CREATING A VISION

Cambridge as an Aging Friendly Community:
Housing Options 2012-2030

Report of the 2011 Silver Ribbon Commission

A LETTER FROM MAYOR HENRIETTA DAVIS

Dear Reader,

I want to thank all the members of the public and the City staff who helped to support this Silver Ribbon Commission Report. It took the commitment of many residents, city staff, and other collaborators to see this report to its conclusion. I want to particularly thank former Mayor David Maher for appointing me to chair the Commission.

The issue of senior housing is never very far from the Cambridge housing policy agenda. The Affordable Housing Trust, The Cambridge Housing Authority, the Community Development Department working with Homeowners Rehab and Just-A-Start keep a watchful eye particularly on the needs of low income seniors.

The Silver Ribbon process endeavored to respond to a shift in the demography that will inevitably call more attention to housing this age group. It is estimated that elders could account for 20% of the Cambridge population by 2030. The Commission asked, are the desired and desirable housing options in place in Cambridge or should the City leaders–with an eye to the future–press for more options for seniors, different types of housing that respond to their needs?

Confirming the conclusions of the Commission, a November 2012 report from The Dukakis Center for Urban and Regional Policy at Northeastern and the Boston Foundation, "The Greater Boston Housing Report Card 2012," also calls out the need to focus on this age group saying

". . . Fundamental structural changes in the age composition of the region's population: in the income, wealth and debt distribution of the region's households; and in generational differences in consumer behavior will almost certainly alter the types of housing we will need . . ."

One of the report's five recommendations is as follows:

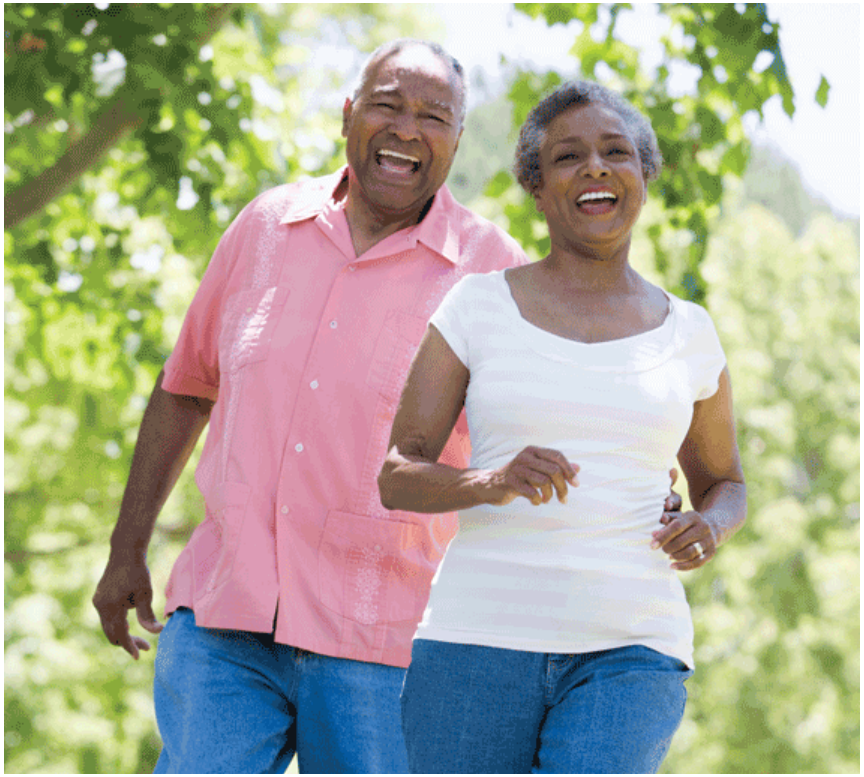
"[The Massachusetts Department of Housing and Community Development] DHCD should join with groups . . . to develop strategies for dealing with the inevitable population changes in Massachusetts . . . . This should include exploration of the types of housing that can allow people to "age in place," as well as discussion of ways to provide necessary social and health services as people live much longer than in previous decades."

The housing report points out a dramatic need for housing for thousands more young workers. While some older Cambridge residents would stay in their current homes, others–given good options–would downsize, making way for new younger households.

In summary, the biggest take-away from the Silver Ribbon Commission process was that second to staying in their existing homes with services easily and affordably available, the members' preference was for additional shared living options, such as co-housing. This report recommends a survey of Cambridge residents over 50 to gather additional information about housing preferences.

Again thanks to all those who participated and assisted in this Silver Ribbon process. It is my hope that this process helps to point the way forward for more and better housing options for our older Cantabrigians.

Mayor Henrietta Davis
November 2012



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SENIOR CENTER

INTRODUCTION

In the Cambridge community there has been increasing interest in what services and facilities, especially housing options, are available to the senior population, generally those over the age of 65. What should the city be thinking about to ensure that seniors can remain in their community as they age?

In 2010, the Human Services and Community Development Departments researched the question and published two reports: *Aging in the Cambridge Community* and *Housing for Older Cantabrigians. Aging in the Cambridge Community* focused on programs and services, and examined key planning issues affecting the built environment in the areas of urban design, transportation, housing, open space, and economic development, as well as the range of services available to seniors in Cambridge. *Housing for Older Cantabrigians* provided a review of the demographics and housing trends of Cambridge residents 55 and older and an assessment of existing housing options. Subsequent to the publication of the reports, a forum to engage the broader community was held in November 2010.

A number of questions arose from the two studies:

- Does the Cambridge housing stock match future housing needs?
- Do we have enough of each type of housing?
- What housing options do not exist in Cambridge that might be desirable?
- What building, neighborhood and community amenities are most important to elders?
- What policy changes are needed to achieve a match of future supply and demand?

Early in 2011 Mayor David Maher asked Vice-Mayor Henrietta Davis to chair a Silver Ribbon Commission on Aging to further explore the issue of housing options for seniors in our community. From March through December 2011 the Commission focused on the continuum of housing needs and options for seniors as they age. Given that aging in place in the community supports diversity in Cambridge, the goals of the Commission were:

1. Develop a fuller picture of the continuum of appropriate housing with supportive services arrangements for residents of Cambridge when they can no longer remain in their current homes.
2. Review the current availability in Cambridge and within a 5-mile radius of existing housing and supportive services to determine what gaps may exist.
3. Develop an estimate of what the need for housing with supportive services could be in 10 and 20 years, based on data from the 2010 Census about the numbers of residents over 50, and on models of the needs for types of housing with services based on different ages.
4. Develop information about the projected range of costs for the different housing and services; the income required to support the different models; and the available federal, state and insurance funding that might support these costs.
5. Explore what role the City could play in developing policy, in advocacy, and in other supports for promoting the availability of housing and services for Cambridge residents as they age.

EXECUTIVE SUMMARY

The Silver Ribbon Commission met from March to December 2011 to learn about and discuss housing options for Cambridge's older population and to make recommendations of ways to help seniors age in their homes and in the community. As we noted, the Commission's work followed two Department of Human Services Programs and Community Development Department reports published in 2010: *Aging in the Cambridge Community,* which focused on programs and services, and *Housing for Older Cantabrigians*, which explored demographic and housing trends. The two departments also sponsored a forum in November 2010 to engage a broader community. At the beginning of 2011 Mayor David Maher asked Vice Mayor Henrietta Davis to chair a Silver Ribbon Commission to delve deeper into housing options for seniors in our community.

Emerging Trends: Housing Preferences and Demographics

Several key demographic facts and trends emerged. People over 65 are increasing as a percentage of the Cambridge population and in number as well. The age group 55-64 increased by almost 35% from 2000 to 2010, indicating that the numbers of seniors will further grow as the baby boomers age. It is estimated that elders could account for almost 20% of the Cambridge total population by 2030.

Another factor contributing to the number of elders is that people are living longer. Nationally, persons over 65 in 2007 are expected to live another 18.6 years to age 83.6. Contributing to longer life expectancy is improved health, improved lifestyles and better medical care.

A third trend is the gender gap. Women over 55 outnumber men by at least 17% in every five-year age group. Among the more than 40% of those who live alone, women make up a very large percentage.

Moreover, income limits choices that seniors have for housing. Forty-five percent of households headed by a person 65 or older have an income of less than $40,000; 31% have an income less than $20,000. Again the gender difference is striking. Thirty-eight percent of female-headed households where the householder is 65 or older have an income of less than $20,000 in contrast to 18% for male-headed households.

From Independent Living to Assisted Living: The Range of Housing Options for Older Cambridge Residents

Cambridge has a variety of housing types and private and subsidized programs for seniors. There are also three private senior housing facilities that provide services to frail, but independent, seniors who do not need more intensive care.

The Cambridge Community Development Housing Division works with its non-profit partners to preserve and develop affordable housing for income qualified residents. In 2011-2012 the Department preserved over 270 affordable units for seniors. The City supports a Housing Improvement Program for homeowners to help them repair their homes, improve access, and stabilize housing costs. In addition, the Cambridge Housing Authority has 1,189 housing units for income qualified seniors. In several developments the Authority has a service coordination program for special health care and supportive services to assist their residents as they age in place.

In addition, there are many types of private housing which serve seniors well, such as elevator buildings which provide easier access; co-housing developments which have a supportive living community arrangement; Other arrangements of interest include single room occupancy housing with individual residences, shared

TYPES OF HOUSING OF SPECIAL INTEREST TO CAMBRIDGE SENIORS

	MARKET RATE	SUBSIDIZED	
		Partially subsidized buildings	Fully subsidized buildings
Living independently	Residential elevator buildings Stay at home with neighborhood services	Residential elevator buildings Stay at home with neighborhood services Private over-55 housing	CHA elderly housing CHA regular housing Non-profit developed affordable housing with City support
Shared housing with few services	Shared housing Co-housing	Co-housing Single-room Occupancies (SROs)	Section 8
Assisted housing with services	Assisted living Nursing homes	Assisted living	PACE-CHA Elder Service Plan Nursing homes

eating facilities and sometimes supportive services; shared housing programs that match people of all ages who want to live together, and residential facilities of unrelated people who want to live co-operatively. The chart above shows a breakdown of these housing categories.

Building New Housing Units to Meet the Needs

Developing senior housing facilities can be very challenging. The Commission heard from an experienced senior housing developer, Allen Isbitz, the former CFO and Vice President for Housing Development of Jewish Community Housing for the Elderly, about creative financing for affordable senior housing.

Universal design is a spectrum of design principles meant to produce buildings, products and environments that are inherently accessible to people without disabilities and people with disabilities. One application of these design principles is “visitability” which

seeks to increase opportunities for people with disabilities to be able to visit their neighbors' homes.

"10 Principles for Healthy Aging Housing Design": Linking Housing and Community

The Commission considered housing in the wider urban context of the whole Cambridge community, in particular through a concept called "Healthy Aging (HA)" presented by Commission Member Dr. Ann Bookman of Brandeis University. "Healthy Aging" provides a framework for Cambridge, a set of ten guiding principles for development of housing and community planning for the next ten to twenty years. The Commission recommended adopting the ten principles to facilitate "Healthy Aging" in designs for future renovation and construction of buildings in Cambridge. These principles promote concepts such as affordability, sustainability, accessibility, location near retail, recreational and cultural facilities, and connectivity to the larger community.

Commission Recommendations

The Commission members divided into three sub-groups in order to delve more deeply into three kinds of housing: Living independently; Shared housing with few services; and Assisted housing with services. Recommendations from these groups were combined into the final Commission recommendations:

1. Develop a Campaign to Make Cambridge an "Aging-Friendly" Community: Publicize the findings of the Silver Ribbon Commission

   The information and recommendations in this Silver Ribbon Commission Report should be disseminated widely through Senior Centers, community activities, neighborhood groups and other organizations. Such a campaign will make all Cambridge residents aware of the needs and contributions elders are already making to the city, as well as inform the public about existing senior housing facilities, programs and services. In addition, all City departments whose work affects seniors will promote their programs by sharing their own information and making links to other departments' information and websites. Taken together these steps will help Cambridge move toward becoming a fully realized "aging-friendly" community.

2. Survey Cambridge Elders and Baby Boomers

   Survey of Cambridge elders and baby boomers to get input from a diverse cross-section of Cambridge residents to determine what kind of housing seniors and those who will be seniors in the next ten years want. Seniors will have input into the questions asked and the results of the survey will be shared broadly in the diverse neighborhoods of Cambridge to help define senior housing demand and guide what steps the city should take to address housing needs for seniors.

3. Review Zoning Options

   Review the Zoning Ordinance to find creative ways to encourage housing for seniors and their caregivers. In-law apartments should be considered as an option for seniors to remain in place or as a way of creating small, affordable units for seniors.

4. Promote Universal Design

   Promote the concept of universal design to make buildings more accessible to people of all ages and abilities. The Silver Ribbon Commission supports the Cambridge Commission for Persons with Disabilities and their recommendation to the Cambridge City Council that it adopt a "visitability ordinance" for all new construction in the city.

5. Develop a Pilot Program for Shared Housing

   Support the concept of a pilot shared-housing project that would implement some or all of the recommendations and be informed by the principles of "Healthy Aging Housing

Design." The community survey, noted above, would help identify if there is sufficient demand for such a project which would require financial resources in the future for capital and operating costs.

6. Integrate Seniors with the Community

   Consider housing in a community context, with an understanding that housing is more than physical space. The CHA and other agencies serving seniors should find ways to make the contributions and the needs of seniors more visible in the Cambridge community. Particular support should be given to existing community efforts that are neighborhood-based and are helping seniors "age in place" by building social networks near their homes.

An Action Plan lists the next steps for carrying out the recommendations of the Commission. The first steps in implementation of these recommendations will be the survey to evaluate demand for housing to serve seniors and a public campaign to disseminate the information gathered by the Commission. However, the report itself and its recommendations will serve as a guide for future discussions by Cambridge residents, city officials and non-profit agencies about senior housing options.

I. EMERGING TRENDS: HOUSING PREFERENCES AND DEMOGRAPHICS

Cambridge residents 55 and older expect to reside on their own, in homes that meet their needs. For some residents, following this path will be as much a matter of necessity as of choice. Increasing numbers of older people have never married and do not have immediate family members to provide care, comfort, and companionship. In addition, relatives who have dispersed over a wide area make it more difficult to receive help from family members.

According to many national surveys and demographic statistics, most seniors prefer to stay in their homes, their neighborhoods, and their city as they age. In a 2009 study the American Association of Retired Persons (AARP) separates those who do move into two groups: those who seek a new lifestyle and those who move for reasons of health, financial resources, or the death of a spouse. The close proximity of family can appeal to both groups, as an important part of their social life and as people who can be caregivers who provide both personal care and emotional support.

Since the majority of older Americans choose to remain in close proximity to family, friends and familiar sights, the question of how to address housing needs of older Cambridge residents is largely one of providing supports within their current community. We need to ask two key questions:

- For those who stay in their homes or are not able to move, what resources exist to support aging in their current residence? Are people able to remain in their homes as they age? What housing types now exist in Cambridge?
- For those who choose to or must relocate, what housing types exist within the community? Is there housing that preserves and assists in the formation of social relationships, provides access to resources for day to day life, such as food shopping, entertainment, and medical care, and fits within a person's income constraints?

These questions become more pressing as the **population of older residents** increases rapidly. The Metropolitan Area Planning Council estimates that the Cambridge population of 55 and older will increase by 75% by 2030. Through their numbers, this post-war generation has had a profound effect on social institutions, from family and education to work and health care.

Not only is the older population of Cambridge increasing in size; a second trend is an **increase in the life expectancy** of the average person in the United States. Persons 65 years of age in 2007 are expected to live on average another 18.6 years, to age 83.6. A third demographic trend is also at work here. **Advances in medical care and healthier life styles** have improved the overall health of the older population. One effect has been the emergence of a "young-old" cohort, older people ranging in age up to the mid-70s. This group generally can lead **more active lives** compared to prior generations of the same age, and many remain in the workplace in some capacity. In contrast, those in their late 70s and older, sometimes referred to as the "older-old," are more likely to experience limitations in health and often have fewer financial resources.

What Does the Census Tell Us About Cambridge Seniors?

Population Highlights

1. As the baby boomer generation enters their senior years, persons 65 and older in Cambridge will increase in number, and proportion.
2. While increasing in size the senior population is also changing in several important respects.
3. We need to take both factors into account as we plan for future needs.

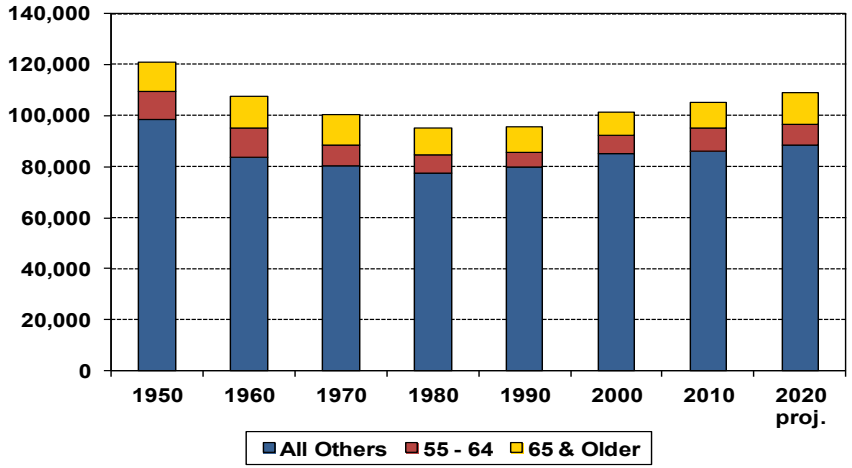
Population 55+

Cohort	2000		2010		Change in Number	Change in Percent	Mass.	US
55 to 64	6,866	6.8%	9,244	8.8%	34.6%	2.0%	12.3%	11.8%
65 to 74	4,687	4.6%	5,496	5.2%	17.3%	0.6%	7.0%	7.0%
75 to 84	3,362	3.3%	3,087	2.9%	-8.2%	-0.4%	4.6%	4.2%
85+	1,233	1.2%	1,405	1.3%	13.9%	0.1%	2.2%	1.8%
55+	16,148	15.9%	19,232	18.3%	19.1%	2.4%	26.1%	24.9%
65+	9,282	9.2%	9,988	9.5%	7.6%	0.3%	13.8%	13.0%
Total	101,355	100.0%	105,162	100.0%	3.8%	—	100.0%	100.0%

Increasing proportion and numbers of seniors

After 50 years of declining as a percentage of the total Cambridge population, the population of those over the age of 65 increased from 2000 to 2010, rising to 9,988 and increasing from 9.2% to 9.5% of the total population. The increase of this cohort from 2000 is likely to continue as more and more baby boomers reach retirement age. Persons 55-65 over the past decade increased in number by one third. If the city follows national demographic trends, elders could account for close to 20% of Cambridge's total population by 2030.

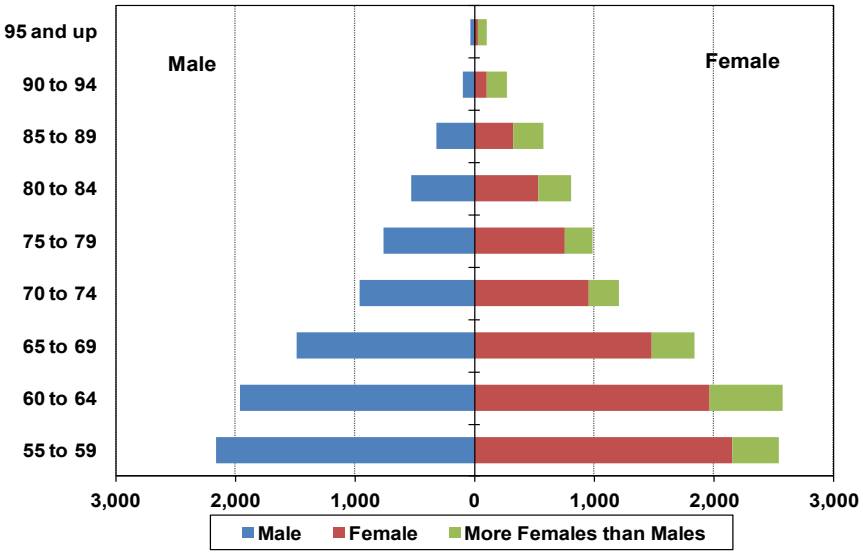
Population Trends in Cambridge



More women than men

More significantly, in all groups 55 and older, females outnumber the males by at least 17%. This is especially noteworthy in younger cohorts: for those 55-64 the percentage of females exceeds that of males by 24%, with women out numbering men 5 to 4. Among those 85+ there are twice as many females as males.

2010 Elder Population Trends by Cohort



Living arrangements

About 35% of people 65 and older live in a household headed by a married couple family, about 15% live in some other type of family arrangement, and about 42% live alone. Two-thirds of those living alone are female. About 3% live in group quarters such as nursing homes, or long term care facilities.

Many seniors are not married

Around 50% of those in the 55 to 64 and 45% in the 65 and older groups are currently married. However, there is a large difference between the sexes, with a substantially higher proportion of men than women currently married. There is also a difference between

the two age groups. Among those 55 to 64 more than 20% never married. In contrast, among those 65 and older, only 15% never married. Those 65 and older also include a much higher proportion of individuals who have been widowed but have not remarried. Over one third of women 65 and older fall into this last group. This never-married and currently-unmarried population has implications for who will take care of these people as they age, if there is little or no extended family.

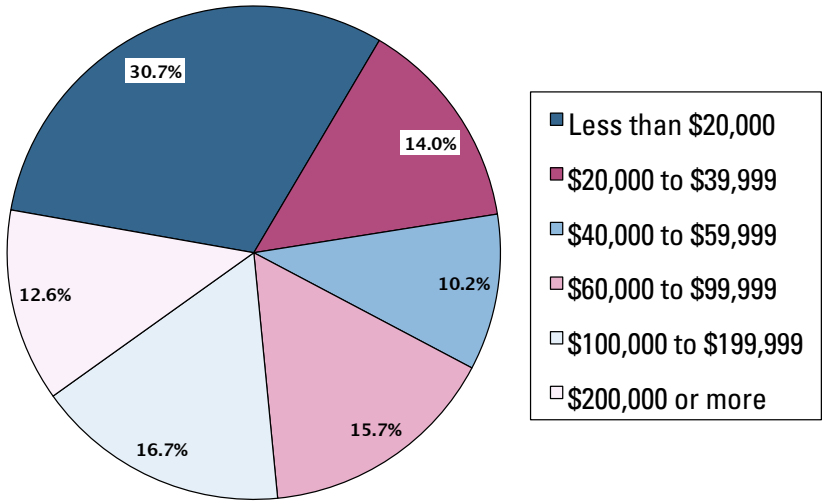
High level of education

Cambridge elders have a high level of educational attainment. Over half of those 65 and older have at least a bachelor's degree. This is not surprising in a community where more than 73% of all residents 25 or older have a bachelor or higher degree of education.

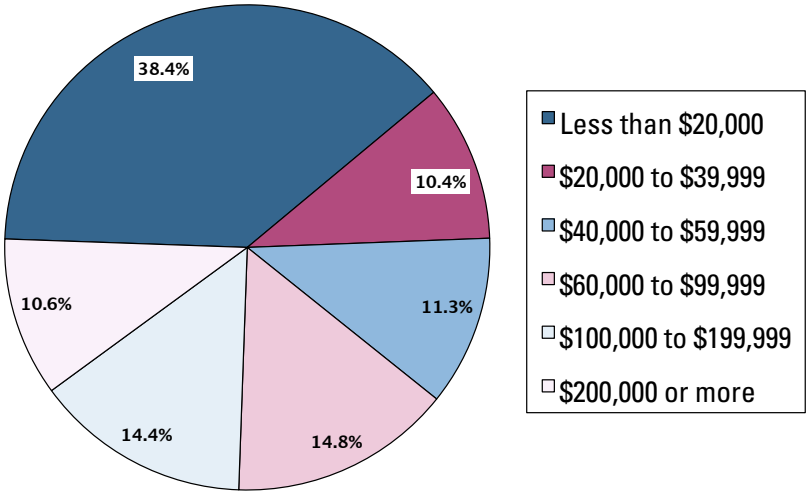
There are large numbers of seniors at both ends of the income spectrum

Among households headed by a person 65 or older, 35% have an annual household income of less than $25,000 and 29% have an annual income over $100,000.

Annual Income: All Households Headed by Person 65 or Older



Annual Income: All Households Headed by Female 65 or Older



The median income for all such households is $50,171. However, median income differs widely by gender. For older women living alone median annual income is $19,054, whereas for men living alone it is more than 75% larger at $36,445.

In general, older men and male-headed households have incomes significantly higher than women. This might be due to more extensive work histories among men, leading to more social security benefits and greater prevalence of a work-related pension.

- Among all households with a head who is 65 or older, the median income totaled $50,171. Males living alone received a median of $36,445, while females living alone earned $19,054
- 45% of households headed by a person 65 or older have an income of less than $40,000 per year; 31% have an income of less than $20,000.
- Men are more likely to head households earning between $20,000 and $50,000. Twenty-two percent of male-headed households have income in this range versus 10% of female-headed households.

- Many more households headed by females are at the lower end of the income spectrum. 38% of female-headed households where the householder is 65 or older receive less than $20,000 per year in contrast to 18% for male-headed households.
- The poverty rate for persons 65 and older is 11% whereas it is 15% for the general population. However, of those who live alone, senior men and women have a poverty rate of 14%. The poverty rate for women over 65 living alone is higher yet at 18%.
- Forty-three percent of those 65 to 74 are currently employed or seeking work. Among those 75 and older, 15% are employed or are seeking work. Workers in these cohorts are far more likely to work at home than any younger group.

(See Appendix 1, Demographics, for more census information)

Housing and the Census

Almost one third of Cambridge households are headed by a person 55 or older, the majority residing in owner-occupied homes. As they age, many seniors shift from ownership to rental housing as space needs decrease and the need to maintain owned property poses more of a challenge. Households headed by a person 85 and older are more likely to rent, as are persons living alone at any age. More than a third of older householders who rent pay 35% or more of their income for housing. Among older owners the picture is more diverse. Sixty percent contribute less than 20% of household income toward the cost of owning the home. On the other hand, 18% pay over 35% of their income toward housing costs.

II. FROM INDEPENDENT LIVING TO ASSISTED LIVING: THE RANGE OF HOUSING OPTIONS FOR OLDER CAMBRIDGE RESIDENTS

There are many housing types in Cambridge provided by both the private market and the public sector that are of interest to Cambridge residents as they age. The Silver Ribbon Commission divided them into three categories:

- Living independently – living on one's own without services
- Shared housing with few services – co-housing, shared housing or Single Room Occupancy (rooming house)
- Assisted housing with services – assisted living facilities or nursing homes

Because the Silver Ribbon Commission was interested in housing on a continuum–from homes in which people live independently, care for themselves, or arrange for desired services to housing where help of some kind was provided on site (personal care or meals)–we examined this range of housing. What we learned is that independent housing is most attractive to seniors and that Cambridge has many units that are either partially or fully subsidized and available for sale or for rent. In the categories of shared housing and assisted living facilities, Cambridge has fewer options, especially among subsidized units.

Having a Range of Choices is Important: Existing Housing

Almost all local or national studies show that the vast majority of seniors plan to live independently, staying in their own homes and arranging for services to be provided. However, a smaller yet still significant number are planning or needing to move to different housing to meet their needs. Sometimes health or mobility problems motivate moves and sometimes the declining income that comes with retirement is the reason.

EXISTING SENIOR HOUSING IN CAMBRIDGE

Total Units of All Housing in Cambridge	**44,032**
Senior Housing Units in Cambridge	
Cambridge Housing Authority Senior Housing Units	1189
Co-housing Units	72
Other Over 55+ subsidized Units	238
Assisted Living Units	228
Nursing Home Beds	336
Housing with Elderly Residents (65 and Older)	7877
Total Units of Senior Housing	**9940**

The Silver Ribbon Commission focused on the range of housing options. As the number of seniors and their proportion of the population grow, it is important for the city to learn what is available for those who wish to or need to move. With that objective in mind, the Commission sought to answer these questions: What are the options in Cambridge for seniors? What choices are available, whether for market rate or subsidized housing?

Here are some preliminary conclusions:

1. There is a great deal of interest in having housing choices available to Cambridge residents of all income levels.
2. There may not be enough options in Cambridge for housing shared with others, such as co-housing, whether subsidized or not.
3. There are few subsidized units for assisted living.

It's important to note that subsidized housing for all seniors comes from a variety of sources. Seniors looking for subsidized housing

must find options available from all sources: from the City, from private developers, and from the Cambridge Housing Authority. The Silver Ribbon Commission notes that people need help navigating the various sources of subsidized housing.

What follows is information about Cambridge housing stock and options that are of particular interest to people as they age.

A. Living Independently: Notable Choices

1. Market-rate Residential Elevator Buildings

An obvious attractive option for seniors is buildings that have elevators. While not specifically designed to serve as retirement or elderly housing communities, the many Cambridge residential buildings with elevators provide some of the features sought by older households, such as living quarters on a single floor, no yard to maintain, proximity to stores, services, medical care and, in some cases, facilities such as health clubs in the building. There are approximately 100 elevator buildings in Cambridge, mostly in the eastern part of the city and along the Massachusetts Avenue corridor.

2. City-Assisted Units in Elevator Buildings

The City's Inclusionary Housing Ordinance requires between 11.5% and 15% of the units in new housing developments to be affordable to households with incomes less than 80% of the Area Median Income (AMI). Many of these new buildings are elevator buildings which are senior-friendly. In most of those built more recently, there are affordable inclusionary units available to income-qualified individuals and households. There are many studio and one-bedroom units suitable for seniors and available in inclusionary housing developments, and the applicant pool moves along quickly. A recent review revealed that 30% of tenants in affordable studios and one-bedroom units are seniors.

3. Other Suitable City-Subsidized Independent Units

Housing funded by the city's Affordable Housing Trust includes many developments which provide affordable options for low and moderate-income seniors. While a long-standing priority for the Trust has been the creation of family housing, many family developments include smaller units that provide affordable choices for seniors in accessible, sustainably-designed buildings.

More than 820 currently subsidized units have affordability restrictions which will expire before 2020. Many of these units now house low-income seniors. Through the financial commitments the Trust can make with Community Preservation Act (CPA) funding, the City has taken an active role in developing plans to preserve these important community resources. Since 2011, the Trust has used CPA funds to preserve 274 expiring use units which house low and moderate-income households, including many seniors in both age-restricted and mixed-age buildings. Examples of this include commitments to preserve affordability at the Cambridge Court Apartments, an age-restricted 122-unit building near Central Square, 116 units of affordable housing at the Inman Square Apartments, and Chapman Arms, a 50-unit mixed-income, mixed-age building that is home to many seniors in Harvard Square.

4. Subsidized by the Cambridge Housing Authority: Public Elderly Housing without Services

The Cambridge Housing Authority (CHA) manages state or federally subsidized housing developments that serve elderly and disabled adults. (Additional Cantabrigians 55 and older reside in CHA developments, including congregate and assisted living programs.) Households must have an annual income of less than 80% of the Area Median Income for Cambridge which, as of this writing, is $45,500 (HUD/

CHA). There are 12 CHA elderly housing facilities with 1,189 housing units in this city. (See Appendix 2 for list of CHA senior housing.)

Many CHA units for seniors are difficult-to-market studios. The agency has been trying to renovate and expand many of them into one-bedroom units. An example is the LBJ Apartments where $10M of federal stimulus money was spent for an energy-related rehab that made units larger and more attractive by enclosing balconies. When rehabilitation occurs in elderly housing, the focus is on universal design, making the units usable by anyone, including disabled residents.

As of August 2012 there were 323 Cambridge seniors on the CHA waiting list. Most elders on CHA waiting lists are non-Cambridge residents. Filling vacancies when they occur in senior housing depends on the size of the units, the condition of the buildings and demographics. Having service programs on site may help to attract new people who may need such services in the future. They help people stay in place and also maintain the community within the building.

5. **Over-55 Privately-Owned Independent Housing with Subsidies from Public Sources**

   Three privately-operated publicly-subsidized developments with 238 units of housing serve both older and disabled adults. Units are reserved for low or moderate income individuals. Putnam Square is owned by Harvard University and accessed through the CHA; Cambridge Court is owned and operated by Alcourt Management; and Harvard Place is operated by CASCAP.

Assistance for Living Independently

There are ways in which seniors can be supported to live independently by obtaining assistance with repairs or help in connecting to health and personal assistance:

Assistance to Repair Independent Housing

The City's Home Improvement Programs (HIP) works in partnership with Homeowner's Rehab, Inc., and Just-A-Start. Through the HIP program, low interest and deferred financing is made available to senior homeowners to assist them in undertaking necessary repairs and improvements. Agency staff also assists owners with developing the scope of needed repairs and selecting and managing contractors to complete the work. While available to all income-eligible owners, the HIP program has been an especially important resource for low-income seniors. Staff has been successful in helping seniors make accessibility improvements to their homes, stabilize housing costs which are often well below what an owner might pay even in an affordable unit, and address deferred maintenance and other needed work in their homes, all of which help seniors who opt to age in place in the neighborhood they know.

Organizations That Support Independent Living: "Villages" and Other Neighborhood Groups Offer Aging in Place Service Programs

One of the earliest models of the "village" concept was started in 2002 in the Beacon Hill Neighborhood of Boston, and there is now a similar organization in Cambridge called "Cambridge At Home." Villages are sometimes neighborhood-based and members pay a fee to belong. The fee covers a customized resource and referral service, so that members can get connected to vetted service for home care, house repairs, and other needs. Members must pay for these services themselves, some of which are quite expensive. Membership fees also cover the organization of small neighborhood groups for grocery shopping, book clubs, and attending cultural events and other kinds of outings, thereby diminishing the isolation that seniors often experience if they live alone. One of the key findings of the Silver Ribbon Commission is the need to support these organizations.

There are other kinds of neighborhood-based programs in Cambridge that are not "villages" but attempt to provide practical and social support to seniors. For example, the Agassiz Baldwin Community formed the "Living Well Network", offering services specifically designed to help keep older people in their current homes, such as home maintenance, snow shoveling, computer classes and yoga classes. "Staying Put" is a grassroots organization of Cambridge and Somerville residents who are planning to stay in their homes and neighborhoods as they age. Whether these groups are "villages" or not, they are united in their attempt to build neighborhood social networks. These groups range from formal fee-based professionally staffed non-profits (like Cambridge at Home) to informal volunteer groups with a part-time volunteer coordinator (like the Living Well Network). Whatever the mix of services offered, these programs seek to build a sense of community among members, help them retain independence and enable them to continue to live independently in their community.
(See Appendix 2)

Time Trade Circles

A Time Trade Circle operates like a bank, but the exchange unit is time. An hour is an hour, no matter what the service. One member may prepare a meal for another to earn 2 hours and with that 2 hours, he may get his hair cut by a third member who may use her hours to get computer help from yet another member. It's a huge multi-generational web of connected people who trade expertise, services and time with one another.

Having a "ready-made community" that acts like an extended family or a well-functioning neighborhood makes life easier for all kinds of people. For the elderly who want to "age in place," Time Trade Circle members do yard work, snow shoveling, plus all the little things like take the air conditioner out in fall and put it back in the window in spring. These same retired folks have many skills to offer younger members, including sewing, cooking, baking, and organizing.

The volunteer "Central Connect Village," based in Cambridgeport, helps members with daily needs and provides social opportunities. It is a "time-trade" organization where people volunteer their skills and time in exchange for services and assistance they need.

B. Shared Housing with Few Services

1. Co-housing Developments

Co-housing developments are collaborative living arrangements where residents participate in the design and operation of the community. Co-housing developments in Cambridge provide a number of amenities that appeal to older residents who seek shared housing. Many co-housing communities deliberately seek to include older residents as part of an effort to create multigenerational neighborhoods. With their focus on social interaction between the residents, these communities can provide a level of support to an older individual that might require payment for services elsewhere in the community. There are two co-housing developments in Cambridge: Cambridge Co-housing on Richdale Avenue and Cornerstone Co-housing on Harvey Street. (See Appendix 2)

2. Shared Housing

Home sharing brings together people seeking low cost housing and homeowners needing someone to share their home. Shared housing programs fall into one of two categories: Match-up programs, which help home providers find a compatible home seeker to pay rent or possibly provide services in exchange for a reduction in rent; and shared living residences, which involve a number of people living cooperatively as an unrelated family in a large dwelling. A home sharer might be a senior citizen, a person with disabilities, a working professional, someone at-risk of homelessness, or simply a person wishing to share his or her life and home with others. For these people, shared housing offers companionship, affordable housing, security, and mutual support.

In many cases a governmental or a non-profit social service agency (e.g. The New York Foundation for Senior Citizens 25-year-old Match-Up Home Sharing Program serves the five boroughs of New York City, matching homeowners with home seekers, one of whom must be aged 60 or over) screens potential home sharers and makes referrals to approved applicants.

3. **Single Room Occupancies (SROs)**

Single Room Occupancies can provide a communal setting for seniors. Both the YMCA and YWCA have facilities and programs for low-income individuals. Both facilities have been or are now being rehabbed.

Caritas Communities received $1,600,000 from the Affordable Housing Trust, along with funds from other public agencies, to complete improvements and safety upgrades to the YMCA's 128-unit, licensed Single Room Occupancy building on Massachusetts Avenue. Thirteen units will be reserved for extremely low-income individuals. The Cambridge YWCA on Bishop Allen Drive is using $3,100,000 from the Affordable Housing Trust to substantially rehabilitate 103 affordable SRO affordable rental units for women of which 26 units will be for homeless or extremely low-income women. This type of development is allowed in most areas of Cambridge, whether under the Lodging House use in the Zoning Ordinance (for any age resident) or as Elderly-Oriented Congregate Housing.

C. Assisted Housing with Services

1. **Assisted Living Residences**

Assisted living residences are homelike settings for older or disabled people who do not require the level of services offered by a nursing home but need assistance with some of the activities of daily living, or who simply prefer the convenience of delegating household management to others, having meals in a central dining area, or having medical care on call. These programs offer their residents more independence than is the case in a nursing home, without the responsibilities and difficulties of managing a private residence. There are four assisted living facilities with 278 residences in Cambridge: Cadbury Commons has an Alzheimer special care unit; Cambridge Homes offers respite and short-term stays; Neville Place includes a memory loss special care unit, respite and short-term stays, and a number of affordable units created with City and other public funding; and Youville House.

2. **CHA Assisted Housing with Services**

The Cambridge Housing Authority has facilities where supportive services are available on-site to seniors. The minimum age for non-disabled residents in these units is 58. The CHA service coordination program, operated by CASCAP, provides the support and referral services of a licensed social worker to help residents manage their living independently as they age in place. There is also an Elder Service Plan to provide special health care and supportive services. The PACE program offers on-site medical care for income-qualified residents at the Putnam School Apartments, John F. Kennedy Apartments, Miller River Apartments and the Lyndon B. Johnson Apartments. The CHA offers senior housing with assisted living services at the JFK Apartments and, through its partnership with the City and Cambridge Health Alliance, at Neville Place.

3. **Nursing Homes**

Nursing homes are residential facilities for persons with chronic illnesses or disabilities who require round-the-clock medical care. Residents typically have a limited degree of autonomy. Cambridge currently has 336 nursing home beds distributed among three facilities: Neville Center, Sancta

Maria Nursing Facility, and Cambridge Rehabilitation and Nursing Center (formerly Vernon Hall). For the number of residents older than 65, the number of nursing home beds in Cambridge is smaller than the national average of 420 beds. This may reflect a greater use of in-home assistance or assisted living facilities. (See Appendix 2)

D. Housing-Related Subsidies: Examples of Programs That Have Income Qualifications

The City and CHA offer a variety of housing programs to income-qualified individuals and households. The income needed for these subsidized housing units varies by program. (See Appendix 3)

Housing units are included through the Community Development Department for applicants with incomes up to the City 80% AMI (currently $54,800 for 1 person, $62,640 for 2 persons). Under this program, there is an asset limit of $75,000, which is increased to $150,000 for seniors. Restricted retirement assets are discounted to 65% of the face value.

CHA programs follow HUD income guidelines based on a wide Boston geographic area, and are lower than city-based income guidelines. In CHA elderly housing a household may have an income of up to 80% of HUD AMI ($44,950 for 1-person, $51,400 for 2-persons). There is no asset limit, but income from assets is considered. Other CHA programs, including the Moving to Work Voucher (Section 8) program, have income limits of 50% of HUD AMI (currently $34,250 for one-person, $39,150 for two-persons).

According to Alex Moschella, an attorney specializing in elder law and estates who spoke to the Silver Ribbon Commission, the most at-risk seniors are in middle income households because they can't afford the cost of an assisted living facility or long-term care insurance. However, he noted some housing and cost-cutting options for seniors:

- Section 8 vouchers may be available for households that have an income of $35,000-$45,000. This is an income test. Assets are not included.
- Group adult foster care program is for seniors with an income limit of $1,148/month and a clinical need.
- The cost of an assisted living facility may be too high for most people; only those with a house to sell would be able to pay. The Veterans' Administration will pay for some part of assisted living.
- The frail-elder waiver program under Mass. Health may be able to pay for a home health aide.

Assistance for Those Not Eligible for Subsidies, Whether Homeowners or Renters

Over 55% of Cambridge seniors own their own homes. People have an emotional attachment to their homes and are reluctant to sell. However, a house is an asset that can fund not only housing, but also other services for seniors.

- A Reverse Mortgage can be a good option. A person 62 and older can get up to 80% of the value of their home. Government regulations require that homeowners have insurance; this is sometimes a problem.
- Another way to reduce costs later in life is buying long-term care insurance. However, it is best to buy it when people are in their 50s or 60s; otherwise it might be too expensive. If one's assets exceed $400,000, they should be able to pay for it. Fees can range from $2,500-5,000/year for coverage of $250/day for three-five years. This could cover a look-back period that is required for nursing homes.

There are also subsidies for home improvement. For the City's Home Improvement Program a homeowner may have an income of up to 120% of Area Median Income (AMI) ($81,000 for 1-person, $92,520 for 2-persons) in certain areas of the city.

Challenges for Developers

Developing senior housing facilities can be very challenging. To understand this challenge, the Silver Ribbon Commission heard from an experienced senior housing developer, Allan Isbitz, former CFO and Vice President for Housing Development of Jewish Community Housing for the Elderly (JCHE), who used creative financing and faced a lot of risk to build a senior residential development in Framingham. JCHE was challenged to finance a $42 million 150-unit development in the face of shrinking HUD funding and delays due to legal appeals from the community, which added to the costs. JCHE had to contribute $7 million upfront and changed the project from an all-subsidized one to a mixed income development. This is one example, but it is typical of the difficulties faced in developing affordable senior housing.

Universal Design: An approach to accessibility for many types of housing

Universal design refers to a spectrum of design ideas meant to produce buildings, products and environments that are inherently accessible to people without disabilities and people with disabilities.

One application of such design principles is known as "visitability", which seeks to increase opportunities for people with disabilities to be able to visit their neighbors' homes. Essential visitability features for newly-constructed residences include a "zero-step" entrance to the building, a 32-inch door clearance and at least one bathroom on the first floor. Several municipalities and counties around the United States have passed ordinances and regulations requiring visitability in new home construction. The Cambridge Commission for Persons with Disabilities passed a motion that it communicate with the City Council to recommend that the Council consider a visitability ordinance for all new home construction in Cambridge.

IV. "10 PRINCIPLES FOR HEALTHY AGING HOUSING DESIGN": GUIDELINES FOR AGING IN COMMUNITY

Ann Bookman, PhD., a researcher at the Heller School for Social Policy and Management, Brandeis University, and Commission member presented ways to think about senior housing. She suggested linking different housing models-such as villages, co-housing, "apartments for life," and green housing built with environmentally sustainable materials – to the broader concepts of "Healthy Aging" communities.

According to Dr. Bookman, housing cannot be viewed as just physical space; it must be considered in a community context. "Healthy Aging" links individuals and the community through education about preventive health strategies, engaging in community activities, being involved with family and/or friends, keeping up with current events, and participating in life-long learning and volunteerism-all of which can lead to empowering elders.

There are ten principles of "Healthy Aging Housing Design" that are relevant to plans for existing housing and the construction of new buildings.[1] These are meant to be a framework, a set of guidelines for the continued development of senior housing, and the starting point for a vision of Cambridge becoming an "aging-friendly" community over the next 10 or 20 years and beyond. It should be noted that many of these principles would be of benefit to housing people of all ages. The Silver Ribbon Commission recommends using these principles as guidelines for the future of seniors in Cambridge:

1. Affordability: Housing should be affordable for low and moderate income seniors and mixed-income housing should be encouraged.
2. Sustainability: Housing should integrate environmentally sustainable materials and technology.
3. Density: Housing should be near retail, recreational, cultural, educational and other sites valued by seniors.
4. Universal Design: Housing should be accessible to people with a variety of physical abilities and challenges.
5. Generational Mix and Inclusiveness: Housing should be adaptable for people of different ages and for people as they age. It should also foster diversity by mixing people by race, gender, and income. For example, intergenerational buildings would allow younger and older residents to live in common buildings and support each other, should they choose to do so.
6. Service Integration: Housing should support social services within certain buildings and/or neighborhoods. Some senior housing should offer help with daily living, greater levels of care, home maintenance, transportation, and other services to support independence when appropriate.
7. Public/Private Mix: Housing should mix public and private spaces; for example within one house, a number of seniors could have individual bedrooms with shared common spaces such as a kitchen and dining room. Another kind of shared arrangement would be to have child care and elder care in the same building or nearby; the concept is to build private spaces near public spaces to form a community.
8. Small-Scale, Long-Term Care: Expand models of long-term care (nursing homes) for seniors who cannot live at home. Reduce the negative aspect of institutionalization in long-term care facilities by having a smaller number of elders who

1 These principles were presented to the Silver Ribbon Commission on November 2, 2011 in a power point presentation given by Dr. Ann Bookman called "Innovative Living Solutions for Older People: Linking Housing Models and "Healthy Aging" Communities."

need skilled nursing care live together in small buildings, or on a floor of an apartment building to maximize the residential character of the housing.

9. Technology-Friendly: Housing should use assistive technology to facilitate safety, independence and social interaction.
10. Community Engagement: Housing design and location should encourage involvement in activities that are personally meaningful and/or contribute to the larger community.

Dr. Bookman recommended several ways in which these design principles could begin to shape our future housing development and move Cambridge toward becoming a "Healthy Aging" community by:

- Creating a document to guide new construction in Cambridge and the renovation of existing housing. The Principles noted above could be a guide for the next 20 years.
- Developing a pilot project in a dense neighborhood such as Central Square or Porter Square as a model.
- Facilitating a collaboration among City departments and agencies (Human Services, Public Health, Community Development, and the Cambridge Housing Authority) to implement the 10 Principles.

V. RECOMMENDATIONS FROM SUBGROUP DISCUSSIONS

Commission members and some members of the public broke into three subgroups and over several months discussed in detail three aspects of senior housing:

- The Living Independently group focused on what seniors need to age in place without services;
- The Shared Housing With Few Services group looked at the kinds of shared housing arrangements seniors might want that did not have service programs built in such as co-housing, shared housing and SROs; and,
- The Assisted Housing with Services group looked at housing that provided services, such as assisted living facilities.

None of these groups discussed nursing homes which provide housing for people who need significant medical services.

Living Independently – Group Recommendations:

- Survey friends and families of seniors to have a better idea of what they want and need for the seniors in their lives to live independently and to think about their own circumstances. Bedford and Marshfield have recently done surveys which might be helpful in designing a survey for Cambridge.
- How do we influence/ educate landlords to adjust and allow long-term tenants to age in place?
- Create a pilot project for a clearinghouse that would assist in matching senior residents for home sharing. This matching service could also include matching seniors with younger people who could help them with services such as snow shoveling or simple home repairs that would help seniors remain in their homes. Funds to issue Request for Proposals for a matching service would be needed.
- Assist homeowners in updating their residences. Get the word out about existing city-supported rehab programs so elders can age in place.
- Universal design should be required in all new construction. The Cambridge Commission for Persons with Disabilities has proposed visitability requirements for new developments. Advocacy for universal design could be communicated to building contractors, retailers, and product manufacturers. What tax or other incentives are there for universal design accessibility beyond current ones that are very restrictive?
- The recommendations of the Silver Ribbon Commission should be shared with the Cambridge Commission for Persons with Disabilities; implementations should be coordinated on visitability requirements.
- Investigate zoning regulations such as density bonuses to provide incentives for senior housing. Other areas besides Central Square could use more elder housing as those areas are developed.

Shared Housing with Few Services – Group Recommendations:

- A survey is needed to gauge housing interests.
- An increased range of affordability in co-housing is needed, either through CHA or some other non-profit agency. The co-housing model might be especially good for the many senior women who live alone.
- A building project for shared housing with few services is needed, including a developer, financial resources, business model and program model. If a building could not be identi-

fied, then some other physical space should be sought; this would involve a Request for Proposals from developers. Potential residents should help design the project. The costs of building or rehabilitating a facility, and the cost of operation should all be considered.

- A clearing house is needed to provide resources, referral services, and matching services for those interested in shared housing.
- Education is needed about what people should be thinking of as they age, including where they want to live and how they want to live.
- Review the Zoning Ordinance to permit community spaces within residential buildings.
- Further examination is needed of the possibilities of a time-trade circle model, a volunteer organization where people offer their skills and time in exchange for services and assistance they need.

Assisted Housing with Services – Group Recommendations:

- Look at zoning creatively to see if more density could be permitted, to allow more options for housing. Suggestions include more density along major corridors such as Massachusetts Avenue, stepping height and density down to neighborhoods, and combining housing with businesses with retail on first floor.
- Facilitate the development of in-law apartments.
- Use technology to help integrate seniors with the community. Encourage the business community to contribute to this effort.
- Consider the inclusion of senior housing in planning processes, such as the Kendall and Central Square (K2C2) studies.
- Focus on housing units that would permit multi-generational families to live together or in close proximity to each other.
- Establish an agency that continues to implement the work of the Silver Ribbon Commission.
- Consider housing within a community context. Develop programs to bring seniors and the community together, such as helping connect seniors with students and other young persons who need housing. Businesses could also help by bringing interactive technology to seniors.
- Universal design should not apply only to new construction. Examine ways to retrofit existing buildings with universal design techniques, including incentives such as tax credits.
- Create a pilot project with a clearinghouse for those wanting to share a home. Using existing programs from other cities, discuss rigorous guidelines. The programs would not necessarily need to be city-run; a community group or non-profit could manage the program.
- Look at different models for elder exercise, particularly ones that help people stay fit. Take programs such as A Matter of Balance out to the neighborhoods. These might combine Senior Center and Y efforts.

VI. SILVER RIBBON COMMISSION RECOMMENDATIONS

1. **Develop a Campaign to Make Cambridge an Aging-Friendly City: Publicize the Findings of the Silver Ribbon Commission**

   The information in this Silver Ribbon Report should be disseminated widely through senior centers, community events and activities, neighborhood groups and other organizations. It will be important to reach neighborhoods with long-time, English speaking residents as well as neighborhoods with immigrant families whose primary language is not English. Dialogue with diverse groups and different kinds of neighborhoods will expand the reach and impact of the Commission. Such a campaign could make all Cambridge residents aware of existing senior housing facilities, programs and services. In addition, City departments will promote their individual programs by sharing information on their own efforts and making links to other departments' information and websites.

2. **Survey Cambridge Elders and Baby Boomers**

   Despite demographic descriptions, there is no clear indication about what kinds of housing seniors and those about to be seniors, the baby boomers, want. Why do seniors want to stay in Cambridge? What kinds of housing types do they prefer? Are there housing types not now available in Cambridge? What building amenities are important? Answers to these questions would help the City plan for our increasing number of older people. Therefore, a survey of seniors (55 and older) and those about to be seniors (45-54 years) should be undertaken. It also will be important to get input from seniors themselves on the types of questions to ask, as well as to disseminate the findings of the survey throughout Cambridge neighborhoods.

3. **Review Zoning Options**

   While all zoning districts in the city permit housing, there are no current zoning incentives for senior housing or for making development more senior-friendly. The zoning ordinances should be reviewed for creative ideas to encourage housing for seniors. Also, allowing for multi-generational family developments or for caregivers to live in would expand housing options. Finally, consideration should be given to allow in-law apartments to remain in place and to create smaller, more affordable units for seniors.

4. **Promote Universal Design**

   The concept of universal design should be promoted. Universal design would help make buildings more accessible to people of all ages and abilities. "Visitability" describes design standards for access to residences for those people even if they do not have disabilities. Encouraging the education of developers and the building trades about visitability design and solutions is one way to promote universal design concepts. Furthermore, the Silver Ribbon Commission supports the Cambridge Commission on the Rights of People with Disabilities and the proposed visitabilty ordinance.

5. **Develop a Pilot Program for Shared Housing**

   The Commission supports the concept of a pilot intergenerational shared housing project that would implement many of the recommendations and be informed by the ten principles of "Healthy Aging." The community survey, noted above, would help determine if there is sufficient demand for such a project, or part of a project, which would be financially feasible in terms of capital and operating costs and available resources.

6. **Integrate Seniors with the Community**

   Housing is more than physical space and must be considered in a community context. Therefore, the CHA and other agencies serving seniors should find ways to bring seniors and the community together by supporting existing community efforts that are neighborhood based, such as Staying Put and the Living Well Network supported by the Agassiz Baldwin Community. For example, there could be programs to stay fit shared by the Senior Centers and the YMCA or intergenerational reading programs connected to the Cambridge public schools. Also, technology could help bring education programs from the nearby universities to senior housing and promote life-long learning. Cambridge businesses could finance or provide the technology, thereby promoting the social value and usefulness of their products.

Continuing the Work of the Silver Ribbon Commission

By bringing members of the community together with City staff and senior housing experts, the Silver Ribbon Commission has helped educate the community. The Commission has also begun to develop a vision for senior housing in Cambridge for the coming decades.

VII. NEXT STEPS

ACTION PLAN – YEAR I

- Hire a consultant to assist in implementing the recommendations of the Commission.
- In a series of community meetings, inform residents about the findings and recommendations of the Silver Ribbon Commission and gather information to assist in the next steps. (Consultant, Department of Human Service Programs, Community Development Department)
- Survey seniors and boomers to learn what they want and what they need in terms of housing. (Professional survey company, Community Development Department)
    - Investigate recent surveys in Marshfield and Bedford to see if they would be good survey models.
    - Develop a Cambridge survey instrument with input from seniors.
    - Do an RFP for a survey provider.
    - Have the survey done and a report with findings and recommendations written.
- Investigate possible zoning changes. (Community Development Department)

  Zoning ideas for investigation might include:
    - Providing a density bonus for senior housing – giving extra floor area to a development that is primarily for seniors.
    - Making in-law apartments legal
    - Allowing community facilities in residential buildings
    - Allowing care-givers apartments for non-family care-givers
- Establish linkages between City departments and non-profit agencies to promote housing programs and services. (Community Development and Human Services)
- Research a "Shared Housing" program. Such programs exist in other cities but not yet in Cambridge, where there are many young people who need low cost housing and many elders who live alone and need basic support to stay in their homes. The City should research what would be involved in establishing a well organized matching system and other elements of such a service for Cambridge. The survey could determine the level of interest in such a program. (Consultant, Human Services)
- Continue to integrate seniors and the community through coordinated fitness and educational programs. (Human Services Department, Library, other City Departments and non-profit organizations)
- Work with the Commission for Persons with Disabilities to promote universal design in a variety of residential and public spaces. (Commission for Persons with Disabilities)

Cadbury Commons

APPENDICES

Appendix 1: Demographics

Appendix 2: Support for Living Independently and Senior Housing Inventory

Appendix 3: Cambridge Housing Affordability Ladder

Appendix 4: Commission Meetings and Speakers

Youville House

Cambridge Silver Ribbon Committee

October 5, 2011

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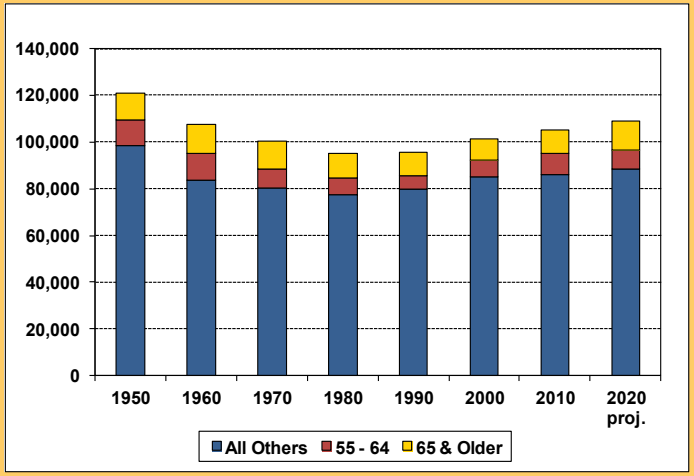
Population 55 and Older: 2000 - 2010

Cohort	2000		2010		Change in Number	Change in Percent	Mass.	US
55 to 64	6,866	6.8%	9,244	8.8%	34.6%	2.0%	12.3%	11.8%
65 to 74	4,687	4.6%	5,496	5.2%	17.3%	0.6%	7.0%	7.0%
75 to 84	3,362	3.3%	3,087	2.9%	-8.2%	-0.4%	4.6%	4.2%
85+	1,233	1.2%	1,405	1.3%	13.9%	0.1%	2.2%	1.8%
55+	16,148	15.9%	19,232	18.3%	19.1%	2.4%	26.1%	24.9%
65+	9,282	9.2%	9,988	9.5%	7.6%	0.3%	13.8%	13.0%
Total	101,355	100.0%	105,162	100.0%	3.8%	--	100.0%	100.0%

Source: SF1 Data File, Decennial Census, U. S. Census Bureau.

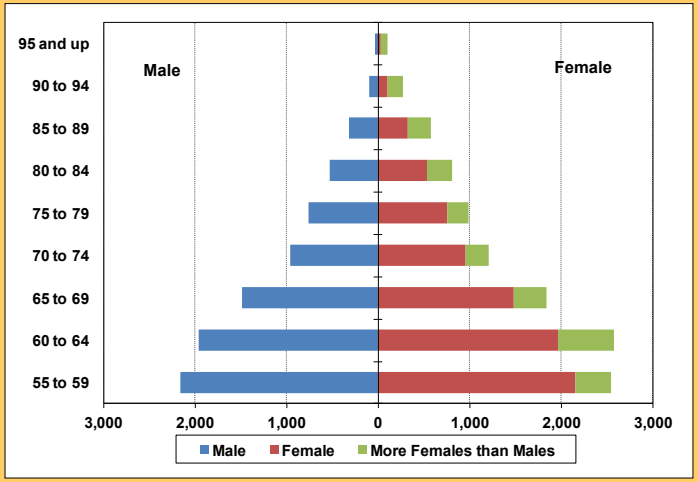
Population Trend: 1950 - 2020



Source: SF1 Data File, Decennial Census, U. S. Census Bureau.

2

55+ Population Pyramid: 2010



Source: SF1 Data File, Decennial Census, U. S. Census Bureau.

4

Diversity: 2010

As % All Ages	White	Black	Asian	Other	All Races	Hispanic
55 to 64	77.6%	12.6%	6.0%	3.8%	100.0%	5.1%
65 to 74	78.4%	12.7%	6.0%	2.9%	100.0%	3.5%
75 to 84	78.8%	13.0%	5.1%	3.0%	100.0%	3.7%
85+	81.7%	13.7%	3.0%	1.6%	100.0%	1.9%
55+	78.3%	12.8%	5.6%	3.3%	100.0%	4.2%
65+	79.0%	12.9%	5.3%	2.8%	100.0%	3.3%
All Ages	66.6%	11.7%	15.1%	6.6%	100.0%	7.6%

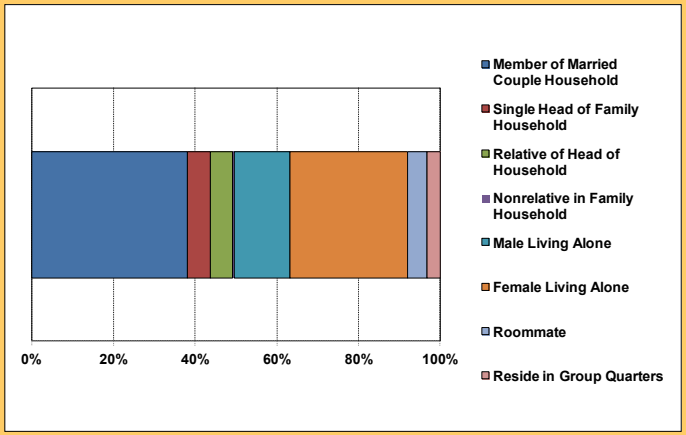
Source: SF1 Data File, Decennial Census, U. S. Census Bureau.

- Place of Birth: About a fifth of the population of persons 55 and older was born outside the US.
- Language: Among those 65 and older 25% speak a language other than English at home.

5

Living Arrangements: 2010

Persons 65 and Older



Source: SF1 Data File, Decennial Census, U. S. Census Bureau.

6

Living Arrangements: 2010

Persons 65 and Older

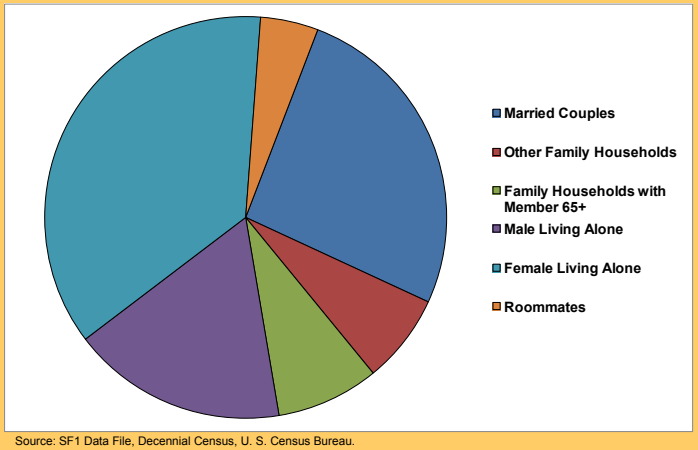
Reside in Household	9,667	96.8%
Member of Married Couple Household	3,795	38.0%
Single Head of Family Household	565	5.7%
Relative of Head of Household	557	5.6%
Nonrelative in Family Household	31	0.3%
Live Alone	4,242	42.5%
Male	1,365	13.7%
Female	2,877	28.8%
Roommate	477	4.8%
Reside in Group Quarters	321	3.2%
Institutionalized	246	2.5%
Noninstitutionalized	75	0.8%
Total Persons 65 and Older	9,988	100.0%

Source: SF1 Data File, Decennial Census, U. S. Census Bureau.

7

Households: 2010

One or More Members 65 and Over



Source: SF1 Data File, Decennial Census, U. S. Census Bureau.

8

Households: 2010

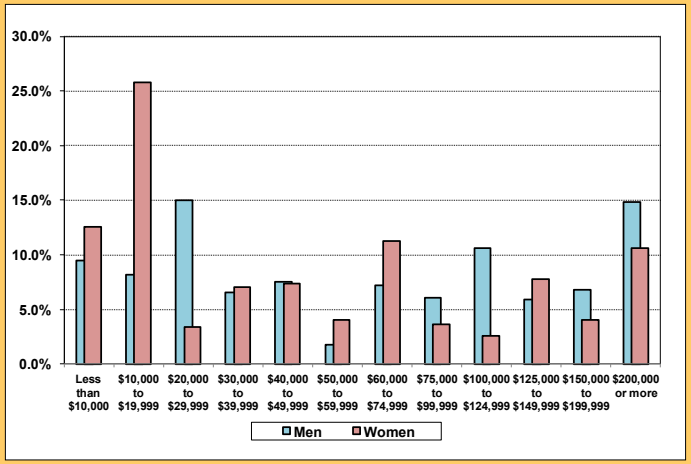
One or More Members 65 and Over

Households with Member 65 or Older	7,877	100.0%
Family Households	3,269	41.5%
Headed by Person over 65	2,619	33.2%
Married Couples	2,054	26.1%
Other Family Households	565	7.2%
Person over 65 is a Member	650	8.3%
Nonfamily Households	4,608	58.5%
Person Living Alone	4,242	53.9%
Male	1,365	17.3%
Female	2,877	36.5%
Roommates	366	4.6%
Head of Household	298	3.8%
All Cambridge Households	44,032	--
As % of All Cambridge HHs	17.9%	--

Source: SF1 Data File, Decennial Census, U. S. Census Bureau.

9

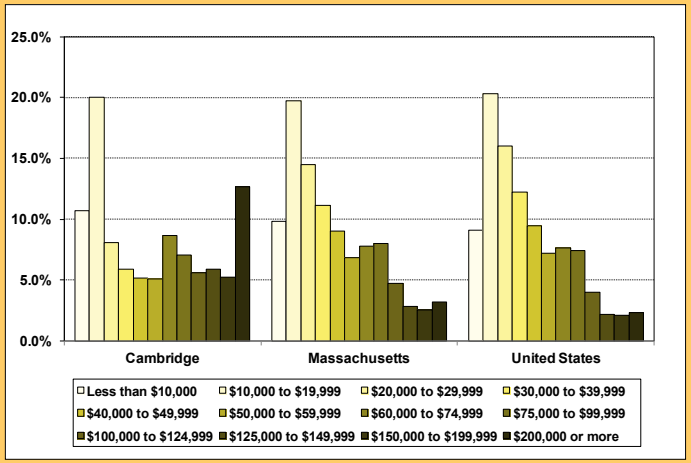
Elder Income by Sex: 2007 - 2009



Source: 2007 - 2009 American Community Survey, PUMS data, U. S. Census Bureau. Analyzed using IPUMS web site.

11

Elder Household Income: 2007 - 2009



Source: 2007 - 2009 American Community Survey, U. S. Census Bureau

10

Median Income &Employment: 2007 - 2009

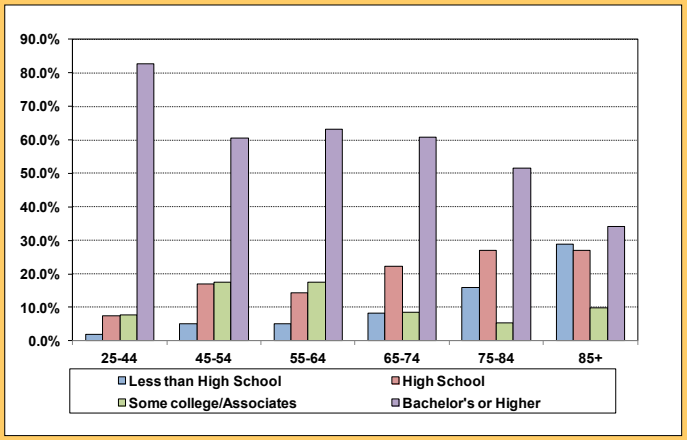
2007 - 2009 Median Income	
All Households	$67,297
Householder under 25	$27,095
Householder 25 to 44	$72,990
Householder 45 to 64	$75,334
Householder 65+	$50,171
Male Living Alone	$36,445
Female Living Alone	$19,054

Source: 2007- 2009 American Community Survey, U. S. Census Bureau.

- The poverty rate for Cambridge residents 55 and older is 10%. For the entire population the poverty rate is 15%.
- 47% of those 65 to 74 are currently employed or seeking work. Among those 75 and older 12% are employed or seeking work.

12

Educational Attainment by Age: 2007-2009



Source: 2007 - 2009 American Community Survey, PUMS data, U. S. Census Bureau. Analyzed using IPUMS web site.

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APPENDIX 2 - Support For Living Independently and Senior Housing Inventory

SUPPORT FOR LIVING INDEPENDENTLY

	Group Name	Service Area	More Information
1.	Cambridge at Home	Cambridge, Belmont, Arlington, Watertown, Somerville	http://www.cambridgeathome.org
	Professionally operated fee based non-profit organization open to residents 50 and older. Provides services such as home maintenance, grocery shopping, transportation, and home health care as well as social opportunities. Phone - 617/864-1715.		
2.	Living Well Network		http://agassiz.org/living-well/
	Neighborhood based social network for seniors. Volunteers help members gain access to other community resources. Phone - 617/349-6287x10.		
3.	Central Connect Village	Cambridgeport	www.cctvcambridge.org/Aging_In_Place
	Volunteer network that will help members with daily needs and provide social opportunities. Still in initial stages of organization.		
4.	Staying Put	Cambridge/Somerville	stayingputma@gmail.com
	Grassroots organization of Cambridge and Somerville residents who are planning to stay in their homes and neighborhoods as they age.		

CO-HOUSING DEVELOPMENTS

	Development Name	Total Units	Address
1.	Cambridge Cohousing	32	175 Richdale Avenue
	For more information see http://www.cambridgecohousing.org	Phone - 617/233-4576	
2.	Cornerstone Cohousing	40	175-195 Harvey Street
	For more information see http://www.cornerstonecohousing.org	Phone - 617/876-5396	
	Total Units	**72**	

CAMBRIDGE HOUSING AUTHORITY SENIOR HOUSING (CHA ADMISSIONS OFFICE 617-864-3020)

	Development Name	Total Units	Address
1.	45 Linnaean Street	24	45 Linnaean Street
2.	116 Norfolk Street All units are part of an independently operated congregate living facility.	37	116 Norfolk Street
3.	Burns Apartments	198	50 Churchill Avenue
4.	JFK Apartments Twenty-five units form an independently operated assisted living program housed within the building.	69	55 Essex Street
5.	LBJ Apartments Offers Cambridge Health Alliance Elder Services Plan.	180	150 Erie Street
6.	Manning Apartments Supportive Living Program provides residents with homemaking services, shopping, meal preparation, and case-management services.	199	237 Franklin Street
7.	Millers River Apartments Offers Cambridge Health Alliance Elder Services Plan.	301	15 Lambert Street
8.	Putnam School Includes a nine bed congregate living unit staffed by the Cambridge Health Alliance Elder Services Plan.	33	86 Otis Street
9.	Truman Apartments	60	25 Eighth Street
10.	Russell Apartments	51	2050 Massachusetts Avenue
11.	St. Paul's Residence Listed here are SRO elderly/disabled units operated by CASCAP. Building also includes additional family units.	17	34 Mount Auburn Street
12.	Weaver Apartments	20	81 Clifton Street
	Total Units	**1,189**	

OTHER OVER 55 SUBSIDIZED HOUSING

	Development Name	Total Units	Address
1.	Putnam Square Apartments	94	2 Mt. Auburn Street
	Property owned by Harvard University. Managed by the Cambridge Housing Authority. Restricted to low income persons 55 and older or disabled. For more information see http://www.communityservice.harvard.edu/programs/harvard-real-estate-services Phone - 617/864-3020 (Cambridge Housing Authority)		
2.	Cambridge Court	123	411 Franklin Street
	Privately owned and operated by Alcourt Management. Restricted to persons 55 and older or disabled. Low and moderate income units. For more information see http://www.cambridgecourtapartments.net Phone - 617/497-6220		
3.	Harvard Place	21	273 Harvard Street
	Operated by CASCAP. Restricted to low income persons 62 and older. For more information see http://www.cascap.org/REO/housing/elder.htm Phone - 617/234-2974		
	Total Units	**238**	

ASSISTED LIVING RESIDENCES

	Development Name	Total Units	Address
1.	Cadbury Commons	68	66 Sherman Street
	Includes Alzheimer's special care unit. For more information see http://www.cadburycommons.com Phone - 617/868-0575		
2.	The Cambridge Homes	44	360 Mt. Auburn Street
	Offers respite and short-term stay programs. For more information see http://www.seniorlivingresidences.com/communities-cambridge-homes Phone - 617/876-0369		
3.	Neville Place	71	650 Concord Avenue
	Includes memory loss special care unit. Offers respite and short-term stay programs. A number of the units are affordable. For more information see http://www.seniorlivingresidences.com/communities-neville-place Phone - 617/497-8700		
4.	Youville House	95	1573 Cambridge Street
	For more information see http://youvillehouse.reachlocal.com Phone - 617/491-1234		
	Total Units	**278**	

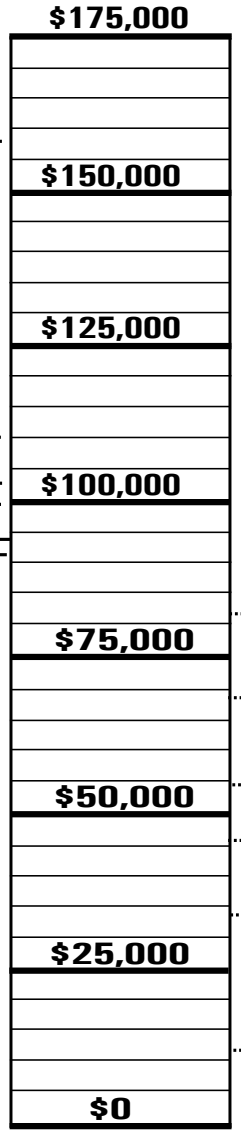
NURSING HOMES

	Development Name	Total Units	Address
1.	Neville Center @ Freshpond http://www.nevillecenter.org/. Phone - 617/497-0600.	112	650 Concord Avenue
2.	Sancta Maria Nursing Facility http://www.sanctamaria.org/. Phone - 617/868-2200.	141	799 Concord Avenue
3.	Vernon Hall http://www.hospital-data.com/hospitals/VERNON-HALL,-INC-CAMBRIDGE.html Phone - 617/864-4267	83	8 Dana Street
	Total Beds	**336**	

APPENDIX 3 - Cambridge Housing Affordability Ladder

Updated for Silver Ribbon Commission Report

HOUSING COSTS		INCOME NEEDED
Purchase Price / Monthly Rent		
Median Single Family Home	$740,000	$157,414
Market Rate 3BR Apartment	$2,750	$110,000
Market Rate 2BR Apartment	$2,578	$103,120
Median Condominium	$422,250	$99,969
Median Two Family Home	$696,125	$94,377
Market Rate 1BR Apartment	$2,300	$92,000



INCOME BENCHMARKS

1-Person Household Income

- **$82,200** 120% of Median Income
- **$68,500** 100% of Median Income
- **$54,800** 80% of Median Income (Calculated)
- **$45,500** 80% of Median Income (HUD)
- **$34,250** 50% of Median Income
- **$11,172** Federal Poverty Level

PROGRAM ELIGIBILITY

- Neighborhood Revitalization Strategy Area (HIP Program)
- City FTHB Financial Assistance Program
- City FTHB Resale Pool
- City Inclusionary Housing
- Federal State Programs
- CHA Elderly; CHA Public Housing
- CHA Housing Choice Voucher (Section 8)

ASSUMPTIONS:

Interest Rate:	4.25%
Tax Rate:	$8.66 per $1,000
Condo Fee:	$325 per month
Insurance:	$1,500 per year/Single and Two family
75% Rental Inc:	$1,350 per month for Two family
Downpayment:	10%
% inc. for housing:	30%

NOTES:

1. Mortgage financing with 30 year term. 10% downpayment
2. Median sales prices from Banker and Tradesman 2011 date (4/12)
3. Rental rates based on march 2012 CDD survery
4. AMI based on 1 person Boston HUD Metro FMR Area (HMFA) 2012 Income Limits

APPENDIX 4 - Silver Ribbon Commission: Meeting Topics and Speakers, 2011-2012

	TOPIC	SPEAKER
March	Discussion of the purpose and organization of the Silver Ribbon Commission	
	Elder Housing Trends	Cliff Cook, Cambridge Community Development Department
	Presentation on two reports issued by the Community Development Department: Housing Options for Older Cantabridgians and Aging in the Cambridge Community	Stuart Dash, Cambridge Community Development Department
April	Cambridge Housing Authority- Senior Housing	Faith Marshall, Deputy Director of Operations for the Elderly and Disabled, Cambridge Housing Authority
	Other options (Assisted living, Neville Place, Cambridge Homes, PACE program, Youville, Cadbury Commons)	Robert Larkin, President, Senior Living Residences
May	PUBLIC MEETING Cambridge residents were invited to share their vision of what housing options would help them—or their families—to stay in Cambridge as they get older. Commission members also spoke on this topic.	
June	Accessibility and Universal Design	Michael Muehe, Director, Cambridge Commission For Persons with Disabilities
	Discussion about what the Commission had heard so far from the speakers and members of the public, and how the Commission should proceed	Silver Ribbon Commission
September	Panel of housing specialists: public and private non-profits	Cassie Arnaud–Cambridge Community Development Department, Housing Division Terry Dumas–CHA, Director of Planning and Development Michael Haran–CEO, CASCAP; Cambridge Affordable Housing Trust Allan Isbitz–Former CFO and VP, Jewish Community Housing for the Elderly
	Meeting of subgroups (Living independently; Shared housing with few services; Assisted housing with services)	

APPENDIX 4 - Silver Ribbon Commission: Meeting Topics and Speakers, 2011-2012 - Continued

	TOPIC	SPEAKER
October	Recent census data about seniors in Cambridge	Cliff Cook, Cambridge Community Development Department
	Financial issues with retirement planning	Alex Moschella, Elder and special needs lawyer
	City and CHA income limits	Chris Cotter, Cambridge Community Development Department, Housing Division
	Meeting of subgroups	
November	Innovative Living Solutions for Older People: Linking Housing Models and "Healthy Aging" Communities	Ann Bookman, PhD, Visiting Scholar, Heller School for Social Policy and Management, Brandeis University
	Meeting of subgroups	
December	Drafting the report of the Silver Ribbon Commission	Susan Glazer, Cambridge Community Development Department
	Brief description of Commissions work	
	Principles for "Healthy Aging Housing Design"	
	Discussion of subgroup recommendations	Silver Ribbon Commission
	Action steps to include in the final report	
January	How the work of the Commission can continue	Richard Rossi, Deputy City Manager, City of Cambridge
	Review and comments on the organization of the draft report, final recommendations and possible timeline for next steps	All

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