



Housing Solutions for Maine's New Age



Summary of Major Findings of the
Conference on Housing Solutions for Maine's New Age

At the Hutchinson Center in Belfast, Maine
May 31, 2018

Introduction

As Mainers have changed our thinking about where we want to live and how we want to live, we've been able to design and build housing and communities that meet our vision. As we are living longer, more engaged lives, we've reached a new shared vision – we want to “age in place” – live out our lives in our own homes, or at least in our communities, connected to our important social networks. There are volunteer-driven efforts underway all across Maine to help us move toward this new vision, helping to redesign communities to work for a lifetime. While some of these efforts focus on housing, we need to do more to help communities find and implement solutions that will help people age safely in their homes or find other suitable living opportunities in their communities.

Maine has the oldest population in the country. It also has the oldest housing stock. Both are beautiful – the people and the houses. But sometimes the two don't match well. Old housing can have steep, narrow stairways, cramped doorways, screens and storms to put on and off, slippery bathtubs in second story bathrooms, and rickety front stairs that need replacing. They're often energy inefficient and in need of weatherization. For people who develop mobility, balance, sight and other challenges, older homes can go from lovely to dangerous fairly quickly. For those on a fixed income who can't afford repairs and updates, homes can slowly deteriorate until things get too bad to fix.

Part of the solution is to build new housing. MaineHousing estimates that there is a need for 6,000 affordable new housing units for low-income older Mainers alone. Other estimates put the number closer to 10,000. New housing is part of the answer, but it is not the complete answer. Most people want to remain in their own homes. Many live in rural towns, and are unwilling move to larger communities where new projects will be built.

Other strategies must be part of the solution. Some alternatives already exist, but are not being used, or are not universally available. Others need to be developed more fully. To this end, the Maine Council on Aging, MaineHousing, and Bath Housing Authority hosted a one-day planning conference entitled “Housing for Maine's New Age” on May 31, 2018. It was an invitation-only conference, attended by 120 people, including experts in housing, codes, architecture, and design; as well as elected officials and community volunteers concerned with the issue (see Appendix A for the agenda and a list of attendees).

This report provides an overview of the presentations and discussion, as well as recommendations arising out of the conference.

If you'd like to help us with this work in your community, please contact Jess Maurer at jmaurer@mainecouncilonaging.org, 207-592-9972.

Contents

I. Executive Summary	1
II. Universal Design	2
III. Home Modification	4
IV. Accessory Dwelling Units (ADUs)	7
V. Small Homes	10
VI. Shared Housing	13
VII. Recommendation themes	15
Appendix A: Conference Agenda and Attendees	17
Appendix B: Design Checklist from The Center for Universal Design	21
Appendix C: Local Regulatory Barriers and Solutions for ADUs	27
Appendix D: List of Aging-in-Place Initiatives in Maine	29

CREDITS

Conference Sponsors:

The Maine Council on Aging is a nonprofit that builds a strong multi-disciplinary network to promote the safety, independence and well-being of Maine's older adults. See <http://mainecouncilonaging.org/>

MaineHousing is an independent state agency that finances safe, affordable, warm housing for Maine's low and moderate-income people. See <http://www.mainehousing.org/>

Bath Housing works to enhance housing stability for seniors, those with disabilities, and families in the greater Bath, Maine area. See <http://www.bathhousing.org/>

Major Conference Underwriters:

The conference could not have taken place without the financial backing of the **Maine Association of REALTORS®**, **Healthcentric Advisors**, **MaineHousing**, **bild Architecture**, **Clark Insurance**, **Curtis Thaxter Attorneys at Law**, **Efficiency Maine**, **the Federal Home Loan Bank of Boston**, and the **Maine Community Foundation**.

Writers:

This report was written by Frank O'Hara, a public policy consultant living in Hallowell; Jess Mauer, Executive Director of the Maine Council on Aging; and Trish Ohler, Program Manager for the Maine Association of REALTORS® Foundation.

I. Executive Summary

As Mainers are living longer, more engaged lives, we've reached a new shared vision – we want to “age in place” – live out our lives in our own homes, or at least in our communities, connected to our important social networks. Over 120 people came together in Belfast on May 31, 2018, to discuss new approaches to achieving this shared vision. The conference featured presentations and planning sessions on five key topics:

- **Universal design** – principles for designing new homes and rehabilitated homes that ensure universal access for people in all living and health situations
- **Home modification** – home changes, both small and large, that can improve the safety of a home at a relatively low cost
- **Accessory dwelling units** – small apartments created within, attached to, or located on the same property as an existing home
- **Small homes** – energy efficient, environmentally responsible, low maintenance homes
- **Shared housing** – cooperative living arrangements in a single housing unit.

Participant discussions at the conference revealed common challenges to implementing these and other innovative ideas for older people:

- *neighborhood opposition* to small houses, accessory dwelling units, and shared housing based upon fears of hurting property values, increasing traffic, making parking more difficult, introducing strangers to the area;
- *municipal ordinances* that lack the flexibility to accommodate alternative housing arrangements and that are supported by residents based upon the fears listed above;
- *lack of basic information* about possible innovative solutions, and the ABCs of their implementation; and
- *lack of a centralized system to connect homeowners, home sharers, contractors, and architects* interested in housing solutions in Maine.

Recommendations arising out of the conference include:

- Develop public marketing and education on the following issues:
 - 1) the public health case for home modifications- *homeowner health can be improved through cost effective home modifications*
 - 2) the benefits of accessory housing, small homes, and or shared housing
- Urge Maine's congressional leaders to increase funding for housing innovation
- Use MaineHousing's administrative expertise to incentivize pilot projects demonstrating new solutions to housing for older people.
- Engage Maine's financial institutions in developing new financial instruments geared towards new housing options.
- Publish how-to guides for home modifications, accessory dwelling units, and small homes
- Offer templates of model ordinances for use at local municipal levels speeding up the permitting process for innovative housing solutions.

II. Universal Design

Jill S. Johanning, AIA

Alpha One/ Access Design

Jennifer G. Eckel, MBA, CAPS

Definition:

The design of products and environments to be usable by all people to the greatest extent possible, without the need for adaptation or specialized design. - Ron Mace, NCSU

Presentation:

Universal Design has the intent to make homes accessible for people of all ages and with the most common health limitations, without the use of expensive assistive technologies. The premise of Universal Design is that most people will need barrier-free housing at some points of their lives; that such needs can be accommodated simply and inexpensively with an intelligent initial design; and that such homes will be even more sellable than the conventional home, because the market of possible buyers will be larger.

Universal Design also is applicable to rehabilitation, small homes, and accessory dwelling units – described later on in this report. The proponents of Universal Design are not aiming to incorporate these standards into building codes. Rather, they want to educate builders, bankers, real estate agents, architects, and buyers and renters.

A complete list of Universal Design home building considerations is provided in Appendix B. Some key features include these low-cost options:

1. No step entry
2. Wider doorways and hallways
3. Walk-in, no-threshold shower
4. A bedroom and bathroom on first floor
5. Reachable, rocker-type light switches
6. Lever-style door handles and faucets
7. Kitchen appliances with auto shut-off
8. Non-slip flooring – kitchen and bath
9. Abundant, multi-source lighting
10. Grab bars in bathing areas
11. Comfortable furniture and furnishings
12. Telephones, doorbells with low frequency tones

Below are examples of what Universal Design would look like in two key rooms in the household – the bathroom and the kitchen. Most of the improvements do not take a lot of additional room space – rather, most of the access is gained by a more strategic placement of fixtures within the room. There are some additional costs for specialized cabinets and floor treatments, but these cost in the hundreds rather than thousands of dollars.

III. Home Modification

Presenters:

Deb Keller
Bath Housing Authority

Danielle Watford
Maine Health Care

Clyde Barr
Maine Housing

Definition:

Any improvements made to a home or apartment that improve the accessibility and safety of the home.

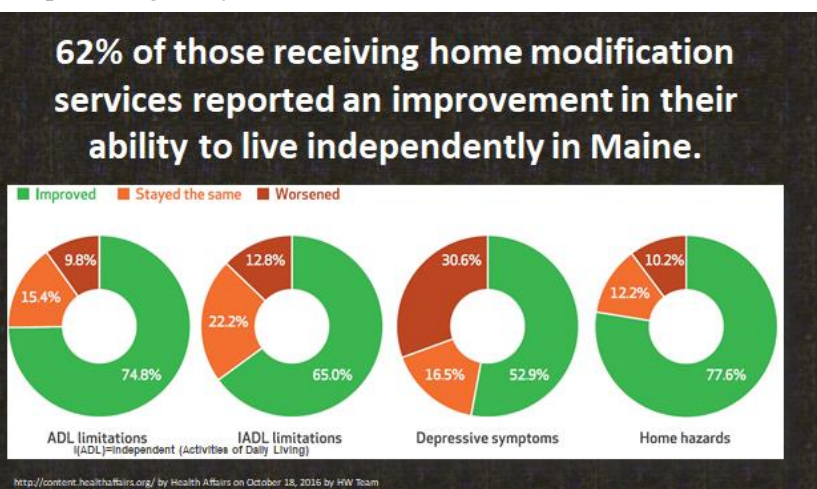
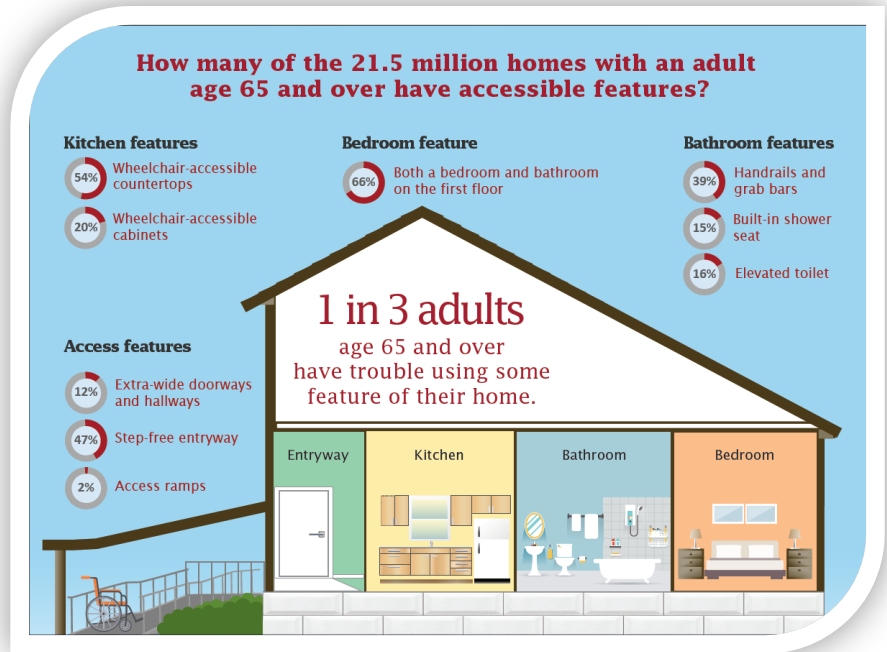
Presentation:

One in three adults over age 65 live in a home that presents some difficulty for them. Most don't have step-free entrances, handrails and grab bars in the bathroom, extra-wide doorways and hallways. Many don't have a bedroom and bathroom on the first floor.

These and other "universal design" improvements can be introduced into older homes

through home modifications. For very modest costs, the safety of a home for a senior can be improved greatly. The Center for Disease Control estimates that one in four older people fall

each year, and that one in five of these falls causes a serious injury.¹ The total medical cost of falls in 2015 was more than \$50 billion.

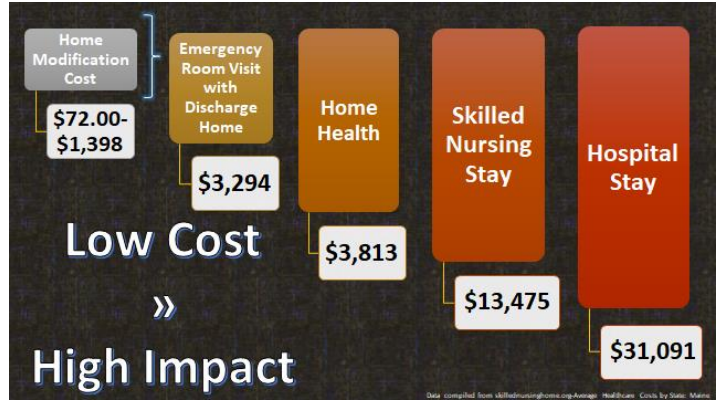


For older people who receive home modifications, 3 in 4 report that home hazards are reduced – and half report that their emotional state is improved.

¹ See <https://www.cdc.gov/homeandrecreationsafety/falls/adultfalls.html>

Compared to the medical costs incurred by falls and other home injuries, the cost of home modifications can be relatively modest.

But the cost of home modifications may vary. There are the low cost, do-it-yourself improvements, like stair handrails and bathtub grab bars; to more expensive improvements that involve remodeling of bathrooms, kitchens, and entranceways.



There is help for families to pay these costs. Maine has a Home Modification Tax Credit called *AccessAbleHome* that provides up to \$9,000 in tax credits to reimburse households for expenses that make the home more accessible for a person with a physical disability who will live there. Household income must be less than \$55,000. Tax credits cannot exceed the amount owed in taxes, but the credits can be carried forward to future years. See:

<http://www.mainehousing.org/programs-services/HomeImprovement/accessablehome>

Local Public Housing Authorities in Bath, Brewer, Fort Fairfield, Old Town, South Portland, and Westbrook operate the *Comfortably Home/Home Modification for Seniors* program. It provides one-time, minimally disruptive but high-impact minor home improvements, such as:

Accessibility Modifications

- Grab bars and handrails
- Shower wand
- Shower seat
- Raised toilet seat
- Drawer pulls
- Doorbell
- Lighting
- Kitchen faucet

Minor Repairs

- Winterizing
- Flooring repairs
- Storm door installation
- Gutter work
- Steps/existing ramps
- Minor plumbing and electrical
- Custom carpentry

Safety Checks

- Smoke and Carbon Monoxide detectors
- Dryer vents
- Refrigerator coils

Households that own a house within or next to one of the above communities, with low or moderate incomes (depends on geography and family size), are eligible. Contact your area local housing authority for details.

Maine’s Community Action Agencies operate the *Keeping Seniors Home* program. The program provides advice and minor repairs to very low-income elderly households. Services include:

- Energy Conservation
- Home Safety Assessments
- Home Safety Falls Risk Prevention and Education
- Home Safety Fire Risk Safety and Education
- Home Modifications for Accessibility
- Home Repair
- Connections to other resources to help maintain independence

Habitat for Humanity is a program that engages local volunteers to help people in need build a new home or to do structural repairs (doorways, stairs) to older homes. The program has regional chapters located in Portland, Belfast, Augusta, Waterville, Rockport, Bangor, Ellsworth, Topsham, and Kennebunk.

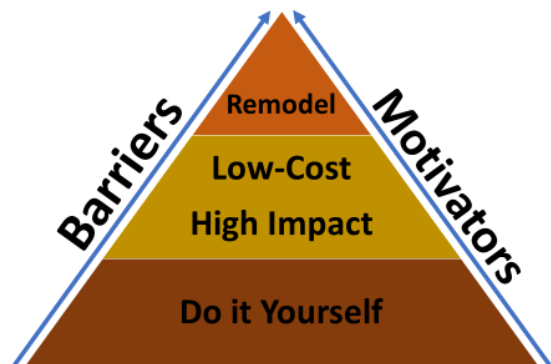
Workshop discussion:

The need for home modification is great. The amount of home modifications going on is relatively modest. Barriers to action include:

- Lack of a skilled workforce – volunteers are helpful and essential, but skilled contractors are needed to manage such work, and they are in short supply
- Financial – while help is available, it varies by region and income level.
- Finding help – families need help in navigating the system; options include 211 listing, a website, a public awareness campaign
- Education – landlords, attorneys, contractors, need information on how to make housing accessible
- Pride and mistrust – individuals in need of help don't like to ask, may not trust agencies
- Language – terminology differs for home modifications , programs have dozens of titles, it is confusing for people to navigate.

Workshop recommendations:

1. **A navigation system** for families that tells them, within their county, what programs are available, what contractors, what building suppliers, what classes;
2. **Public education campaign** that communicates the importance of home modifications, and where people can go for help; and
3. **Financial incentives** for households to undertake home modifications.



For more information:

Consult the list of programs on the website of the *Aging and Disability Resource Center*
<http://adrcmaine.org/home-modification-repair>

Or call the Resource Center directly to get a home repair or modification referral in your area:
1-877-353-3771

IV. Accessory Dwelling Units (ADUs)

Presenter:

Tom Emerson

Architect, Studio B-E Architecture

Definition:

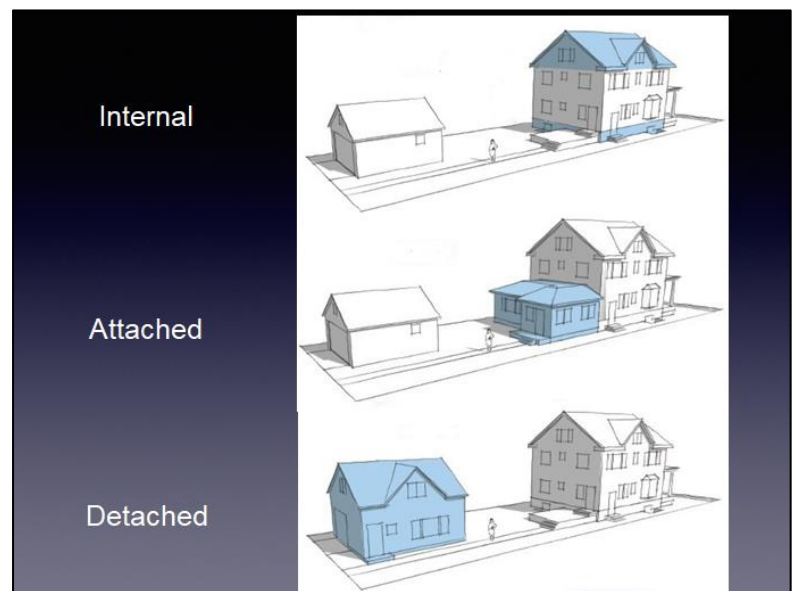
Accessory dwelling units (ADUs) — also referred to as accessory apartments, second units, or granny flats — are additional living quarters on single-family lots that are independent of the primary dwelling unit.

Presentation:

Accessory dwelling units can be internal to the home – say, a converted basement or porch or attic; attached to the home, as an ell; or detached from the home but on the same lot, usually a much smaller building.

Such units can serve an older resident in a variety of ways, by providing:

- housing for a caregiver of an older homeowner;
- housing for the older parent(s) of the homeowner;
- housing for the primary older homeowners, with revenues from renting out the main house helping them to stay in the community; and
- housing for seasonal visitors, either related or not.



Such housing is a tool that allows residents to age in place. For the family involved, it is an affordable option – the least expensive way to create an additional housing unit. Many times it facilitates caregiving and adds income for the older resident.

Such housing also benefits the community. It adds tax revenues without adding much in the way of public expenditures. It requires no new roads or sidewalks, and residents rarely have any children of school age. It adds to the stock of affordable housing, does not contribute to sprawl, and has few environmental impacts.

Nevertheless, accessory dwelling units are often not allowed in local zoning ordinances, or if they are allowed, the restrictions are such as to make their development infeasible. Restrictions may limit the building size for a new unit; restrict occupancy status; require expensive new

parking spaces; include limits on setbacks, height, and lot coverage; or include expensive fees (see Appendix C, 1. Barriers, for more detail).



In addition, banks may be uncomfortable financing accessory dwelling units, and may exclude rental payments when calculating homeowner income.

Neighbors can also be uncomfortable with an accessory dwelling unit next door. Common fears expressed include parking on the streets, traffic, and effects on other services. They are also concerned with potential short term rentals, like AirBnB, VRBO, etc.

Workshop discussion:

Workshop attendees focused on nuts and bolts issues. How do ADUs affect the capacity of septic systems and wells? What size electrical panels are needed? How is fire safety handled – are sprinklers needed?

ADUs increase the value of homes, and thus increase property taxes. This is a net benefit for the community, but a hardship for owners.

Financing presents special issues. Home equity loans, conventional loans, selling off part of a lot, reverse mortgages, all have pluses and minuses. Municipalities can be asked to play a part by co-signing a loan or providing a CDBG grant or loan.

In the end, municipalities need to see the benefit of having denser living patterns, and act as a proponent of innovations like ADUs.

Workshop recommendations:

The recommendations, in order of priority, include:

1. *The creation of a model ordinance or ordinances for Maine municipalities* that makes Accessory Dwelling Units practical while at the same time protecting the municipality (see Appendix C for some initial ideas). Because rural and urban areas of Maine are different, two different models may be needed. The ordinance should provide flexibility

around sprinkler systems, allow for flexibility in dealing with setbacks and other requirements, etc.;

2. *The creation of a how-to guide* that includes easy-to-interpret visuals;
3. *The creation of a contractor list* of those who can provide ADU construction (modeled on Efficiency Maine's contractor list – just a resource, not an endorsement of individual contractors);
4. *The creation of volunteer help crews* either within Habitat for Humanity, or at least modeled on Habitat for Humanity; and
5. *Explore financing options* for people who may need help qualifying for a loan when new rental income from the ADU cannot be considered in making the loan.

For more information:

ADUs are becoming more popular on the west coast, in part as a result of the high cost of housing there. Two resources for those interested in ADUs have arisen from the west coast experience. The website of AccessoryDwellings.org provides a variety of articles and ideas describing what is going on – see <https://accessorydwellings.org/>. For those interested in practical design and construction ideas for an ADU, see the website “Building An ADU,” <http://www.buildinganadu.com/>.

The Maine presenter can be contacted at:

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V. Small Homes

Presenter:

David Foley

Architects, Holland and Foley Architecture, LLC

Definition:

A “tiny” home is generally considered to be a home 500 square feet or smaller. A “small” home is one that is around 1,000 square feet or smaller –less than half of the national average of 2,400 for a new single family home in 2017².

Presentation:

Household size has been shrinking in the United States for many years. At the same time, the square footage of the typical new home has been increasing.³ The increase in housing square footage has contributed to the problems of housing affordability; energy use; home maintenance burden; and product consumption and waste disposal. In the past few years, there has been a growing movement towards developing smaller single family home models. In addition to solving environmental problems, smaller homes can provide an affordable option for older residents for one-floor living and low maintenance features.

Small homes have many useful attributes all serving to improve the quality of life of older persons and their care givers. Small houses can provide private living space allowing care givers to be close by an older person who needs daily living support. Small houses are frequently located close to a larger home but allow for separation and social privacy of all parties. In some situations, the larger home can provide income for the older family members while they use the small house as their primary dwelling. Customizing a small home to meet mobility needs is usually easier and more cost effective than a larger home renovation.

Clustering of small homes to create a neighborhood feel is just one of the appealing features of the smaller footprint home. A couple of the advantages of neighbors are an increased feeling of safety and increased opportunities of socialization for older home owners without the need for transportation.

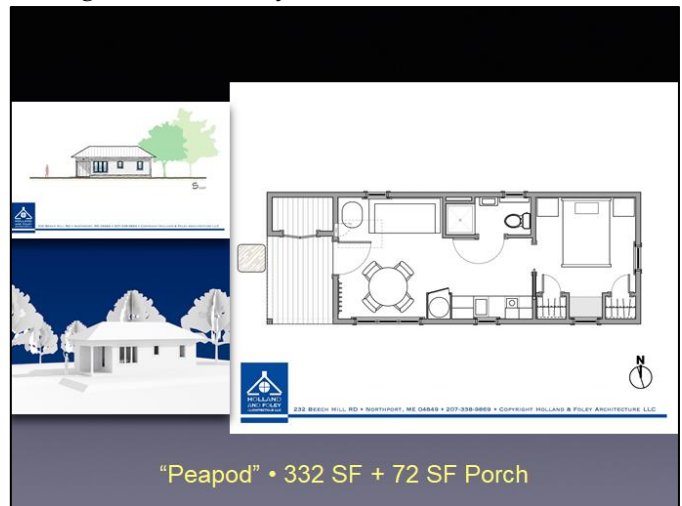
As home owners look ahead to the possibility of fixed incomes and reducing interest in home maintenance and upkeep, considering the advantages of small homes gains appeal. The endless style options and the potential cost savings both in building and energy use all add up to a good housing option.

² Source: Wikipedia, https://en.wikipedia.org/wiki/Tiny_house_movement

³ According to the Census, the median size of a newly-built single-family home in the U.S. has increased from 1,700 square feet in 1973 to 2,400 in 2017. Household sizes have decreased over this period from 3.0 to 2.5 persons per household.

Although there are many and varied small home designs David Foley and Sarah Holland, architects from Holland and Foley Architecture LLC presented a couple of their “Small Planet Home” designs demonstrating the many options for tailoring space to meet individual family needs.

The Peapod (at right) qualifies as a “tiny home.” It is 332 square feet, provides one-floor living with a bedroom, bathroom, kitchenette, common area, and porch.



The “Porch Light,” on the left, is a small – but not “tiny” – home. It is one story, with 1 bedroom, with wheelchair accessible doorways and features. It has a large front porch that creates an additional space for visiting and socializing.



The “Little Green Home” on the right is an example of how an older unit can be rehabilitated into a space that has equivalent square footage, accessibility, and energy-saving features as a new small home.

Workshop discussion:

Small homes present many challenges. Some municipal ordinances have minimum square footage requirements larger than a tiny or small house. Neighbors want to see a home design with “character” – not just a box -- particularly if the home is being built within an existing neighborhood. Banks can be nervous about financing 1-bedroom homes. Then there is the personal challenge encountered by the older homebuyer – namely, how to dispose of all the



“stuff” that one accumulates in a long life. But the reward of working through the problems can be great for the small home buyer.

As with ADUs, discussed in the last section, education is needed with builders, real estate agents, code officers, municipal planners, and buyers, in order to effect the changes needed in ordinances and financing to make such housing available. There are some Maine success models that people can learn from, including a Habitat for Humanity “small house subdivision,” and creative financing arranged by the Western Maine Community Action for several smaller homes.

Workshop recommendations:

1. Create a *message*, an elevator speech, that creates the political will to make the changes needed to make small houses a generally practical solution; and
2. Use CDBG *community loan funds* to provide the flexible capital needed to finance small homes.

For more information:

There are many online sites with models for small and tiny houses on line. To contact Holland & Foley Architecture, call 207-338-9869, or check their website at www.hollandandfoley.com.

VI. Shared Housing

Presenter:

Denise Lord

MaineHousing

Definition:

Shared housing refers to a variety of arrangements in which unrelated individuals share housing and services. Such arrangements include:

- *Home Sharing*, in which a homeowner offers accommodation to a home sharer in exchange for an agreed level of support in the form of financial exchange, assistance with household tasks, or both.
- *Bed and Breakfast*, in which a homeowner offers accommodation to multiple residents offering a combination of independent space and some shared space. In this model, meals or other services may be provided to residents.
- *Intentional shared housing* involves a legal agreement among residents whereby all have an ownership interest in the home.

Description:

Shared housing options enable an older homeowner to age in place. It is cost-effective because it spreads the costs of homeownership and services over several people. In addition it provides companionship and security. From a community point of view, shared living makes efficient use of the existing housing stock, helps to preserve neighborhood continuity and identity, and reduces the need for expensive institutional care.

Shared housing also has risks that must be anticipated and planned for. Sharing space with a strangers involves a loss of privacy, and requires an adjustment to different routines and habits and values (as viewers of the Netflix show “Frankie and Grace” will recognize). There is a risk of financial loss if the arrangement doesn’t work out, and in extreme cases there may be a risk of theft, abuse, or exploitation.

Frankie and Grace



The initial planning process should consider:

- Are there potential home sharers open to the idea?
- Is home sharing an option in the zoning for your neighborhood?
- Are there resources available to support the option – e.g., transportation?
- Is there an agency or program available to help manage the arrangement?
- Will modifications be required to accommodate housemates?

If there are not potential home sharers among your immediate friends, there needs to be a marketing, application, and screening process. Background checks and interviews are essential.

A written agreement is needed among all participants that covers:

- Financial responsibilities and arrangements
- Expectations with regard to housekeeping, noise, visitors, meals, cars, etc.
- Time length of the agreement (the stage of life comes into play here – when may a new housing solution be needed?)
- Conflict resolution (it is helpful to have a third party to mediate or manage conflicts)
- A process for terminating the agreement

Workshop discussion:

Workshop participants did a creative design charrette to test the possibilities, issues, and solutions involved in building a shared housing building. The charrette identified four hypothetical women, each with different incomes, assets, and family situations; then identified a vacant lot in an in-town Belfast neighborhood; and asked workshop participants to work in groups to design the best option.

The finance group determined the friends could, with assets and loans, afford a \$700,000 home. The design group decided that, at a construction cost of \$200/square feet, they could afford a 2,500 square foot home. The proposed design had 4 separate bedrooms with individual bathrooms and sitting areas; a common room with kitchen, dining, and living areas; and a bath and laundry near the entry. Universal design and energy efficiency elements were included.

The financial structure of the home ownership was a limited liability corporation, although a cooperative structure could also have been used. Many other issues were identified that remained to be resolved: what do when one member has to leave and sell her interest, how to make decisions, house rules on pets and trash and guests, etc. The exercise showed that shared housing is a practical solution, but that pre-planning will make the carrying out of a shared housing solution more likely to succeed.

For more information:

There are many websites that assist people in house sharing. The National Shared Housing Resource Center is a good place to start. It is a compendium of information about programs and trends around the country. See www.nationalssharedhousing.org

Vermont is very active in the home share movement, and has two websites that provide information and help match up potential home sharers.

www.homesharevermont.org

www.homesharenow.org

For those serious about home sharing options, it might be worth a trip to Vermont to talk to people with experience in the process.

VII. Recommendation themes

In all of the workshops, common themes emerged. Challenges to all of the ideas included:

- *neighborhood opposition* to small houses, accessory dwelling units, and shared housing based upon fears of hurting property values, increasing traffic, making parking more difficult, introducing strangers to the area;
- *municipal ordinances* that lack the flexibility to accommodate alternative housing arrangements and that are supported by residents based upon the fears listed above;
- *lack of basic information* about possible innovative solutions, and the ABCs of their implementation; and
- *lack of a centralized system to connect homeowners, home sharers, contractors, and architects* interested in housing solutions in Maine.

Solutions to these challenges include **public marketing and education** around such issues as:

- the public health case for home modifications
- the benefits of accessory housing, small homes

Those undertaking such education efforts, should connect with leaders of the nearly 100 communities actively helping older Mainers to age in place. (See Appendix D).

For those interested in exploring these (and related) idea further, Maine would benefit from preparing **how-to guides** around ideas such as:

- undertaking simple home modifications
- creating accessory dwelling units
- undertaking shared housing arrangements



At the local level, municipalities would benefit from the development of **model ordinances** to enable such innovative solutions as:

- accessory dwelling units
- small and tiny houses
- shared housing arrangements

For those older residents interested in implementing modifications or a new housing arrangement, a **one-stop shopping** source would be helpful that would help match:

- potential shared housing participants (as is done in Vermont)
- home modification contractors and homeowners
- small house and accessory dwelling unit architects and customers.

Finally there is a need for more **financing options** for older people who need housing solutions. For example, there is a proven relationship between making home modifications and improving the safety and health of older residents. There is a case to be made for *Medicare and Medicaid to finance home modifications*, in order for those organizations to save health care costs down the road. Indeed, Medicare Advantage plans will be allowed to pay for home repair for its members starting in 2019, so there is a greater urgency to ensure that home repair services are available to Maine residents.



In addition, banks have been hesitant to finance some innovative housing ideas, like accessory dwelling units and small houses and shared housing improvements. MaineHousing should consider a *loan guarantee* program to free up bank resources to support such innovative solutions for older people. Finally, communities should consider the use of Tax Increment Financing (TIF) revenues and Community Development Block Grants (CDBG) to create *community revolving loan funds* to support home modifications and other solutions.

Many of the conference attendees committed to taking on pieces of the recommended work and the Maine Council on Aging is committed to collaborating with MaineHousing and others to operationalize many of these recommendations. If you'd like to help us with this work, please contact Jess Maurer at jmaurer@mainecouncilonaging.org, 207-592-9972.

Appendix A: Conference Agenda and Attendees

Housing Solutions for Maine's New Age

May 31, 2018 9:00-4:15

Hutchinson Center, Belfast, ME

Agenda

- 9:00-9:20 Welcome, Jess Maurer, Executive Director, Maine Council on Aging
Representative Erin Herbig, Legislative Caucus on Aging Co-Chair
Samantha Paradis, Mayor of Belfast
Jan Dodge, Aging Well in Waldo County
- 9:20-9:30 Plenary Session, Frank O'Hara, Facilitator
- 9:30-10:00 Plenary: Universal Design Concepts
Jennifer Eckel, Design Consultant, Tomorrow's Spaces, LLC.
Jill Johanning, Architect, Alpha One
- 10:00-10:50 Plenary: Short-term Models Unpacked
Home Modification: Deb Keller, Executive Director, Bath Housing & Danielle Watford, Director of Quality Improvement, Maine Health Care Association
Accessory Dwelling Units: Tom Emerson, Architect, Studio B-E Architecture
Reactor Panel Discussion of Models
- 10:50-11:10 Break – *Visit our Exhibitors!*
- 11:10-12:00 Plenary: Future Models Unpacked
Small Homes: David Foley & Sarah Holland, Architects, Holland & Foley Architecture, LLC
Shared Housing: Denise Lord, Director of Communications & Planning, MaineHousing
Reactor Panel Discussion of Models
- 12:00-12:45 Networking Lunch
- 12:45-3:15 Small Group Planning Sessions
- Home Repair & Modification, Team Leader: Deb Keller **Room 105**
 - Accessory Dwelling Units, Team Leader: Evan Carroll **Room 129**
 - Small Homes, Team Leader: Trish Ohler **Room 127**
 - Shared Housing, Team Leader: Lisa Henderson **Room 106**
- 3:20-4:15 Report Back & Next Steps, Frank O'Hara, Facilitator

ATTENDEES

<u>First Name</u>	<u>Last Name</u>	<u>Organization</u>
Jim	Adamowicz	Piper Shores
Robert	Adler	Robert M. Adler Strategic Marketing Advisory Services LLC
Tia	Anderson	Midcoast Habitat for Humanity
Jim	Bahoosh	Jim Bahoosh Builder
Michael	Baran	MaineHousing
Clyde	Barr	MaineHousing
Thomas	Battcock-Emerson	studioB-E
Freda	Battcock-Emerson	studioB-E
Amy	Bennett	Healthcentric Advisors
David	Beseda	York County Community Action Corporation
Happy	Bradford	Aging Well in Waldo County
Judith	Brossmer	BHG, The Masiello Group
Leah	Bruns	MaineHousing
Carlene	Byron	Independence Association
Albert	Carpentier	SeniorsPlus
Evan	Carroll	Bild Architecture
Stephanie	Carver	Greater Portland Council of Governments
Cindi	Compton	Georgetwon Age Friendly Committee
William	Crandall	Western Maine Community Action
Andrew	Deci	City of Bath, Maine
Elizabeth	DellaValle	City of Sanford
Janice S.	Dodge	Aging Well In Waldo County
Paul	Doody	Camden National Bank
Bridget	Doxsee	Efficiency Maine
Josh	Dubois	Bath Housing
Jennifer	Eckel	Tomorrow's Spaces, Llc
Betsy	Fitzgerald	Downeast Community Partners
James	Francomano	Mid Coast Regional Planning Commission
Troy	Fullmer	MaineHousing
Barbara	Gage	GWU
John	Gallagher	Maine Housing
Linda	Garson Smith	--
Elizabeth	Gattine	The Muskie School of Public Service, USM
Valli	Geiger	City of Rockland
Tobi	Goldberg	Federal Home Loan Bank of Boston
Christopher	Hahn	China for a Lifetime Committee
Julie	Hashem	City of Rockland
Lisa	Henderson	LeadingAge Maine & New Hampshire
Elisabeth	Herold	The Pines
Danielle	Hersey	Healthcentric Advisors
Olivia	Hussey	Senator Angus King
Jessica	Irish	Bath Housing
Jill	Johanning	Alpha One

<u>First Name</u>	<u>Last Name</u>	<u>Organization</u>
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Deb	Keller	Bath Housing
Tyler	Kidder	GrowSmart Maine
Meg	Klingelhofer	Habitat for Humanity of Waldo County
Don	Kniseley	Thornton Oaks Retirement Community
Catherine	LaBree	Housing Authority of the City of Old Tow
Laura	Lee	Maine Community Foundation
Amy	Liechty	Bath Housing
Gabriel	Lindsay	Bath Housing
Denise	Lord	MaineHousing
Wayne	Marshall	City of Belfast
Jack	Mettee	Mettee Planning Consultants
Laurie	Miller	Housing Authority of the City of Old Town
Sam	Mitchell	Midcoast Board of REALTORS
Rosemary	Moeykens	C&C Realty Management
Teague	Morris	Office of U.S. Senator Angus S. King, Jr.
Melissa	Murphy	Perkins Thompson
Trish	Ohler	Maine Association of REALTORS(R) Foundation
Michael	Pednault	Gawron Turgeon Architects
David	Pelton	KVCAP
Lauren	Pfingstag	Office of Senator Angus King
Marianne	Pinkham	Town of Nobleboro
Mark	Primeau	Habitat for Humanity/7 Rivers Maine
Ted	Rooney	Health & Work Outcomes
Nate	Rudy	City of Hallowell
Deborah	Ruhe	Just-A-Start Corporation
Cullen	Ryan	Community Housing of Maine
Stephen	Schuchert	CWS Architects
Aron	Semle	upBed
Timothy	St.Hilaire	Tim St.Hilaire Custom Property Solutions LLC
Brent	Stapley	Waldo Community Action Partners
Jodie	Stevens	Maine State Housing Authority
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Marje	Stickler	Aging Well in Waldo County
Bjorn	Streubel	Waldo Community Action Partners
Brenda	Sylvester	Community Housing of Maine
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Mary	Terry	Bath Housing
Joseph	Thomas	Office of State Fire Marshal
Diane	Townsend	Waterville Housing Authority
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Ted	Trainer	Kennebunk Committee on Aging
Troy	Turner	Housing Authority of the City of Old Tow
Denise	Vachon	THE PARK DANFORTH

<u>First Name</u>	<u>Last Name</u>	<u>Organization</u>
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Laurie	Warzinski	USDA Rural Development
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Lisa	Westkaemper	City of Rockland
Catherine	Whitney	C&C Realty Management
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Appendix B: Design Checklist from The Center for Universal Design

See <https://humancentereddesign.org/index.php?q=resources/universal-design-housing>

Entrances

- No steps at entrances
- Making all home entrances stepless is best.
- More than one stepless entrance is preferred.
- At least one stepless entrance is essential; if only one, not through a garage or from a patio or deck.
- Site design methods for integrated stepless entrances
- Level bridges to uphill point.
- Garage elevated to floor level so vehicles do the climbing.
- Earth berm and bridge and sloping walk details.
- Site grading and earth work (with foundation waterproofing) and sloping walks at 1-in-20 maximum slope.
- Ramps avoided; if used, ramps must be integrated into the design.
- Maximum rise of 1/2 in. at thresholds.
- View of visitors for all people, including children and seated users
- Sidelights,
- Wide-angle viewers,
- TV monitors, and/or
- Windows in doors or nearby.
- A place to put packages while opening doors: built-in shelf, bench, or table with knee space below located on the outside next to the door.
- Weather protection shelter while unlocking and opening doors
- Porch,
- Stoop with roof,
- Long roof overhang,
- Awning, and/or
- Carport.
- A way for visitors to communicate with residents
- Lighted doorbell,
- Intercom with portable telephone link, and/or
- Hardwired intercom.
- Space at entry doors: minimum 5 ft X 5 ft level clear space on both inside and outside of entry door for maneuvering while opening or closing door (can be smaller if automatic power door is provided).
- Light for operating at entry doors
- Focused light on lockset,
- General illumination for seeing visitors at night, and/or
- Motion detector controls that turn on lights when someone approaches the door, help eliminate the problem of dark approaches to home, and add to sense of security.

Address house number: large, high contrast and located in a prominent place to be easy for friends and emergency personal to locate.

Interior Circulation

- At least one bedroom and accessible bathroom should be located on an accessible ground floor entry level (on the same level as the kitchen, living room, etc.).
- Minimum of 32 in. clear door opening width (34-36 in. wide doors) for all doorways.
- Minimum of 18 in. clear floor space beside door on pull side at latch jamb: provides space to move out of the way of the door swing when pulling it open.
- Accessible route (42 in. minimum width): provides maneuvering room in hallways and archways.
- Turning space of 5-ft diameter in all rooms.

Vertical Circulation

- All stairs to have appropriate width and space at the bottom for later installation of a platform lift, if needed.
- At least one set of stacked closets, pantries, or storage spaces with knock-out floor for later use as an elevator shaft; or
- A residential elevator with minimum 3 ft X 4 ft clear floor installed at the time of initial construction.
- Stair handrails to extend horizontally beyond the top and bottom risers.

Light and Color

- Contrast between floor surfaces and trim: color or contrast difference that facilitates recognition of the junction of floor surfaces and walls.
- Avoid glossy surfaces.
- Color contrast difference between treads and risers on stairs.
- Ambient and focused lighting: lots of light, lighting that is thoughtful and variable, emphasizing lighting at entrances, stairs, and task lighting.
- Contrast between counter tops and front edges or cabinet faces.

Hardware

- Easy to use, requiring little or no strength and flexibility
 - Lever door handles,
 - Push plates,
 - Loop handle pulls on drawers and cabinet doors - no knobs,
 - Touch latches,
 - Magnetic latches in lieu of mechanical, and
 - Keyless locks.

Switches and Controls

- Light switches at 36-44 in. above floor maximum and thermostats at 48 in. maximum height.
- Easy-touch rocker or hands-free switches (see Home Automation, below).

- Additional electrical outlets at bed locations and desk for equipment: fourplex boxes on each side for computer and electronic equipment as well as personal use equipment.
- Electrical outlets at 18 in. minimum height allows easy reach from a sitting position as well as for those who have trouble bending over.
- Electrical panel with top no more than 54 in. above floor located with a minimum 30 in. X 40 in. clear floor space in front.

Home Automation

- Motion detector light switches in garages, utility spaces, entrances, and basements.
- Remote controls for selected lights.
- Remote controls for heating and cooling.
- Doorbell intercoms that connect to portable telephones.
- Audible and visual alarms for doorbell, baby monitor, smoke detector, etc.

Plumbing Fixture Controls

- Single-lever water controls at all plumbing fixtures and faucets.
- Pressure balanced antiscald valves at tubs and showers.
- Hand-held showerheads at all tubs and showers in addition to fixed heads, if provided.
- Single-lever diverter valves, if needed.
- Adjustable-height hand-held showerhead on 60 in. flexible hose: allows easy use by people of all heights.
- Mixer valve with pressure balancing and hot water limiter: prevents scalds by people who cannot move out of the way if the water temperature or pressure changes suddenly.

Bathrooms

When more than one bathroom is provided, all are to meet the following criteria, including bathrooms on second floors.

At least one bathroom must have one of the following accessible bathing fixtures:

- Minimum 5 ft long X 3 ft (4 ft preferred) deep curbless shower (see wet area shower details below).
- Tub with integral seat, waterproof floor, and a floor drain.

Other bathrooms in the same house may have a tub with an integral seat or a 3 ft X 3 ft transfer shower with an L-shaped folding seat and 1/2 in. maximum lip (curb) in lieu of the fixtures described above. When more than one bathroom has the same type of bathing fixture (a tub, shower, or wet area shower), at least one shower should be arranged for left-handed use and one for right-handed use.

- Adequate maneuvering space: 60 in. diameter turning space in the room and 30 in. X 48 in. clear floor spaces at each fixture. Spaces may overlap.
- Clear space of 3 ft in front and to one side of toilet: allows for easy maneuvering to and around toilet.
- Toilet centered 18 in. from any side wall, cabinet, or tub.

- Broad blocking between studs in walls around toilet, tub, and shower: allows for future placement and relocation of grab bars while assuring adequate load-bearing capacity (eliminates the need to open up wall to add blocking later).
- Minimum lavatory counter height of 32 in.
- Clear knee space 29 in. high under lavatory: allows someone to use the lavatory from a seated position. May provide open knee space or removable vanity or fold-back or self-storing doors. Pipe protection panels must be provided to prevent contact with hot or sharp surfaces.
- Countertop lavatories are preferred with the bowl mounted as close to the front edge of the counter as possible.
- Wall hung lavatories are acceptable with appropriate pipe protection.
- Pedestal lavatories are not acceptable.
- Long mirrors should be placed with bottom no more than 36 in. above the finished floor and top at least 72 in. high. Full-length mirrors are good choices.
- Offset controls in tub/shower with adjacent clear floor space: allows for easy access from outside the tub with no inconveniences when inside.
- Integral transfer seat in tub and in 3 ft X 3 ft shower stall: allows people to sit in tub/shower without needing additional equipment.
- Grab bars: if installed, should not be stainless steel or chrome. Use colors to match decor.

Kitchens

- Space between face of cabinets and cabinets and walls should be 48 in. minimum.
- Clear knee space under sink 29 in. high minimum: allows someone to use the sink from a seated position. May provide open knee space or removable base cabinets or fold-back, bifold, or self-storing doors. Pipe protection panels must be provided to prevent contact with hot or sharp surfaces.
- Adjustable-height (28-42 in.) work surfaces: electrically powered continuously adjustable counter segments, some with cook tops, others with sink and disposal units; or
- Mechanically adjustable counter segments, some with cook tops, others with sinks and disposal units, adjustable from 28 in. to 42 in.: allows in-kitchen work for people of all heights, those with back trouble, people who are seated, and children.
- Contrasting color border treatment on counter tops: color or contrast difference that facilitates recognition of the edges of counters and the different heights to prevent accidental spills.
- Stretches of continuous counter tops for easy sliding of heavy items, particularly between refrigerator, sink, and stovetop for easy one-level flood flow.
- Full-extension pull-out drawers, shelves, and racks in base cabinets for easy reach to all storage space.
- Adjustable-height shelves in wall cabinets.
- Pantry storage with easy access pull-out and/or adjustable-height shelves for easy reach to all items stored (e.g., Stor-Ease pantry storage system).
- Front-mounted controls on appliances to facilitate reach.
- Cook top with knee space below: allows someone to use the appliance from a seated position. May provide open knee space or removable base cabinets or fold-back or self-storing doors. Pipe protection panels must be provided to prevent contact with hot or abrasive surfaces.
- Cook top or range with staggered burners and front- or side-mounted controls to eliminate dangerous reaching over hot burners.

- Glare-free task lighting to illuminate work areas without too much reflectivity. Side-by-side refrigerator: allows easy reach to all items, particularly if pull-out shelving is provided; or
- Use under-counter or drawer-type refrigerators and install them on raised platforms for optimum access to storage space at 18 in. to 48 in. above finished floor.
- Built-in oven with knee space beside. Locate so one pull-out oven rack is at same height as adjacent counter top with pull-out shelf.
- Drop-in range with knee space beside. Locate top surface at 34 in. above finished floor.
- Dishwasher raised on a platform or drawer unit so top rack is level with adjacent counter top. This also puts bottom racks within easy reach, requiring less bending.

Laundry Areas

- Front-loading washers and dryers with front controls. Washers and dryers raised on platforms to reduce need to bend, stoop, or lean over.
- Laundry sink and counter top surface no more than 34 in. above finished floor with knee space below.
- Clear space 36 in. wide across full width in front of washer and dryer and extending at least 18 in. beyond right and left sides (extended space can be part of knee space under counter tops, sink, etc.).

Storage

- Fifty percent of storage to be no more than 54 in. high.
- Adjustable-height closet rods and shelves: allows for flexibility of storage options.
- Provide lower storage options for children, short, and seated people.
- Motorized cabinets that raise and lower.
- Power operated clothing carousels.

Windows

- Windows for viewing to have 36 in. maximum sill height.
- Casements, awnings, hoppers, and jalousies are good choices but are not essential.
- Crank-operated windows.
- Power operators whenever possible.

Sliding Doors

- Bypassing closet doors: each panel should create an opening at least 32 in. clear.
- Interior pocket doors: when fully open, door should extend 2 in. minimum beyond doorjamb and be equipped with an open-loop handle for easy gripping.
- Exterior sliding doors: drop frame and threshold into subfloor to reduce upstanding threshold track or ramp finished flooring to match top of track on both sides.

Decks

- Build deck at same level as house floor.
- Keep deck clear of house and use slatted decking for positive drainage, e.g., a wood trench drain.

Garages and Carports

- Power-operated overhead doors.
- Door height and headroom clearances 8 ft

Availability Information:

Source: Assistive Technology, Volume 10, No. 1, pp. 21-28, (c) 1998 RESNA

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Appendix C: Local Regulatory Barriers and Solutions for ADUs

1. BARRIERS

Building size limits:

- Anything less than 600 square feet becomes problematic because that size allows for a separate bedroom, bathroom, kitchen and living room. For two residents, perhaps an older person & a caregiver or a family, you need more space.
- Caps on detached ADUs at 30 percent of the size of the main house, which would be 450 square feet for a 1,500-square-foot main house, decrease the utility of the structure.
- Model state rules issued by the Oregon Department of Land Conservation and Development suggest ADUs should be allowed up to 800 to 900 square feet, close to Portland's limit of 800 square feet (or 75 percent of the main house.)
- Units built with the intention of housing somebody with mobility impairment need to be bigger to allow ease of movement.

Owner occupancy:

- Most jurisdictions require the owner to remain living in either the main house or the ADU. This can be a “Deal Killer”, especially as owners age and for lenders concerned they might find themselves owning the property.
- While seemingly reasonable, such rules can reduce the actual property value because of lost flexibility for owners and make lenders less willing to provide a construction loan to build an ADU.

Local Zoning/Building Constraints:

- Lot size, setbacks, lot coverage, footprint, height, rights of way & easements...the same things that affect any other type of building.
- Communities need to consider the effect of nonconforming buildings & lots as well as all of the above.

Off-street parking:

- Can add \$10,000 to \$15,000 in costs to pave a driveway.
- Many lots can't accommodate new parking spaces. Portland, OR allows tandem parking.

Onerous fees & difficult permitting processes:

- Many jurisdictions levy thousands of dollars in systems development charges on each new ADU — the same as they charge for regular houses — to cover the cost of providing parks, sewers, water, streets and other services.
- Portland, OR, where such development fees typically top \$16,000, found that waiving those fees for new ADUs led to the current ADU construction boom.
- Jurisdictions might consider scaling back those fees, with the recognition that ADUs usually house fewer residents than a regular house.
- Streamlining processes for folks who are not generally exposed to the permitting process eases homeowner concerns.
- Some communities require that the ADU must resemble the main house architecturally. That usually adds to the cost.

2. SOLUTIONS

- Flexibility is paramount - an ADU is living space that can be:
 - A dwelling.
 - A rental - long term, seasonal or a short term rental (*AirBnB*).
 - A guest house or a home office.
 - Converted back into part of a primary dwelling.
- Types of units - codes should allow all three. Codes that do not allow detached units see considerably fewer units built.
- Number of units - more progressive ordinances allow two, one inside/attached & one detached. Three units, however, triggers Maine subdivision law.
- Size of units - should be big enough to allow for two bedrooms, both for affordable housing reasons & for caregiver situations, regardless of the size of the primary dwelling.
- Location of units - zones where growth is desired, residential & mixed-use are allowed and with some allowance made for non water & sewerred areas. Areas within walking distance of amenities are ideal.
- Owner Occupancy - not requiring owner occupancy is preferable to lenders & anticipates contingencies where an owner can receive income even if they move to a different type of care and don't want to loose the asset.
- Other occupancy restrictions - trying to steer occupancy toward or away from affordable housing or short term rentals and specifically for older people housing reduces flexibility & therefore the number of units.
- Architectural character - requiring a greater degree of review than other houses in a neighborhood is both unfair & likely more expensive.
- Creating community loan programs or working with local banks can help make financing available.

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Appendix D: List of Aging-in-Place Initiatives in Maine

Acton	Falmouth	Portland
Alfred	Franklin County	Pownal
Augusta	Freeport	Presque Isle
Bangor	Georgetown	Rangely
Bar Harbor	Gilead	Raymond
Bath	Greenville	Readfield
Belfast	Greenwood	Rockland
Berwick	Hallowell	Saco
Bethel	Harpswell, ME	Sanford
Biddeford	Hollis	Sedgwick (March 2017)
Blue Hill	Jackman	Shapleigh
Boothbay	Kennebunk	Skowhegan
Bowdoinham	Kennebunkport	South Berwick
Brooklin	Lebanon	South Paris
Brooksville	Limerick	Southhaven (February 2018)
Brunswick	Limestone	Springvale
Bucksport	Lincoln	Stockton Springs
Buxton	Lyman	Stoneham, Maine
Cape Elizabeth, Maine	Machias	Stonington (July 2017)
Caribou	Madison	Sullivan
Castine	Millinocket	Surry
China	Milo	Swan's Island
Cumberland	Mt. Vernon	Topsham
Damariscotta	Newfield	Vassalboro
Danforth	Newry	Waterboro
Dayton	North Berwick	Waterville
Deer Isle	North Yarmouth	Wayne
Dexter	Ogunquit	Wells
Dover-Foxcroft	OOB	Westbrook
Eastport	Palermo	Woodstock (April 2016) Action Plan
Eliot	Paris	Yarmouth
Ellsworth	Parsonsfield	York
Fairfield	Penobscot	

More than half of these towns have joined the [AARP Network of Age Friendly Communities](#) while others are part of the national [Village-to-Village Network](#), involved in a Thriving in Place initiative or are working to make their communities “livable for a lifetime”. Many of these communities are profiled on the [Tri-State Learning Collaborative on Aging’s website](#). For more information, contact: Jess Maurer at jmaurer@mainecouncilonaging.org, 207-592-9972 or [AARP Maine](#), 866-554-5380, me@aarp.org.