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ACTIVE ADULT COMMUNITIES

Description:

Across the country, the aging of the baby boomers has spawned a growing trend devoted to developing "active adult communities." These communities are housing developments restricted to persons at or over a specified age—defined variously as 50, 55, 60, 62, or 65 years of age. An active adult community can be a single multiunit building; multiple multiunit rental apartment buildings, condominiums, or cooperatives; or a complex of single family homes, duplexes, or mobile homes. If an active adult community in New York State is structured as a condominium, or includes an entrance fee, its financial aspects may be regulated by the State's Attorney General's Office.

Sometimes called "leisure communities," "retirement living," "independent living communities" or "retirement communities," active adult communities may include amenities, a dining program, and recreational and social activities; but they are not planned to include supportive assistance, personal care, or health care coordinated by the housing provider. Since they do not provide personal care or health services, these communities do not require licensure or oversight by the New York State Health Department. Any in-home care, doctors' visits, or other health-related services are arranged for privately by the resident. Many active adult communities are architecturally designed to address some of the physical limitations that growing older may bring. For example, bathrooms may be equipped with handrails and grab bars, kitchen and bathroom sinks may have single-lever faucets, or electrical outlets may be located within easier reach.

Active adult communities are typically marketed to active, healthy, younger seniors, some of whom are still working and many who are new retirees; a major market are the Baby Boomers. This is a "market-driven" housing option, chosen by older people who do not initially need a supportive living environment, but who are seeking a lifestyle change during their early retirement or pre-retirement years.

Active adult communities can be:

(1) A market-rate development—for example, *Glenwood Village*, a complex of 500 single-family homes in Riverhead, Long Island, for moderate-income older people; or *The Seasons*, a luxury complex of over 200 condominiums in East Meadow, New York, for upper-income older people. In market-rate communities, residents pay the rents or fees that are set by the owner or manager. Very often, communities include leisure amenities and facilities (such as a community center, pool, exercise/fitness room, golf course, meeting spaces), which may be included in the monthly charges or charged as an additional fee.

(2) A subsidized development—for example, *Northern Pines*, a 36-unit rental complex of attached garden apartments in Wilton, New York, for low-income older people; or *Council Meadows*, a 24-unit rental community of quad-plex apartments in Burnt Hills, New York, for low- and middle-income older people. Public (government) funds are used for the construction or operation of subsidized developments in order to make them affordable to individuals whose household incomes are insufficient to pay market rates. Residents must meet income-eligibility criteria, which can vary according to the geographic location of the housing development and according to the state or federal government financing program under which the development was built. In some cases residents pay a specified portion of their income for rent and other charges, and the balance of the rent/charges needed to operate the development is paid (subsidized) by the government financing program; in other cases, a development's lower schedule of affordable rents is set because of the government's subsidizing the mortgage. For instance, in most HUD Section 202 programs residents will pay 30 per cent of their adjusted income for rent.

The development of active adult communities began slowly, in several states, more than forty years ago—typically as market-rate, large, age-segregated complexes of several hundred or several thousand single-family homes—and development gradually moved into other states across the country, including New York. As the huge Baby Boomer population began entering retirement age, development of both market-rate and subsidized active adult communities has expanded in New York State and across the country.

Benefits:

For residents:

- Active adult communities successfully respond to the specific preference of a segment of the older population who seek to live among others in their own age group, particularly age peers who are active, healthy, and involved.
- Many active adult communities are purposely built in warm climates or near vacation havens, resort areas, golf courses, waterfronts, ski resorts, national parks, the mountains, etc., attracting residents who are seeking a change in lifestyle in their healthy, early-retirement years.
- The increased opportunities for socialization with peers in an active adult community keep residents involved with others and with the wider community, reduces social isolation and depression, and promotes physical and mental health.
- Many older adults wish to relinquish the home- and yard-maintenance burdens of a large single-family home, preferring the typically smaller living units in an active adult community, as well as the maintenance, upkeep, and repair services provided by the owner/manager or the homeowner association.
- Some active adult communities are gated and most include security and safety features that provide residents with an increased level of personal safety.

For the community:

- Active adult communities provide an alternative choice for older adults, encouraging them to remain living in the community and in New York state, which:
 - Helps the population remain stable,
 - Supports the tax base, and
 - Adds to the community's economy through older adults' spending of their discretionary income and through the increasing practice of early retirees to re-enter the workforce following traditional retirement.

Impediments or barriers to development or implementation:

- Local municipalities are allowed by New York State law (General City Law §20 and §25; Town Law §263; Village Law §7-704) to develop age-restricted senior residences in accordance with an implemented municipal comprehensive plan. In some communities, some members may object to the development of multiunit housing or affordable housing units, leading to comprehensive plans and zoning codes that restrict or discourage such development. Making changes in comprehensive plans or in zoning codes can be a controversial community topic and difficult to achieve, requiring committed efforts devoted to community-wide education and increasing awareness of the benefits of various housing options.
- While, in recent years, the availability of lists of various housing options has increased, each list is typically non-comprehensive and lists are not available in all areas. A centralized, comprehensive source of information on types of housing (including active adult communities), costs/rents, amenities and services, and vacancies is not available to assist older adults and their caregiver families in making housing decisions.
- The supply of subsidized active adult communities does not meet the on-going demand; availability of these units lags because of insufficient public funding at both the state and federal level.

Resource—examples:

- Use an Internet search engine—type in "active adult communities" or "retirement communities" to find an extensive array of sites that provide lists, by state, of successful active adult communities.

Resource—written and web:

- Diane R. Suchman (2001), *Developing Active Adult Retirement Communities*. Washington, DC: Urban Land Institute. PublishersRow.com: 1-888-813-26657; <http://www.publishersRow.com>.
- "Active Adult Communities: Enjoying the Resort Life—Among Peers" (August 17, 2006), *Crains' New York Business.com*: <http://www.crainsnewyork.com/article/20060817/STATIC/60817005>.

- *New York Housing Search*, Searchable directory of housing in New York State, by location and various features. Albany, New York: New York State Division of Housing and Community Renewal.
<http://www.nyhousingsearch.gov/index.html>.
- New York State Office of the Attorney General, Albany, New York:
 - Information and laws regarding condominiums:
http://www.oag.state.ny.us/bureaus/real_estate_finance/condominiums.html.
 - Disclosure requirements for Senior Residential Communities that require an entrance fee—General Municipal Law 13 NYCRR Part 25.3:
http://www.ag.ny.gov/sites/default/files/pdfs/bureaus/real_estate_finance/part25.pdf.
 - *A Housing Guide for Senior Citizens* (August, 2011):
http://www.ag.ny.gov/sites/default/files/pdfs/publications/Housing_Guide_for_Seniors_2011.pdf.
- James A. Coon Technical Series—New York State Department of State, Office of Coastal, Local Government and Community Sustainability, Albany, New York:
 - (Revised 2009; reprinted 2011), *Zoning and the Comprehensive Plan*.
http://www.dos.ny.gov/LG/publications/Zoning_and_the_Comprehensive_Plan.pdf.
 - (June, 2011), "Guide to Planning and Zoning Laws of New York State":
http://www.dos.ny.gov/lg/publications/Guide_to_Planning_and_Zoning_Laws.pdf.
 - (2005; reprinted 2011), "Zoning Board of Appeals":
http://www.dos.ny.gov/LG/publications/Zoning_Board_of_Appeals.pdf.

Resource—technical assistance contact names:

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