

## INSIDE



### All within easy reach

Summit Vista, a new fee-entrance senior living center in Draper, not only offers facilities for all phases of aging — independent living, assisted living, memory care, nursing care and rehabilitation — it also has on-site medical care arranged in partnership with Intermountain Healthcare.

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### Senior Living List

Assisted Living and Retirement Facilities

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### Issue Sponsor:



R&O CONSTRUCTION

## Older Americans face housing affordability and accessibility challenges



Harvard's latest senior housing report highlights a lack of diverse options as nation's population ages

The U.S. housing market may appear to be shaped by the young, but with more than half of the nation's households headed by someone 50 years of age or older, it's time more focus is given to the nation's 65 million older households.

Our graying nation desperately needs to diversify and develop housing for older renters and owners, according to "Housing Americas Older Adults," a new report from The Harvard Joint Center on Housing Studies (JCHS). Demographics alone suggest the so-called "silver tsunami" of older Americans is just starting to crest. While the growth in households in their 50s and 60s will actually slow down in coming years due to a speed bump in birth rates a few decades ago, the number of households in their 70s, 80s and 90s will soar.

"Between 2010 and 2040, the nation's 65-plus population will grow by roughly 90 percent," said Hamilton Lombard, a demographics researcher for the University of Virginia. "In some areas of the country, most of the population growth will come from retirees."

The nation's housing stock just isn't ready.

"There's an absence of options," said Jennifer Molinsky, a senior research associate at the JCHS and lead author of the report. "It's not just a lack of support for subsidized housing. I'm worried we won't have the kind of housing and services for middle-income folks, as well."

The number of U.S. households

age 80 or over already jumped 71 percent between 1990 and 2016, from 4.4 to 7.5 million. By 2037, it'll double. This shift, coupled with other dynam-



PATRICK SISSON

ics at play among the housing market at large, including widening inequality and shrinking subsidies for affordable housing, makes the provision of safe, accessible and affordable places for seniors a huge and immediate challenge.

"In general, I always like to come back to the planning and preparedness piece," said Sue Johansen, a vice president at A Place for Mom, an assisted-living referral service. "There's a lack of awareness and preparation for the dynamics of senior living."

**Everybody wants livable, walkable, urban neighborhoods — even seniors**

The senior housing landscape shares many similarities with the housing market at large. Builders and developers have focused on providing

estate firm, noted that more developers are focusing on urban infill projects to take advantage of this demand.

Seniors want livable, walkable, urban neighborhoods, and developers are responding in kind. According to Matt Sauls, a vice president at Pardee Homes, which is developing a 704-home project in Beaumont, California, aimed at the 55-plus demographic, older buyers, half of whom will still be working, are searching for a place that offers lifelong learning and more social stimulation. "This is a launching pad, not a pasture," he says of Altis, the development taking shape near Palm Springs. "We built everything around that idea."

For many older retirees with resources and home equity, living in Altis — a collection of homes boasting high-end design, indoor-outdoor living and flexible floorplans — or places like them, represent a great opportunity. Catering to a new old age focused on a less-sedentary lifestyle — one that craves design — developers are building more-active communities and downtown condos. Sauls sees at least another decade of high demand.

"In many ways, we hear the same from them as we hear from millennials," he said. "I don't want stuff, I want experiences."

**The great sorting out of seniors in the United States**  
As Molinsky's report points out, at the same time changing views of old age have shifted how we look at senior housing, there's also widening

**"There's a lack of awareness and preparation for the dynamics of senior living."**

homes and rental options in or near urban centers or walkable suburbs with numerous lifestyle features. According to a recent senior housing marketing analysis by the commercial real estate firm CBRE, 40 percent of investors believe the independent-living sector offers the greatest opportunity for investment. A recent industry report by JLL, a global real

# ASSISTED LIVING & RETIREMENT FACILITIES

Ranked by Number of Living Units



List Development Laneace Gregersen | laneace@slenterprise.com

	Company Name Address	Phone Web	Number of Living Units	Percent Occupied	Year Established	Top Executive(s)
1	<b>Legacy Retirement Communities</b> 1018 W. Atherton Drive Taylorsville, UT 84123	801-269-0700 legacyretire.com	1,135	93%	1996	Paul Fairholm, CEO Cory Hafen, V.P. Senior Operations
2	<b>SAL Management Group LLC</b> 233 N. Main St. Providence, UT 84332	435-753-7297 salmg.com	1,001	89%	2006	Scott Monson Partner/Director of Operations Gene Spaulding Partner/Director of Finance Nate Boswell Partner/Director of Marketing
3	<b>Highland Cove</b> 3750 Highland Drive SLC, UT 84106	801-272-8226 highlandcoveretirement.com	270	92%	1979	Jason Giatras
4	<b>The Coventry</b> 6898 S. 2300 E. Cottonwood Heights, UT 84121	801-943-5853 coventrycottonwood.com	146	80%	1999	Aaron Windbigler Executive Director
5	<b>Chancellor Gardens</b> 1425 S. 1500 E. Layton, UT 84015	801-779-0798 mbkseniorliving.com	130	87%	1999	Rodney Washburn Executive Director
6	<b>Creekside Senior Living</b> 430 W. 400 N. Bountiful, UT 84010	801-294-0303 stellarliving.com/creekside- assisted-living	129	70%	2018	Joseph Huskinson Executive Director
7	<b>Solstice Senior Living at Sandy</b> 310 E. 10600 S. Sandy, UT 84070	801-944-0082 solsticeseniorliving.com	119	90%	2002	Keith Watkins Building Service Director
7	<b>The Wellington</b> 4522 S.1300 E. SLC, UT 84117	801-281-3477 mbkseniorliving.com	119	*	2012	Scott Ambrose
9	<b>Summit Vista</b> 3390 W. Signal Peak Drive Taylorsville, UT 84129	801-878-9016 summitvista.com	114	80%	2018	Mark Erickson CEO/Executive Director Kelly Ornberg CMO/Director of Sales & Marketing
10	<b>The Wentworth at Park Lane</b> 680 E. 100 S. SLC, UT 84102	801-537-1100 parkaneliving.com	113	80%	1990	Tad Weight Executive Director
11	<b>Cottonwood Creek</b> 1245 E. Murray Holladay Road SLC, UT 84117	801-263-0999 mbkseniorliving.com	112	80%	1983	Trevor Fuhrman Executive Director
12	<b>Summit Senior Living</b> 5524 W. 6200 S. SLC, UT 841158	801-528-1993 summitseniors.com	100	60%	1993	Jim Scadlock Executive Director
13	<b>Pacifica Senior Living Millcreek</b> 777 E. 3900 S. SLC, UT 84107	801-288-0700 pacificamillcreek.com	73	95%	1998	Stephanie Klingbiel
14	<b>The Charleston Assisted Living</b> 10020 N. 4600 W. Cedar Hills, UT 84062	801-772-0123 mbkseniorliving.com	64	98%	2011	Wayne Barney Executive Director
15	<b>Highland Glen</b> 10322 N. 4800 W. Highland, UT 84003	801-610-3500 mbkseniorliving.com	62	89%	2011	John Orten Executive Director
16	<b>Osmond Senior Living</b> 175 N. State St. Lindon, UT 84042	801-922-0599 osmondseniorliving.com	54	90%	2015	Dana Leavitt Administrator
17	<b>The Wentworth at Willow Creek</b> 8325 S. Highland Drive Cottonwood Heights, UT 84093	801-683-1141 wentworthwillowcreek.com	53	77%	1999	Amelia Larson Executive Director
18	<b>The Wentworth at East Millcreek</b> 1871 E. 3300 S. SLC, UT 84106	801-383-2677 wentwortheastmillcreek.com	43	90%	1999	Natalie Selin Executive Director
19	<b>Aspen Assisted Living</b> 2325 Madison Ave. Ogden, UT 84003	801-399-5846 aspenassistedlivingogden.com	40	95%	2013	Kelly Jensen
20	<b>Assisted Living of Draper</b> 217 E. Scenic Peak Cove Draper, UT 84020	801-917-2315 assistedlivingofdraper.com	13	55%	2012	Justin Bybee Tracey Bybee

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# Utah's only entrance-fee community also has on-site doctors

**John Rogers**  
The Enterprise

When Summit Vista opened a few weeks ago in Taylorsville, it became Utah's first entrance-fee life plan senior living facility. The entrance-fee model assures seniors a place to live and actually lowers monthly living expenses. Entrance fees, paid before admission at continuing care retirement communities such as Summit Vista, cover the entire continuum of care, so healthy and active seniors can enter the community as part of residential living and, if necessary, move through more advanced levels of care without having to relocate to another community.

Summit Vista also models the growing trend of collaboration between senior living providers and healthcare systems. In Summit Vista's planning stages, it established a relationship with Intermountain Healthcare, the Utah-based health system that has 22 hospitals, more than

180 clinics and its own health insurance plan.

"Intermountain is one of most progressive and innovative health systems in the U.S.," Mark Erickson, Summit Vista's CEO and executive director, told *Senior Housing News*. "It was natural to go talk to them."



Summit Vista first approached Intermountain to talk about its vision of linking up with the health care system in 2016. The senior living company saw Intermountain as a health

system focused on reducing costs by increasing quality, keeping people healthy, managing patients with chronic diseases and streamlining care — all shared goals, Erickson said.

"When we came and said, 'Here's our vision; would you like to work with us to provide care services and

cians at a primary care clinic in the same community where they live. The idea is that residents will be able to see a physician as soon as problems arise, and not have to wait and risk developing a more serious and often more costly condition.

"One of the things Intermountain has been focused on is population health, wellness, preventative care, and getting out in front of disease and disability," Erickson said. "If someone has a cough, they don't have to wait until they have bronchitis."

The \$400 million Summit Vista community occupies 100 acres and is licensed for up to 1,600 independent living units and 300 beds for assisted living, memory care, nursing care and short-term rehab. Amenities include a 62,000-square-foot clubhouse, three restaurants, a marketplace and cafe, lap pool, fitness center, classroom and arts studio, beauty salon and spa, billiards and games room and outdoor recreational options.

use this as a little laboratory?' And they said it was exciting," he recalled.

Under the relationship, Summit Vista's residents will be able to see Intermountain's primary care physi-

## HOUSING

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inequality within the senior population on many dimensions. The black-white homeownership gap between those 50 and older is 81 percent to 57 percent, the largest disparity since JCHS began tracking this stat in 1976.

There's also a great sorting out in where older Americans are living. In addition to shifts toward multigenerational living, with nearly 11 million older adults living in households where at least two generations are present, seniors have become increasingly concentrated.

Between 2000 and 2016, the number and share of census tracts in the country with a majority of older adults jumped from 1,499 to 4,764. Those with means are congregating in senior living communities — communities in less urban parts of California, Michigan, Oregon and North Carolina, as well as traditional Sunbelt destinations such as Phoenix; Miami; and Sarasota, Florida — as urban areas are losing their senior population due in part to rising prices (95 of the nation's 100 largest metro areas saw a net loss of older adults).

The most troubling shift may be how economically struggling rural and exurban areas, which are losing young adults, are increasingly home to concentrated populations of older adults who lack the means to relocate and end up aging in place. The share of older

adults living in low-density metro tracts rose from 24 percent to 32 percent between 2000 and 2016. That means 6 million more seniors reside in more spread-out parts of the country, where medical and social services are harder to provide and senior housing options are lacking.

Overall, the number of very low-income, housing-burdened seniors has increased. According to HUD data, the number of Americans 62 or older with severe housing cost burdens, defined as spending half their income or more on housing, rose from 1.5 million to 1.9 million between 2013 and 2015. Only one in three of these households received housing assistance.

The spillover effects on this population are severe. The Consumer Expenditure Survey found that severely cost-burdened older households spent 53 percent less on food and 70 percent less on healthcare, and older renters are much more likely to live alone as they age.

### Pre-retirement seniors face a big wealth gap

The report found a big difference between today's retired population and the current over-50 demographic. Many signs point to a degree of stability. The majority of older Americans still own their homes; 76.2 percent of households over 50 and 78.7 of those over 65 are homeowners. In fact, 63 percent of homeowners in the nation are over 50.

But as baby boomers age, overall financial certainty is poised to decrease. The rate of homeownership of house-

holds aged 50 to 64 has declined steadily since 2004, meaning "many of these households will be unable to generate the same levels of wealth for retirement through equity building," according to the report. Currently, a quarter of households 50 or older rent. Since the median income of older renters (\$28,000) is less than half that of older owners (\$61,000), the 50-to-64 age group will face increasing financial burdens and challenges as they age.

Looking at stats on home value and household wealth suggest a bit of a demographic time bomb. Between 2013 and 2016, the net worth of households age 80 and older rose 41 percent, to a record-setting \$272,000. For households aged 60 to 79, wealth remained constant at \$230,000. Things were starkly different for the 50-to-64 cohort. Despite a 15 percent jump in wealth over these three years, their wealth stood at \$170,000 — \$100,000 lower in real terms than in 2017. And within that 50-to-64 group, the number of households with less than \$20,000 in wealth increased from 15 percent to 22 percent in 2017.

"There's a concern there will be a lot more low-income seniors moving into retirement homes and senior living going forward," said Harvard's Molinsky. "It'll require a much greater amount of subsidies, and affordable housing, for those at the bottom end of the wealth and income scales."

### A need to increase options and diversity

When viewed as an ecosystem, the

country's senior housing lacks proper diversity. Like the housing market at large, the senior housing marketplace needs to focus on providing a wider array of affordable and accessible housing options. Those older Americans with mobility challenges face a dearth of options; according to the latest available estimates from 2011, only 3.5 percent of the nation's homes had single-floor living, no-step entry, and extra-wide halls and doors.

There are solutions at hand, according to Molinsky, such as increasing subsidies and the number of low-income units, as well as supporting programs to modify homes with assistive devices to make aging in place easier. Often, the difference between keeping a senior in their own home and sending them to an assisted-living facility funded by Medicaid is a few relatively simple and inexpensive home renovations.

According to A Place for Mom's Johansen, the impact of seniors on the housing marketplace will be significant over the next few decades. The question for providers and developers will be, how can I get ahead of this?

"We'll have to deal with the federal and local response to those seniors that need placement and can't afford it," she said. "Necessity will hopefully drive future development."

Patrick Sisson is a senior reporter for the real estate blog Curbed. He writes about urbanism, cities, transportation and architecture, examining how these themes help shape culture and urban life.

# The Senior Living Journey

## Where to start, what to ask

One of the most difficult things to navigate is when it may be time to move into a senior living community — especially if you're an adult child and have started to notice that your aging parent may require assistance with the activities of daily living. From broaching the subject with family to finding the community best suited to meeting needs currently and long-term, there is a lot to consider.

If you're wrestling with this subject, you're not alone. Every day, seniors as well as their spouses, adult children and family members are delving into the "when, what, where and how" questions that accompany this complex topic. What may be most helpful is breaking this seemingly substantial issue into three stages: preparation, exploration and execution.

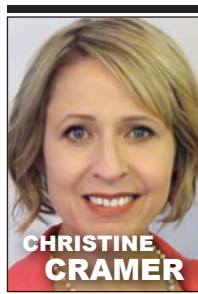
### Preparation

While each person's individual needs when searching for senior living differ, the fact remains that the end goal is usually the same: finding peace of mind, comfort, safety and a fulfilling lifestyle. So, how do you start preparing?

### Make a list — or two.

What is most important to you in your lifestyle? Convenient proximity to shopping, entertainment and medical centers? A location near children and grandchildren? Or amenities and services you use regularly, such as fitness center, salon and fine dining? Are you looking for more support and care services as you or your loved one ages? The

point is, what do you need easy access to to ensure you can live the life you most desire?



CHRISTINE CRAMER

You may want to make a list of questions you have regarding senior living. To get you started, consider the following: Is there an entrance fee and is it refundable? What's included in the monthly service fee? What's services are at an extra cost? What activities and programs are offered daily? Do you have to move apartments as your needs grow or change? Is there a second charge for a spouse? Are pets allowed?

**Start the conversation with your loved one.** The earlier you do this, the better. Studies show that seven out of 10 seniors will require long-term care. Instead of waiting until you're dealing with a crisis situation, proactively address the subject with your spouse or parent(s). By approaching the conversation with honesty and care, you're likely to have a productive and harmonious outcome.

Keep in mind that aging, loss of independence, declining health and memory loss can be sensitive subjects and conversations surrounding them can be emotionally charged. But imagine just how much more emotional they will be if you're trying to tackle the conversation in the middle of handling an issue or emergency.

**When is it time to consider moving to a senior living community?** Is keeping up with the demands of homeownership exhausting? Are

you feeling lonely or isolated? Have you started to notice Mom is not keeping her house as clean as she once did? Is Dad forgetting when and how to take his regular medication? Or perhaps you or your loved one are feeling simple tasks such as grooming and dressing are becoming more challenging.

Honest answers to questions like these often are a great start to the larger conversation and aid in the next steps in your search.

### Exploration

So, you've determined it is time to explore your senior living options. But just how (and where) do you start your search? Based on the needs and preferences you or your parent(s) determined in questions asked earlier, you can start your search online. Not only does the Internet provide you with a tremendous amount of information about available communities, it does so in a non-committing, non-threatening way. Share what you find with your loved ones and together whittle down options before scheduling a personal tour of the communities on your list.

Once you have a short list of communities, call to schedule a personal tour and inquire about joining some residents for lunch or dinner. You'll get a real feel for the community and learn a lot by speaking with the people who already call it home. Make sure after each visit, you cross reference with your list of must-haves. Does it meet all (or most) of your needs? What did you enjoy most when touring? Would you or your parent(s) feel right at home here?

**What should you look for in an assisted-living community?** If you or your loved one needs more support than independent living offers, make sure you dig deeper to find out how they engage and support their residents. Ask what supportive services and care is included in your monthly fee. Do fees change as your needs do? Additionally, you'll want to explore how the assisted-living community enhances residents' lives to encourage independence, dignity and living life well. Do they incorporate the "six dimensions of

wellness" (which are physical, intellectual, emotional, spiritual, occupational and social) to ensure residents are receiving whole-man health and wellness?

**What resources are available to provide care?** In addition to engaging the whole person, you will want to find out how they provide and deliver care. Do they provide all services in the community and/or do they work with outside agencies (such as rehabilitative or hospice care) for additional services. Be sure to

see SR. LIVING page 18

## CLASSIFIED



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International Relief Teams (IRT) is seeking volunteers with construction skills (handypersons or licensed contractors) for one week deployments to U.S. flood affected areas to help those families who cannot financially recover on their own, get back into their homes. Our construction teams are currently working in Louisiana in the aftermath of last year's record floods, and anticipate we will be needed in Texas in the near future.

Although skilled construction volunteers are our first priority, we will be adding a limited number of unskilled volunteers to each team. All volunteers accepted for this assignment will be flown commercially from an airport near their home to an airport near the job site, leaving on a Sunday and returning the following Sunday. IRT will provide minivans for volunteers to use to for local transportation to and from the arrival airport and to and from the job site.

Teams will be housed at local churches or other suitable facilities. Volunteers are responsible for bringing their own bedding, towels, and toiletries. There is a \$150 volunteer participation fee to help cover airfare and local transportation costs, and volunteers are responsible for their own meals while on assignment.

Work is performed Monday through Friday (full days) and a half day on Saturday. Job assignments generally include installing windows, doors, kitchen cabinets; laying tile, linoleum, or wood flooring; building handicap ramps to the home; roofing; drywall and mudding; finish carpentry work, finishing plumbing; and other related tasks. We ask each volunteer to bring basic hand tools, such as a tool belt, hammer, pliers, putty knives, tape measure, etc. Power tools, generators, compressors, and other large specialty tools are provided by IRT and our local agency partners.

For more information, contact Brett Schwemmer (bschwemmer@irteams.org), or to apply for an assignment, fill out an online volunteer application ([www.irteams.org](http://www.irteams.org)).

About IRT: Since 1988, IRT has been actively involved in helping families in need in 68 international disasters, and 24 U.S. disasters. IRT construction teams worked for more than six years repairing and rebuilding homes in Mississippi after Hurricane Katrina, and four years in New Jersey after Superstorm Sandy, and is now working in Louisiana after last year's record floods.



# CLASSIFIED

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## SR. LIVING

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also ask how they hire and train their caregivers and how they deliver care to residents.

#### Execution

You've done your due diligence. You've located the senior community that's just right for you or your loved one. While some of the more difficult work is done, keep in mind that change can be difficult and downsizing from a life-long home and transitioning into a community can be overwhelming. Reach out to the community you've chosen for help. They often have resources that can make

the transition simpler, such as packing and moving professionals.

You may also want to ask what programs and activities you might be able to join in before you or your loved one moves into the community. It may help to make the transition easier and help you or your loved one to get to know residents and staff sooner. And once you move in, don't hesitate to reach out to your community's staff if you have questions or concerns. They are there to help make you feel at home.

Christine Cramer is national sales specialist for MBK Senior Living in Salt Lake City where she supports 33 senior communities in the Western U.S.

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