provide incentives for development for multi-dwelling units, including adaptable housing. We need to engage everyone in the community on this issue. There are promising housing options such as co-housing and accessible, but these lack support because of fear that college students will take advantage of these models. There is also the option of having technology available, via smart phones that can help with monitoring as an alternative to nursing homes – this could help people live independently longer.

Key questions to be considered based on the discussion above of question #2:

For planning commission/city council: Is the proposed development really a fit for the particular community?
How do we not get rid of what works at the expense of something new?
There is a market response to city policy; be realistic about what city planning/policy can do. Plan needs to include explicit expression that market response is needed and supported.

3) What can we at the city and neighborhood level do to enhance housing choices/options?

We won't know all the solutions in the process of updating the comprehensive plan. There needs to be flexibility. Also we need to take governance in account. We need to assume things are happening fast and that there will be something we have not tried. How do we use the infrastructure we have to make quicker decisions?

We can't treat the comprehensive plan in a way that prevents us from doing things that are not in the plan. For example, Phalen Village was not anticipated in the last comp plan, but has still be developed. We need to apply the comprehensive plan flexibly to small area and neighborhood plans.

The housing chapter of the comprehensive plan is very broad and covers big citywide questions. We should be able to apply those big questions to a specific area are neighborhood. How can we set up comp plan so it can be applied on the neighborhood/small area level .

As we consider older adult housing development, we need to ask whether proposed projects are a fit for Saint Paul. We need to ask questions such as, does the development connect to amenities, is there transportation available? We cannot give developers carte blanche. Highland Park has too many assisted

living developments in the neighborhood. There are also housing development that has been in the neighborhood for 70 years, have had good management – how do we keep these around?

Who is going to lead the way, coordinating the new ideas/development. What incentives are there for developers to build cottages? What is the city's role?

The comprehensive plan can't control the private housing market.

It is important in the comprehensive plan to let the developers know that there is already an interest in a certain model/option. Need to know which buildings have potential for development. Developers are going after grants with encouragement from DHS for affordable senior housing options, as well as renovation.

It would be helpful to consider best practices and successful on-the-ground models from around the country. Bring developers to PED's sensible land use lunches. It helps to show models that have worked well in other neighborhoods.

Neighborhood-based organizations can be helpful in educating neighbors about housing options that are not the norm in the neighborhood. District councils could take a lead on organizing forums for changing housing development policies.

People equate senior living with not being capable or independent – there needs to be a paradigm shift. How do we change what it means to be aging from scary to opportunity. There is currently a big marketing problem with anything that is for seniors.

Language and perception are important. Using terminology that is not helpful (e.g. silver tsunami) gives the wrong message. Elders are an asset-based community, need to take this perspective. People is the community are not being given an opportunity to say what type of housing/services they want.

The Sisters of Carondelet have a waiting list of 1,200 to 2,000 for their senior development. It was determined that one of the most important things for Catholic seniors is having access to daily mass, as is the case in the Carondelet development.

The terminology we use is critically important. We are talking about changing the culture as a whole community vs. creating silver ghettos. We need to see housing/community choices on a continuum.

You need to have these conversations in neighborhoods and build relationships/friendliness.
We talk about death and dying with a lot more dignity than we do for aging. Elders should not be expected to know what they want alone, without talking about family, friends, community.

There is no handbook on this topic. We need to educate the community. Elders/parents have the right not to be told where to live.   When planning, ask elders if they would like to live there. Treat them as human beings.

KEY THEMES

Flexibility to respond to governance process

Yin and yang of change – the future is slowly emerging vs. the future is coming so fast
Making sure there is a continuum of options so people have choice

Make sure to look at common themes for different generations—looking at the whole spectrum – calling people seniors puts them in a box

Move forward intentionally – sense of urgency – in a hurry but have to do methodically/intentionally

Need to have forums/places to discuss these issues – exploring these issues

Much of senior housing financing resources are being cut – need for affordable senior housing increasing while programs being cut. Housing authorities looking for state assistance --- MN cannot use low income credit for housing.

Think about housing for communities, not just seniors – people of all ages, what are some models – not all seniors need to be in senior housing – looking beyond.

Talking about housing sector, but really need to integrate issue of aging in all chapters – this is not just a housing issue – quality of life, mobility – all chapters have aging component; today's discussion helped support this integration.

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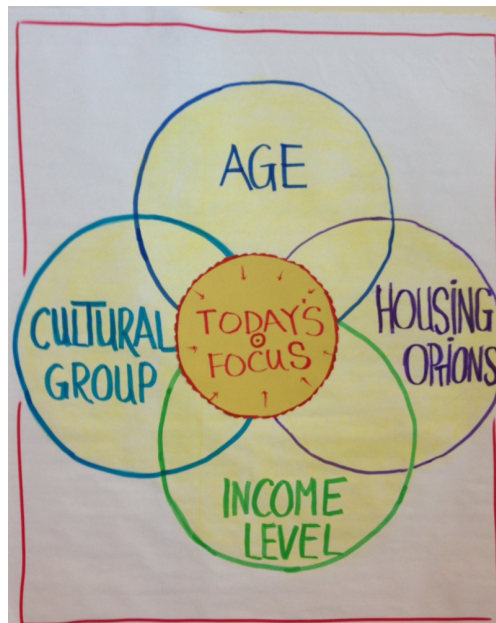
VISIONS

PRIDE

- Intergenerational City – use of our colleges for students and elders; children know senior neighbors

- City of communities – bridge gap between what we have & cultural communities

- CARE Act + Senior Companions

- Engage all levels of government

arts....

- Bringing people back thru city attractions, out of other senior housing good

- Use of limited land for alternative

- Seniors as assets & we have lots!

- Transportation + assets – needs to be more than LR

- Multigenerational housing + duplexes, 3-story housing

- More flexibility in codes

UNDERLYING ASSUMPTIONS

- ▲ communities of color care for their seniors
- ▲ unequal opportunities for cultural communities
- ▲ slowly emerging future – and also fast!
- ▲ must take governance into consideration in comp plan – use infrastructure to make decisions *Phalen Plan*
- ▲ COMP plan can be flexibly interpreted – give latitude to communities to use
- ▲ capacity to provide services is good

★ New Housing types like pocket-neighborhood

★ Middle class efforts expanded

★ How to make new choices w/o space to build - assessment of availability

★ What we build on that exists

★ Intentional Access to things that make happy

★ Open zoning code for walkability - A PLAN! to community

PROMISING

★ Use existing stock for new uses

PRACTICES

for expanding options

★ Co-insurance w developers taking new risks

★ Incentivizing for new uses of existing stock

★ Technology in communities getting bigger - growing affordability

★ Reach out to other groups - "fear of college" students

CITY + NEIGHBORHOODS ENHANCE OPTIONS

MARKETING
Expand def.
of "senior
living"

City Successful models from around the country. Works? Why?

District Council convenes to educate re: codes.....new ideas...

Use language & actions that focus on our assets as seniors

Shift in our own paradigm of putting people into boxes

Having the conversation w family & friends...the hard questions. Kids, church, transp.

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KEY THEMES

NEED FOR FLEXIBILITY TO RESPOND - GOVERNANCE

NOT ALL SENIORS LIVE IN SENIOR HOUSING

PEOPLE HAVE CHOICE + WANT CHOICE

COMMON NEEDS W GENERATIONS

PROMISING PRACTICES EXIST

HURRY W INTENTION

FORUMS FOR DISCUSSION

NEED GROWS ~ FUNDING DIMINISHES

MORE THAN HOUSING... TRANS., LIFE QUALITY

AGING IN COMMUNITY