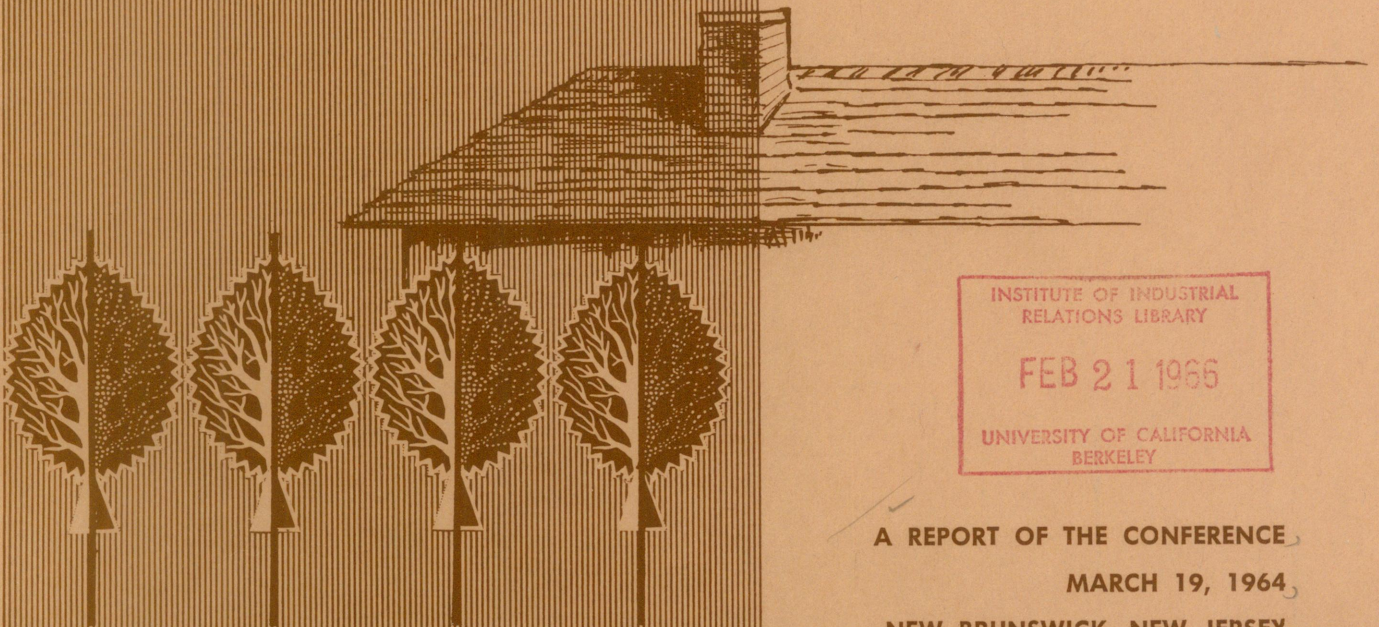


Old age - housing and care
(1964 folder)

Local Planning for HOUSING THE ELDERLY.

THE NEW JERSEY DIVISION ON AGING



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A REPORT OF THE CONFERENCE

MARCH 19, 1964

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**DIVISION OF STATE AND
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BUREAU OF HOUSING
OF THE
NEW JERSEY DEPARTMENT
OF CONSERVATION AND
ECONOMIC DEVELOPMENT**

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PROGRAM

10:15 - 12:30

MORNING SESSION

Welcome: Mrs. Eone Harger, Director
New Jersey Division on Aging

Chairman: Alvin E. Gershen, A.I.P., Member of the Firm
Alvin E. Gershen Associates

Addresses: George W. Grier, Staff Associate
Washington Center for Metropolitan Studies
Washington, D. C.

Sidney Spector, Assistant Administrator
for Senior Citizens Housing
Housing and Home Finance Agency
Washington, D. C.

1:15 - 2:30

Chairman: Thomas A. Hyde, Executive Secretary
New Jersey Federation of Planning Officials

Introduction: Robert A. Roe, Commissioner
New Jersey Department of Conservation
and Economic Development

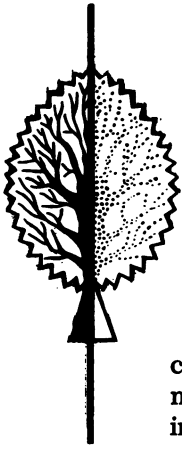
**Luncheon
Address:** The Honorable Richard J. Hughes, Governor
State of New Jersey

2:30 - 4:15

AFTERNOON WORKSHOP SESSIONS

CONFERENCE COMMITTEE

Chairman Alvin E. Gershen	A.I.P., Member of the Firm Alvin E. Gershen Associates
Ronald Berman	Counsel, Department of Planning and Development, City of Trenton
B. Budd Chavooshian	Director, New Jersey Division of State and Regional Planning, Department of Conservation and Economic Development
Mrs. Eone Harger	Director, New Jersey Division on Aging
Thomas A. Hyde	Executive Secretary, New Jersey Federation of Planning Officials
Julius J. Seaman	Chief, Bureau of Housing, New Jersey Division of Resource Development, Department of Conservation and Economic Development
Sidney Willis	Planning Officer, City of Jersey City



WELCOME

MRS. EONE HARGER

Director, New Jersey Division on Aging

It gives me pleasure to welcome you to a meeting where together we can probe a newly emerging responsibility before it becomes a problem of major proportions — the matter of appropriate living arrangements for an increasing number of older citizens. I want to thank the New Jersey Federation of Planning Officials and the other branches of state government, especially the Department of Conservation and Economic Development, for their assistance in arranging this meeting. Almost a year ago, representatives of the Division on Aging first met with them to discuss emerging concerns, and we appreciate the way they picked up the ball and went ahead and helped plan this meeting to talk about these matters.

As the Division on Aging, we see the the oncoming numbers of older people from a perspective different from the usual stereotype of later years, and different from the peep-hole view held by specialized disciplines. Those of you who travel by air know how unfamiliar landmarks look when seen from the altitude of an airplane. You are also aware that, once one is adjusted to the new height, it is much easier to analyze patterns of buildings and traffic. We believe the Division on Aging has a similar advantage.

With the help of the Urban Studies Center at Rutgers University, we have recently completed a depth study of housing of older people in New Jersey, with special attention to ten municipalities. We have a staff member that spends his full working time on housing for the elderly and we have a specialized library that includes books, pamphlets, and clippings on the subject. We believe that one of our responsibilities is to share with others the insights which we have gained under our mandate from the New Jersey Legislature and feel it particularly important to share these with both physical and social planners who are also charged with looking into the future.

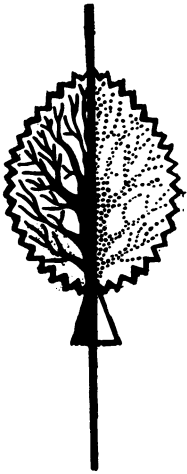
At one meeting with local planning board officials, I was shocked to have a white-haired gentleman announce, in response to a brief statement of mine, that "We don't want those people around." He did not define whom *he* did not want around, but I had been talking about *him* — and about all of us who are getting older year by year. It is all of us about whom we are talking today.

As I welcome you, I would like to say a few words about the conference expectations and the ability to achieve our aims. I want to warn you first that there are no experts in housing for the elderly. There are those who have probed the changing population patterns and who have knowledge of resources available to meet new needs, but those who know the most are those who are the least sure of absolute answers. I want to warn you, too, that the experience of the past cannot be used as a guide. Those who say, "We have always done it this way," as a reason for maintaining status quo, are not only failing to plan for the future, but are aggravating, if not creating, problems that might be avoided.

I also want to suggest that the dollar signs which have a place in this conference are those that are indices of the fixed incomes characteristic of older people. This is no place for either the dollar signs feared by those who think in terms of costs or the dollar signs that dance in eyes of eager entrepreneurs looking for new markets for their wares. Money is important, but we cannot begin with it here today. First we must establish facts and goals.

This meeting is designed to consider the housing needs of an increasing number of long-time residents of our towns and cities as they relate to planning and to explore how the needs can be included in future development and redevelopment. In the February issue of *Public Health News*, the New Jersey Health Department's monthly publication, there was an article entitled, "Fundamentals in Planning," by Herbert H. Smith, one of New Jersey's planners, in which he said: "Planning is a process. Successful planning is really an attitude. What we are talking about is a change of attitude on the part of people about their environment — a change of attitude to the point of concern over what makes a better environment." That is what this conference is about, too — our communities' environment for older citizens.

If, by this day's end, we have learned the right questions to ask ourselves and to ask those who come bearing proposals, the conference will be a success. Armed with knowledge of what is needed and some guides as to what should not be, we hope for action. Dr. Samuel Humes, Executive Secretary of the Metropolitan Washington Council of Governments, said at a recent meeting I attended, "Planning without action is futile; action without planning is fatal." This could well be our theme for today.



KEYNOTE

ALVIN E. GERSHEN, AIP, *member of the firm*
Alvin E. Gershen Associates

Before getting on with the two principal speakers and the panel discussion, let me describe what our conference mechanics are. We will have two addresses this morning from two very knowledgeable people in this field, followed by a panel of some knowledgeable folks in state and federal government who, perhaps, can help steer us in the proper direction in terms of answers to questions which may be plaguing us. It is the hope of the conference that we stimulate questions and thinking on the subject of the conference — Planning for Housing the Elderly.

Mrs. Harger indicated what the functions and duties of the Division on Aging are. I want to give a brief statement about what the other three co-sponsoring organizations concern themselves, and why they are here this morning. The Division of State and Regional Planning of the Department of Conservation and Economic Development is the official planning agency for the State of New Jersey, and concerns itself with all elements of land use planning on a state, county, and local basis. Planning for housing the elderly is just one facet of a multi-level approach to the problem of planning for the over six million people of New Jersey, and for the ultimate increase in the population.

The Bureau of Housing, also in the Department of Conservation and Economic Development, concerns itself with establishing a housing program for the State of New Jersey — especially low rent public housing and middle income housing. Their approach lies in looking at the housing picture, trying to develop housing programs to satisfy the needs for housing the citizens of New Jersey.

As most of you know, there are thousands of public spirited citizens sitting on planning boards as official planning board members and on zoning boards of adjustment. These folks, in order to help educate themselves, and help create an environment conducive to good planning throughout New Jersey, 25 years ago last year created the Federation of Planning Officials which officially represents the citizens who serve as planning commissioners throughout our 568 municipalities and 21 counties.

Obviously the subject matter of today's conference is of interest to all of these groups. If all these groups co-sponsor such a meeting as this to discuss some of the aspects of the housing needs of people in later years, we believe we can get turned in the proper direction to understand what our responsibilities are, and what the opportunities are. I like to dwell on the opportunities and responsibilities theme rather than on the problem theme. Problems are apparent. Unfortunately, our responsibilities rarely are, and the opportunities must be shown to us so we may seize upon them.

This morning we hope to stimulate you to stimulate us in asking the questions we can't answer so we may all leave here with the knowledge that much has got to be done, and then we can go into the afternoon panels — there are seven workshops which hopefully will be just that — where again you will stimulate the workshop leaders to stimulate you to understand there is a lot we don't understand and haven't yet solved on this very important problem. If this conference is to be successful, it will only be so because you make it so this afternoon. A copy of the published proceedings will be sent to each of you, as participants. We hope they will be distributed to a nationwide audience to continue the dialogue begun today and to add to the limited literature on planning for housing the elderly. The time to begin to address ourselves to these questions is now, if in fact it wasn't yesterday.

I would like to introduce the members of our panel. You may address questions to them in writing and the ushers will bring the questions up. At the conclusion of the two major addresses, I will ask the panel members for comments and answers to any questions which you direct to them. The panel members are also free to comment upon each other's comments, or upon the speaker's comments.

We have, in addition to Mrs. Harger, Sidney Willis, American Institute of Planners, Planning Officer of Jersey City; Mr. Julius Seaman, Chief of the New Jersey State Bureau of Housing; Mr. Thomas A. Hyde, Executive Secretary of the New Jersey Federation of Planning Officials; Mr. Warren P. Phelan, Regional Administrator of the Housing and Home Finance Agency in Philadelphia; and Mr. Budd Chavooshian, Director of State and Regional Planning.



ADDRESS

GEORGE W. GRIER, *Staff Associate*

Washington Center for Metropolitan Studies, Washington, D. C.

I am very honored to have the opportunity to speak before this conference on "Local Planning for Housing the Elderly." Quite possibly it is the first of its kind; certainly one of the first. Today New Jersey is scoring a scoop on the nation. What we are doing here is likely to be the inspiration for a great deal to follow.

This conference is especially important because it deals with not one but two of the most vitally important topics in a changing America. They are topics we have too long tended to overlook but with which we must come to grips, if this nation is to continue to be a place where we are proud and pleased to live. The first is the need to plan ahead for rational growth in a nation whose people are increasing in number at an accelerating rate and are gravitating even more rapidly to the urban areas where the bulk of our population already lives. The second topic is the need to keep always in the forefront the fact that all this growth and population movement involves not mere abstract numbers but individual human beings — people of varying needs, wants and capacities, whose differing needs must be kept in mind if America is to remain truly a land of the free amid the decades of tremendous changes which lie ahead.

I am sure that most of you are familiar with some of the more dramatic statistics which exemplify the very large population forces that are presently at work altering our traditional patterns of living. Recently the nation has been growing at a rate of somewhat under two percent per year, an increase which presently is expected to accumulate to a total population of roughly 300,000,000 persons by the year 2,000. At the same time, people are moving from farms to cities; and the expanding urban areas themselves are absorbing farm land at an unprecedented rate. While the total population of the United States has been increasing, its farm population has been declining. This decline is expected to continue at least into the near future.

Today, about two-thirds of the nation's people already live in metropolitan areas. Projections for the year 2,000 place the proportion at 75 to 85 percent. We are building super-cities. The largest of them, Metropolitan New York, is in our own backyard right here, and increasingly it is spreading into New Jersey. As huge as it is, it will be joined by a number of others in the decades to come. The Urban Land Institute has predicted that by the year 2,000 there may be as many as 10 super-metropolitan areas approximately the size of Metropolitan New York today.

Meanwhile, of course, Metropolitan New York is also going to grow. By 2,000 A.D. it may contain 23,000,000 people. So the State of New Jersey, which is already influenced very heavily by this urban giant on its doorstep, is going to find this influence increasingly strong in years to come. In the face of all this change, careful planning is absolutely essential if facilities and services are to keep pace with needs.

As the planners in this audience are all too painfully aware, we in the United States often tend to view "planning" as a dirty word, and as the antithesis of democracy and individual freedom. But it is quite the contrary. If we do not plan effectively to meet the changes that are going on around us, we may sacrifice many of our freedoms to the pressures and the inadequacies which

result. We have already seen one aspect of this in the recent failure of many communities to plan realistically for the school needs created by the baby-boom. Certainly the split shift and various other educational inadequacies which resulted did nothing to enhance the values of our democracy. Nor is our failure presently to plan for the recreational needs of the same youngsters as they move into the teen years likely to aid their future contributions as citizens, let alone their present happiness.

At the other end of the age scale, failure to plan realistically for the needs of our growing population of older people must inevitably result in infringement upon their freedoms, their happiness, and their potential contributions as citizens.

How can we preserve individual freedom and diversity, while at the same time meeting mass needs? This is one of the major challenges of our time. It is posed in particularly clear fashion by the elderly. In the first place, they are at least as diverse as adults who are younger. Secondly, they are more dependent upon others for their needs.

The more rapid the growth of a population, the more important planning becomes. New Jersey has recently been growing at a faster pace than the U. S. as a whole. It grew by about 26 percent in the 1950's, while the nation grew by about 19 percent. In the same period, however, this State's elderly citizens increased in number by 44 percent. In New Jersey, as in the nation, older people today are one of the most rapidly growing population segments.

Local variations demand local planning. And in regard to the elderly, the variations in New Jersey are extreme. It is a large jump indeed from a number of the new suburban communities where older people constitute 5 percent or less of the total, to some of the older municipalities along the Atlantic shoreline where they comprise 20 percent or more. I hasten to add that this does not imply that the former communities — those which have a small proportion of elderly today — have no need to plan for the requirements of their older people. On the contrary, I will try to point out later why the consequences of failing to do so may lead them into difficulties of a particularly distressing type at a not too distant date. But the immediate planning requirements are no doubt somewhat different.

To return to the Jersey shore communities, we are not accustomed to thinking of these communities as a mecca for retired elderly. Yet, among the more than 300 municipalities in the United States with populations of over 50,000 at the 1960 Census, only two exceeded Atlantic City in the percentage of their population which was 65 years old or older. These two were Miami Beach and St. Petersburg, Florida.

Atlantic City with its 18 percent of elderly persons exceeded such nationally reputed retirement meccas such as Fort Lauderdale, Florida, which had only 12.7 percent elderly; Los Angeles with only 10.2 percent; Pasadena, California, with 17.6 percent; and Phoenix, Arizona, with only 7.7 percent. Atlantic City, on the other hand, was exceeded by smaller seashore communities like Ocean City (22 percent), Wildwood and Ventnor (19 percent).

Why have these communities proved so popular with older people in recent years? This question is an intriguing one to which I am sure some of you will have better answers than I. But popular they certainly are, and there is little reason to doubt that their elderly populations will continue to grow in the future.

In terms of housing needs, the percentages that I have just cited considerably understate the situation. For elderly households are smaller on the average than younger households. This means in turn that a given percentage of elderly

persons in a community accounts for a considerably greater proportion of its households. So when we talk about planning for the housing needs of older people, we are talking about a larger task than we sometimes think; and in some communities it is a very large task indeed.

Adding to the pressure of housing needs which has been created by the rapid growth of the older population — a growth which has far exceeded the growth of the general population — has been something else, the increasing independence of the elderly. In 1950, the proportion of the nation's older people who did *not* live in their own homes was 31 percent. A decade later, this proportion had been reduced to about 22 percent. In this period, the number of elderly not residing in their own dwellings declined by about several hundred thousand while the total elderly population grew by about 4 million. The proportion of older people who lived as lodgers in the homes of others dropped to about one-third the 1950 level.

However we may choose to interpret facts like these, it is quite obvious that more and more older people are living in households which they control, and not a household controlled by someone else such as an adult child or particularly a person unrelated to them. Such evidence as is available to us indicates that this phenomenon is related to the increased economic self-sufficiency of older people under Social Security and private pension plans, as well as various other general increments to the economic status of the population as a whole. The remaining reservoirs of non-independent older people in this sense exist chiefly among those with very low income.

There is also evidence from a variety of sources that the decision to live independently is largely their own. For the most part, they have not been kicked out of the houses of others; they have walked out. And the fact that they have done so may be considered an achievement for our society.

How, then, can we plan for the housing needs of the present and the coming generations of independent elderly so that they may remain independent as long as they can and wish to do so? The first essential obviously is to gather as much knowledge as we can about older people, their characteristics, their wants and their needs; and then to relate this information to the attributes of the changing environment in which they, like the rest of us, must live.

We do not know all that we would like to know about older people. But thanks to the fact that they have been one of the most researched groups in recent years, we know a growing amount. I would like to summarize some of the things about our knowledge which seem most important to me in relation to planning.

What we do know indicates that the elderly *do have significantly different needs* in housing and related community facilities and in community services. These needs have some very important implications. It is necessary to be clear about their nature. They do not stem from basic differences in either physical or psychological makeup between older and younger people. The mere attainment of age 65 does not change a person dramatically, unless he happens to have a stroke on his 65th birthday. Other than that, he remains much the same kind of person that he was the year before, and only slightly more different from the same individual five or ten years earlier—although his circumstances may be different and they will diverge increasingly from younger people's as time goes on.

Except for the relatively small proportion of older people who are severely disabled or senile, the rest are very similar to those of us who are still in the

younger years. They have simply grown older. They retain their basic personality traits, their preferences and dislikes, and the habit patterns they had established as younger adults in younger years.

If there is any difference in this respect, it is that these personal characteristics tend to become stronger with age; so that in one sense it may be said that older persons are even more diverse than the same group were when younger. They are very definitely individuals. They strongly and rightfully resent attempts on the part of younger people to categorize them, to patronize them, or to infringe on their independence. And so will you and I at the same stage of life.

Why should the needs of the elderly differ at all from those of younger people? Their needs differ because first of all they are in a different stage of the life cycle, because of their generally retired status, and because of the inevitable inroads upon the functioning of the body that are made by increasing age.

First of all, older households are smaller than younger households. This is one of the most significant aspects of their housing needs. The children have usually gone by age 65; and inevitably as time goes on death will reduce the remaining two people to one.

This one remaining person will usually be a woman. At every age from birth on, more males die than females. By the time age 65 is reached, the impact of this attrition becomes very substantial. For every five men past the age 65 there is one extra elderly woman, and the proportion of "extra" elderly women continues to grow as age increases. The impact is more striking than this statistic suggests. About two out of every three elderly women today do not have husbands, due either to spinsterhood, widowhood, or divorce. By 1975, we may expect to have 8 million elderly widows in this country.

This, then, is one of the most striking facts about elderly households. Not only are they small, but a large proportion consists of single women. Furthermore, if an elderly household consists of an elderly couple today, the probability is great that in the very near future the same home will be occupied by only one person. Most often this person will be a woman — less able to perform the heavy tasks of household maintenance and less safe from physical harm, either on the street after dark or even at home.

The second fact about older people which has important implications for planning is their predominantly retired status. Each decade since the beginning of this century, census statistics have shown a higher proportion of elderly people in retirement. Like independent living, there is every evidence that this is largely voluntary rather than enforced. There are unquestionably many tragic cases of older people forced to retire against their will, but the evidence indicates that many walk out on their own volition. They are glad to retire; and so may we be when we reach their age.

Retired status means at least two things of importance to housing and planning. In the first place, the older person has a great deal more time on his hands than the younger adult. He needs opportunities to use this time enjoyably and with profit both in terms of his own needs and in terms of those of the community. How many communities provide enough opportunities for varied recreational and service activities to fill the needs and wants of their older citizens? Not many, I would wager. I think it can safely be said, however, that adequate opportunities exist far more often in the bustling central cities than in the suburbs or rural areas. The fact perhaps accounts in part for the tendency of older people to be concentrated increasingly in the central cities.

The older person will want to spend time with his children, but not *too much time*. A variety of studies have indicated that the status preferred by most older people is independence combined with ease of access to those whom they love. This, of course, means that older people more than young need good transit facilities since very few of them drive cars. The increasing number of older people, combined with the increasing degeneration of our transit facilities, I suspect will result in something approximating a chain reaction not too far in the future.

This also raises an interesting question. What will happen to the post-war suburbs — with their paucity of community facilities, with their large distances, and with their inadequate or even non-existent transit systems — when the bulk of their residents grow old? This will not be too long in the future for many. Should we continue designing communities that are suited only to the needs of younger families with high mobility and relatively little time for activities outside the home?

Retirement means reduced income also, and this means reduced expenditures. In this respect, I think we should get away from the stereotype of the older citizen which is unfortunately still too prevalent today. He is widely viewed as a miser who hordes his money and who seldom spends any except for crutches or hearing aids.

Very recently, a new survey of consumer expenditures made by the Bureau of Labor Statistics (BLS) shed some very startling light on the consumption patterns of older citizens. The survey has been done in a number of metropolitan areas. I would like to cite you some of the statistics for the northern New Jersey portion of the New York Metropolitan area — that is, the New Jersey suburbs and cities like Newark which are in the orbit of the New York Metropolitan area. In that area, the BLS sample of families with heads 65 to 74 spent more per capita than younger families for food overall; and still more for food away from home, i.e., restaurant meals. They spent one and one half times as much per capita than younger families for restaurant meals. They spent more for personal care; more for recreation; more for reading; less for education (not surprising); less for transportation overall; but more for transportation other than auto. They spent more *per capita* in these respects than all families combined. They spent far more than families with heads 35 through 44.

It happens that both older and younger families in this particular sample had higher-than-average incomes for their age groups. Still, as always, the older families had considerably lower incomes than their younger counterparts. Nonetheless they managed to spend more per person for many so-called "luxuries."

In other areas studied by BLS, where both the older and younger families in the sample were closer to average for their age in income, the older families expenditures per person for items in the "luxury" category were more nearly equivalent to the per-person spending of younger families. In some cases they spent slightly less per capita. But their incomes were *much* lower.

These facts strongly suggest that we have incorrectly stereotyped older people as consumers. When they are comfortably fixed, as were many of the families in the Northern New Jersey survey, they appear to spend their money more lavishly than younger families. Even when their incomes are less adequate they seem to squeeze out a surprising proportion for "luxuries." On second thought, this should not be surprising at all. Given the amount of leisure time they have to fill, many "luxuries" become virtual necessities if the boredom is not to become unbearable. But I think we should be careful not to underestimate older people's ability and willingness to pay for consumer goods and services

of types appropriate to their needs and interests. They may well be a more vigorous market than many have thought.

Health needs are a very large concern to older people. This is no news to anybody, but the stereotype of the elderly as predominantly doddering and infirm still lingers on in far too many minds. Facts from a recent national health survey made by the U. S. Public Health Service question this assumption very severely. Only 4.4 percent of the elderly suffer major limitations on their mobility — major limitations being defined as those which really confine them to the house. The number who are really in an infirm and doddering status is a surprisingly small percentage of the whole. On the other hand, health is unquestionably much more of a problem as one gets older, and this fact must be reflected in planning for the needs of older people.

About four-fifths of all older people in 1960 had one or more chronic health conditions — 12 million people over 65. The number must be 13 or 14 million today. About two-fifths have limitations on their activities due to some cause, be it either disease or accident. The limitations are mostly mild, and some of them come and go from day to day. Nonetheless, about two-fifths of all older people are limited in some way in the activities they can perform.

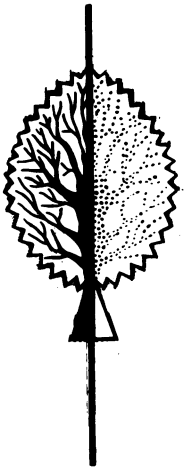
This fact implies something else as well, a most important consideration for planning. For every older person there is the probability — and this probability follows him like a shadow wherever he goes — that some day he will be seriously ill or disabled. When that time comes, he wants to be assured of proper attention and care. He may not need it now. In most cases he requires nothing more than regular visits to the doctor. But some day he will need much more. This knowledge weighs very heavily upon older people.

These, then, are some of the major factors that have to be taken into account when planning for the needs of older people in housing and in the community facilities which relate to housing. They have smaller households and the households become smaller yet with increasing age. A very high proportion of older people are single women, with all that this implies.

Retirement, with its attendant needs for satisfying activity coupled with limitations on income, is a fact for the great majority of older people today and is expected to become a fact for an even larger proportion in years to come. The need for easy access to friends, relatives, and community facilities is greater in this group than in any other except small children. And the small children have someone else to chauffeur them; older people do not. In most cases, they do not want someone else to cart them around. They want to be independent.

Health problems are not only existent at present for most older people, but there is also the ever-present fear of more serious illness or disability which can strike without warning. Finally, the need and desire to remain *as independent as possible as long as possible* under conditions which inevitably increase his dependence on others is a key factor in the thinking of almost every older person. It determines many of his own decisions, and it should determine the plans which are made for him.

How well we meet these needs is important not only to today's older people, but to us as well. For we are the elderly of the not-too-distant future. How well we plan for *them* will one day inevitably have large consequences for *us*.



ADDRESS

SIDNEY SPECTOR, *Assistant Administrator for Senior
Citizens Housing, Housing and Home Finance Agency, Washington, D. C.*

As I listened to George Grier talk about planning — planning for the elderly, planning for urban problems of 23 million people in New York City, I got to thinking of that classic poem in planning which I am sure you all know, and which I thought I would just repeat as a ritual for all of us. You may no doubt remember the poem which described the results when a teacher asked the children in the 4th grade what they planned to be when they grew up. One little boy got up first and said, "My name is Dan. When I grow up to be a man, I want to go to Japan, if I can, and I think I can." Then a little girl got up and said, "My name is Sadie. When I grow up to be a lady, I want to have a baby, if I can, and I think I can." Another little boy got up and said, "My name is Sam, when I grow up to be a man, I don't want to go to Japan, I want to help Sadie with her plan, if I can, and I think I can."

I also thought, as George mentioned the number of women who are going to be widows and who are widows today, that women have great superiority in life expectancy over men. With all this emphasis on feminine equality and equal status for women in jobs in Washington, especially in government, I am beginning to think women will never achieve real equality until they learn the secrets of earlier mortality, and join us.

But I want to congratulate the agencies that are sponsoring this conference, for the extraordinary idea that local planning officials, and state housing and development people, and builders and architects, and possible sponsors, ought to get together with the State Division on Aging led by Mrs. Harger — who, as you know, is a great leader in this field and whose Division on Aging is regarded as among the best in the Nation — to give systematic thought to what constitutes good planning for housing senior citizens in New Jersey. It is the first such conference that I know about, and I have been around to most of the states. It is one that ought to be emulated everywhere, for this subject is, or should be, a major concern of all planning agencies, housing authorities, redevelopment bodies, and all public bodies that have real estate responsibilities. So this morning I want to pay you the honor of speaking solidly on important aspects of this problem rather than rhetorically on some of the glittering generalities.

I would like to start off with a little story of the Quecha Indians in the Andes Mountains. Among the Quecha, the dominant theory of life and death held that the human organism at birth contained a fixed number of ounces of earth. Everybody was born with a certain number of ounces of earth, and as the individual walked through the valleys, and as he climbed the mountains of life, he left behind him a particle of his earth supply. When all of these ounces of earth had been used up, then death could take place.

Now these Quecha Indians are a hard-working community and one would, therefore, expect that as a person ages and his physical capacity declines, that respect for him would be lost. But the reverse is the case. Advanced age among these primitive Indians is a sign of having overcome great obstacles in life — that a person's character is durable and substantial and thus deserves great respect. The elders are always served first. They are given the choicest food. They are honored with the best seats at religious and social occasions, and their counsel on family matters and on social policy carries the greatest weight

in the community. It is obvious that in many ways this pattern of life in a small village of Andean Indians contrasts sharply with our emphasis on youth, virility, and speed. And it is no accident, of course, that one of the great slogans on radio and TV is about a product that is designed for those who think young.

Recently on TV, I guess it was last Sunday, there was a program on the theatre in Japan, and some of the poetry of the Japanese theatre was read. One of the poems, a commentator said, was read "with a rueful laugh that was irresistible." It went this way:

"If only when one heard
That old age was coming,
One could bolt the door,
Answer not at home,
And refuse to meet him."

We seem to have little room in our many splendored mansions for the slow-moving aged, the men and women who have contributed lifetimes of productivity to the amazing growth of the American economy. They are the contributors who are often told in retirement that they no longer have much of anything to contribute. They have become the victims of a civilized Darwinism. It is civilized Darwinism because we are not as crude, or perhaps as honest, as some primitive cultures that differ from the Quecha — some of them do — they place a dependent, chronically ill grandfather in a canoe and let the alligators dispose of the problems of aging. Instead, we tell ourselves that older persons want to disengage and should do so. Thus, we foster isolation through rejection and passivity through a self-fulfilling lack of expectation.

But a quiet revolution has developed among America's older persons. There is an awakening realization of their size and their potency on the American scene. There are now 18 million over 65, and every day there is a net increase of another thousand. It is dramatic to remember that there are more people over the age of 65 today than there are farmers in the country. There are more over the age of 65 than there are in all of the organized labor in the country. One out of every 5 persons who is eligible to vote is over the age 60, and we are not concerned with just one generation of citizens, but increasingly with two. One out of every three persons who reaches the age of 60 has a parent or a relative over the age of 80 to be concerned about, and in less than 40 years, when some of the people here will be retiring, this ratio of 1 out of 3 will change to 2 out of 3. Some writers are calling them "our largest minority" and I think in some of Mr. Grier's comments about the special conditions of the elderly, we see the elements of this minority status. The elderly themselves are increasingly expressing their views on the steps which must be taken to sustain their dignity, and to be part of and contribute to their communities and neighbors. They are doing so through their own senior clubs, through their senior centers, and through national organizations of their own choosing and composition.

Among their basic claims is that of housing suitable for an independent, productive life in retirement. One out of every three households which are headed by people over 65 can be classified as being in a deficient condition, that is, they are either dilapidated, deteriorating, or they are called, "sound but, lacking facilities," in the Census definition. These constitute almost 3 million dwelling units where the head of the household is 65 and over, living in physically deficient conditions. In addition, there are about 2 million people over

65 who are living with children or other relatives, and as Mr. Grier mentioned, in most cases not because they desire to do so, but because of health or income reasons. Recently we have learned in gerontology that families are closer, more intimate, more respectful of one another, when there is independence in the living arrangements, than when the older person has to live and depend on children for food and shelter. Some of the three generation families that we used to think of nostalgically as being the ideal — three generations living in one home — we now find were fraught with hostilities and jealousies, and the refusal of one generation to speak to another. The generations sometimes were farther apart living together, than they are today living independently. So that is 2 million whom we might classify as being potentially emotionally deficient in their living arrangements.

In addition, there are six and a half million homes headed by people 65 and over that can be classed as sound. That is, they have all the plumbing facilities. However, many of these homes are unsafe; too large; too difficult to maintain; just not efficient for living at this stage of life. They are as inefficient, for a single widow or for an elderly couple, as an efficiency unit would be for a large and growing family.

Many others among the elderly live in the midst of expanding programs of urban renewal, highway construction, public works activity, and so on; they are the immediate victims of public improvement programs. They are the ones who need relocation to a facility which has the benefits of a community atmosphere that can minimize the trauma of forced change.

These are statistics, but all of us here have seen at first hand elderly men and women living alone in dilapidated rooming houses or in cold water flats. These are the older Americans who are imprisoned on third and fourth floors and eat their meals from hot plates. Day after day they sit in their single rooms, with faded wallpaper, crumbling plaster, deteriorated plumbing, and see, finally, a self-defeating reflection of themselves. These are the extreme cases, of course, but we must remember them as our vital point of reference, the point to which we must not return, and there are altogether too many of even these extreme cases.

We have taken some steps in the federal government, through the Housing Agency, to open opportunities for suitable housing for senior citizens. During 1963 and 1964, we are witnessing ground breakings, construction starts, and completions of housing designed for independent retirement living. In the first three years of this administration, we have multiplied, more than four times, the dollar investment attained during the entire previous five year period. As of last December 31, we had over 133,000 units in our 3 major programs of housing for the elderly under actual commitment or fund reservation, for a total investment of about two billion dollars in specially designed housing for senior citizens. This compares with about 35,000 units as of January 1, 1961 for some 400 million dollars. These are units which have been or will be built in a relatively short period, or which are in the planning stage, and will house approximately 200,000 elderly people. So, we are doing about 2 billion dollars worth of business in housing for the elderly.

In New Jersey, counting these three programs of public housing for the elderly, direct loans, and FHA mortgage insurance, we had 79 projects that were in an active status for 12,526 units and 180 million dollars in investment. This is a sizable sum, but only the beginning. Thirty-four of these projects were completed. Twelve were under construction, and 24 more had been approved.

This progress was not achieved just by government, but primarily through the initiative, the concern, the drive of sponsoring groups—private and public. Groups and organizations, such as are here represented, have recognized a special responsibility in the field of housing the elderly. They have assumed this responsibility not only as a matter of meeting an immediate social need but as a continuing long-term obligation. As a result, church groups, labor unions, business organizations, civic and fraternal groups, state and local agencies have taken the initiative with the assistance of the federal financing programs to build and operate housing specially designed for older persons.

To me, this has been one of the most significant and satisfying developments of recent years. It represents an historic example of cooperation between government and private voluntary groups, to enable senior citizens to achieve a better standard of life, and a more active useful role in society. Through this combination of enterprise, this cooperative federalism, we strengthen the sinews of the American federal system.

Though we have made a beginning, we have not even begun to meet the need, especially in the low and moderate income categories. This requires a much greater effort by local and national voluntary groups, by city and state agencies, by builders, bankers, redevelopers, planners, real estate men, and by those catalytic individuals in every community who fire the imagination of boards and committees for responsible civic endeavor. It is only by your constructive aggression, your determined opposition to apathy, and your vision of a better life today, that we can leave the crawling stage in this field and see our senior citizens walk in dignity and self-respect.

We have several major tools in the housing agency to help in this process. I will just outline them in highly skeletal form and if you have detailed questions on them, Mr. Warren Phelan, Regional HHFA Administrator, or Mr. Vincent Marino, Program Officer for the Senior Citizens Housing Loan Program in our Philadelphia office will be helpful, as well as others here.

For the low income groups, and of course, millions of elderly are in this low income group, the main way of achieving dignified housing at rentals they can afford is through low-rent public housing; and we have a large program of public housing for the elderly. Half of all annual contribution contracts for public housing in the last several years have been specially designed for the elderly. They can get a rental down to about \$32. per month, on the average, because the rents are based on the individual's income rather than on the economic rent of the unit. The federal government may make contributions to help pay interest and principal on loans made by local housing authorities.

The second program is that of direct loans to non-profit and cooperative groups, and certain public agencies for rental housing for the elderly. This is generally for that group that has a little too much income for public housing, but not enough for the regular market. It is the lower-middle-income group. The HHFA can make direct loans of up to a hundred percent of the development cost to non-profit groups at a low rate of interest, currently 3%, for a term as long as 50 years.

When this program started, it had an authorization of 50 million dollars. Last year it was increased to 275 million dollars in authorization, and this year, the President is asking for an increase in the authorization limit to allow 100 million dollars in appropriations for fiscal year 1965.

The third major program is that of mortgage insurance. Here the FHA will insure mortgages for housing for the elderly up to 100 percent for non-profit groups, and up to 90 percent for profit-motivated groups. This is both a profit

and a non-profit program in the FHA. It is essentially in the private sphere. It takes private lending to accomplish this program with their loans insured by the FHA. Being in the private sphere, it is a more flexible program. It serves all income groups, including those that are somewhat more affluent, and the maximum rate of interest is 5½% plus ½% mortgage insurance, and the maximum term now is 40 years.

Let me stress that these programs cannot move without public and private sponsors. Many groups are inexperienced in this field, and we will help them to the best of our ability; but we want socially-motivated sponsors with a solid history of existence in the past, an assured expectation of a future life, and a willingness to face up to economic reality. We seek sponsoring organizations with the ability to provide or arrange for health, recreation, and social services. They should have adequate financial resources, and a commitment from their membership that the responsibility is well understood and enduring. We feel that the board of the applicant group should be representative of the community. With such sponsoring groups, of which there are many in the public and private spheres, I pledge that we will do everything we can to assist them in developing facilities for the elderly in a desirable location, for the proper number of people and in the most efficient manner. We are committed to this program in Washington, in our Region, and especially in the Philadelphia office, which has done magnificently. And with your interest and action, we will join in providing new, suitable, living opportunities for our senior citizens.

Now, I want to discuss briefly some of our basic assumptions and guidelines with respect to what is good planning for housing the elderly. This is, of course, always a precarious thing to do. You remember the old story of the young student at the university who got to be a senior and hadn't gone much with girls, but felt that he ought to get married. He went to his sociology professor and asked for advice as to the kind of girl he should marry. The professor responded readily, as sociologists do: "Marry a girl who is a lady in the parlor, an economist in the kitchen, and a harlot in the bedroom." Well, the fellow left, and by heavens, a month later he did get married. But two months later he came back to see this professor, and he had a little complaint. He said, "I got married all right, but my wife turns out to be a lady in the kitchen, a harlot in the parlor, and an economist in the bedroom." These are the risks involved in giving advice.

Now, any set of ideas with regard to planning housing for the elderly has to be based on certain assumptions with regard to the nature of human nature. I shall just list, although I wish I had the time to enlarge on them, what we might say are the basic needs of older persons.

First and foremost is the need for independence and individuality.

Second, the need for an economic and a social base on which to base dignity.

Third, the need for activity with recognition.

Fourth, the need for friends and relations all through life.

Fifth, the need for a continued or a new purpose in life.

The Housing Agency, in its mission to help in providing a decent home and a suitable living environment for all Americans, is concerned not only with the physical qualities of the home, but its relationship to the community and to the diverse needs of the aging. We strive to avoid dogmatism and rigidity. Rather, we hope to widen the area of independent choice of living arrangements which is the right and obligation of every American.

Let me just give you then five of our basic assumptions:

First, housing for senior citizens should be designed and located to promote and sustain the dignity and maximum independence of the individual older person. Now this truism has certain implications. First of all, this objective can only be attained, or best be attained, by continuing in the retirement years the contribution and close relationship with the community which the older person enjoyed during his regular working years.

Older persons often desire and need to live together, and to profit from the company, interest, and support of their age group, but they also need and desire to be part of the life of a larger community and contribute to the welfare of people of all ages. It is, therefore, our policy to encourage the construction of senior citizens housing in regular neighborhoods where residents can participate in community and civic life along with their neighbors, children and friends.

Good site selection then is a matter of first and basic concern. The location may be in a downtown area. It may be in a purely residential neighborhood. It may be in a suburb. But whatever particular site is selected, it should promote and facilitate involvement in the general community.

To achieve independence and dignity, older persons, like everyone else, need to feel proud of their apartments and buildings. It is, therefore, our policy to encourage imaginative design, adequate size of units, and elements of beauty in architecture and furnishings *within the limits of cost*.

Secondly, housing for senior citizens should be in accord with the community's overall plans of development and growth. Housing for the elderly is a valuable and indispensable community resource. It ought to be part of every urban renewal plan; it ought to be part of every suburban development. And while it is indispensable to the community, it is also a facility dependent on community resources in order to fulfill itself.

Consideration of project size also should be tied in with community plans and workable programs. The quantity of housing for senior citizens has to be related to effective demand in the community, both present and projected. There are no absolute criteria to determine appropriate numbers of units. It depends on site location, accessibility of community resources, effective demand and available funds, but as a working maximum, we have taken 300 units as being an outside limit for the solution to the dilemma of size. One thing we have learned is that where you get very large numbers in an apartment, you tend to increase impersonality; and the whole point of housing for the elderly is to increase personal relationships, develop the kind of new family groupings that are so essential to inhibit the psychological and physical withdrawal tendencies that too often appear.

Third, housing for senior citizens should promote and take advantage of modern concepts of health maintenance through preventive medical programs and through community health services. Modern health practice in the field of geriatrics attempts to avoid a custodial philosophy, encouraging preventive medicine through community action. It is, therefore, the policy of a housing agency to further this trend toward independent, community-based health care, rather than to develop nursing homes and custodial institutions in housing for the elderly.

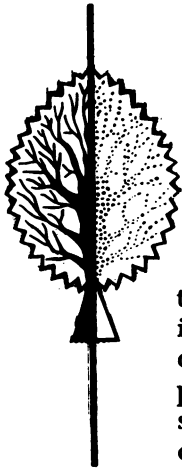
In this light and in the light of achieving economy in construction, health facilities within senior citizen housing projects should be limited to those for examination, minor treatment and consultation. We don't include infirmaries in housing for the elderly — in our program of direct loans. In our program of FHA mortgage insurance, we do permit infirmaries where it is established that

the nursing facility is essential to the plans of the sponsor. But essentially the housing agency is convinced that the provision of the full range of health facilities and services is a local community responsibility shared with federal and state health and welfare agencies.

Fourth, housing for senior citizens should be convenient to, and part of, essential social, cultural, and commercial facilities and services.

Fifth, housing for the elderly should be designed and built to insure its long-term acceptability in the housing market.

These are some of our basic assumptions and ideas in housing for senior citizens. We can elaborate on them in the question period and in the workshops. I look forward to a lively and enlightening discussion.



INTRODUCTION

ROBERT A. ROE, *Commissioner*
Department of Conservation and Economic Development

I think the beautiful sunshine of this early spring day is one of the omens that we are looking for as far as senior citizen housing and housing and planning in general are concerned. I am pleased to welcome you to this conference to discuss ideas and exchange views on how local communities can effectively plan and carry out their responsibility in providing housing for New Jersey senior citizens. I always make the point that when we are talking about senior citizens we are not talking about the elderly or the aged. I would like to believe that the theme of our conference today is moving in that direction and that we are talking about the humanities of our folks and the fact that, God-willing, we hope to become senior citizens one day.

The tremendous interest and vital importance of this topic is reflected in the co-sponsorship of this conference and the background of those participating. I think it is significant that all levels of government are represented here. There are private organizations, public officials and private citizens from law, government, social work, planning and the field of architecture who are here to provide the local officials and those charged with the responsibility of providing housing for our senior citizens with the practical know-how and a step by step procedure needed to undertake increasingly vital functions.

The work of the Division on Aging is well known to all of us, and its responsibility in this area of interest is apparent as is its splendid record of accomplishment. The Federation of Planning Officials, consisting of citizens of our communities who give unstintingly of their time, to serve on planning and zoning boards, is making progress in advancing the arts and sciences of land use control.

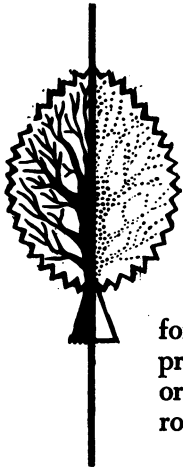
I would like to take one moment to describe the unique interest of the Department of Conservation and Economic Development in today's subject. Our Bureau of Housing has for many years been interested in the problems of housing—housing for all ages of our citizens as well as all of those things that are germane to improvement of housing conditions in New Jersey. We are currently developing a broad program in housing, of which housing for our senior citizens constitutes an important segment. Staff members of the Division of State and Regional Planning have been working on the technical committees of the Title 40 Revisions Committee dealing in the changes of the local land use laws. They also provide local communities as well as administrative and legislative groups with research on all aspects of planning, including the development of new techniques in controls in planning for housing. Because of our interest and our responsibility to both planning and housing, I am particularly pleased to be participating in this conference. The Department of Conservation and Economic Development as well as other state departments stand ready to aid and assist local communities in this important housing effort.

I now have the honor and privilege of introducing our guest speaker, who is a gentleman in our State above and beyond being our chief executive. He has manifested his personal interest in all of the citizens of the State of New Jersey, and certainly in the area of housing. Governor Hughes and the members of the Legislature who are at this table have been vitally interested in the housing program, particularly the middle-income housing program for which there is a bill presently pending in the New Jersey Legislature.

The Governor has expressed an interest in the human qualities of the people involved, not just brick and mortar and where to locate homes and apartments. One fundamental thing that we should be doing in our planning for senior citizen housing is to recognize the fact that we are dealing with human beings. If we capture the challenge and the spirit of that idea then we can take a giant step forward in New Jersey in the conception of the type of housing that we should be providing.

I was reading one of Mrs. Harger's newsletters, *Added Years*, wherein she stressed the point that here in New Jersey there are 600,000 people—roughly 10% of our population—who are considered senior citizens. It is a great challenge for us in government to provide facilities so these folks can retain their self-respect and feel that they are really a part of the community. I assure you that from my own experience I know these people do not want handouts, or want to be public charges. They want dignity and self-respect and any program in the State of New Jersey designed to further that end is the thing that we should be doing. I feel that the Honorable Richard J. Hughes, the Governor of the State of New Jersey, has moved everything in his command in the executive branch of the government to move in that direction.

I would like to present to you the Governor of the State of New Jersey, Richard J. Hughes.



ADDRESS

THE HONORABLE RICHARD J. HUGHES
Governor, State of New Jersey

I like what Commissioner Roe said about the sympathy we should have for senior citizens — not calling them the elderly or the aged. We are all approaching that phase ourselves. The committee should be given credit for organizing not only the meeting but the weather, and particularly this wonderful room in which we are meeting.

This conference is directed to one of the most vital and growing needs of our elderly population — adequate housing at a reasonable cost. It is gratifying for a Governor, especially in an urbanized state like New Jersey, to see this cooperative effort under the auspices of several departments and agencies of state government, and planning officials at all levels of government. It is this kind of leadership that is the mark of responsible government which is essential to the development of sound local programs of housing for the elderly. Just looking over the items on your agenda today indicates an impressive and diverse body of talent and experience which has been called together here. A further glance at the workshop topics convinced me that this is indeed a working conference of experts who are tackling very hard, knotty problems connected with any sound approach to housing for the elderly. Putting it in another way, it is a conference which seeks to translate the noblest of goals into practical, new construction, and I hope that you will be both persistent and impatient for results as you go along.

I have no particular expertise in the field of housing for the elderly but as a public official I am convinced that as a people we have a moral obligation for the well-being of our older citizens. It is my firm belief that government has a particular responsibility to promote the well-being of older Americans with programs which are aimed at their special needs and which above all will insure their independence, their dignity, and their feeling of security. But I should add that it is a responsibility not only of government at all levels working together, but of private individuals and organizations — a cooperative effort, the kind of effort which is reflected in the list of participants and topics of this conference; the kind of effort which is undertaken by religious groups, and by unions and other non-profit associations, as well as by the private business developments.

I know that, compared with other states, New Jersey has a substantial record of achievement in providing housing for the elderly in the field of low-rent public housing. New Jersey has one-fifth of all of this type of housing in the country. As of December 1963, we had 80 projects, 36 occupied and 44 under development. When these projects are completed, we will have a total of 9,426 dwelling units for the elderly. While we could take satisfaction in this record in the public housing field, it would be foolhardy to be self-satisfied. We must admit that there are too many aged among us who still must live in desperate circumstances.

Fortunately, under the leadership of President Johnson, public attention is now being focused as never before in recent years—I suppose not since the time of the great depression of the 1930's — on the problem of poverty in America. When we speak of poverty in America, we have to think first of the elderly poor. In 1960, 53% of those over 65, about 8 million persons, had an

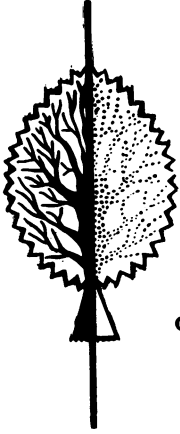
annual income of less than \$1,000 a year. An even more desperate situation is the plight of the lonely, aged poor, mostly widows living alone, a quarter of whom have under \$580 in money income per year.

It is in this context that we must view the need of housing for the elderly. It is not surprising then that the 1960 Census showed that in New Jersey about 30% of the homes owned and occupied by people over 65 are substandard. We know from a recent survey by our Bureau of Housing that the new multi-family buildings built in the years 1960-62, contain almost 28,000 dwelling units at an average rental of \$41 a room per month. Clearly, housing in this category cannot meet the needs of the older citizens of New Jersey. An honest analysis of the situation in which many of our elderly must exist is a grim, and really a shameful story. In his brilliant study of poverty in America, Michael Harrington made this observation on the culture of aged poverty: "This simple lack of income persisting into old age becomes the basis for a structure of misery and loneliness. Once this is given, medical problems become insuperable; housing becomes impossible to find. Perhaps more importantly, there is a growing feeling of being a useless, functionless human being in a land where youth is worshipped and death is hardly ever mentioned by name."

As your program indicates, local planning for housing for the elderly goes beyond a concern for the physical structure. It is necessary to consider the adequacy and location of the structure within a community context. We must be concerned, in other words, with the style of life for the older American. And it is here, I think, that we fall miserably short of the goals of what are supposed to be the golden years of life. We have made it possible for millions to live beyond the age of 65, and then we have failed to see to it that they can lead honorable and satisfactory lives. Too many Americans must live out their lives in such a dismal culture.

It is my hope the war on poverty will awaken the social conscience of the people of this country, and direct their attention to the elderly poor. There must be developed in the people the will to do something about the conditions of life and needs of all older Americans. It is indeed critical to the future of this country that we take the necessary action to bring the people living in this other America, the culture of poverty, into the mainstream of American life. If we are to succeed, we must be prepared to support a comprehensive campaign — some people might call it a never-ending one — against the causes of poverty. Harrington suggests that this will require a new outlook. In his words, "one along the lines of establishing new communities, of substituting a human environment for the inhuman one that now exists."

It is this outlook, it seems to me, that infuses this conference today. It is not enough to put a roof over the heads of our elderly, or to provide what someone has called "storage bins" for them. Your ultimate purpose is to enable the elderly to live in a dignified and meaningful manner, and in this effort I rejoice in being a partner with you, and I pledge you the full support of the State Government of New Jersey.



WORKSHOP ON FEDERAL AND STATE PROGRAMS

What are federal programs to help in the development and operation of housing for the elderly? Are there state programs in New Jersey? In other states? What changes have been proposed to improve present federal and state provisions? Are other changes needed?

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FEDERAL HOUSING PROGRAMS FOR SENIOR CITIZENS

The Housing and Home Finance Agency has three programs to provide housing for the elderly in various income groups.

The *Public Housing Administration* program provides financial, technical and management assistance to local housing authorities for new or remodeled dwelling units especially designed for the use of the elderly. Such units may be in a public housing development which includes younger persons or families or as a separate development for the elderly. Under this program, both income and asset limits are applicable in determining the admission of tenants. This is the larger program of the three and represents approximately one-half of the total of recent public housing allocations being devoted to housing for the elderly.

The program of federally assisted low-rent public housing started in 1937 to assist local communities, through local housing authorities, in providing safe, decent and sanitary housing for families unable to afford standard private housing. The PHA provides funds to start the project through loans for initial planning expenses and then pledges annual contributions to cover payment of principal and interest on long-term bonds sold by the local housing authorities to provide permanent financing of the project. The local government contributes by accepting a payment in lieu of taxes on the project and by supplying municipal services. The following formula illustrates the financial setup:

“rental and other income + annual contributions =
operating expense + payment in lieu of taxes + debt service.”

Over the years, Congress has amended the law several times to adapt the program to the special needs of the low income elderly. In 1956 single elderly persons became eligible and the per room cost limitations were increased by \$500. to allow for the added cost of special features for the elderly; in 1961 this was increased an additional \$500. The 1961 Act also authorized an additional annual contribution of \$120. for units occupied by elderly families in recognition of the very low income of many elderly persons. Monthly rentals under this program average \$32. per elderly family.

Although New Jersey is one of the leading states in the nation in providing low rent housing for the elderly, less than 10% of the state's municipalities participate. The creation of county and regional housing authorities was proposed as a solution, since some of the obstacles to county and regional authorities, such as school problems, are not a factor in housing for the elderly. These could be created under the existing Local Housing Authorities Law (55:14A-4).

Under the Local Housing Authorities Law an authority may be created by ordinance in the case of municipalities and resolution in the case of counties. Five members are appointed by the local governing body and one member by the Commissioner of the Department of Conservation and Economic Development. A copy of the Law and detailed information on the creation of authorities may be secured by writing Mr. Julius J. Seaman, P. O. Box 1889, Trenton, New Jersey 08625.

The *Community Facilities Administration* program (Section 202 of the Housing Act of 1959, as amended) provides long term (to 50 years) direct Federal loans for the development of housing for elderly families and persons at a sub-market interest rate (current rate 3%) to private non-profit corporations, consumer cooperatives and public agencies not receiving assistance exclusively under the 1937 Housing Act. The program is limited to housekeeping type projects, but central dining facilities, common lounge and meeting areas, and arts and crafts rooms may be included. Income limits have been established to assure occupancy by senior citizens in the lower middle income group.

The *Federal Housing Administration* provides a program (Section 231 of the National Housing Act) which insures mortgage loans from private lending institutions for housing projects designed for the elderly. Such projects may be new construction or the rehabilitation of existing structures. Eligible applicants under this program are private non-profit corporations which may receive FHA insurance for up to 90% of the replacement value of the housing facilities. The maximum interest rate under this program is 5% plus $\frac{1}{2}$ of 1% premium for insurance. This is a routine FHA program of insured mortgages (with Federal National Mortgage Association assistance), liberalized by the Housing Act of 1961, to finance rental accommodations specifically designed for the elderly in projects containing eight or more units. Applications are handled by FHA field offices — the Newark office for northern New Jersey and the Camden office for the southern part of the State.

The FHA "Below-Market Interest Rate" program — Section 221 (d) (3) is a program intended to provide good rental or cooperative housing to families in an income bracket too high for public housing but too low to compete successfully in the normal rental or cooperative market. It takes into consideration the many families in this income range who will be displaced by urban renewal or other governmental action. Although not specifically a senior citizen program, 221 (d) (3) with its restriction to families of low and moderate income and displaced families, it will certainly reach large numbers of elderly persons. The highlights of the 221 (d) (3) program are: (1) below market interest rate (currently 3%); (2) eligible mortgagors are public agencies, cooperatives, private non-profit corporations or limited dividend corporations; (3) mortgage may have a term of as long as 39 years and 3 months and be up to 100% of replacement cost; and (4) rentals, charges and occupancy requirements are regulated by FHA.

Urban renewal areas have advantages to offer and sites often are available at reduced prices for public housing and housing under Sections 202 and 221 (d) (3). The New Jersey Limited Dividend Housing Corporations Law can be used

to provide tax abatement in addition to the other cost reducing factors of long term, low interest financing and use of urban renewal land. When the municipality agrees to accept a payment of 15% of the gross shelter rents in lieu of taxes from a Limited Dividend Corporation authorized under this Act, rentals under Sections 202 and 221 (d) (3) can be reduced another \$8. to \$12. per month. An example is Riverview Towers in Paterson, the first high rise development in the nation completed under 221 (d) (3). This development, consisting of 754 apartments in four sixteen story buildings, is an example of federal, state and municipal cooperation to provide badly needed housing at reasonable rentals: low cost financing under 221 (d) (3), low cost urban renewal site, tax abatement under the State law.

In 1962, Title V of the Housing Act of 1949 was amended to authorize the *Farmers Home Administration* to make direct and insured loans to provide rental housing for senior citizens, 62 years of age or older, living in rural areas. A rural area is defined as open country or a small town of not more than 2,500 population which is not part of or closely associated with an urban area. These loans are intended to fill a credit gap in rural areas and offer an opportunity for senior citizens to continue to live in the communities where they have spent their working days and have their roots.

Loan funds under Title V may be used to construct, purchase, improve or repair rental housing for senior citizens capable of caring for themselves. Appropriate recreational and service facilities may be included. Direct loans (interest rate 3.625%) may be made to private non-profit corporations or consumer cooperatives. Insured loans (interest rate 5.75%) may be made to individuals, trusts, associations, partnerships, and corporations including agencies of a state or local government. Maximum term for direct loans is 50 years and for insured loans 40 years.

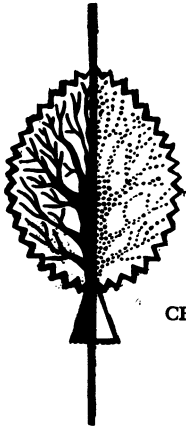
New Jersey is the site of the first development in the United States under the Farmers Home Administration insured loan program of rental housing for senior citizens living in rural areas. Twenty apartment units contained in two one-story row-type buildings were constructed in August 1963.

The Farmers Home Administration also makes loans to individuals to construct, alter, and improve dwellings on their land. Special provisions are made for loans to persons 62 years of age and over at an interest rate of 4% with a maximum term of 33 years.

Persons in rural areas unable to pay all or part of the cost of minor building improvements to make their dwellings safe and sanitary may be eligible for a housing grant up to \$1,000. through the Farmers Home Administration. A majority of these grants have gone to senior citizens.

The following points were made in the question and answer period:

1. Creation of county and regional housing authorities should be encouraged.
2. In designing a housing project, 60 to 80 units is recommended as offering the best all around advantages for the elderly.
3. Rehabilitation of housing for elderly is impractical because of increased taxes after improvements are made.
4. Amendment to Section 221 (d) (3) to permit single person occupancy would be especially beneficial to elderly.
5. Municipal governing bodies must be convinced that accepting payments in lieu of taxes to provide housing for elderly is to the advantage of the municipality.
6. A state program of financing middle income housing is a necessity because there is no assurance federal funds will continue under Sections 202 and 221 (d) (3).



WORKSHOP ON HOW TO GET STARTED

What steps should be followed by interested sponsors of housing for the elderly such as civic groups, labor unions, religious groups and non-profit organizations? What should a municipality look for when it receives a proposal to build housing for the elderly?

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The major objective in housing the elderly under federal programs is to have our senior citizens independent and self-reliant. From a psychological viewpoint, institutionalized living has a markedly debilitating effect on the independence of the aged while the non-institutional character of senior citizens housing has an opposite effect. Such housing must be designed to meet the special needs of the elderly by incorporating modern safety features and materials.

FEDERAL HOUSING PROGRAMS FOR SENIOR CITIZENS

(See Workshop on Federal and State Programs for details on what is available)

WHO IS TO BE SERVED?

The question of how to get started begins with a determination of what income groups are intended to be served and what related facilities will be a part of the project.

1. Public Housing.

Should an organization decide that there is a need for housing the elderly of low income groups, then the local public housing authority should be contacted to discuss the possibilities of providing a project for the elderly in the area.

The local housing authority has the primary responsibility to determine the need for public housing in the community. This need is established through a detailed study of the existing housing market in the area. Should the need for a definite number of units for such housing be established, the local authority may submit its application to the *Public Housing Administration* for federal financial assistance in the development and construction of the housing facilities. The financial assistance provided by the Public Housing Administration will be to guarantee the annual amount of principal and interest on the bonds issued by the local housing authority to construct the housing facilities for the elderly.

2. Direct Loan Program and Insured Loan Program.

In deciding whether or not to apply for a direct federal loan under Section 202 of the Housing Act of 1959, as amended, or Section 231 of the National Housing Act, the organization should ask itself the following questions:

- A. What income group should be served by this project?
- B. Should the contracts for the construction of the project be negotiated or should open competitive bidding be required for construction and equipment contracts?
- C. Should the housing facilities include an infirmary to provide medical care and attendance?
- D. Should the project provide related facilities, such as sundry shops, hobby rooms, beauty shops, barber shops, craft rooms, central dining facilities, etc.?

Where the organization desires to serve the elderly in all income ranges, thought should be given to the Section 231 program administered by the *Federal Housing Administration*. Under this program, there are no income limits applicable to tenants residing in the proposed facilities. However, Section 202, administered by the *Community Facilities Administration*, has as its policy the serving of the needs of the lower middle income group. The maximum income ranges under this program, have been established at \$4,800. for couples, \$4,000. for individuals, and \$6,000. for two unrelated persons desiring to share a unit.

If the organization determines that it is more beneficial to negotiate a contract for the construction of the proposed facilities, then the Section 231 program would be the proper choice since the Section 202 program does not permit negotiated contracts. The letting of construction and equipment contracts under the direct loans program must be on the basis of open and competitive bidding and an award being made to the lowest responsible bidder.

Where infirmary facilities are desired by the organization, it should be noted that Section 231 permits construction of an infirmary within the housing facilities at a ratio of one bed for every twelve units. Such facilities are ineligible under the Section 202 program although an area equivalent to a two room suite for diagnostic and emergency purposes is allowed. No beds are permitted, however, for overnight care.

Both programs permit related facilities to be included in the project. However, the inclusion of such facilities under Section 202 is only permitted where the immediate area does not provide such facilities. Further, the inclusion of

such related facilities increase the cost of construction of the project and thereby may possibly cause the project rentals to be beyond the reach of the low middle income group to be served under the *Community Facilities Administration* program.

STEPS IN ASSEMBLING A GOOD APPLICATION

After the organization has decided which program better fits the need, it would then take the following basic steps in securing federal assistance under either of the programs discussed above:

1. Market Analysis.

The organization should poll its own membership to determine how many are 62 years of age and over, the existing housing facilities available to its members, the rentals paid for such housing and the incomes of such persons. The organization should establish the area that the project is intended to serve, that is, town, county, etc. A more detailed analysis of the housing market will be made by the local district insuring office under *Federal Housing Administration* Section 231 program or the Regional Office under the *Community Facilities Administration* Section 202 program. This market analysis will assess the existing housing facilities provided by privately and federally financed housing in the area, the number of additional units needed and the rental range required to operate a successful project.

2. Site Location.

The location of the site is one of the most important factors to be considered in the development of marketable housing facilities for the elderly. Its importance is two-fold. It has a direct relationship to the market analysis and a good site close to community facilities allows lower costs for construction by eliminating the need for such facilities in the project itself.

An applicant contemplating a senior citizens housing project should try to have available for selection at least three sites which are located in an area of the community which has available health facilities, such as physicians' offices, nursing homes, hospitals; cultural and religious institutions; social and recreational opportunities and commercial facilities for shopping and personal needs. The site should have access to good public transportation facilities and should be located in a neighborhood which is primarily residential, free of objectionable features such as smoke, noxious odors, and excess noises.

3. Community Support.

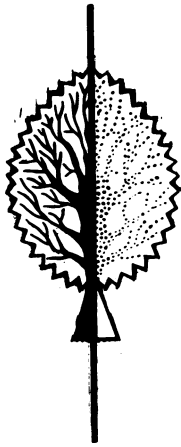
The organization which proposes to build a senior citizens housing facility should attempt to gain the cooperation of the agencies in the community which deal primarily with serving the needs of elderly persons. There is no question that the housing needs of the elderly must be served, but organizations proposing such facilities should be cognizant of the fact that the agencies must also serve the needs of the elderly in other areas.

Good management of such housing facilities will be sure that there is a social and recreational program either through its own facilities or facilities available in the community. A good housing project requires that management be available to render assistance to its tenants when necessary regarding welfare and home care agencies, and nursing or hospital facilities. Such a program allows the tenant to have peace of

mind and a sense of security, thus contributing significantly to an independent living environment.

4. Sponsoring Organizations.

Organizations such as churches, local community agencies, civic organizations, labor unions, fraternal organizations, etc., desiring to provide housing facilities for the elderly will generally create a separate non-profit corporation as an eligible applicant under Sections 202 or 231 programs. Corporations which are created specifically for these programs must have a strong backing of its sponsoring organization to give a continuity of existence in its operation and management. The governing body of an applicant should contain a cross-section of community interest and should have on its board, in addition to members of its sponsoring organization, persons who are representative of public interest groups. Such a broad make-up of the governing body will permit expert advice in all areas required in developing a successful project.



WORKSHOP ON LEGAL STANDARDS

Will the courts accept municipal ordinances limiting occupancy of housing units to the elderly? What kind of legislation is needed to protect the purchasers, renters, and the municipalities in special housing for the elderly? Is there a need for state legislation?

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The initial question discussed before the "Legal Standards Workshop" was whether special zoning, planning, housing, and building code standards and controls may be enacted which are limited solely to housing for the elderly. Generally, such special provisions for housing for the elderly would result in different standards than those applicable to other types of housing in the community. For example, it has been the experience in the senior citizens housing projects constructed for persons with fixed and moderate incomes under Section 202 of the National Housing Act, that only one-third to one-half of all persons eligible to reside in those projects own automobiles. Accordingly, it may be totally unrealistic to impose a one to one off-street parking ratio. In fact, William Brach, Counsel for the City of East Orange and one of the panelists, reported that East Orange had adopted a special provision in its zoning ordinance relating to off-street parking ratios for 202 housing projects. There was general agreement among the panelists that where the need could be demonstrated, the housing for the elderly may be separately classified and treated in the zoning and subdivision ordinances and in the various municipal codes.

Another question raised was, assuming that special enactments for housing for the elderly are within the limits of municipal authority, may the governing body create such standards, or is specific state-enabling legislation necessary? The zoning and planning powers already granted to municipalities by existing enabling legislation would appear to permit smaller lot sizes and variances as to square footage requirements. However, it should be made clear that since there are no court decisions upholding class legislation in favor of the elderly, municipalities proceed at their own risk, especially as it applies to non-federal elderly housing.

If the municipality is to grant special treatment to housing for the elderly, controls must be developed which will assure that occupancy of units so constructed will be limited to elderly persons. Two control techniques suggest themselves. One is an agreement between the municipality and the developer of the project with respect to the occupancy of the project. Such a technique would be similar to that employed in the Urban Renewal Corporations Law of 1961

(N.J. Laws 1961, Ch. 40), i.e., the financial agreement between municipality and the urban renewal corporation. The other control technique would be an ordinance limiting occupancy to elderly persons (as therein defined) in developments or projects which had been constructed pursuant to special provisions for the elderly. Violation of the occupancy limits contained in the ordinance would, upon conviction, result in a fine or penalty being imposed upon the owner of the premises. Both of these two control techniques, in order to be effective, would require periodic inspections.

It is evident that whatever control techniques are adopted, if a project is completed and thereafter substantial vacancies exist due to lack of a market, pressures will build up for relief from occupancy restrictions. Thus, the most effective control is the preventative one, namely, careful study of the need for project with adequate bonding requirements to guarantee the fulfillment of the projected plans. Careful attention should be given to the developer's housing market analysis as to the needs that exist for that particular type of housing in that location.

A further problem discussed at the Legal Workshop was whether non-profit corporations which desire to construct housing for the elderly may obtain municipal tax exemption or abatement. As to total tax exemption, it is a matter of some doubt as to whether a non-profit corporation which engages in the activity of constructing housing for the elderly may qualify as a corporation engaged in a charitable purpose pursuant to N.J.S. 54:4-3.6. A constitutional amendment may be necessary in order to afford complete tax exemption of housing for the elderly in the State of New Jersey. (See: N.J. Const. Art. VIII, Sec. 1, par. 2, *Switz V. Kingsley*, 37 N.J. 566.) There are, however, techniques available for non-profit corporations to achieve tax abatement for housing for the elderly by paying 15% of gross shelter rent in lieu of taxes under the Limited Dividend Housing Law. Such a technique is to create a non-profit limited dividend housing corporation pursuant to N.J.S. 55:16-2. Such non-profit corporations have already been formed to construct housing projects which are financed by loans granted under Section 202 of the National Housing Act. It may also be possible to achieve tax abatement under the Urban Renewal Corporation Law of 1961.



WORKSHOP ON PLANNING AND ZONING STANDARDS

Will traditional methods for municipal control of land use and development through the master plan and zoning need to be re-evaluated in light of requirements of housing the elderly? Do present patterns of municipal government include adequate amounts of housing suitable for senior citizens?

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Suburban development of large areas as exclusive single family districts has had the effect of excluding all family types except young child-bearing families. The problem that this creates for elderly persons is readily apparent. The elderly person has little choice between the extremes of living in the same house with his or her adult children — or living separate and at a great distance from them. This situation prevents elderly persons from playing a role in the upbringing of their grandchildren and denies the young adults the support and guidance of their parents during the often stressful early years of child raising.

PROBLEMS IN PROVIDING HOUSING FOR THE ELDERLY

New housing being constructed for the elderly often is not being built where it should be. It is being built either in isolated retirement communities or in central cities, but little in the suburbs. One reason for such locations is the fact that planning and zoning have not been concerned with the social welfare of citizens so much as preserving property values. Furthermore, the reliance on local property taxes for the major support of community facilities, particularly schools, as well as the fractionization of government in metropolitan New Jersey have been major factors militating against the elderly in suburban areas.

Communities are afraid to permit the construction of small dwelling units at high densities because they believe this will permit occupancy by low income families with many children. It is argued that such occupancy will lead to exorbitant municipal costs and/or a lowering of standards of municipal services. This blanket exclusion has also excluded the elderly from the suburbs and consequently the planning and zoning policies have created social dislocations of major magnitude. However, the suburbs could effect important social change through an enlightened use of their planning and zoning powers.

CRITIQUE OF CURRENT ELDERLY HOUSING

There are several programs directed at providing housing for the elderly which depend on federal subsidy and are aimed at elderly families with low incomes. This approach to providing housing for the elderly is leading to a kind of segregation through which we find elderly persons and families being segregated not only according to their age but also segregated according to their economic status. Since these programs are not being pursued in the middle and upper income suburbs, they enforce rather than overcome the patterns of exclusion and segregation of the elderly.

FACING UP TO THE REAL PROBLEMS

Low density suburbs as now developing are wasteful as well as reflecting an unrealistic attitude toward the central cities. We cannot solve or escape the problems of race and poverty by casting off our old houses, neighborhoods and cities. The justification of suburbs as required for the rearing of children is a rationalization for running away from the real problems. We cannot continue squandering America, but must face up to our problems and solve them where they exist.

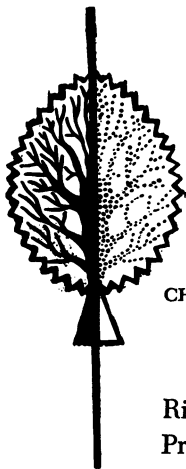
In building cities, our objectives must be to build so that the American ideal of equality of opportunity can be a living reality. Our cities must be open to people and families of various economic and social status as well as families at all stages of the life cycle. Planning and zoning are tools that must be used to ensure that this is done in an orderly, efficient and harmonious manner.

PLANNING AND ZONING TECHNIQUES

The practice of planning and zoning has developed many sophisticated techniques over the past decade. These techniques can be used to ensure good development and can be used to further the objectives on which we are focusing here today. Tools which are available and tested include:

- the use of density controls which limits the size of the dwelling units as well as the number of dwelling units per acre.
- the special exception which allows flexibility of standards for special purposes.
- use of clustering techniques whereby densities in certain areas are allowed to become high so long as the overall density of the community is maintained.
- occupancy permits which can ensure that dwelling units are occupied as intended and zoning which would permit the mixture of building types in a single development.

It is up to the local government and citizens to establish the goals which will permit the use of these tools in a way to ensure a truly balanced development of their community.



WORKSHOP ON ARCHITECTURAL STANDARDS

Are new architectural designs necessary for housing of the elderly? Are changes in municipal zoning or building codes needed to permit use of new materials? What new architectural research is currently under way? What are the future possibilities?

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We should progress cautiously developing architectural considerations keeping an open mind, not the rigidity that the title "Standards" implies. The architect can be the key to the success or failure of housing specifically built for the elderly. Solutions are still in a formative and embryonic stage with pilot projects being tried on all levels. Architects, through committees on the national and local levels, have formulated basic philosophies which have motivated creative talents and study.

The private homeowner has been investigating the possibility of/or modifying his residence. By reducing the rooms that originally served an entire family into smaller apartments, added rentals can be realized that could augment meager retirement incomes.

Liberal programs have been created through F.H.A. Mortgage Insurance to encourage non-profit groups to construct housing units for their affiliated senior citizens. Churches, labor unions, educators, and service groups are all taking advantage of governmental finance opportunities and developing many interesting solutions. Private builders have been motivated to help the elderly purchase new homes within a planned village complex. Public housing developments have been allocating a portion of their rental units for occupancy by the elderly.

GENERAL CONSIDERATIONS

In a facility for the elderly, necessary ingredients such as ramps, handrails and safety equipment should be integrated into design to assure that it does not suggest it is for the aged or infirm, in other words, the appearance must be de-institutionalized. Adequate medical facilities should be readily available. The initial construction should consider future expansion, durability of materials, landscaping, and economy with attractiveness.

LIMITED BUDGETS SHOULD NOT LIMIT GOOD DESIGN

The use of standardization to assist economy in equipment, detailing, etc., is worthy, but it should not be used as an excuse for lack of design. Design flexibility through the use of load bearing partitions is desirable. Items that contribute to low maintenance sometimes cost more than other available materials, but should be considered for their ultimate advantages.

The problem of designing within the budget was explored. It was agreed that minimum design resulting in a box is not the cause and/or effect of budget

problems. An archaic building industry and the tendency of architects to design monuments to themselves were suggested as contributing to the problem. A team effort is required on systems of construction, code considerations, and experimentation. Cooperation with contractor during design stage can reflect such decisions as the structure estimate is affected by site location in market.

P.H.A.'s allowance of a total development cost of \$14,000 per dwelling unit has been established to encourage good design. They have experienced bids of \$18,000/D.U. being re-designed to come in at \$12,000/D. U. without a sacrifice of design. Factors other than design, such as bidding, also contribute to project costs as is evidenced by the experience shown by the range encountered of \$10,000/D.U. for private work to \$17,000/D.U. for public work.

SITE CONSIDERATIONS

Considerations of community relationship and relationship within the group are important in choosing locations, as elderly persons have increased leisure time. Important physical considerations are: (1) light, air and sunshine; (2) protection from noise; (3) protection from traffic; (4) good view; (5) outdoor areas, such as private gardens. Social requirements are: (1) shopping, (2) transportation, (3) health and welfare, (4) theater.

Psychological considerations are: (1) orderly arrangement of apartments; (2) space and security sense; (3) landscaping which preserves existing trees; and (4) installation of site furniture.

Specific site considerations that should be included in housing for the elderly are:

- pedestrian circulation should be separate from vehicular traffic.
- steps should be used in groups of three or more with handrails on both sides, ramps at 7%.
- night lighting should be adequate to eliminate all dark corners.
- covered bus stops.
- safe and easy access of vehicular traffic from public street with consideration of headlight direction.
- adequate handling of service facilities of laundry, trash, etc.

PHYSICAL PLANNING OF BUILDINGS

Although city people like the city and country people like the country, high rise structures can be used successfully to house the elderly who have not been apartment dwellers previously. Balconies can be used to 14 floors, but some people will not use them. Congregate housing might consider flexibility to permit future nursing care as the present elderly grew older (as 3' - 4' doors). The number of 2 bedroom apartments should be given favorable consideration because of the economics of larger units and the increase in two generation elderly families.

Row houses for the elderly are excellent for couples, permitting individual expression and flexibility. The location of services such as laundry, incinerator, coin machine, etc., are important to encourage socializing.

The questions of desirable density and coverage limitations for high rise structures were considered. It was felt that it is not advantageous to set these limitations as each application should be considered on its merit.

The question of parking for the elderly is reflected by the location and type of project. Although there is agreement that the need is usually less than current zoning permits, there is a lack of experience in private housing for the elderly. However, public housing for the elderly has specific experience of an 11% average for 5 projects in Northern New Jersey and 18% in Easton, Pennsylvania. P.H.A. feels that 25% is ample and lesser provisions are more desirable than a sea of asphalt.

The advantages of underground parking to coverage and planning were acknowledged. Although economics currently outweighs the aesthetic advantages, it is anticipated the future will see this balance change. Possibly the government aided projects should take the lead in giving preference to people over the automobile.

PLANNING OF UNITS

The institutionalization of design is the greatest injustice that can be done by the architect in housing for the elderly. The architect should use his initiative and design for people. Specific items of design are: do not use handrails; do not use saddles on thresholds; use windows with drop stops; use wider than usual doors; use outdoor furniture that is easily moved such as light weight aluminum; use furniture that is easy to get out of; lay out unit so that all of it is visible from the door; move kitchen base cabinet out 7" and drop top of cabinet; use 5 x 7 bath, with tub one side and lavatory and water closet on the other.

The individual architect usually has a pet layout—as core in center with open rooms around. Standardization of the layout by the individual can be good as it is economical.

The whole subject of surface finishes has been neglected and should be explored.

THE FUTURE

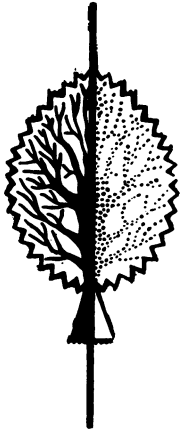
Construction materials and methods should be explored. The mechanicals are 25% of the building costs and contain some of the most antiquated practices.

Economical methods of enclosure and partitioning should be explored. Governmental demonstration grants should be considered for more experimentation on new products and uses.

The use of simpler specifications, bidding procedures, and less expensive materials may be utilized.

We should evaluate the economic life of the structure we design to assure that we are not overdeveloping them.

The utilization of a standard, fair building code would be a strong asset.



WORKSHOP ON ENVIRONMENTAL STANDARDS

Do environmental standards for housing the elderly differ substantially from the proper environment needed for adequate, decent, safe and sanitary housing in sound neighborhoods for all age groups? Does housing for the elderly pose any new factors that the community should be concerned about?

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The purpose of this workshop was to consider the environment in which housing for the elderly must be set. While research in this field is still exploratory, it has suggested a number of aspects of the problem which must be dealt with by more definitive study. Steps must be taken to insure that adequate housing and desirable environmental conditions are available to meet the needs of the elderly. Studies show that every sixth dwelling unit rented or purchased involves a person 65 years of age or over. This constitutes a significant market for the State's builders and realtors and one which cannot easily be ignored.

THE HOUSING MARKET OF THE ELDERLY

It has been estimated that new housing, skillfully designed with the needs of the elderly in mind, could successfully compete for about one-third of the elderly housing market. Over two-thirds of the elderly population own their own property. If the elderly have equity in a home, they are faced with the choice of two basic alternatives — staying on in their present quarters, which may have become in excess of their needs, or moving on to smaller quarters. In the latter, case studies have found that even though the elderly may move, they do not want a radical change in their environment. Since there is no single entity of older persons, there emerges a heterogeneity of housing and environmental needs which must be considered.

There was consensus that housing for the elderly can be divided into two broad categories: (1) new, separate and distinct housing projects; and (2) housing accommodations in existing structures (rooming houses, etc.). Each of these basic types of elderly housing has points in common in terms of the environmental standards that should be met. However, to date, the area of elderly housing in existing structures has received little attention because of its diverse nature. There were recommendations for the improvement of this sector of the elderly housing market.

SOCIAL AND PSYCHOLOGICAL NEEDS

There is a wide variety of social and psychological needs among the elderly, just as there is a wide variety of categories of older people. However, two basic needs seem to be manifested:

1. the opportunity for privacy — without isolation.
2. the opportunity for social contact.

The aged require a sensitive balance of privacy and sociability which can only be achieved by a careful consideration of the total environmental needs of this segment of population — the relation and arrangement of rooms within the dwelling unit and the total planning of the site. The objectives of privacy and sociability as they relate to the housing needs of the elderly may require a modification in the definition of “housing efficiency” which promoters and investors usually put first when building for the mass market. Lower ratios of rentable to non-rentable space; more and wider walkways, both interior and exterior designed to facilitate social contact; the provision of common rooms; the location of outdoor facilities which promote social interaction; the distance between buildings; the arrangement of walkways; the provision of ancillary site services such as refuse collection, the lighting of walkways, site maintenance, shuttle bus service, etc.; and the relation of the site to the total community are all essential elements which contribute to the success of housing for the elderly.

Housing for the elderly should be thought of as facilities which will “attract” people instead as a place to “put” the elderly. Such housing should avoid the extremes of social isolation and over-institutionalization both in the design of the structure and the location and planning of the site. Consideration should be given to the patterns of social interaction which the elderly have followed previously; for example, the friendships held by the elderly in the broader community must be preserved through site selection. Efforts should be made to avoid sharp dislocation. If these people are too far removed from old friendship patterns in the community, they will tend to gravitate towards social isolation. While they can make friends within the housing project, the elderly often find it difficult to make friends in the new neighborhood.

THE PHYSICAL ELEMENTS OF THE SITE

In designing a housing environment for the elderly, provision must be made for the human factor — happiness, dignity, self-respect, and emotional vigor. In this respect, the site and neighborhood selection becomes a vital element. The best designed buildings in the wrong neighborhood can be disastrous. The site should be close (within walking distance) to adequate shopping facilities, educational and cultural centers, places of worship, parks and other opportunities for recreation, and health, welfare and public service facilities. It should have access to social life; to things that will keep the elderly occupied; to all the things that they are used to. In short, it should provide for an extension of what they have been all their lives.

Internally, the site should be a varied one, providing a variety of experiences to the senses. Its design should include garden and sitting areas with benches and chairs, pleasant overall landscaping, with an opening to view the external world. It should be an active site with provision made for gardening and other pursuits which would involve the people living there. And finally, the site should avoid “institutional” qualities and appearances. The buildings and the site design must be geared to the human scale and provide experiences with which the elderly are familiar. What may be considered to be architecturally exciting from the technician’s point of view may be totally foreign to the elderly and should therefore be avoided.

THE OPPORTUNITY FOR SOCIAL CONTACTS

It is generally recognized that people in entertaining guests in their living quarters desire to screen off the bedroom, kitchen and bathroom areas. This poses a particular problem in elderly housing units which are often one-room efficiencies. In such cases, it is difficult to screen these areas off to permit normal use for visiting. To meet this problem, housing for the elderly should be designed to include a common area where the elderly can meet to visit if they cannot tidy up their own quarters. Research in geriatrics has indicated that without this opportunity for social contact, the elderly may be expected to diminish in life expectancy by as much as ten years.

This is a particularly critical problem in the case of rooming houses. While special projects for housing the elderly are currently receiving considerable attention, the problem of the rooming house is often overlooked. Only a small percentage of the elderly live in special projects. Rooming houses constitute an enormous pool of elderly housing, especially in urban areas. Rooming houses seldom are designed with the needs of the elderly in mind. *Steps should be taken to include in local housing codes a provision requiring that rooming houses provide a common room for their occupants.* This need not be anything elaborate — a small parlor, a hallway alcove, etc. In Massachusetts there are laws which provide that a common room must be established whenever there are more than 50 units. This is a start in the right direction, but still does not meet the problem of the smaller rooming house.

Time and cost efficiency, considered important by architects and builders, may not necessarily be good in elderly housing. For example, outside paths should not strive to connect points by the most direct route, but rather should be designed to facilitate social contacts. The arrangement of access walks has considerable bearing on the number and frequency of social contacts which may be experienced. For example, the likelihood of casual contacts can be increased by facing the front doors of the units onto a court in which all access walks run to a single main walk, wide enough for strolling. Dead-end walks and direct access onto a public walkway should be avoided where possible.

The occupants of elderly housing units spend much of their time outside of their dwellings in their immediate neighborhood. Since the elderly have no daily routine off-site activities, such as jobs or school, there is little motivation for them to leave their immediate neighborhood for any lengthy period as is the case with other segments of the population. Thus, some common area of activity, both indoors and outdoors, is essential. However, off-site needs also must be recognized. Large segregated retirement "villages" in rural areas often ignore this important element of the total environmental needs. As a result, the developers eventually must lower the age limit in order to market the units. The elderly must be recognized as a part of the total community and their housing needs accommodated accordingly. Adequate access to other people in various age and social categories is important in the development of a desirable environment for housing the elderly.

Community organizations should be enlisted to help involve the elderly in community activities. Neighborhood associations can be used as an effective device to assist the elderly in making the adjustment to their new environment. This is particularly effective in cluster developments. Here the common grounds and common buildings tend to unite the occupants more readily.

In the area of housing for the elderly which is a part of the existing urban supply, the aforementioned environmental standards must also be provided. *Efforts should be made to use the urban renewal and rehabilitation programs to aid in making the existing supply of housing for the elderly more livable and containing the necessary amenities usually thought of with new units.*

The provision of areas for social contact outside the buildings add little or nothing to the cost of the development, but unless locations are properly planned, they will go unused. For example, sitting areas should allow for a choice of sun or shade. In terms of casual contacts, a sitting area located just off the main walk within sight of the street entrance to the development can generate much use by residents, many of whom may be enroute elsewhere. The problem of the dead-end locations of dwelling units can be solved by the placement of sitting areas or other gathering spots at the dead-end, thus giving other residents a reason to walk there. Consideration should also be given to remote corners of the site which can be used as outdoor retreats for rest and reflection. To be sure, they will be used less frequently than centrally located areas, but will provide a sense of variety, of going somewhere and doing something different. This is important to those who spend most of their time on the site.

Considerable discussion was devoted to the problem of isolation. It was suggested that one way in which isolation of elderly housing might be avoided is to provide the elderly with an income sufficient to permit them free choice as to the kinds of housing they would select. Thus, this approach would bring the elderly into the larger housing market. The problem with this approach is that efforts would have to be made to educate the people as to what constituted good standards for housing. Experience has shown that welfare money often subsidizes slums. People on welfare go into substandard housing.

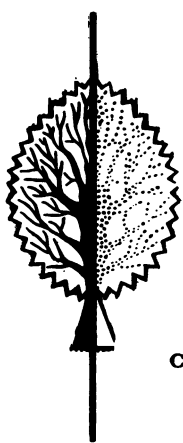
One other approach that was suggested is the concept of rent certificates. Under this approach a certain number of units within a project are established to serve the needs of the elderly, with the remaining units being rented to diverse age groups. In this way the housing needs of the elderly can be accommodated within the total environment of the community.

CONCLUSION

If design is to do its part in producing a sound physical environment for the one-sixth of the nation's households which are headed by people over 65, if it is to reduce the aged's sense of isolation, while at the same time provide a balance of privacy and sociability, then much more research is needed to guide architects, planners, and developers.

In the words of Dr. William C. Loring:

"There is a vast difference between creating a shelter from the winds and designing a residence suited to the special needs and activities of the aged . . . the resulting environment can make the prolonging of life a worthwhile adventure, far more meaningful than a waiting out of the wind."



WORKSHOP ON RELATED COMMUNITY FACILITIES AND SERVICES

Are new or additional community resources needed as adjuncts to housing designed for the elderly? How do already existing community resources — schools, recreation facilities, medical institutions, etc.,—relate to housing for older people? Who has the responsibility for developing these relationships?

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Since the elderly spend most of their time where they live, their housing should be the "hub around which all other facets of community life find meaning." The needs of the elderly as they differ from other age groups, whether existing resources for other people were available to them, and how to take steps to meet needs were considered. Special emphasis was given to the *integration* of community services, resources, and facilities for the elderly and working toward the goals of prevention, restoration, and rehabilitation with the ultimate goal of helping each individual achieve his maximum potential.

A constellation and continuum of services for the aged person must be provided to enable him to continue as a contributing member of society, and to remain in his own home as long as possible. The aged should not be segregated except for those in need of specific services; such as, "homes for the aged." Needs of the elderly are too often subordinated to community resources with seniles placed in mental institutions; convalescents, in hospitals; and persons, amenable to rehabilitation, "rotting away in substandard nursing homes."

There are many services and facilities available through all departments of the federal, state, county and local government and voluntary agencies that are not used because they are not known. There are nutrition and dietetic counseling services available through the Extension Service and Visiting Nurse Service. Dental needs of the aging are a big problem, largely unrecognized as yet. The psychological factor of lack of social motivation for living needs to be interpreted by social workers to families where there are older people. Physical

safety must be taught and there must be more accent on restoration and rehabilitation. We must find out not only what is wrong but also find out what is right — conserve what a person has and maximize it. To accomplish this, ongoing services can be used. New services should not be started, but existing ones improved and expanded. To start isolated services for the elderly only lowers standards.

A wide range of services are available to people on Old Age Assistance and a pamphlet listing them is available from the Bureau of Assistance, New Jersey Department of Institutions and Agencies, Trenton. While the elderly may spend more money per capita on food, they may actually be getting less food. Food shopping for larger families cuts the per capita costs of which the elderly cannot have the advantage. It is now possible for Community Service Specialists to be employed by county welfare boards with the federal government reimbursing 75% and the state and county governments 25% of the cost.

Work is no longer the *be all* and *end all* of existence. People should prepare for the new leisure time through adult education classes. Statistics disclose that there are more adults in New Jersey without a high school education than there are *with*, and that there are large numbers of people who cannot speak English. There is a large number of retired teachers in New Jersey, and, although it would appear it would be easy to utilize them to meet this challenge, actually it poses a big organization job. If Bill A497 becomes law, the State can subsidize two-thirds of the salary of a local Director of Adult Education, who could take responsibility for the organization needed. Library facilities are available for use by the elderly or people working with them and should be used more.

One of the major local needs is for leadership training for volunteers. Senior citizen groups should be utilized as opportunities to educate on nutrition, dental needs, etc.

Opportunities for people who want to return to the labor market should be explored instead of offering "made work." Many people of 65 are capable of working and want and need to do so.

Housing projects for the elderly are needed but should not take on the air of county homes.

SUGGESTED READING ON HOUSING FOR THE ELDERLY

I. BOOKS FROM PUBLIC AND SCHOOL LIBRARY SERVICES BUREAU, DIVISION OF THE STATE LIBRARY, NEW JERSEY DEPARTMENT OF EDUCATION.*

1. *Community Planning*. Edited by Herbert L. Marx, Jr. The H. W. Wilson Co. N. Y. 1956.
2. *Education for Planning: City, State, and Regional*. Harvey S. Perloff. The Johns Hopkins Press. Baltimore, Maryland. 1957.
3. *Housing Design*. Eugene H. Klaber. Reinhold Publishing Corp. N. Y. 1954.
4. *Housing the Aging*. Edited by Wilma Donahue. University of Michigan Press. Ann Arbor, Mich. 1954. \$3.75.
5. *Site Planning*. Kevin Lynch. The M. I. T. Press. Cambridge, Mass. 1962. \$10.00.
6. *Urban Planning and Municipal Public Policy*. Donald H. Webster. Harper & Brothers. N. Y. 1958.
7. *Zoning*. Edward M. Bassett. Russell Sage Foundation. N. Y. Reprinted 1957.

*The above books may be borrowed from the above Bureau, Lalor and Jersey Streets, Trenton, New Jersey.

II. MATERIAL FROM SPECIAL LIBRARY, NEW JERSEY DIVISION ON AGING.*

A. BOOKS

1. *Buildings for the Elderly*. Noverre Musson and Helen Heusinkveld. Reinhold Publishing Corp. N. Y. 1963. \$15.00.
2. *Housing and Income*. Margaret G. Reid. The University of Chicago Press. Chicago, Ill. 1962. \$7.50.
3. *A Place to Live*. U. S. Department of Agriculture. Supt. of Documents. Washington, D. C. 20402. \$3.00.
4. *Retirement Planning Guidebook*. The Retirement Council. Stamford, Conn. 1963. \$3.00 for soft cover copy. \$4.50 for hard cover copy.
5. *Retirement Villages*. Edited by Ernest W. Burgess. University of Michigan. Ann Arbor, Mich. 1961.
6. *Twenty Years of Public Housing — Economic Aspects of the Federal Program*. Robert M. Fisher. Harper & Brothers. N. Y. 1959. \$6.50.

B. PAMPHLETS

1. "Buildings for the Aging — Building Types." Reprinted from Dec. 1962 issue of *Architectural Record* by U. S. Department of Health, Education, and Welfare. U. S. Government Printing Office. 1963.
2. *The Elderly and Their Housing*. Glenn H. Beyer and Sylvia G. Wahl. Center for Housing and Environmental Studies at Cornell University. Ithaca, N. Y. 1963.
3. *Essays on the Problems Faced in the Relocation of Elderly Persons*. Institute for Urban Studies, University of Pennsylvania, and National Association of Housing and Redevelopment Officials. 1963.
4. *Goals for Community Services — Planning for Community Needs in Health, Education, and Welfare*. U. S. Department of Health, Education, and Welfare. U. S. Government Printing Office. Washington, D. C. 1963. 15 cents.
5. *National Survey of Metropolitan Planning*. Prepared by the U. S. HHFA for Subcommittee on Intergovernmental Relations of the U. S. Senate Committee on Government Operations. U. S. Government Printing Office. Washington, D. C. 1963. 50 cents.
6. *Services for Families Living in Public Housing — Planning for Health, Education, and Welfare Services in the Public Housing Community*. U. S. Department of Health, Education, and Welfare, and U. S. HHFA. Order from Bureau of Family Services, DHEW. Washington, D. C. 20201. 1963.
7. *Slums and Social Insecurity — An Appraisal of the Effectiveness of Housing Policies in Helping to Eliminate Poverty in the U. S.* Alvin L. Schorr. U. S. Department of Health, Education, and Welfare. U. S. Government Printing Office. Washington, D. C. 1963. 50 cents.

*Items in Section II. *Material from Special Library, New Jersey Division on Aging* are NOT for distribution but are available for review in the office of the Division, 129 East Hanover Street, Trenton, N. J.

Other related materials are presented in "Suggested Reading List on Housing for an Aging Population" in the Report of the Housing Conference, held Oct. 10, 1961.

LIST OF CONFERENCE KIT MATERIALS
LOCAL PLANNING FOR HOUSING THE ELDERLY

I. NEW JERSEY MATERIAL

- A. New Jersey Department of Conservation and Economic Development,
Division of Resource Development, Bureau of Housing.
 - 1. *Limited Dividend Housing Corporations Law*, as amended June 1963.
- B. New Jersey Department of Health
 - 1. *New Jersey State Housing Code*. Reprinted from *Public Health News*, March 1962.
- C. New Jersey Division on Aging
 - 1. "Emphasis on the Positive," December 1963 issue of *Added Years*.
 - 2. *Excerpts from the Local Housing Authorities Law*. March 1964.

II. FEDERAL MATERIAL

- A. Housing and Home Finance Agency
 - 1. Community Facilities Administration
 - a. *HHFA Programs for Senior Citizen Housing*. Fact Sheet. March 1963.
 - b. *Senior Citizens Housing Loan Program*. (moderate income). Fact Sheet. April 1963.
 - c. *Guides for Project Design*. September 1963.
 - 2. Federal Housing Administration
 - a. *FHA Mortgage Insurance on Housing for the Elderly*. (Section 231 of National Housing Act). Revised November 1963.
 - 3. Public Housing Administration
 - a. *The Public Housing Program for Senior Citizens*. (Low Rent). Fact Sheet. February 1963.
 - b. *Architect's Check List*. February 1962.
- B. President's Council on Aging
 - 1. *The Older American*. 1963.
- C. U.S. Department of Agriculture
 - 1. Farmers Home Administration
 - a. *Housing for Senior Citizens-Loans for Housing for Senior Citizens in Rural Areas*. June 1963.
 - b. *Housing Loans and Grants to Rural Senior Citizens*. FHA Trenton Office, N. J. March 1964.
 - c. *Rural Housing Loans*. 1964.
- D. U.S. Department of Health, Education, and Welfare
 - 1. Office of Aging
 - a. *Housing Senior Citizens*. (Selected References on Aging). Reprinted June 1963.

III. OTHER MATERIAL

- A. *Elements of a Sound Market Analysis*. Glenn Beyer. Excerpted from *Proceedings of Meeting on Housing for Elderly Citizens*, Washington, D. C. April 25-26, 1963.