

VTech Guest Article

Living in a Naturally Occurring Retirement Community

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Are the people living in your community predominantly over the age of 60? If it wasn't a planned senior community, you may be living in a NORC, a Naturally Occurring Retirement Community. NORC is a term recognized by the [federal government](#) to describe an area where a high percentage of older adults are choosing to age in place.

[AARP](#) suggests there are thousands of U.S. communities that can be classified as NORCs. There are at least 300 officially designated NORCs, with organized services for people over the age of 60 often subsidized by state, federal and nonprofits. These communities can form as people who moved into a community years ago grow older and remain there. Younger people may have moved out, and older people may move in. However NORCs naturally form, recognizing them can help to collect important senior services and provide a sense of community for those who live there.

Types of NORCs

NORCs are categorized by types of residential development. Single family homes are called "open" or "horizontal" NORCs. High-rise condos and co-ops in cities are called "vertical," "closed" or "classic" NORCs. Rural areas are called NORRs, Naturally Occurring Retirement Regions, because they cover so much territory.

Title IV of the [Older Americans Act](#) states that communities made up of at least 40 percent older households can qualify for certain social service entitlements. New York City, which funds a variety of high-rise NORC programs, requires that 500 housing units in a complex be owned by people over 60. If there are only 250 units owned by older adults, then at least 45 percent of all units must have a head of household who is someone older than 60. These numbers are important because the object is to qualify for funding to create NORC programs. Funding can help with important services to support a vibrant community.

Inside a Naturally Occurring Retirement Community

While there are many models, most established NORC programs have two aspects in common; they coordinate existing social and health services, and they create a place where elders can engage in their communities.

In New York City, one of the oldest NORCs is [Penn South](#), spread over 10 blocks with 3,000 residents, a senior center, a full-time social worker, and learning opportunities on site. Residents there were concerned about the cost of non-Medicare-covered expenses like eye glasses, dentistry, travel and food. To address this community concern, I helped work on [NY HOPS](#), a Penn South membership discount program now run by [Presbyterian Senior Services](#) that has negotiated discounts on glasses, insurance, legal services, grocery delivery and pharmacy goods among other items for this community.

In California, the Diocese of Stockton sponsors a three-year [Older Adult Outreach](#) and Engagement Project in collaboration with the Tuolumne and Calaveras counties' social service agencies, the Area Agency on Aging, and community organizations supporting the needs of older adults. The approach is to expand the current Older Adult Outreach and Engagement Program by adding new services and strengthening existing ones.

In Texas, the Aging Agenda for Houston and Harris County is a [project](#) creating a new role for senior centers serving NORCs with a menu of evidence-based health promotion programs, such as case management teams that include certified community health workers, elder-care field specialists and neighborhood Elder-Care Action Teams.

NORCs and Living Longer

Dan Buettner, author of "[The Blue Zones](#)," emphasizes that daily interaction in a comfortable social setting creates a longevity dividend, like observed on the Greek island Ikaria and in Loma Linda, Calif., where a majority of the population live past 90. These zones offer a sense of community and belonging as we age. For example, 90-year-old Ida Seltzer, a resident of [Park West Villages](#), attends a knitting and crocheting circle that keeps her in touch with others.

Creating a NORC Program

Before thinking about starting a NORC program, be sure that you don't already have access to one by calling your local [Administration on Aging](#) office. If you start from scratch, consider using the United Hospital Fund's [NORC Blueprint](#), with a complete toolbox focused on three pieces: power, money and know how.

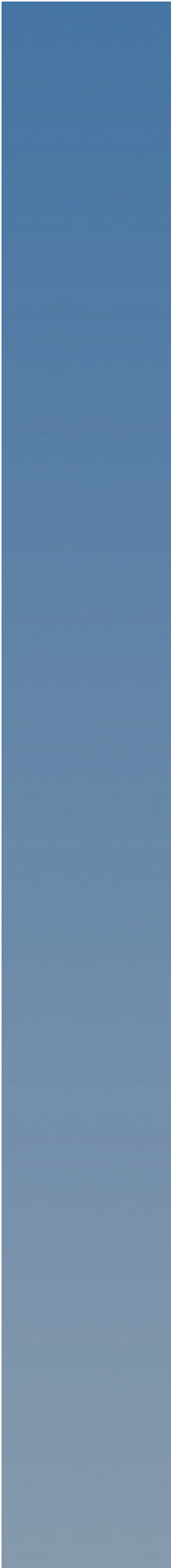
The Power: The power is truly in the people. If your older population is not interested in a NORC program, it won't happen. In one New York high-rise, residents felt that getting counseling would stigmatize them. Those who did use the services did not want others to know. After 18 months, the program was abandoned. By contrast, [Bloomingdale Aging in Place](#) in New York encompasses 2,500 homes and is run by 70 volunteers escorting elders to the bank and food shopping. The greater benefits are social and emotional.

"We wanted to help ourselves," said David Reich, 74, one of the group's founders. "For many people, the desire is simply to connect with other people and get neighborly help when needed."

Once the community is interested, the next step is to connect with your local legislators at the appropriate level.

The Money: When community stakeholders and residents are committed to a NORC program, funds can be found through private, public and charitable grants. For example, a St. Louis program cost \$300,000 a year, or \$500 per member. Seniors pay \$30 per person or \$45 per couple, annually. The rest comes from a \$127,000 state grant and foundations. Jill Schupp, a Missouri state representative whose district includes the NORC assets said, "I'm hopeful that we will be smart enough to recognize that, dollar for dollar, this is a great use of our taxpayers' money."

The Know How: Start by learning more about NORC communities and models. [The NORC Aging in Place Initiative](#) is a network of 1,300 health and social services providers creating NORC programs and sharing experiences. You can see projects and models



funded under the [Community Innovations for Aging in Place Initiative \(CIAIP\)](#), authorized by Congress under the Older Americans Act (OAA).

NORCs can work when there is a genuine need and a genuine interest. As an advocate for successful aging, I know that communities can be in denial about aging and fail to take united measures that will make a difference. With NORCs, let's connect behind an age-friendly future.