

Intergenerational Community as Intervention

A Study Conducted for the City of Roseville
Housing and Redevelopment Authority

November 2011

This project was supported by Neighborhood Partnerships for Community Research (NPCR), a program of the University of Minnesota's Center for Urban and Regional Affairs (CURA). The contents of this report are the sole responsibility of the author and are not necessarily endorsed by the University of Minnesota, CURA, or NPCR.

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Executive Summary

The purpose of this report is to inform the City of Roseville Housing and Redevelopment Authority about the needs of families with children and of seniors in the northern suburbs of St. Paul. It also explores the feasibility of an intergenerational housing model, which would revolve around a community of interactive affordable senior and family housing, as a possible means to address those needs.

Key Findings — The needs assessment conducted for the purpose of this study yielded the following results:

- In Ramsey County, the majority of foster care cases are concentrated in St. Paul. The number of active foster care cases from the North Suburban Ramsey County area has declined within the last five years. As such, the permanency and stability problems of the foster care population were secondary to issues surrounding other populations.
- Interviews conducted with agencies providing direct services to families with children in the area identified the issue of “suburban homelessness” as an important barrier for families in achieving stability and permanency. Incidences of mobility among families have increased.
- Families in the area have been adversely affected by unemployment and underemployment and are increasingly utilizing social service resources. Families that have never accessed publicly provided social services before are making up more of the new clients seen by direct service providers. An increase in migration to the suburban areas has also increased demand for services.
- Interviews with senior housing developers and direct service providers as well as results from a survey of Roseville seniors indicates that while seniors would prefer to stay in their homes, health concerns eventually force them to find alternate housing arrangements.
- Interviews with staff from intergenerational housing programs across the nation testified to the effectiveness of these types of programs at promoting permanency and stability among target populations. Though some challenges were identified, program staff stated that they had not experienced problems attracting seniors or families to their service-intensive housing programs. Intergenerational models varied by housing program. The Generations of Hope Communities model was identified as the most effective model to address the needs of families with permanency and stability issues.

Policy Implications — Some of the key findings listed above create opportunities for the destabilization of families. The literature review conducted in this study suggests that mobility and instability among families can adversely affect the academic performance of children and the physical and emotional health of all family members. These factors are also linked to increased behavioral problems in children, which can affect their ability to become productive adults and have long-term financial implications.

Recommendations — The key findings above also suggest that housing alone cannot address the underlying issues facing families or seniors in North Suburban Ramsey County. An intergenerational housing approach that is focused around integrated service provision may address the problems of both housing instability among families and provide opportunities for a better quality of life for seniors who choose to participate. This report includes an exploration of alternatives to intergenerational housing as an intervention, but further research is required to understand how these alternatives should be evaluated in the context of what the Roseville Housing and Redevelopment Authority is seeking to accomplish.

Introduction

In 2009, the City of Roseville Housing and Redevelopment Authority (HRA) hired Maxfield Research, a real estate research company in St. Paul, Minnesota, to conduct a comprehensive multifamily housing needs analysis. Based on this analysis, Maxfield Research found demand for 324 new affordable senior housing units in 2009, with an expected increase to 406 units by 2014. Similarly, between 2009 and 2020, demand for non-age-restricted affordable housing is expected grow to 337 new units.¹ Another study conducted by the Metropolitan Council suggests that between 2011 and 2020 Ramsey County will need an additional 4,500 units of affordable housing to accommodate the growing workforce, 201 of these units in Roseville.² With the need for affordable housing identified, the Roseville HRA began planning to address the demand. In this process, HRA staff questioned whether new housing construction would be able to address many of the issues faced by families as they grow in a difficult economic climate and by seniors as they age.

HRA staff attended a presentation held at the University of Minnesota entitled “Intergenerational Engagement in the Child Welfare System,” which addressed housing instability and its effects on the lives of children. In particular, this presentation showcased Hope Meadows, the first intergenerational housing community in the United States which opened in Rantoul, Illinois, in 1994. Initial interest in this type of programming prompted the HRA to contact the Center for Urban and Regional Affairs at the University of Minnesota to propose a research project to evaluate the social service and housing needs of families in the Roseville area and in the suburban areas of Ramsey County. Further, the intent of the research project is to determine if and how an intergenerational housing model can address the social service needs of local families.

This report details findings of the Roseville research project. It includes a needs assessment developed through community data analysis, interviews with social service providers, and the results of a senior survey conducted by the city of Roseville specifically for this project. It identifies the social problems plaguing families in Roseville and includes a survey of the literature on the effects and possible solutions particular to these social problems. The conclusions of this report do not attempt to determine a need for affordable housing or make recommendations regarding new housing construction. The report identifies a need and identifies how intergenerational programming can address that need.

¹ “Comprehensive Multifamily Housing Needs Analysis, Roseville Minnesota.” July 2009

² “Allocation of Affordable Housing Need by City/Township 2011-2020.” September 2010

Intergenerational Housing: Background and Definition

Readers of this report may ask themselves what the difference is between intergenerational housing communities and non-age-restricted housing in which all age groups live together. The key difference is in how interactions between different generations occur and in the services provided to residents. The difference can also be found in the intent of the housing community. Non-age-restricted housing is simply a building with basic services provided by property management. Intergenerational communities are geared toward providing housing and services that address the specific needs of residents and encourage interactions between generations as a way to address those needs.

During the research process, two types of intergenerational housing were investigated. These included communities that have a social service component and those that do not. Housing sites that focus on coordinating intergenerational activities for the benefit of seniors tend to be less inclusive of on-site or coordinated social services. Sites that are geared toward using intergenerational interactions as a means of meeting the needs of low-income families, on the other hand, tend to be more inclusive of on-site services. For the purpose of this research, this report will focus on the later definition exemplified by the Hope Meadows development in Rantoul, Illinois.

Sites that are geared toward using intergenerational interactions as a means of meeting the needs of low-income families tend to be more inclusive of on-site services.

Hope Meadows and the Generations of Hope Model

Brenda Eheart, a sociologist and researcher at the University of Illinois at Urbana-Champaign, focused on studying the problems within the foster care system in Illinois. In the 1980s children had poured into the foster care system in Illinois at the rate of 1,000 per month on average.³ In the 1990s this system was overloaded and children who remained in foster care were seldom adopted. During this time, foster care children experienced an average of nine foster case placements, and many ended up in the criminal justice system. Dr. Eheart attempted to find a solution that would provide support to parents in registered foster homes from primarily rural areas that were disconnected from other foster families and state support services. The idea to build a mixed-age community came from research around housing projects in which college students lived in communities with seniors and helped them with home maintenance in exchange for reduced rent. Dr. Eheart used this concept to develop a model that allowed seniors to assist foster families and children in exchange for reduced rent.

³ Yeagle, Patrick. "This is the Village it Takes: Rantoul Neighborhood Offers Support and Hope for Kids, Parents and Seniors." Illinois Times. August 5th, 2010. ADD to REFERENCES PAGE

Intergenerational Housing: Background and Definition

The process was facilitated by the purchase of a housing sub development on a former air force base. The development, which had been used for military housing, was re-developed into 15 6-bedroom family homes and 35 senior housing units. Hope Meadows primarily serves families who adopt difficult-to-serve foster youth, which includes large sibling groups and children who have suffered trauma. The adoptive parents are not related to the foster children they adopt. Funding for this community was initially provided primarily by the state of Illinois but has now moved toward a more sustainable funding stream. One third of funding for the program comes from the reduced rent that is charged to seniors, another third comes from the Illinois Children and Family Services Department, and the remaining third of funding is procured through private donations, grants, and fundraising.

To be eligible for reduced rent, each senior household is required to volunteer six hours per week. The volunteer opportunities include after-school programming, caring for other seniors, and volunteer activities coordinated by paid program staff. Families have required monthly meetings with caseworkers and have access to a gamut of social service and family support services. Program staff also coordinates intergenerational activities and outings. The premise surrounding these interactions is that the intensive, on-site services combined with the contributions and involvement of seniors creates an extended supportive network for foster families. This in turn provides family stability and a breadth of benefits to the health and well-being of children and society as a whole. These benefits are expected to prevent children from entering the criminal justice system, to enhance academic performance, and to help children of Hope Meadows develop to their full potential.

In 2006, Generations of Hope Development Corporations was created to help other communities implement communities similar to Meadows of Hope. In addition to Meadows of Hope, there are five operational intergenerational communities throughout the United States, with another seven communities in the planning process. These communities primarily focus on addressing the needs of foster children and their families. The purpose of this research project is to determine if the principles applied in these communities can be adapted to serve the needs of families and children in Roseville and the surrounding areas of North Suburban Ramsey County. As such, the following sections explore the needs of these families and how an intergenerational approach to housing might address those needs.

Needs Assessment

Community Profile

This report includes semi-structured interviews with direct service agencies that provide an insight into the needs and preferences of families and seniors in the Roseville area. The following section examines the characteristics of Roseville and the surrounding suburbs in order to provide some context for the interviews that follow it.

Income and Poverty

- Area Median Income (Ramsey County): \$82,700
- Median Household Income (Roseville): \$52,360
- Average Household Income (Roseville): \$71,639

- 30% of Roseville residents between the ages of 65 and 74 earn less than \$35,000 per year
- 55% of Roseville residents between age 75 and older earn less than \$35,000 per year

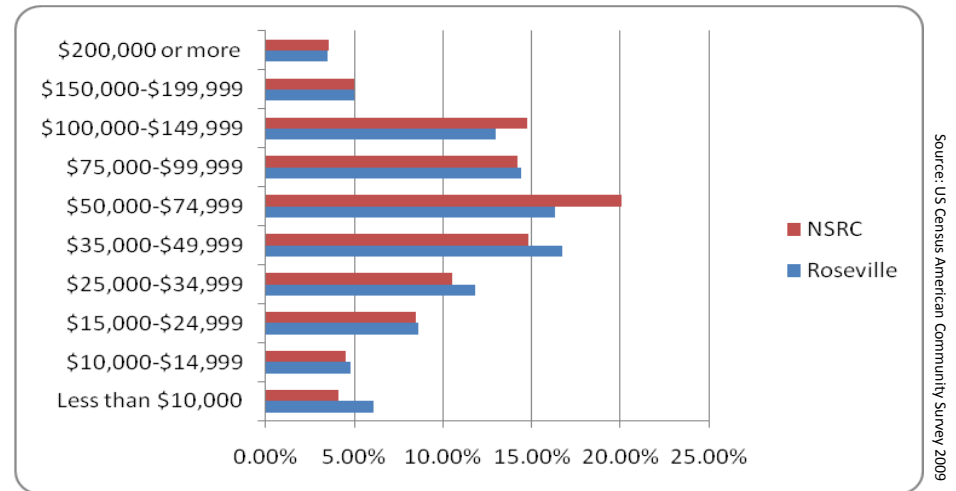


Fig 1. Household Income Distribution for Roseville and North Suburban Ramsey County*

*North Suburban Ramsey County includes the cities of Roseville, Mounds View, Shoreview, Little Canada, New Brighton, and Maplewood

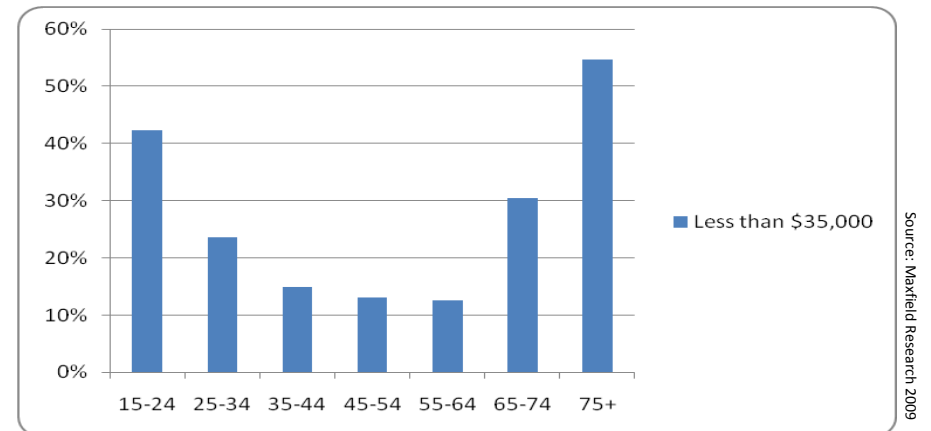


Figure 2. Percent of Roseville Households Earning Less than \$35,000 Annually by Age Group

Needs Assessment

The US Department of Health and Human Services defines the Federal Poverty Level (FPL), which is the minimum gross income (based on household size) that a family needs for food, clothing, transportation, shelter, and other necessities. The FPL is an overall measure of poverty. In Roseville and in North Suburban Ramsey County, female-headed households are disproportionately represented in the poverty level when analyzed by household type. Figures from the 2000 census indicate that 37% of female-headed households with children under 5 lived below the poverty line in Roseville. In 2009, the American Community Survey estimates for Roseville showed that 52% of female-headed households with children under age 5 live below the poverty line, compared to 38% in the Twin Cities Metro Area and 45% in Minnesota. Figure 3 represents the share of the population earning below the FPL by household type.

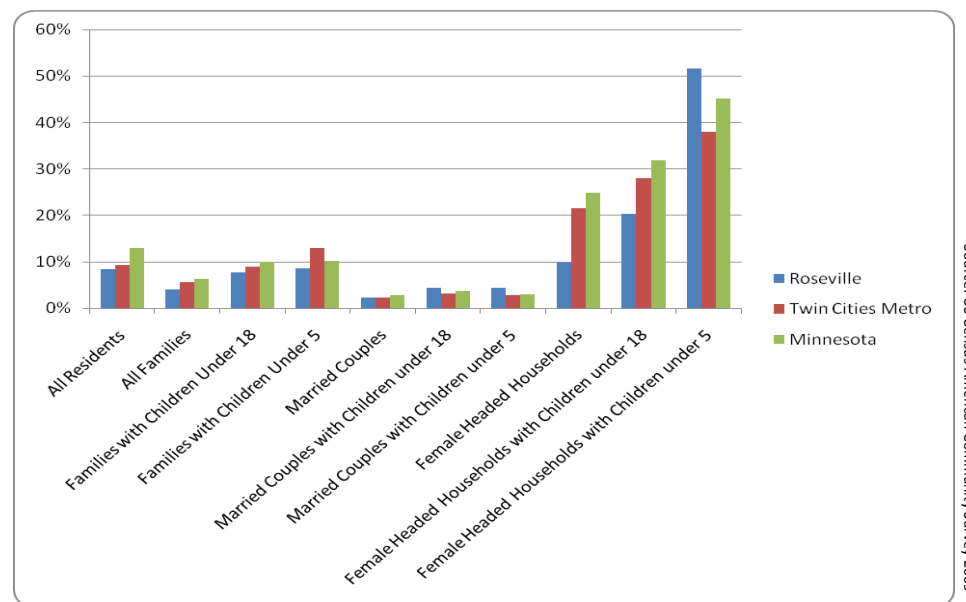


Figure 3. **Population Earning Below Poverty (Roseville)**

An alternate way to examine poverty is to look for trends in utilization of public benefit programs for the poor. The information that follows details usage of three primary public benefit programs in North Suburban Ramsey County.

Minnesota's Diversionary Work Program (DWP) allows families to receive cash assistance for four months while helping them move immediately to work rather than receive welfare. After four months on the Diversionary Work Program, families may be eligible to receive cash assistance and support such as child and health care through the Minnesota Family Investment Program (MFIP), Minnesota's version of the federal Transitional Assistance for Needy Families (TANF).

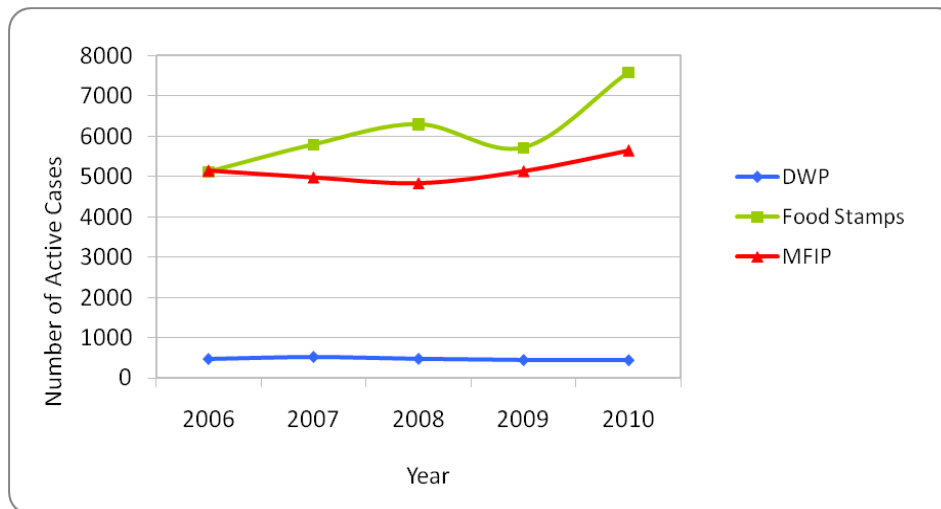
In Roseville, 52% of female-headed households with children under age 5 live below the poverty line, compared to 38% in the Twin Cities Metro Area and 45% in Minnesota.

Needs Assessment

The Minnesota Food Assistance Program (MFAP), also known as food stamps, is a federal benefit program that helps low to lower-middle income families and individuals with food costs.

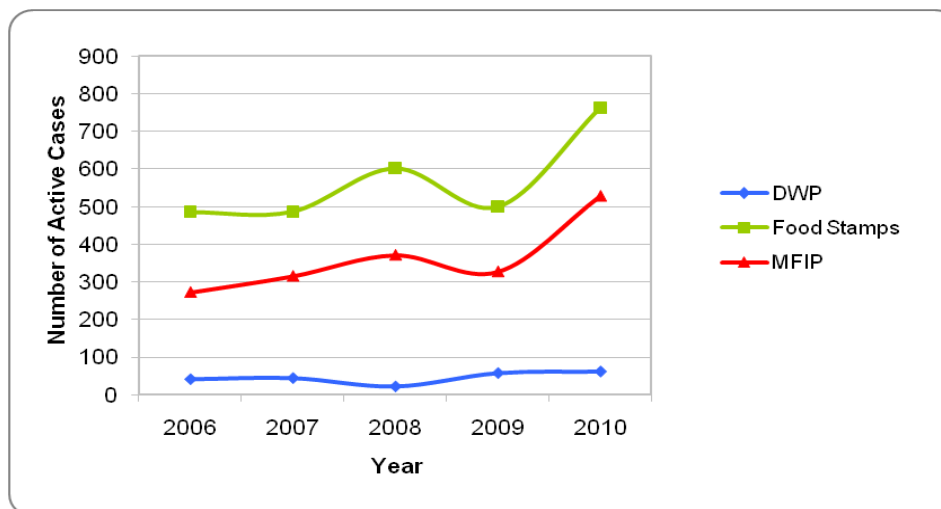
Figures 4 and 5 demonstrate that although participation in the Diversionary Work Program has remained steady, usage of food stamps (MFAP) and cash assistance (MFIP) has increased over the past four years. The increase in usage between 2009 and 2010 is most dramatic.

- In North Suburban Ramsey County, the number of open food stamp (MFAP) cases increased by 33% from 2009 to 2010. The number of open cash assistance (MFIP) cases increased by 10%.
- In the 55113 zip code, the number of open food stamp (MFAP) cases increased by 53% from 2009 to 2010. The number of open cash assistance (MFIP) cases increased by 61%.
- In 2009, re-authorization of the American Recovery Act (ARRA) increased funding for states to enroll more eligible families into the food stamp program. This could partially explain the increase in the number of active cases.



Source: Ramsey County Department of Human Services

Figure 4. Public Benefit Utilization by Program Type (North Suburban Ramsey County)



Source: Ramsey County Department of Human Services

Figure 5. Public Benefit Utilization by Program Type (55113 Zip Code)

Needs Assessment

The National School Lunch program provides nutritionally balanced, low-cost or free lunches to children each school day. Children whose family income is less than 130% of the federal poverty level are eligible to receive free lunch at school. The standard for reduced-cost lunch is 185% below the federal poverty level. For example, a family of four earning less than \$29,055 per year would be eligible for free school lunch (University of Minnesota). A family of four earning less than \$41,348 per year would be eligible for reduced or discounted school lunch. National School Lunch program eligibility is a way to measure poverty among families with children.

Within the past five years, eligibility and enrollment for free and reduced lunch programs have increased from 27% to 43% on average of all enrolled students in Roseville School District schools. Eligibility at some schools within the district is as high as 70 – 80% of all enrolled students. Figure 6 shows the trend in eligibility for the past five years. Roseville School District services the cities of Roseville, Shoreview, Maplewood, Falcon Heights, Little Canada, and Arden Hills.

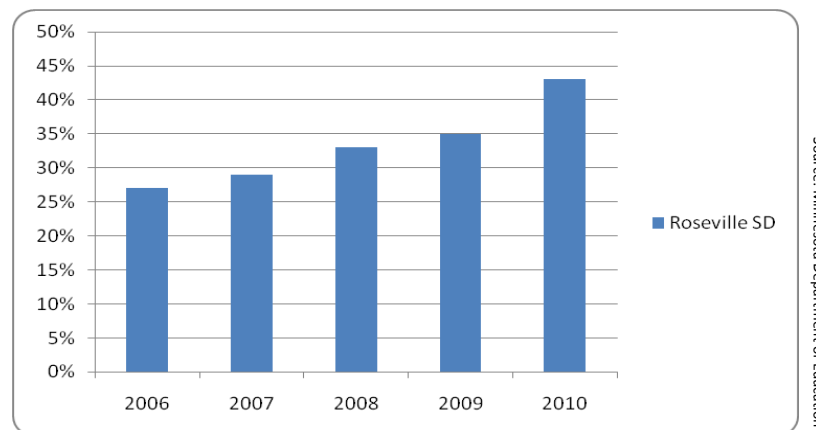


Figure 6. Percent of Students Eligible for Free and Reduced Lunch (Roseville School District)

Within the past five years, eligibility and enrollment for free and reduced lunch programs have increased from 27% to 43% of all enrolled students in Roseville School District schools.

Needs Assessment

Title I of the McKinney-Vento Homeless Assistance Act provides funding for school districts to ensure children who experience homelessness can continue to attend the same school. Often these funds are used to provide transportation for children who are staying at shelters or with relatives outside the school district.

Incidences of homelessness are either self-reported by families or reported by teachers to a school district homeless services liaison. The number of reported incidences of homelessness in Roseville and Moundsview School Districts* increased from 37 in the 2006 – 2007 school year to 111 in the 2009 – 2010 school year, a 200% increase. Roseville School District staff commented that though the absolute number of homelessness cases is relatively small, the rate at which these cases are increasing is important.

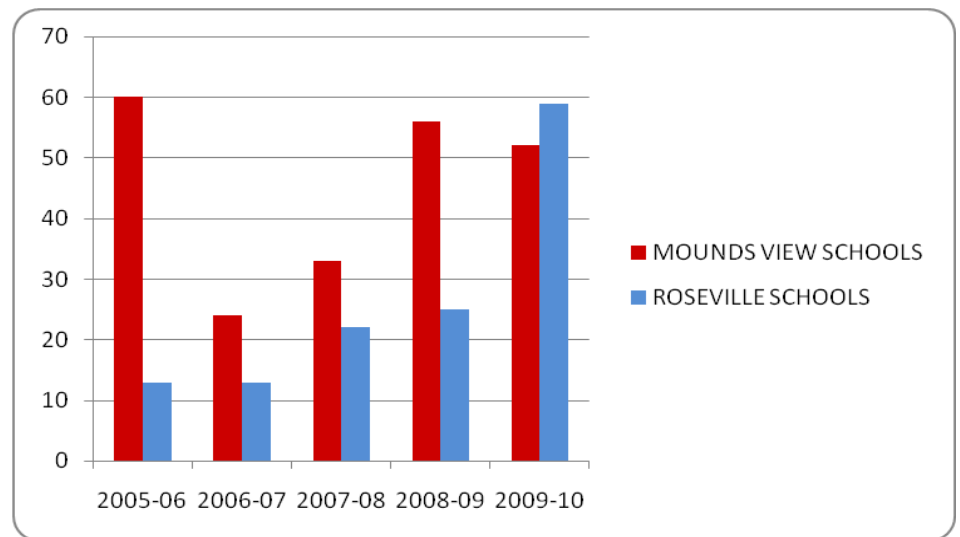


Figure 7. Reported Incidences of Homelessness
(Roseville and Moundsview School Districts)

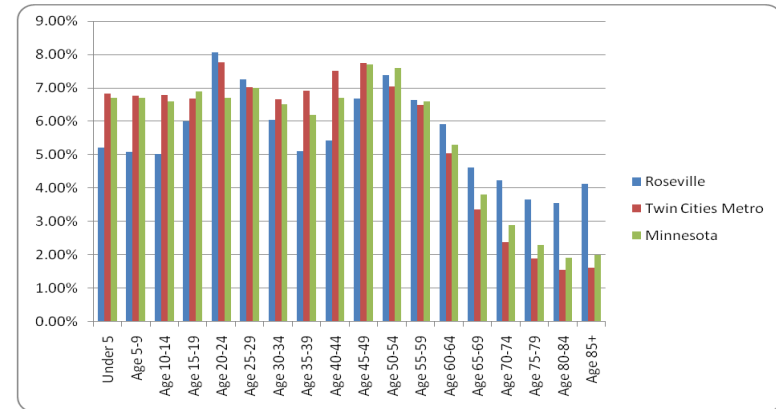
* Roseville and Moundsview School Districts serve students from Roseville, Shoreview, Maplewood, Falcon Heights, Little Canada, Arden Hills, New Brighton, Mounds View and North Oaks.

Needs Assessment

Aging Population

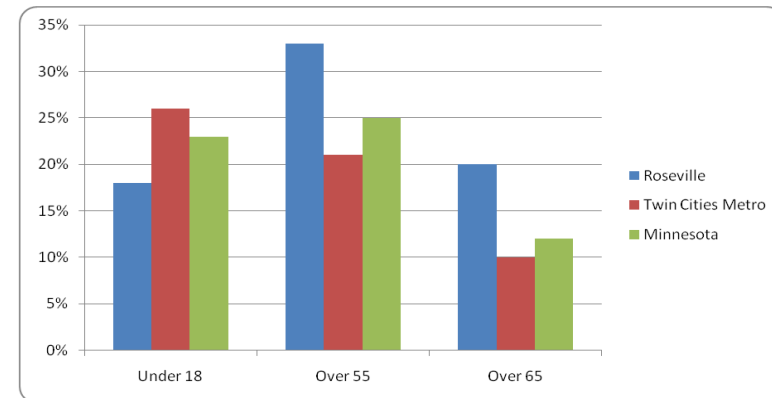
Seniors make up a larger share of the population in Roseville and in North Suburban Ramsey County than in the surrounding metropolitan area and the state of Minnesota. The age distribution depicted here has policy implications that will be more apparent as baby boomers retire within the next 15 years. Figures 8 and 9 show the age distribution for the City of Roseville.

- 40% of the population in Roseville is older than 50.
- 20% of the population is older than 65.
- Roseville has a higher proportion of residents age 55 and older (33%) compared to the Twin Cities Metro Area (22%) and Minnesota (25%).
- Roseville has a lower proportion of residents under 18 (18%) compared to the Twin Cities (27%) and Minnesota (24%).



Source: 2010 US Census

Figure 8. Population Distribution by Age Group (Roseville, Twin Cities, Minnesota)



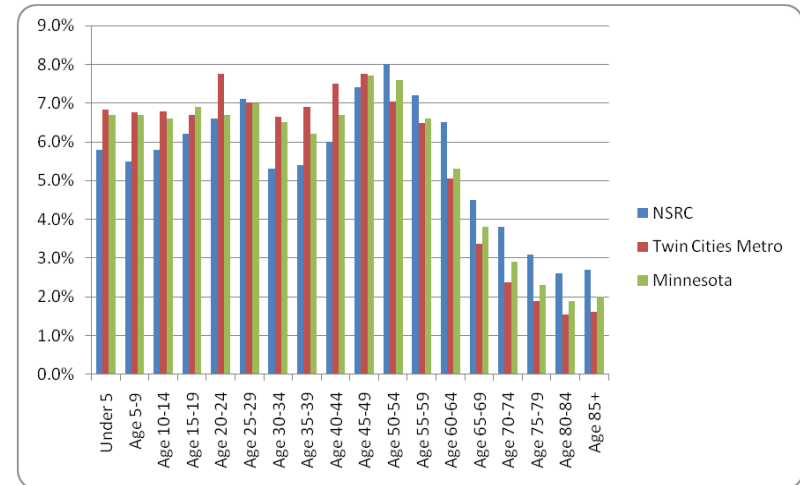
Source: 2010 US Census

Figure 9. Percent of Population in Specific Age Groups (Roseville, Twin Cities, Minnesota)

Needs Assessment

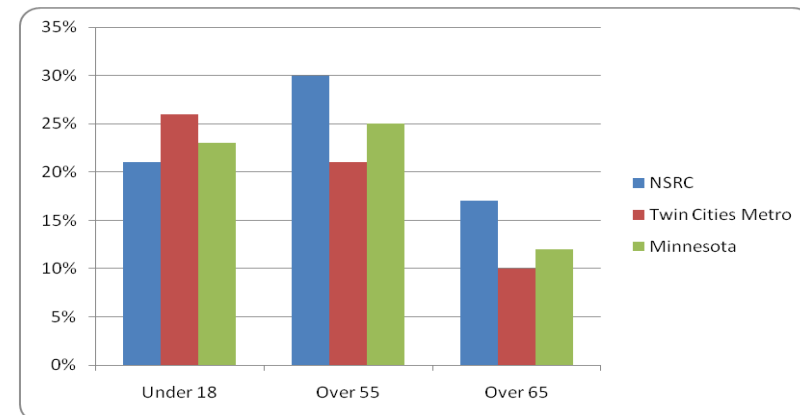
Figures 10 and 11 show the age distribution for North Suburban Ramsey County.

- 40% of the population in North Suburban Ramsey County is older than 55.
- 17% of the population is older than 65.
- North Suburban Ramsey County has a higher proportion of residents age 55 and older (30%) compared to the Twin Cities Metro Area (22%) and Minnesota (25%).
- North Suburban Ramsey County has a lower proportion of residents under 18 (18%) compared to the Twin Cities (27%) and Minnesota (24%).



Source: 2010 US Census

Figure 10. Population Distribution by Age Group (NSRC, Twin Cities, Minnesota)



Source: 2010 US Census

Figure 11. Percent of Population in Specific Age Groups (NSRC, Twin Cities, Minnesota)

Needs Assessment

Housing and Household Type

In both Roseville and North Suburban Ramsey County, families without children and single adults make up the majority of households.

Seventy-one percent of households in Roseville and 68% of households in North Suburban Ramsey County fall into this category.

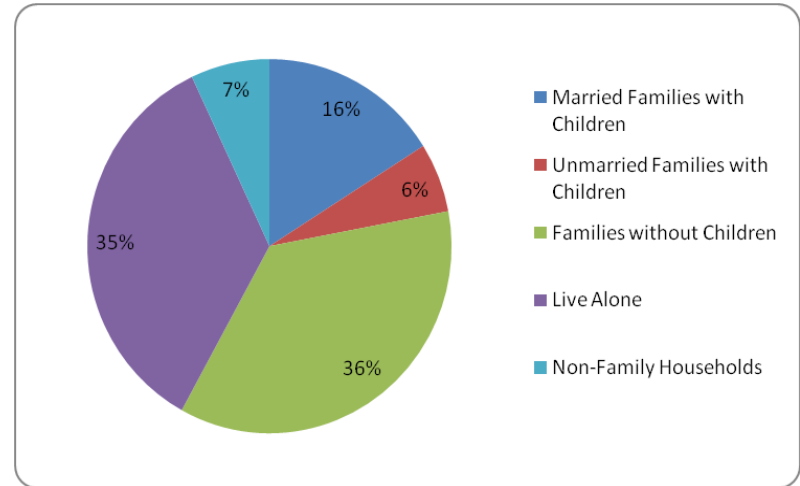


Figure 12. City of Roseville – Household type

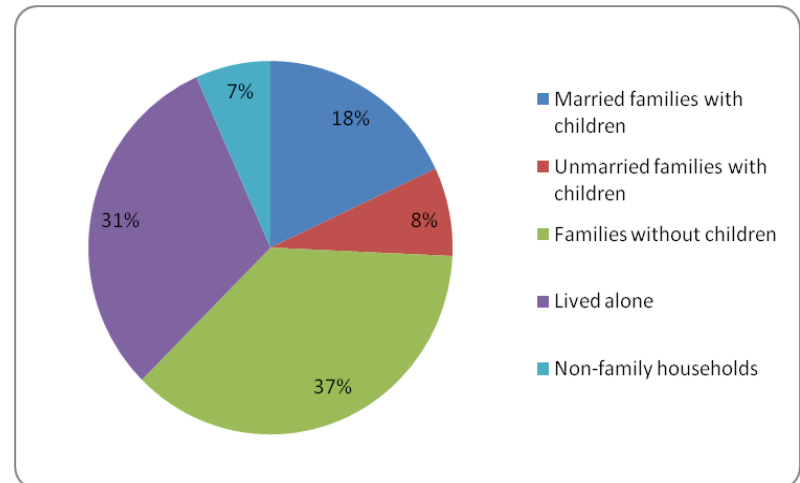


Figure 13. North Suburban Ramsey County – Household Type

Needs Assessment

The Gross Rent Payment as Percentage of Household Income (GRAPI) measures how much income, on average, households spend toward their housing costs. The US Housing and Urban Development Department determines that households paying 30%-49% of their income toward rent have a moderate housing cost burden. Households paying 50% or more of their income toward rent are considered to have a severe housing cost burden.

- 46% of households in Roseville pay 30% or more of their income toward rent, up from 39% in 2000.
- 48% of households in North Suburban Ramsey County pay 30% or more of their income toward rent.

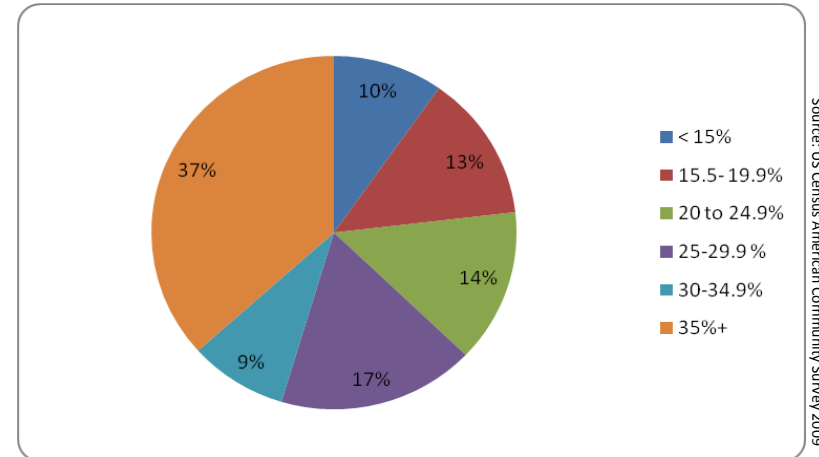


Figure 14. Roseville Gross Rent Payment as Percentage of Household Income (GRAPI)

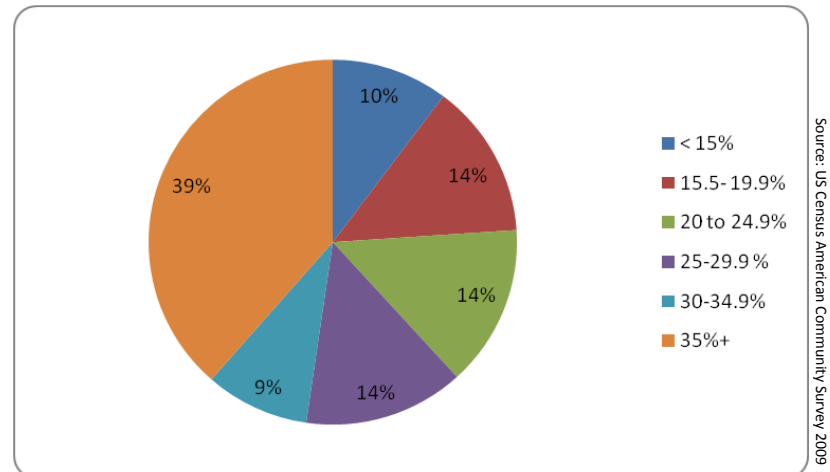


Figure 15. NSRC Gross Rent Payment as Percentage of Household Income (GRAPI)

Needs Assessment

Figures 16 and 17 below suggest that the housing cost burden is much lower for homeowners than for renters.

- 33% of homeowners with a mortgage in Roseville pay 30% or more of their income toward housing costs.
- 21% of homeowners without a mortgage payment pay 30% or more of their income toward housing costs.

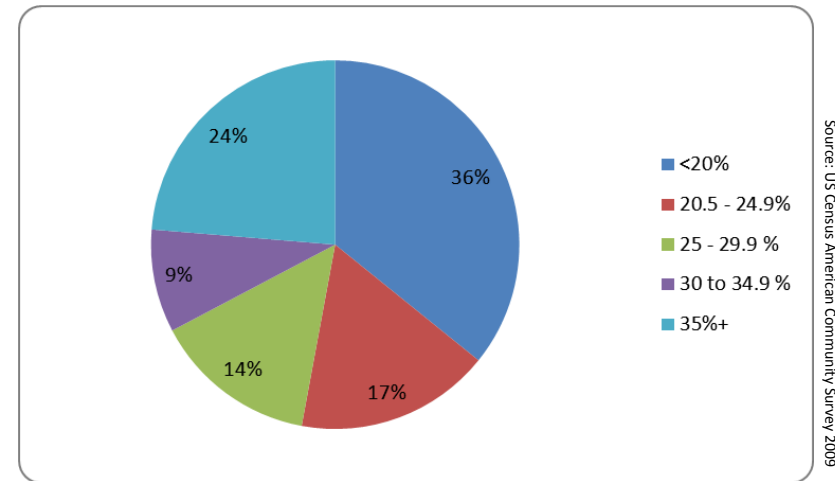


Figure 16. **Monthly Owner Housing Cost as a Percentage of Household Income (For Households with Mortgages)**

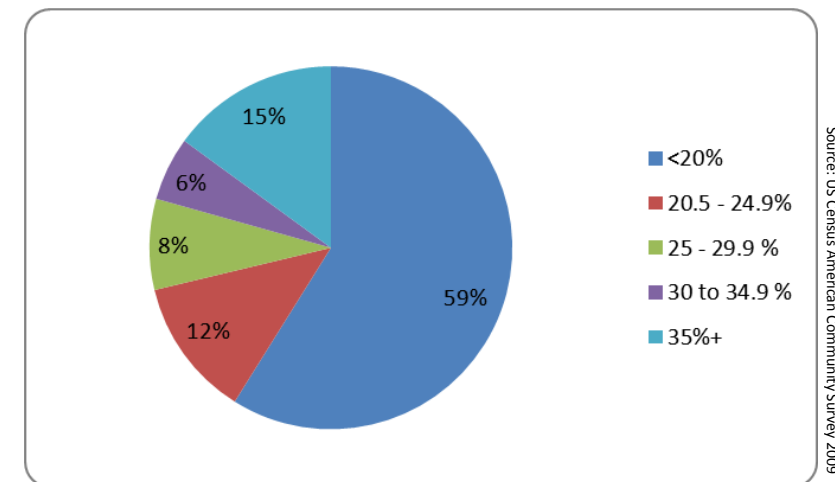


Figure 17. **Owner Housing Cost as a Percentage of Household Income (For Households without Mortgages)**

Needs Assessment

Interview Summary – Family Service Providers

Semi-structured interviews were conducted with staff from nine agencies serving families in North Suburban Ramsey County to help determine housing and social service needs. Specific information regarding the agencies that participated in this study is located in Appendix B. The analysis of interview transcripts yielded several themes. The needs identified by direct service providers are categorized below based on the emergent themes. However, it's important to note that most respondents also recognized that the needs of their clients are interrelated. Staff from a local food shelf noted that, “the families we see tend to have complex and interdependent needs. If they are using the food shelf, that tends to be an indicator of financial distress and other problems that could potentially distress family life.”

Housing

Staff from all agencies but one identified unmet housing needs for the populations they serve. Feedback regarding housing fell into two categories: housing instability and emergency shelter access. In terms of housing instability, interview respondents noted seeing an increase in the number of clients experiencing “suburban homelessness,” that is, the number of clients who are living with relatives and moving frequently. Staff from several agencies also noted that more and more families are living on the edge of homelessness. The stability of these families is fragile, and occasional unexpected expenses often lead to job loss and/or loss of housing. Staff from one family service agency stated that they are currently encountering more incidences of homelessness among clients than they have in the past four years. Interview respondents indicated that lack of stability and lack of permanency are creating stressful environments, which adversely affect the emotional and mental health of families.

In terms of access to emergency shelter services, respondents expressed concern over the lack of available shelter space in the northern suburbs of St. Paul. Staff at the Maplewood Family Shelter said they are seeing an increase in clients who are experiencing homelessness for the first time and in clients who are seeking shelter because their stay with relatives has become unmanageable. Maplewood Family Shelter allows maximum stays of 30 days for families. They partner with local churches that shelter clients on a short-term basis until a space opens up at the Maplewood Shelter.

Local food shelf staff noted that, “the families we see tend to have complex and interdependent needs. If they are using the food shelf, that tends to be an indicator of financial distress and other problems that could potentially distress family life.”

Needs Assessment

Once families have been in the shelter for 30 days, staff attempt to find the families transitional or more permanent housing options. Additionally, families are allowed one 30-day shelter stay per quarter. As such, shelter staff stated they are “currently only able to house about half of shelter clients after the 30 day stay. The remaining half either try to live with family or friends or make due however they can until they can come back to us the next quarter and stay for another 30 days.”

Opinions on how families are coping varied among respondents. Most felt that clients continued to use networks of friends and family members where they could stay for a time and then move on to another housing arrangement. One family service agency indicated that staff is aware that families are seeking housing in St. Paul. “Families from the suburbs are going to St. Paul to try and get housing that is cheaper and larger because the market rate or below market rate housing that is available here is out of their reach. It’s more than they can afford considering they also have transportation costs that may be reduced by moving to the cities.”

Transportation and Child Care

Another theme that emerged from the analysis of these interviews is related to the location of the northern suburbs in relation to where services are centrally located. Staff from several agencies commented that because the suburbs were built for commuters, the public transportation available is inadequate as a means to access services in the cities. Transportation is also seen as crucial to locating and maintaining employment. Direct service providers identified lack of transportation, both public and private, as a barrier for their clients in obtaining employment and services. Staff from a childcare referral organization also stated that they are seeing clients with unmet needs in terms of requests for childcare providers that can provide transportation between the home and the child care provider. Similarly, several respondents noted that

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“A change in childcare arrangements and funding, or something like a need for car repair can destabilize families and cause housing instability because of the interdependence of those needs.”

Needs Assessment

lack of affordable child care or the inability of their clients to pay for childcare was a barrier for clients in terms of employment. Clients who lack affordable child care may not have the ability to attend job interviews or to maintain employment. One respondent stated this way: “A change in childcare arrangements and funding, or something like a need for car repair can destabilize families and cause housing instability because of the interdependence of those needs.”

Food Assistance

As mentioned by one respondent, use of food support programs may also be an indicator of other problems for families. Staff from Roseville School District (RSD) pointed to big increases in enrollment in the federal free and reduced lunch program for low income students. School districts often use this measure as a way to gauge poverty in their schools because the primary eligibility standard for these programs is based on whether or not a family’s income is below 185% of the federal poverty level. According to RSD staff, eligibility for enrollment in the free and reduced lunch program increased from 27% of all students being eligible in 2006 to 43% of all students in 2010, with some schools in the school district experiencing much higher enrollment rates for this program. In response to this increase in demand for food services, staff at Keystone Community Services said this: “We decided to open a new food shelf location in Roseville because of the increase in free and reduced lunch enrollment. Our old food shelf location at the Fairview Community Center also could no longer accommodate the increasing number of clients.”

“We decided to open a new food shelf location in Roseville because of the increase in free and reduced lunch enrollment. Our old food shelf location at the Fairview Community Center also could no longer accommodate the increasing number of clients.”

Possible Reasons for Increased Needs

When asked why they believed clients were facing housing instability issues, most respondents indicated that unemployment and underemployment are major contributing factors. Staff from several agencies also mentioned that shifting demographics in the northern suburbs has also increased the demand for services. Roseville School District noted that the increase in poverty among white students has been primarily caused by job loss but that the increase in new immigrant populations has also increased school enrollment and participation in federal food support programs through the schools. “In the Metro area, Roseville

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Needs Assessment

has 20% of the Karen refugee population. We have parents in these populations whose education levels are very low, who don't speak the language, and some of whom can't read or write and that's a challenge." RSD staff indicated that "suburban homelessness" is very apparent within the new immigrant population.

Limited Scope of Interventions

Staff from several agencies also expressed concern regarding the effectiveness of attempts to assist families in need. The theme that emerged here reflected the frustrations of direct service staff who noted that, "by the time social workers get referrals, families have already exhausted all their resources and at that point they need more than just one time assistance to get through their ordeal. It's almost too late for a one time intervention, by this point they need more support services."

In attempt to provide more effective assistance to families, another agency established a limited grant program to address the increasing needs for small expenses like work uniforms and car repair or transportation costs to help provide "timely and appropriate interventions that may be able to prevent instability."

Direct service staff noted that "by the time social workers get referrals, families have already exhausted all their resources and at that point they need more than just one time assistance to get through their ordeal. It's almost too late for a one time intervention, by this point they need more support services."

Needs Assessment

Interview Summary – Senior Service and Housing Providers

Because an intergenerational approach to housing involves participation from seniors, interviews were also conducted with organizations that provide direct services to seniors in North Suburban Ramsey County and with senior housing providers. The purpose of these interviews is to determine the housing preferences and needs of seniors in the area. These preferences as indicated by interview responses below.

Housing

Direct service providers indicated there is strong preference among seniors for staying in their current residences. Respondents also indicated, however, that there is usually a point at which seniors are no longer capable of maintaining their homes because of financial or health reasons. As an example, one direct service provider stated that, “For homeowners, things like home maintenance issues that aren’t taken care of could cause problems. We had one senior who called because his home had sustained storm damage and the city was demanding he do something about cleaning it up, but he is in a wheelchair and is not physically or financially able to do it.”

Several senior housing providers stated that the average age of residents tends to be in the mid-70s to mid-80s. This seems to reflect a trend in which seniors are moving into senior housing once it becomes burdensome to maintain their homes. As staff from one senior housing provider stated,

“The oldest of the baby boomers are just now turning 62 or 65. They’re still pretty independent and we’re not seeing them move in. They’re still residing in their homes or townhomes. But as they approach their mid to late 70s something changes. Either their finances or their health, abilities or preferences change and they move into senior units. . . . Seniors don’t want to move around unless their health dictates it.”

Staff from the Roseville Senior Program also commented that because of the physical structure of homes in the Roseville area, seniors are able to stay in their homes longer. Homes are single-level and easily adaptable for seniors who have mobility and/or health barriers.

Staff from senior housing developments also said that there still is a demand for senior housing, in particular, among low-income seniors. The subsidized senior housing developments have waitlists for new senior residents, and expected wait times range from 6 to 18 months. Staff from the Dakota

The subsidized senior housing developments have waitlists for new senior residents, and expected wait times range from 6 to 18 months. Staff from the Dakota County Senior Housing Program indicated they maintain waitlists for all 19 of their subsidized senior developments and currently have about 1,300 applicants on their waitlists.

Needs Assessment

County Senior Housing Program indicated they maintain waitlists for all 19 of their subsidized senior developments and currently have about 1,300 applicants on their waitlists. Non-subsidized senior housing developments also reported having waitlists, though expected wait times were shorter, ranging from 1 to 3 months. Respondents were asked about their impressions of why there is a demand for senior housing even though there is a preference among seniors for staying in their homes. Staff from several agencies stated that generally once seniors get to the point where it's no longer convenient to stay in their homes, they prefer to live with others in their own age group and value quiet spaces. Additionally, subsidized senior housing is attractive to seniors on fixed incomes.

Other Services

Most of the staff members from senior housing developments who were interviewed identified challenges in trying to meet the needs of seniors. In particular, seniors seem to have a wider range of needs that need individualized coordination, which takes up staff time. Interview respondents also stated that seniors and families are often unaware of the services that may be available to them. Though interview respondents indicated that seniors prefer to live with other seniors, several also see a need for seniors to interact with other age groups. One direct service providers remarked that, "seniors who live in senior only housing and have little access to transportation feel disengaged from their communities."

One direct service providers remarked that, "seniors who live in senior only housing and have little access to transportation feel disengaged from their communities."

One senior housing development in Roseville, Eagle Crest, partners with Northwestern College's Child Development Program, which has an on-site child care center. Child care is provided by staff and students from the Child Development Program, but children in the program interact through intergenerational activities with senior residents to keep the seniors engaged with other age groups. Seniors act as "grandfriends," and staff at Eagle Crest noted that these interactions with children benefit the emotional well-being of seniors who chose to participate.

Interviews with direct service providers also suggest there may be a food security problem among seniors. The Roseville Senior Program's home delivered-meals program typically advocate a suggested donation based on an individual's ability to pay for the service. Staff stated that "people are being more cautious about how they spend their money. So, for example, there was a slight decrease in meals on wheels requests because seniors are choosing to get meals delivered fewer times a week as a way to supplement their food budget instead of having meals delivered five days a week." Staff from the local food shelf also stated that they have experienced an increase in the number of seniors they are serving, particularly seniors who are still working.

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Needs Assessment

Senior Survey Results

In addition to interviewing senior housing and social service providers, a survey of seniors in Roseville was also conducted to gauge housing preferences among seniors. A sampling firm was used to obtain the addresses of Roseville seniors 65 or older whose income falls below 60% of the Area Median Income as defined by the US Housing and Urban Development Department. The Roseville HRA wanted to focus on seniors in this income group since this group would be eligible for affordable housing. Of the 900 surveys that were distributed by mail, 295 surveys (33%) were completed and returned to the Roseville Housing and Redevelopment Authority. A copy of the survey instrument used can be found in Appendix A of this report.

Demographic Information

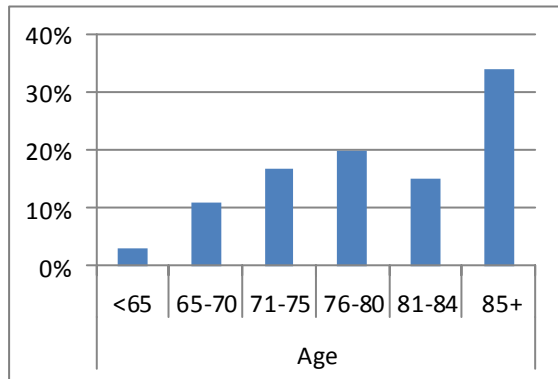


Figure 18. Age of Respondents

Predominately, survey respondents* were female and older than age 75.

**294 of 295 respondents answered these questions.*

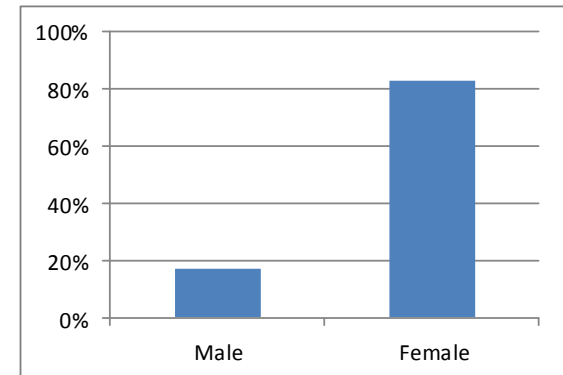


Figure 19. Gender of Respondents

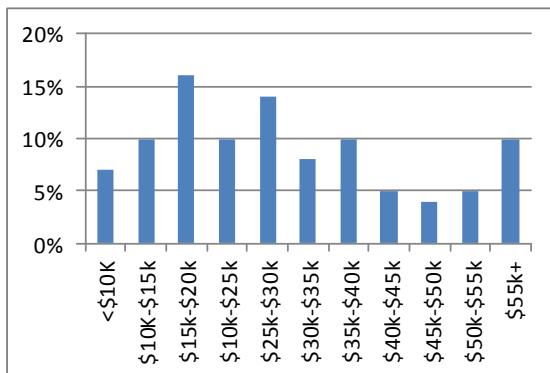


Figure 20. Respondent Household Income

62% of one-person households and 29% of two-person households earn at or below 50% of the Area Median Income as defined by the Housing and Urban Development Department.

261 of 295 respondents answered these questions.

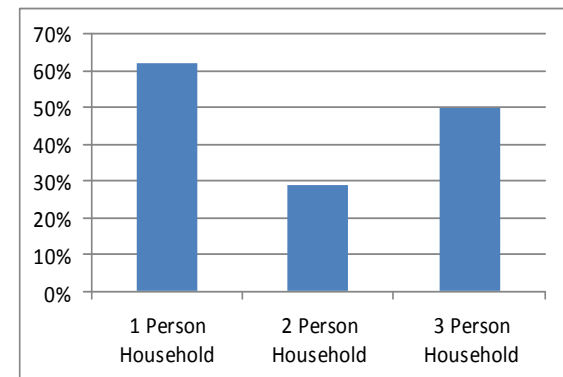


Figure 21. Percent of Households Earning 50% below AMI by Household Size

Needs Assessment

Housing

One purpose of this survey was to get feedback from seniors about the current and preferred housing options in North Suburban Ramsey County. Figures 22 and 23 show the current housing status for survey respondents.

- 61% of renters and 40% of owners reside in an age-restricted senior community.
- 82% of owners and 63% of renters indicated they would prefer to stay in their current homes.
- 36% of renters in non-age restricted housing indicated they would prefer to move to senior only housing within the next 10 years.
- 24% of owners in non-age restricted housing indicated they would prefer to move to senior only housing within the next 10 years.

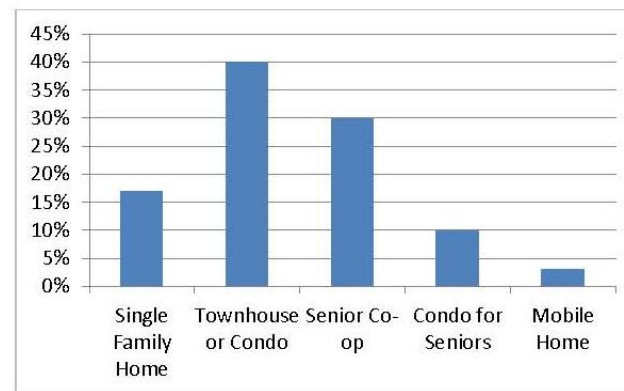


Figure 22. Homeownership by Type of Home*

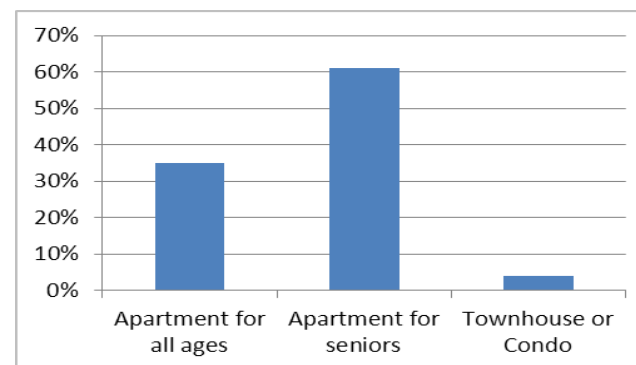


Figure 23. Rental by Type of Home*

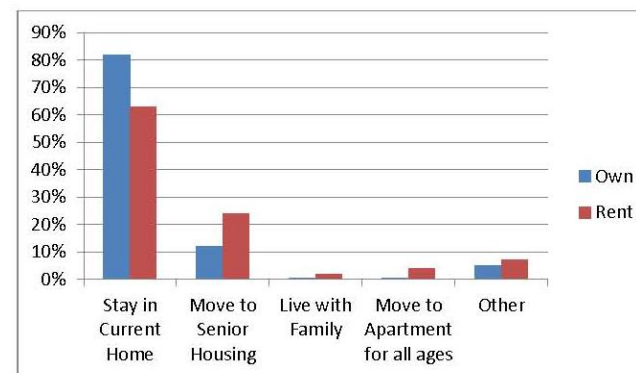


Figure 24. Preferred Housing Option within Next 10 Years

* Figure 22 – of 295 total respondents, 181 answered this question

* Figure 23– of 295 total respondents, 114 answered this question

Needs Assessment

While the majority of both renters and owners indicated they would prefer to stay in their current home, only 35% indicated they didn't anticipate facing any challenges in achieving their preferred housing option. Figure 31 shows that while responses from owners and renters regarding mobility and health challenges are similar, renters indicated they expect to face financial challenges to their preferred housing option more so than owners. More owners than renters also indicated they don't anticipate any challenges.

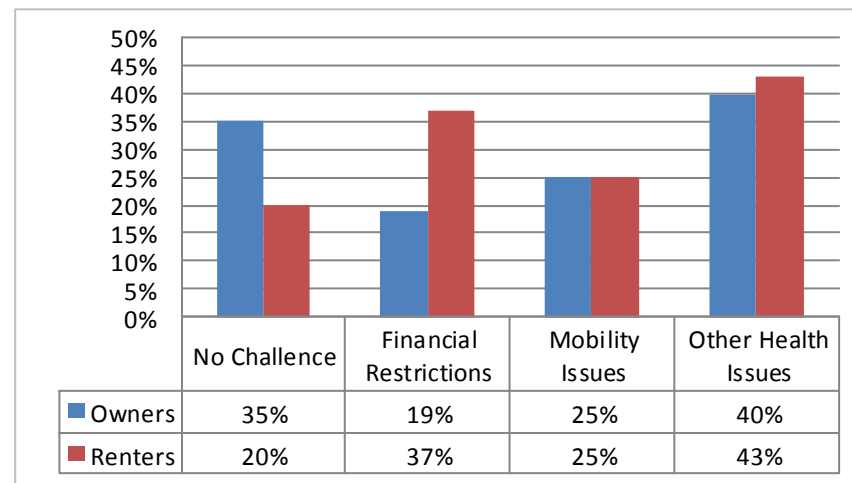


Figure 25. **Challenges to Achieving Preferred Housing Option**

Volunteering

Of the seniors who completed the survey, 51% stated they plan to volunteer once they retire or already do volunteer. When asked about which groups in particular they would be interested in volunteering with, respondents overwhelmingly selected other seniors and people with disabilities.

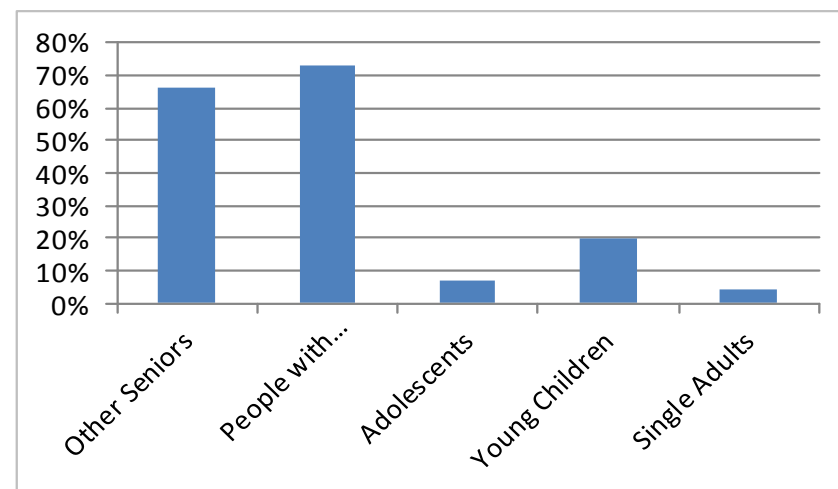


Figure 26. **Volunteering Preferences of Respondents**

Needs Assessment

Services

Survey respondents indicated that income security, cooking and home maintenance assistance, access to transportation, companionship, recreation, and staying active are important or very important to them.

Legal Assistance and personal care assistance were not seen as important by the majority of respondents.

Survey Analysis

In analyzing the results of the survey it is important to keep in mind that most respondents were older, single seniors. This survey did not capture the preferences of younger seniors or baby boomers. The age distribution of respondents makes it difficult to gain any insight into the preferences of the younger seniors (65 – 75) who may still be working and have different perspectives than those captured by this survey.

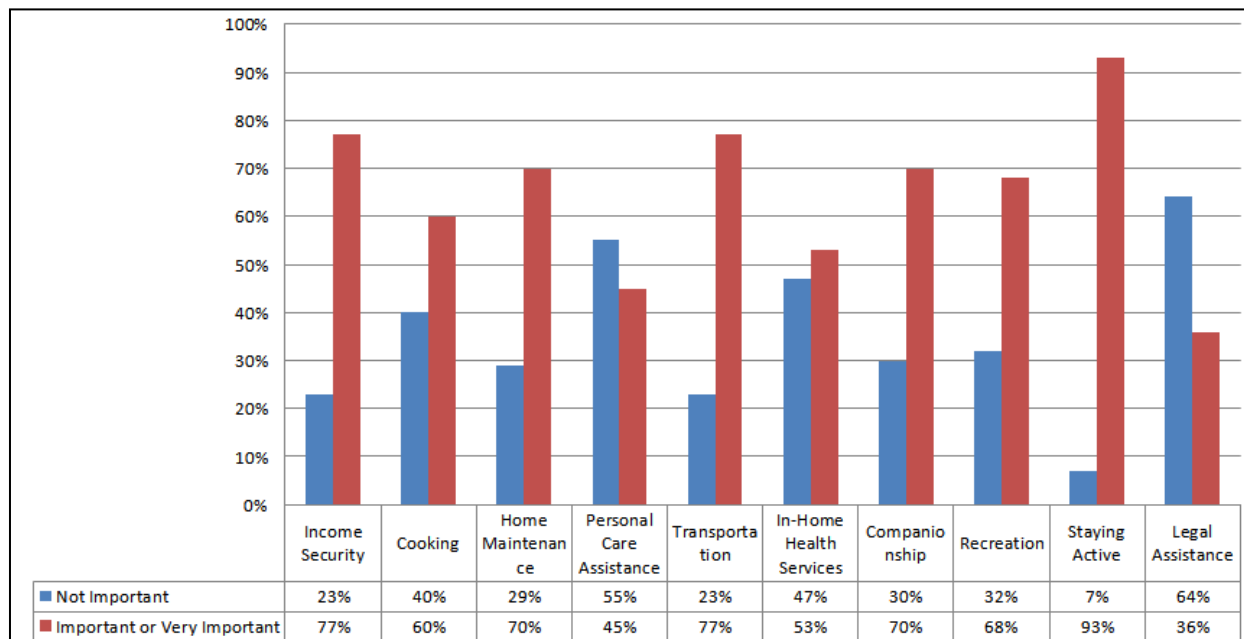


Figure 27. Importance of Services

Though most respondents indicated they would prefer to stay in their current homes, responses also suggest that varying challenges (primarily health-related issues) may prevent them from doing so. Respondents showed a preference toward volunteering and enjoying recreational activities or staying active. Though not noted above, some seniors indicated on the survey that they would also volunteer with their own church groups.

Respondents showed a preference toward volunteering and enjoying recreational activities or staying active.

Literature Review

Effects of Housing Instability on Families with Children

Because intergenerational housing involves many facets, this literature review will explore prior research on subjects surrounding the effects of housing instability on children and families, intergenerational housing as an intervention strategy, and the housing preferences of senior citizens.

Doubling-Up and Homelessness

The previous sections involved a needs assessment that identified the issue of housing instability and mobility among families. Most of the literature concerning the effects of housing instability on families does not make clear distinctions between families who live with friends or relatives and move often and families who are either in an emergency shelter or without shelter completely. Corday and Pion (1991) also suggest that because there are varying definitions of what constitutes “homelessness,” federal, state, and local measures often misrepresent the true number of families who are homeless, meaning that some measures include families or individuals who are staying with friends or family and others do not. The limited literature on families who are living “doubled up” with friends or relatives emphasizes that these families are more likely to experience homelessness (either in emergency shelters or on the street) than families with similar characteristics who are stably housed (Wright et al 1998: 95, Bassuk and Rosenberg 1988: 784). Wasson and Hill (1998) also suggest that families who enter emergency shelters most often do so after “several short spells in housing situations that are not sustainable (323).” Though some suggest that improving the ability of families to shelter friends and relatives during times of crisis should be a priority (Vacha and Martin 1993), doubling up can result in crowding in the home and to highly stressed relationships between friends or family members (Ahrentzen 2003). Some of the literature states that the frequent mobility and instability experienced by low income families, those headed by single mothers in particular, is exacerbated by a lack of available quality affordable housing (Wasson and Hill 1998, Crowley 2003, CURA 1998).

Literature Review

Physical and Social Effects of Mobility

The literature surrounding housing mobility suggests that frequent moves have a detrimental effect on children in particular. Research suggests that the effects of mobility on children can result in decreased academic and health outcomes (Cohen 2011; Tucker, Marx and Long 1998, Crowley 2003, Long 1992, Haveman 1991, Jelleyman and Spence 2007, Cohen et al 2004, CURA 1998). Even more specifically, children from low-income families are more likely to experience adverse effects (Cohen 2011). Academically, children whose families move frequently are likely to have worse academic outcomes than their peers either because of the obvious disruption in attendance (CURA 1998: 8-9) and classroom instruction (Cohen 2011: 7), or a loss of support networks (Cohen 2011: 12). Children between the ages of 4 and 15 whose families move frequently, are also less likely to graduate from high school (Haveman 1991, Cohen 2011). In terms of health, Jelleyman and Spencer (2007) and Hanushek (2004), show that children who move frequently are more likely to have mental health or substance abuse problems and girls are more likely to experience teen pregnancy. However, Cohen (2011) indicates that several studies have shown that parental involvement and children's participation in tutoring and after-school activities can mitigate some of these negative effects.

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Another distinction should be made here. Moving itself does not necessarily have adverse effects on children. In some cases it has positive effects. If the move is planned (Cohen 2011) or if children reside in a family where both biological parents are present (Tucker, Marx and Long 1998), moving frequently seems to have little to no effect. It is primarily families headed by low-income single parents that are most vulnerable. These types of families are more likely to lack adequate and stable housing and are less likely to have the resources to be able to mitigate the negative effects of housing instability on children. Cohen's analysis of the 2005 American Housing Survey and the 2003 Women's Employment Study states that 76% of single parent households who experienced at least one unplanned move within 12 months moved due to a job loss (11). Interestingly, this analysis also showed that even low-income single parents who reported not having a housing cost burden, were significantly more likely to move than any other household type (12). These observations may suggest that low-income single parent headed households are more likely to lack access to not just affordable housing, but also to quality housing. This theory is also corroborated by the results of a study about the Kids Mobility project in Hennepin County (Center for Urban and Regional Affairs 1998). In this study, only 11% of participant families moved to better their own housing opportunities (CURA 1998: 12).

Literature Review

In order to prevent some of these issues from interrupting the education of children in public schools, the McKinney-Vento Act entitles homeless children to transportation services. These services are meant to mitigate the effects of housing instability on the academic performance of children by providing no cost transportation to children who are homeless or have housing crises that force them to move outside their school district. A recent report issued by the National Law Center on Homelessness and Poverty (2011) suggests that the costs to school districts of transporting students who live outside their districts is very high. According to studies conducted in the state of Washington, the cost for transporting a homeless student from outside the district ranges from \$3 to \$40 per trip compared to an average of \$0.67 for students who are housed (National Law Center on Homelessness and Poverty 2011). The authors of this study suggest that providing affordable housing opportunities for these students is much more cost effective in the long run than continuing to pay for transportation. For example, the authors state that

“It would cost the local housing authority a maximum of \$12,696 per year to house a homeless family of mother and father with one high-school age child and one middle-school age child in a 2-bedroom apartment with a Section 8 voucher. But, if the family had to move outside the district for temporary housing, the costs to the district of transporting the two students separately would average in a range from \$18,000 to \$27, 550 depending on the type of transportation used (9).”

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Literature Review

Intergenerational Housing as an Intervention Strategy

Because the concept of intergenerational housing is relatively new, the literature on the subject is limited. Practically all peer-reviewed articles on this topic are written solely by or in cooperation with Brenda Eheart, the founder of the original Hope Meadows development in Champaign, IL. The literature frames intergenerational housing programs in terms of building communities as an intervention strategy as opposed to only building housing as an intervention strategy (Eheart 2008: 4) Eheart and Racine (2004) argue that because housing instability is often a multi-faceted problem, it requires a service intensive approach that is mutually beneficial to the families and seniors that make up intergenerational communities. Because the literature around this subject is dominated by Hope Meadows, the discussion revolved around this model as an intervention for an ill functioning foster care system. The peer reviewed examinations of Hope Meadows and the Generations of Hope Model (Eheart 2001, 2008; Racine 2004) are descriptive as opposed to evaluative so it's difficult to gauge the effectiveness of this intervention approach with much certainty based on the available literature. The Generations of Hope model relies on the time that seniors contribute in order to help establish relationships that will create an environment that encourages permanency. As such, the following section examines studies about housing and living preferences of seniors.

The literature frames intergenerational housing programs in terms of building communities as an intervention strategy as opposed to only building housing as an intervention strategy (Eheart 2008: 4) Eheart and Racine (2004) argue that because housing instability is often a multi-faceted problem, it requires a service intensive approach that is mutually beneficial to the families and seniors that make up intergenerational communities.

Senior Housing Preferences

It is difficult to estimate the true preferences of seniors without their feedback. In order to determine the preferences of seniors, this section of the literature review analyzes six studies on senior housing preferences, three national studies and three studies of Minnesota seniors. These studies conducted by the American Association for Retired Persons (AARP), the Minnesota Department of Human Services, Minnesota Board on Aging, Minnesota Housing Finance Agency, and MetLife indicate that the majority of seniors would prefer to stay in their current residences as long as possible. More than two thirds of Minnesotans older than 55 live in single family homes, with satisfaction with their living situation increasing as seniors get older (Metlife 2009). Some literature suggests that mobility among older age groups is low because typically seniors feel they have limited choices and don't want to move into assisted living or a nursing home. This is corroborated by a 2005 study conducted by the Minnesota Board on Aging which indicates that as seniors age they access more assistance with home maintenance and in-home services, but this increases their satisfaction with their living situation.

Literature Review

A 2010 study of Minnesota seniors older than 65 (Minnesota Department of Human Services) explores reasons why some seniors do move. Of seniors who would move, over 40% of seniors described the characteristics of their home as a primary reason for why they expected to move out of their current residences. Similarly, two thirds of seniors who anticipated a move expressed a preference for single-level housing. Another study suggests that family preferences are important to seniors in deciding what their next housing option will be (Metlife 2009). Family preferences were particularly important for seniors who moved into age restricted housing. This study also highlights the differences in housing preferences among people of different age groups as they think about their future housing. Moving because of a desire to have a larger home or a better quality home seems to be more important for younger seniors.

Several studies explore aspects of seniors' preferences concerning the communities in which they currently reside (Minnesota Department of Human Services 2010, AARP 2010). A national study of people older than 45 suggests that in terms of their communities, people value being near family and friends and near churches, social organizations, and other amenities (AARP 2010). Minnesota seniors who expect to stay in their communities have typically lived there longer than those who don't expect to stay. Minnesota seniors who reported living comfortably financially were also more likely to indicate they expect to stay in their communities than seniors who are not meeting their basic needs. Generally, seniors younger than 75 and seniors who reported middle to high income levels are overrepresented in the Minnesota Department of Human Services baby boomer study, Minnesota Board on Aging study, and the AARP and Metlife studies. The preferences expressed in these studies are primarily those of persons between the ages of 45 and 75 who may still be working and have higher incomes than retired persons. Because the purpose of this study is to capture the preferences of low-income seniors who would be eligible for affordable housing, the City of Roseville Housing and Redevelopment Authority conducted a survey of low-income seniors. The results of this survey are discussed in the previous section of this report.

Intergenerational Programs

Interview Summary – Intergenerational Housing Providers

Interviews with intergenerational housing providers were conducted to explore different models and how these affected target populations. Some models focused on intergenerational housing as a means to address the needs of seniors as opposed to families. Program staff was asked about the benefits for seniors and families, about the challenges they faced during implementation, and about other issues of concern. All of the currently operational intergenerational housing programs are designed to support families with foster children. Several programs intending to serve non-foster care populations were also interviewed. However, these are still in the planning stages. A complete list and description of the intergenerational programs explored can be found in Appendix B.

Benefits for families

Whether the programs focused on the needs of families or seniors, program staff concurred that the benefits for families included providing families the ability to stay together and the development of support networks between parents and seniors. Because the original Generations of Hope model and the majority of similar programs focus on foster families as a target group, the ability to keep sibling groups together emerged as an important benefit made available through these programs. The promotion of housing stability among families is most apparent at Hope Meadows, where families continue to reside even after the youngest foster child is out of high school. For programs that focus on addressing the needs of seniors, similar descriptions of the benefits to children emerged. Staff from one such program stated that residents described these relationships as children having a multitude of grandparents they can visit and interact with on a regular basis.

Benefits for seniors

The benefit for seniors that emerged most significantly from participation in intergenerational communities was that feeling of being needed and appreciated. Several interviewees responded that the interactions with families and children had obvious health effects on seniors. Programs staff from an intergenerational development in the state of Washington said that, “Seniors report having a reason to get up in the morning. They are more vital. They have skills that they want to share and that they know will be useful. It has reduced anxiety and depression in our residents, people are more physically active, taking walks, and feeling needed.”

Staff from Hope Meadows, the original Generations of Hope Community that has been operational for 17 years, also stated that, “Seniors find a sense of purpose; they see they make a difference in the lives of the families and in each other’s lives. They feel needed.”

Intergenerational Programs

It is important to note, however, that seniors who choose to participate in this type of model are carefully screened and interviewed. This may attract people who are more inclined to volunteer and stay active to begin with, so it may be difficult to isolate the specific effects of intergenerational housing programs on a broader population of seniors.

Challenges

The challenges described by intergenerational housing program staff primarily concern implementation. Staff from the programs that are operational all described similar experiences throughout the screening and application process. Staff from these programs stated that the programs attract both seniors who are interested in the intergenerational concept and seniors who are merely looking for low cost housing options. As such, the screening process has become more rigorous. Staff from one program indicated that the length of the application, interviews, and the addition of a volunteer requirement (which is added as an addendum to their lease) helps to screen out seniors who may not be suitable for the program. The programs that target the needs of families with children also require background and credit checks for seniors. Background checks for adults over age 18 family households are also required for most programs but are handled differently depending on contractual obligations with local foster care agencies.

Another challenge faced in varying degrees by the different programs is helping seniors age in their homes. At Hope Meadows, adapting to the aging of the seniors who moved in when the program opened in 1994 has meant changing volunteer requirements to allow younger seniors to volunteer their time to care for older seniors and building an assisted living component into the community.

A third challenge was mentioned predominantly by intergenerational housing programs that are not yet operational and that are targeting different social groups. Programs that intend to build an intergenerational community to serve mothers leaving incarceration, parents with substance abuse issues, and other non-foster care groups have faced challenges in obtaining community support to establish such an intergenerational community.

“Seniors report having a reason to get up in the morning. They are more vital. They have skills that they want to share and that they know will be useful. It has reduced anxiety and depression in our residents, people are more physically active, taking walks, and feeling needed.”

At Hope Meadows, adapting to the aging of the seniors who moved in when the program opened in 1994 has meant changing volunteer requirements to allow younger seniors to volunteer their time to care for older seniors and building an assisted living component into the community.

Intergenerational Programs

Importance of Intergenerational Programing

All interviewees stressed the importance of intergenerational programming, volunteer coordination, and activities planning. Staff from these programs believe that this coordination helps to foster relationships between community members. Approaches to volunteer and activities coordination varied across program models.

All interviewees stressed the importance of intergenerational programming, volunteer coordination, and activities planning.

Intergenerational Programs

Alternatives and Recommendations

Intergenerational Child Care

Intergenerational Child Care programs involve a senior component and a child or youth component in a shared space. A few such programs exist in the Roseville area. One that has been mentioned earlier is Eagle's Nest, a child care facility located on the campus of a large senior housing community. An activities coordinator there engages young children from the child care program with the seniors next door. Another program in Burnsville, Minnesota, combines a child care program and an adult day program. Proponents of intergenerational programming argue that these types of programs provide health benefits for seniors and development opportunities for children. As an alternative to an intergenerational housing model, the child care model provides similar benefits to target groups and is less expensive to start up and maintain. However, in the context of the needs of Roseville families, these types of programs don't provide solutions to the housing instability problems of North Suburban families.

Proponents of intergenerational programming argue that these types of programs provide health benefits for seniors and development opportunities for children.

Building New Stand Alone Affordable Housing

In order to abate the housing instability problems being faced by North Suburban families, adding affordable housing to the Roseville housing stock is a viable option. In fact, both housing studies conducted by Maxfield Research and the Metropolitan Council indicate that Roseville needs more affordable housing than it currently has. Building affordable housing without inclusive services may provide a solution to housing instability but does not provide appropriate interventions to sustain housing long term. As summarized by the interviews with direct service providers, low-income families in the Roseville area are facing challenges that housing alone cannot address.

Building affordable housing without inclusive services may provide a solution to housing instability but does not provide appropriate interventions to sustain housing long term.

Building New Transitional Housing

Another alternative to an intergenerational housing model is transitional housing. Transitional housing programs usually house families from 6 months to 2 years, depending on the program. Families typically enter transitional housing programs when they are leaving a shelter or when a crisis leaves the family with little resources. Transitional housing programs are designed to allow families to work on issues that affect their housing instability. This may include providing employment counseling and other services. Transitional housing programs are a worthy investment but in the

Intergenerational Programs

context of this report, these programs may address the immediate housing needs of families in crisis but not the mobility/instability issues that families are facing. If permanency is the goal, then transitional housing may not be the most appropriate intervention.

Recommendations

Throughout this research, it is apparent that the preference of seniors is to stay in their own homes and communities. However, in discussing this issue with staff from intergenerational housing programs, it is also apparent that there has not been a problem in attracting seniors to an intergenerational program. The recommendations of the previous studies by Maxfield Research and the Metropolitan Council suggest that there is excess demand for both affordable senior and family housing. An intergenerational housing program addresses that demand and the permanency issues faced by families. Since the literature and the survey results suggest that health and mobility issues are challenges to senior's abilities to avoid an assisted living arrangement, any intergenerational housing model design should take into account those needs and anticipate challenges of implementation as seniors age in their homes.

If the intergenerational housing model functions as it is anticipated to, families may improve their situations and look for more permanent housing.

In conducting interviews with social service providers, an additional factor came to light. The St. Paul/Minneapolis metropolitan area is home to around 5,000 Karen refugees, 20% of whom reside in Roseville. In thinking about any sort of affordable housing with built-in social service provision for low-income families, it is important that these services be culturally appropriate and responsive.

Affordable housing is intended to be a stepping stone that provides opportunities for families and individuals to develop and prosper. If the intergenerational housing model functions as it is anticipated to, families may improve their situations and look for more permanent housing. If the goal is to maintain a community, then it may be viable to consider offering a rent-to-own option for tenants in order to allow residents to remain in the community as long as possible.

So far, no operational intergenerational housing community has tried to engage any population other than foster care adoptive families. Staff from the Generations of Hope Development Corporation stated that because the intergenerational housing model's objective is to address permanency issues, it is appropriate for many different types of target populations. The recommendations given in this section are meant to guide HRA staff in thinking through potential challenges and benefits as they consider implementation of this type of program.

Staff from the Generations of Hope Development Corporation stated that because the intergenerational housing model's objective is to address permanency issues, it is appropriate for many different types of target populations.

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Appendix A

URGENT! GIVE us YOUR INPUT TO MAKE OUR ROSEVILLE BETTER!

Your response to this survey is critical!

The City of Roseville Housing and Redevelopment Agency is conducting a survey to establish priorities for the future development of housing programs and services within the community. Your responses to the enclosed survey will help us understand your current and future housing needs. Your household was one of a limited number selected at random to receive this survey, therefore, it is very important that you participate.

Information collected in this survey is anonymous and confidential. The survey will take approximately 10 minutes to complete.



Please complete and return your survey as soon as possible.

Please return your completed survey in the enclosed postage-paid envelope. All you need to do is place your completed survey in the enclosed return envelope, seal it, and put it in the mail. Please do not write your name or address on the questionnaire.

If you have any questions, please feel free to contact Jeanne Kelsey, Housing Program Manager at 651.792.7086.

Thank you,

Roseville Housing and Redevelopment Authority

1) Age

- ☐ 65-70 ☐ 76-80 ☐ 85 or older
☐ 71-75 ☐ 81-84

2) Gender

- ☐ Male ☐ Female

3) Marital Status

- ☐ Married ☐ Single ☐ Widowed

4) How many people live in your household? (including you)

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 Other: _____

5) Does anyone younger than 18 live with you?

- ☐ Yes ☐ No

6) Are you the primary care giver for a child younger than 18 that is living with you?

- ☐ Yes ☐ No

7) What is your current annual household income?

- ☐ Less than \$10,000 ☐ \$10,001 to \$15,000
☐ \$15,001 to \$20,000 ☐ \$20,001 to \$25,000
☐ \$25,001 to \$30,000 ☐ \$30,001 to \$35,000
☐ \$35,001 to \$40,000 ☐ \$40,001 to \$45,000
☐ \$45,001 to \$50,000 ☐ \$50,001 to \$55,000
☐ \$55,001 or higher

8) Source of income (Please check all that apply)

- ☐ Full-time Employment ☐ Part-Time Employment
☐ Pension ☐ Savings ☐ Social Security
☐ Rental Income Other: _____

9) Do you currently own or rent your residence?

- ☐ Own ☐ Rent (If you rent, skip to question 9c)

9a) If you own, which of the following best describes your home?

- ☐ Single family detached home ☐ Duplex/Triplex
☐ Townhouse or Condo ☐ Mobile home
☐ Senior Cooperative
☐ Condo for seniors
☐ Other (Please describe): _____

9b) If you own, how much is your total monthly housing payment (including principal and interest, property taxes, insurance, and/or association fees)

- ☐ \$441-\$630 ☐ \$631-\$787
☐ \$788-\$945 ☐ \$946-\$1,134
☐ Other (Please specify): _____

9c) If you rent, which of the following best describes your home?

- ☐ Single family home ☐ Apartment for all ages
☐ Apartment for Seniors ☐ Duplex/Triplex
☐ Mobile home ☐ Townhouse or condo

9d) If you rent, how much is your total monthly rent payment?

Please specify: _____

Turn to the next page ►

10) Please rate the following physical features of your home from "not important" to "very important"

	Not important	Important	Very important	Does not apply
Neighborhood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single-Level	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Size of home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Size of lot/yard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Storage/garage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Location/Placement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Handicap Accessible	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11) What is most appealing about the neighborhood in which you currently live?

- ☐ Close to shopping ☐ Close to transportation
☐ Close to family ☐ Close to work/volunteering
☐ Affordability ☐ Neighbors
☐ Other (Please describe): _____

12) What would be your preferred housing option within the next 10 years?

- ☐ Stay in current home/rental unit
☐ Move to an apartment/housing for seniors
☐ Live with family
☐ Move to an apartment/housing for all ages
☐ Move to a smaller home or condo
☐ Other (Please describe): _____

13) Which of these challenges (if any) do you face in achieving your preferred housing option within 10 years?

- ☐ None ☐ Financial restrictions
☐ Mobility issues ☐ Health problems
☐ Family preferences
☐ Other (Please describe): _____

14) If you plan to move, would you prefer to stay in Roseville?

- ☐ Yes ☐ No ☐ Does not apply

15) If you plan to move, do you plan on renting or owning your home?

- ☐ Own ☐ Rent ☐ Does not apply

16) If you plan to move to a senior only housing community, what is most appealing about that option?

- ☐ Price
☐ Living with people in the same age group
☐ Access to transportation
☐ Less home maintenance
☐ Does not apply
☐ Other (Please describe): _____

17) Please rate each of the following from "not important" to "very important" to you

	Not important	Important	Very important	Does not apply
Job/Income Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cooking/cleaning assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home maintenance assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal care assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In-home health services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Companionship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recreation options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Staying Active	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Legal Assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Volunteering	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18) In retirement, do you expect to spend time volunteering?

- ☐ Yes ☐ No

19) If you expect to volunteer, what groups are you most interested in helping?

- ☐ Other seniors ☐ Young children
☐ People with disabilities ☐ Single adults
☐ Adolescents
☐ Other (Please describe): _____

20) If you expect to volunteer, what types of volunteer activities would you be most interested in?

- ☐ Organizing donation drives ☐ Health care
☐ Office/administrative ☐ Child care
☐ Tutoring/after school program
☐ Teaching a class or workshop
☐ Other (Please describe): _____

Thank you. Please insert this survey in the enclosed postage-paid return envelope, seal it, and put it in the mail. ►

Appendix B

Staff from the following organizations contributed their feedback to this report

Bridge Meadows

"Bridge Meadows was founded in 2004 by Rhonda Meadows with the mission of finding safe and adoptive family situations for foster children and at the same time offering safety and meaningful purpose to the lives of older adults."

www.bridgemeadows.org

Catholic Charities (Maplewood Family Service Center)

"The Family Service Center provides temporary housing for Ramsey County families experiencing homelessness. As many as 55 adults and children may stay at the Family Service Center for a maximum of 30 days. Families receive housing and employment search resources and other services to help them transition from homelessness to stable housing."

www.cctwincities.org/family_service_center.aspx

Catholic Charities Senior Program

Services include caregiver support, senior care management and a homeless elders program.

<http://cctwincities.org/agingservices.aspx>

Common Bond Communities

"CommonBond Communities is the Upper Midwest's largest nonprofit provider of affordable housing with on-site services."

www.commonbond.org

Courier House/Jamboree Housing Development

"Courier Place Apartment Homes in Claremont, CA is being developed into Jamboree's first multi-generational affordable apartment community for both families and seniors."

www.jamboreehousing.com

Dakota County Community Development Agency – Senior Housing Program

Low cost housing program for seniors 55 and over. Includes 24 senior housing sites throughout Dakota County, MN.

www.dakotacda.org/seniorhousing_program.htm

Ecumen

"Ecumen operates a variety of senior housing options and services from senior independent living communities to assisted living and long-term care and at-home and community-based services. In addition to our consumer services, we provide senior housing development, clinical consulting and senior housing management services for organizations outside of Ecumen."

www.ecumen.org

Generations of Hope Development Corp.

"GHDC encourages the widespread adoption of innovative models of intergenerational living through an open exchange of ideas, and the adaptation and replication of the GHC Core Model."

www.Generationsofhope.org

Good Samaritan Society – Maplewood

Provides housing and care options for seniors in the St. Paul metro area.

www.good-sam.com/index.php/locations/maplewood

Heading Home Ramsey County

"The Saint Paul/Ramsey County Homeless Advisory Board, comprised of over 70 community leaders, created a blueprint for ending homelessness, joining over 300 cities, counties and regions across the United States that have taken up the same challenge. The blueprint resulted in Heading Home Ramsey, an initiative to end homelessness. Heading Home Ramsey is a joint local effort by the City of St. Paul and Ramsey County and one of the regional efforts of Heading Home Minnesota, the statewide strategy to end homelessness"

www.headinghomeminnesota.org/ramsey

HOME Seniors

"H.O.M.E is committed to improving the quality of life for Chicago's low-income elderly. Our mission is to help seniors remain independent and part of their community by offering opportunities for intergenerational living and providing other services that help seniors." Includes three intergenerational housing sites in Chicago.

www.homeseniors.org

Appendix B

Hope Meadows

"Hope Meadows is an innovative residential community – a five-block small-town neighborhood where children adopted from foster care find permanent and loving homes, as well as grandparents, playmates and an entire neighborhood designed to help them grow up in a secure and nurturing environment. Residents belong to one of three groups often at risk of being marginalized in American society — kids caught in the child welfare system, families that adopt children with special behavioral and emotional needs, and retirees who are seeking continued purpose in their daily lives."

www.generationsofhope.org/hope-meadows/

Keystone Community Services

"Keystone Community Services is a community-based human service organization in St. Paul, Minnesota, offering a variety of human service programs for all ages across our service area at multiple sites. Programs include three food shelves and emergency assistance; a comprehensive Seniors Program that provides Meals on Wheels, peer counseling and programs for active seniors; case management for seniors, the disabled and at-risk families; and a support program for Hmong youth and their families."

www.keystonecommunityservices.org

Lutheran Social Services Housing Services

"The goal of LSS Housing Services is to prevent and end homelessness in our community through acts of service. This mission makes sense both spiritually and economically; it is far more compassionate and cost effective to prevent homelessness now than try and manage it in the future. We believe that by working with one family (and one child) at a time, LSS will prevent future generations of family homelessness. Over the past few years it has become clear that more and more families are experiencing long-term homelessness, and this has devastating effects on children and families. LSS Housing Services has made serving this population our priority."

Many Lights Foundation

"Many Lights Foundation is a non-profit organization dedicated to healing the pain of abuse and neglect for children living in kinship and foster care by providing them with permanent homes in an intergenerational neighborhood called Hope Lights Community."

www.manylights.org

Metropolitan Area Agency on Aging

"The Metropolitan Area Agency on Aging (MAAA) is the designated area agency on aging for the seven county metropolitan area. Area agencies on aging were established under the Older Americans Act (OAA) in 1973 to respond to the needs of Americans aged 60 and over in every local community. There are over 650 area agencies on aging in the United States and six in Minnesota. Minnesota area agencies on aging are designated by the Board on Aging (Off Site) to provide three critical functions: OAA funding administration, community planning and service development, and information and assistance."

www.tcaging.org

MN Child Care R&R Network

"The Minnesota Child Care Resource & Referral Network helps families find child care and understand their care options, supports child care providers through grants and education, and informs the community on the importance of child care."

www.mnchildcare.org

Northwest Youth and Family Services

"NYFS' mission is to prepare youth and families for healthy lives. We serve residents in the northern Ramsey and southern Anoka county suburbs and the greater metropolitan area. Primary focus is on youth ages 5-21, however we serve people of all ages, abilities and backgrounds. Services include: Mental Health Counseling for All Ages, Day Treatment Programming for Youth, Discovery Initiative, Employment Training Programs for Youth, Senior Chore Services, Summer Camp for Low-Income Youth, Community Social Workers, Juvenile Delinquency Intervention Program, Mentoring Plus Program, and STEP Tutoring Program."

www.nyfs.org

Oasis Village

"A community that is created to enable hope and success for families who have been impacted by the incarceration of one (or more) of its members is the primary mission of Oasis Village. Oasis Village hopes to be created based on the Generations of Hope Community (GHC) model of an intergenerational community as intervention (ICI)"

www.oasis-village.org

Appendix B

Presbyterian Homes – Eagle Crest

Eagle Crest is a senior housing campus in Roseville, MN that includes independent senior apartments, assisted living, memory care residences, and intergenerational programming.

www.eaglecrestphs.com

Ramsey County Community Human Services Department – Foster Care Unit

“Ramsey County Community Human Services licenses, monitors and supports foster homes to be used by Ramsey County children in need of placement.”

www.co.ramsey.mn.us/hs/fostercare/index.htm

Roseville Senior Program

“Our mission is to promote and provide quality services, educational and social programming for persons over the age of 55 who seek to maintain an independent lifestyle and sustain quality lives. Services include a drop-in lounge, social and recreational activities, educational programs, health, wellness, and enrichment programs, Meals on Wheels, transportation services and service coordination.”

www.isd623.org/commed/senior

Roseville School District

“The Roseville Area School District is located just north of the City of St. Paul and east of the City of Minneapolis. We are a unique district with all or portions of seven communities within district boundaries - Arden Hills, Falcon Heights, Little Canada, Lauderdale, Maplewood, Roseville, and Shoreview. We are an E-12 district and have an enrollment of 6,400 students K-12. We also serve several hundred pre-school and adult students.”

www.isd623.org

Salvation Army - Booth Manor

“Booth Manor is a 157 unit senior residence conveniently located near many churches and civic centers. Booth Manor is an active, pleasant community

offering bus service for grocery shopping and weekly visits from produce and dairy product vendors. A beautician offers her skills on a weekly basis. Recreational, educational, social and worship activities are available.”

<http://thesalarmy.org/serv/permhousing.htm>

Suburban Ramsey Family Collaborative

“The Suburban Ramsey Family Collaborative (SRFC) is a partnership of schools, county, public health, corrections, nonprofit agencies, mental health service providers, faith communities and youth organizations. SRFC works on behalf of children and families to improve formal and informal support systems with a focus on wellness, learning, safety, and security.”

www.kidsmattersrfc.org

White Bear Lake Area Community Counseling Center

“The Community Counseling Center provides outpatient mental health services to young people, adults, and families in times of personal crisis. The Center is a state-certified mental health clinic that provides individual and family therapy to residents of White Bear Lake and four other supporting communities. The Center has two special programs for children with serious emotional disturbance. The Intensive Mental Health Program provides low cost, convenient therapy to youth at risk of an out-of-home placement.”

www.whitebearlake.org

Staff from the following organizations were consulted for this report:

Center for Urban and Regional Affairs
City of Roseville Housing and Redevelopment Authority
Metro Housing and Redevelopment Agency
Minnesota Board on Aging
Minnesota Housing Finance Agency
North Ramsey Senior Council
Ramsey County Community Human Services
Woodland Hills Church

Appendix C

Figure 1. Household Income Distribution for Roseville and North Suburban Ramsey County

Figure 2. Percent of Roseville Households Earning less than \$35,000 annually by age group

Figure 3. Population Earning Below Poverty (Roseville)

Figure 4. Public Benefit Utilization by Program Type (North Suburban Ramsey County)

Figure 5. Public Benefit Utilization by Program Type (55113 zip code)

Figure 6. Percent of Students Eligible for Free and Reduced Lunch (Roseville School District)

Figure 7. Reported Incidences of Homelessness (Roseville and Moundsview School Districts)

Figure 8. Population Distribution by Age Group (Roseville, Twin Cities, Minnesota)

Figure 9. Percent of Population in Specific Age Groups (Roseville, Twin Cities, Minnesota)

Figure 10. Population Distribution by Age Group (NSRC, Twin Cities, Minnesota)

Figure 11. Percent of Population in Specific Age Groups (NSRC, Twin Cities, Minnesota)

Figure 12. City of Roseville – Household type

Figure 13. North Suburban Ramsey County – Household Type

Figure 14. Roseville Gross Rent Payment as Percentage of Household Income (GRAPI)

Figure 15. NSRC Gross Rent Payment as Percentage of Household Income (GRAPI)

Figure 16. Monthly Owner Housing Cost as a Percentage of Household Income (For Households with Mortgages)

Figure 17. Owner Housing Cost as a Percentage of Household Income (For Households without Mortgages)

Figure 18. Age of Survey Respondents

Figure 19. Gender of Survey Respondents

Figure 20. Survey Respondent Household Income

Figure 21. Percent of Households Earning 50% below AMI by Household Size

Figure 22. Homeownership by Type of Home of Survey Respondents

Figure 23. Rental by Type of Home of Survey Respondents

Figure 24. Preferred Housing Option of Survey Respondents Within the Next 10 Years.

Figure 25. Challenges to Achieving Preferred Housing Option for Survey Respondents

Figure 26. Volunteering Preferences of Survey Respondents

Figure 27. Services Ranked by Importance by Survey Respondents