



covia



Aging Action Initiative

ADDRESSING COMMUNITY ISSUES THROUGH THE LENS OF AGING:
HOUSING ELEMENT UPDATES 101

Funded by:



What is a Housing Element?

- A plan for housing in a community
- A required part of a community's *General Plan* since 1969
- A plan for housing for all income levels in a community.
- Includes implementing maps and regulations that provide opportunities for housing development by the private sector.
- Must update every eight years. 2023!

What is a Affordable Housing?

The federal Department of Housing and Urban Development (HUD) defines an "affordable dwelling" as one that a household can obtain for **30 percent or less of its income.**

Ageism

“Even the most privileged of humans in the West world will join a tragically disfavored caste if they live long enough. They will belong to the last caste of the human cycle, that of old age, people who are among the most demeaned of all citizens in the Western world, where youth is worshipped to forestall thoughts of death. A caste system spares no one.”

Isabel Wilkerson, *Caste*

In Marin...

47,000 are 60 and older

44% of all homeowners are 60+

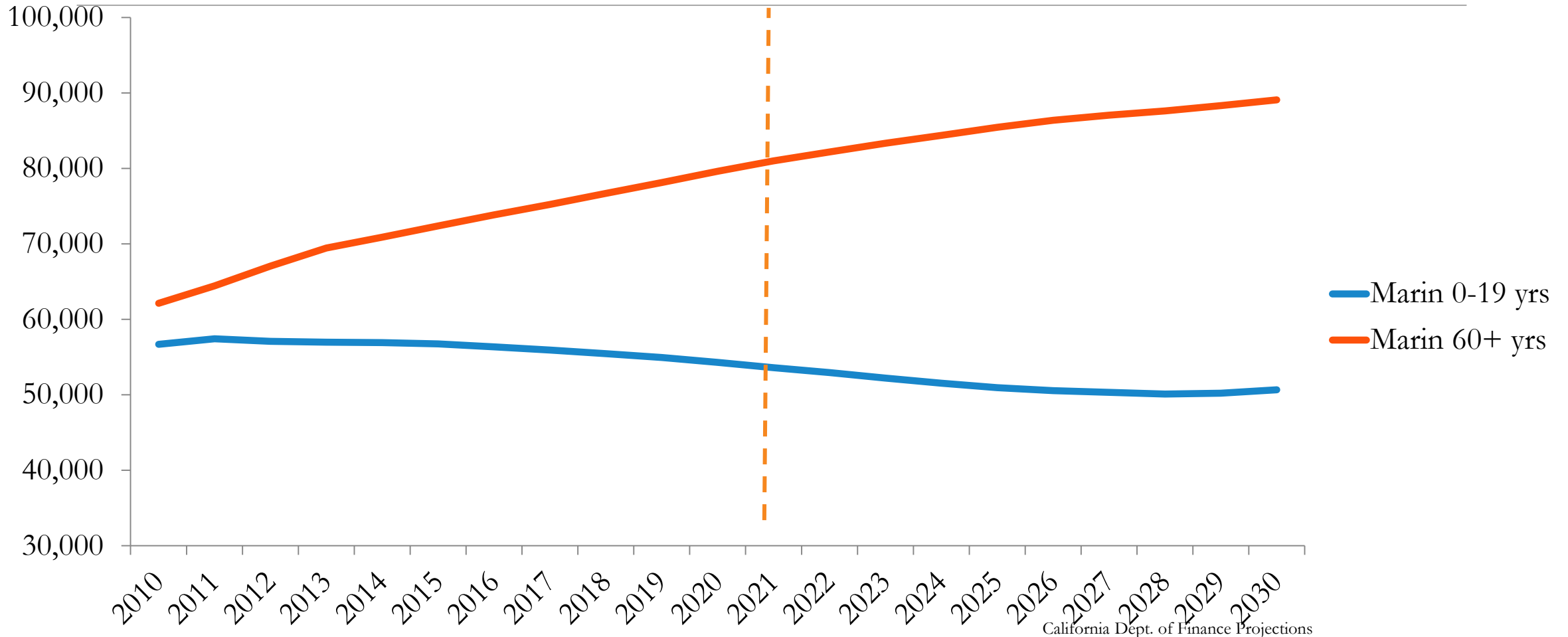
65+ homeowner: **30% pay** more than 30% for housing

65+ renter: **59% pay** more than 30% for housing

Source: “Older Adult Housing in Marin” (2018); American Community Survey 2016.

MARIN COUNTY: PROJECTIONS/*PROYECCIONES*

Population Change of Younger and Older People *Cambio de población de personas jóvenes y mayores*

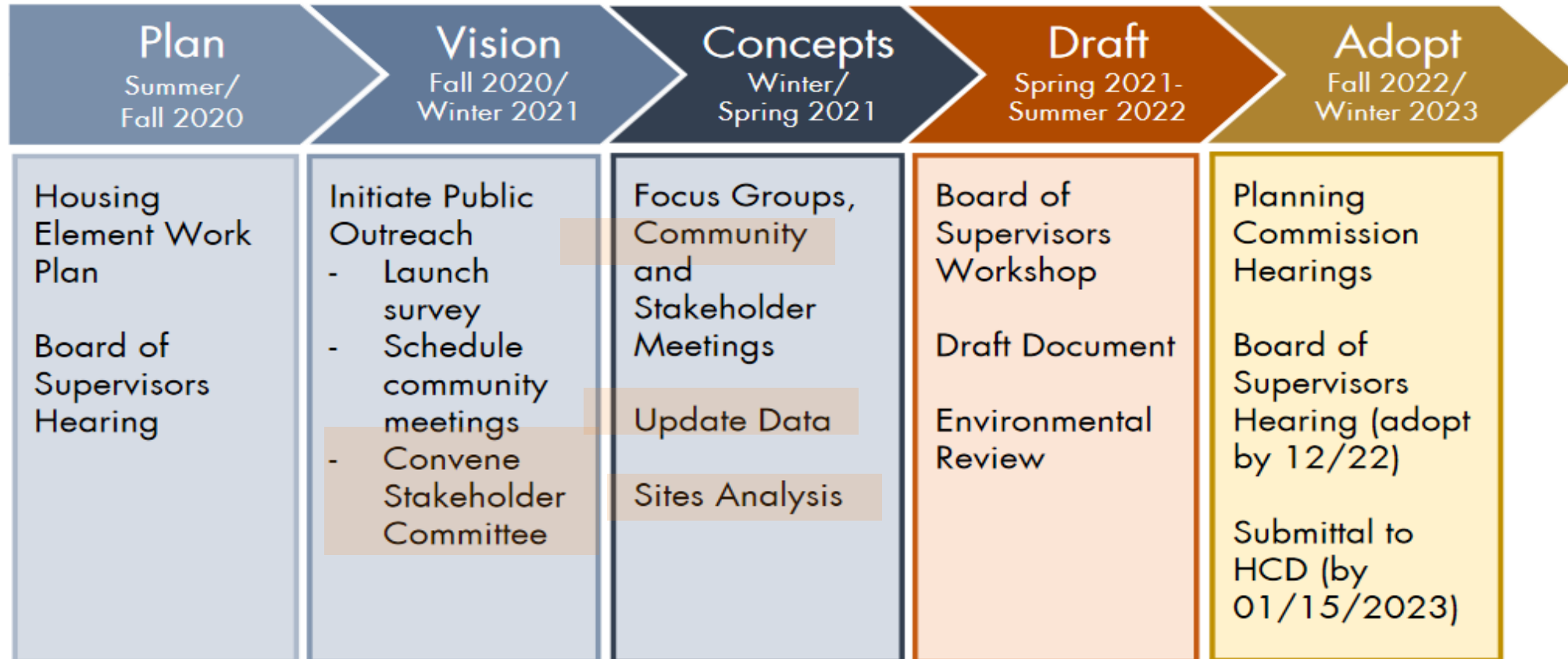


Value Housing for Older Adults

People who have lived and worked and raised families in their hometown deserve to have housing, family, neighbors and caregivers they can depend on as they grow older.

We value the contributions of older adults to our communities, and want them to continue to enjoy the euphoria that comes from know that the rest of their lives will be in safe, affordable and comfortable homes in their hometown.

2024-2032 Housing Element Timeline





- Housing on commercial properties – mixed use & infill
- Housing on parking lots, public property, churches
- Senior Housing (residential care facilities, assisted living)
- Housing for extremely-low income households
- Housing with services for people with disabilities
- Accessory Dwelling Units
- Tiny Homes
- Removing process roadblocks during permit application review
- Requiring affordable units in new development
- Preservation of rental housing
- Vacation rental regulations
- Rent stabilization
- Housing vouchers (subsidies) for lower income households
- Homeshare – www.covia.com
- Financing subsidies (grants, tax credits, density bonuses)



Making a Plan for Action

“Even the longest lived of our species spends but a blink of time in the span of human history. How dare anyone cause harm to another soul, curtail their life or life’s potential, when our lives are so short to begin with.”

Isabel Wilkerson, *Caste*

Speak up for Housing!

linda.m.jackson@agingactioninitiative.org

<http://aginginmarin.org/a-a-i/>

Resources

Recursos

- California Alliance of Retired Americans
<https://californiaalliance.org/north-bay-cat/>
- [California Accessory Dwelling Unit Handbook](#)
- [AARP ADU Handbook](#)

Why Do We Care?

Master Plan on Aging

Goal #1 Housing for all Ages and Stages

Target: Millions of New Housing Options to Age Well

[View Goal One's data indicators and track our progress at the Data Dashboard for Aging.](#)

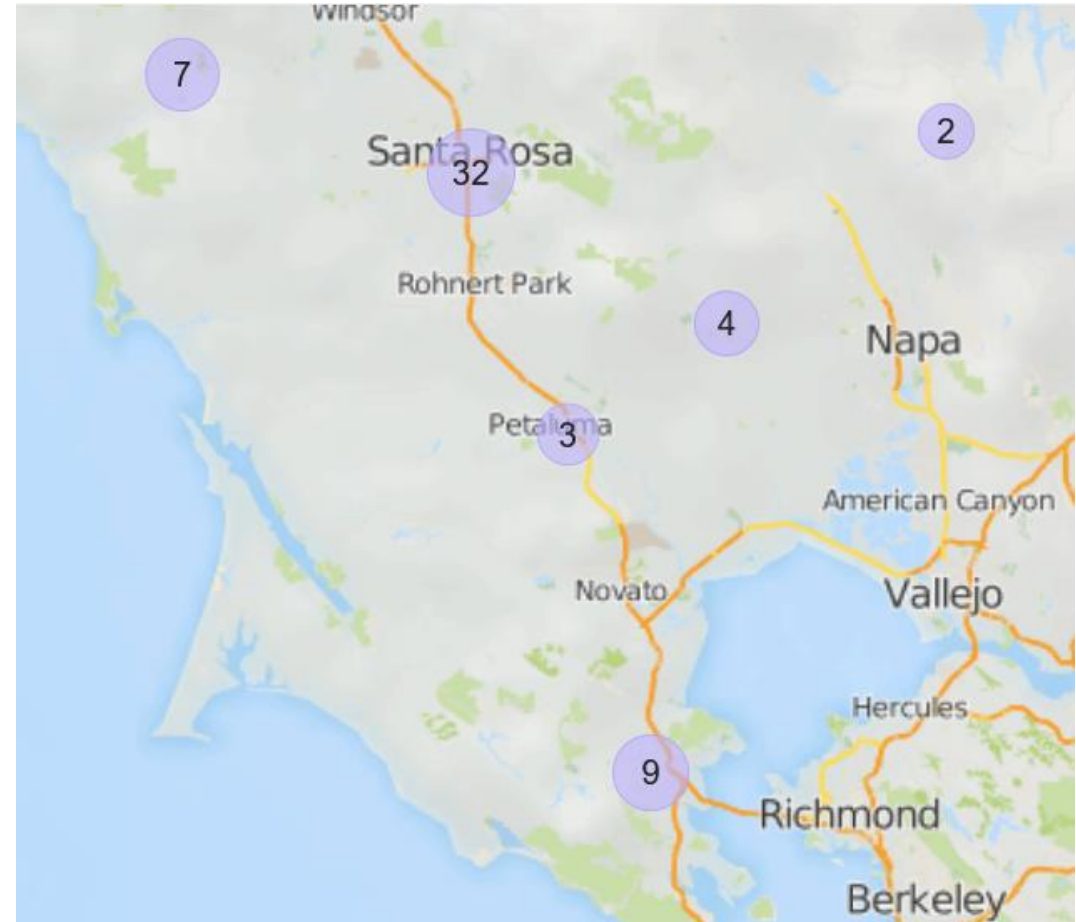
Older adults, like people of all ages, need housing options that meet **changing needs** across the decades. Housing that allows for different household sizes, with accessible transportation options, welcoming parks and public spaces, and strong climate and disaster readiness, are foundational to well-being and continued engagement in civic, economic, and social life.

A wider range of housing models are emerging for the second half of life -- such as duplexes and accessory dwelling units to support **multi-generational** families and caregivers, and new models of **residential communities** with a range of services -- and these models can be scaled. California's most well-known housing policy for older homeowners, Proposition 13, has limited property taxes to support affordability as people age; Proposition 13 may also have discouraged moving. The recently enacted Proposition 19 may encourage more older adults to consider moving into different homes and communities for the different stages of aging. While most older Californians are homeowners, older adults who **rent homes are facing rising affordability challenges**. Sharp gaps in home ownership rates by race and ethnicity, due to the **legacy of housing discrimination**, means Latinx and Black elders are more likely to be renters than White older Californians. Housing policies grounded in equity – for owners and renters, for all races and all ages, for living alone and all household sizes – can begin to remedy discrimination and advance **more housing options for all**.

Supply < Demand *La Cantidad y La Demanda*

**\$20,169 mean Social Security annual income
(~\$10/hour)**

2 people/50% of income: \$1,750/mo.



A.A.I. Mission

To promote a **county-wide, age-friendly** environment, **especially for those in need, collectively** created by a strong, diverse **network** through a system-wide approach to public **education**, policy **advocacy**, and **service innovations**.

*Promover **un ambiente amigable** para todos en Marin, **especialmente para los de bajos recursos**, colectivamente creado por **una red** fuerte y diversa a través de un enfoque de todo el sistema para la **educación** pública, la promoción de **políticas** y las innovaciones **de servicios**.*