

AGE-FRIENDLY HOUSING BRIEF 2021



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AGE-FRIENDLY MAPLE GROVE
www.agefriendlymaplegrove.org



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About Age-Friendly Maple Grove

Age-Friendly Maple Grove is a community-driven, City-sponsored initiative to make Maple Grove a better place to grow older. The City of Maple Grove joined the World Health Organization/AARP Network of Age-Friendly States and Communities in 2016. Visit our website for more information: www.agefriendlymaplegrove.org.

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Introduction

PURPOSE

With this brief, Age-Friendly Maple Grove (AF MG) hopes to contribute to creating more and better housing choices for the growing number of older Maple Grove residents. It provides information about promising practices and policies that may help the City of Maple Grove respond to demographic shifts and provide appropriate, affordable housing options for residents of all ages.

Housing has become a thorny and complex issue, yet the need for a safe place to call home is incredibly basic for us all. This brief describes a wide range of approaches—all within the scope of possibility—to help create age-friendlier housing options in Maple Grove.

BACKGROUND

City leaders are well aware of demographic shifts and other trends that are reshaping needs and desires in the community. Chief among them include the following:

- Older adults are the fastest-growing age group in Maple Grove (and most other places). See Figure 1. The number of residents aged 65-plus grew from 2,042 in 2000, to 9,065 in 2020, and is projected to be 12,002 in 2025, and 16,002 in 2035¹. This cohort has a varied set of wants and needs related to housing. Most communities' housing was not developed for modern lifespans.

FIGURE 1

Year	Number of Maple Grove residents by age			% of MG residents
	65-74	75-plus	65-plus total	65-plus total
2000	1,310	732	2,042	4.0%
2020	6,374	2,691	9,065	13.1%
2025	7,741	4,261	12,002	16.0%
2035	8,928	7,074	16,012	18.8%

Source: *A Comprehensive Housing Needs Analysis for the City of Maple Grove, Minnesota*. Maxfield Research & Consulting, November 2020. Page 17.

¹ *A Comprehensive Housing Needs Analysis for the City of Maple Grove, Minnesota*. Maxfield Research & Consulting, November 2020.

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- Broader societal trends mean that average household size is shrinking; the need for housing for one- and two-person households is growing, while the need for larger households is shrinking.
 - Housing has become very expensive, challenging cities to find ways to serve residents and provide the affordable options many need.
 - These combined factors, among others, create need for a greater variety of housing types and choices in the community.

When we think about where older adults live, we often speak of “senior housing”—as in age-restricted multi-unit buildings, or perhaps townhome communities. But the truth is that older people live in many different places and settings throughout the community. Affordability is acutely and increasingly important no matter where you live. As part of its 2017 community needs assessment, AF MG heard from older residents that affordable housing is a priority concern. Further, Wilder Research’s 2018 Minnesota Homeless Study found that homelessness among adults ages 55 and over is on the rise and had increased 25 percent since the previous study in 2015.²

Today’s older adults are incredibly diverse. As *The Atlantic* put it, “some are working, some are retired, some are hitting the gym every day, others suffer with chronic disabilities. Some are traveling the world, some are raising their grandchildren, and they represent as many as three different generations.”³

Housing decisions now must be considered with these realities in mind. We don’t just need more “senior housing” (although in some cases we do), but we need more housing types and choices all around. This brief presents some ideas for how Maple Grove could develop more housing choices for its residents.

² Wilder Research, “[Older Adults Experiencing Homelessness in Minnesota: Key Characteristics of Adults Age 55 and Older from the 2018 Minnesota Homeless Study](#),” April 2020.

³ Joe Pinsker, “When Does Someone Become Old?” *The Atlantic*, Jan. 27, 2020.

<https://www.theatlantic.com/family/archive/2020/01/old-people-older-elderly-middle-age/605590/>

Recommendations

Age-Friendly Maple Grove believes that all approaches described in this brief are worth pursuing and would contribute to creating needed housing options for people in later stages of life. However, because not all are likely to be adopted, we are highlighting the following three strategies as our top recommendations at this time. Together, they address key barriers to age-friendly housing: affordability of existing housing, affordability of future housing, and home accessibility. More information about each approach is included in the next section of the brief.

- **Recommendation 1: Consider increasing or formalizing affordability at Woodland Mounds**

Woodland Mounds is a City-owned senior (ages 62-plus) apartment building in Maple Grove. Currently, a portion of the building's 88 units are rented below-market rates to make them affordable to lower-income renters. AF MG encourages the City to increase, expand, and/or formalize affordability of Woodland Mounds. This strategy may be more straightforward in that it makes existing housing—already owned by the City—affordable rather than developing new affordable housing. (See page 7 for more detail.)

- **Recommendation 2: Adopt an Inclusionary Housing Policy**

Inclusionary Housing Policies requires that developers dedicate a portion of new (and, sometimes, rehabbed) housing for lower-income households without City subsidies. While inclusionary housing can meet political resistance, numerous Twin Cities suburbs—including Eden Prairie, Bloomington, Edina, and others—have adopted such policies in recent years to address the acute need for affordable housing in their cities. AF MG believes this strategy could be a high-impact approach to guaranteeing that affordable housing is consistently integrated into the City's housing stock over time. (See page 8 for more detail.)

- **Recommendation 3: Establish a home modification loan program that provides no-interest loans to older residents for accessibility improvements.**

The majority of older people prefer to stay in their family homes as long as possible. However, many houses—especially those built during certain eras—were not designed with accessibility in mind. Targeted home modifications can be a highly effective way to help someone remain safely in their home and prevent or delay having to relocate to a (potentially costly) institutional setting. However, such improvements can be unaffordable for older people on fixed incomes. Home modification loan programs for older residents can make a relatively small amount of money go a long way. Cities like Brooklyn Park, for example, offer a Senior Deferred Loan Program to provide home improvement financing to residents age 62 or older. (See page 10 for more detail.)

Age-Friendly Housing: Possible Approaches

This section describes numerous strategies to create housing that works for residents of all ages, income levels, and abilities. It is not an exhaustive list of possibilities, but rather a selection of some of the most promising and effective strategies being used in terms of age-friendliness.

The diversity of strategies reflects the fact that there is no single way to meet the housing needs of older residents (or any group of residents). Age-friendly housing must be approached from a variety of angles in order to address the range of limitations in most communities' housing options—such as affordability, home design and accessibility, zoning and land use, and the intersection of housing and services.

Finally, this brief serves as a summary, not a comprehensive research document. The descriptions are relatively brief and intended to give a sense of the possibilities. However, Age-Friendly Maple Grove would be pleased to provide additional information on any of these topics.

Below begins descriptions of our recommended strategies.

Affordability

Recommendation: Prioritize the creation of more affordable housing through a variety of means.

City leaders are very aware of the need for more affordable housing—at different levels of affordability—across the board. We recognize that “affordable” is a relative term with different definitions in different contexts, and also that creating more affordable housing options can be complex, both financially and politically. However, it is critically important.

AF MG commends the City of Maple Grove on its investment in affordable housing to date and understands that the City is exploring additional ways—including various financing mechanisms—to bring more affordable housing to the community. We enthusiastically support those efforts.

Existing Senior Housing

Recommendation: Consider increasing and/or formalizing affordability of Woodland Mounds.

Maple Grove has supported numerous affordable housing developments over the years. Two senior apartment buildings in the community offer below-market rents; both consistently operate with no vacancies and long waitlists of interested potential residents:

- *Arbor Lakes Commons* is the only project-based Section 8 (federally subsidized) property for seniors in Maple Grove and the immediate surrounding area. Residents pay no more than 30% of their income for rent in this 50-unit building, located in the heart of the city.
- *Woodland Mounds* is an 88-unit senior apartment building owned by the Housing and Redevelopment Authority of the City of Maple Grove. Rents for some units are below market-rate. Woodland Mounds is an important community asset.



Arbor Lakes Commons (top); Woodland Mounds

The City has considered increasing or formalizing affordability at Woodland Mounds, and AF MG encourages City leaders to do so as a way to bring more affordable senior housing units to the community (without, of course, displacing any current residents in the process). This strategy may meet less political resistance and be more straightforward in that it makes existing housing—already owned by the City—affordable and avoids the difficult process of developing new affordable housing.

Future Senior Housing

Recommendation: Ensure that a portion of all new active adult rental units are made affordable.

In terms of senior housing projects, the recent Maple Grove housing needs analysis produced by Maxfield Research⁴ reports immediate demand for active adult rental property. The report notes “immediate and strong” demand for shallow-subsidy active adult units (362) as well as demand for deep subsidy units (239) by 2025.⁵ Demand for market-rate active adult rentals is 242 units by 2025. If the City approves development of new active adult housing projects/units in an effort to meet this demand, AF MG urges City leaders to ensure that a portion of this new housing be dedicated to households with lower incomes. This would be in line with the Inclusion Housing Policy discussed below.

⁴ *A Comprehensive Housing Needs Analysis for the City of Maple Grove, Minnesota*. Maxfield Research & Consulting, November 2020.

⁵ Generally, shallow subsidy properties offer rents below market-rate but not based on household income; deep subsidy properties usually offer rents at around 30 percent of an eligible household’s income.

Inclusionary Housing Policy

Recommendation: Adopt an Inclusionary Housing Policy/Ordinance to ensure that affordable housing options are made a consistent part of the city’s housing stock.

Inclusionary Housing Policies require developers to reserve a portion of new units/homes for households below a certain income level without City subsidy.

Inclusionary housing is one high-potential means of achieving more affordable housing in a community. Since private sector development tends not to produce affordable housing on its own, yet the need for affordable housing is acute and growing, additional supply must be brought in by other means. This is a way to build in affordability along the way and can be complementary to developments that are entirely affordable.

Several suburban cities in the Twin Cities metro—including Eden Prairie, Bloomington, Edina, Richfield, and St. Louis Park—have adopted Inclusionary Housing Policies/Ordinances as a way to ensure that affordable housing (with affordability at a variety of different levels) is consistently developed in tandem with market-rate housing over time.

These policies provide models from which Maple Grove can learn, including lessons related to how policies can be structured in ways that suit a given community (e.g., affordability targets, housing types, terms, development size, developer incentives, etc.), as well as how formal, consistent guidelines—including developer options and benefits—set clear expectations and allow for necessary planning.

Benefits:

- Demonstrates ongoing commitment to affordable housing
- Ensures a consistent supply of affordable housing in the community

Challenges:

- Garnering political support
- Potential developer resistance

Resources and more information:

- [City of Eden Prairie policy](#) (final):
 - [Housing Task Force final recommendations for Inclusionary Housing Policy](#)
 - [Presentation laying out potential Inclusionary Housing Policy elements, key considerations, and recommendations](#) (Sept. 2019)
- [City of Bloomington policy](#)
- [City of Edina policy](#)
- [City of Richfield policy](#)
- [City of St. Louis Park policy](#)

Rent Subsidies

Recommendation: Consider rent subsidies to help older adults afford moving out of their family homes, thereby freeing up starter homes for new buyers.

AF MG recognizes that City leaders may be concerned about the limited supply of “starter homes” desired by first-time homebuyers and new families. If more older adults remain in their family homes, those houses are not turning over and being made available to new buyers. One strategy to address this issue is rent subsidies for older homeowners who would like to move into rental units or townhomes but cannot otherwise afford to do so. The City could provide those subsidies to income-qualifying residents in order to maintain the needed cycle of home turnover.

Naturally Occurring Affordable Housing (NOAH)

Recommendation: Protect NOAH properties that may be targets for redevelopment.

Finally, AF MG encourages the City to protect Naturally Occurring Affordable Housing (NOAH) from redevelopment. NOAH refers to residential rental properties that have low rents without public subsidies. They are “naturally” more affordable because they are older and have few amenities.

Many NOAH properties in the Twin Cities suburbs are being purchased by developers and converted to higher-market rent buildings, pricing out lower-income tenants and eliminating critically important affordable housing. While Maple Grove may have less NOAH than some of its suburban counterparts, the preservation of NOAH is one of the easiest ways to keep affordable housing in a community, and this issue should remain on the radar of City leaders. Higher rent communities such as Maple Grove are more likely to lose their affordability.⁶ Several Twin Cities suburbs, such as St. Louis Park and Bloomington, have protected NOAH through measures such as Tenant Protection Ordinances. The [Greater Minnesota Housing Fund](#) created the [NOAH Impact Fund](#) to provide support and technical assistance to cities interested in preserving NOAH.

⁶ NOAH Impact Fund, Greater Minnesota Housing Fund.

Home Design & Accessibility

Home modification loan program

Recommendation: Create a home financing program that provides no-interest loans to older residents for accessibility improvements.

The vast majority of homes in the US are not accessible for people with mobility challenges. Less than five percent are accessible for individuals with moderate mobility difficulties, and less than one percent are accessible for wheelchair users.⁷ This is increasingly a concern as the population ages and more residents will need homes with at least basic accessibility features.

Older housing stock poses particular challenges. Houses with split-level living; narrow hallways and doorframes; inaccessible bathrooms; and laundry located in the basement are common design barriers.

Many older homeowners could benefit from accessibility modifications—whether minor or more significant—but such improvements can be out of reach when on a fixed income. The City of Maple Grove should consider creating a program to provide no-interest loans to older residents (e.g., 62+) for modifications that would help them remain living safely at home.

The City may already offer limited assistance of this nature from HUD’s Community Development Block Grants (CDBG) program. However, a more specific, well-resourced program could help more residents remain living at home, lessening the need to find alternate housing, especially if suitable choices aren’t available in the community.

The City of Brooklyn Park has developed a Senior Deferred Loan Program that provides zero-interest loans from \$2,000 to \$25,000. Loans are due when the property is sold or the owner no longer maintains primary residence at the home. This may be a helpful model to learn from in exploring the creation of a similar program in Maple Grove.

Benefits:

- Support aging in community
- Reduce residents’ need for costly institutional living
- Make existing housing stock more accessible to and usable by a broad range of people

Challenges:

- Securing support for a new loan program

Resources:

- Brooklyn Park’s [Senior Deferred Loan Program](#).
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⁷ *Accessibility of America’s Housing Stock, Analysis of 2011 American Housing Survey*, US Department of Housing & Urban Development, 2015. <https://www.huduser.gov/PORTAL/sites/default/files/pdf/accessibility-america-housingStock.pdf>

Emergency Repair Program for Seniors

Recommendation: Consider establishing an Emergency Repair Program to help income-eligible older residents make urgent home repairs.

Emergency repair programs provide critical financial assistance to income-qualifying older adults for emergency household repairs such as furnaces, roof repairs, broken windows, etc. Small grants (e.g., \$5,000-\$10,000) help older residents make relatively small but critical home repairs that ensure they are safe and that help keep the community's housing stock in better condition. The cities of Plymouth and Eden Prairie both offer such programs, providing models for how it could be structured.

Benefits:

- Solve an older resident's big problem with a relatively small amount of money
- Help keep city's housing stock in better repair
- Similar programs exist in neighborhood cities from which Maple Grove could model and learn

Challenges:

- Time, costs, and staff resources required to establish a new program

Resources:

- [City of Plymouth Emergency Repair Program for Seniors](#)
- [City of Eden Prairie Senior Emergency Repair Program](#)

Visitability and Universal Design

Recommendation: Require or incentivize visitability features be included in (a portion of) Maple Grove homes.

Universal Design and visitability are similar but different. Both address the issue of making a community's housing stock accessible and usable to a wide range of people, but visitability is more targeted and specific.

- **Universal Design**, also known as inclusive design, creates environments that are as usable as possible by as many people as possible regardless of age, size, ability, or disability.
- **"Visitable"** homes are not fully accessible but meet three critical accessibility requirements that allow them to be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers. The requirements are:
 - One zero-step entrance
 - Doors with 32 inches of clear passage space
 - One bathroom on the main floor you can get into in a wheelchair

The City of Maple Grove has already taken steps to encourage the development of more homes using Universal Design features. This is commendable and a very positive step forward.

Newly constructed housing often is more accessible than older housing stock—particularly in multi-unit buildings—and housing that receives public money is required to include certain accessibility features. However, as of 2011 less than four percent of all U.S. homes have basic accessibility features such as extra-wide hallways and doors and a bedroom on the entry level. Less than one percent of housing is accessible for a wheelchair user.⁸

This is highly relevant for older people, and for communities planning for future housing needs. The demand for affordable, accessible housing is set to soar in coming years as the population ages. But good design benefits all ages. Many of us may experience at least a temporary need for more accessible living—if we suffer an injury, deal with an illness, or recover from surgery. Or if we have a grandparent or other friend or family member with a mobility challenge who would like to visit our home.



These visitable townhomes demonstrate a zero-step entry. Image: Visitability.org

⁸ U.S. Department of Housing and Urban Development, *Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey, 2015*. <https://www.huduser.gov/PORTAL/sites/default/files/pdf/accessibility-america-housingStock.pdf>

Traditional housing design practices are no longer sustainable as they are not meeting the needs of enough residents. Further, it is more cost-effective to make good design part of original construction rather than to modify a home once a person develops a mobility impairment. Communities who take bold steps to account for these realities will benefit in coming decades.

AF MG encourages the City to take steps to incorporate visitable homes into the community's housing stock to strengthen and complement the Universal Design incentives. Visitability, too, can be incentivized, though this usually results in spotty uptake. Requiring that all homes (when feasible), or a certain percentage of homes, be visitable will guarantee that more Maple Grove homes can be comfortably occupied and visited by people with mobility challenges. The American Planning Association recommends mandating visitability as one its five ways for cities to plan for more accessible housing stock, and numerous policy examples from cities around the U.S. are available. (See Resources below).

Benefits:

- Over time, makes a community's housing stock more usable and inclusive of a broad range of people
- Supports aging in community as well as any resident with a temporary or permanent mobility challenge
- Incorporating visitability features into new construction requires minimal extra costs

Challenges:

- Resistance from developers and builders
- Lack of single sector or organization to lead such an effort; involves numerous players likely to have varying degrees of knowledge or motivation

Resources

- Visitability.org ([Policy examples page found here.](#))
- [Increasing Home Access: Designing for Visitability](#), AARP's Public Policy Institute
- "[Five Ways to Plan for More Accessible Housing](#)," *Planning*, November 2020, American Planning Association

Land Use and Zoning

Accessory Dwelling Units (ADUs, aka “mother-in-law apartments”)

Recommendation: Adopt a zoning ordinance to allow construction of Accessory Dwelling Units.

Accessory Dwelling Units (ADUs) are second, small dwellings on the same grounds as or attached to a single-family home. It could be an apartment over a garage, a cottage in the backyard, or a basement apartment, among other examples.

ADUs have become a regular part of conversations related to age-friendly housing. AARP promotes ADUs as part of its age-friendly communities network, and several area cities, including Minneapolis, Saint Paul, and Roseville, among others, in recent years have adopted zoning ordinances that permit (more) ADUs.

ADUs can come in several forms—namely *attached* (to the main dwelling unit) and *detached* (as a separate structure, independent of the main dwelling unit) with some variations within each type. Cities can design ordinances to be loose or restrictive. Maple Grove may already allow ADUs to a limited extent.

ADUs are sometimes nicknamed “granny flats,” and they are indeed sometimes homes for older adults. For example, an older person may live in an ADU on the property of a family member, keeping family close but allowing for privacy and individual space. An older adult could also reside in the main dwelling unit and rent out an ADU for additional income (or vice versa), or use it as a home for a caregiver.

However, ADUs benefit residents of all ages. Among other things, they are one means of providing increasingly common multi-generational housing options. For example, a young adult might reside in an ADU on his or her family’s property.

ADUs can be met with resistance from some residents as well as from some city leaders. However, evidence from the Twin Cities and beyond indicates that uptake is slow and gradual. ADUs tend to create options over time, but do not overtake or even significantly alter the feel or character of existing neighborhoods.

Benefits:

- Create more housing, and more housing *options*, including affordable ones.
- Allows greater density in a gentler way
- Successful suburban models are available to follow—e.g., Roseville
- A way to help provide housing options for a growing number of multi-generational families



An above-garage ADU in Minneapolis.

Source: White Crane Construction

Challenges:

- Can be controversial; NIMBY issues
- General aversion to idea of renters, perceived change to character of neighborhood

Resources:

- [The ABCs of ADUs](#) – AARP
- ADU Ordinances and Information: [City of Saint Paul](#), [City of Minneapolis](#), [City of Roseville](#)

“Missing Middle” Housing

Recommendation: Incorporate “Missing Middle” housing into Maple Grove neighborhoods as a way to create more housing choices in the community.

“Missing Middle” housing is a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in walkable neighborhoods.⁹ This may be a duplex, four-plex, courtyard building, townhouse, or other similar housing style.

This type of housing does not change the character of the neighborhood but does create more options for people—not only more housing in general, but more housing *types* as well as *price points*. Maxfield’s recent recommendations call for more types of housing and the need for more townhomes (or similar) in low- to medium-density neighborhoods. While there may be limited political interest in actually doing this, demographic shifts and the increasingly acute need for lower-cost housing options challenge us to stretch our



Image: Opticos Design, Inc.

⁹ Definition drawn from <https://missingmiddlehousing.com/>

thinking. Further, neighborhoods that are more age-integrated—rather than age-segregated—help cement intergenerational connections that contribute to the social dimension of age-friendly communities.

Maple Grove has already developed some housing that could be considered “missing middle.” The refined angle would be to prioritize greater affordability and home design that is accessible to a broad range of people.

The City’s roles would include:

- Ensure zoning allows for development of such housing types in traditionally single-family-home neighborhoods
- Incentivize/encourage development of such housing
- Consider a pilot program (e.g., City of Minneapolis)

Benefits:

- Creates more housing, and more housing *options*, including affordable ones.
- Helps meet broader housing needs and desires, not just those of older people. Younger generations who are delaying marriage and/or starting families also desire smaller homes.
- Creates more “starter home”-type housing, which is in short supply. Helps offset high number of very large homes that dominate much development.

Challenges:

- In cases of rental housing, general aversion to idea of renters in single-family home neighborhoods
- Perceived change to character of neighborhood

Resources:

- Missing Middle Housing - <https://missingmiddlehousing.com/>
- “[Bring Back Missing Middle Housing](#),” AARP Livable Communities, 2019.
- City of Minneapolis [Missing Middle Housing Pilot Program](#)

Alternative Models

Village model

Recommendation: Explore creating and supporting a local “Village.”

“Villages” support aging in community and social connection by offering members a network of services, typically covered by annual dues. Services can include transportation and home repairs delivered by both paid providers and volunteers; social, cultural, and educational programs; health and wellness activities; and member-to-member volunteer support, as well as vetted and discounted service providers. Most Villages charge dues to cover necessary costs, but many also offer discounts or subsidies to low-income members. In some cases, local governments provide subsidies.

There are 250 Villages in the United States and around 100 more in development. Currently, a handful of Villages exist in Minnesota, including Minneapolis and Stillwater. The Village to Village Network is a national organization that helps communities establish and manage their Villages.

Developing a new Village takes time and energy—usually on the part of “Villagers” themselves—but this grassroots model holds promise as a way that older people can connect to the services and social support they desire as they age in community. If interested, the City of Maple Grove, with support from Age-Friendly Maple Grove, could take exploratory steps toward establishing a pilot Village.

The City could play several roles, including:

- Potentially helping to fund a Village, at least to start—e.g., providing staff time for initial coordination
- Contributing PT staff to help coordinate Village once up and running
- Helping to subsidize dues for low-income members
- AF MG could provide support and assistance on various fronts

Benefits:

- Innovative way to help people remain in their homes that requires no new infrastructure
- Helps build sense of community and connection among members
- A national organization exists that can provide technical assistance and other support
- Likely to gain political and community support

Challenges:

- Would be doing something for the first time; lots to learn.

Resources:

- Village to Village Network: <https://www.vtvnetwork.org/>

Conclusion

Age-Friendly Maple Grove thanks the City of Maple Grove for its ongoing support and partnership. We hope this brief will be a source of useful information and inspiration as City leaders consider how to meet changing community needs—especially related to housing, among the most fundamental of all human needs. Many of the strategies in this brief will help create housing options for residents of all ages, not only older ones. However, as housing costs continue to rise, and the number of older adults—including those with little wealth—do, too, new approaches are needed now to ensure that people have safe, appropriate, and affordable places across the lifespan.

As Harvard’s Joint Center for Housing Studies put it, “In short, the time for more comprehensive, innovative policies—in the design, financing, construction, and regulation of housing, in urban planning and design, and in the provision of community services—is now. The quality of life and wellbeing of a third of US households depend on it.”¹⁰

¹⁰ [*Housing America’s Older Adults 2019*](#), Joint Center for Housing Studies, Harvard University.