

Older Adult Housing in Marin: Planning for 2030



Social gathering at the Tamalpais, Greenbrae



New Junior Accessory Dwelling Unit (JADU) in Corte Madera

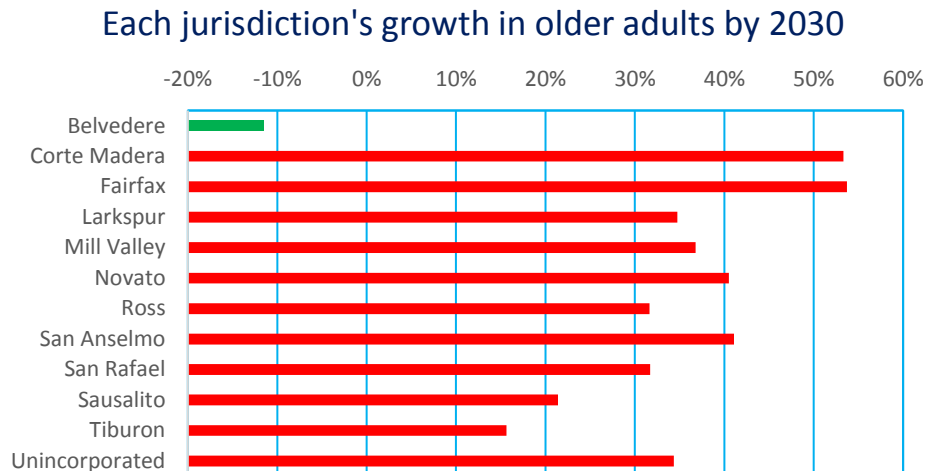


Double Rainbow over Marin Valley Mobile Country Club, Novato

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Marin County is already among the oldest counties in California in median age, and older residents will increase another 35% by 2030 – just 12 years from now. Some cities will see explosive growth:



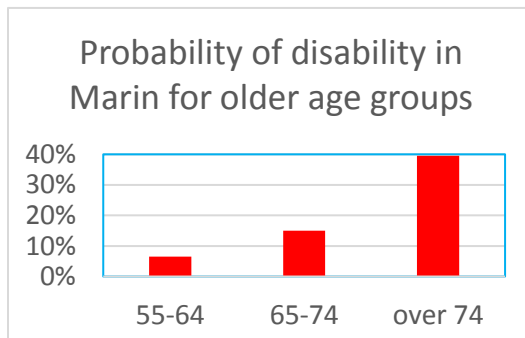
Where will all these older adults choose to live? 90% want to “Age in Place” in their own homes.



Marin’s 3 Barriers to “Aging in Place”:

- 80% of older adults have NOT rehabbed their house to age safely with grab bars, walk-in showers, etc. *Older adults need to fix “trip and fall” hazards, get contractors or Rotary to install grab bars, etc.*
- 70% of older adult homeowners have NOT converted an extra bedroom/bathroom to a “second unit,” even though they could, to supplement income or provide space for caregivers. *State and local governments have recently streamlined these units. Now older adults must take advantage and invite free estimates from contractors, building departments.*
- 25% of Marin older adult households DON’T own their home but rent. As rental prices increase and retirement incomes stay flat, more affordable older adult housing will be necessary. *Leverage new “second units”, join together to find ways to assuage NIMBY (Not in My Back Yard) concerns.*

A Marinite who turns 60 today can expect to live to 86 – longer than most Americans, and with fewer disabilities. But some loss of function is often unavoidable: below is the



probability of a disability occurring at older ages (such as difficulty walking, climbing stairs, reaching, etc.) Planning ahead to overcome the 3 barriers to “Aging in Place” will keep us and our loved ones healthy and secure, with meaningful lives long beyond retirement.

Older Adult Housing in Marin: Planning for 2030

By

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SUMMARY: *Marin County is among the oldest counties in California, so is on the forefront of the longevity trend of baby-boomers who will retire by 2030. This report is the first to forecast the older adult population and housing needs for each of the 12 jurisdictions in Marin. Table 1 shows that some cities face a 50% increase in residents 60 and older in 2030 – just 12 years in the future. Table 3 turns to forecasting the number of new households headed by a older adult for each city. Figure 1 summarizes the complex housing decisions that each older adult household will face. Tables 5, 6, and 8 forecast what types of housing will be needed in 2030, and compares this with Marin’s existing inventory in Table 9. There are 4 findings: (1) Marin older adults need to retrofit their homes to be more accessible, so they can age in place successfully, (2) Second units (Accessory dwelling units and Junior Accessory Dwelling Units) have the potential to provide more affordable housing, and to help older residents age in place, (3) Marin has about the right number of skilled nursing homes and assisted living units for the present, though the needs may increase by 35% in 2030, and (4) Marin has a major shortage in affordable units for older adults. This report is intended to enable planning by each City Council and the county Board of Supervisors to meet future housing needs of older residents in their community.*

This report benefited from the comments and expertise of many housing experts in Marin, including Bob Pendoley and Lisel Blash of Marin Environmental Housing Coalition, Leelee Thomas and Debbie La Rue of Marin Community Development Agency, Carmen Soruco of Marin Housing Authority, Bob Brown of Novato Community Development Department, Neal Toft of Larkspur Planning Department, Christina Gotuaco of EAH, Dana Pepp of Senior Access, Rachel Ginis and Ellen Nicosia of LilyPad Homes, Rochelle Ereman and Lee Ann Prebil of Marin County Health and Human Services, Lee Pullen, Jenay Cottrell, and Amy Dietz of Marin County Aging and Adult Services, and Salamah Locks and the entire Marin Commission on Aging. Any errors are solely the responsibility of the authors.

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1. HOW MUCH GROWTH WILL EACH CITY IN MARIN HAVE BY 2030?

The California Department of Finance (DOF) publishes forecasts of county growth trends. They estimate that *total population* in Marin in 2030 will grow by only 5%, but this masks a critical change in age distribution. The number of children under 19 is expected to drop by 14%, and the number of working-age people is expected to increase by 6%. *But the number of older adults (people age 60 and over) will grow by 37% in Marin County by 2030.*

The Department of Finance does not break down their estimates by individual city, but this is necessary to give forecasts to each jurisdiction. We used the DOF demographic modeling technique, taking the actual number of residents (using the 2015 Census Bureau's American Community Survey) in each age range in each city in Marin, and accounting for normal death rates as they age (using the most recent data from the Center for Disease Control.) For example, the 1,093 residents in San Anselmo who are age 45-49 years old in 2015 will turn 60 by 2030. 7.5% of them will die before then, but the rest will reach that age. Similarly, the 905 residents in San Anselmo who are age 65-70 in 2015 will turn 85 by 2030. 31% of them will die before then, but the rest will reach that age.

Table 1 details the surprising results for each of the 12 jurisdictions in Marin County.

TABLE 1: OLDER ADULT RESIDENTS AGE 60 AND OVER IN EACH MARIN JURISDICTION IN 2015 AND 2030. FORECASTING ERROR IS SHOWN IN FOOTNOTES.

	Older adults in 2015	Older adults in 2030	% increase
Belvedere	906	802 ^a	-12%
Corte Madera	2,207	3,384 ^a	53%
Fairfax	1,828	2,810 ^a	54%
Larkspur	3,568	4,808 ^a	35%
Mill Valley	3,803	5,202 ^a	37%
Novato	13,587	19,093 ^b	41%
Ross	625	823 ^a	32%
San Anselmo	3,368	4,752 ^a	41%
San Rafael	13,822	18,207 ^b	32%
Sausalito	2,611	3,169 ^a	21%
Tiburon	3,178	3,675 ^a	16%
Unincorporated Marin	19,218	25,824 ^b	34%
Total Marin	68,721	92,547^b	35%

Source: American Community Survey 2015, National Vital Statistics Reports Vol 65, No. 8, Table B.

^aForecasting error for these smaller cities is $\pm 10\%$, from American Community Survey 2015.

^bForecasting error for these larger cities is $\pm 5\%$, from American Community Survey 2015.

All cities (except Belvedere) will face rapidly increasing demand for older adult housing. Fairfax and Corte Madera have far higher increases in older adults in 2030 than San Rafael, because San Rafael has a much younger population that will not turn 60 for many years. In contrast, Fairfax and Corte Madera have many residents now in their 50s and early 60's, so they will see the fastest increase in older adult needs.

Future forecasts always have uncertainty associated with them, and the footnotes in Table 1 show that the estimates for 2030 have uncertainty of plus or minus 5% to 10%, depending on how large the sample was from the ACS (That is, the 90% confidence interval around San Anselmo's older adult forecast from sampling is 4752 \pm 475.) In addition, there are uncertainties in the future that no forecasts can predict, such as a pandemic that reduces life expectancy (more likely is a continuing slow increase in life expectancy, where slightly more older adults survive). Finally, we assumed that net migration patterns continue as they are, but sudden changes between cities would affect the 2030 forecast. We will continually update these forecasts to take these trends into account.

2. WILL THE AVERAGE AGE OF OLDER RESIDENTS INCREASE, COMPARED TO 2015?

Table 2 breaks down the increase in older adults to 5-year age groups. The first column projects older adults in 2030 who will be between 60 and 65 years old, and shows a 5% decline (because these are the "baby bust" generation born after 1970). But the later columns show very large increases due to the "baby boom generation, with the number of people over age 75 increasing by an average of 80%.

TABLE 2: RESIDENTS 60 AND OVER, BY AGE CATEGORY IN MARIN JURISDICTIONS IN 2030.

	60 to 65 years	65 to 69 years	70 to 74 years	75 to 79 years	80 to 84 years	85 years and over
Belvedere ^a	148	93	131	175	124	131
Corte Madera ^a	640	858	710	452	362	361
Fairfax ^a	590	611	581	501	312	215
Larkspur ^a	1,064	1,027	915	547	628	625
Mill Valley ^a	1,174	1,198	848	705	654	622
Novato ^b	3,711	4,164	3,685	3,403	2,301	1,829
Ross ^a	158	177	141	169	93	84
San Anselmo ^a	931	978	823	958	620	441
San Rafael ^b	4,251	3,630	3,404	2,819	1,895	2,208
Sausalito ^a	473	660	495	686	452	403
Tiburon ^a	764	795	483	612	439	582
Unincorporated Marin ^b	5,244	4,758	4,931	4,808	3,276	2,806
Total Marin ^b	19,149	18,948	17,148	15,834	11,158	10,309
% increase in older adults in 2030	-5%	16%	48%	98%	88%	53%

Source: American Community Survey 2015; National Vital Statistics Reports Vol 65, No. 8, Table B;

^aForecasting error for these smaller cities is \pm 20%, from American Community Survey 2015.

^bForecasting error for these larger cities is \pm 10%, from American Community Survey 2015.

3. HOW DOES THIS TRANSLATE INTO NEW OLDER ADULT HOUSEHOLDS?

The number of current households headed by a older adult is shown in column (1) of Table 3 below, drawn from the American Community Survey 2015 for each city. The second column calculates this as a percent of all current households headed by a older adult. Surprisingly, 60% of all households in Belvedere are currently headed by a person over 60 years old, and 44% of all households in Marin county overall are headed by a older adult, despite the fact that only 27% of Marin's population are older adults. But of course children under 18 never head a household, and the likelihood of heading a household increases sharply with age. Nevertheless, it is sobering that even in 2015, almost half of all households in Marin are headed by a older adult. That number is expected to increase further by 2030.

Projections of older adult households in 2030 were made by taking the new older adults forecast from Table 1 and dividing by the average household size. Average household size for older adults currently is just 1.54 in Marin, much smaller than for households with kids. Almost half of older adults currently live alone, and if we project the same for 2030, then the total older adult households in 2030 in each city is shown in column (3), and the % increase in older adult households is shown in column (4) below.

Table 3: Households headed by people 60 and over, 2015 and 2030.

	(1) Older Adult Households in 2015	(2) % of all Households in 2015	(3) Older Adult Households in 2030	(4) % Increase in Older Adult Households in 2030
Belvedere	555	60%	500	-10%
Corte Madera	1,512	40%	2,135	41%
Fairfax	1,214	35%	1,778	46%
Larkspur	2,592	44%	3,023	17%
Mill Valley	2,449	42%	3,275	34%
Novato	8,818	41%	12,043	37%
Ross	325	43%	518	59%
San Anselmo	2,141	41%	2,996	40%
San Rafael	8,845	39%	11,461	30%
Sausalito	1,635	43%	1,986	21%
Tiburon	1,963	51%	2,299	17%
Unincorporated Marin	14,844	52%	16,253	9%
Total Marin	46,893	44%	58,266	24%

Source: American Community Survey 2015; Table 2 and 3 above.

4. WHAT TYPES OF OLDER ADULT HOUSING WILL BE NEEDED FOR THIS OLDER POPULATION?

Figure 1 shows a flowchart of the typical housing decisions that older adults must make when they near retirement. At the top level, their fundamental decision is whether to “age in place” to stay near friends and family, or whether to move to a place that serves older adults’ needs better (walking distance to shopping, neighbors with similar interests, housing that requires less maintenance). A national survey (*The United States of Aging 2012* by AARP) reports that about 90% of older adults intend to stay in their own homes for the next 5 to 10 years. For these folks, no new housing will be needed, but substantial renovations should be made to improve safety and accessibility, such as grab bars, reducing trip hazards, easy-entry showers, etc. Unfortunately, only 23% of those over 70 have made substantial modifications to their homes. This increases the risk of falls (the most common accident for older adults) and makes it more difficult to recover from illnesses.

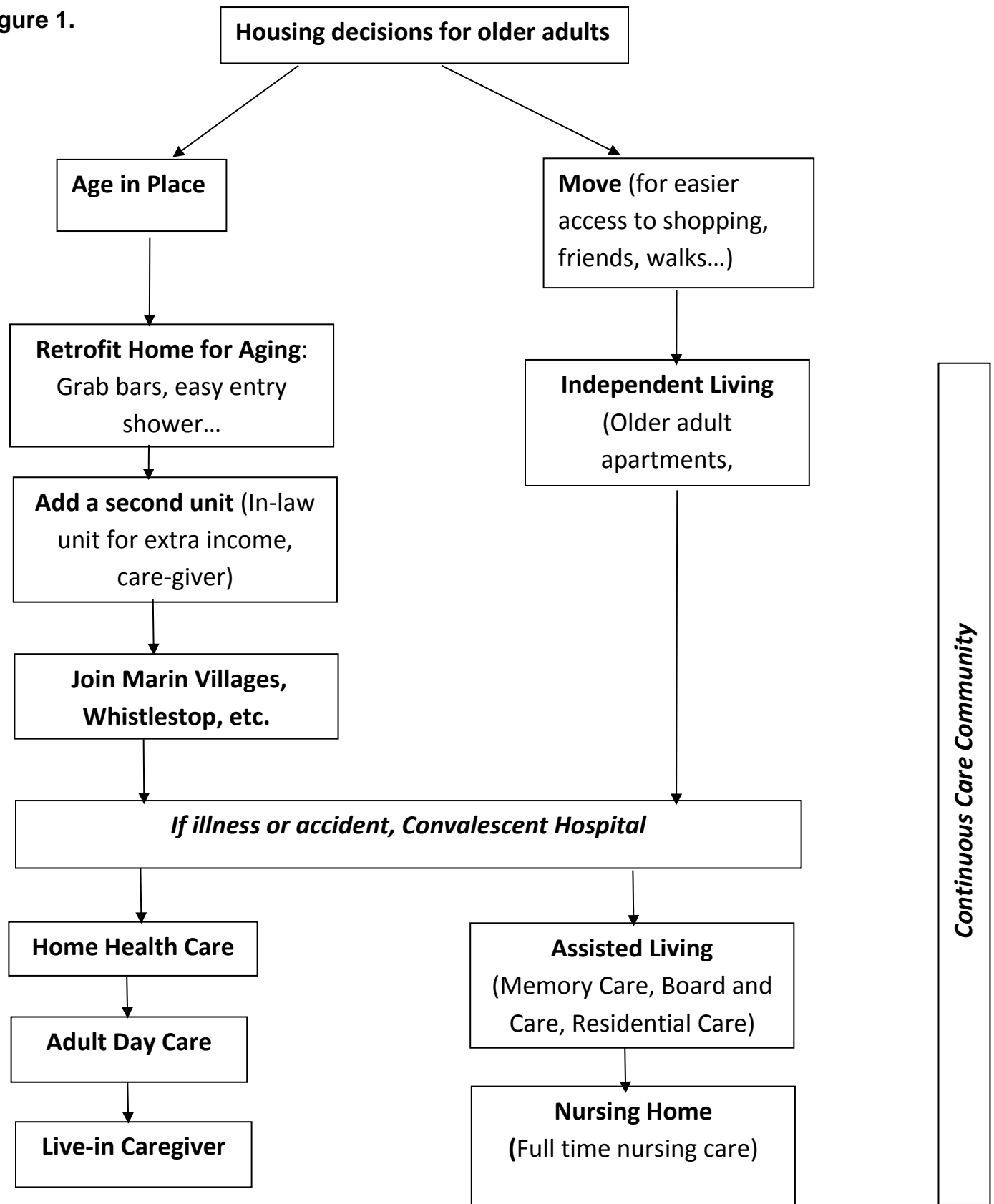
Drilling further down the decisions to “age in place”, older adults who own a home that has become too large for them should consider adding a Second Unit (Accessory Dwelling Unit or Junior Accessory Dwelling Unit) to rent for extra income, and to house an in-home caregiver if that becomes necessary. ADUs and JADUs are now encouraged by California law, and local jurisdictions are revising their ordinances to streamline applications and permit fees.

A full ADU can be freestanding and contain up to 1200 square feet, though it requires more permits and construction costs. By contrast, a Junior ADU (JADU) entails simply repurposing an existing bedroom and bathroom into a studio apartment up to 400 square feet. Construction costs are limited to amenities such as private entrance and junior kitchen to ensure privacy of both owner and renter. (Rental of an existing bedroom can also create income for the homeowner, though rules and courtesy are necessary to share bathrooms or kitchen). Because state and local law has recently been relaxed to build ADUs and JADUs, we expect this to generate much additional income for older adults, as well as create additional affordable housing in Marin.

The middle section of Figure 1 contains the unknown that everyone fears: an accident or illness that makes it impossible to live alone, at least temporarily. The US Agency for Healthcare Research and Quality reports that at age 55, the chance of being hospitalized was just 11%, but the chance rises to 26% by age 75, and rises again to 50% for those over 85.

For those who chose to “age in place”, an increasing number of programs will help them to continue in their home, including home modifications, home health care, adult day care, and a live-in caregiver if necessary.

Figure 1.



5. HOW MANY HOMES WILL NEED RENOVATION TO ACCOMMODATE THOSE WHO CHOSE TO “AGE IN PLACE”?

For those older adults who choose to stay in their own homes, some renovation will be necessary to make them safe and affordable. First, their homes may be retrofit to make them safe and accessible as their balance, vision, and reflexes decline, by adding grab bars, low-step showers, wide doors for wheelchairs, and moving the master bedroom to the first floor to avoid stairs. AARP reports in their national survey (*The United States of Aging 2012*) that only 20% of older adults have “made significant modifications” to their homes to help them age in place. The remaining 80% still need to get the permits and financing to make those modifications.

Table 5, column (a), shows the number of existing homes in each town that still need to get renovation to help them age in place. Column (b) shows the additional homes that will need those modifications by 2030. They are calculated as the 80% of older adults who have not yet made the modifications, adjusted by the 10% of older adults who will choose to move to independent living apartments, where the modifications have already been made.

Which home modifications are most cost efficient? CDC statistics show that “trip and fall” is the most common accident for people over 60 and can result in catastrophic injuries such as broken pelvis or concussions, so preventing falls is the most important goal of any home retrofit. These retrofits are surprisingly inexpensive but often ignored: adding grab bars near showers and toilets, removing trip hazards such as extension cords across floors, using non-slip rugs, and repairing uneven flooring and broken sidewalks. Medicare pays for an occupational therapist to survey the home for such hazards after any hospitalization, and local Rotary Clubs often donate grab bars and installation for older adults.

The other major home renovation in Figure 1 that will aid aging in place is adding a second unit (ADU, JADU, or room rental) to generate income, and to provide for a live-in caregiver when the time comes. Table 5 (column c) shows the number of older adult homes currently that are eligible to create a JADU. Marin older adults who own detached single-family homes (about 84% of older homeowners) can make this modification (the remainder own condos). In addition, these homeowners can only convert an existing bedroom and bathroom to a JADU, hence one-bedroom homes are ineligible, as would two-bedroom/one-bath homes, leaving 81% of owner-occupied, detached homes eligible. Table 5 (column c) shows that over 20,000 homes owned by older adults are eligible to add a JADU. Even more homes could rent a room (as a homeshare) since requirements are fewer.

Column (d) shows the additional homes owned by new older adults in 2030 that can add a JADU.

Table 5: Number of homes that will need renovation to “age in place”.

	<i>(a) 2015 older adult homes that need to be retrofit to Accessible standards</i>	<i>(b) Additional older adult homes by 2030 that will need to be retrofit to Accessible standards</i>	<i>(c) 2015 older adult homes that can add a JADU</i>	<i>(d) Additional older adult homes by 2030 that can add a JADU</i>
Belvedere	399	-40	305	34
Corte Madera	1,088	448	784	661
Fairfax	874	406	644	560
Larkspur	1,866	310	951	1,096
Mill Valley	1,764	594	1,315	903
Novato	6,349	2,322	4,682	3,473
Ross	234	139	219	132
San Anselmo	1,541	615	1,143	885
San Rafael	6,368	1,884	4,191	3,571
Sausalito	1,177	253	686	659
Tiburon	1,413	242	1,090	467
Unincorporated Marin	10,688	1,015	7,660	3,346
Total Marin	33,763	8,189	23,668	15,787

Source: American Community Survey Housing Report 2015; Table 3 above.

6. HOW MANY INDIVIDUALS WILL NEED NURSING HOMES, ASSISTED LIVING, HOME CARE, AND ADULT DAY SERVICES?

As people age into the oldest age groups, they are more likely to need to live in full-time nursing care (nursing homes) or in Assisted Living facilities (when skilled nursing is not necessary but less skilled help with dressing, bathing, etc). Even for the “very old” (over 85) in California, just 7.5% currently require full-time Nursing care, 6.8% require full-time Assisted Living, 11% receive Home Care, and 1.4% receive Adult Day Services, according to the CDC’s “Long Term Care Services in the US: 2013.” We used CDC estimates of disability for each age group to calculate Table 6 below, showing the number in 2030 that are expected to need living assistance of various types.

Table 6: Living Assistance Required in 2030 by Age group

	65 to 69 years	70 to 74 years	75 to 79 years	80 to 84 years	85 years and over	Expected Total in 2030	Actual Total in 2017
Number in Nursing Homes	90	113	262	239	775	1,479	1,009
Number in Assisted Living	55	70	269	246	697	1,338	1,982

Source: CDC's Long-Term Care Services in the US: 2013.

Note that Memory Care facilities (for Alzheimer's and Dementia patients) are not broken out by the CDC report. However, local social workers report that there is a current deficit in Memory Care beds in Marin County, especially for difficult patients with behavior problems. As a result, many patients must be placed in Sonoma or San Francisco counties.

7. HOW MANY INDIVIDUALS WILL WANT TO MOVE TO INDEPENDENT OLDER ADULT LIVING COMMUNITIES?

Based on the AARP survey (cited in Section 5) 90% of older adults expect to age in place, and the remaining 10% expect to move elsewhere. Of these 10%, some will need to move to nursing homes or assisted living. Section 6 estimated that about 4% of older adults will do that, leaving 6% who may join independent older adult living communities, or about 2900 older adults or 1892 households will want to move to independent older adult living communities. It is surprising that only 6% of older adults in Marin want to live in independent older adult communities, because there are many advantages: reduced isolation, reduced reliance on automobiles, with reduced road congestion, increased opportunities for activities and support after inevitable deaths of loved ones. We have found (based on interviews with geriatric social workers and public talks) that many older adults are not aware of these benefits, and overestimate the difficulties of making a move and making new friends.

8. HOW MANY OLDER ADULTS WILL NEED AFFORDABLE HOUSING?

"Affordable housing" is defined by the U.S. Department of Housing and Urban Development as housing that costs less than 30% of the household's income. We adopt their definition and use the Census Bureau's ACS to estimate the number of older adult households that exceed that threshold in Marin. In this section we focus only on the 25% of Marin households that *rent rather than own* a home, since owners have more options to add a second unit (ADU or JADU) for additional income (see Section 6), or to secure a reverse mortgage.

The American Community Survey (S0103) reports that the average gross rent for those over 65 in Marin County was \$1590 per month in 2015. Relative to these households' incomes, fully 58.4% of older adult renters paid more than 30% of household income in

2015, exceeding HUD's affordability threshold. The city of Novato exceeded this county average, with 70% exceeding the affordability threshold, and San Rafael had slightly less than the county average, with 56% exceeding affordability. (The ACS could not report figures for smaller cities because of small sample size, so we use the county average for those cities.) Table 8 (column a) combines this information and presents the number of older adult households whose rent exceeds HUD's definition of affordable (30% of household income), by jurisdiction in Marin for 2015. The bottom line shows that over 7,000 older adult households in Marin pay rent that exceeds HUD's affordability standard. In the next section we will compare this with the number of affordable units offered by governments and non-profits in Marin county.

The final column of Table 8 contains more uncertainty than other figures in our report, because we forecast the number of households that will require affordable housing in 2030. To do this we must estimate the income of those households and the price trend of rents, which have much higher forecasting error than any of our previous tables. Therefore we simply give a "baseline" forecast that reflects current conditions, but which can be updated if conditions change. The "baseline" forecast assumes that real rents will rise at the same rate as real older adult incomes, preserving the current percent of older adults that pay affordable rents. If rents and incomes differ from these baseline assumptions, we can revise the forecast in future years. Table 8 (column b) shows the number of older adult households in 2030 whose rent will exceed the affordability threshold in the "baseline" case. The bottom line shows that the increase in older adult households will require almost 1700 additional affordable housing units over the 2015 figure.

Table 8: Number of Older Adult Households with Rent exceeding HUD's definition of affordable, by jurisdiction in Marin.

	(a) Older Adult HHs with rent exceeding affordable level, 2015	(b) Additional Older Adult HHs with rent exceeding affordable level, 2030
Belvedere	61	-6
Corte Madera	207	85
Fairfax	154	71
Larkspur	694	115
Mill Valley	297	100
Novato	1,327	488
Ross	2	1
San Anselmo	262	105
San Rafael	1,484	437
Sausalito	361	79
Tiburon	208	35
Unincorporated	2,116	187
Total Marin	7,173	1,698

Source: American Community Survey 2015, table S0103.

9. WHAT IS THE CURRENT INVENTORY OF OLDER ADULT HOMES IN EACH CITY IN MARIN?

Appendix A lists all independent older adult housing (both affordable and market rate), nursing homes, assisted living homes, and affordable housing not designed for older adults in each city. These lists were developed from each city's Housing Element report to the state, supplemented by Marin County's 2017-2018 directory *Choices for Living: Marin Living Options for Older Adults*, and cross-checked against the lists of all properties reserved for older adults from the Marin Housing Authority and EAH Housing. The summary for each city is shown below. The first 4 columns list housing that is legally reserved for older adults or predominantly used by older adults. The last column lists affordable housing that is NOT restricted to older adults, because county housing agencies report that more than 20% of this unrestricted affordable housing is occupied by older adults. Hence this general-purpose affordable housing is an important resource for older adults seeking affordable housing.

TABLE 9: Inventory of Older Adult Homes, Marin Jurisdictions, 2017.

	Independent Senior Housing (Market Rate)	Independent Senior or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Seniors
Belvedere	-	11	-	-	-
Corte Madera	-	79	124	-	31
Fairfax	-	136	-	-	29
Larkspur	42	8	282	55	163
Mill Valley	90	207	151	58	358
Novato	611	797	239	181	665
Ross	-	-	23	-	-
San Anselmo	14	44	24	-	21
San Rafael	233	585	855	704	337
Sausalito	-	38	-	-	-
Tiburon	1	30	-	56	141
Unincorporated Marin	-	95	75	60	433
Section 8 vouchers throughout Marin	-	-	-	-	2,145
Total Marin	991	2,030	1,773	1,114	4,323

Source: Housing Elements of each jurisdiction, Marin Housing Authority, Marin Aging and Adult Services, EHA Housing.

10. FINDINGS AND RECOMMENDATIONS

FINDING 1. Marin older adults need to retrofit their homes to be more accessible, so they can age in place successfully.

Table 5 shows that the number of older adult homes that currently need renovation for older adults to age in place is over 33,000 in the county. Ninety percent of older adults plan to “age in place”, which is most cost-efficient and easiest for many. However, few have installed accessible devices such as grab bars and walk-in showers that keep them safe and make life easier as an older adult. The number of older adult households needing retrofit will increase by another 8,000 by 2030. We face a significant barrier in that 85% of older adults who want to age in place are “confident in their abilities to do so without making significant modifications to their home¹.” Such an attitude is overconfident and often results in unnecessary falls and injuries.

RECOMMENDATIONS: Education and publicity are needed so that homeowners know what accessibility options are appropriate for them. For example, 60-year olds in good health may not find that extra wide doors for wheelchairs are cost-effective now, but should install inexpensive grab bars to prevent catastrophic accidents. Further, if they are already remodeling their bathroom, widening doorways becomes cost-efficient. Sausalito Age-Friendly has developed an excellent program that distributes information on many accessibility enhancements, connects homeowners with knowledgeable contractors, and provides grants for accessibility improvement in the homes of older residents. This should be replicated in other Marin jurisdictions.

FINDING 2. Accessory Dwelling Units and Junior Accessory Dwelling Units have the potential to provide more affordable housing, and to help older residents age in place.

The rightmost columns of Table 5 show the enormous number of older adult households that are eligible to add JADUs (Junior Accessory Dwelling Units) but have not. Taking this step could contribute thousands of dollars to each household's yearly income, provide a caregiver a place to live, decrease isolation of older adult homeowners who are living alone, and increase affordable housing in Marin.

RECOMMENDATIONS: Elected officials and non-profits can partner to contribute solutions. First, city councils can encourage ADUs and JADUs

¹ From “The United States of Aging 2012” by AARP

through streamlining application procedures and reducing permitting fees. Second, non-profits, Marin Builders Association and local planning departments can educate homeowners about how to add ADUs and JADUs to their home, and help navigate the design, permitting, construction, and tenant selection that can seem overwhelming to homeowners.

FINDING 3. Today, Marin has about the right number of skilled nursing homes and assisted living units, but has a shortage of Memory Care beds. Needs for all three may increase by 35% in 2030.

Table 6 shows the projections for nursing home and assisted living units, based on CDC data for California. In 2017 Marin had approximately the right capacity in nursing home beds and assisted living units, with ombudsman reporting about 90% capacity utilization. We note however that Marin has a current deficit in Memory Care beds to serve current dementia patients. By the year 2030, capacity for all 3 will need to expand due to the 35% increase in older adults. We are hopeful that improvements in aging research, in “telepresence” to help nurses monitor patients at home, and in robotics to aid disabled patients will make aging in place possible for more older people.

RECOMMENDATIONS: Expand Memory Care beds in Marin, monitor demand for nursing homes and assisted living units in future, and add capacity with rezoning and permit streamlining as needed.

FINDING 4. Marin has a major shortage in affordable housing for older residents.

The 25% of Marin older adults who rent their homes have fewer options than homeowners, who can increase their income with second units and reverse mortgages. Table 8 (column a) shows that in 2015, over 7,000 older adult renters in Marin were paying more than 30% of their income in rent, thus exceeding the affordability standard of HUD. Table 9 shows that this number far exceeds the 2,000 units of affordable older adult housing offered by governments and non-profits.

RECOMMENDATIONS: Several actions by governments and non-profit partnerships can contribute solutions. The first is to support construction of accessory dwelling units (ADUs and JADUs) that create low-density “affordable-by-design” housing, as proposed in Finding 2 above. The second action is to acknowledge that not all retirees can afford to live in Marin. Non-profits and others can help older adults to plan ahead and decide whether they can afford to remain in Marin, or to plan a successful retirement in less expensive locations, such as northern California, Arizona, or Nevada. A third

action is to enable higher-density housing for older residents, creating older adult housing communities. Successful examples are Marin Valley Mobile Country Club in Novato, the Redwoods in Mill Valley, and Victory Village in Fairfax. Widespread community support is needed because higher-density affordable housing has been opposed by neighbors who fear increased traffic, parking impacts, and declining home values. Non-profits, elected officials, and civic groups will need to work together to reduce these concerns and to support the approval of new older adult housing that benefits the community.

APPENDIX A: Existing Older Adult Housing Inventory by Marin Jurisdiction, 2018

	Independent Older Adult Housing (Market Rate)	Independent Older Adult or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Older Adults
BELVEDERE					
Farley Place		11			
Belvedere Total	0	11	0	0	0

	Independent Older Adult Housing (Market Rate)	Independent Older Adult or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Older Adults
CORTE MADERA					
A Loving Touch			6		
Aegis			109		
Aegis BMR			9		
Casa Madera (BMR)					6
Madera del Presidio (BMR)					8
Meadowcreek Station (BMR)					7
Quarry Meadows (BMR)					4
San Clemente Place		79			
The Shores (BMR)					2
Village Green (BMR)					4
Corte Madera Total	0	79	124	0	31

	Independent Older Adult Housing (Market Rate)	Independent Older Adult or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Older Adults
FAIRFAX					
Bennett House		69			
Creekwood		12			
Fairfax Vest Pocket (EAH)		1			
Live Oak					2
Piper Court					27
Victory Village (approved 2017 not built)		54			
Fairfax Total	0	136	0	0	29

	Independent Older Adult Housing (Market Rate)	Independent Older Adult or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Older Adults
LARKSPUR					
Cape Marin (BMR)					20
Drake's Way (EAH)					24
Edgewater Place (EAH)					28
King St (Homeward Bound) Approved not built yet					12
Larkspur Courts (rentals MHA)					37
Larkspur Isle (EAH)					28
484 Magnolia Ave					2
Rose Lane Older Adult Condos and Cottages (BMR and rental)	42	8			
Rose Lane 2nd units (BMR and rental)					12
Tamalpais in Greenbrae			282	55	
Larkspur Total	42	8	282	55	163

	Independent Older Adult Housing (Market Rate)	Independent Older Adult or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Older Adults
MILL VALLEY					
Alto Station Apts					17
Ashford Court (BMR)					8
Camino Alto Apts		24			
Eucalyptus Knoll I (BMR)					6
Eucalyptus Knoll II-IV (BMR)					5
Fireside Apts		32			18
Homestead Terrace		28			
Inclusionary Housing					37
Kruger Pines		56			160
Marin Terrace			49		
Mill Creek Apts		7			
Pickleweed Apts					32
Redwoods	90	60	102	58	
Shelter Hill Apts					75
Mill Valley Total	90	207	151	58	358

	Independent Older Adult Housing (Market Rate)	Independent Older Adult or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Older Adults
NOVATO					
Addison Property		1			
Atria Tamalpais Creek			116		
Bay Vista		218			
Bel Amor			6		
Brown Dr.		5			
Casa Nova (MHA)		40			
Cedars (Multiple locations)		45			
Country Villa Novato				181	
Creekside at Meadow Park					76
Creekwood Older Adult Home			62		
Dante House		6			

Deer Park	84				
Eldersly of Marin			5		
Goodrich Property					1
Habitat for Humanity					1
Hamilton Meadows 1&2					100
Indian Valley View			13		
Lamont House		6			
Los Robles Mobile Home Park	211				
Mackey Terrace (EAH)	1	49			
Margaret Green Apts		16			
Marin Valley Mobile Country Club	315				
Meadow Park					351
Michele Circle		6			
Nova Ro 1		30			
Nova Ro 2		56			
Nova Ro 3		40			
Novato Blvd		5			
Second St.		5			
Stonehaven		5			
Sundance Villa			5		
The Anton Pointe			9		
The Older Adults Villa			6		
The Villas at Hamilton		130			
Villa Entrada		67			
Walter House		6			
Warner Creek		61			
Wild Flowers 1			5		
Wild Flowers 2			6		
Wyndover Apts					136
Young at Heart			6		
Novato Total	611	797	239	181	665

	Independent Older Adult Housing (Market Rate)	Independent Older Adult or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Older Adults
ROSS					
Cedars (Developmentally Disabled only)			23		
Ross Total	0	0	23	0	0

	Independent Older Adult Housing (Market Rate)	Independent Older Adult or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Older Adults
SAN ANSELMO					
Bello Gardens		2	24		
Isabel Cook		18			
Lifehouse					5
Lincoln Park (approved not built)	14	2			
Oak Hill					13
Sohner Court					2
Tam House I and II		22			
Willow Glen					1
San Anselmo Total	14	44	24	0	21

SAN RAFAEL	Independent Older Adult Housing (Market Rate)	Independent Older Adult or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Older Adults
1 H St					20
A Loving Touch			6		
Aegis of San Rafael			54		
Albert Lofts					17
Aldersly			122	20	
Alma Via			137		
Ambassador Older Adult Care			5		
Baypoint Lagoons (BMR)					8
Belvedere Place		25			
Boyd Court					7
Bretano House II, III, and IV			18		
Buckelew					4
Canal Community Alliance					12
Capri					11
Captain's Cove					4
Chapel Cove					2
Comforting Hands			6		
Country Villa San Rafael				99	
Daniel Rest Home			6		
Deer Valley Apts					26
Dorthea Mitchell					30
Drake Terrace		13	110		
Duncan Creek Apts		11			
Fairfax					39
Generations Healthcare Smith Ranch Skilled Nursing				80	
Golden Hinde		40			
Golden Home			28		
Gordon's Opera House/ Artworks Downtown					17

Habitat for Humanity					1
Hacienda Rest Home			6		
Harmony House			30		
L'Chaim House I, II			12		
Las Cassas Estates					3
Laurel Ridge					2
Long Life Living			18		
Lucas Valley Lodge			6		
Maria B. Freitas Senior Community		61			
Marin Lagoon					5
Marin Lofts					2
Martinelli House	4	62			
Meadow Oaks					13
Montevideo Terrace					2
Muir Terrace					1
Nazareth House			146		
Northgate				52	
Northview					3
Parfitt's Rest Home			6		
Parnow Friendship House (ABHOW)		72			
Pine Ridge				101	
Professional Post Acute				99	
Rafael Convalescent				168	
Redwood Village					26
Regency Estates					3
Riviera San Rafael		5			
Rose's Older Adult Care			8		
Rotary Manor (ABHOW)		99			
Rotary Valley Senior Village		80			
San Rafael Commons	5	81			
San Rafael Healthcare				54	
Schon Hyme			12		
Shalom House			5		
St. Michael's			42		
Summerhill					4

Summerhill Townhomes					39
Sunrise of San Rafael			54		
Terra Linda Christian			18		
The Gables					4
The Highlands					2
The Ridge of San Rafael					12
The Strand					17
Venetia Oaks		36			
Villa Marin	224			31	
Woodland Terrace					1
San Rafael Total	233	585	855	704	337

	Independent Older Adult Housing (Market Rate)	Independent Older Adult or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Older Adults
SAUSALITO					
Bee Street		6			
Rotary Place		10			
Rotary Village		22			
Galilee Harbor (liveaboard)					35
Sausalito Total	0	38	0	0	35

	Independent Older Adult Housing (Market Rate)	Independent Older Adult or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Older Adults
TIBURON					
Bradley House		15			
Cecelia Place Home	1	15			
Chandler's Gate					4
Marin Convalescent				56	
Point Tiburon					20
The Hilarita					101
Tiburon Hills Estates					16
Tiburon Total	1	30	0	56	141

UNINCORPORATED MARIN	Independent Older Adult Housing (Market Rate)	Independent Older Adult or Disabled Housing (Affordable)	Assisted Living (Market Rate)	Nursing Home (beds, Market Rate)	Other Affordable Housing Not Exclusively Designated for Older Adults
Adrian Terrace, Santa Venetia					3
Baywood Canyon, Fairfax					3
Blue House, Pt. Reyes					2
Braun Court, Marin City					22
French Ranch, San Geronimo					3
Golden Gate Village, Marin City					296
Headlands II, Marin City					19
Kentfield Court, Kentfield					2
Kindred Nursing, Greenbrae				60	
Marin City Townhomes					34
Mesa Apts, Pt. Reyes					4
Point Reyes Affordable		22			
Ponderosa Estates, Marin City		11			45
Sam's House in Bolinas			6		
Sam's House North in Tomales			6		
Stockstill House, Pt. Reyes Station			8		
Toussin Senior Apts, Kentfield		13			
Village Oduduwa		25			
Walnut Place, West Marin Senior Housing, Pt. Reyes		24			
Windchime, Kentfield			55		
Unincorporated Marin Total	0	95	75	60	433

APPENDIX 2: Modeling Methodology for 2030 Forecasts of Older Adult Population in Marin Cities

Michael R. Hagerty, Professor Emeritus, UC Davis

The California Department of Finance (DOF) provides authoritative estimates for population in Marin County through 2060, but they do not forecast individual cities' growth in Marin. Individual cities and planning boards need these forecasts because they must make decisions on housing to prepare for that future, especially since DOF forecasts a 37% surge in older adults over age 60 in Marin by 2030. DOF does not produce forecasts at the city level, but we can use their methodology to extend their forecasts to the city level.

DOF uses the classical demographic model use (at http://www.dof.ca.gov/Forecasting/Demographics/Projections/documents/Methods_01_Report_v12_Revised.pdf)

$$N_{t+1} = N_t + (B_{t,t+1} - D_{t,t+1}) + (I_{t,t+1} - O_{t,t+1})$$

Where the number of people N in each cohort in the next year $t+1$ is the number in the previous year t , plus births, minus deaths, plus net migration during that year. Since we are considering people over age 60, the Births term is zero. In addition, net migration into Marin County is very low. DOF forecasts net migration as just 750 people per year over the next 30 years, or .3% of Marin's population. (See "Components of Change" at <http://www.dof.ca.gov/Forecasting/Demographics/Projections/>)

Therefore we ignore net migration as a minor factor in forecasts for older adults in 2030, and the two remaining factors are N (the population at time t) and D (the death rate for each age group). The CDC's Vital Statistics (Nov 28, 2016) reports national age, sex, and race-specific mortality rates based on over 2.5 million death reports. We are currently requesting DOF to supply the Marin-specific mortality rates. If we had error-free estimates of population size by age in each Marin city, we could combine these for very precise death rates. However, the Marin County Epidemiology office points out that age, sex, and race-specific population estimates have high standard errors in mid-decade because of sampling error since 2010. To reduce the standard error of forecast, we simplify to apply the age-specific mortality rates to 5-year population age cohorts reported in ACS 2015 and ignore sex and race-specific data which have much higher standard errors. The resulting 90% confidence intervals are given in the ACS, and are reported in Tables 1 and 2.

Our method results in close agreement with DOF's county-wide growth forecasts for older adults: they predict a 37% increase in older adults in 2030, whereas our forecasts predict a 35% increase.

GLOSSARY

ASSISTED LIVING FACILITIES (ALF)

There are over 28,000 assisted living communities in the US. Assisted living is a housing option for older adults who cannot live independently and need help with medications and daily living activities, such as bathing, grooming, eating, dressing and going to the bathroom. Assisted living facilities are referred to as ALFs in the older adult living industry.

ADULT DAY CARE

[Adult Day Services](#) offer structured programs with stimulating social activities, health-related and rehabilitation services for older adults who are physically or emotionally disabled and need a protective environment during the day. Participants are usually brought to the center in the morning and leave in the evening.

AGING IN PLACE

A concept that advocates allowing a resident to choose to remain in his/her home regardless of the physical and/or mental decline that may occur with the aging process.

BOARD AND CARE HOMES

Board and care homes typically provide older adults with the same services available in larger assisted living communities; the difference is that these facilities are "regular" houses in residential neighborhoods that are equipped, adapted and staffed to care for a small number of older adults. The term "board and care home" is most commonly used in [California](#). In other states, these homes may go by other names including "[residential care homes](#)" or "group homes."

CONGREGATE HOUSING

Congregate housing is similar to Independent Living, except that it usually offers supportive services such as meals, housekeeping and transportation.

CONTINUING CARE RETIREMENT COMMUNITY (CCRC)

A community that offers several levels of assistance, including independent living, assisted living and skilled nursing care. These communities usually offer long-term contracts or written agreements between the resident and the community which offer a continuum of housing, services and health care system, usually all on one campus or site.

CONVALESCENT HOME

A convalescent home is generally where a patient can recover from an illness or injury with short-term care and then return home.

HOME HEALTH CARE

Provision of medical and nursing services from licensed providers and professionals in an individual's own home.

HOSPICE CARE

Philosophy and approach to providing comfort and care at end of life rather than providing heroic lifesaving measures. [Hospice care](#) can include medical, counseling and social services. Most hospice care is in-home, while specialized hospices or hospitals also provide these services.

INDEPENDENT LIVING

Independent living is when an elderly person still has the physical and mental capacity to live independently but wants companionship from others his/her age. Independent living offers specific services and amenities that cater to older adult citizens and promote active, healthy older adult lifestyles for the golden years. Independent living is not an option for someone who cannot care for him/herself.

INSTRUMENTAL ACTIVITIES OF DAILY LIVING (IADLS)

Unlike Activities of Daily Living, which are necessary for fundamental functioning, IADLs are not necessary and are the activities that let an individual live independently in a community, such as transportation and paying bills.

NURSING HOME

Facility licensed by the state that provides 24-hour nursing care, room and board, and activities for convalescent residents and those with chronic and/or long-term care illnesses. One step below hospital acute care. Regular medical supervision and rehabilitation therapy are mandated to be available, and nursing homes are eligible to participate in the Medicaid program. May be referred to as Nursing Facility or Convalescent Home. See also Skilled Nursing Facility.

RESIDENTIAL CARE HOMES

Residential care homes offer personalized service to small groups of adults. These homes provide lodging, meal services and assistance with daily living activities. Other terms include adult family homes, board and care homes, or personal care homes.

RESPIRE CARE

Temporary relief from duties for caregivers, ranging from several hours to days. May be provided in-home or in a residential care setting such as an assisted living facility or nursing home.

OLDER ADULT APARTMENTS

Older adult apartments refer to age-restricted multi-unit housing with self-contained living units for older adults, usually aged 55+ who are able to care for themselves. Older adult apartments do not offer additional services such as meals or transportation.

UNIVERSAL DESIGN

Universal Design refers to broad-spectrum ideas meant to produce buildings, products and environments that are inherently accessible to older people, people without disabilities, and people with disabilities.

From “A Place for Mom” website: <http://www.aplaceformom.com/older-adult-care-resources/articles/glossary-of-terms>