

Welcome & Introduction

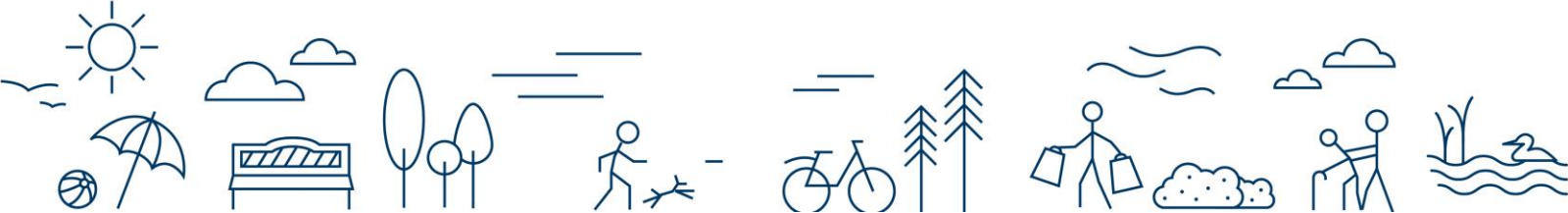


Age Friendly Housing
Presented to Crystal Bay
Township Board
9/21/2023

Georgia Lane, LGSW
Arrowhead Area Agency on
Aging

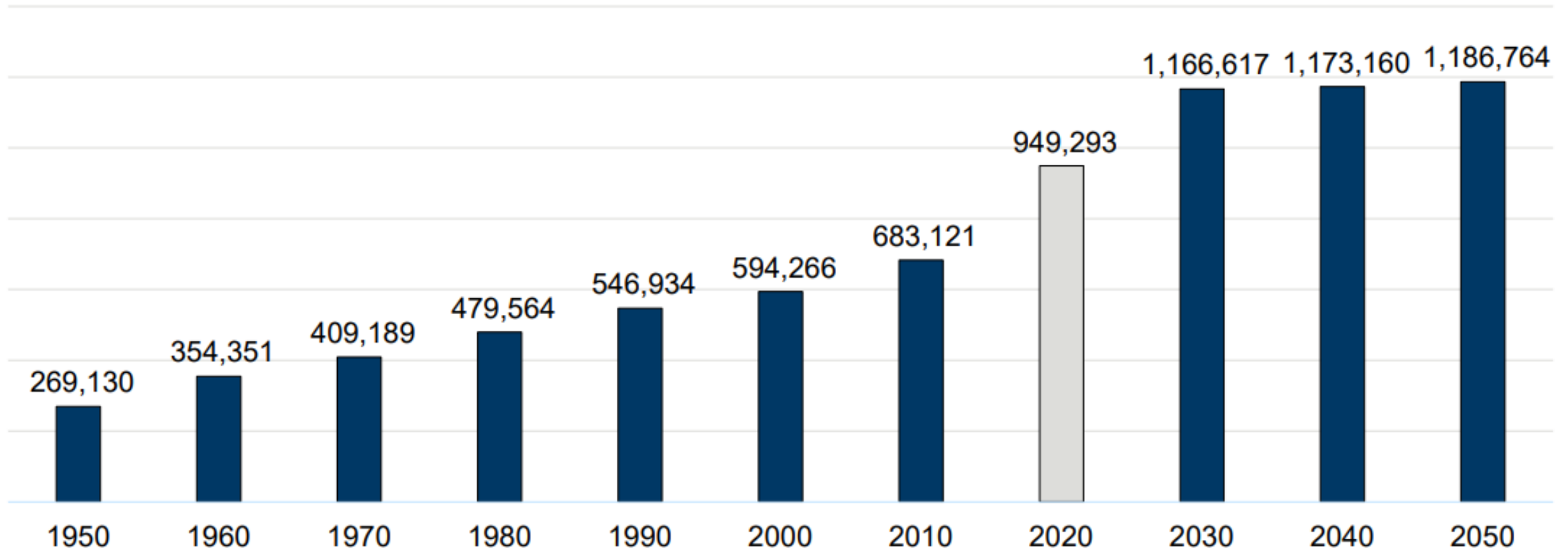


A commitment to our future.



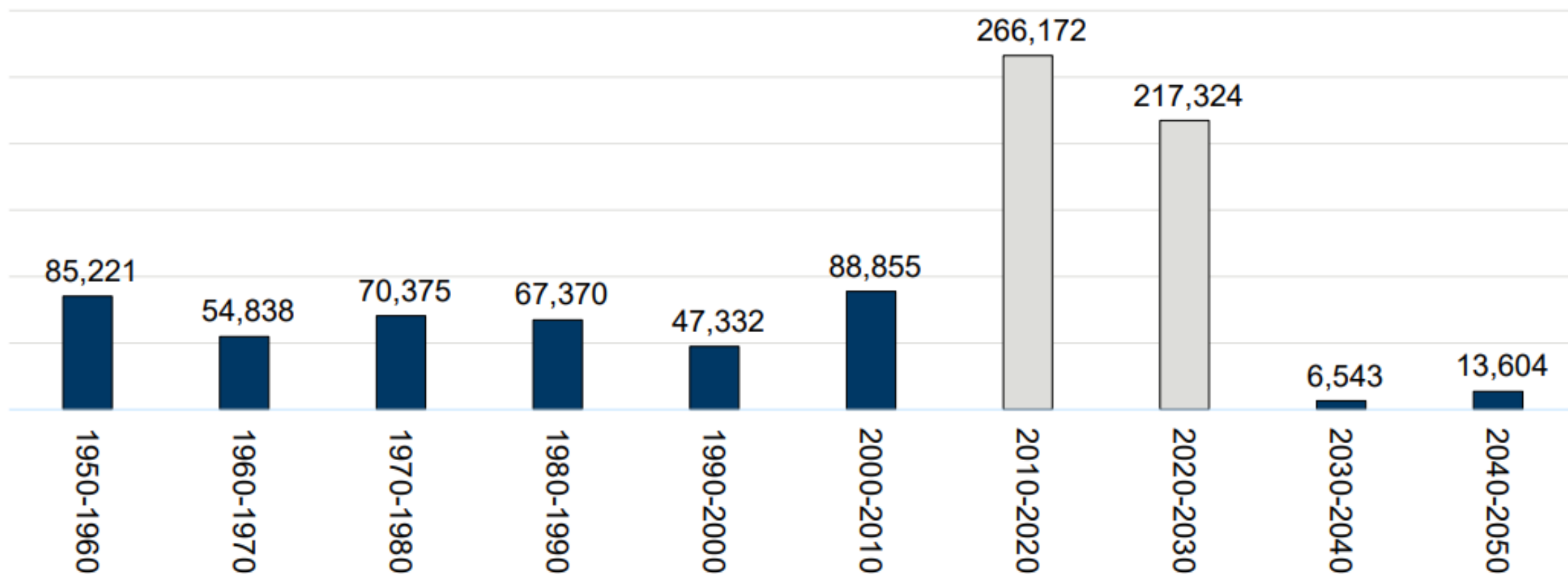
The rapid transition to an older state is already occurring

Total Population Age 65 Years and Older
Minnesota 1950-2050

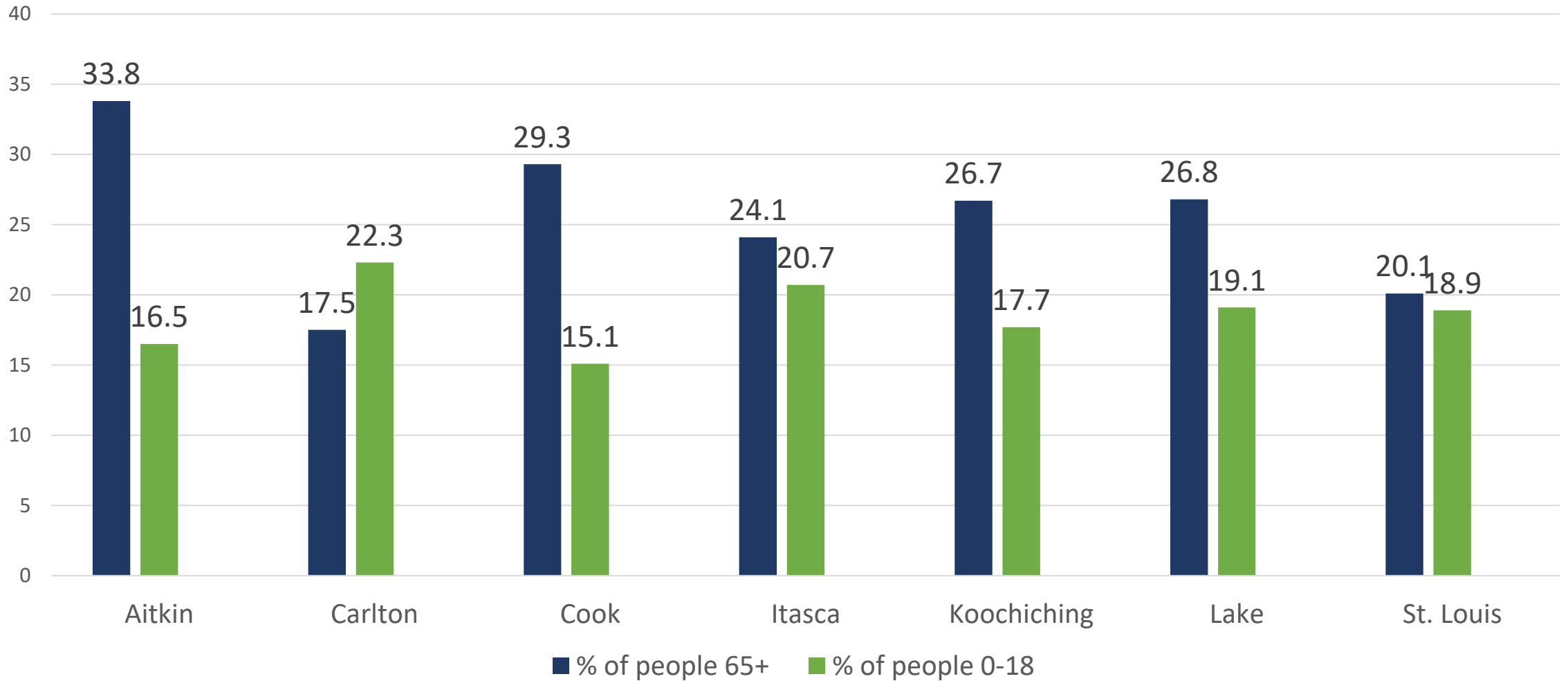


Transition to an older state accelerates between 2010 and 2030

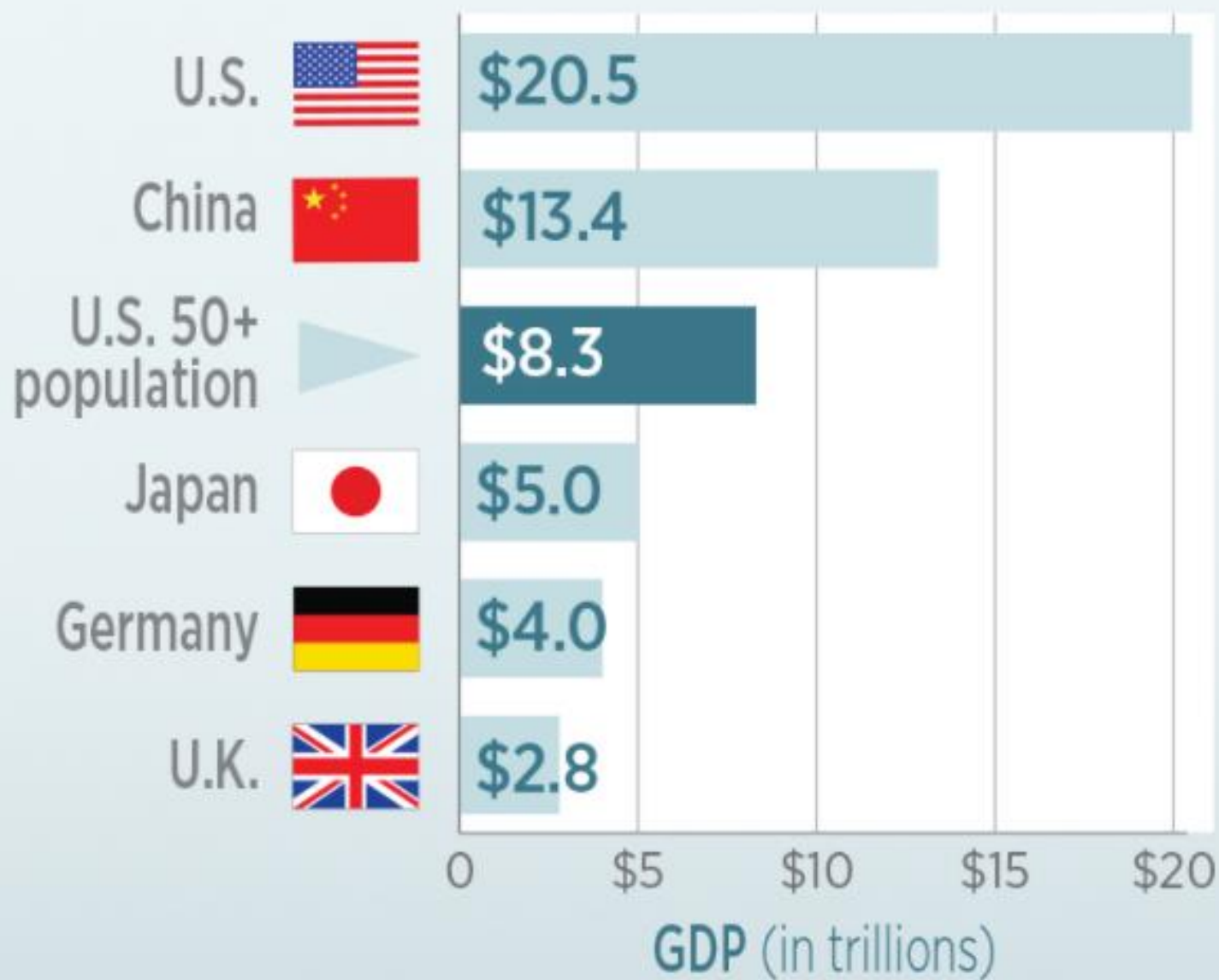
Total Change in Population Age 65 Years and Older
Minnesota



Percentage of people 65+ by County
2020 data



The U.S. 50+ population would be the world's third-largest economy by GDP (in trillions)

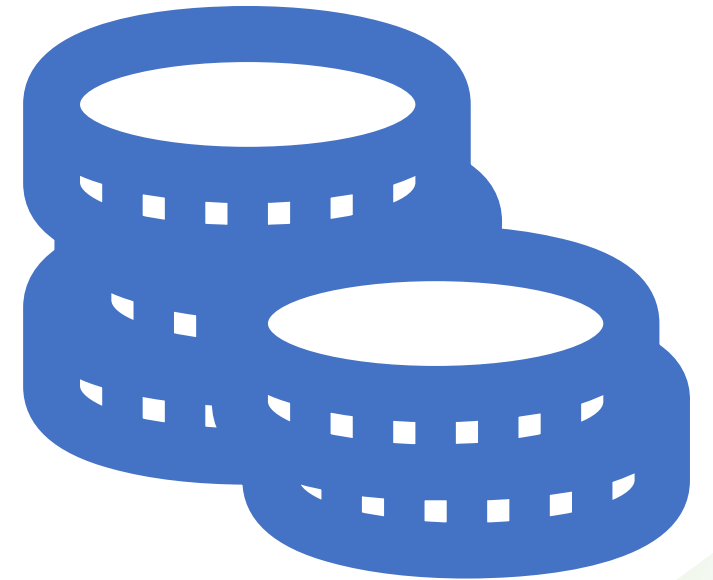


Source: "The Longevity Economy" Outlook," AARP

Myth: Older people are an economic burden on society and contribute little to society.

According to the AARP Longevity Economy® Outlook:

- The economic impact will grow significantly in decades to come, tripling to more than \$28 trillion by 2050 as millennials and Generation Z begin to turn 50 in 2031 and 2047, respectively, the report finds.
- People ages 50+ contributed \$745 billion worth of unpaid activities such as volunteering and caregiving across the country.
- The 50+ demographic has a major impact on taxes. In 2018, they contributed \$2.1 trillion in tax revenue, made up of \$1.4 trillion in federal taxes and \$645 billion in state and local taxes. That figure will increase four times by 2050.



Let's Reframe Aging: Shifting Perspectives.

- Older adults are a diverse group of individuals with a unique set of needs and preferences.
- We need to shift from a moral claim of “doing right by” and “serving” older adults to emphasizing their participation, contributions, and inclusion.
- We need to disrupt the Us vs. Them binary that permits a paternalistic stance toward older people.
- “Nothing about us without us”!




Age Friendly Communities at a Glance

Launched in April 2012, the AARP Network is an organizational affiliate of the World Health Organization Global Network for Age-Friendly Cities and Communities, a program launched in 2006.



The AARP network encourages local leaders to focus on and strengthen the features and services that help to make communities livable for residents of ALL ages



The AARP Network provides a structured process that guides change and serves as a catalyst to educate, encourage, promote and recognize improvements that benefit residents of all ages and life stages.

What is Age Friendly?

A ROAD MAP TO
MAKE CHANGES
IN YOUR
COMMUNITY

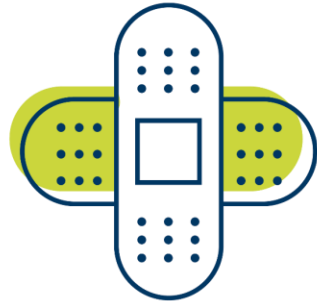
A WAY TO BRING
LIKE-MINDED
ORGANIZATIONS
TOGETHER

A LENS TO
APPROACH
PROJECTS

8 Domains of Livability



**Civic Participation
and Employment**



**Health Services and
Community Supports**



**Communication
and Information**



Transportation



**Outdoor Spaces
and Buildings**



Housing



**Social
Participation**



**Respect and
Social Inclusion**

AGE FRIENDLY minnesota

- Age-Friendly Minnesota is a collaborative statewide effort to make our systems and communities more inclusive of and responsive to older adults. It is part of a global movement to prepare for an aging population and ensure that older people are valued and integrated into communities at a new level.
- Age-Friendly MN Council Members represent nine State Agency leadership, Greater MN representatives, Age-Friendly and faith communities, and Tribal Nations.

Age-Friendly MN community Grants

A total of \$2.9 million was invested in the Age-Friendly Minnesota grant program to advance age-friendly community efforts intended to make Minnesota a better place to grow older

- Through March 31, 2024
- Age-Friendly Minnesota Technical Assistance Provider (TAP) Grant Awards
- Community Grants -91 grantees:
https://mn.gov/dhs/assets/AFMN-community-grant-awards-announcement_tcm1053-581284.pdf

Age-Friendly Lake County Overview

- Lake County applied to become Age Friendly in 2021
- Coalition of aging service providers and Health & Human Services born out of a Northland Foundation grant
- Convened by Lake County Public Health
- Supported by: Northshore Area Partners, Friends of Finland, Community Partners, Silver Bay Public Library, Two Harbors Public Library, Lakeview Hospital, Habitat for Humanity, and more!

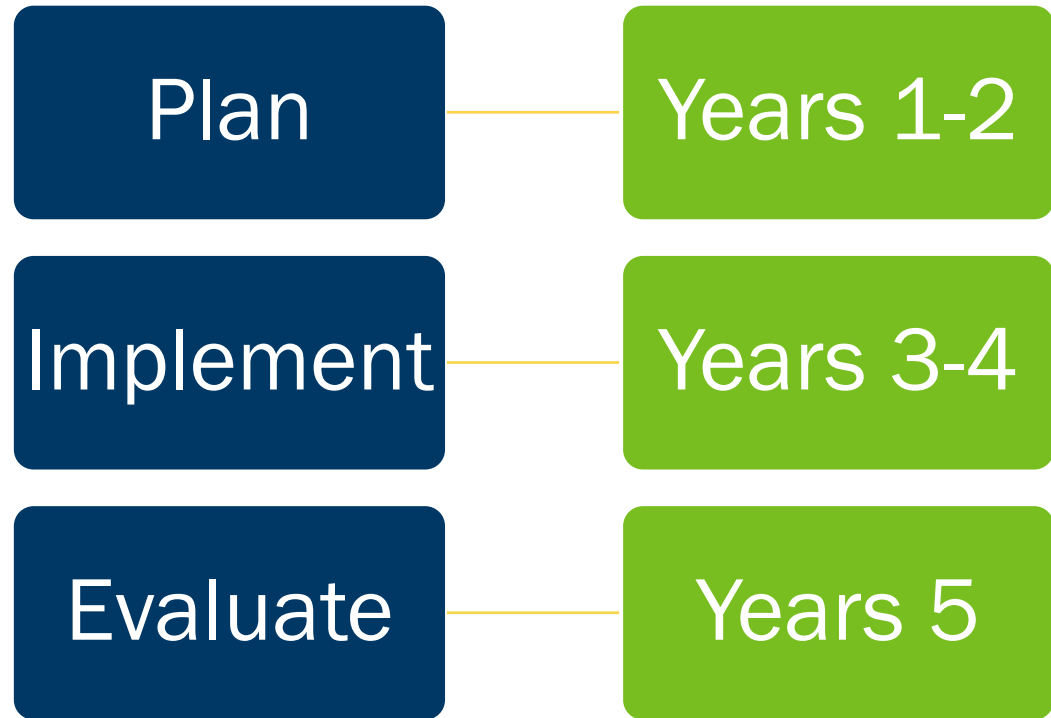
Mission/vision

Lake County Age Friendly coalition educates, encourages, promotes and recognizes efforts and improvements that benefit residents of all ages and life stages. We see our community as a living, dynamic organism made up of multiple sectors and professions. We all work together to provide supports, inclusive opportunities and infrastructure to ensure older adults stay engaged in community life.





Age Friendly Process





Housing

Age-Friendly Housing

- Most houses and apartments in the United States are designed for young, able-bodied adults and don't meet the needs of older residents or people with disabilities.
- Adults living alone now account for nearly 30% of American Households percent
 - Only 20% of today's households are nuclear families but the housing market largely remains fixated on their needs.

Fact:
93% of people 65+ Live in the
community!

- 4.5% of MN older adults live in an assisted living
- 2.5% live in long-term care
- 21% of community-dwelling older adults receive services through Older American's Act



There's no place like home!

- [An AARP national survey](#) shows that 3 out of 4 adults age 50+ want to stay in their homes and communities as they age—yet many don't see that happening for them.
- 63% of rural homes were built before 1980; much of the housing stock dates back to the early 20th century
- Aging in Place is only possible if homes are appropriately designed or modified — and if a community includes affordable housing options for varying life stages.



Age Friendly Housing Entails....



A SPECTRUM OF
AFFORDABLE OPTIONS



ZONING THAT ENSURES
ADEQUATE SUPPLY



HOME MODIFICATIONS
AND MAINTENANCE
(UNIVERSAL DESIGN)



CREATIVE SOLUTIONS –
COHOUSING, ACCESSORY
DWELLING UNITS

Additional considerations

- Older Adults spend considerably more time at home than other age groups,
- Homes provide older adults both with a familiar physical setting as well as an emotional affinity to memories and personal experiences.
- Housing designers need to consider changing needs throughout the life course—mobility, cognitive changes, etc.



Survey results

171 responses from
across the count

What are we
seeing?

Age Friendly Survey

Who responded?

20 respondents
from 55603

27 from 55601, 02,
03, 04 and 07

Ages

21-40

7.7%

80+

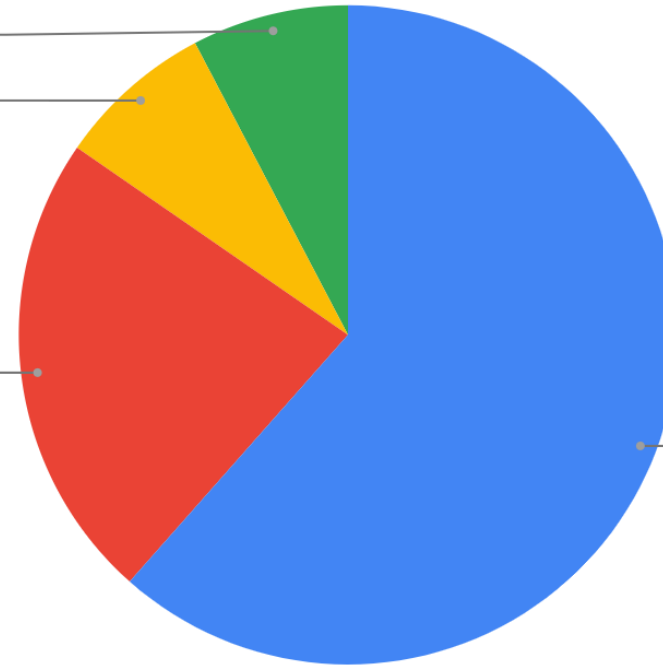
7.7%

41-60

23.1%

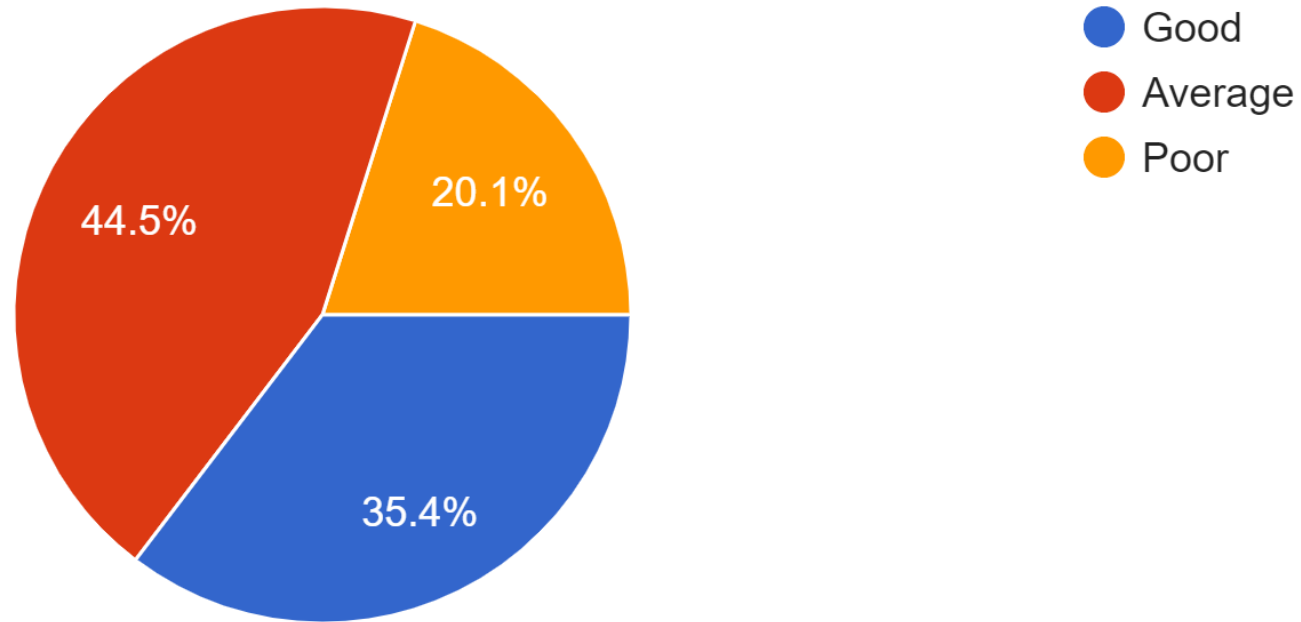
61-80

61.5%



How would you rate our current community as a place for people to live as they age?

164 responses

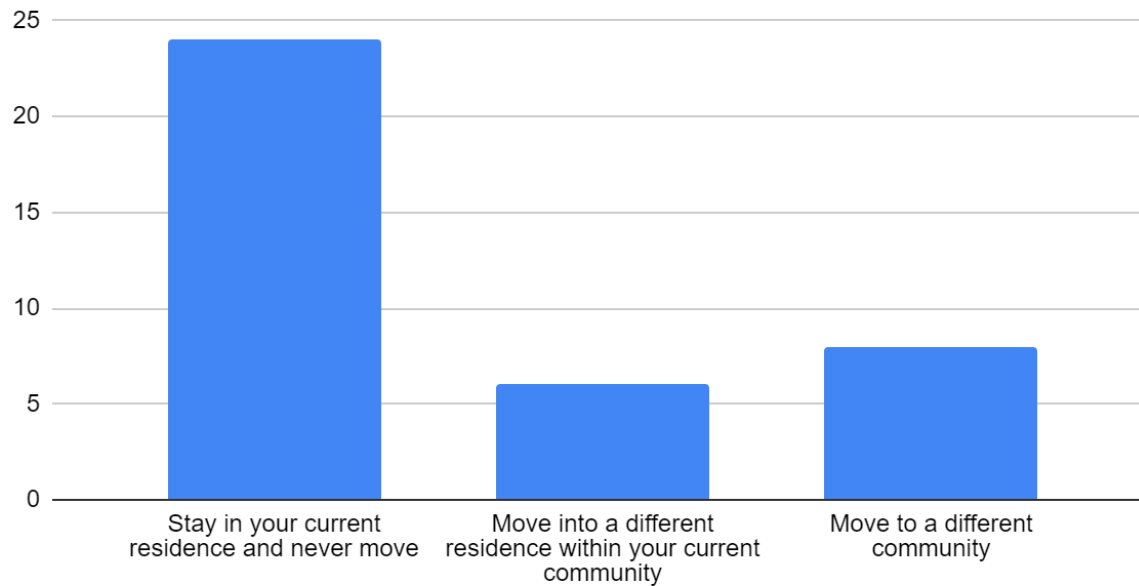


Answers to the question: What do you think is most important for us to consider as we work towards a more Age Friendly Lake County?

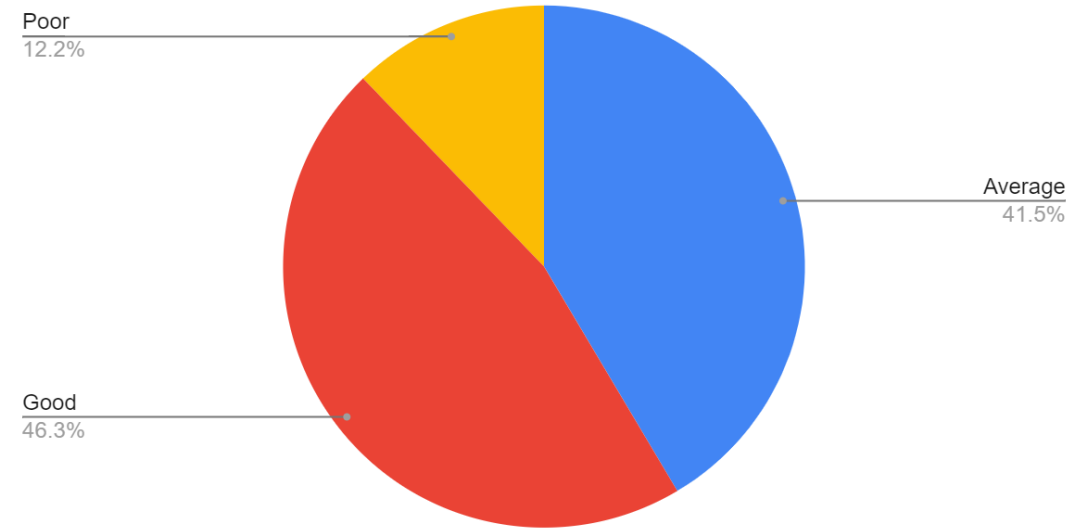
- Age Friendly if you live IN Silver Bay or IN Two Harbors, probably/maybe. Anywhere else? No. You're on your own. Need able bodies to help others in shoveling snow from their driveways in winter. And in doing small repair around homes and inside houses. Right now, the community is good but 3-5 years out? You have no tradesfolk being replaced. No plumbers, electricians, septic/outhouse installers, septic/outhouse pumpers, carpenter for small jobs.

Aging in Lake County

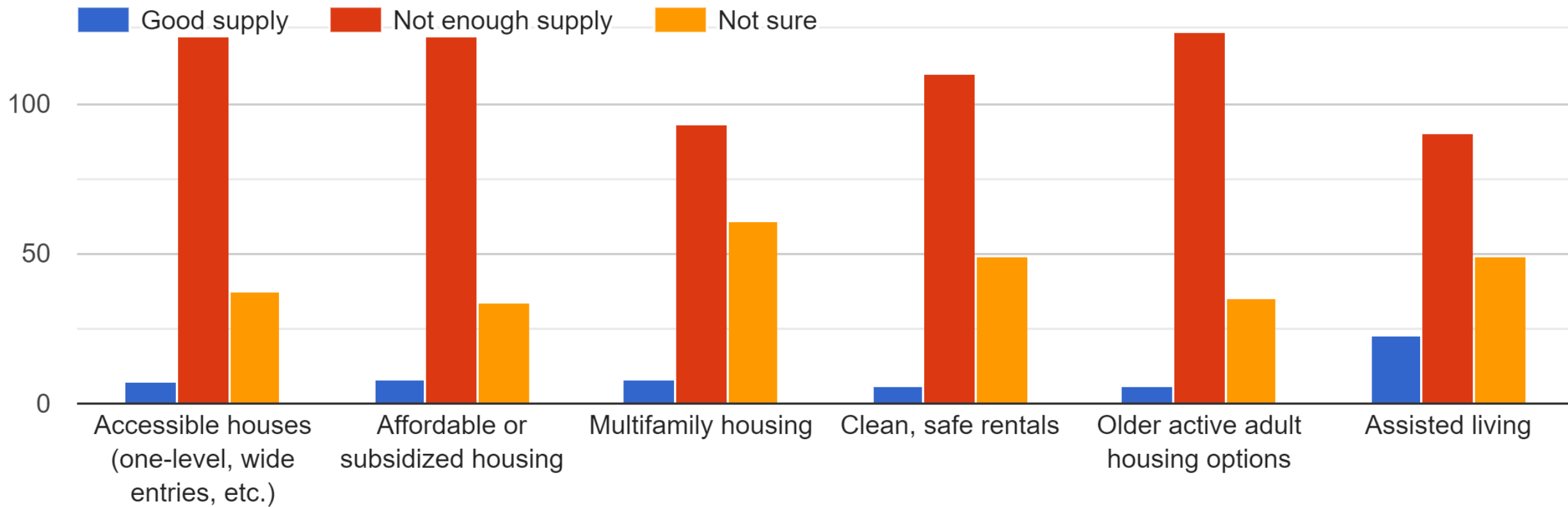
Thinking about your future years, which of the following describes where you plan to live?



How would you rate our current community as a place for people to live as they age?



Do we have a good supply of the following housing options?



Answers to the question: What do you think is most important for us to consider as we work towards a more Age Friendly Lake County?

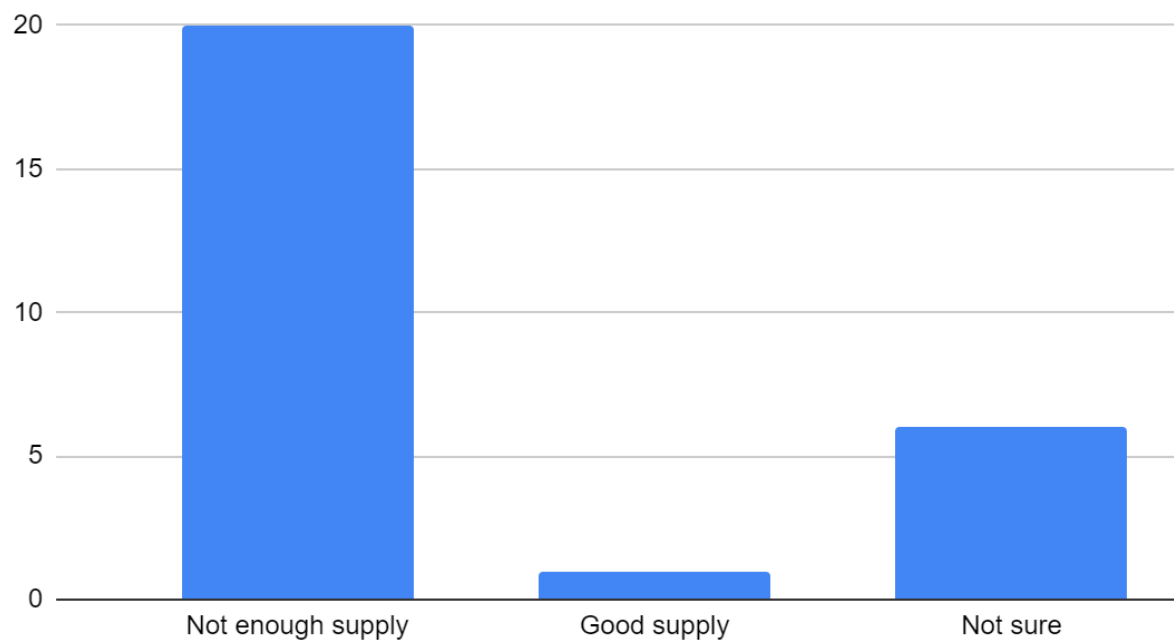
- more senior housing
- Assisted Senior Living and Affordable Housing
- Housing
- Accessible and affordable housing for older adults and lower income families
- elder friendly housing
- acknowledging and accommodating the needs of older residents i.e. accessible housing, transportation, health care, etc.

Answers to the question: What do you think is most important for us to consider as we work towards a more Age Friendly Lake County?

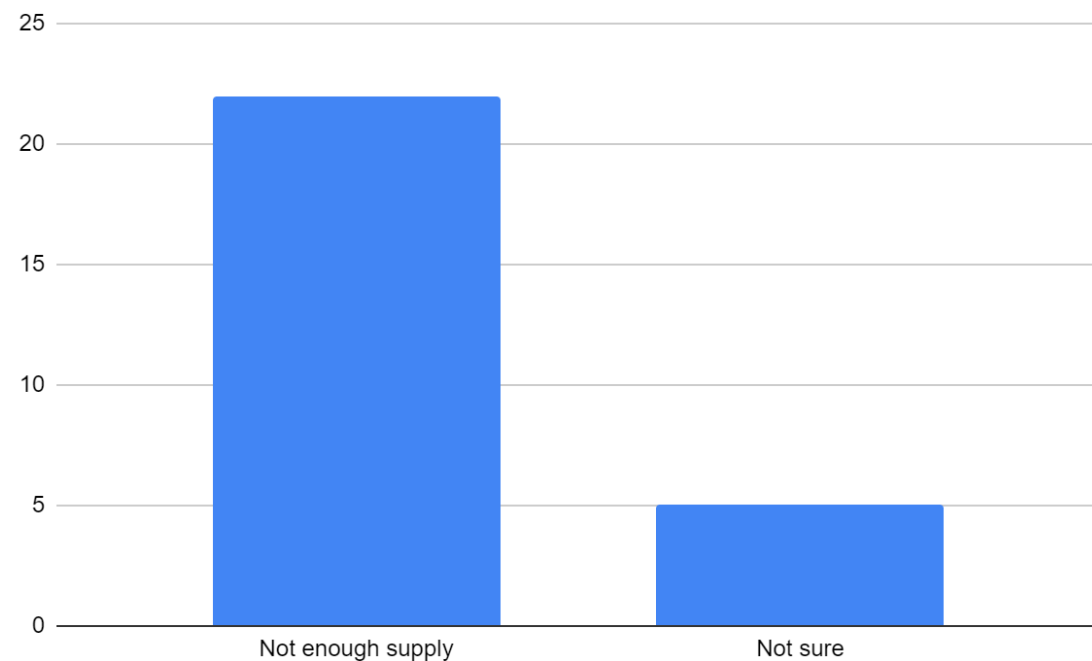
- effort to keep seniors in their own home
- Housing for aging in place. Tiny homes?
- housing - compatible w/ needs
- Affordable housing for people moving here for employment
- temporary winter housing options for elders who live alone on unpaved roads
- low income multi-generational housing.

Housing supply

Do we have a good supply of the following housing options?
[Accessible houses (one-level, wide entries, etc.)]

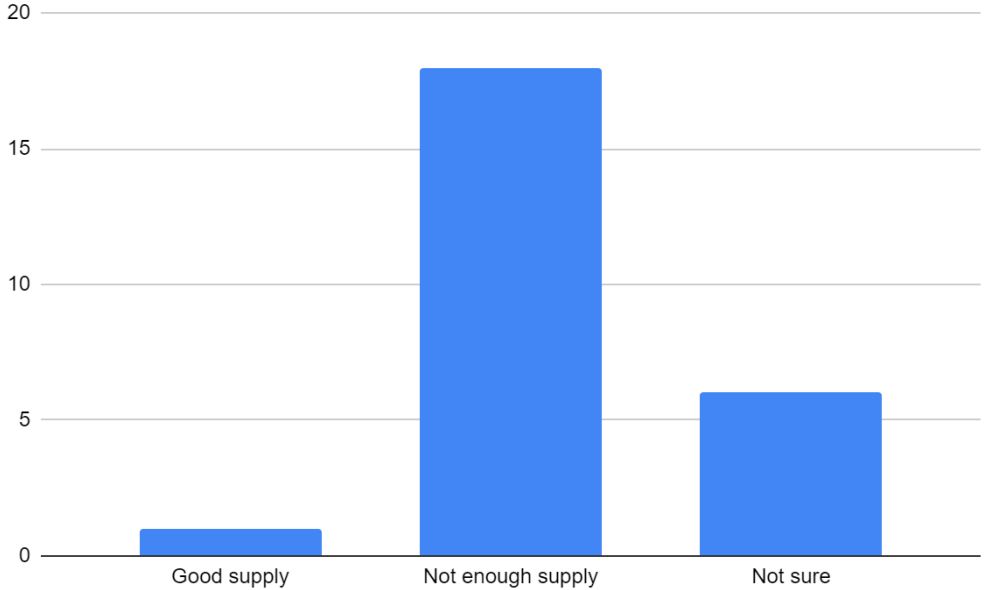


Do we have a good supply of the following housing options? [Affordable or subsidized housing]

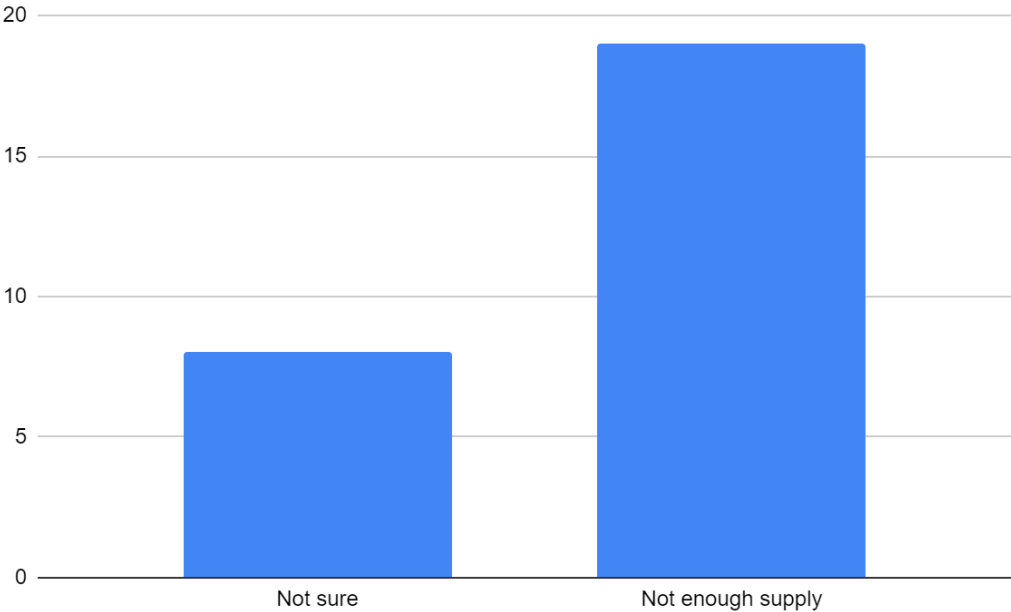


Housing Supply

Do we have a good supply of the following housing options? [Assisted living]

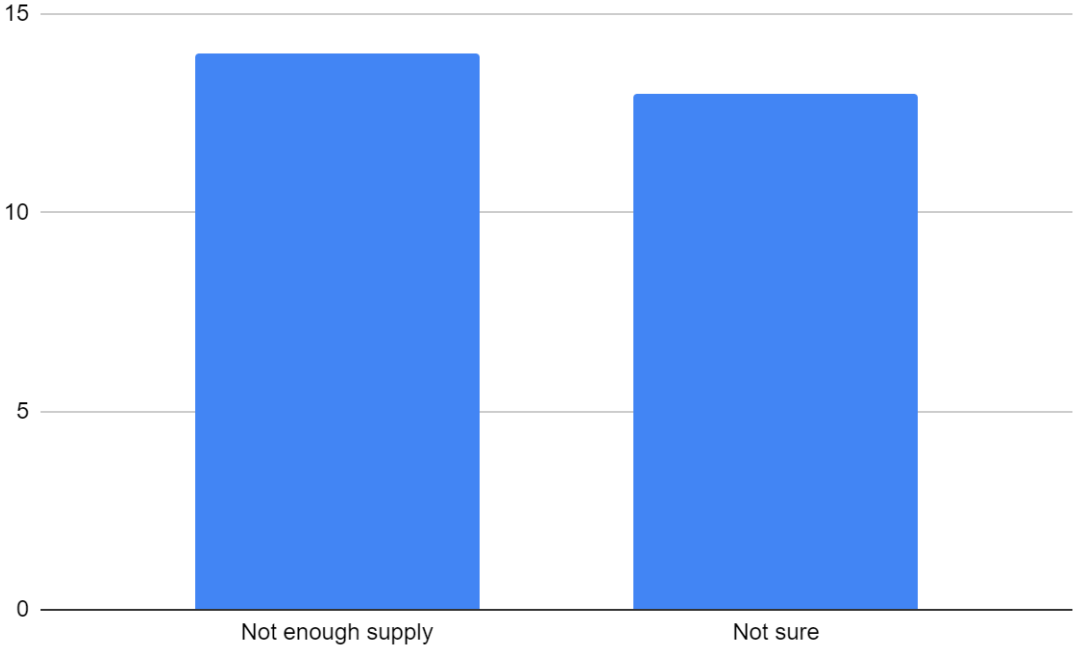


Do we have a good supply of the following housing options? [Multifamily housing]

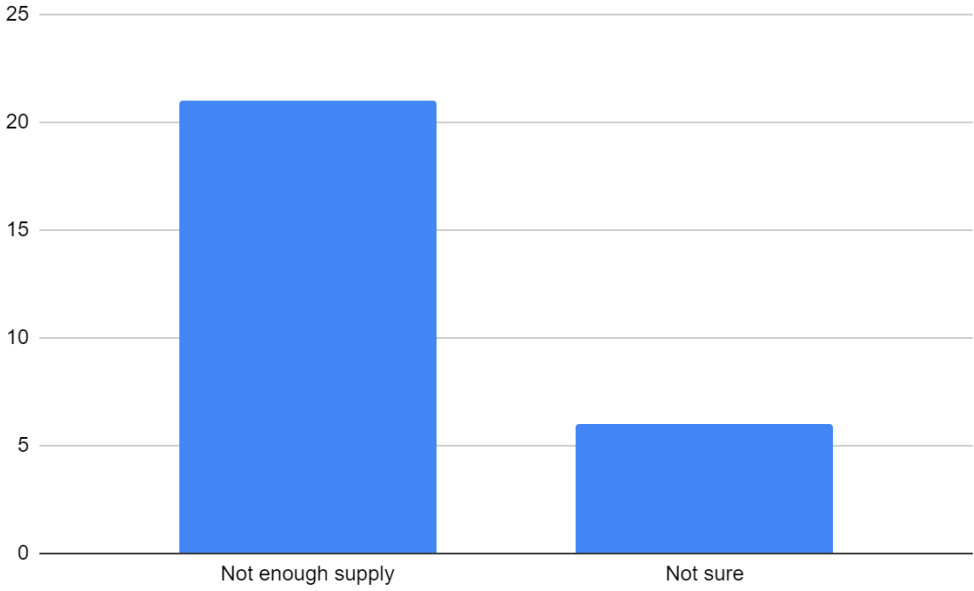


Housing Supply

Do we have a good supply of the following housing options? [Clean, safe rentals]



Do we have a good supply of the following housing options? [Older active adult housing options]



Housing Supply

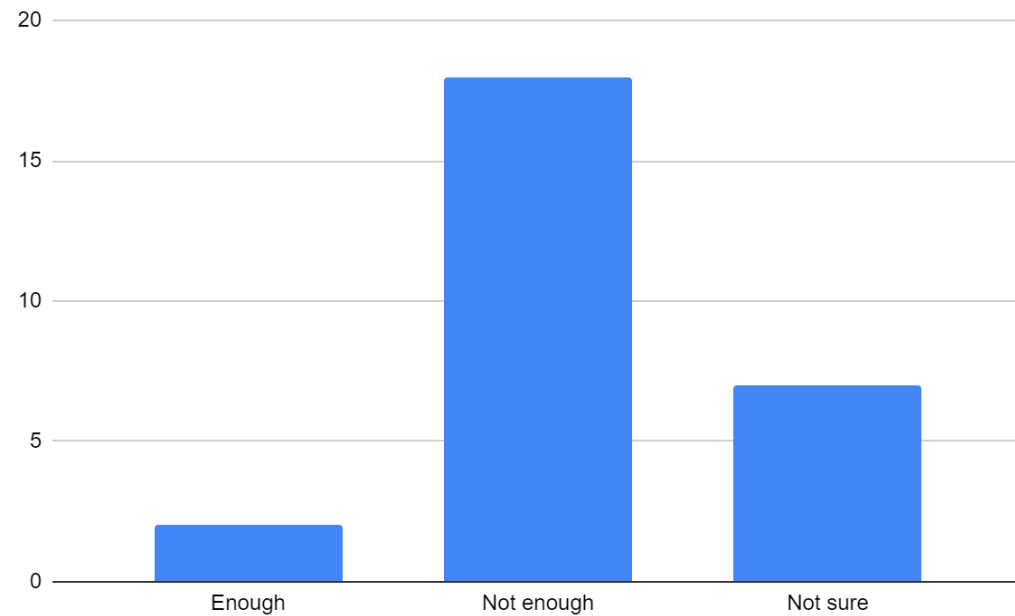
A solid green horizontal line is positioned below the title.

Overall, survey respondents report a lack of housing supply in nearly every area.

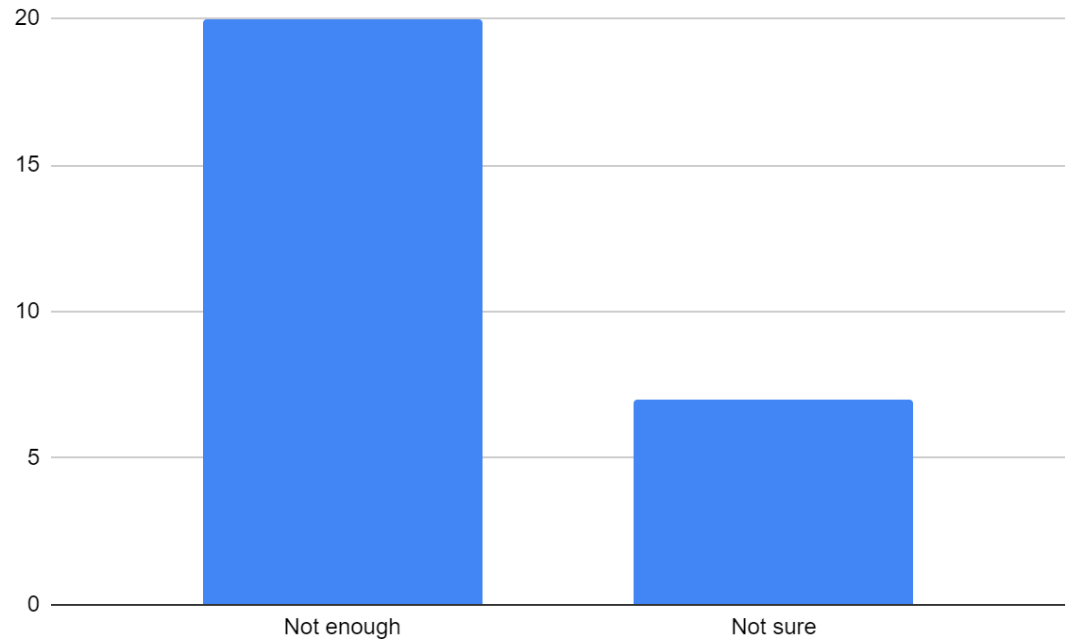
Decorative geometric shapes in teal, yellow, and green are located in the bottom-left corner of the slide.

Home modifications, maintenance and repairs

Do we have enough trustworthy service providers?

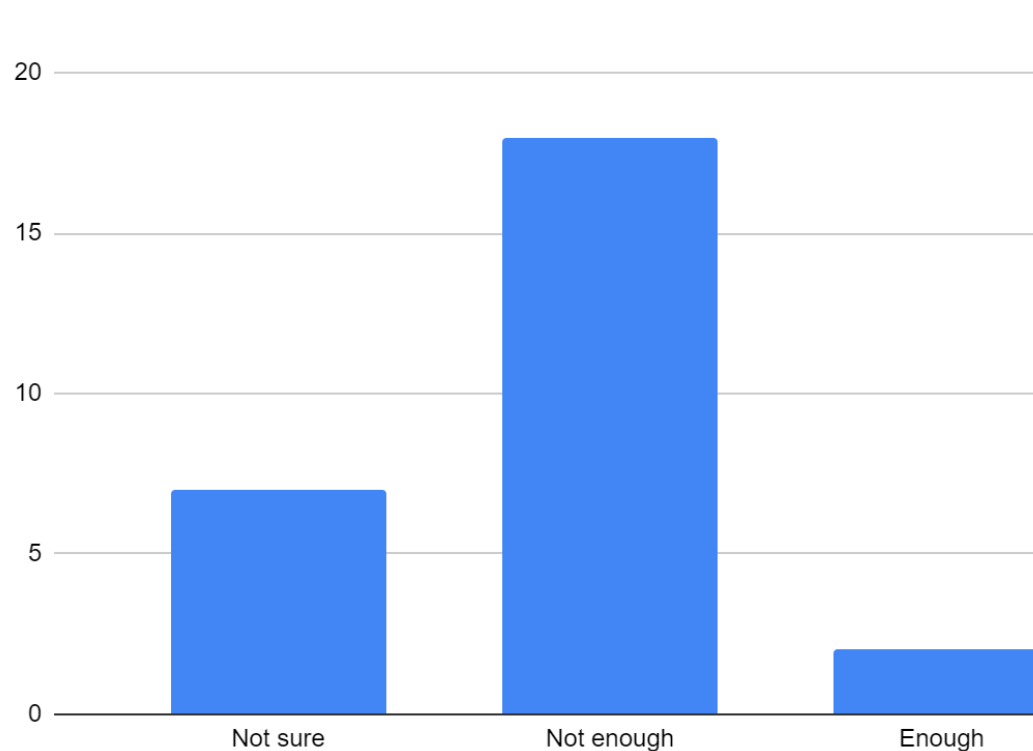


Do we have enough affordable service providers?

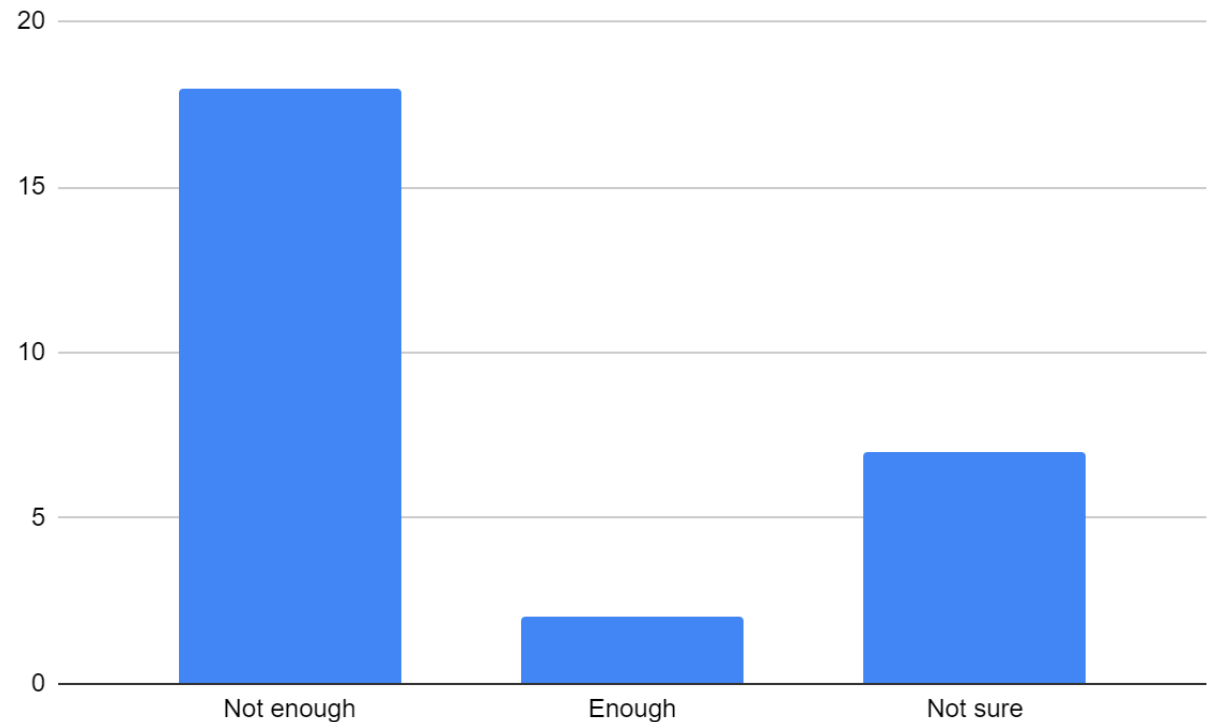


Home modifications, maintenance and repairs

Do we have enough volunteer or income-based programs?



Do we have enough seasonal services such as lawn care or snow removal?



Answers to the question: Please share any other thoughts you have about housing options in Lake County.

- affordable housing crisis for all ages - too many short term rentals and second homes taking up housing space
- not enough housing such as 55-plus communities for active seniors
- We are in dire need of more housing of all kinds except vacation rentals.
- You talk the talk but do not walk the walk. Housing is unattainable for someone making \$12-\$15 an hour unless you buy bare land. Even then no services, no trash pickup, no power, dead zones for cell services, no water, no septic, low road maintenance ... etc.
- Only one option for older adult active housing in Silver Bay and it has a waiting list.

Answers to the question: Please share any other thoughts you have about housing options in Lake County.

- need to build and have more energy efficient, renewable energy, single floor, locally source constructed ...
- not enough affordable housing
- Expanding home-health-service programs by encouraging education and training to those desiring to provide "live in" care during periods of need/health setbacks. Temporary care, community college programs & tuition incentive would be a helpful beginning.

Thank you!



Q & A Discussion

Georgia Lane

Arrowhead Area Agency on Aging

Arrowhead Regional Development Commission

glane@ardc.org

218-529-7525