

FINAL REPORT

2006 SENIOR HOUSING SURVEY

WASHINGTON HOUSING COMMISSION

WASHINGTON, CT

JULY 2007

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I. PURPOSE & RATIONALE

Washington, like many towns in Connecticut and elsewhere, is experiencing a noticeable growth in its senior population, both in raw numbers and as a percentage of all residents. As our older citizens approach and enjoy retirement, they face major decisions regarding their ability and desire to remain in Washington. Will they want to stay in their existing homes and continue to maintain them? Will their fixed incomes allow them to stay in an already expensive town? Will there be housing options that will let them continue to live in the community they call home?

The Washington Housing Commission began examining this issue in April of 2006. In response to the Planning Commission's request for relevant comment on the Depot Study, the Housing Commission looked at viable options for senior housing opportunities in and around the Washington Depot village center.

In particular, it was noted that there was precious little information about senior housing options. The 2002 Town-wide Housing Study Committee Survey had only two questions concerning senior housing, which showed that there was general support for senior housing, but only if locally controlled. The 2003 Town Plan of Conservation and Development recognizes the impending need, but recommends allowing the development of senior housing initiatives through a special permit process. Currently the Town's Land Use Regulations do not permit senior apartments, condominiums, congregate living or assisted living facilities.

Riverwoods, at present the Town's only senior housing facility, is occupied at full capacity and has a wait list greater than the number of units. It provides 12 affordable apartments for seniors who meet State income requirements, and gives preference to those with roots in the Washington community. There is currently no other dedicated senior housing in Washington, either market rate or otherwise.

The Housing Commission decided that more information was needed, and undertook the implementation of a town-wide survey to help assess the need for more senior housing choices in the Town of Washington. This report illustrates how we went about it, what we found, what we conclude and what we recommend. It provides local insight to the sentiment and desire of those who may require these housing choices in the near and not-too-distant future.

THE WASHINGTON HOUSING COMMISSION
Wayne Hileman *chair* • Liddy Adams *vice-chair*
Don Brigham • Jean Suddaby • Sue Werkhoven
Patte Doran *secretary*

II. METHOD

The Housing Commission spent the Summer and early Fall of 2006 crafting a single-sheet survey to assess the support, desire and overall sentiment for senior housing in the Town of Washington. The commission felt that a scientific study was inappropriate, considering the small size of the community, and opted for a format that would present an anonymous “snapshot” of public opinion on overall support. The survey also included questions regarding different types of housing, with the goal of ascertaining in each case the levels of interest, potential affordability and urgency of need. There was also a blank section allotted for individual comments.

The general information (age, gender, present housing, etc.) was gathered to gauge the overall demographic of the respondents, specifically to measure whether in fact the “snapshot” being taken was reflective of the community at large. The three types of senior housing examined (apartments, condominiums and congregate living) were considered to be the most likely candidates for future senior housing initiatives. The questions on affordability and need were meant to further refine the public’s willingness and interest in supporting any senior housing proposal that may come before the community.

The commission did discuss whether or not to include questions regarding assisted living, but decided that this issue was too complex for this survey and left that for future study. The section allowing for individual comments was purposefully included without instruction, with the hope that people would be more forthcoming with their thoughts.

The survey was distributed in mid-October 2006 by means of a town-wide Postal Patron Mailing. Additional copies were made available at Bryan Memorial Town Hall and on the Town of Washington website (washingtonct.org). Efforts were made to inform the public of the survey through press releases, newspaper interviews and the Town website & newsletter. Respondents could return their surveys via mail or by dropping them off at several drop-box locations. Surveys were accepted through the end of November 2006.

The members of the commission tallied all of the surveys by hand. In all, 285 surveys were submitted, with 114 comments.

III. FINDINGS

The overwhelming majority of survey respondents (82%) were over the age of 50. Rather than achieving a “snapshot” of overall sentiment and support for senior housing, the survey results more accurately represent the views of those at or near retirement age.

Though the Housing Commission found no significant differences in responses by age group, this factor must nonetheless be considered in all the following findings.

Finding:

There is broad overall support for more senior housing options in the Town of Washington.

In the General Information section of the survey, 72% of the respondents indicated that there should be more senior housing, with a clear preference for 2-bedroom dwellings. Additionally, a clear majority indicated a favorable response to all three types of senior housing put forward in the survey—77% considered senior apartments an excellent or good idea, 64% considered senior condominiums an excellent or good idea, and 76% considered congregate living an excellent or good idea.

Numerous comments illustrate this level of support...

“I do not know what facilities already exist, but I feel that it is important that senior citizens are able to live amongst friends and family in the community as it becomes more difficult for them to maintain their homes.”

“All three options for senior housing are needed to keep elders in the community as it becomes more difficult for them to upkeep and maintain large properties—physically, financially and emotionally.”

“Allowing seniors to remain close to roots and family as they downsize from their Washington home is a critical part of maintaining the character of the town.”

“I personally feel that these are all very good options. With parents who are hitting older ages, we need as a community to help support their needs, and it would seem that all of these types of housing would cover that.”

Though most of the survey comments were supportive of one or more senior housing options, some were qualified, expressing concerns that primarily dealt with three issues: cost, location and rural character.

“Please...put senior housing in the Depot, so it is close to everything.”

“If possible, senior housing should be single level, or with at least one bedroom/bath on the 1st floor.”

“Whatever the housing, it must be consistent with the quality and character of Washington.”

“All units should be compatible with the New England style of the area.”

“I think everyone would benefit from housing that offered close (walkable) shopping, neighbors, social events, and the beautiful surroundings of Washington.”

Some respondents chose to comment on a specific type of senior housing, and again, some of these comments expressed qualified support.

“Congregate housing provides an ideal environment, while avoiding the issue of large numbers of folks with dementia. It serves those who may be physically frail but can continue to live independently with assistance.”

“If there are enough requests, rentals may be a good solution for people who cannot pay the condo fees...whatever you do, make certain to have plenty of closets and storage space.”

“I support the need for more condominiums, assuming the architecture is excellent; existing condominium architecture is very poor.”

“I think that congregate living is the best solution, as our community is widespread and the elderly have trouble getting places, as well as the social aspect of remaining in their own community.”

“Renters should be a current town resident or a relative of one to be eligible. If it is at all subsidized by the Town, it should only be available to residents who pay taxes.”

Finding:

There is strong support for the inclusion of affordable dwellings in any senior housing initiative.

When asked whether “some of the units should be made available to those at moderate income,” nearly 75% of the respondents said yes. Almost 80% of the ‘yes’ respondents indicated that 30% to 50% of the units should be set aside as affordable.

As in the previous finding, some of the supportive comments were qualified, expressing the same concerns of cost, location and character. Some comments also offered opinions on specific types of housing.

“Washington needs more smaller 2 bedroom homes with small yards...not oversized, overpriced, out of reach McMansions currently the rage. Then everyone, including seniors, could stay here.”

“Affordable and Senior Housing combined are a definite need but remember to keep the character and integrity of the town.”

“Simple senior housing based on income would seem to make the most sense both fiscally and for overall maintenance and administration.”

“I think some rental units should be available to persons of lower income than moderate.”

“Is congregate housing based on a percentage of a person’s income?”

“I think all of these ideas are good, as people are living longer at all income levels.”

“It is important to remember that senior housing would most likely appeal to people of low income; therefore a means to help them pay rent needs to be in place.”

“Remember the poor and the needy.”

“Moderate @ \$62,000 is not affordable to many seniors.”

“Affordable housing in general continues to be an area of concern/interest for me.”

Finding:

There is a significant demand in the Town of Washington for more senior housing options in the near future.

Concerning all three types of housing (rental apartments, owned condos & congregate living), respondents were asked if they or someone they knew “would desire such housing in the next five years.” In each instance half of the respondents indicated this to be very or somewhat likely.

“We’ve lived here for years and want to downsize. There is nothing available that’s reasonable (or even unreasonable, for that matter). Heritage Village is the closest we can get. We will miss Washington.”

“We should act as quickly as possible for congregate housing so that no senior citizen needs to move out of town for this housing need.”

“With the ever increasing number of seniors looking for affordable maintenance free accommodations, any type of senior housing would be most welcome.”

IV. CONCLUSIONS

While the previous findings were based on the raw data of the survey, the following conclusions are more subjective and based on the Housing Commission's interpretation of the survey results and the tenor of the submitted comments.

Conclusion:

The Housing Commission believes at this time that no public funding is necessary for senior housing initiatives in the Town of Washington.

The strong support and significant demand for more senior housing choices is readily apparent in the survey results. Specifically, 140 respondents found it likely that they or someone they knew would desire these housing options in the near future. The commission sees this as evidence of an impending need.

Moreover, the survey indicated an overwhelming majority of respondents (86%) were homeowners, especially those at or near retirement. They already have an equity stake in our community, and many have the ability and means to downsize to a more manageable housing arrangement. What they lack is an in-town option; Riverwoods is a subsidized affordable senior apartment complex for which many Washington seniors cannot qualify.

The Housing Commission does not believe that direct public funding would have any immediate impact in alleviating this problem. The issue is not about dollars—it is about choices.

“Congregate housing is a good idea if privately funded.”

*“I would be in favor of any of these options if state money was not involved.
Private funding only!”*

“Once again, all this is good, but who develops and owns the housing? It should not be the Town!”

Conclusion:

The Town of Washington needs to re-examine its current Land Use Regulations and Plan of Conservation and Development with the goal of allowing more housing options for its senior citizens.

As earlier stated in Section I, the Town of Washington's Plan of Conservation and Development and Land Use Regulations do not allow for any senior housing initiatives, other than by a special permit process. Currently the only viable option for developing senior housing requires invoking the Affordable Housing Land Use Appeals Act (C.G.S. 8-30g). This Act allows developers to override local zoning and planning ordinances if they meet certain affordability requirements.

While the goal of this Act is to promote affordable housing, its unintended consequence is to discourage communities from taking part, primarily because of the relinquishment of local control. The Housing Commission feels that a more proactive approach is necessary; rather than "dig in our heels" regarding the placement of housing, Washington should offer viable alternatives that meet with our goals and town vision.

In short, the Town of Washington needs to decide as a community whether or not it wants to have senior housing, affordable and/or market rate, and if so it needs to decide where it should be located. Otherwise, outside concerns will inevitably make those decisions for us.

"Why not revisit the exclusionary zoning and building laws (lot acreage, min. lot size, height restrictions, etc.) that cause housing prices to be out of reach for seniors?"

"Build a new regional elementary school and convert Washington Primary to congregate housing and amend zoning regulations to allow it."

"Where would this housing be located? Would it be designed to meet current zoning regulations? Is it subsidized? Will it increase taxes?"

V. RECOMMENDATION

Recommendation:

The Town of Washington should create a plan for the inclusion of senior housing in or near its village centers and revise its Land Use Regulations to accommodate that plan.

Though the 2003 Plan of Conservation and Development calls for “permitting the development of more condominiums or congregate housing developments...if they are located in an appropriate location and are...compatible with the character of the community,” there is no mechanism in place to achieve that strategy. The same soil-based zoning regulations, density restrictions, coverage limitations & setback requirements that serve to protect our farmland and forestland from unchecked development also serve to hinder the development of our village centers.

The Housing Commission strongly believes that senior housing is best located in or near our village centers; it would provide our seniors with easier access to essential services and help promote their continued participation in our community life. In particular the Washington Depot village district should be given special attention-it is the only center at present with a pharmacy, food market, general store, shops, banks and government offices within a concise manageable radius.

The only way to encourage the creation of senior housing in or near our village centers is to allow it to exist there. The Planning and Zoning Commissions should set any guidelines they feel necessary to preserve the character of our community, but the ability to construct new or convert existing properties for senior dwellings needs to be codified in some way. Using essentially the same regulations in and around our village centers as in our forestland and farmland is actually counterproductive to the stated goals of our Plan of Conservation and Development; it discourages the placement of any housing in and near our villages and actually encourages its placement in areas we would like to conserve.

While this strategy will not protect the Town of Washington from future “set-aside” developments undertaken via C.G.S. 8-30(g), it will nonetheless send a clear message that we want to accommodate the housing needs of our seniors in an appropriate way. It can provide an approved, monitored path to responsible development consistent with the housing goals of our community.

VI. THE SURVEY

SENIOR HOUSING SURVEY 2006—TOWN OF WASHINGTON

The Housing Commission plans to assess the need, interest and support for Senior Housing in Washington. Senior Housing pertains to units for persons over 60. This survey asks about three different types of Senior Housing: **APARTMENTS, CONDOMINIUMS** and **CONGREGATE LIVING**. Future efforts to consider such housing will rely on data from this survey. The more people responding, the better gauge we will have of the need. Thank you.

The Washington Housing Commission
Wayne Hileman, chair • Liddy Adams, vice-chair • Don Brigham
Jean Suddaby • Sue Werkhoven • Patte Doran, secretary

No signature is necessary. All comments are welcome.

I. GENERAL INFORMATION

1. Your Age: below 35 36-50 51-60 61-70 71-80 over 80
2. Sex: Female Male
3. My current housing: Own home Rent Live with family/friends Other
4. Should the town have more Senior Housing? Yes No
5. If yes, what size Senior Housing should be built? 1 Bedroom 2 BR 3 BR

II. RENTAL APARTMENTS

We would like your thoughts about encouraging units that could be RENTED by seniors (over age 60) with roots in the Washington community.

6. Senior Rental Housing is (Check One)

An excellent idea
 A good idea
 A fair idea
 A poor idea

7. I think some of the RENTAL units should be available to persons of moderate income (moderate income is considered at or below 80% of the area median income. For a couple the amount is currently \$62,000 per year.): Yes No

8. If you answered 'yes' on #7, what % of the total RENTAL units should be offered at moderate rates?

10% 30% 50% more than 50%

9. How likely do you think you, a relative or friend in Washington would desire such RENTAL housing in the next **five years**? Would you say it was

- Very likely
- Somewhat likely
- Somewhat Unlikely
- Very Unlikely

III. PURCHASED CONDOMINIUMS

Does Washington need more privately owned condominiums for seniors? These could be 1, 2 or 3 Bedroom units with a main living area and one master bedroom on the first floor.

10. Senior Owned Condominiums are (Check One)

- An excellent idea
- A good idea
- A fair idea
- A poor idea

11. I think some of the CONDOMINIUM units should be available to persons of moderate income (moderate income is considered at or below 80% of the area median income. For a couple the amount is currently \$62,000 per year.) : Yes No

12. If you answered 'yes' on #11, what % of the total CONDOMINIUM units should be offered at moderate rates?

- 10% 30% 50% more than 50%

13. How likely do you think you, a relative or friend in Washington would desire such PURCHASED CONDOMINIUM housing in the next **five years**? Would you say it was

- Very likely
- Somewhat likely
- Somewhat Unlikely
- Very Unlikely

IV. CONGREGATE LIVING

What are your thoughts about the idea of apartments or condominiums for seniors (over age 60) that include a 'congregate living' component? These would allow seniors who cannot maintain their current living arrangements the option of remaining in Washington. This residential environment fosters independent living by providing many conveniences and less worry.

Congregate living can offer a variety of fee-based features such as:

- One meal per day
- Light weekly housekeeping
- Scheduled van transportation
- Snow removal and lawn mowing
- Emergency call services

14. Overall, how would you rate this idea of Congregate Living for seniors in the Town of Washington? Would you say it was...(Check One)

An excellent idea

A good idea

A fair idea

A poor idea

15. How likely do you think you, a relative or friend in Washington would desire Congregate Housing in the next **five years**? Would you say it was

Very likely

Somewhat likely

Somewhat Unlikely

Very Unlikely

16. Please add any comments:

Thank you for completing this survey. You may also download a copy of the survey at www.washingtonct.org. Please mail by Wednesday, November 15th 2006 to:

Housing Commission Survey • P.O. Box 383 • Washington Depot, CT 06794

Or drop off at the following locations:

Bryan Town Hall Lobby • Washington Senior Center • Washington Pharmacy

VII. SENIOR HOUSING SURVEY – RAW DATA

285 surveys were submitted (*5 surveys were returned blank*)

I. GENERAL INFORMATION

1. **(3)** below 35 **(32)** 36-50 **(62)** 51-60 **(95)** 61-70 **(56)** 71-80 **(21)** over 80
16 surveys did not indicate an age
2. **(141)** female **(124)** male
20 surveys did not indicate a gender
3. **(246)** own home **(23)** rent **(1)** other
15 surveys did not indicate their current housing
4. More senior housing? **(204)** yes **(40)** no
41 surveys did not indicate a preference
5. If yes to #4, size? **(71)** 1 bedroom **(151)** 2 bedroom **(11)** 3 bedroom
some surveys indicated more than one option

II. RENTAL APARTMENTS

6. **(147)** excellent idea **(71)** good idea **(23)** fair idea **(23)** poor idea
21 surveys did not indicate a preference
7. Availability to moderate income? **(223)** yes **(39)** no
23 surveys did not indicate a preference
8. If yes to #7, how much? **(9)** 10% **(92)** 30% **(98)** 50% **(23)** more
1 survey did not indicate a preference
9. in 5 years? **(60)** very likely **(80)** somewhat likely **(54)** somewhat unlikely **(83)** very unlikely
8 surveys did not indicate a preference

III. PURCHASED CONDOMINIUMS

10. **(122)** excellent idea **(60)** good idea **(33)** fair idea **(34)** poor idea
36 surveys did not indicate a preference
11. Availability to moderate income? **(207)** yes **(48)** no
30 surveys did not indicate a preference
12. If yes to #11, how much? **(20)** 10% **(90)** 30% **(72)** 50% **(24)** more
1 survey did not indicate a preference
13. in 5 years? **(57)** very likely **(85)** somewhat likely **(46)** somewhat unlikely **(67)** very unlikely
30 surveys did not indicate a preference

IV. CONGREGATE LIVING

14. **(156)** excellent idea **(58)** good idea **(24)** fair idea **(26)** poor idea
21 surveys did not indicate a preference
15. in 5 years? **(74)** very likely **(66)** somewhat likely **(45)** somewhat unlikely **(82)** very unlikely
18 surveys did not indicate a preference

VIII. SENIOR HOUSING SURVEY – RESPONSE PERCENTAGES

Based on 285 responses

I. GENERAL INFORMATION

1. Age group:	1% below 35	2. Gender:	49% female
	11% 36-50		44% male
	22% 51-60		7% no gender indicated
	33% 61-70		
	20% 71-80		
	7% over 80		
	6% no age indicated		
3. Current housing:	86% homeowners	4. Should there be more senior housing?	72% yes
	8% renters		14% no
	6% no response		14% no response
5. If yes to #4, what size?	35% 1 bedroom		
	74% 2 bedrooms		<i>(some indicated more than one preference)</i>
	5% 3 bedrooms		

II. RENTAL APARTMENTS

6. Overall sentiment:	52% excellent idea	7. Should some be affordable?	78% yes
	25% good idea		14% no
	8% fair idea		8% no response
	8% poor idea		
	7% no response		
8. If yes to #7, how much?	4% 10 percent	9. Need in 5 years?	21% very likely
	41% 30 percent		28% somewhat likely
	44% 50 percent		19% somewhat unlikely
	10% more		29% very unlikely
	1% no response		3% no response

III. PURCHASED CONDOMINIUMS

10. Overall sentiment: **43%** excellent idea
 21% good idea
 12% fair idea
 12% poor idea
 12% no response

11. Should some be affordable? **73%** yes
 17% no
 10% no response

12. If yes to #11, how much? **10%** 10 percent
 44% 30 percent
 34% 50 percent
 11% more
 1% no response

13. Need in 5 years? **20%** very likely
 30% somewhat likely
 16% somewhat unlikely
 23% very unlikely
 11% no response

IV. CONGREGATE LIVING

14. Overall sentiment: **56%** excellent idea
 20% good idea
 8% fair idea
 9% poor idea
 7% no response

15. Need in 5 years? **26%** very likely
 23% somewhat likely
 16% somewhat unlikely
 29% very unlikely
 6% no response

IX. ACKNOWLEDGEMENTS

The Washington Housing Commission would like to thank the following for their hard work and assistance in making this survey and report possible:

Pam Collins of the Washington Senior Center for her input on crafting the survey and aiding in its collection.

Dick Sears, First Selectman of the Town of Washington for his aid in expediting the dissemination of the survey.

The Washington Pharmacy for their cooperation in collecting the completed surveys.

Rex Swain, webmaster for the Town of Washington's website (washingtonct.org) for making the survey and the final report available online.

And special thanks to Housing Commission member Jean Suddaby, whose tireless diligence assured the success of this survey.