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## **Seniors Create Their Own Communities in Cities.**

More and more seniors are creating naturally occurring retirement communities, forcing cities to rethink zoning laws and how they provide services.

Why do people live in cities? Well, obviously, there are a lot of reasons, from work opportunities to cultural amenities. But for our purposes, one of the reasons is independence. Unlike rural or suburban locations where movement is largely dependent on owning a car, people who live in cities have so many more options for getting about, thanks to dense, walkable neighborhoods and extensive public transit.

Independence is a key reason why people tend to enjoy aging in cities, too. This desire has led, in part, to a growing trend whereby seniors cluster together in cities. These clusters, first noted in 1986 by University of Wisconsin-Madison professor Michael Hunt, are called naturally occurring retirement communities. NORCs, as they are known, aren't purposely built for seniors. Rather, they evolve naturally, as adult residents age in place.

Nationally, about 17 percent of America's seniors currently live in a NORC, according to the Administration on Aging. Some organizations have that number as high as 36 percent. Either way, the figure is only expected to grow in the decades ahead. By 2030, the 65 and older age group will exceed 72 million, up from about 40 million in 2010.

Not surprisingly, New York City is the epicenter for NORCs: It has 27 across four boroughs. While most are clustered in high-rise developments, such as Co-op City in the Bronx, some have spread into entire neighborhoods. These horizontal NORCs have morphed into "senior villages", which today can be found in more than 120 cities and towns across U.S. Senior villages are different from NORCs in that people over a certain age band together and form a nonprofit organization that can provide a range of services from transportation and home maintenance, to medical and care management services. Members pay a fee ranging from \$500 to \$1,000 annually, with discounts for low-income elderly.

One challenge faced by senior villages and NORCs alike is how to retrofit and upgrade housing so that it is senior friendly. For example, much of Philadelphia's housing stock is old and not easy to renovate. More than 70 percent of Philadelphia's seniors are homeowners, according to the Philadelphia Corporation for the Aging. They also tend to be poor — Philadelphia's poverty rate is the 7th highest in the country — and therefore don't have the resources to adapt their homes as they age. One solution is to change the city's code so that homeowners can convert the first floor or a garage into an apartment that could become senior-friendly housing, according to the Philadelphia Inquirer. The other is to make sure that 10 percent of any new housing development is designed to be accessible by wheelchairs.

A particular challenge facing just NORCs is a lack of community support. To address this, several cities have started creating supportive services programs (SSP), which are essentially partnerships between local organizations to provide services, such as transportation, to seniors. Once a NORC meets certain criteria it can be eligible for local, state and federal aid for support services. One of

the first SSPs was set up by the New York chapter of the Jewish Federations of North America; it's now considered one of the templates for what a SSP should provide to an aging community.

As the number of seniors in cities grow, the concept of NORCs will likely become more mainstream, leading to some tensions between residents and businesses and the seniors who have chosen to remain and create their own natural community there. Take, for instance, the McDonalds in Queens, N.Y., which decided in January to enforce a 20-minute dining limit on patrons in an effort to compel a small, but regular group of senior Koreans who congregated there during peak hours, to leave the premises. The restaurant said the group of seniors wasn't using the dining room for eating, but for socializing. The seniors said the McDonalds was convenient and allowed them to stay together.

Michael Kimmelman, a columnist for The New York Times, called the McDonalds a "ready-made NORC," that allowed the group to overcome the problems of loneliness seniors face. "They were drawn there by proximity and price, and they have stayed for the companionship."

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