

**MASTER ALLIANCE FOR SENIOR TAX RELIEF (MASTR)**

**Final Report**

**On**

**SENIOR HOUSING**

**Including**

**Questionnaire Data and Focus Group Findings**

**MASTR  
July 12, 2011**

# SENIOR HOUSING – WHY, WHEN, WHERE AND HOW?

## The Demographics

It's official. The population of seniors is growing and living longer. In fact, living longer is one of the reasons along with the beginning transition of Baby Boomers to senior status for the increase in the senior population.

In Madison, the total net population increase over the decade from 2000 to 2010 is a mere 411 – or about 40 persons per year. The U.S. Bureau of Census data for 2010 shows a distinct shift in Madison toward an older population. Madison's population of children from birth to age 19 declined by 235 over the decade while the population of 20 to 54 year olds declined by a surprising 937. At the other end of the age data, Madison's population over the age of 65 increased by 806, while the population of those age 55 and over grew by 1,583.

How has Madison prepared for this shift of demographics?

A new Senior Center / Community Center is under construction and will open in the fall of this year. Expanded programs and activities will be announced.

No new housing has been built specifically for seniors or an aging population in decades. From the peak construction decade of the 1970s which produced an average of 180 new homes per year primarily for families to the 1990s when construction had dropped to an average of 90 family style homes per year, to the current low of just 18 housing starts in 2010, there has been no perceived need for homes specifically designed for seniors.

Will the demographic trend of an aging population entice Madison's architects, designers, builders, planners and town officials to "follow the market" in order to retain and attract an older population? What does the demographic trend portend for the Town and for the home building industry?

**The Madison Alliance for Senior Tax Relief (MASTR)**, an organization dedicated to enabling an aging population to enjoy their senior years in Madison within their budgets and within their capabilities, has begun that conversation.

## **The MASTR Plan**

Like many Madison residents, the members of the MASTR steering committee know friends and neighbors who are finding their beloved homes too large now that their families have grown and gone, and the maintenance has become increasingly difficult. Some have already moved on to warmer climates or to be near where their children have settled. Others just moved to neighboring towns because they could not find suitable housing in Madison. We did not know how large or wide spread the exodus was. To find that answer we decided to prepare a Questionnaire which queried seniors about their housing plans as they grow older. The Senior Commission kindly agreed to send our Questionnaire inside the April Senior Newsletter (there was no additional postage cost, just the cost of the insert for which MASTR paid)

Over 90 seniors responded. The final results are based on 91 completed Questionnaires returned to MASTR or the Senior Center. These results are included at the end of this report.

One of the questions asked the Senior if he/she would like to participate in a Focus Group to further refine perceived needs for “golden years” housing. Twenty-two seniors agreed to participate in the Focus Group Meeting held on June 14<sup>th</sup>. Their lively and informative discussion added significant insights and information to the Questionnaire findings.

### **Questionnaire Highlights**

The most alarming statistic for the future of the Town of Madison is that:

- 67% of respondents have already visited various forms of housing designed specifically for seniors in other Connecticut communities

The loss of a significant percentage of Madison’s seniors would be an economic disaster for a town which is almost totally dependent on the free cash flow of its net tax positive senior population to fund town schools and services.

Twenty-three, or 25%, of the respondents indicated they never intended to leave their current homes. One respondent succinctly stated the thoughts of several in this group, “Hopefully I will never move. I’m a lifelong resident and pray that taxes don’t change that.”

Of the sixty-eight respondents who indicated an intent to move:

- 25 or 30% intend to move within 3 years
- 26 or 30% intend to move within 4 – 5 years
- 13 or 15% expect to move in 7 – 10 years
- Others would move as health required

To the question about factors that would precipitate a move, seniors responded as follows:

- 53% cited “to lower cost of living”
- 39% cited “more appropriate senior housing”. Comments included:
  1. “could manage with fewer rooms”
  2. “less property responsibility”
  3. “much smaller home”
  4. or simply “downsizing”

Twenty-one respondents or 23% chose “to be closer to family” as a primary reason to move both within Madison and to other towns and states.

Clearly, many seniors intend to downsize and expect to lower their cost of living in the process.

The remainder of the Questionnaire focused on the kind of housing and the specific characteristics that are most important to the respondents. The summary data is included as an Appendix.

### **The Focus Group Speaks Out**

The 22 members of the Focus Group clearly enjoy living in Madison and would prefer to remain here. Like most other Madison residents they first cited the small town atmosphere and the beaches. One lady said she just loved being able to park downtown and go everywhere she needed to go – the Library, the Post office, grab a bite to eat, then go to the movies, and then shop for groceries and do everything in one place.”

Several have lived in Madison most of their lives and really want to stay in Madison, although one man said, "I'm not wedded to Madison, but my wife is, so I guess I'll be staying here."

A sense of "community" was also a common response as a reason to remain in Madison.

When asked to describe their "golden years" dream house, the responses were typically modest. "One level, two bedrooms, 1.5 baths, attached garage with extra space -- and priced up to \$300K so I can afford it". Condos and single family homes got about equal preference and rentals and apartments were each suggested by at least one participant.

When asked what they would like town officials to know about seniors, one gentleman said, "Stop ignoring us." Another said, "Stop taxing us so much." Later in the meeting another gentleman asked, "Do our houses have to be assessed more if we need a ramp added or we have to remodel our bathroom to accommodate a walk-in shower so we can still bathe ourselves? Why should we have to pay higher taxes just to be able to continue living in our own home?"

When asked what architects, designers and builders should know about seniors, everyone had ideas which ranged from single story with attached garages with automatic doors to interior halls and doorways wide enough for wheelchairs and pull out pantry shelves and more pullout shelves all over the kitchen. Bathrooms got a lot of attention with large walk in showers big enough to accommodate walkers or portable shower seats.

They want environmentally friendly features with thermal windows and quality heating and AC. One woman said she had an all electric home and her monthly electric bill is \$1000! "I can't afford that – it doesn't make sense," "It's such a waste," she continued.

"There should be a community generator for condos because seniors can't be cold for too long and can't afford to lose their food supplies – and some need electricity 24/7 for health reasons."

"We need to have some "individuality" in condos and houses and let buyers make interior upgrades for a reasonable price." said another woman.

"Underground utility lines" insisted another woman.

“Storage -- there are never enough closets,” offered one man.

One lady summed it up by saying “We want appropriate senior amenities for safety and convenience.”

A question about transportation elicited numerous responses that there are not enough options if a person can't drive, particularly at night. “We need a local taxi service -- and a service you don't have to sign up for a week in advance. How are you supposed to know when you are going to get very sick?” Another lady said, “It takes three hours to go to the grocery store via the senior bus. There should be a more individual service available that takes less time.”

When asked if they were experiencing any age related difficulties in their current homes, most said “Too many stairs.” “ Too much maintenance.” “Too many rooms” and “Too many rooms to heat” were most often cited. “Now that I can no longer do a lot of the maintenance myself, I also can't afford to pay others to do it” complained one man.

“Aren't some towns starting discounted maintenance services for seniors?” asked one senior

“I heard Guilford is starting a nonprofit to do that” offered another. “New Canaan has had that kind of service for years,” said another. “Maybe we could regionalize with Guilford,” suggested a third senior.

To a question about what we had not covered, one person said, “What about our pets? If there were senior housing I would like to move in, but I couldn't leave my pet behind.”

Another person offered that appliances are being made with “raised lettering like Braille on knobs and settings for people whose eyesight is failing, and that should be an option. Entry ways should have shallow stairs and railings and be covered from the weather. Manufacturers are making all kinds of new things to make life better for seniors. We all have a lot to learn about the new products being designed especially for seniors.”

Finally the 20 focus Group members ranked selected goals for senior housing from #1 to #6 with #1 being the most important and #6 being the least important.

Price range was ranked #1 by 11 members. Reducing property responsibility was #1 for 3 members and #3 for 4 members. Age appropriate features got the most #2 votes. Ten members gave a #2 or a #3 to reducing the cost of living. Eight gave a #2 or #3 to reducing taxes.

Clearly, seniors are aware that growing older brings about some personal limitations. It is also clear that Madison's seniors are determined to make the decisions and take the steps necessary to maintain their independence.

Knowing this, what role does the Town of Madison intend to play in retaining and maintaining its senior population? Is Madison willing to say goodbye to the segment of its population that provides the free cash flow to pay for everything from education to police and snow plowing? Are local builders satisfied with an "18 homes per year" construction industry? Are there possibilities for economic development related to this rapidly changing demographic? Is Madison focused too fully on a declining population while allowing the opportunities presented by an increasing population to pass us by?

What is Madison's vision for its future?

## **MASTER'S NEXT STEPS**

MASTR'S role is to research and present the case for retaining seniors in Madison by determining what will enable them to do so, and what will cause them to seek more favorable housing and services in neighboring towns.

We intend to follow up the Questionnaire and Focus Group Meeting with a "Meeting of Professionals" to which we may invite architects, designers, builders, planners, a representative from the Board of Selectmen and one from the Planning & Zoning Commission, a banker, and possibly our CT legislators.

MASTR will also research the kind of senior “help and assistance” services provided in New Canaan and Westbrook as well as the program currently being developed in Guilford. We will report our findings to appropriate town officials when completed.

Seniors are, after all, the backbone of Madison, volunteering and serving on numerous elected and appointed Boards and Commissions. Attend any event on the Green in the summer and who is manning the admissions tables, grilling the hot dogs, setting up and taking down the booths? Lots of people with gray hair who serve as officers and members of the service groups like the Lions, Rotary, Exchange Club, Madison Property Owners Association and the Churches. Their contributions are ongoing, with capable 80 year olds who can drive chauffeuring the 65 years olds who can't. Madison's seniors have not stopped giving,

MASTR'S goal is to raise awareness that not all senior needs can be addressed fully by other senior volunteers. Public and private sector attention and input are a necessity in order to successfully manage an aging demographic.

**MASTR Steering Committee:** Chuck Beckman, Co-Chair, Dick Gedney, Co-Chair, Marlene Beckman, Secretary; Prue Aarts, Carol Altieri, Barbara Davis, Ron Hick.

**Questionnaire for Senior Housing**

**What Kind of Housing Do Seniors Need?**

Dear Madison Senior:

Your help is requested to assist Madison Alliance for Senior Tax Relief (MASTR) complete its study of the housing needs of Madison’s senior population. We thank the Madison Senior Services Commission for their support and assistance with this important survey.

In Connecticut, according to the US Census Bureau, the over 65 population will increase 54% between 2010 and 2030. The next fastest growing population is the 5 to13 year olds – at 3.68% over the same period! Clearly, it is time to prepare for the changing demographics.

This questionnaire asks you to identify the features and preferences you would most want in a home designed for your “golden years.”

1. Do you expect to move from your current home within the next 3 years \_\_\_\_\_, 5 years \_\_\_\_\_, 10 years \_\_\_\_\_, Never \_\_\_\_\_.
  
2. If you do expect to move, would you prefer to move to another state \_\_\_\_\_, elsewhere in CT \_\_\_\_\_, elsewhere in Madison \_\_\_\_\_. If Madison, please specify area. \_\_\_\_\_
  
3. Which of the following would factor into your moving decision: More appropriate housing\_\_\_\_\_, to be closer to family \_\_\_\_\_, lower cost of living \_\_\_\_\_, Other (specify) \_\_\_\_\_.

Have you ever visited: Essex Meadows \_\_\_\_\_, Evergreen Woods \_\_\_\_\_, Chester Village West \_\_\_\_\_, “over 55” housing \_\_\_\_\_, Condominiums in Madison \_\_\_\_\_, Condominiums in other communities \_\_\_\_\_

**Senior Housing Preference**

Single Family \_\_\_\_\_  
Apartment \_\_\_\_\_  
Condominium \_\_\_\_\_  
-Max Homeowner Assoc. Fee \_\_\_\_\_  
Rental \_\_\_\_\_

Single story \_\_\_\_\_  
Two stories \_\_\_\_\_

**Price Range of Senior Housing**

\$225,000 - \$300,000 \_\_\_\_\_  
\$300,000 - \$350,000 \_\_\_\_\_  
\$350,000 - \$400,000 \_\_\_\_\_  
Other (specify) \_\_\_\_\_

Attic \_\_\_\_\_  
Basement \_\_\_\_\_

**turn over to continue**

**Minimum Square Feet**

1200 \_\_\_\_\_  
1500 \_\_\_\_\_  
1800 \_\_\_\_\_  
2000 \_\_\_\_\_  
Other \_\_\_\_\_

**General Features**

Open Floor Plan \_\_\_\_\_  
Thermal Windows \_\_\_\_\_  
Laundry/Mud Room \_\_\_\_\_  
Central A/C, Ceiling Fans \_\_\_\_\_  
Energy efficiency \_\_\_\_\_  
Easy Access Lighting \_\_\_\_\_  
Skylights/natural light \_\_\_\_\_

**Number of Bedrooms or Bedrooms/Den**

1 \_\_\_\_\_  
2 \_\_\_\_\_  
3 \_\_\_\_\_

**Closets**

Walk In # \_\_\_\_\_  
Linen \_\_\_\_\_  
Other \_\_\_\_\_

**Number of Bathrooms**

1 \_\_\_\_\_  
1.5 \_\_\_\_\_  
2 \_\_\_\_\_

**Bathroom Features**

Walk in shower (s) \_\_\_\_\_  
Walk in bathtub(s) \_\_\_\_\_  
Whirlpool tub (s) \_\_\_\_\_  
Grab bars \_\_\_\_\_  
Comfort Height Toilets \_\_\_\_\_

**Kitchen**

Eat in \_\_\_\_\_ # \_\_\_\_\_  
Pullout shelves \_\_\_\_\_  
Pantry with pullout shelves \_\_\_\_\_

Exit to Patio/Outside \_\_\_\_\_  
Exit to Garage \_\_\_\_\_  
Standard Size Appliances \_\_\_\_\_

**Garage**

1 car \_\_\_\_\_  
2 car \_\_\_\_\_  
Storage \_\_\_\_\_

**Basement**

Purpose \_\_\_\_\_  
Built Ins, Specify \_\_\_\_\_

**Yard**

Patio for barbecue \_\_\_\_\_  
Trees and views \_\_\_\_\_

**Other**

Railings at all steps \_\_\_\_\_

I do not choose to be contacted or to sign this form, but I am a Madison Senior \_\_\_\_\_

**I would like to participate in a Focus Group to discuss what kind of housing and amenities seniors prefer**      Yes \_\_\_\_\_      No \_\_\_\_\_

**Name** \_\_\_\_\_  
Phone Number \_\_\_\_\_      E-Mail \_\_\_\_\_

Please return your completed form to:      **MASTR, PO Box 470, Madison, CT 06443**

**Or drop off at the Senior Center.**

*Thank You*

## FINAL SUMMARY RESULTS ~ SENIOR HOUSING QUESTIONNAIRE

Questionnaire Categories	TOTAL NUMBER RESPONSES	PERCENT OF TOTAL RESPONSES
<b>Housing Preference</b>		
Single Family	43	47%
Apartment	19	21%
Condominium	39	43%
Homeowner Fee Max \$	0	0%
Other	15	16%
Single Story	78	86%
Two Story	6	7%
Attic	20	22%
Basement	50	55%
<b>Price Range</b>		
\$225,000 - \$300,000	53	58%
\$300,000 - \$350,000	29	32%
\$350,000 - \$400,000	11	12%
Other (specify)		
<b>Maximum Square Feet</b>		
1200 sf	26	29%
1500 sf	38	42%
1800 sf	17	19%
2000 sf	6	7%
Other	4	4%
<b>Number of Bedrooms</b>		
1 -	5	5%
2 -	69	76%
3 -	20	22%
<b>Number of Bathrooms</b>		
1 -	8	9%
1.5 -	42	46%
2 -	39	43%
<b>General Features</b>		
Open Floor Plan	68	75%
Thermal Windows	76	84%
Laundry/Mud Room	71	78%
Central A/C - Ceiling Fans	78	86%

Energy Efficiency	74	81%
Easy Access Lighting	61	67%
Skylights/Natural Light	46	51%

### Housing Characteristics

#### Closets

Walk in #	79	87%
Linen	73	80%
Other	31	34%

#### Bathroom Features

Walk in shower (s)	76	84%
Walk in tub(s)	28	31%
Whirlpool tub(s)	11	12%
Grab bars	74	81%
Comfort Height Toilets	62	68%

#### Kitchen

Eat in #	68	75%
Pullout shelves	42	46%
Pantry with pullout shelves	54	59%
Exit to Patio/Outside	76	84%
Exit to Garage	73	80%
Standard Size Appliances	73	80%

#### Garage

1 Car	55	60%
2 Car	28	31%
Storage	34	37%

#### Basement

Purpose		
Built ins -- Specify	5	5%

#### Yard

Patio for barbecue	60	66%
Trees and Views	65	71%

#### Other

Railings at all steps	78	86%
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#### Focus Group Participation

Total Participants	91	100%
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