

Senior Housing Needs Survey Spring, 2005

As part of its mission, the Sharon Council on Aging is organized to educate the community about aging, to promote the independence of elders, advocate before local government and within the community for the needs of elders, design, advocate, and/or implement services to meet these needs. In carrying out our mission, and in response to issues including rising property taxes in town, lack of suitable housing options for senior citizens residing here, and a concern on the part of some town residents in regard to the impact of and/or need for various housing construction proposals for seniors and others, the Council on Aging surveyed elders and baby boomers to determine senior housing needs. It was felt that the responses to the survey might assist those officials involved with planning, zoning, and funding – including various boards and committees – by providing the database for a rationale for short and longer term housing construction or other solutions for elders and baby boomers, many of whom will soon be seeking alternatives to large, single-family homes and who might well prefer to stay in their own community. The surveys were distributed in Town Reports, made available at the Library, Town Hall, the COA, and at the High School on Election Day (May 17, 2005), and also published in the Sharon Advocate.

184 surveys were received by deadline and included in the results. Questions included age, income, current residence, housing preferences and needs, awareness of available help for property taxes, and more. The highest percentage of respondents were in the 65 plus age categories – not surprisingly, considering our target population was elders, and this group (over 65) is predominantly retired, on fixed and often limited incomes, and most affected by property taxes and housing issues. Most were single family unit dwellers (87%). The majority (64% who answered this question) stated their preference as wishing to remain in their own homes for the next 3-5 years.

Despite the disappointing number of returned questionnaires, they do constitute a large enough sample from which to draw certain conclusions. Across the board, the highest number of older respondents ranked property tax help followed by yard and home maintenance as their foremost economic, social, and/or physical needs. Of the housing choices, attached clustered housing was the most preferred followed by multi-unit condos. The overwhelming response to preferred location of housing was near or within town centers or near stores. Perhaps telling was the fact that a large percentage of respondents indicated a willingness to commit a 5% pre-construction deposit on senior housing. 88% of respondents prefer housing in the \$250,000-\$350,000 range.

The detailed results as well as a summary of interesting comments of the survey are reported in the pages which follow. The raw data for some questions were also sorted by age into two groups (age 50-59 and age 60 and over) and by income level.

In developing this survey, we borrowed a template from the Westwood Council on Aging, and then worked collaboratively with the Sharon Planning Board and Sharon Housing Partnership to redesign the survey. We thank the members of both of these committees for their assistance, the Friends of the Sharon Council on Aging for funding the printing of the surveys, and recognize and appreciate the invaluable work of the volunteers who helped us develop the spreadsheet program to tally and recap the results.

REPORT OF RESULT OF COA HOUSING QUESTIONNAIRE

September 19, 2005 (rev.)

There were 184 responses to the Housing Survey. Responses were recorded in an Excel spreadsheet. Final tallies were obtained for each question. In addition, responses for certain questions were analyzed by age groups (for two groups, 50-59 and 60+) and by income levels (for two groups (Below \$50,000 and Above \$50,000)). The following findings were noted:

- The majority wish to remain in their own homes for the next 3-5 years.
- The highest number of older respondents ranked property tax help, followed by yard and home maintenance, as their foremost economic, social, and/or physical needs.
- Of the housing choices given, attached clustered housing was the most preferred followed by multi-unit condos.
- The overwhelming response to preferred location of housing was near or within town centers or near stores.
- 88% of respondents preferred housing in the \$250,000-\$350,000 range.

Question 1. Age Groupings

Ages	# responding (183/184)	% of 184 responses *
<i>Over 65</i>	108	59%
<i>60-64</i>	20	11
<i>55-59</i>	32	17
<i>50-54</i>	23	13
<i>Total 60+</i>	128	69
<i>Total 50-59</i>	58	31

* Note: All percentages are rounded throughout this report.

Question 2 Type of Current Residence

- Fact 2.1: 176 out of 184 respondents answered this question.
 Fact 2.2: 154 (or 88% of those responding to this question) are single-family homeowners.
 Fact 2.3: Of the total number of questionnaires returned, 84% were from single-family homeowners.
 Fact 2.4: At an income level below \$50K/year, home ownership begins to be compromised.

Type of Current Residence	# responding (176/185)	% of 176 responses	% of 184 responses	% of Age group 60+	% of Age group 50-59	% of \$50K & up	% of Below \$50K
<i>Single Family</i>	153	87%	83%	83%	83%	84%	75%
<i>Condo</i>	11	6	6	9	7	6	9
<i>Rental</i>	5	3	3	2	5	3	6
<i>Reside with Family</i>	6	4	3	2	7	4	4
<i>In-law Apartment</i>	0	-	-	-	-	-	-

Question 3. As a home owner, what would you prefer to do in the next 3-5 years? (Please choose only one.)

- Fact 3.1: 179 of the 184 respondents answered this question.
 Fact 3.2: 30 respondents checked more than one option.
 Fact 3.3: 64% of respondents prefer to stay in their own home.
 Fact 3.4: 41 respondents (or 22% of the sample) indicated interest in alternate housing in Sharon.
 Fact 3.5: 27 respondents (or 15% of the sample) indicated interest in moving out of Sharon.

Choices	# responding (179/184) *	% of 179 responses *	% of 184 responses *	% of Age 60+	% of Age 50-59	% of \$50K & up	% of Below \$50K
<i>Stay in own home</i>	115	64%	63%	61%	66%	63%	67%
<i>Relocate/Sharon: ownership</i>	19	16	10	12	9	12	13
<i>Relocate/Sharon: rental</i>	7	4	4	5	2	3	4
<i>Relocate/Sharon: senior only units</i>	21	12	11	13	10	14	11
<i>Relocate/Sharon: mixed age units</i>	15	8	8	9	9	5	7
<i>Relocate/Sharon: smaller s-f. home</i>	7	5	4	3	7	5	4
<i>Relocate outside Sharon</i>	24	13	13	11	9	16	7
<i>Relocate/Sharon: In-law apartment</i>	1	> 1	< 1	< 1	2	< 1	0
<i>Relocate/Out: In-law apartment</i>	3	2	2	2	-	< 1	-

*Note: Because respondents checked more than one answer, numbers and percentages do not add up.

Respondents' Comments: All comments from respondents are listed verbatim in the Addendum to this report. Ten respondents wrote comments in connection with this question. While several indicated their housing preferences (e.g. "Above all, we need good quality 55 & over apartments and condos in Sharon – Garden style – private ownership."), several took the opportunity to comment on "needs" for staying in Sharon including concern about the high tax rate.

Question 4. Rank economic, social, and physical needs for the next 3-5 years.
(Rating scale: 1 – very important 2 – moderately imp. 3 – not imp.)

Fact 4.1: 170 people responded to this question with concerns for the tax rate taking first place.

Type of assistance	Rank order of needs *	Rated "1" by x #	Preferred Category by x % of 170	Preferred Category by x % of 184	Rated "2" by x #	Rated "3" by x #
<i>Prop. Tax deferred</i>	2	82	48%	45%	25	40
<i>Prop. Tax exempt</i>	1	95	56	52	26	31
<i>Cooking/cleaning help</i>	7b	18	11	8	40	76
<i>Yard maintenance help</i>	3	60	35	33	49	39
<i>Home maintenance help</i>	4	48	28	26	51	41
<i>Transportation support</i>	5	24	14	13	38	77
<i>In-home health services</i>	6	23	14	13	29	78
<i>Live-in companionship</i>	8	5	3	3	10	109
<i>Additional income</i>	7a	18	11	8	27	76
<i>Other helpful supports</i>	See Addendum for respondents' comments.					

* Note: Rank order was determined by the rating of #1.

Respondents' Comments: There were approximately 25 comments by respondents, 17 of which referred to monetary concerns. One respondent inquired about the difference between property tax deferral and property tax exemption (grant). Another complained about the "limited availability of the tax work-off program." Several indicated inability to remain in Sharon (for financial reasons) in spite of their wish to do so. [Please see the extensive list of comments under this question in the Addendum.]

Question 5. If you'd prefer to relocate to a housing development, which of the following would you prefer (currently existing or not)? (Please choose only one.)

- Fact 5.1: 117 (or 64%) of the 184 respondents answered this question, with 28 respondents checking two or more options. Note that 52 of those who indicated housing choices under this question had previously checked "stay in own home" as a first option. [Q.2.]
- Fact 5.2: Attached Cluster Housing has the greatest acceptance rate in all groups.
- Fact 5.3: Multi-unit condos (as a general category) are chosen approximately equally by both age and income groups.
- Fact 5.4: Multi-unit condos in the two smaller sized units (2-20) and (10-50) have a higher acceptance than the largest size (50+ units).
- Fact 5.5: Multi-unit condos have a higher acceptance than townhouse units.

Housing Type	# of responses	% of 117 responses	% of 184 responses	% of Age 60+	% of Age 50-59	% of \$50K & up	% of Below \$50K
<i>Multi-Unit Apt. Bldg.</i>	11	9%	6%	6%	5%	5%	11%
<i>Multi-Unit Condo.</i>	32	27	17	19	17	17	16
<i>2-20 units</i>	21	18	11	13	7	11	14
<i>10-50 units</i>	18	15	10	12	5	10	7
<i>50 or more units</i>	3	3	2	< 1	3	2	-
<i>Townhouse</i>	18	9	10	8	14	11	6
<i>2-20 units</i>	10	9	5	7	2	8	2
<i>10-50 units</i>	2	2	1	< 1	2	2	0
<i>Attached Cluster Hsg.</i>	41	35	22	18	31	24	22

Note: Many respondents checked more than one choice apparently indicating that several different types of housing are acceptable alternatives. Fourteen respondents indicated a preferred size for multi-condo units without also checking the general category. Several checked a category without indicating a preferred size.

Respondents' Comments: There were few comments to this question. However, two people chose this opportunity to indicate a preference for single floor (no stairs) housing. One person added "Detached Cluster Housing." [See Addendum for additional comments.]

Question 6. If you were to consider a senior-only property (with a deed covenant restriction sale to senior citizen buyers), what price range would you be willing to consider? (You may choose more than one.)

- Fact 6.1: 141 respondents answered this question with 17 giving multiple choices.
- Fact 6.2: 88% of respondents prefer housing in the \$250-\$350 range.

Price Range	# of responses	% of 141 responses	% of 184 responses	% of Age 60+	% of Age 50-59	% of \$50K & up	% of Below \$50K
<i>Up to \$250,000</i>	63	45%	34%	31%	40%	30%	49%
<i>Up to \$350,000</i>	61	43	33	37	26	38	16
<i>Up to \$450,000</i>	18	13	10	9	14	12	4
<i>Up to \$550,000</i>	13	9	7	5	10	9	2
<i>\$550,000 +</i>	2	1	1	0	5	3	-

[Question 6 continued]

Respondents' Comments: There were few comments to this question. Two worth noting: (1) "My home is currently worth \$330,000, so that {%350,000} is all I could afford. Problem isn't affording the home, it is maintaining it and paying taxes." (2) What does this mean "with a deed covenant restriction sale to senior citizen buyers"?

Question 7. What type of location do you consider best for senior housing?
(Prioritize: 1 – most preferred 4 = least preferred)

Preferred Location	Rated "1"	Preferred by x % of 171 responses	Rated "2"	Rated "3"	Rated a "4"
<i>Town centers (0 – ½ mi.)</i>	60	35%	29	10	26
<i>Vicinity of centers (1/2 - 1 mi.)</i>	54	32	39	23	24
<i>Mile or greater from centers</i>	26	15	15	16	68
<i>Near stores (walking access)</i>	80	47	26	19	16

Question 8. Preference for distance to specific locations. (1 = most preferred 3 = least)

Preferred Location	Rated a "1"	Preferred by x % of 176 responses	Rated "2"	Rated "3"
<i>Walking distance to stores</i>	110	63%	20	10
<i>Walking distance to trains</i>	39	22	43	37
<i>Don't care *</i>	38	22	4	49

*Note: The meaning of the ratings for "Don't Care" doesn't seem clear. There were few comments to this question.

Question 9. If desirable senior housing were built in Sharon, would you be willing to put down a 5% pre-construction deposit as a way of assuring that a unit would be built for you?

Preference	# of responses	% of 168 responses	% of 184 responses	% of Age 60+	% of Age 50-59	% of \$50K & up	% of Below \$50K
<i>Yes</i>	111	66%	60%	59%	60%	58%	58%
<i>No</i>	57	34%	31%	30%	35%	29%	31%

[Few comments. See Addendum.]

Question 10. Size of household

Household Size	# of responses	% of 183 responses	% of 184 responses	% of Age 60+	% of Age 50-59	% of \$50K & up	% of Below \$50K
<i>1 person</i>	43	24%	23%	26%	17%	16%	42%
<i>2 persons</i>	106	58	58	66	40	61	53
<i>3 persons</i>	17	9	9	5	19	12	4
<i>4 or more</i>	17	9	9	2	26	12	2

[There were no respondents' comments to this question.]

Question 11. Total Household Gross Income in 2004

Fact 11.1: 107 out of 146 (or 73%) of respondents answering this question reported an income of \$50,000 and over.

Fact 11.2: Approximately 36 out of 146 (or 25%) of respondents answering this question reported an income of less than \$50,000.

Income	# Resp	% of 146 re.	% of 184	Income	# Resp	% of 146 re.	% of 184
<i>Below \$9,310</i>	3	2%	2%	<i>\$37,931-\$41,110</i>	6	4%	3%
<i>\$9,311-\$12,490</i>	1	1%	< 1%	<i>\$41,111-\$44,290</i>	3	2%	2%
<i>\$12,491,\$15,670</i>	0	-	-	<i>\$44,291-\$47,470</i>	7	5%	4%
<i>\$15,671-\$18,850</i>	0	-	-	<i>\$47,471-\$50,650</i>	1	1%	< 1%
<i>\$18,851-\$22,030</i>	1	1%	< 1%	<i>\$50,651-\$53,830</i>	7	5%	4%
<i>\$22,031-\$25,210</i>	2	1%	1%	<i>\$53,831-\$57,010</i>	8	6%	4%
<i>\$25,211-\$28,390</i>	7	5%	4%	<i>\$57,011-\$60,190</i>	3	2%	2%
<i>\$28,391-\$31,570</i>	6	4%	3%	<i>\$60,191-\$63,370</i>	10	7%	5%
<i>\$31,571-\$34,750</i>	1	1%	< 1%	<i>\$63,371-\$66,550</i>	7	5%	4%
<i>\$34,751-\$37,930</i>	1	1%	< 1%	<i>\$66,550 and over</i>	72	49%	39%

Respondents' Comments: There were few comments to this question. One worth noting: "The way lump sum is scaled is bad. Its value can drop sharply between December 1 and January 1 each year due to a change in the interest rate used in the calculation...."

Question 12. Awareness of tax programs to help senior/other homeowners:

Type of Program	# Aware	% of 184
<i>Senior/Prop. Tax Exemption</i>	72	39%
<i>Senior/Prop. Tax Deferral</i>	67	36
<i>Senior/Prop. Tax Work-Off</i>	123	67
<i>Senior/Income Tax "Circuit Breaker"</i>	77	42

Respondent Awareness	Number	% of 184
<i>No awareness indicated</i>	38	21%
<i>Aware of one type</i>	40	22
<i>Aware of two types</i>	26	14
<i>Aware of three types</i>	21	11
<i>Aware of all four types</i>	49	27

Respondents' Comments: There were few comments to this question. Two worth noting: (1) "I'm confused about the difference between property tax deferral and property tax exemption. (2) [I'm] Concerned about privacy issues with Property Tax Exemption and Deferral Programs.

*** ADDENDUM TO HOUSING SURVEY REPORT ***

**SUMMARY OF COMMENTS TO COA HOUSING SURVEY
September 19, 2005 (rev.)**

All comments are quoted verbatim from respondents' questionnaires.

General Comments

- These survey questions are really unclear and confusing!

Q3. Stay in own home

- Above all, we need good quality 55 & over apartments and condos in Sharon – Garden style – private ownership.
- 55 and over apartment or condo would be nice.
- Very interested in 3b. Relocate in Sharon if housing development existed (ownership and senior only)
- [Respondent #47 indicated a preference to stay in own home, but have “relocate to housing development in Sharon” as a second choice. R47 also responded “NO” to relocating to a smaller single-family home in Sharon and “NO” to in-law apartment. R47 listed “Relocate outside Sharon” as a third choice.]
- Interested in renting disability unit. Only income is SSI.
- As of now we plan to stay in our own home. We are very unhappy with the Huntington Ridge development and the way in which it was handled by the town. If new housing is to be built it should not infringe on current homeowners. FYI we are not directly affected by the location as we do not live in the Lantern Lane area.
- Note, however, that if maintaining the house becomes too much I will need to relocate to a housing development where I can get support. Since my wife died I have been falling further and further behind in keeping up with the house.
- Lower the taxes. Freeze tax bill at 65.
- Why not ask order of preference here? [e.g. for this question]
- This town has nothing to offer for my \$6,000 in taxes.

Q4. Rank Needs

- Cap on real estate taxes.
- Reduction in property tax.
- Cost of Sharon taxes (no children in school)
- Retirees/Seniors should have lower/reduced property taxes when they own their own home.
- Lower the tax and assessment – Stop stupid spending (Wilbur School and Rattlesnake)
- Freeze property tax when persons retire – see California to learn how.
- The high taxes (property) have us considering moving from Sharon. We have lived here 25 years.
- Lower the tax rate
- Limited availability of tax work-off program
- Sharon needs new government, town meeting does not work. Special interest groups show up, vote, then leave, without commercial input (which gets voted down / fire zoning). Your taxes are forcing people to move out. Look at the money you throw at empty blogs. Sell them to someone who will develop them. Because the town cannot afford to do it. Also, in response to Q9: I am not staying here when I retire. I'm taking my money and leaving.

[Note: At least five other respondents indicated concerns about taxes under “Other.”]

- Would not consider reverse mortgage.
- Stop subsidizing seniors sitting on hundreds of thousands of dollars in equity

[Q.4 continued]

- All supports boil down to monetary. House is paid off but have large medical bills and pay \$5000 in property tax. Pay for yard maintenance because I can't manage it; do own housework, so home isn't as clean as I'd like it to be, but can't afford otherwise.
- [Include...] part-time work
- What is the difference between property tax deferment and property tax exemption (grant)?]
- We would like to stay in Sharon, but are very discouraged by the lack of affordable, maintenance free housing. We have been here 23 years.

Other helpful supports:

- One issue is services available (shopping, food) in Sharon Center.
- Library within walking distance - good bicycle routes
- The master bedroom should be on the first floor.
- Stair elevator
- Should be able to have small pets.
- Snow removal help without DPW drivers who regularly plow up our lawn every year.
- Plow driveway and shovel walks
- Some way to stop town snow plows from leaving the snow in driveways over and over again (or even once) for each storm.
- If I were to lose my license because of eye problems, this [transportation – not checked] would become critical. Home health services [ranked 2] would be critical during periods when I am sick. When I am not sick it is not needed. [I live alone.]

Q5. Relocate to what type of housing development

- If couldn't stay in own home, prefer attached cluster housing – however, cost of alternate housing would have to be less than sale of own home – so have money to live on.
- Would not prefer this.
- Re: Attached Cluster Housing: Units should be on one level. It should be a condo development so the owner is not responsible for maintenance, landscaping, etc.
- No stairs. Must be on one floor.
- Can't afford condo fees. [Checked Townhouse – 20-50 units]
- [Choice between condo and townhouse] depends on location cost.
- Should everyone answer this question? What about #4? Why was no size given for Multi-Unit Apartment Building.?

Q6. Preferred price range for senior-only property

- I wouldn't consider this. [The words “deed covenant restriction sale to senior citizen buyers” are underlined.]
- Single level (one floor) very important
- Would not consider
- Would not consider
- My home is currently worth \$330,000, so that {%350,000} is all I could afford. Problem isn't affording the home; it is maintaining it and paying taxes.
- What does this mean “with a deed covenant restriction sale to senior citizen buyers”?

Q7. Best Location for Senior Housing

- The only thing useful in Sharon center is the train station. And even that is far less useful than access to the Cobbs Corner or Rte. 1 stores.
- Should be near hiking trails and the lake.
- I am disabled and need to drive everywhere, so walking distance is not an issue.

Q8. Prioritize stores, train, don't care

- Walking distance to Knollwood cemetery is a "2." Wife is buried there. "Walking distance" is probably less than two miles.
- Walking distance to stores or communal areas.
- Unable to use train transportation – not handicap accessible.
- Also near library, temples/churches (town center)

Q9. 5% preconstruction deposit

- Yes, in five years but not now. [55-59 response]. Kids are in college.
- No, when I retire I'm not staying here. I'm taking my money and leaving.
- Can't wait to get out of here.
- Willing, probably not able [Respondent with income of \$9,310 or below]

Q11. Gross Income

- Last year I still worked full time. This year, now that I'm turning 62, I've dropped down to three days/week. Not sure when I'll retire fully. Dates being considered are December 1, May 2, 2006. Could consider working indefinitely, but when I do retire I expect income of around \$50,000.
- The way lump sum is scaled is bad. Its value can drop sharply between December 1 and January 1 each year due to a change in the interest rate used in the calculation. A major drop in its value would cause me to leave the work force.

Q12. Knowledge of Tax Help Programs

- I'm confused about the difference between property tax deferral and property tax exemption.
- Concerned about privacy issues with Property Tax Exemption and Deferral Programs
- [Comment under "Work Off Program"] "Dual Disabled!!" [Perhaps intended to mean that the respondents cannot take advantage of it.]
- [Comment under "Circuit Breaker" – same respondent as above} "Next Year!"