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Naturally Occurring Retirement Community (NORC) Services Program

Description:
A Naturally occurring retirement community is not "senior housing," but is an age-integrated living environment for individuals and families of all ages. Michael Hunt (University of Wisconsin—Madison) is credited with coining the term "naturally occurring retirement community" (NORC) in the early 1980's.[1] Hunt referred to housing developments or neighborhoods that were not initially planned or marketed for only older people, but which gradually evolved into defacto retirement communities when significant proportions of residents were 60 years old or older.

There are two types of NORCs:
(1) A multiunit housing development or complex (for example, apartment building, condominium complex, mobile home park); and
(2) A defined geographic area (for example, neighborhood, community, town, city).
Both types evolve, unplanned, into a NORC through accumulation (aging-in-place of existing residents) and relocation (in-migration of elderly residents who are attracted to the NORC because of its location, management, features and activities, or environment).

Across the country, there is no standard definition of when a building or community is considered a NORC.[2] Some specify that a certain *proportion* of residents (such as 50, 40, or 35 per cent) or a certain *number* of residents (such as 2,500) are over the age of 55 or 60. Others consider a building or community to be a NORC when the proportion of elderly residents is more than twice the proportion of elderly people in the general population. Still others say that a building or community *feels* like a NORC when a disproportionate segment of the residents are elderly, or is thought of as a NORC when an area has a relatively high concentration of persons who moved there as a retirement choice.   Various researchers estimate that, across the country, between 36 and 50 per cent of *people* aged 55 and over are living in buildings or communities that can be considered NORCs. AARP's analysis of the 2003 American Community Survey[3] reported that 17 per cent of *households* with one or more residents aged 55 and over were living in an age-integrated area where most of their neighbors were also aged 55 and over.

Until recently, across the country, most aging-related services and programs were individual-case-based and focused primarily on older people living in their own homes and in purpose-built senior housing, which led researchers to call NORCs the most common and overlooked form of retirement housing. Most NORCs do not include environmental or design features, activities and programs, managers trained in aging issues, or services that are appropriate to help older residents successfully age in place. However, over time, recognition of the widespread

evolution of naturally occurring retirement communities has expanded as policymakers and providers became aware of the growing numbers of older people, increasing longevity and the attendant need for services and care, the preference of older people to continue living where they are—even into the frail elder years, and public policies that promote aging in place through home and community-based services. With that recognition has come an understanding that the concentrated groups of older people in NORCs present an ideal opportunity for cost- and staff-efficient delivery of coordinated services and care and, thus, a sustainable mechanism for supporting successful aging in place.

In 1985, in New York City, the United Jewish Appeal, Federation of Jewish Philanthropies of New York, instituted what is considered the first NORC Supportive Services Program for aging residents in age-integrated multiunit housing developments. In 1995, New York became the first state that defined a NORC in law and provided funding to nonprofit agencies to provide a coordinated program of activities and services for older residents in 10 building-based NORCs. The program is administered by the New York State Office for the Aging, and the number of developments funded increased to 14 in 1996-97 and 22 in 2005-06. Through a 2005 expansion of the program, the Neighborhood NORCs Services Program funds nonprofit agencies to coordinate the provision of services to older people living in their own homes—in nine *geographic areas* across the State. New York State currently supports 20 building-based NORCs Services Programs and 17 neighborhood-based NORCs Services Programs. In 1999, with funding from the New York City Department for the Aging and the City Council, the City Department for the Aging instituted a similar NORCs services program in 34 multiunit buildings throughout the five boroughs of the City.

In both building-based and neighborhood-based versions, core services provided by each program include case management, case assistance, information and referral, and health-care-related services. In addition, since each program is designed to specifically respond to its own unique member group, services provided may also include meals; homemaker services; social and educational activities; handyman and home maintenance; library services; assistance with a variety of instrumental activities of daily living, such as bill paying, income tax preparation, dog-walking; housekeeping; transportation; support groups and counseling; crisis intervention; health screening; intergenerational activities; volunteer opportunities, and others. For program members, some activities are provided at no cost, some are provided at a discount, some are provided on a fee basis; and, for income-eligible members, some services and care are provided through existing publicly funded programs. Local program administrators are required to provide matching funds to supplement the State's grant funds.

There has been some expansion of NORCs services programs in other states, with funding from a variety of private and governmental sources. In 2002, through the federal Older Americans Act (OAA, Title IV NORC-SSP demonstration projects), funding from the Administration on Aging was available to nonprofit organizations for research and demonstration projects, some of which was used to test the efficacy of NORC service programs. Between 2002 and 2008, Congress provided

funds to support the development of 45 demonstration NORC programs in 26 states. The 2006 reauthorization of the OAA includes language supporting the development of NORCs supportive services programs, but no federal funding has been allocated to implement this concept nationally.

The conceptual development of NORCs Services Programs can be considered a precursor to the Virtual Village Movement (see *Village Movement* in the *Resource Manual*) that is expanding across the country—because of three key characteristics underpinning both movements: (1) the senior clients play an active role in shaping the program, participating in needs assessments, advisory boards, program committees, leadership roles, etc.; (2) a mix of community partners (housing entities, aging and social service providers, health care providers, volunteers, residents, community agencies, and others) all play a coordinated role in shaping the program as well as in providing support and resources to the program; and (3) a main goal of both movements is to fill gaps in existing service provision, not duplicate what is already available.

References:
[1] M. E. Hunt and G. Gunter-Hunt (1985). "Naturally Occurring Retirement Communities," *Journal of Housing for the Elderly*, Vol. 3, No. 3/4.

[2] Vera Prosper (2000). *Tenant Aging in Public and Publicly Assisted Multifamily Housing and Its Implications For Housing and Long Term Care Policy.* Doctoral Dissertation. Albany, NY: University at Albany.

[3] Kirsten Colello (December 18, 2007), CRS *Report for Congress: Supportive Services Programs to Naturally Occurring Retirement Communities.* Washington, DC: Congressional Research Service, Domestic Social Policy

Benefits:
For residents:
- The benefits of NORCs (both types) that include appropriate environmental, design, management, and a program of services:
  - This model supports the ability of older residents to *successfully* age in place – stay where they are and live as independently as possible for as long as possible.
  - Older residents enjoy the proximity to age peers—but within an age-integrated living environment, which is the preferred choice of the majority of older people.
  - Services are tailored to the specific needs and characteristics of the residents in each NORC . . . in place of a one-size-fits-all service model.
  - Aging residents report an enhanced perception of safety in a NORC.
  - Older residents have increased opportunities for socialization and activity, which reduces vulnerability to social isolation and depression.
  - A coordinated services and activities program supplements and supports the substantial caregiving efforts of a resident's family members.

- In those instances where a resident has no family members or whose family members live long distances away, such a program can take the place of family caregivers.

For multiunit housing managers:
- The benefits of NORCs that do include a program of services and features, as well as NORCs that do not include such a program—managers report that:[4]
    - The presence of a significant number of older tenants in the building results in greater overall tenant stability, because older residents stay longer than younger families and have excellent histories of paying rents on time.
    - A large proportion of older residents in a building exerts a moderating influence on the behaviors of younger tenants.
    - Older tenants, in general, exert less wear and tear on the physical structure.

For service providers:
- The benefits of both types of NORCs include:
    - There are cost-saving efficiencies and economies of scale in addressing the needs of concentrated groups of older people, in place of case-basis service delivery. This benefit will become increasingly critical as the growing older population continues to age in place in their own homes and apartments.

For communities:
- Both types of NORCs services programs are a low-cost, preventative approach to facilitating healthy aging and *successful* aging in place—delaying or eliminating the need for older people to relocate into costly health-care facilities or nursing homes.

- Both types of NORCs services programs allow older people to remain living in their homes and communities instead of relocating to other areas or other states—thus:
    - Providing a stabilizing influence on a community's population base.
    - Helping maintain a community's economic base by keeping older people, their discretionary income, and their buying power within the community.

- In a Neighborhood NORCs Services Program, the services provided to care for the residents, as well as those provided for the upkeep and repair of the home itself, protects s a community's housing stock—thus, maintaining the value of the community's housing and preserving homes in good condition for turnover to younger families.

Reference:
[4] Vera Prosper (2000). *Tenant Aging in Public and Publicly Assisted Multifamily Housing and Its Implications For Housing and Long Term Care Policy.* Doctoral Dissertation. Albany, NY: University at Albany.

Impediments or barriers to development or implementation:
For a building-based NORC:

- Implementing design and environmental features that support aging in place and implementation of a successful services program require the cooperation of the housing owner and manager. Lack of philosophical support by the manager or owner will lead to failure of the program.

- Private pay residents in building-based NORCs can financially support the development of a coordinated services program. However, low-income residents in a subsidized housing development may not be able to support a coordinated services program without the infusion of public funds, which are limited.

For a neighborhood-based NORC:
- A program's financial sustainability often depends upon the ability of resident members to cost-share for services; in a predominately low-income community, members may not be able to sufficiently support the program's financial requirements.

Resource—examples:
- *NORC Blueprint: A Guide to Community Action.* New York City: United Hospital Fund. Lessons learned through the development and operation of NORC supportive services programs, as well as descriptions of best practices models: http://www.norcblueprint.org.

- Building-based NORCs Services Program: *Penn South Program for Seniors*, Penn South Cooperative Housing Development , 290 9th Avenue, New York, New York 10001, (212)243-3670.

- Neighborhood-based NORCs Services Program: *Hands on Huntington*, covering the Huntington-Greenlawn area between Pulaski Road and Little Plains from Elwood Road to Broadway-Greenlawn Road, in the Town of Huntington, Suffolk County, New York. Program Coordinator: Tina Block, Federation Employment and Guidance Service, (631) 351-6610.

Resource—written and web:
- New York State Elder Law, Article 2, Title I, Section 209: Naturally Occurring Retirement Communities: http://www.norcblueprint.org/uploads/File/NYS%20NORC%20Law%20Elder%20Law%20Article%202%20Title%20I%20Section%20209.pdf.

- Older Americans Act, Title IV, Section 422, *Community Innovations for Aging in Place—Naturally Occurring Retirement Communities.* See federal Administration on Aging Web site: http://www.aoa.gov/.   On their homepage, use the "Search AOA" button—type in: Section 422 of OAA. Then select "Older Americans Act Amendments of 2006."

- Kirsten Colello (December 18, 2007), CRS *Report for Congress: Supportive Services Programs to Naturally Occurring Retirement Communities.*

Washington, DC: Congressional Research Service, Domestic Social Policy. http://aging.senate.gov/crs/aging15.pdf.

- *NORC Blueprint: A Guide to Community Action.* A step-by-guide for establishing a NORCs services program, developed by the United Hospital Fund, 350 5th Avenue, 23rd Floor, New York, NY, 10118; phone: 212-494-0700; email: norcblueprint@uhfnyc.org.   http://www.norcblueprint.org.

- *NORC Blueprint News* e-newsletter: email: norcblueprint@uhfnyc.org.

- Designer/builder (January/February, 2008). "Naturally Occurring Retirement Communities: An Interview with Fredda Vladeck," *Designer/builder: A Journal of the Human Environment.* Santa Fe, New Mexico: Kingsley Hammett. http://www.norcblueprint.org/uploads/File/DesignerBuilderFV.pdf.pdf.

- Paul Masotti, et al. (July, 2006). "Healthy Naturally Occurring Retirement Communities: A Low-Cost Approach to Facilitating Healthy Aging," *American Journal of Public Health.* Vol. 96, No. 7.

- United Jewish Communities, *NORCs Aging in Place Initiative* (begun in 2001), 45 demonstration programs in 26 states, which were funded through Title IV of the Older Americans Act, *NORC-Supportive Service Program.* http://www.norcs.org/index.aspx?page=1.

Resource (free or fee-based)—technical assistance contact names:
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- Karen Taylor, Deputy Assistant Commissioner
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- Fredda Vladeck, Director
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