Future of Housing Megatrends

A National Perspective on Housing Trends and Solutions to Expand Housing for People of All Ages

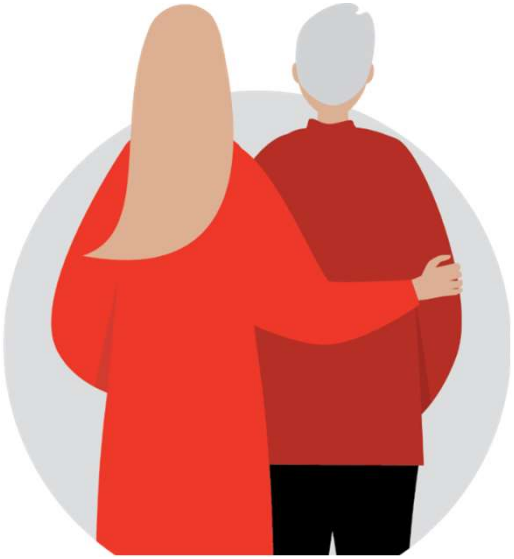
North Dakota Housing Initiative Advisory Committee| *June 5, 2024*

Shannon Guzman | *Director, Housing and Livable Communities | AARP Public Policy Institute*

Changing Demographics/ Community Challenges

- By 2034, Americans 65-plus will outnumber those 18 and under for the first time

- In ND, those 65 and older living in their own home grew by 23 percent from 2010-2020*



*Source: Condensed statewide housing needs assessment 2020-2025

Less than 1%

of U.S. homes have
five accessibility features to support
aging in one's home

38 million Americans

are family
caregivers

Source: AARP Valuing the Invaluable: 2023 Update

40%

care for someone
living in their home

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US HOUSEHOLDS

- More people are living alone
- 64 million Americans live in a household with two or more generations
- The US population is getting more racially and ethnically diverse
- The middle class is shrinking

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Community Challenges

- Communities aren't prepared
- Limited access to community amenities and services
- Growing housing cost burden
- Lack of housing options
- Limited mobility with age
- Housing with physical barriers
- Health disparities

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What Do People Want?

What Do People Want?

Over 50% of all adults **and nearly 80% of those 50-plus** want to stay in their communities and homes as they age

Source: AARP 2021 Home and Community Preferences Survey

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What Do People Want?

- The **most important community features and services**:
- conveniently located **grocery stores** with healthy food,
- convenient high-quality **health care services**,
- having housing that is **located near key services,**
- **affordable housing options,**
- trustworthy, affordable, high-quality home contractors,
- opportunities for residents to participate on **community decision-making bodies** and discuss important issues that impact their community.

Source: AARP 2021 Home and Community Preferences Survey

What Do People Want?

Adults ages 18-49 years report well-maintained and safe low-income housing in the top features; adults 50- and 65-plus report home repair services for low-income and older adults as a top feature

Top 3 features among 18-49

1. Home modification and repair contractors who are trustworthy, affordable and do high-quality work
2. Housing located near activities and key services
3. Affordable housing options for people at all income levels

Top 3 features among 50-plus

1. Home modification and repair contractors who are trustworthy, affordable and do high-quality work
2. Housing located near activities and key services
3. Services to help with home repair and yard maintenance for low-income and older adults

Top 3 features among 65-plus

1. Home modification and repair contractors who are trustworthy, affordable and do high-quality work
2. Housing located near activities and key services
3. Affordable housing options for people at all income levels

Source: AARP 2021 Home and Community Preferences Survey

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WHAT DO PEOPLE WANT?

Community Preferences

Grocery stores, health care, parks

Source: AARP 2021 Home and Communities Preferences Survey: A National Survey of Adults Age 18+

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Creating Livable Communities

What is a livable community?

A livable community is one that is safe and secure, has affordable and appropriate housing and transportation options, and offers supportive community features and services.

Once in place, those resources enhance personal independence; allow residents to age in place; and foster residents' engagement in the community's civic, economic, and social life.

–AARP Policy Book

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Photos courtesy of Dan Burden and Shannon Guzman

Livable communities provide options that **enable you to meet your needs** regardless of your age, income, background or other factors.

They are for all people of all ages.

ND Main Street Initiative

- Creating vibrant communities where people what to live, play and work

WINTER PLACEMAKING AND ASSET BASED COMMUNITY DEVELOPMENT

AARP North Dakota, in collaboration with the Main Street ND Initiative, has teamed up with 8 80 Cities to build excitement and capacity for winter placemaking in your community.

Click here for more information!

AARP MASTERCLASS WITH GIL PENALOSA

The Department of Commerce-Main Street Initiative, in partnership with AARP, participated in a two-day Placemaking Masterclass with presenter **Master Class with Gil Penalosa, founder of 880 Cities.**

Click here for more information

www.nd.gov/living-nd/main-street-nd

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AARP's Approach to Housing Solutions

Housing is Part of Our DNA

1940s

Chicken Coop

After seeing a former teacher living in a chicken coop, Dr. Percy Andrus founded first the National Retired Teachers Association (NRTA) in 1947 and later AARP in 1958, to help older Americans lead lives of independence, dignity and purpose.

1960s

The House of Freedom

The House of Freedom offered what came to be known as “universal design” features like no-step entries, 3-foot-wide doorways and higher wall outlets to allow people of all ages to live safely and independently as they age. Dr. Andrus showed a scale model to President Eisenhower and presented him with the keys to the home.

2015-Present

Future of Housing/ Age-friendly Housing

Today, we are committed to addressing our nation's housing crisis and ensuring all communities are affordable, accessible and welcoming for people regardless of age, background, circumstance, or physical ability.

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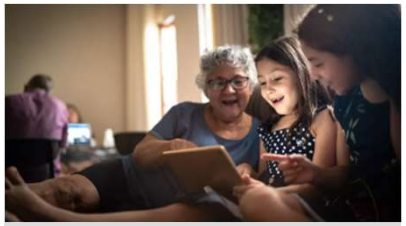
Housing Megatrends

- Seven global and national megatrends that are shaping the future of housing
- US must address the opportunities and challenges that megatrends present

aarp.org/futureofhousing



Advances in Technology

Affordability Gaps

Changing Demographics

Local Government Influence

Shifts in Environmental Conditions

Supply Mismatch

Systemic Barriers

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Goals to Address Impact of Megatrends

By 2030, our nation will face a severe shortage in accessible and affordable housing to meet the needs of the 1 in 5 Americans who will be over the age of 65 in our country.

Change Perspectives
Normalize age-friendly housing options and products to increase awareness.

Expand Options
Increase the amount of age-friendly housing options to ensure availability to everyone.

Improve Policy
Cut red tape allowing for more sustainable, equitable, and functional housing.

Preserve Affordability
Establish housing opportunities and availability for any budget.

Advances in Technology

Affordability Gaps

Changing Demographics

Local Government Influence

Shifts in Environmental Conditions

Supply Mismatch

Systemic Barriers

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Advances in Technology

- Innovations can improve the efficiency and quality of housing construction, improving affordability and sustainability.
- Introduce new areas of inequality and privacy concerns.

Opportunities

- Improved economics
- Better matching of homeowner needs with options.
- Smart home technology more prevalent and user-friendly.
- Remote work allows for greater flexibility in choosing a house.

Challenges

- Unequal access to technology
- Smart home technology evolves quickly; few privacy protections; risk of security threats and fraud.
- Discriminatory algorithms can enhance the risk of discrimination, exploitation, and opportunism.
- Second order impacts of technological advancement may hurt less resourced individuals.

What Can Be Done?

- The public and private sector can incentivize meaningful housing innovation in the technology space.
- Businesses can provide affordable options for new technology.
- Governments can provide subsidies so all can benefit from technological advances.
- Nonprofits can educate consumers on how to identify scams and protect privacy.

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Affordability Gaps

- Affordable housing crisis—rising housing costs, insufficient supply of smaller homes, and growing income inequality
- Risks: people will struggle to afford rent, live in substandard housing, or reside in homes that have physical barriers

Opportunities

- A growing consensus that housing affordability is a problem.
  - Affordability concerns impact higher income levels; more people impacted; key decision-makers are addressing the challenge.
- The affordability crisis is advancing innovative solutions.
  - Innovative models are emerging.
- Affordability challenges may reduce social isolation and provide opportunity for multigenerational living.
- Zoning and planning reforms

Challenges

- Rising housing costs
  - Challenging people at all income levels.
  - Less money for other basic daily necessities.
  - Increasing the cost burden
- Growth in mortgage debt
- Private equity companies
- Shift of public/political priorities away from severe housing needs
- NIMBYism: Local resistance to neighborhood change.
- Negative connotations exist surrounding affordable housing

What Can Be Done?

- Increase government subsidies or incentivize to developers and property owners to spur development of more housing types and affordable housing.
- Policymakers can revise zoning and land-use regulations to increase housing stock.
- Advocates can educate and alleviate fears of community members and local legislators regarding changes to zoning codes and housing production

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Changing Demographics

Shifting demographic trends will lead to changing housing preferences and needs. Without consideration of these changing demographics, the mismatch between housing supply and consumer needs will widen.

Opportunities

- Increased interest in the housing needs of the 50+ and solutions. Educational opportunities:
  - Awareness of home features supporting aging in place
  - Supporting the needs of caregiving
  - Benefits of multigenerational housing
  - Expanding housing options like ADUs
  - Home-sharing options
- Growing supply of age-friendly housing for new construction and retrofits.
- Demand could lead to lower costs, increased accessibility, and new design innovations.
- More influencers touting and demanding innovation.

Challenges

- Individuals are often reluctant to move.
- As circumstances change over time, housing may no longer meet needs.
- Evaluating different housing options can be overwhelming.
- Lack of mobility can exacerbate affordable housing constraints.
  - Tight housing markets reduce availability of homes but can lead to intergenerational conflict
- Sole-person households can lead to social isolation.

What Can Be Done?

- Zoning/land use changes to increase supply and variety of housing
- State/local governments can incentivize adoption of Universal Design features.
- State/local governments can support home modifications.
- Advocates can spread awareness of need/ positive impact of affordable, manufactured, and multifamily housing, and spur local action
- Practitioners can encourage Universal Design features in all new builds and modifications.

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Local Government Influence

Most housing decisions are made locally, allowing communities to make decisions that are tailored to their specific needs. However, some community voices may crowd out others in the decision-making process. This phenomenon has stymied housing production for decades and will continue to do so if not addressed.

Opportunities

- Localities can be more responsive to larger community needs.
    - Local oversight provides a greater voice for all residents, more engagement, and allows for different, customized solutions.
- Growing older population motivates local leaders to prioritize solutions for the 50+.
- States/localities can inspire other jurisdictions through successful initiatives.
- Competitions, awards and ratings in tools such as the AARP Livability Index™ platform provide inspiration.

Challenges

- Influential, powerful voices can sway debate and decision-making.
    - Low participation in from a range of community members in decision-making process
- It is difficult to advocate for the less powerful across jurisdictions with varying priorities.
    - Housing policies based on local politics rather than people's needs are not the best solutions to address diverse needs.
- Housing is a regional issue, but siloed decisions do not fully address regional housing concerns.
    - Regional competition and desire to shift costs/ responsibilities to other localities.

What Can Be Done?

- Advocates can work to educate and alleviate fears of zoning/neighborhood change and housing production.
- State and county government can implement policies to incentivize or mandate certain legislative actions (e.g., statewide ADU policy).
- State/local government can improve community outreach and engagement.

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Shifts in Environmental Conditions

The nation's housing is ill-equipped to handle the frequency, intensity, and volatility of extreme weather events, and communities are not prepared to respond. Implementing effective housing solutions to mitigate the risk of harmful repercussions of these phenomena is crucial.

Opportunities

- Current weather events provide an entry point for discussing updates to residential building standards.
- Environmental issues create urgency to adopt new tech and materials in housing production
- New housing designs can protect people from the effects of extreme weather.
- Sustainable recovery options can help communities rebuild while showcasing more permanent types of shelter

Challenges

- The cost of utilities is increasing
- Limited investment in energy-efficient design choices/disaster-resilient construction; expensive up-front costs.
- Renters have little control over the quality and maintenance of their homes.
- Extreme weather will have impacts that are difficult for individuals to anticipate; they will often be under-prepared and underinsured.
- Priced out of cities and suburbs people may move to high-risk hazard prone areas.

What Can Be Done?

- Federal/state/local policymakers should:
  - Develop disaster-resistant building codes, design regulations, and infrastructure plans that prevent development in high-risk zones.
  - Equitably distribute economic investments.
  - Establish plans for housing displaced residents in the short-term and long-term housing.
  - Incentivize energy efficient retrofits.

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Supply Mismatch

There is a nationwide housing shortage, and nearly 2.5 million units are needed to close the gap. Additionally, housing that is suitable for a variety of circumstances is underproduced. This strains the market and leaves millions of people without appropriate housing options.

Challenges

- Market incentives are leading to an uneven and insufficient supply of housing.
- Land-use and zoning regulations are limiting innovation
- Housing prices are rising faster than incomes keep appropriate housing out of reach for many.
- Land privatization is limiting where people can build, including in more rural areas.
- The link between housing and health is not universally known or appreciated.

Opportunities

- Increased awareness on housing mismatches is lowering barriers and creating opportunities.
- Innovations are emerging for different housing models to meet the needs of a variety of households.

What Can Be Done?

- Policy makers can:
  - Pass land-use and zoning changes
  - Prioritizing transit-oriented development
  - Fund additional subsidized affordable housing.
  - Create programs to maintain housing stability for lower income households
  - Require UD related building codes for new construction

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Systemic Barriers

- People of color and those with disabilities continue to struggle to find and remain in housing that meets their needs. This is the result of past and present barriers to access that must be addressed in order to make housing available and accessible to all.

Opportunities

- The rise of social justice movements and associated media exposure surrounding racism provides an entry for addressing the discriminatory practices in housing.

Challenges

- Systemic barriers and ageism limit housing options and choice.
- The political process can prevent the elevation of housing issues of certain groups within the community
- Housing disparities impact all other aspects of life: heath, transportation, and other factors that drive income inequality.
- Community desire to maintain status quo

What Can Be Done?

- Policymakers have many ways to respond, including:
  - Address anti-discrimination violations; Fund fair housing efforts
- Redressing inequities spurred by racist past policies, such as:
  - Down-payment assistance; Investing in under-resourced neighborhoods; Expand housing options in all neighborhoods
- Raising maximum fees for misconduct by real estate brokers
- Funding incentives for the development and management of accessible housing to meet the needs of people with disabilities
- Requiring implicit bias training as part of real estate license renewal process
- Changing zoning and land use regulations to increase the supply and variety of housing types.

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AARP Housing Efforts

- We advocate for policies that expand ADU and middle housing development.
- We advocate for tenant protection, housing stability policies, and removing discriminatory housing policies.
- We advocate locally for housing regulation changes to remove zoning and construction barriers to age-friendly housing.
- We create resources that raise awareness about the benefits of ADUs and other housing options.
- We share our housing and aging expertise with strategic partners to help their consumers make more informed housing decisions.
- We raise consumer likelihood to take age-friendly housing actions through targeted, interactive education offerings.

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Age-Friendly Housing

- Expanding Housing Options
- Housing Affordability
- Housing Accessibility

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Increasing Housing Options

More housing types

Cohousing

Photos courtesy of Takoma Village Cohousing, Grandfamilies, Cathedral Square Corporation, and Nesterly

Multi-generational Housing

Housing with Supportive Services

Home-sharing

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Increasing Housing Options

Co-housing

Aria Co-housing Community
Denver, CO
Housing designed with communal spaces surrounded by private homes to foster social connectedness and more sustainable use of resources.

Multi-generational Housing

Griot Village
Cleveland, OH
Housing estate that offers a supportive environment for grandparents and other older adults raising children.

Accessory Dwelling Unit (ADU)

ADU Garage
Decatur, GA
In 2013, Walt Drake sold his house and moved into an 800-square-foot ADU built by his son Scott. The arrangement has provided privacy, ease of care for Walt, increased interaction with his granddaughters, and inspired neighbors to consider similar solutions.

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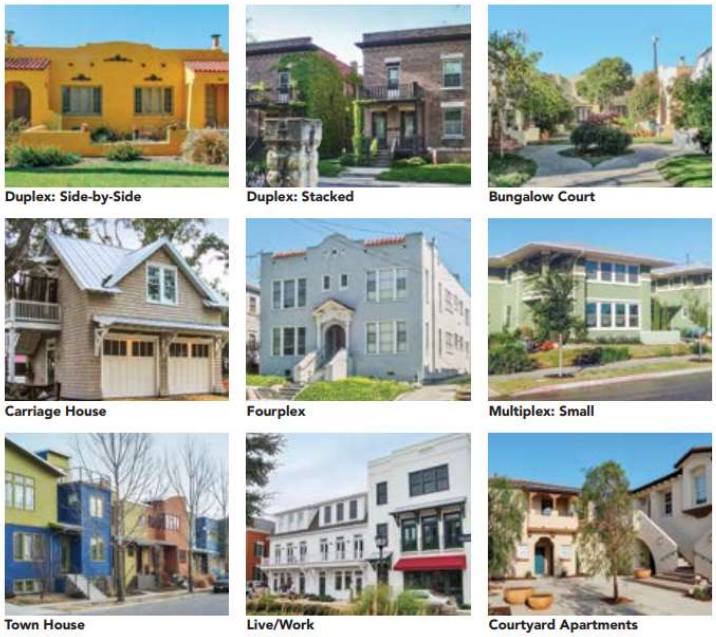
Making Housing More Affordable

Middle Housing



Accessory Dwelling Units

Senior Housing

Photos by Alex Hayden, Optics Design/Berkley, California

Source: AARP Where We Live

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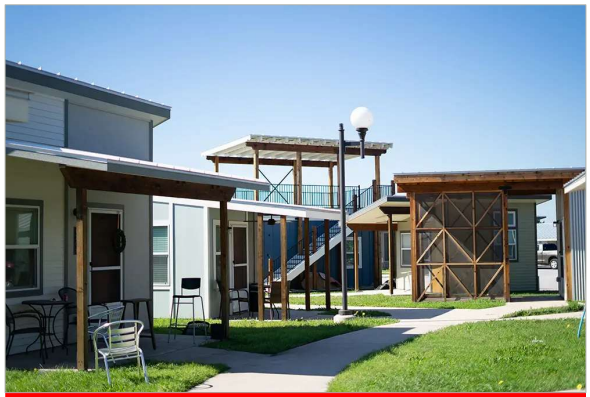
Making Housing More Affordable

Modular Construction

Kinexx Modular Construction
Chicago, IL
Modular manufacturing is used to drive down costs by building quickly, in volume, and all while using market materials.



Energy Efficiency

Reserves at Gray Park
Greenville, MS
Energy-efficiency components, such as high-efficiency heating, ENERGY STAR appliances, ventilation, and instant hot water haters, save the development's lower-income residents between $450 and $700 annually on utility costs.

Developing Affordable Housing

Mary D. Stone Apartments
Auburn, MA
Mixed-income community for older adults with affordable and market rate apartments.

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Creating Age-less Homes

Universal Design or Vistability

Photos by Sharon and Howard Johnson

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Creating Age-less Homes

Age-friendly Master Planning

Community First! Village
Austin, TX
A master planned neighborhood that provides affordable, permanent housing and a supportive community to men and women who are disabled or coming out of chronic homelessness.

Pre-fab Accessible ADU

MEDCottage
The prefabricated, customizable, portable 12-by-24-foot MEDCottage, or “medical ADU”, caters to older adults who have mobility and medical issues and want to live with family while maintaining a level of independence.

Multi-generational Housing

Brazos Bend SL-2096
College Station, TX
The *Southern Living* house plan focuses on accessibility and multi-generational living. It includes two primary suites on the first floor, zero-entry showers, and 3-foot-wide doorways.

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Taking Action

Strategies WE can use to address the housing needs of older adults

- Raise awareness about aging
- Take a holistic view of housing and livable communities policy issues and solutions
- Create a toolbox of solutions to address a wide range of community and housing needs
- Engage a range of partners (anchor, local organizations, business, government) to collaborate on making places more livable
- Encourage participation in the community decision-making process
- Share your knowledge community needs, challenges and solutions

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AARP in the Community

AARP Network of Age-Friendly States and Communities (NAFSC)

The age-friendly network serves as a catalyst to educate local leaders and encourage them to implement the types of changes that make communities more livable for older adults and people of all ages.

aarp.org/agefriendly

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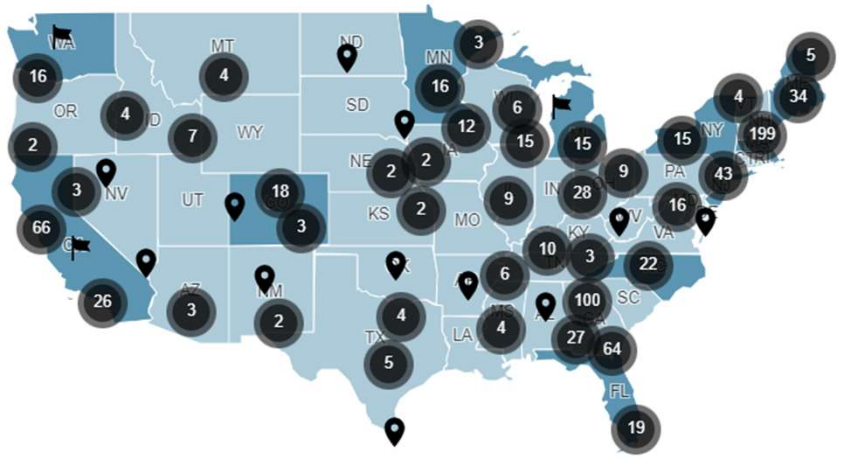
More than 800 communities have committed to **create a more age-friendly future** – plus 10 states and 1 US territory



AARP Community Challenge

A grant program to make communities more livable for people of all ages with tangible improvements that jump-start long-term change

aarp.org/communitychallenge

Pictured: 2020 Texas Grantee - Walk Austin

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Community Challenge Design Competitions

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Creating Age-less Homes

Redefining Home: Home Today, Home Tomorrow Design Challenge

Source: Redefining Home: Home Today, Home Tomorrow Design Challenge

UD/Visitable Features:

- Zero-step entry
- Wide doorways
- Curb-less shower
- Flexible space

homemattersamerica.com/design/2016challenge

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Housing Solutions in North Dakota

Housing Strategies in ND

- Communities that allow ADUs: Minot, Bismarck, Mandan, and Dickinson
- City of Grand Forks approved a hotel to apartment conversion
- City of Bismarck created a vacant property dashboard to promote areas for infill development

Bowman County Strategic Growth Plan, 2022-2027

- Biggest Challenges – Affordable Housing and Workforce Shortages: The lack of available inventory and/or affordable housing was cited in each focus group. The issue prompted a lot of discussion within the Bowman focus group sessions. A majority want something done to address housing concerns through a combination of policies, actions, and incentives. The Rhame focus group seconded what was said in two of the Bowman sessions about the need to clear out run-down properties. Rhame participants went further in stating the county has "some zoning issues" and wanting county and city leaders to review and revise zoning policies along with enforcing ordinances.

"We desperately need starter homes for young people and families."

Minot Housing Needs & Market Study

City of Minot North Dakota

Stantec

March 4, 2024

GWINNER COMPREHENSIVE PLAN

Housing Goals

GOAL 1: ENCOURAGE A WIDE RANGE OF HOUSING TYPES AND STYLES INCLUDING BOTH OWNER OCCUPIED AND RENTAL UNITS.	
POLICY 1.1	Continue to provide incentives to builders and homeowners to build on the vacant lots
POLICY 1.2	Consider accessory dwelling units with single family residences.
POLICY 1.3	Prioritize smaller homes on in-fill areas and in new development.
POLICY 1.4	Plan for development on the south side of Gwinner.
GOAL 2: ADDRESS THE NEEDS OF SENIOR RESIDENTS TO ALLOW AGING IN PLACE.	
POLICY 2.1	Support senior housing programs, including assisted living facilities.
POLICY 2.2	Support and attract senior services including transportation, social services and meals.
GOAL 3: CONSIDER A HOUSING REHABILITATION PROGRAM WHEN OLDER OR DAMAGED HOUSES ARE AVAILABLE.	
POLICY 3.1	Partner with developers and realtors that are willing to resell homes at median prices.
POLICY 3.2	Use the Renaissance Zone program to assist with development and home ownership.
POLICY 3.3	Consider utilizing cash incentives for homeowners to do small rehabilitation projects such as painting peeling siding or repairing steps.

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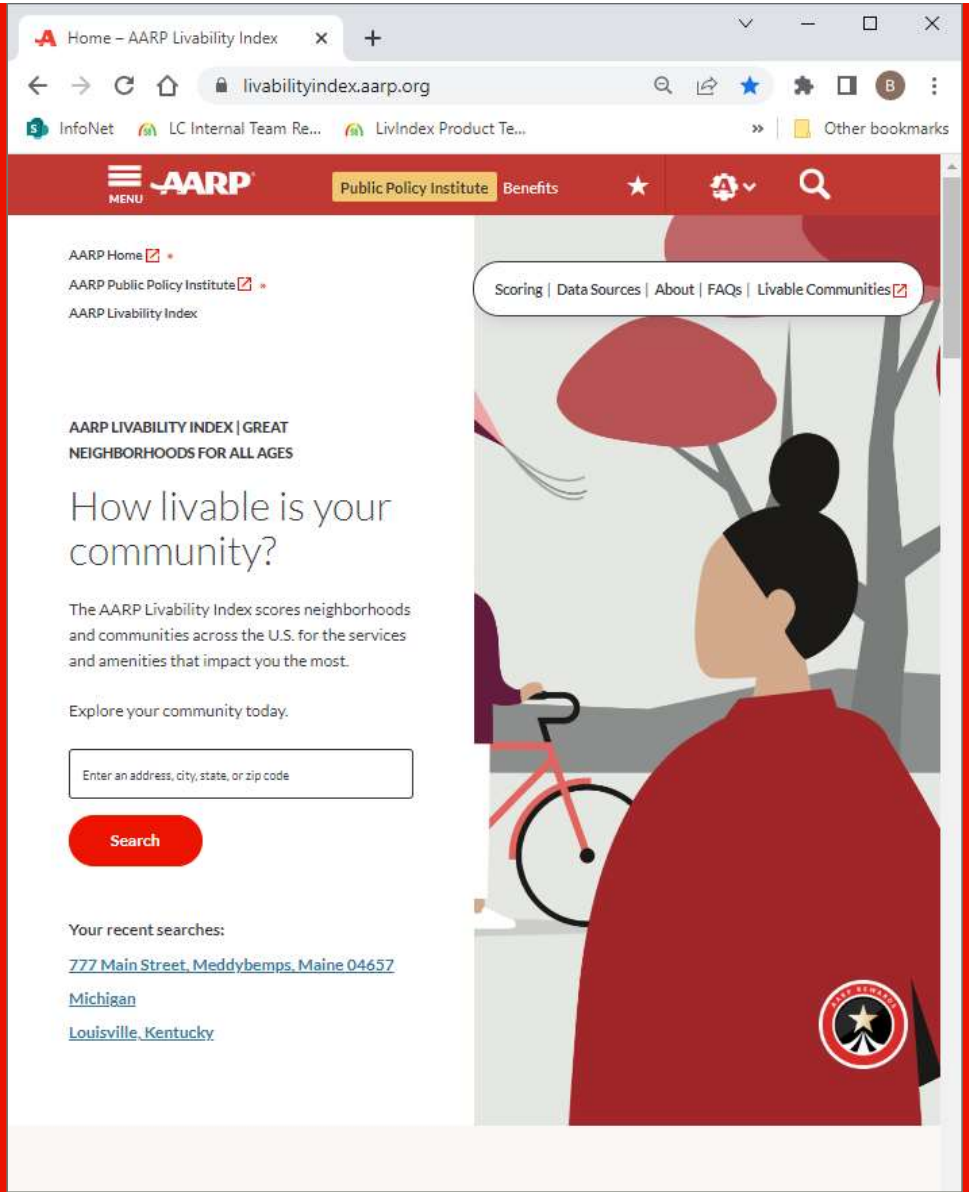
AARP Resources

ONLINE TOOL

AARP Livability Index

Using more than 50 national sources of data, the AARP Livability Index provides the clearest picture yet of how well a community meets the current and future needs of people of all ages, regardless of income, physical ability, or ethnicity.

aarp.org/livabilityindex



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Why was the AARP Livability Index website created?

- AARP Research shows that most people would like to age in their homes and communities.
- Unfortunately, many of America's communities do not adequately support residents across the age spectrum in realizing their fullest potential.

The platform provides data to catalyze community conversations that can lead to positive change.

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AARP Livability Index Vision, Goal, and Objectives

Why was the Index created?

VISION

Communities support residents across the lifespan in realizing their fullest potential and ability to age in place

GOAL

Provide residents and community leaders with an interactive, online tool that enables them to visualize their performance against key indicators of livability

MAIN OBJECTIVES

- Motivate state and local changes in policy, planning, and investment
- Inform key stakeholders
- Encourage community resident participation
- Help communities become more livable for residents of all ages

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Components of the AARP Livability Index

Categories and Attributes

Category

General topic areas that define the type of characteristics found within a community

Attribute

Qualities or features regarded as a characteristic of a livable community

HOUSING

- Housing accessibility
- Housing options
- Housing affordability

NEIGHBORHOOD

- Proximity to destinations
- Mixed-use neighborhoods
- Compact neighborhoods
- Personal safety
- Neighborhood quality

TRANSPORTATION

- Convenient transportation options
- Transportation costs
- Safe streets
- Accessible system design

ENVIRONMENT

- Water quality
- Air quality
- Resilience
- Energy efficiency

HEALTH

- Healthy behaviors
- Access to health care
- Quality of health care

ENGAGEMENT

- Internet access
- Civic engagement
- Social engagement
- Equal rights

OPPORTUNITY

- Equal opportunity
- Economic opportunity
- Education
- Multi-generational communities
- Local fiscal health

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AARP

Housing

Neighborhood

Transportation

Environment

Health

Engagement

Opportunity

Overall Livability Score

The overall livability index score for **North Dakota** is **52**.

This is in the **top half** of **communities** in the U.S.

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Category Scores

These are category scores for North Dakota.

Category

7 general topic areas that define the type of characteristics found within a community

Attribute

Qualities or features regarded as a characteristic of a livable community

Housing
Affordability and Access

Neighborhood
Proximity and Security

Transportation
Safety and Convenience

Environment
Clean Air and Water

Health
Prevention, Access and Quality

Engagement
Civic and Social Involvement

Opportunity
Inclusion and Possibilities

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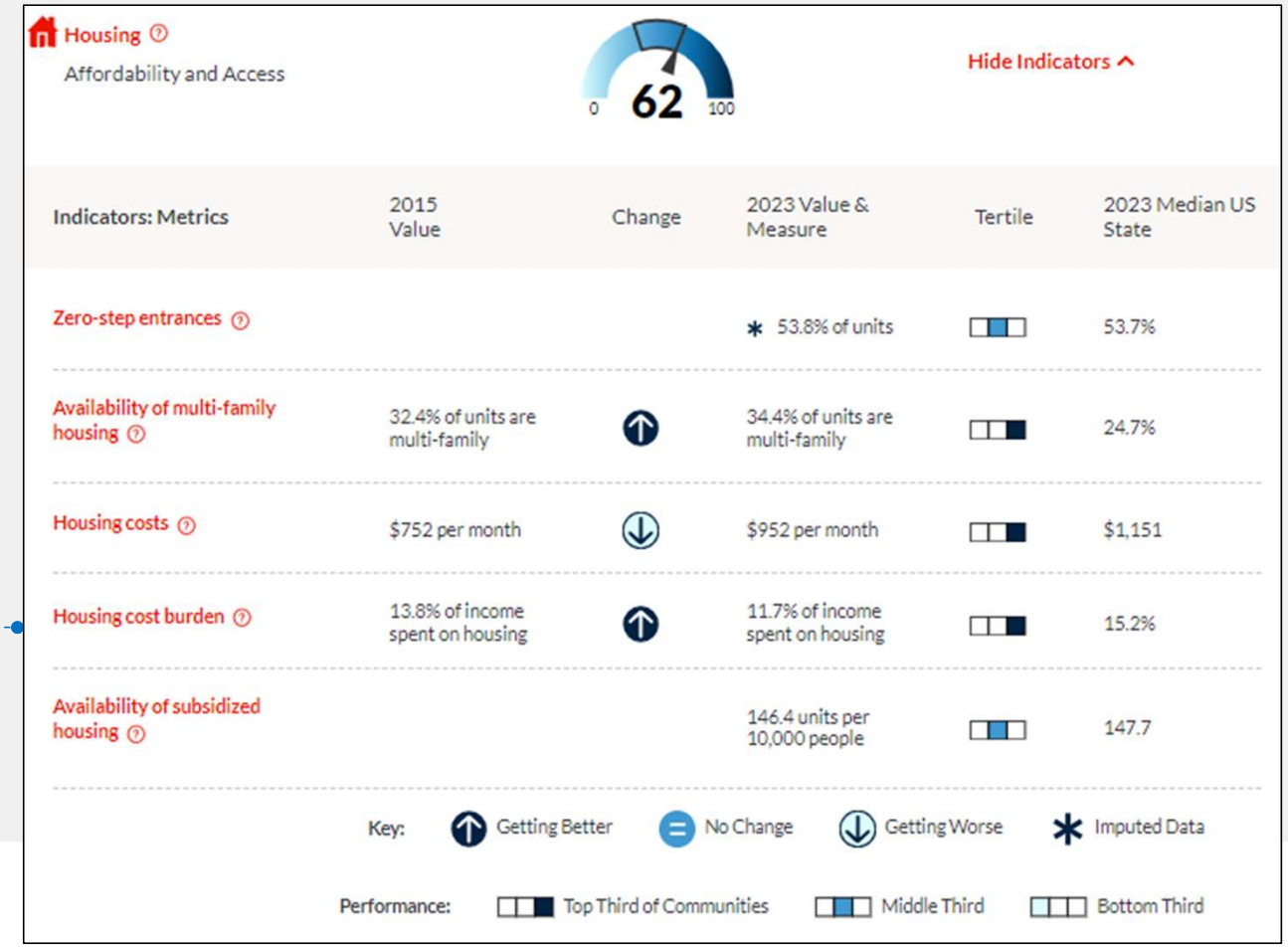
Components of Livability

Metric

Measure of how livable communities are in the present



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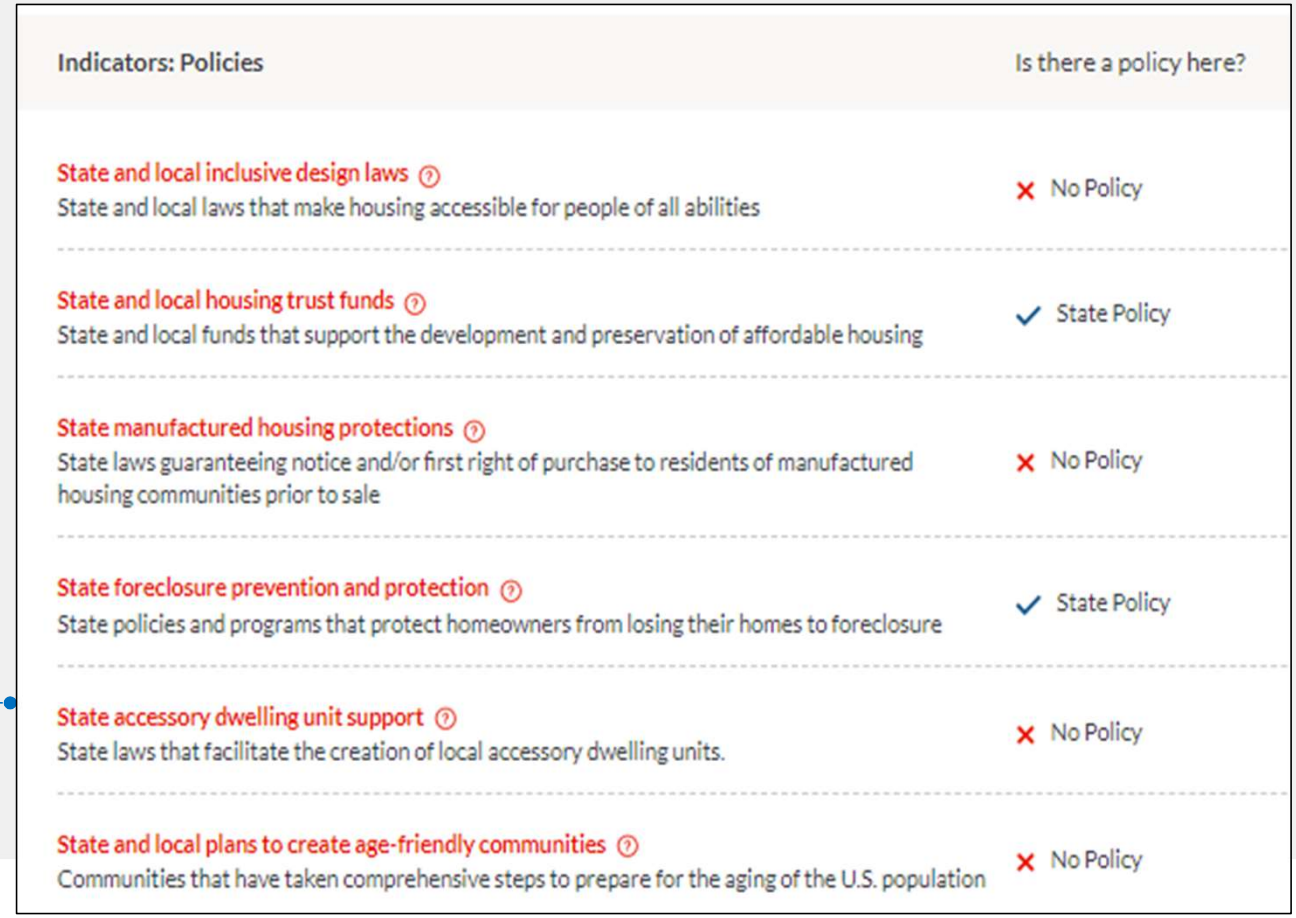
Components of Livability

Policy

Actions that communities can take to improve livability over time



Indicators: Policies	Is there a policy here?
State and local inclusive design laws State and local laws that make housing accessible for people of all abilities	✗ No Policy
State and local housing trust funds State and local funds that support the development and preservation of affordable housing	✓ State Policy
State manufactured housing protections State laws guaranteeing notice and/or first right of purchase to residents of manufactured housing communities prior to sale	✗ No Policy
State foreclosure prevention and protection State policies and programs that protect homeowners from losing their homes to foreclosure	✓ State Policy
State accessory dwelling unit support State laws that facilitate the creation of local accessory dwelling units.	✗ No Policy
State and local plans to create age-friendly communities Communities that have taken comprehensive steps to prepare for the aging of the U.S. population	✗ No Policy

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AARP GUIDE

Discovering and Developing Missing Middle Housing

Developed for planners, builders and involved community members, the guide provides information about what missing middle housing is, where it still exists, and why it is time for communities nationwide to return this versatile residence type to America's housing portfolio.

aarp.org/missingmiddlehousing

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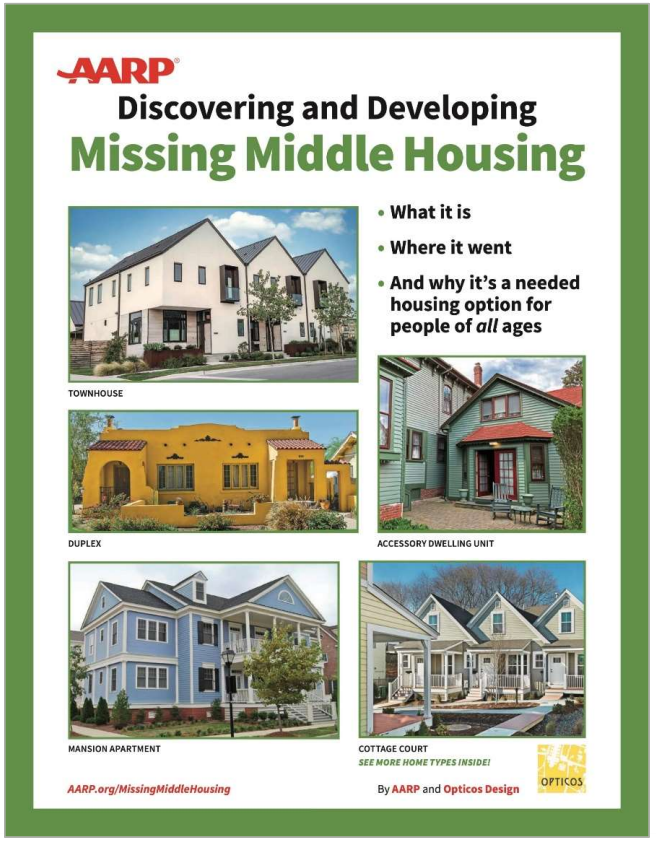
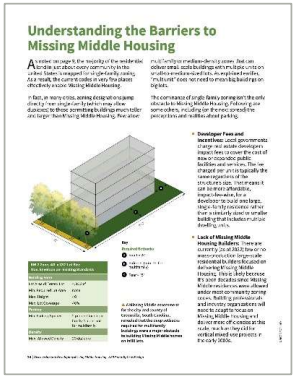
To order a free print edition,
visit www.aarp.org/livable.





RESEARCH REPORT

Expanding ADU Development and Occupancy

Co-authored by AARP and the American Planning Association, *Expanding ADU Occupancy and Development* helps community leaders, planners, and housing practitioners and advocates take concrete steps to overcome specific barriers to expanding the local supply and legal occupancy of ADUs.

aarp.org/adu

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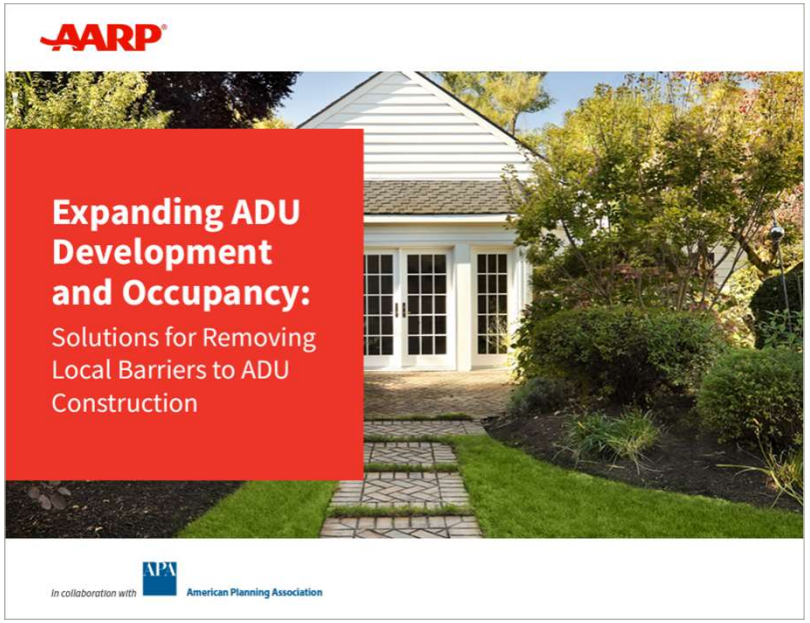

AARP

AARP GUIDE

HomeFit Guide

Fully illustrated and featuring more than 100 room-by-room tips and suggestions to make a home comfortable, safe and a great fit for older adults — and people of all ages.

Also available in English, Spanish, Chinese, Korean and Vietnamese.

aarp.org/homefit

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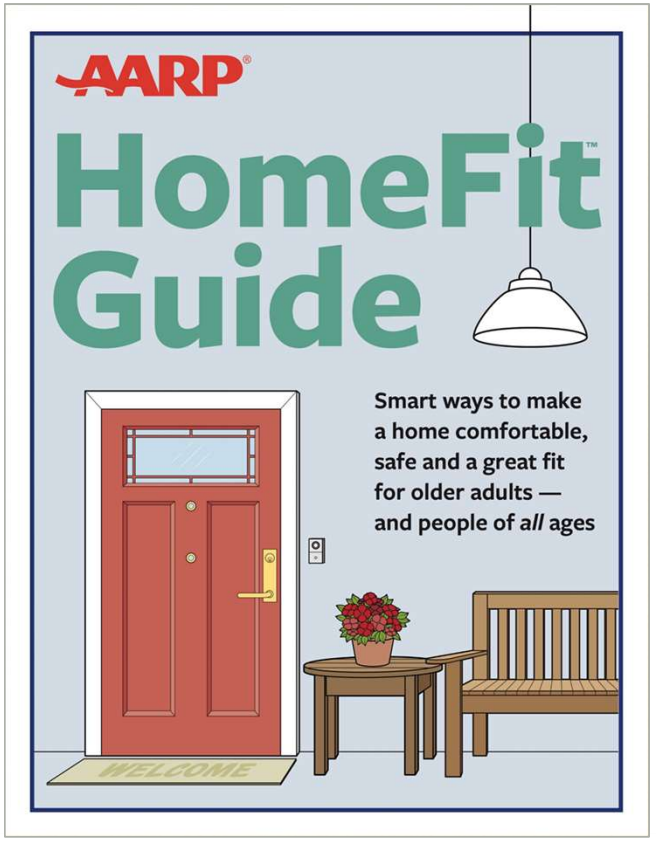
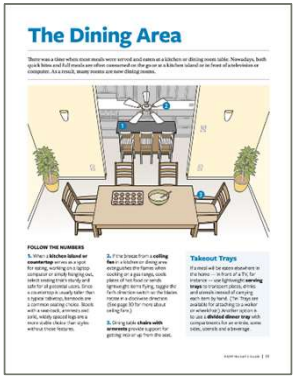
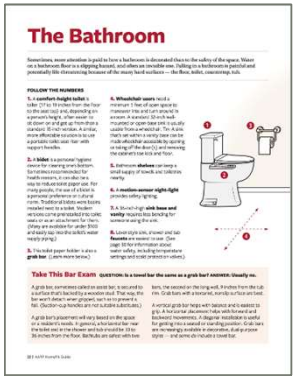






AARP Housing and Livable Communities Resources

Livable Communities Policy Resources
aarp.org/livablepolicy

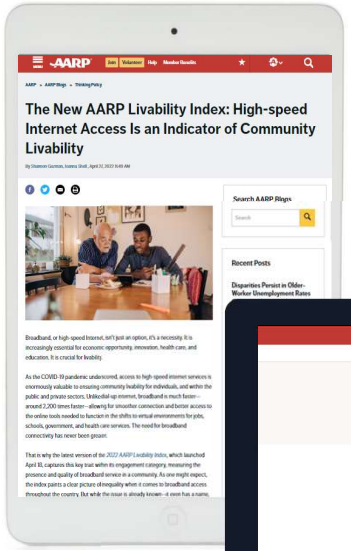
Livable Communities – Education and Outreach Resources
aarp.org/livable

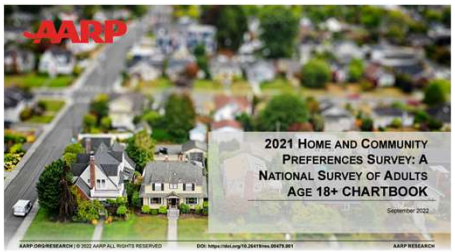
AARP Livability Index™ Platform
aarp.org/livabilityindex

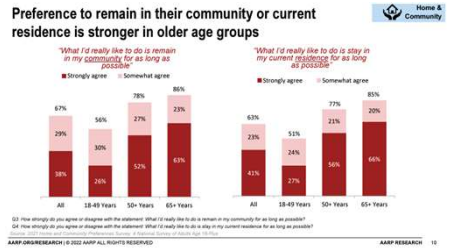
Future of Housing
aarp.org/futureofhousing

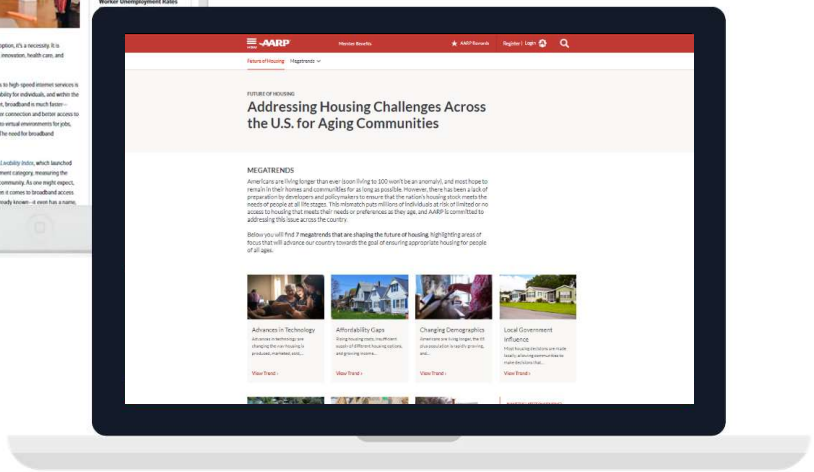
ADUs
aarp.org/adus

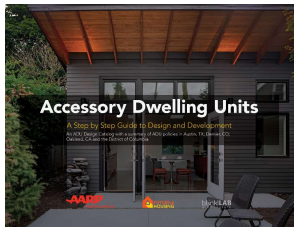
AARP 2021 Home and Community Preferences Survey
aarp.org/research/topics/community

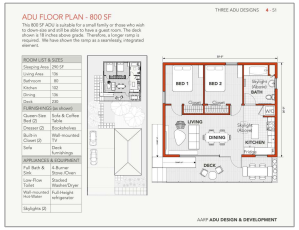












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CONNECT WITH US!

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@sguzman6

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AARP Livable Communities Resources
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THANK YOU!