New Canaan Senior Health Care & Housing
Policy Development Team

Phase II Final Report

Senior Needs, Options & Recommendations

Towards Building An Optimal Livable Community for All New Canaan Over the Next 15 Years



November 16, 2010

Table of Contents - Final Report

	Pages
Project Objectives	3
Toward the Optimal Livable Community: The Vision & Basic Goals	4
Top Ten Conclusions from Phase I	6
Our Senior Demographics – A Closer Look at Aging, Incomes and Health	7 - 11
Top Ten Findings from Qualitative Consumer Group Research	12 – 14
New Canaan Senior Living 4.0: The Technology & Communication Opportunity	15 - 16
Top Five Needs Identified for Achieving The Optimal Livable Community Goal	17
Recommendations & Options for Senior Policy	18 - 31
Appendix	32

Project Objectives

As defined by the New Canaan Board of Selectmen, the overall project of the New Canaan Senior Health Care & Housing Policy Development Team was to identify and address the needs of the senior segment of the community for the next 15 years. It was intended to cover both current seniors (aged 65+) and current Baby Boomers (now 45-64 years old). A Team of nine citizens reporting through the New Canaan Health & Human Service Commission was approved by the Board of Selectmen for the task.

Phase I started on May 5, 2010 and concluded with a presentation of a report to Board of Selectmen on July 13, 2010. Phase I project objectives defined:

1. Why seniors are important to our Community planning
2. The health care & housing needs of seniors - for now and in the future
3. The current options & alternatives for senior health care & housing

Phase II, which will be presented to the Board of Selectmen on November 16, 2010, is the focus of this report and addresses:

1. Specific needs and opportunities for Town planning to address a projected long term increase in senior population
2. Options and opportunities to address needs
3. Recommendations as to how the Town should proceed on key needs and priorities.

Comparable initiatives and senior options in surrounding and like-sized communities are addressed in the Appendix.

Building Blocks of *The Optimal Livable Community for New Canaan*

- Diverse & Affordable Housing for All Stages of Life **
- Health & Support Services **
- Transportation**
- Culture & Lifelong Learning
- Civic Engagement & Volunteer Opportunities

Other key hallmarks include:

- Caring Community
- Safety and Security **
- Religious organizations support & outreach programs for seniors**
- Socialization Opportunities
- Family Building & Intergenerational Opportunities

Sources: AARP, Atlanta Regional Commission, Met Life Mature market Institute, Natl Assn of Area Agencies;
** University of Illinois five most important characteristics of an elder-friendly community, Town Senior Focus Groups

An Integrated Senior Health Care & Housing Policy Strategic Plan Process

VISION

New Canaan, CT is an optimal livable community where everyone can grow up and grow old with maximum independence, caring support, safety and well being.

Recommendation of Senior Health Care & Housing Policy Development Team

July 13, 2010

GOALS

1. Top Quality Health Care Resources & Options
2. Diverse Housing & Aging in Place Residence Options
3. Accessible Transportation Alternatives
4. Superior Senior Services for Managing in High Cost of Living Area
5. Broad Array of Active Senior Lifestyle Options

OBJECTIVES STRATEGIES ACTIONS

Top Ten Conclusions from Phase I

1. The model of the Optimal Livable Community will be the basis for Senior Policy Team plan recommendations in Phase II. *As a goal, New Canaan will seek to offer a great place to grow up and grow old*.

2. Key providers of senior services in the area cite the growing demand for - and currently limited capacity to provide - Assisted Living and Senior Friendly Independent Living for elderly couples.

3. The long term needs for new community capacity for Assisted Living, Memory Care, and Nursing Care will evolve due to forecasted growth size of the senior community over next 15-20 years, with clear data to support the incidence of age related health care and housing needs.

4. Despite a fairly large number of condos in town, there is now a limited supply of senior friendly (single-level, accessible, moderate size) independent living stock. Based on the projected growth in our senior population there will be an increasing need for senior friendly housing that can be met through a combination of new construction and adaptation of existing housing.

5. There will be a need for new and expanded services to help seniors find ways to stay safely in their own homes longer.

6. Transportation is a critical service for seniors and is important to the OLC concept. Selectmen have requested that Team look broadly at options within available project time / charter to creatively meet growing needs of growing senior population.

7. Finding sufficient numbers of qualified caregivers for aging, frail seniors with need for ADL assistance and disabilities (dementia, immobility, vision / hearing loss, etc.) may become an issue as boomers age.

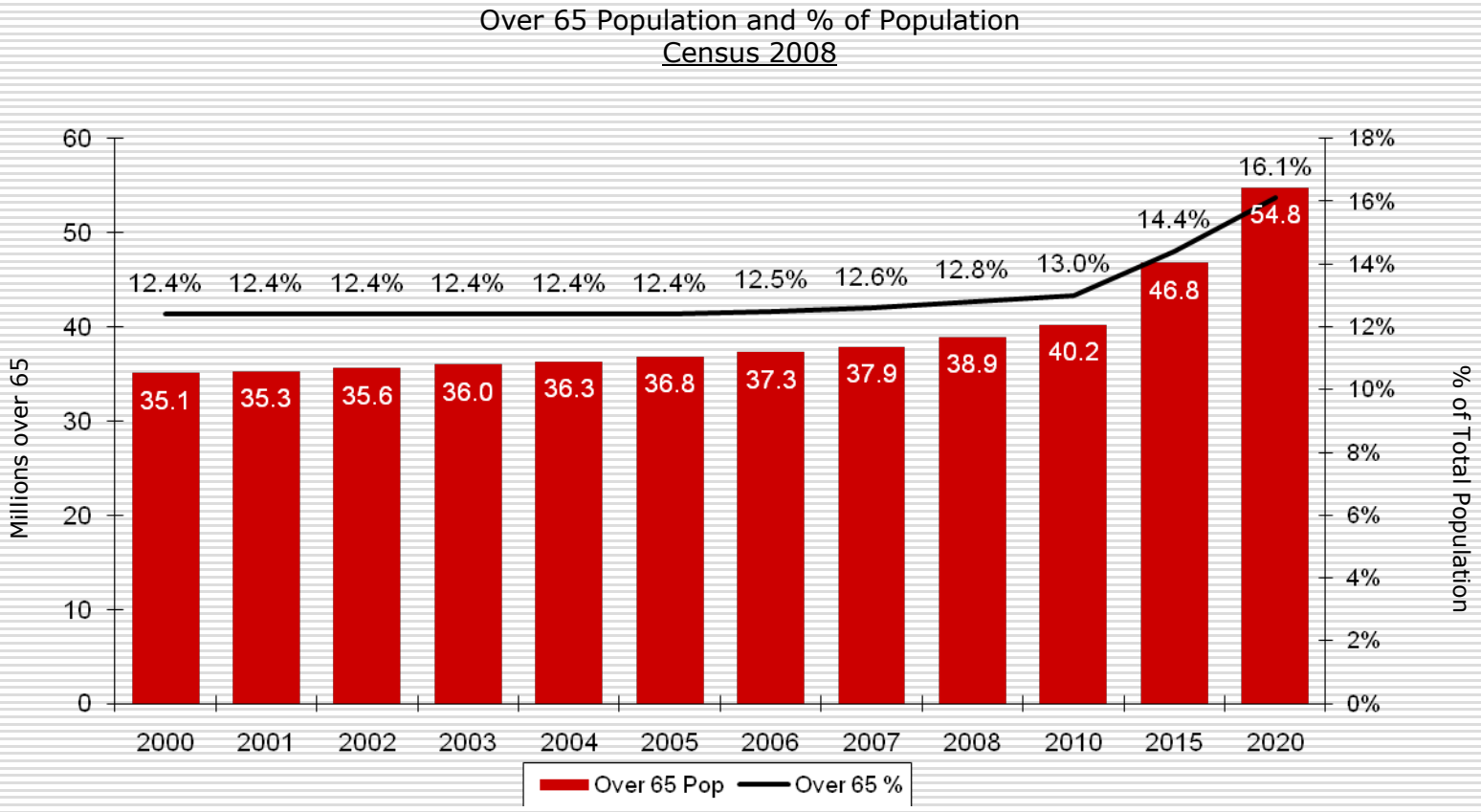
8. There will be a community benefit to address the aging boomer population in town by providing suitable housing options to enable Boomers to stay in New Canaan in their senior years.

9. The reality of aging in place in a high cost of living area requires a town strategy and options that seek to offer an affordable lifestyle and services to appeal to seniors at various stages of senior life.

10. The improvement of town-wide telecommunications and integrated information technology infrastructure to support emerging technology based tools for health care enhancement and cost containment offers a major opportunity for New Canaan.

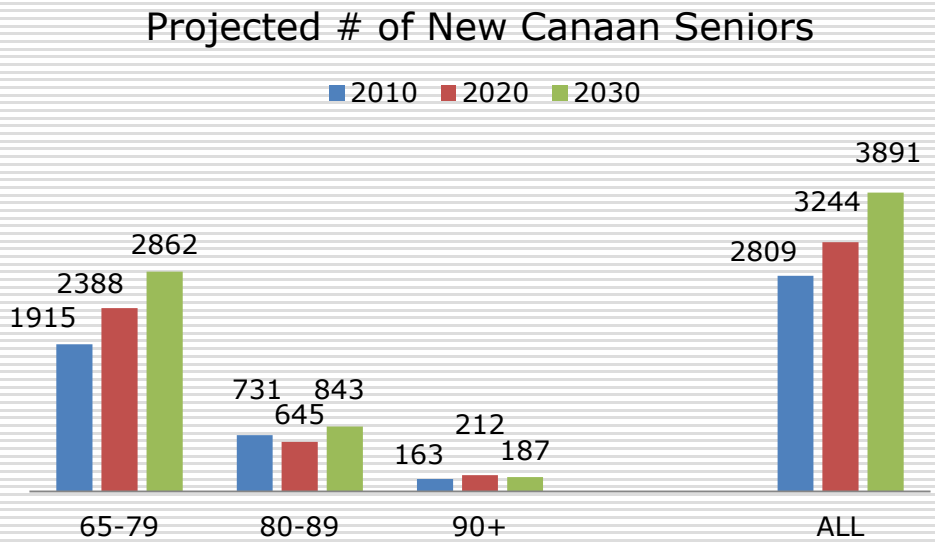
Major National Growth in Senior Population

New Canaan Tends To Mirror These Trends



Source: National Census Bureau data & projections- July 2010

New Canaan Senior Demographics
2010 to 2020 and Beyond - A Closer Look



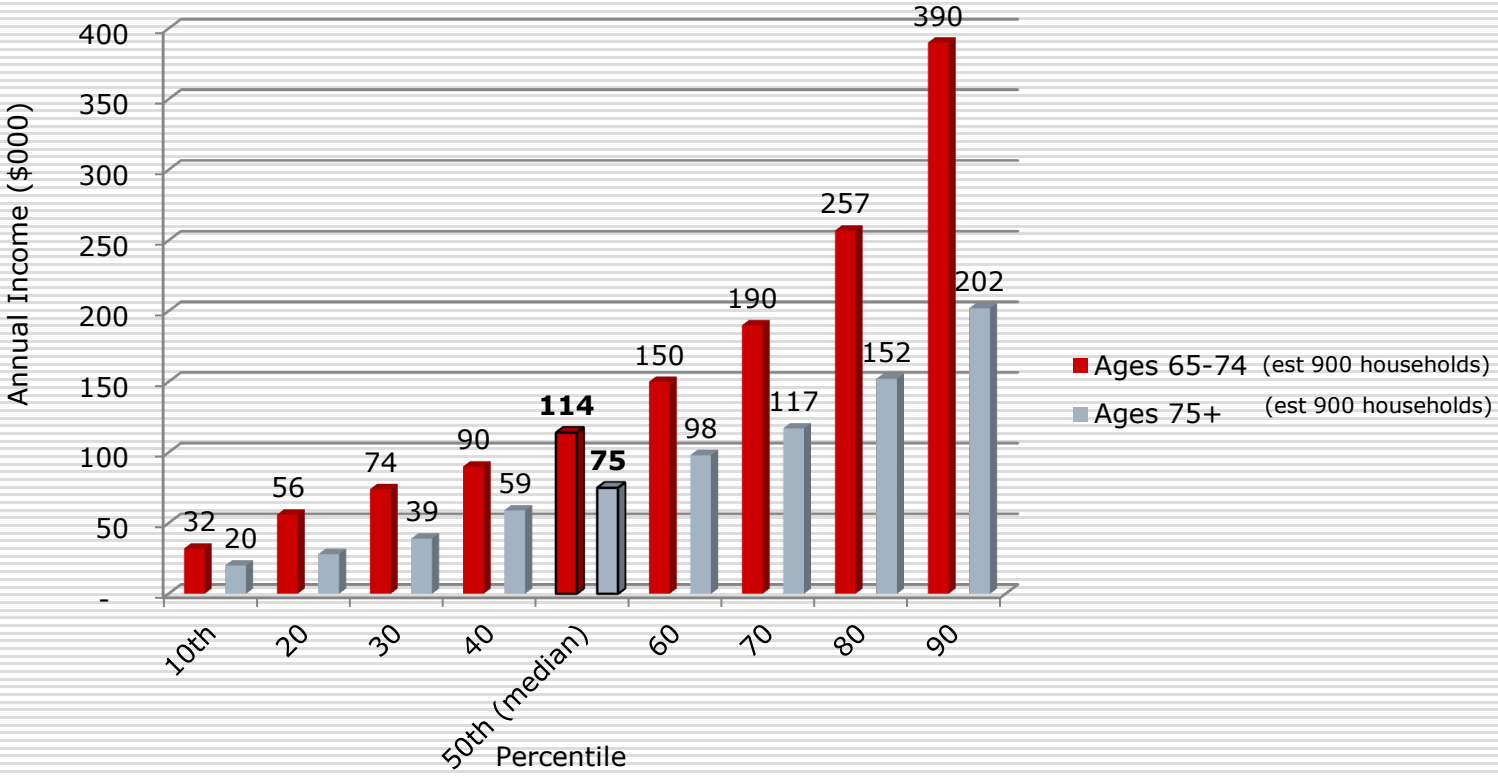
Key implications for the Town's planning for next ten years:

1. Increase in 90+ frail elderly population - highest users of medical and personal care services
2. A decline in the 80-89 age group ("depression babies") - the prime market for CCRCs
3. A sizeable increase in "young" seniors (65-79), potentially looking for transition to smaller, more manageable homes/condos

Source: Based on 2000 US Census and April 2010 voter rolls of those over 25; U.S. Mortality Table.

New Canaan Seniors' Income Levels
Broad Range of Income by Age Group

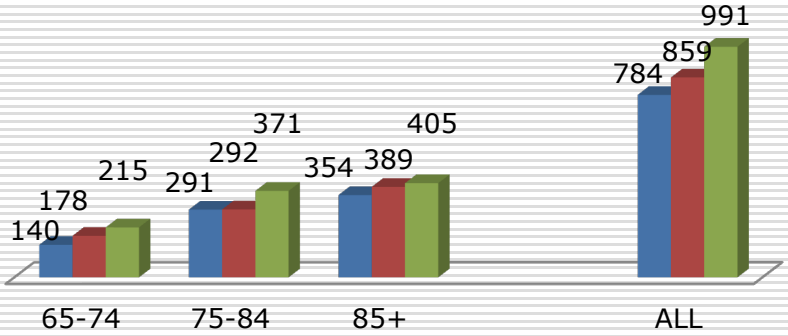
While household incomes are comparatively high (median=$95,000), income levels span a wide range (Std Deviation= $115,000!), with notable differences between early and later stage seniors..

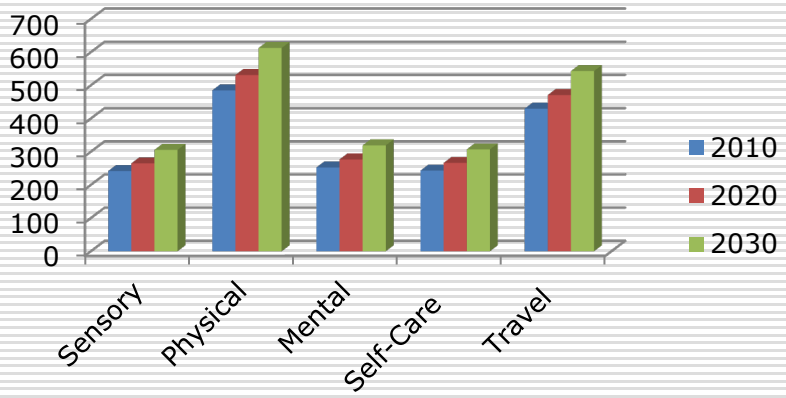


Source: Based on 1999 incomes (from 2000 US Census) projected to 2010. Projection factor of +30% based BLS change in CT median household income from 1999 to 2009. Age of head of household. Note: CPI increase was also approximately 30%.

Disabilities Are a Key Reality for Seniors
Projections for New Canaan

Seniors with Disabilities
(By Age and Type)





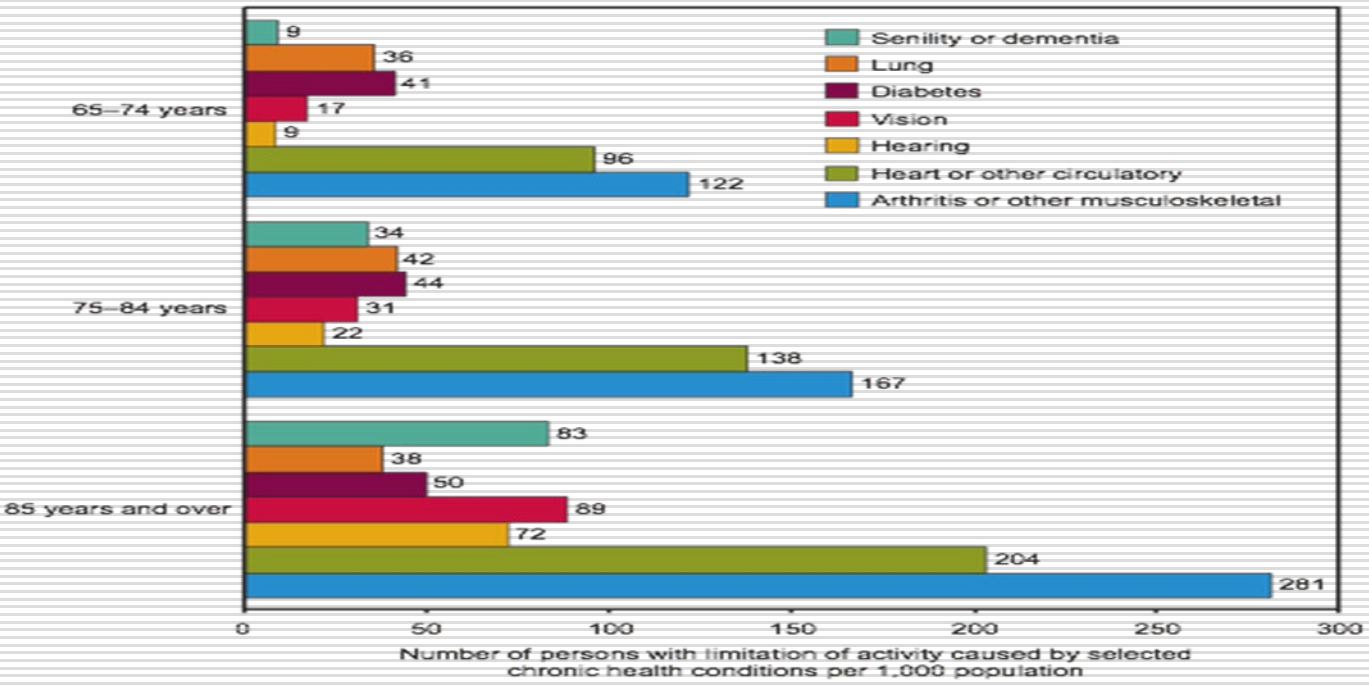
- More than 25% of our seniors have a disability (most have two or more).
- Disability creates cost and degrades quality of life. Disability affects us all.
- If we live long enough, the odds are we will all have a disability.
- To be an Optimal Livable Community we must address their needs.

Source: Based on 2000 US census and Team demographic projections.

Health: Chronic Conditions Limit Activity

As "senior seniors" (85+) age, health problems drives housing & lifestyle: problems generally classified as Mental, Locomotive & Systemic

Figure 15. Limitation of activity caused by selected chronic health conditions among older adults, by age: United States, 2006–2007



NOTES: Data are for the civilian non-institutionalized population. Adults with more than one chronic health condition causing activity limitation were counted in each category. See data table for Figure 15.

SOURCE: CDC/NCHS, National Health Interview Survey.

Source: CDC/NCHS, National Health Interview Survey

Phase II Research
Senior & Boomer Focus Groups

Focus Group Research

- The principal objective of the research was to understand the attitudes of both current seniors (65+) and rising seniors (boomers 46-64) toward senior life and services provided by the Town of New Canaan. One substantial goal was to gain insight into possible ways to motivate seniors to stay in town as they age. A total of 72 citizens were participants in the eight focus groups conducted during the period of August 31 to September 9, 2010.

- The research was structured to address:
  1. Overall attitudes toward New Canaan
  2. Attitudes toward elements of the Optimal Livable Community
  3. Key reasons for potentially leaving New Canaan as a senior
  4. Attitudes toward town senior services
  5. Retirement & Aging Planning

Focus Group Moderator

- The moderator for all eight groups was Tom Greenbaum, a New Canaan resident who is nationally known for qualitative research, and has written numerous books and articles on the subject. Tom, a member of the Health & Human Services Commission, donated his services for this project. At the conclusion of the research, Tom provided a detailed written report of his professional findings, conclusions and recommendations.

Respondent Selection Process

- The recruiter for the research was Julie Russell, a professional market research recruiter. Respondents were randomly screened from town voter roles and recruited via a qualifying telephone interview. Julie is also a town resident.

Senior & Boomer Focus Groups:
Top Ten Findings

Consistent findings with modest attitudinal differences between seniors and baby boomers

1. People are very happy living in New Canaan, and many want to stay to age-in-place if they can. The Town is viewed as having high quality lifestyle benefits for all citizens- with many current beneficial services for seniors.

2. A large number of people would like to still be living in New Canaan in ten years - assuming no significant change in health for current seniors, and no significant change in job situation for rising senior boomers. The major issues impacting seniors staying in town were:
   - Cost of Living
   - Children
   - Climate

3. It was felt there is very little the Town of New Canaan can do in the short term to directly change any of these factors.

4. The most significant factor to impact attitudes on staying in town would be a reduction in cost of living for people on fixed incomes… real or perceived.

5. Improving senior transportation availability and options would be of immediate appeal. Specifically, an "affordable trip on demand" service would be of interest to complement current services.

Cont'd

Senior & Boomer Focus Groups:
Top Ten Findings *continued*

6. People would like to have smaller, more affordable housing as a downsizing option in order to age-in-place.

7. Generally, most in the groups had general awareness of the concept of a 3-tier community, and viewed such a facility in town as a positive benefit for New Canaan. The major issues noted were: location, funding of construction, costs (of entry and monthly fees).

8. Only about half of the groups had any awareness of the Waveny Care Network CCRC proposal for New Canaan proposal of 2009. Most were unaware that the proposal was for a facility similar to Meadow Ridge (which most respondents knew of). Of the group with awareness, some were strongly opposed to building such a facility on any town park property, some liked the idea, and some wanted more information before deciding. Cost of getting into the proposed facility was another issue, being perceived by many as being "too expensive".

9. Overall there is almost no planning (other than financial) for old age living requirements. Boomers did less planning than current seniors. Health care was felt to be something that would be dealt with when the need was at hand, and not before. Long-term insurance was carried only by a few Boomers, and none was discovered with current seniors.

10. Of long term improvements to consider for making New Canaan a more senior-friendly town, the following were offered:

    - Construction of additional sidewalks to improve pedestrian safety
    - Increasing the Lapham Center service hours to limited weekend offerings
    - Making Staying Put membership adjustable for seniors not in town the entire year

New Canaan Senior Living, Version 4.0

Recommendation: Developing a **wireless tech based infrastructure** will enable improved safety & security, help provide better services and aid in the lowering of the cost of health care for everyone

1. More people want to stay in their homes for as long as possible. Available and emerging technology is the enabler to that desire. Many monitoring, diagnostic and health management tools already exist to serve our community.

2. Boomers (aged 46-64) heading into retirement years not only want technology, they expect it:
   - 71% already on line and using search engines
   - 62% have broadband in 2010 (38% with laptops)
   - 43% already connect wirelessly to the Internet

3. The age of MobileHealth, TeleMedicine, Telehealth, ResCare, VideoCare, AdaptiveHome, among others, points to the essential need to incorporate technology into eldercare - for cost effectiveness, efficiency and to address the fact that there will be a shortage of qualified healthcare providers to offer these services in person once the baby boomers become seniors.

4. Offering wired / wireless technology infrastructure is a necessary strategy to helping make community more appealing to all seniors - particularly boomer seniors.

5. It appears that adding basic infrastructure in telecommunications and information processing capability can be done creatively and without major Town cost.

Source: Smart Money, September 2010; Bearing Point *Report to the National Commission for Quality Long-Term Care,* Sept 2007

Technology Based Services for Seniors

Recommendation: **Emerging aging services technologies** can be added to New Canaan's existing IT infrastructure with modest or no capital investment. The major investment needed is a *positive, innovative community attitude* toward technology.

Innovative tech tools are already available predominantly in three categories:

1. Devices that keep you healthy
   - Medication optimizers dispense pills exactly what's needed, when needed
   - Tele-health sensors transmit blood pressure, temp, glucose levels, etc. on a 24/7 basis
   - HIT (Health Information Technology) can help reduce isolation among seniors and caregivers through social networks, online training for caregivers and personal health records that can be shared with caregivers and remote family members, and promote coordination of care

2. Technology that promotes safety
   - Wearable devices that detect falls or the trend actions that lead to falls
   - Alerts on BP/EKG changes that require attention are monitored by med professional

3. Devices to makes technology easier to use
   - Health care processing & portable medical record keeping technology
   - Software and two-way cameras that keep your brain active and involved
   - Very large print computers and E-Z to use software

Examples of telecom (wired and/or wireless) products and services available today:

- BL Health Care (Joint venture with Verizon on 4G network- starts 1/11)
- Aetna Inc and Intel Corp running a clinical trial to assess remote monitory of vital signs
- Humana and WellPoint are incorporating video-chat to connect members with their nurses
- UnitedHealth's wireless scale asks series of questions in am/pm with follow up by medical professional, if appropriate.

Source: Smart Money, September 2010; Bearing Point *Report to the National Commission for Quality Long-Term Care,* Sept 2007

Top Five Needs Identified for Achieving The Optimal Livable Community in New Canaan

1. People want to stay in their homes for as long as they can. The Optimal Livable Community is the fundamental guiding vision for developing Town policy. Providing positive climate for aging-in-place – through offering a combination of services, senior-friendly zoning regulations, and lifestyle options – will be critical.

2. Seniors currently love living in New Canaan and want to stay in the community for as long as they can. The three principal reasons they leave are the 3 C's: Cost of Living, Climate and Children. The Town can do little to impact these issues.

3. Providing diverse and meaningful housing that is more affordable and more senior-friendly is the single best way to attract and hold our senior population - both current and rising seniors over the next 10-20 years. Town planning – based on continuing population data and forecasts – should create positive market demand meeting senior market demands.

4. New Canaan needs to be in the health care technology vanguard, both as an offensive and defensive senior strategy. Technology is expanding throughout seniors' (and everyone's) lives as never before…particularly as it will enable lower costs and higher quality health care management. Infrastructure in wireless telecommunications can be developed at little or no cost with vendors.

5. A number of no cost or inexpensive cues from the Town community can demonstrate a caring and vibrant "senior friendly" environment, e.g.:
   - Potential senior tax rebates or discounts
   - Town sponsored transportation options
   - More benches and sitting areas, safe sidewalks and visual/audio-enhanced crosswalks in town area and town center

Recommendations for A Broad Array of Senior Lifestyle Options

Recommendation:

- Continue to grow and promote the broad menu of educational, recreational and social opportunities in town.

Observations:

- New Canaan is well positioned.
- Three primary organizations – Senior Center, Staying Put and Senior Men's Club
  - Provide recreational, social and educational opportunities
  - Complement rather than compete on services
  - Are highly responsive to "customer needs"
  - Refer seniors to each others' services
  - Interact with Health and Human Services to identify isolated seniors
  - Offer high quality programs
  - Take advantage of proximity to cultural resources.

Key Issues:

- Transportation - GetAbout service time ends while Senior Center activities are underway; Staying Put relies on volunteer drivers
- Public awareness - Continual effort to ensure seniors know about senior services, clubs, etc.; expanding volunteer base for drivers
- Develop Senior Women's Club? - Tried without success in past; women have a wide range of clubs currently available to them

Recommendations for Superior Services for Managing in a High Cost of Living Area

Recommendations:

- Provide a diverse and affordable housing stock to maximize a major cost investment
- Explore modification of current senior tax rebate program to a somewhat higher threshold of qualifying income (perhaps $75,000 vs. the current $60,000). Consider special recognition for a "Senior Senior" tax rebate program that combines an income qualification and a length of residence qualification (e.g. over 25 years as New Canaan resident). Any change in senior tax policy requires careful consideration by the Town Council.
- Explore ways of supporting and educating lower income seniors in town to use Town Food Bank, Human Services Department financial & budget counseling services, etc.

Observations:

- We live within one of the highest cost of living regions in the country.
- As citizens age –particularly near retirement (65-70 years), spending declines as incomes become less flexible and needs change.
- One of the major reasons that seniors seek to leave Town is the high cost of living relative to other geographic areas.
- In Senior Focus Groups, housing, food, health care/health insurance and taxes were identified as the major costs of sustained senior adjustment.

Possible Additional Services:

- Provide educational programming on the current health care insurance cost reduction program at HHSC/ Lapham
- Potential "early bird specials" by local restaurants
- Potential "senior discounts" by local merchants to attract incremental sales during slower periods
- Explore potential senior buying co-ops or services for food, fuel, utilities

Recommendations for Accessible Transportation

Recommendation: In an optimal livable community, every senior resident who does not have personal transportation access, or is unable to safely drive, should have the ability to travel from their residence to doctor visits, religious services, social and cultural events, etc.

Current Options:

- **GetAbout Van** Cost: $3 per ride, suggested contribution; 24-hour advance reservations required; M-F 7:30am to 4:00pm; local, plus medical appointments in Norwalk, Stamford
- **Staying Put** For members only – service included in price of membership; Advance reservations needed; volunteer drivers during normal daytime hours; goes out of town for medical
- **Norwalk Transit** Weekend on-demand service for registered disabled persons; paid for by Town of NC; $24.50 per ride
- **Local Taxi Service** On-demand service; relatively more expensive than above alternatives

Possible Additional Services

- Expand GetAbout and Staying Put hours past normal daytime hours and add weekend service.
- Coordinate rides with GetAbout and Staying Put to minimize duplication as to destinations with ride sharing, especially to out of town medical.
- Discount taxi service – recommend that taxi companies provide seniors discounted rides from 10am-4 pm which is otherwise very slow time (50% discount in Darien). Explore potential State reimbursement for cab companies.
- Explore use of school Suburbans or mini-buses to run a regularly scheduled "bus" loop around town when school is in session and on weekends / school holidays.

Existing Top Quality Health Care & Housing

Recommendation: Promote the availability and convenience of local health care & medical resources

Name / Website	New Canaan Inn www.waveny.org/nci_content.html	Waveny Care Center www.waveny.org	The Village at Waveny Care www.waveny.org/village_content.html
New Canaan Location	73 Oenoke Ridge	3 Farm Road	3 Farm Road
Facility Type: (IL, AL, Skilled Nursing, etc)	Independent Living -With AL services available via OS services	Skilled Nursing & Rehab	Assisted Living for Memory Loss, Alzheimers, Dementia. Custom care designed for each resident.
# of Units / Type	41 apartments, 36 studios, 5 1-BR	76 beds	53 studio apts
# of years in business	29 (1981)	35 (1975)	9 (2001)
Ownership (Public, Non-Profit)	Non Profit (Waveny Care Network)	Non Profit (Waveny Care Netwrk)	Non Profit (Waveny Care Network)
Land - # of acres	Approx 3 acres on leased land from St. Mark's Church	Approx 4 acres on town-leased land	Approx 2 acres on town-leased land
Number of Residents / Capacity	41	76	53
Average Patient Age	87	Differs between LTC & Rehab patients	88
Average Length of Stay	3.5 years	19 days: Rehab 613 days: LTC (1.7 yrs)	502 days (1.4 years)
Cost Structure / How it works	Monthly rental $4,450/ studio w/ all meals. W/ NHC AL sppt $6,500	Daily rate: Private, $468/day, Semi-$431/ Billed monthly.	All inclusive daily rate is $259-300/ day. Billed monthly.
Unique Services Provided	Priority entry to Waveny Care Center	JCAHO Accreditation. Hi skilled nursing ratio.	Access to WC Center. Licensed & Certf'd Nursing on site 24/7.

Note: The Waveny Care Center participates in the Medicare and Medicaid programs.

Factors Which Impact Community Health
Senior Focus

Recommendation: The Town of New Canaan – through Health and Human Services – should develop and maintain a Community Health Plan which assesses the current and future demand for, and supply of, health services which support and educate seniors and the community at large (e.g. number of ambulances, primary care physicians, health services – blood pressure screening, flu shots, etc.)

Considerations:

- Public Health: Safety, Clean Water, Sanitation
- Community promotion of the benefits to adopting a healthy lifestyle: Exercise, Diet, Avoid Smoking, Substance Abuse Prevention (including alcohol), Stress Management
- Access to health care services
  - Primary prevention of health problems - Early identification of health conditions
  - Secondary prevention of health problems - Treatment of chronic conditions
- Palliative Care Services
- Comparative and best practice health care services:
  - What is currently available in New Canaan
  - What is available in surrounding community
  - Identify gaps in services

Recommendations for Diverse Housing & Aging-in-Place Options

Market & demographic forecasts project need for 300-500 additional housing units.

New Canaan Housing: Forecasts of **Additional** Needs for the 2020s

General Housing Market — **Total Units Required 125-200+**

(e.g. Built smaller, near town w/general senior-friendly design)

1.	Single family homes (1fl or 1st fl master)	Needs 25-50 Units
2.	One-level Co-ops / Condos	Needs 80-120 Units
3.	Rentals - market rate	Needs 25-40 Units
4.	Rentals – subsidized	TBD

Senior Health Care & Housing — **Total Units Required 165-275**

(e.g. Built specifically to meet senior population demands of growth)

1.	Independent Living w/ Full Services (e.g. Affordable market rate near town center)	Needs 80-120 units
2.	Assisted Living Expansion (e.g. New Canaan Inn/WCN - for singles **and** couples)	Needs 45-80 units
	Assisted Living with Dementia Support (e.g. Village/WCN)	Needs 10-20 units
3.	Full Care Living Expansion (e.g. WCN/The Village - Dementia & Nursing 24/7)	Needs 15-30 units

Full Service: Includes, among others, options for dining, housekeeping, laundry, transportation, social interaction, exercise facility.

Details & Rationale of Full Care Living

Recommendation:

- Demographic projections for the next 10-20 years support the creation of additional capacity for an increased population of Memory Care and Skilled Nursing patients.
- We recommend that the Waveny Network establish plans to expanded existing Care facility to accommodate approximately 15 – 30 additional beds.
- The timing would depend on the Waveny Network's own projections of demand, cost and expansion ability.



Details & Rationale of Assisted Living

Recommendation:

- Demographic projections, focus group results and other local interviews (residents, family members of residents, town agencies) all point toward the need for more accommodations similar to the New Canaan Inn to accommodate frail elderly residents. – including 1 and 2 bedroom units for couples.
- Current room size and design at the Inn do not fit today's market standards for assisted living in the area.
- We recommend that the current facilities at the New Canaan Inn be modernized to meet current market standards, address costly electric heat, and expand to be able to accommodate approximately 45 – 80 additional residents, including couples.
- Consider the option of offering full Assisted Living services (currently not designated as such).

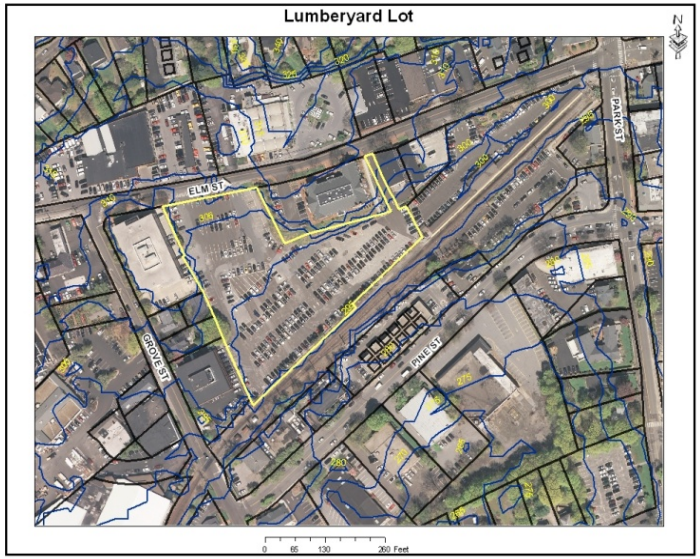


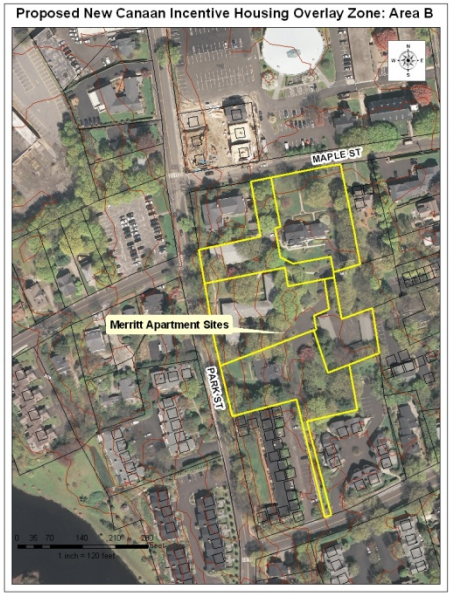
Details & Rationale of Independent Living

Recommendation:

- Based on the current data, focus group feedback and projected actuarial and behavioral trends, we support the development of an in-town based **Independent Living Community** (ILC) with approximately 100 units of one and two bedroom condo and/or rental units - that offers (potentially for additional fees) services / amenities for dining, health services, parking/access to transportation, and on-site recreation/social interaction – to meet current and future demand.

Possible In-Town Locations





Benefits & Opportunities of New Canaan In-Town Independent Living

For New Canaan's Senior Residents:

- An attractive "next-step" along the housing continuum to meet the needs of those seeking to downsize - for family considerations (e.g. death or disability of a spouse), energy efficiency, maintenance costs, manageability.
- Elder-friendly structural amenities to include: no stairs, wide doors, hand rails in shower, etc.
- Dining, health services, parking/access to transportation, and on-site recreation/social interaction.
- Convenient access to downtown New Canaan plus potential on-site optional services for dining, health and recreation.
- Close proximity to train station allows for out-of-town caregivers to easily reach senior clients.
- Goal would be to keep ownership/rental costs affordable to the broad range of NC seniors.

For the Town of New Canaan and its Taxpayers:

- An ILC – developed as a multi-use residential facility with senior support services – on Town or privately-owned in-town locations, will benefit the Town/taxpayers with increased property tax revenues / lease fees.
- Will not sacrifice – and can address shortage of – parking spaces for commuters and Town shoppers
- Assuming facility is developed / supported by commercial enterprise(s) – Town debt not likely to be incurred.
- Serving an additional 150+ residents within walking distance of the Magic Circle would be very attractive to existing and prospective merchants - giving a well-needed economic and jobs boost to downtown
- Redevelopment of parking lots or existing properties – rather than undeveloped sites – maintains Town's commitment to open space.

Consideration of a CCRC Concept

Recommendation:

- In lieu of a "classic CCRC facility" (i.e. three tiers of senior living & health care in one location), the Senior Policy Team recommends the exploration of a "virtual three-tier senior community" that would include a new Independent Living site(s) with services in the downtown area, together with market growth driven expansion of the Assisted Living and Skilled Nursing capacity within the Waveny Care Network.

Supporting Factors:

- Recent public hearings, senior focus groups of this project and the 2006 Senior Needs Quantitative Study confirm continuing interest in a three-tier senior retirement community concept for New Canaan. The major questions of consumer commitment to a CCRC-type facility are cost and location.

- New Canaan already has excellent Skilled Nursing and Assisted Living-type facilities through Waveny Care Center and the New Canaan Inn, respectively. The one missing component of three-tier retirement living is broadly affordable, service based Independent Living, which we propose needs to be reviewed by the Town.

- Demographic data – number of seniors, income levels, home values - suggest that New Canaan alone may have at most 300-400 age 75+ households with incomes and assets sufficient to consider a true CCRC-type option. Our demographic forecast shows little or no growth in this age group until between 2020-2030. As the market demand within New Canaan increases post 2020, a potential classic CCRC may be addressed again.

- Typical market penetration rates (i.e., the percent of the population strongly interested in a CCRC facility) for traditional CCRCs average less than 10% nationally. Even with an above average penetration rate, our analysis suggests that a New Canaan-based CCRC, with approximately 200 units, would need to draw a significant majority of its residents from outside New Canaan. Accordingly, a CCRC in our area would best be viewed as a regional undertaking spanning New Canaan and its neighboring towns.

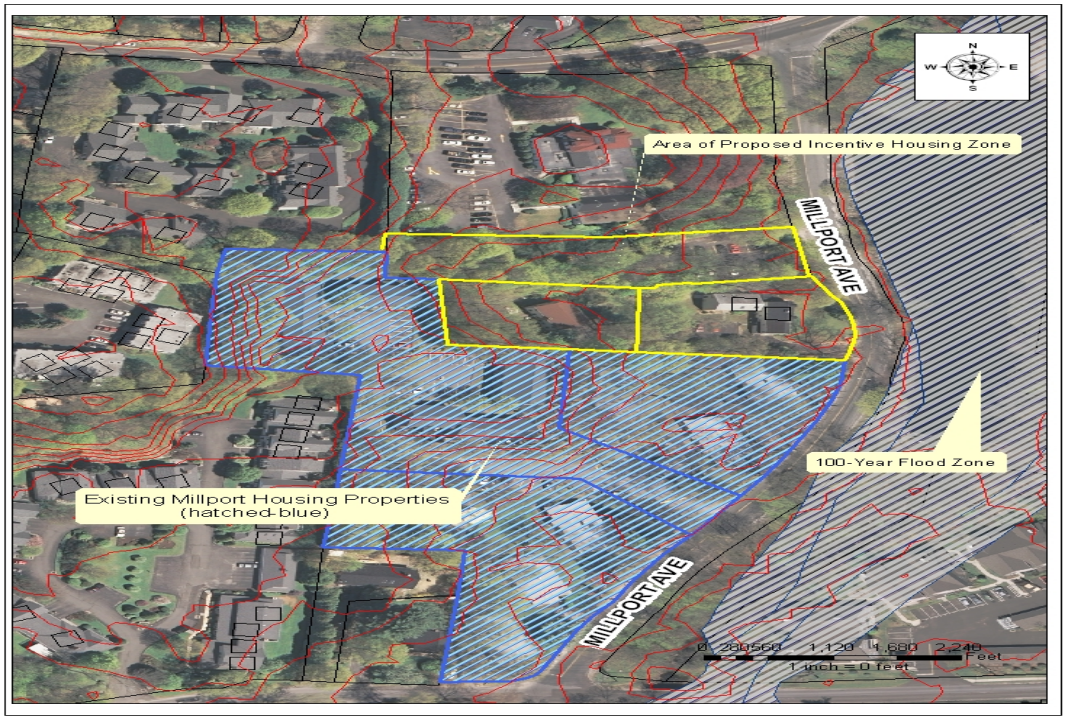
Lower Income Housing for Seniors
Current Subsidized Housing Options in New Canaan

Name	Canaan Parish	Mill Apartments	Millport Housing	School House Apartments
New Canaan Location	186 Lakeview Avenue	41 Millport Avenue	57 Millport Avenue	156 South Ave.
# of Units / Type / # of bedrooms	60 total apartments; 20 one bedroom units (10 on first floor) – no elevator / Rental	40 units; 22 one-bedrooms (11 on first floor – no elevator)	18 units / 2-3 bedroom / Rental	40 units / Rental / 1 bedroom or efficiency apartments for seniors (62+ years) and disabled
Ownership	NC Housing Authority - Federally subsidized Section 8 based property Phoenix Management – property manager	NC Housing Authority Below Market Rentals – CT State subsidized; New Canaan residents or employed in New Canaan are given priority; lottery-based system;	NC Housing Authority - Federally subsidized Section 8 based property Phoenix Management – property manager	Building owned by Town of NC and leased to Interfaith and managed by HUD - Federally subsidized Section 8 based property
Senior-friendly features / services	Six are, or can be made, handicap accessible.	Not built as handicap accessible (1 apt exception)	None specific	Elevator; ADL devices in bathrooms; 5 ADA (handicap accessible) units; modifications can be made (eg., tub cuts, hand-held showers); provides some socialization opportunities, but limited by small common room.
Cost Structure	Monthly rent is 30% of Adj Gross Income. Waiting list can be up to 5 years; inter transfers difficult; first come first served.	Min & Max income test – no more than 35% of gross monthly income can be used for rent – $1225-$1750 for 1-3 bedrooms	Monthly rent is 30% of Adj Gross Income. Waiting list can be up to 5 years; inter transfers difficult; first come first served.	Monthly rental is 30% of AGI (for qualified subsidized low income); 5 year long waiting list

Lower Income Housing for Seniors
Expansion Possibilities

Recommendation: Within the current footprint of Millport Housing, a potential of up to 40 additional units could be set aside for seniors who qualify and as demand dictates.

Proposed New Canaan Incentive Housing Overlay Zone: Area A



Recommended Major Follow Up Actions

Key Actions	Responsible Lead Agency
1. Explore and define the in-town Independent Living option for seniors.	1. Board of Selectmen to Appoint Citizen Committee. Coordinate with New Canaan Housing Authority
2. Encourage Town support for Waveny Care Network in preparing for expansion over next 10-20 years of Assisted Living & Full Care health facilities due to aging population requirements.	2. New Canaan Health & Human Services Commission. Coordinate with Waveny Care Network Board.
3. Promote development of a Town technology/telecom competitive edge of superior tele-health products & medical information services through encouragement of vendors and development of state-of-the-art infrastructure to enable better health care at more affordable prices for seniors	3. New Canaan Health & Human Services Commission. Coordinate with Town IT Department. Coordinate with all elder care agencies.
4. Encourage private-market development of more "senior-friendly" housing in town through supportive policies in planning, zoning , housing and other town agencies	4. New Canaan Planning & Zoning Commission and Town Planner. Coordinate with Health & Human Services.

APPENDIX

	Pages
• Details of Housing Needs calculations & assumptions	33
• Regional Senior Housing Options	34
• Comparative Town Services for Seniors	35
• Health Care Technology Solutions	36
• Selected Reference Resources & Articles	37
• Project Interviews, Meetings & Resources	38
• Members of the Project Team	39

New Canaan Senior Housing Supply & Needs
Current and Projected

	2010 Est # of units Total	2010 Est # of units occupied by seniors	2020 Proj # of units occupied by seniors	Area of Need	New Supply Needed by 2020 %	New Supply Needed by 2020 # of units
General Housing Market						
Single Family Homes-2+ levels						
Large(4000+ sqft)	2021	400	450			0
Medium(3-4000 sqft)	1229	300	350			0
Small(<3000 sqft)	1816	600	680			0
Single Family Homes-1 level	532	150	180	X	20-40%	25-50
Condos and Coops						
two-level	600	240	240			0
one-level	300	120	220	X	20-40%	80-120
Rentals-market rate	136	30	60	X	15-30%	20-40
Rentals-subsidzd(Millpt,Canaan Par)	94	20	30	X		NA
Total	6728	1860	2210			125-200+
Senior Housing and Care Market						
Independent Living						
full service	0	0	100	X	100%+	80-120
subsidized(Schoolhouse)	40	34	55	X	40-70%	TBD
Assisted Living(ADL assistance)						
singles(NC Inn)	42	36	60	X	30-60%	15-30
couples	0	0	40	X	100%+	30-50
Assisted Living(Dementia, e.g. Village)	50	45	60	X	20-40%	10-20
Full Care Living(WCC Nursing Care)	40	40	60	X	20-40%	15-30
Total	172	155	375			150-250+
Grand Total		2015	2585			275-450+

Full Service: Includes, among others, options for dining, housekeeping, laundry, transportation, social interaction, exercise facility.

Regional Senior Housing Options with Assisted Living & Health Services

Name / Website	Atria of Darien www.atriaseniorliving.com/community.aspx?id=1468	Meadow Ridge www.meadowridge.com	Edgehill Lifecare Community www.edgehillcommunity.com	Brookdale Place of Wilton www.brookdaleliving.com/brookdale-place-wilton.aspx	Greens at Cannondale www.thegreensatcannondale.com
Location	50 Ledge Road, Darien, CT	100 Redding Road, Redding, CT	122 Palmers Hill Road, Stamford, CT	96 Danbury Road, Wilton, CT	435 Danbury Road, Wilton, CT
Distance from New Canaan	6.8 miles	11.6 miles	9.9 miles	6.9 miles	7.8 miles
Facility Type (IL, AL, CCRC, Skilled Nursing, etc)	Independent & Assisted Living	Continuing Care Retirement Comm	Continuing Care Retirement Comm	Assisted Living	Independent & Assisted Living
# of Units / Type	80 IL/AL studio, 1 & 2 bedroom	338 IL, 20 AL, 50 beds skilled nursing	207 IL, 20 AL, 60 beds skilled nursing	64 AL studio & 1-bedroom; incl 20 for memory care	86 IL/AL studio, 1 & 2 bedroom, 148 skilled nursing
# of years in business	13	10	11	11	25
Ownership (Private, Public, Non-Profit)	Private, for-profit	Private, for-profit	Non-profit	Public, for profit	Private, for profit
Land - # of acres	5 acres	136; 100 acres under conservation easement	22 acres	12 acres	15 acres
Number of Residents	86	395	270	67	90
Average Patient Age	84	83	88.2	Late 80's	82-83
Average Length of Stay	3 years	Over 5 years	Over 5 years	2 years	2.5 years
Cost Structure / How it works	Rent: $5K-$8K per month + add'l care fees	Entrance Fee: $420K->$1MM which is 85% refundable; monthly fee = $3.5K-$5.3K	Entrance Fee: $477K->$1.2MM (avg $730K) which is 90% refundable; monthly fee = $3.7K-$7.9K	Rent: $2.8K-$5K per month + add'l care fees ($3-$4K)	Rent: $6K-$8.5K per mo + $500 for 45 mins add'l care

Comparative Town Services for Seniors

Town	New Canaan	Darien	Ridgefield	Westport	Wilton
Total / 65+ Population	19,690 / 2,645 or 13%	19,375 / 2,514 or 13%	23,132 / 2,719 or 12%	25,104 / 3,758 or 15%	17,762 / 2,295 or 13%
Land & Density	22 / 890 people per sq mi	13 / 1,508 people per sq mi	34 / 672 people per sq mi	20 / 1,255 people per sq mi	27 / 659 people per sq mi
Transportation	GetAbout; Staying Put	Gallivant Van – door-to-door transportation service for srs; - $5 sug contribution – 24-hr notice. On demand, sr discount rides being offered by taxi service.	FISH, SweeHART Bus – two dial-a-ride services for seniors; 24-hour advance notice – free or subsidized transportation.	Door-to-Door and Town-to-Town discounted transportation for 65+ residents provided by Norwalk Transit	Town offers Dial-a-Ride program for elderly and disabled; limited to Wilton area; operated by Park & Rec ; M-F 9:15-11:30 & 1:15-3:30
Tax Programs	Current property tax credit program for seniors ; 98 approved applicants; annual income (<$60K) and asset test.	Circuit breaker program for seniors 65+ with income cap of $30,500 eligible for a 10%-50% rebate; local option deferral on up to $59.5K of income.	Senior tax credit for applicants over age 65; no income cap; primary residence only; 1yr residency requirement & registered voter; 1500 recipients; also have 100% tax deferral program (3% int) - 55 participants.	Tax relief for seniors 65+ and disabled; max relief = $3500 – then pro rata up to $55K in AGI plus SSI; tax deferral for AGI up to $75K & tax incr deferral at $75-$100K; 4% interest until home changes title.	Real estate tax credit and deferral programs available for qualified elderly (65+) and disabled property owners; 1 yr residency and primary residence requirements; max $4000 tax credit for <$39,500 in come. Pro rata up to $75K based on formula.
Health Care & Retirement Living Options	Schoolhouse Apartments – subsidized Independent Living; New Canaan Inn – IL with AL-services; Waveny Care and The Village – skilled nursing and AL Dementia Care.	Atria of Darien – Independent & Asst Living. In discussion stages only of possible affordable senior housing development in location of current Senior Center which may be relocated to BoE offices and BoE possibly moving to old Library site.	Ballard Green – IL for well seniors – income limits apply; Prospect Ridge – congregate housing of 34 one-bedroom units criteria of age & income apply; Ridgefield Crossings – IL, AL & Dementia care; Laurel Ridge – Rehab and skilled nursing	Proposed senior housing at Baron's Site – IL & Skilled Nursing Care – 84 beds/66 units – "public land for public good". Zoning permit for senior accessory apts; Canal Park – 50 subsidized rental IL – WHA; The Saugatuck – 32 coop IL units; no formal AL facility but AL services for Independent Living.	Plans for affordable congregate housing for seniors (Wilton Commons); 74 units on Town-leased 4.5 acres near Town Center; public/priv partnership w/ private donors & CDECD & CHFA; $9.6 million project. POCD encourages the retention and creation of smaller houses to meet current & future demand for 55+ population. 81% of Wilton residents support and increase in housing density to meet the needs of the elderly. AL at Greens at Cannondale and Brookdale Place; skilled nursing at Wilton Meadows

Source: Town websites; 2000 Census Data; Connecticut Economic Resource Center, Inc.

Health Care Technology Solutions

Examples of technology for seniors which can provide for better health care and less expense

Home Monitors



- www.comfortkeepers.com
- www.personalseniormonitor.com

Data Centers



- www.grandcare.com
- www.healthsense.com
- www.sengistix.com
- www.wellawaresystems.com

Light Sensors



- www.firstalert.com
- www.heath-zenith.com
- www.leviton.com
- www.maxxima.com

Fall Detectors



- www.halomonitoring.com
- www.wellcore.com

Stove Sensors



- www.homesensors.com
- http://stoveguard.ca

Electronic Meds Dispensers



- www.epill.com

Note: Products and vendors listed above are representative examples and are neither endorsed nor recommended by the Senior Health Care & Housing Policy Development Team and its individual members.

Selected Reference Resources & Articles

1. AARP Home Fit Guide, http://www.aota.org/documentvault/documents/41878.aspx

2. Reinventing the McMansion, Time, September 28, 2009, Subject: Now that smaller houses are back in style, people are finding new uses for the oversize ones. http://www.time.com/time/magazine/article/0,9171,1924506,00.html

3. The MetLife Report on Aging in Place 2.0, MetLife Mature Market Institute, September 2010, Subject: Rethinking Solutions to the Home Care Challenge. http://www.metlife.com/mmi/research/aging-in-place.html?WT.ac=Pro2_NewMMI_5-18421_T4297-MM-mmi&oc_id=Pro2_NewMMI_5-18421_T4297-MM-mmi#insights

4. Southwestern CT Agency on Aging & Independent Living. http://www.swcaa.org/pages/home.php

5. Senior Housing in Sweden, Leo Gullbring, Subject: In the last decade Sweden has experienced a surge in so called senior housing, apartments adopted for certain age spans, but without the harsh segregational pattern of the past. This new dwelling form might be seen as a revival of the ideals proposed in functionalist community housing of the '30s, but the utopia of today is more contended, a plain nostalgia for the old village of preindustrial times. http://www.calimero.se/elderly.htm

6. Where It All Began: Cohousing in Denmark, Danny Milman, The Cohousing Company, Subject: Cohousing is now a well-established housing option in Denmark. Not only do new communities continue to be build, but the concept has been incorporated into master plans for large areas of new development. http:///www.cohousing.org/cm/article/related_denmark

7. The Right Price for Care, Lani Luciano, AARP The Magazine, Subject: Joining a continuing-care retirement community isn't the simple package deal it used to be. NO WEBLINK

8. Sun Life Financial Unretirement Index Survey, October 19, 2010, Subject: Survey by Sun Life finds that 52% of working respondents expect to work at least three years longer than originally planned and just as many respondents expect to retire at age 70 as age 65. These delays are driven by economic conditions, a lack of confidence in government benefits in the future and dwindling retirement savings. http://www.sunlife.com/us/Media+center/Press+releases/2010/Sun+Life+Financial+Unretirement+Index+Shows+Americans+Increasingly+Concerned+about+Re-Building+Retirement+Accounts?vgnLocale=en_CA

Project Interviews, Meetings & Resources

- Lapham Community Center – Lyn Bond
- Met Life Mature Market Institute - Dr. John Migliaccio
- New Canaan Board of Realtors - Allison Donaldson, Anne Marie Sementilli, Regina Santella, Helen O'Neill, Sharon Tauber, Karen Sneirson
- New Canaan Chamber of Commerce - Tucker Murphy
- New Canaan Conservation Commission - John Rice
- New Canaan Department of Human Services - Carol McDonald and Mel Neville
- New Canaan Elder Care Council
- New Canaan Get About Board - Bob Witt
- New Canaan Health & Human Services Commission
- New Canaan Housing Authority- Chuck Berman
- New Canaan Information Tech Department - Chris Kaiser
- New Canaan Planning & Zoning Commission - Lazlo Papp
- New Canaan Police Commission & Public Safety - Jim Cole
- New Canaan Public Works Department - Tiger Mann
- New Canaan Senior Men's Club - Dave Hunt
- New Canaan Town Planner - Steve Kleppin
- Phoenix Management – Anne McNamara
- Schoolhouse Apartments – Peggy Faughnan
- Staying Put – Jane Nyce
- Town of Darien – David Campbell, First Selectman
- Town of Westport – Gordon Joseloff, First Selectman
- Town of Wilton – William Brennan, First Selectman
- Visiting Nurse & Hospice - IT Department - Mike Franco
- Waveny Care Network Board - Harry Rein, Ted O'Hanlan, Penny Young
- Westport Senior Center Public Meeting
- New Canaan citizens and others:
  - Pam Flynn
  - Roger Groves
  - George McEvoy
  - Bill Sessions
  - Paul Strassman
  - Dick White
  - Penny Young

Members of the Senior Health Care & Housing Policy Development Team

- **Jim Lisher -** ***Team Chair*** — jlisher@aol.com
  94 Old Studio Road
- **Kathleen Corbet –** *Team Leader* — kathleen.corbet@gmail.com
  49 Cross Ridge Road
- **Tom Ferguson** – *Team Leader* — ferguson-thomas@yahoo.com
  12 Weeburn Drive
- **Jane Himmel** - *Secretary* — jhims@earthlink.net
  50 Braeburn Drive
- **Catherine Garvey** — catherine@welsh.net
  72 Valley Road
- **Dave Hunt** — dlhplato@optonline.net
  152 Butler Lane
- **Steve Monroe** — monroe@levinassociates.com
  50 St John Place
- **Mercedes Papaharis,** FNP — bpap5@aol.com
  18 Betsey's Lane
- **John Starr** – Phase I only — john.starr@yale.edu
  10 Green Avenue

A Special Thanks for conducting and recruiting the Eight Senior & Boomer Citizen Focus Groups

- Tom Greenbaum- Moderator
- Julie Russell- Recruiter