

City of Waterloo

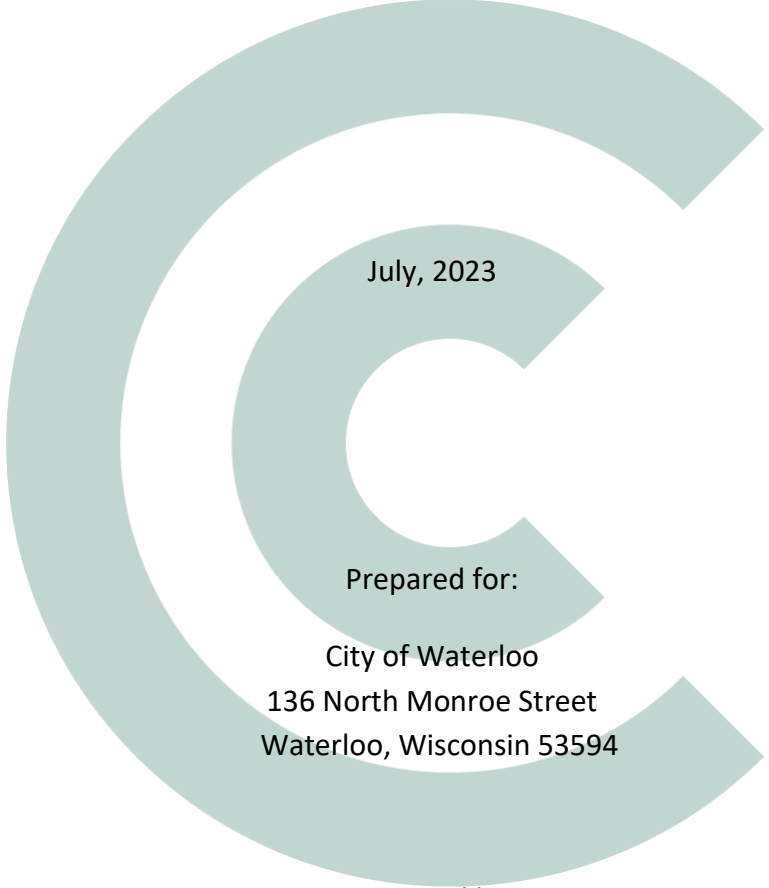
Senior Housing Market Assessment



July, 2023



City of Waterloo Senior Housing Market Assessment

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July, 2023

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1 Background & Introduction

BACKGROUND

This study was prepared by Cedar Corporation for the City of Waterloo through a grant from the Heartland Housing Initiative (HHI). The Heartland Housing Initiative was created and funded by ThriveED in partnership with the Greater Watertown Community Health Foundation, Dodge County, Jefferson County, and the Wisconsin Economic Development Corporation (WEDC) through a Capacity Building grant to help meet today's and tomorrow's housing needs.



The provision of housing has become an increasingly greater challenge for municipalities. Having a sufficient supply of a range of housing to attract and retain workers helps support the economic vitality of a community. However, while many communities wish to attract housing developments, they often don't know where to begin. A lack of staff, resources and expertise to focus on addressing the housing shortage is just one of many barriers communities face.

The Heartland Housing Initiative was created to bring residential housing development assistance to communities within Dodge and Jefferson Counties. ThriveED subsequently partnered with Cedar Corporation and its sub-consultant, Movin' Out (a non-profit Madison-area housing organization) to provide eligible municipalities with development-focused consulting services. These consulting services were made available through a formal application process on a first come, first served basis at no cost to the community. Services offered through the HHI program included, but were not limited to:

- Helping municipalities identify key parcels appropriate for attainable housing unit developments.
- Performing site feasibility study to determine if a site is able to support housing.
- Preparing site level information for use in marketing the site to builders/developer, similar to WEDC's Gold Shovel Certification program but modified for residential site use.
- Helping municipalities develop and distribute RFPs to attract housing unit developers to key

- parcels, and/or proposing other options to attract housing unit developers.
- Helping municipalities review housing development proposals/responses to RFPs.
 - Reviewing of proposed attainable housing development proformas on behalf of municipalities.
 - Assisting municipalities with analysis and potential use of existing tax incremental funds to encourage attainable housing unit development.
 - Assisting municipalities in the strategic identification of other public, private and non-profit funding and program resources which can support attainable housing projects and initiatives.
 - Identifying gaps impeding attainable housing unit development investments at the municipal level (potential review of zoning or land use processes and/or land and development costs (infrastructure, etc.) that would make the desired development impossible to cash flow given market rates, etc.).

The purpose of the program, from a State level, is to learn more about the barriers that communities face in terms of actually attracting new housing development and hence funding was not available to conduct the typical “housing studies” that identify local supply and demand statistics. Rather, this program was developed to build off of those studies by putting communities in a better position to realize new housing construction.

STUDY PURPOSE

There are several methods for examining the senior housing market and a number of factors which need to be considered. Simply looking at supply as compared to demand (an aging population), would give an obvious answer that “Yes! There is a market for senior housing!” Unfortunately, it is not that simple. While the basic premise is true, a better understanding of what that market might be, and how it might be defined is needed in order to create development strategies and recommendations for the future. For example, how big is the market? Where is the market? What is the target demographic within that market? Who are your competitors? And ultimately, answering the all-important question of “why live or retire in Waterloo?”

The purpose of this study is to provide information and perspective on the market for senior housing within and near the City of Waterloo. The City of Waterloo has formally identified senior housing as a need within the community as part of its 2021-2026 Comprehensive Plan Update, specifically as one of the 5-year priorities under the Land Use, Housing and Neighborhoods element. The study process entailed several steps and the information presented in this study was compiled through the following processes:

- Defining a Market Area which considers the proximity of other communities with senior housing options available.
- Gathering and analyzing socio-demographic data, including projected populations for certain age cohorts, for the city and market area.

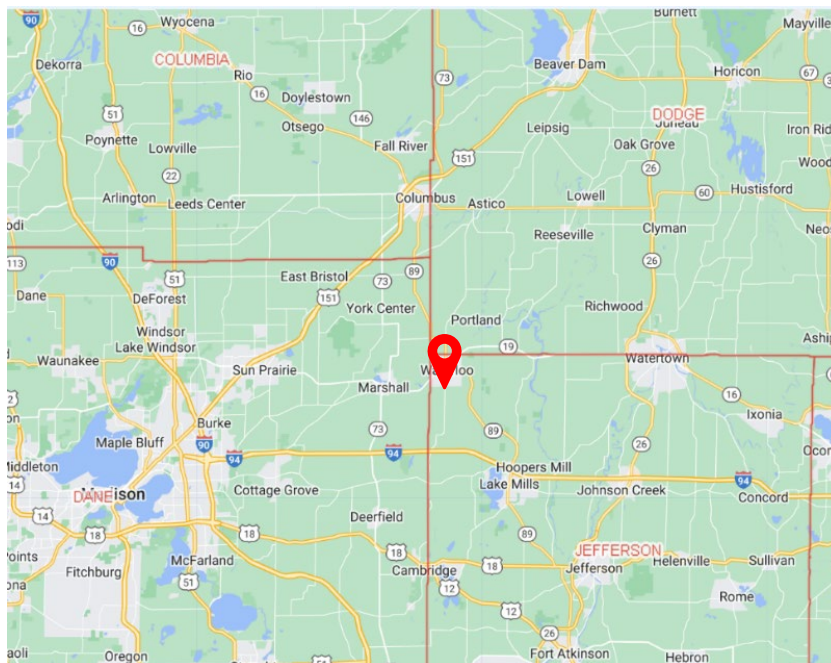
- Inventorying general assisted living and independent congregate housing within the market area.
- Projecting demands for market-rate and affordable independent living housing for the market area.
- Projecting the demands for assisted living and independent congregate housing for the market area.
- Developing recommendations related to potential development opportunities within the city of Waterloo.

SETTING AND CONTEXT

Strategically located between Madison and Milwaukee, the City of Waterloo prides itself on its small town charm at an affordable price, abundant outdoor recreational opportunities, great schools - both public & private, and low cost utilities. The city had a 2022 total population of 3,479 and is home to a number of large employers including Trek Bicycle, McKay Nursery, Sussek Machine, Sheehy Mail Contractors, and Van Holten Pickle.

The City of Waterloo is located in the extreme northwestern corner of Jefferson County (Figure 1) and right on the border of Dane and Dodge Counties. A number of larger communities exist within an approximate 30-minute drive time, including Madison, Sun Prairie, Columbus, Beaver Dam, Watertown, Oconomowoc and Jefferson.

Figure 1: Location, City of Waterloo

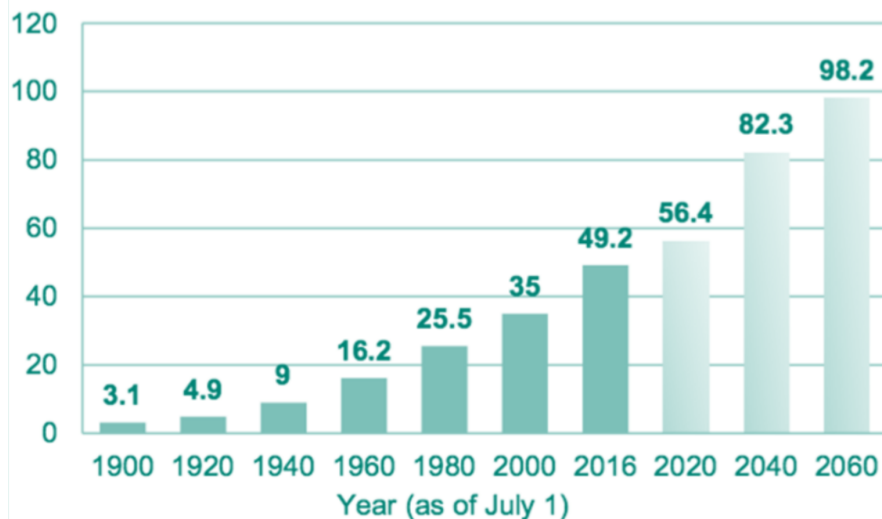


A NATIONAL & STATE PERSPECTIVE

The current growth of the population, ages 65 and older, driven largely by the baby boom generation, is unprecedented in U.S. history. As this group of people has passed through each major stage of life, baby boomers, born between 1946 and 1964, have brought both challenges and opportunities to the economy, infrastructure, and institutions of our country. We can see here that according to the U.S. Census Bureau the number of Americans ages 65 and older is projected to nearly double from 2020 to 2060 (Figure 2).

The effects this group is going to have on the country as they age can already be seen. By 2030, in less than 10 years, all of the baby boomers will be at least 65 years of age. At that point, Americans, over the age of 65, will outnumber children for the first time in U.S. history.

Figure 2: Number of Persons Ages 65 and Over, 1900-2060 (in millions) – U.S. Census Bureau



As described in detail

later in this report, we also expect to see an increase in the number of individuals in Wisconsin over the age of 65 living at or below the poverty rates. We know from statistics that poverty rates increase as people age, nearly doubling from the age of 60 to the ages of 85+. As Wisconsin's aging population grows so will the need for housing.

In addition, according to the Jefferson County ADRC, dementia cases will also increase as the population ages. Jefferson County, for example, is expected to see an increase in the percentage of individuals living with dementia, from around 15 percent in 2015 up to 24 percent in 2040. These individuals require unique supports and services to age safely and with a high quality of life.

NATIONAL MARKET SUMMARY

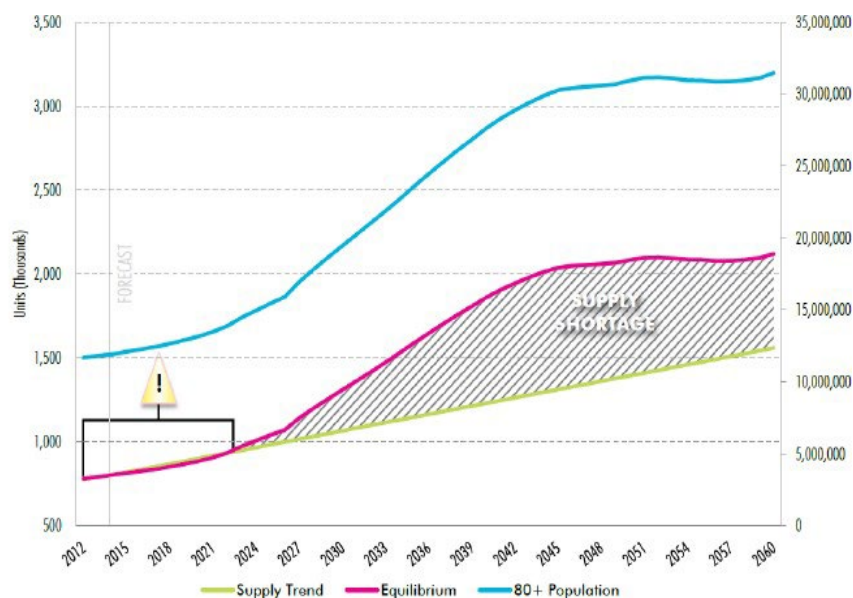
While it is interesting to look at localized market conditions, it is helpful to have some national level perspective. However, such information must be tamed by the consideration of regional differences. Obviously, the markets in warm-weather states may be drastically different from those in the upper Midwest. According to the CBRE's *2022 Senior Housing & Care Market Mid-Year Report*, which focuses on the real estate aspect of senior housing, the senior housing market will perform well as it is being driven by several factors including:

1. The aging of baby boomers, a steady housing market, and an attractive spread between borrowing and capitalization rates.
2. Seniors who are becoming more educated about the benefits of living in senior housing and have the financial capacity to take advantage of the numerous service options available to them.
3. The national average occupancy is steady and strong, and absorption rates* of new senior housing supply remains healthy (approximately 83 percent occupancy and 5.1 percent absorption during the past four quarters per NIC MAPVISION's 4th Quarter 2022 report).

***Absorption** is the amount of space or units occupied within a market over a given period of time, typically one year. Absorption considers both construction of new space and removal of existing space and/or units. In general, absorption represents the demand for a type of real estate contrasted with supply. For example, 200 housing units constructed with 50 sold per year = 25 percent absorption rate.

Additional information (Figure 3) from CBRE shows the supply and demand are nearly equal for the next 3 to 5 years, but then, an increasing shortage is expected beyond 2022 for considerable number of years.

Figure 3: National Senior Housing Demand vs. Supply

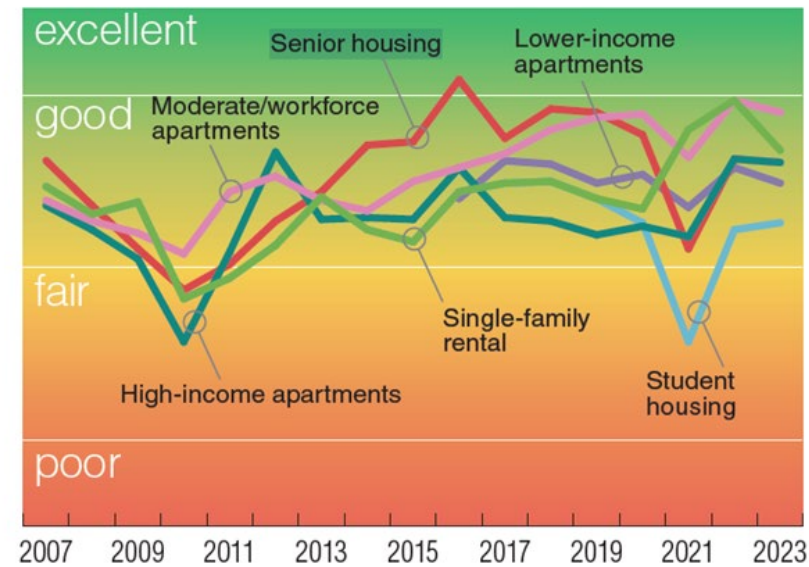


Source: NIC MAP and US Census Bureau

Source: "Valuation of Senior Housing Properties", Zach Bowyer, CBRE July, 2015

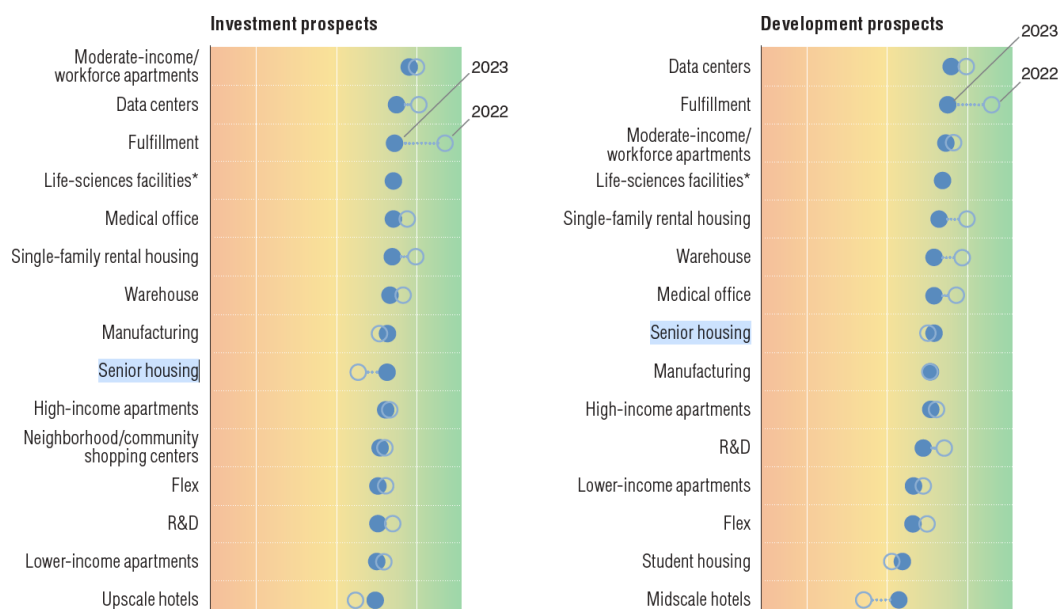
Information sourced from surveys conducted as part of the preparation of the *2023 Emerging Trends in Real Estate* report (produced by the Urban Land Institute) show that apartment investment prospects, particularly senior housing, remain good with pre-pandemic highs being repeated in the next several years (Figure 4). Additionally, Figure 5 illustrates that senior housing prospects remain in the top ten types of development, along with an expected increase from 2022 to 2023.

Figure 4: Apartment Investment Prospect Trends



Source: *Emerging Trends in Real Estate* surveys.

Figure 5: Prospects for Commercial & Multifamily Subsectors 2023 vs. 2022



2 SENIOR HOUSING SUPPLY

DEFINITIONS FOR SENIOR HOUSING

Defining “senior housing facilities” for the purposes of this report is a necessity. Three basic types of housing, along with several sub-types, exist for seniors based on their needs and desires for lifestyle and health care:

1. Market Rate Housing is comprised of standard small single-family units, apartments, townhouses, or condominiums which may be suitable in size and location for seniors. Such units are typically priced at market rates (with some subsidized) and vary widely depending on size, location, and amenities.
2. Independent Living Units are age-restricted apartments, often designed to accommodate the physical and social needs of seniors. These units can include both market rate and affordable housing. Community atmosphere and age-appropriate services make these units attractive to seniors who can live independently, allowing them to maintain an active lifestyle. The following models typically exist:
 - Lifestyle Communities that appeal to resident choice. These may be self-contained resort communities offering amenities and services on-site, or downtown “loft” senior facilities which are in vibrant areas close to a wide variety of off-site entertainment and services. A key characteristic of these facilities is they cater more to the wants of seniors rather than needs. Lifestyle communities are distinguished in part by their unique and appealing facility design. Such facilities often have architecturally significant design and/or recreation facilities meant to appeal to the taste of potential residents.
 - Independent Living communities are similar to lifestyle communities whereby they offer unit amenities to attract senior residents who are able to live without supportive services. Amenities targeted to seniors typically include safety features, such as grab bars, emergency call systems, and intercom access at the building entrance. Senior services, such as housekeeping, transportation, and laundry, may or may not be offered to residents, and usually for an additional fee if available. The primary difference between independent living and lifestyle communities is their location and facility design. Independent living communities less often have a distinctive facility design and are located in non-resort and non-downtown locations.

- Congregate Living facilities are similar to independent living with convenience services, but with added meal plans, housekeeping, laundry service, and medical management services. Congregate facilities may also offer personal care assistance. Rents are often higher for a congregate facility than for an independent living community, with the increased rent being due to the availability of optional a la carte services.
3. Assisted Living Units are just as they sound. Based on the Wisconsin Department of Health Services' definition, four types of assisted living facilities are licensed by the State and traditionally found in communities across Wisconsin:
- Adult Family Homes (AFH): An Adult Family Home is a place where adults who are not related to the operator reside and receive care, treatment or services that are above the level of room and board and that may include up to seven hours per week of nursing care per resident. The minimum age requirement for residing in an Adult Family Home is 18 years. This definition pertains only to three-bed and four-bed Adult Family Homes, which are regulated by the State. One-bed and two-bed Adult Family Homes are regulated by individual county human services departments. Adult Family Homes can admit and provide services to people of advanced age, persons with dementia, developmental disabilities, mental health problems, physical disabilities, traumatic brain injury, AIDS, Alcohol and Other Drug Abuse, correctional clients, pregnant women needing counseling and/or the terminally ill.
 - Residential Care Apartment Complexes (RCAC): An RCAC is an independent apartment complex where five or more adults reside. Apartments must each have a lockable entrance and exit; a kitchen, including a stove (or microwave oven); and individual bathroom, sleeping and living areas. An RCAC does not include a nursing home or a community-based residential facility but may be physically part of a structure that is a nursing home or community-based residential facility. Sizes of RCACs can vary. Currently, RCACs range from 5-109 individual apartments, with the average complex size being 36 apartments.
 - Community Based Residential Facilities (CBRF): A CBRF is a home or apartment type setting where five or more unrelated adults live together. The goal of the CBRF is to assist individuals in achieving the highest level of independence of which they are capable. Different populations are targeted by the CBRF and some of these populations include elderly, Alzheimer's, emotionally and mentally disturbed, developmentally and physically disabled, and veterans. A CBRF is required to provide assistance with bathing, dressing, grooming, medication, community and in- house activities, information and referral services, health monitoring, and meals. They are not required to have professional nurses on duty 24 hours a day but do have staff available at all times.
 - Adult Day Care (ADC): This includes nursing homes and memory care facilities providing intensive, 24-hour care for nearly all personal needs of residents. Most residents of these facilities have physical, mental, or other health issues that do not allow them to care for themselves.

SUPPLY ANALYSIS

When examining the supply of senior housing, one must consider not only those facilities located wholly within the City of Waterloo, but also the facilities that are within close proximity to Waterloo. This analysis attempts to document those facilities that exist locally, as well as creating a defined Market Area to examine the broader regional setting.

CITY OF WATERLOO SENIOR LIVING FACILITY INVENTORY

To help accommodate the needs of seniors as they age, the City of Waterloo has five (5) senior living complexes within its boundaries. These facilities are located in various portions of the community, with some offering the conveniences of living in a walkable neighborhood, close to downtown.

1) Highland House – 161 Goehl Road

Now owned by Illuminus, Highland House is a small Residential Care Apartment Complex (RCAC) with a 20 person capacity which offers services ranging from simple activity support to daily care.

According to their staff, 10 vacancies currently exist and, since the COVID-19 Pandemic, the facility has been at about 50 percent of capacity. In addition, the average residents' cost was quoted at approximately \$5,000/month.



2) Hawthorne Senior Apartments – 1085 Jaystone Terrace

Owned by Diamond Property Management, LLC, Hawthorne Senior Apartments is a 55+ residential facility with 24 total rental units offering no care or additional services. Each floor has coin operated laundry, underground parking, and second floor elevator access. Each unit has ample closet space, spacious bathrooms & all appliances are included. Discussions with the facility manager stated that three vacancies currently exist (as of May, 2023), all being 1 bedroom/1 bath apartments with rents ranging from \$795-845/month.



3) Victory Vision Community Living (North) – 734 N. Monroe Street

Part of the Bethesda Lutheran Communities organization, this is a Non-Ambulatory CBRF with a capacity of 6 persons. This facility served advanced age, developmentally disabled, physically disabled, emotionally disturbed, and traumatic brain injury clients. Estimated monthly costs were quoted as \$3,077/mo. but varies with care needs (mycaringplan.com). No vacancies are currently listed.



4) Riverwalk Senior Living – 477 W. Madison Street

Riverwalk Senior Living is a small Residential Care Apartment Complex (RCAC) located in the heart of the city. Riverwalk specializes in care and daily living assistance and has 28 units. The facility is currently at capacity and does have a waiting list. Average monthly costs were not available at the time the facility was contacted.



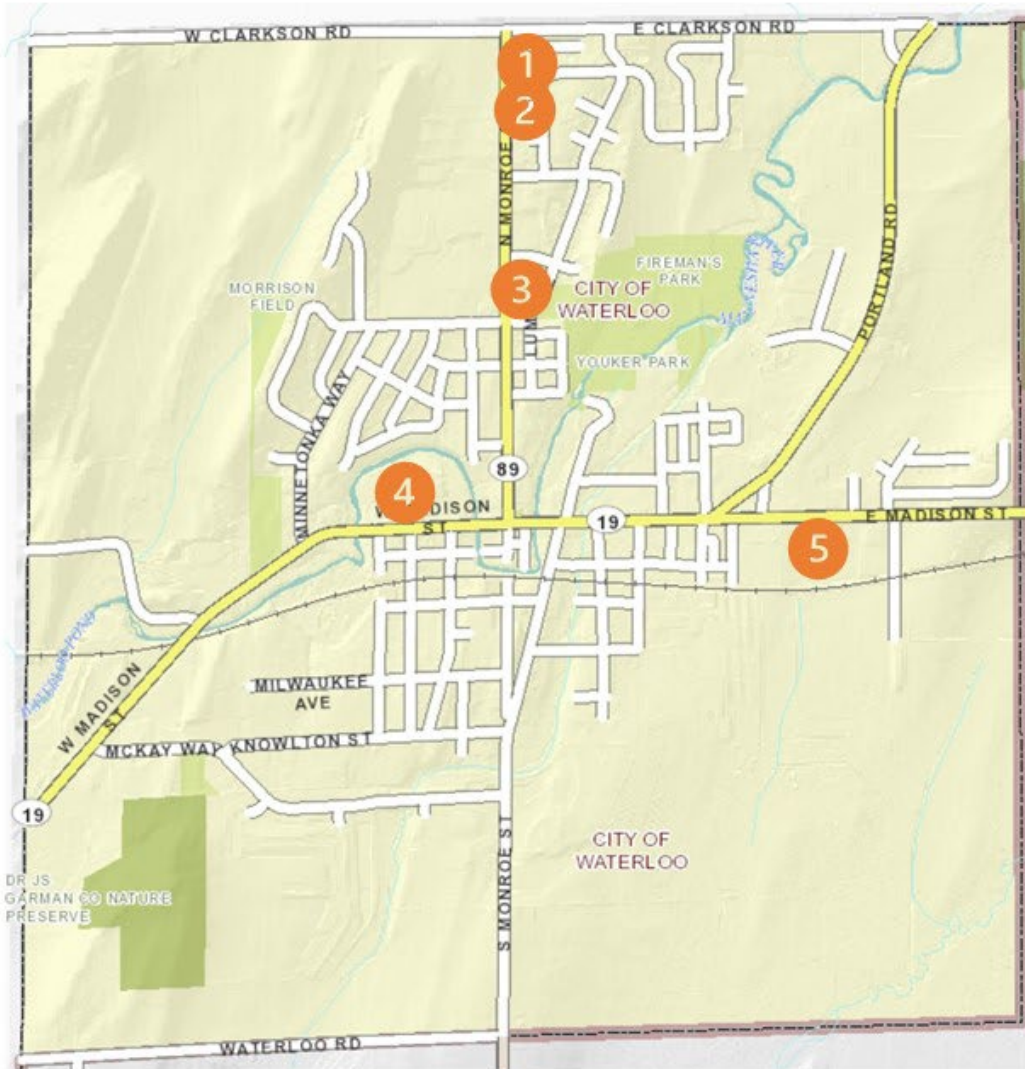
5) Victory Vision Community Living (East) – 968 E. Madison Street

Part of the Bethesda Lutheran Communities organization, this is a Non-Ambulatory CBRF with a capacity of 6 persons. This facility served advanced age, developmentally disabled, physically disabled, emotionally disturbed, and traumatic brain injury clients. Estimated monthly costs were quoted as \$4,500/mo. but varies with care needs (senioradvice.com). No vacancies are currently listed.



Within the five identified facilities, a total capacity of 84 units exist, with 13 known vacancies, or about an 85 percent occupancy rate. These occupancy rates can vary at any given time, but in general, appear to align with national trends. According to the latest NIC MAP Vision Data, the senior housing occupancy rate increased 1.0 percentage point from 81.2 percent in the second quarter of 2022 to 82.2 percent in the third quarter of 2022. Occupancy is up 4.3 percentage points from a pandemic low of 77.9 percent in the second quarter of 2021. Demand has rebounded more strongly for assisted living than independent living.

Map 1 - City of Waterloo, Existing Senior Living Sites



<p>NORTH</p> <p>Cedar CORPORATION</p>	<p>City of Waterloo</p> <p>Jefferson County, Wisconsin</p>	<p>City of Waterloo Jefferson County, WI</p> <p>0 5 10 Miles</p> <p><small>The data on this map is derived from a variety of sources and is not intended to be used for any purpose other than general information. The data is not guaranteed to be accurate and is not intended to be used for any purpose other than general information.</small></p>	<p><i>See keyed descriptions in report for site information</i></p> <p><small>Map updated May 2, 2023</small></p>
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MARKET AREA INVENTORY OF SENIOR LIVING FACILITIES

Senior living facilities don't exist within every community and are typically non-existent within rural areas. Therefore, as the population ages, coupled with continued housing shortages, many people will need to consider moving in order to find senior housing offering care that fits their needs. From a resident attraction standpoint, it was felt that a reasonable drive from family and friends, as well as the general familiarity of area communities, would be about a 30 minute drive time. Therefore, for the purposes of this study, the Market Area will be defined as such.

To further assess the availability of senior living facilities within the 30 minute drive time Market Area, five separate 'drive time' boundaries were created using 5 minute increments, beginning with 10 minutes and ending with 30 minutes (See Map 2). These drive time boundaries were then combined with senior housing facility data obtained from the Wisconsin Department of Health Services to produce Map 3 and Table 1 showing the number and types of facilities as they relate to the different drive times. A complete, detailed listing of facilities is contained in Appendix A.

Table 1: Summary of Senior Living Facilities by Drive Time Distance from Waterloo

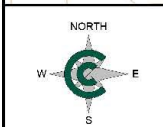
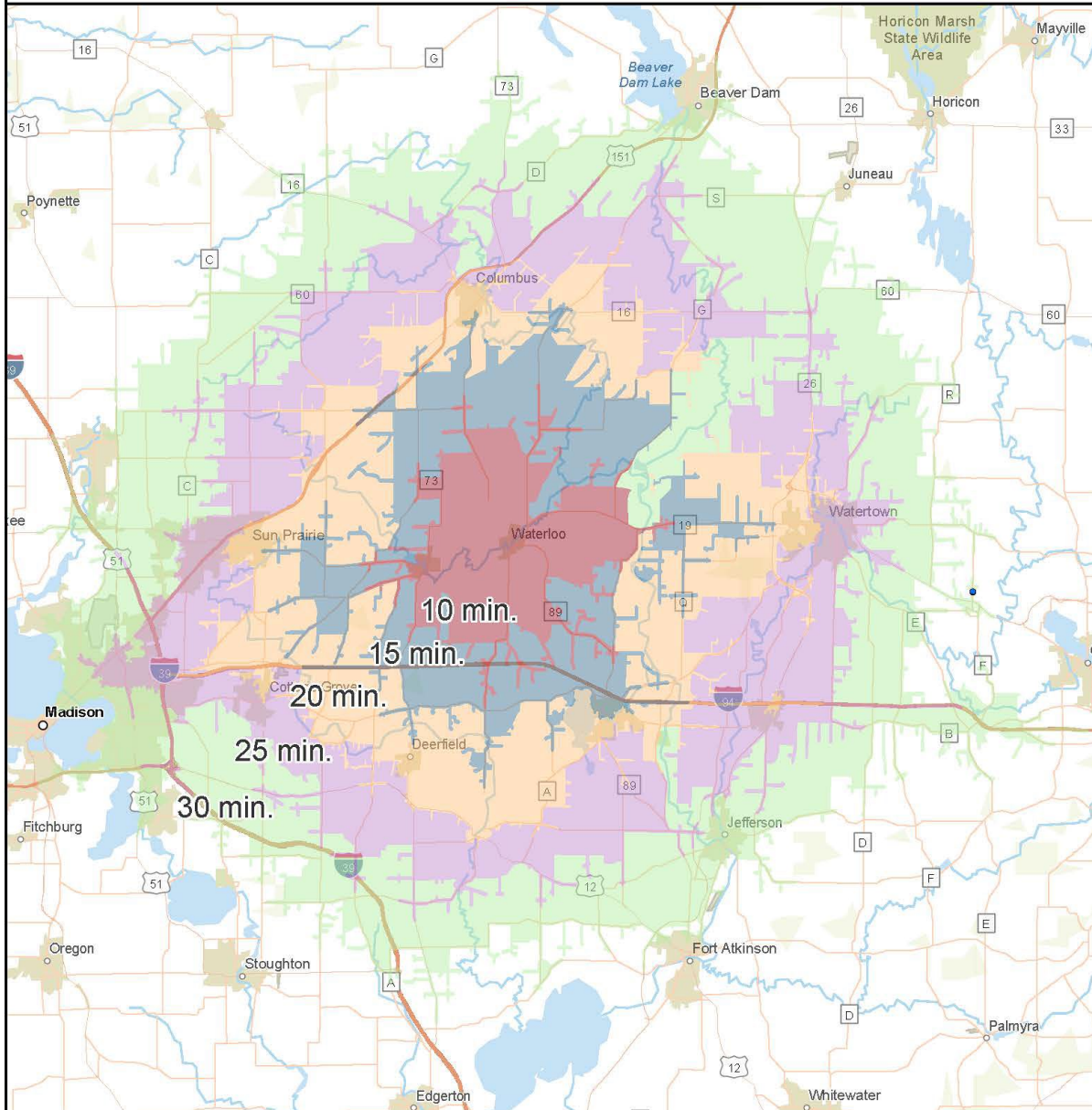
Senior Living Facility Type	Number of Facilities within Drive Time Distance				
	0-10 Minutes	0-15 Minutes	0-20 Minutes	0-25 Minutes	0-30 Minutes
Community Based Residential Facility (CBRF)	3	6	21	50	112
Residential Care Apt. Complex (RCAC)	2	2	4	9	18
Adult Family Home (AFH)	0	1	7	25	63
Adult Day Care (ADC)	0	0	1	1	4
Nursing Home (NH)	0	1	3	8	12
Hospice	0	0	0	3	5
Totals	5	10	36	96	214

Source: Wisconsin Dept. of Health Services, 2022 and ESRI Business Analyst, 2023.

In total, there are 214 total senior living facilities within the defined Market Area of the city of Waterloo, with a majority (112) of them being CBRFs. Adult family homes rank second in terms of number of facilities with 63, and Residential Care Apartment Complexes (RCACs) third with 18 facilities. It should be noted that there are very few Adult Day Care and Hospice facilities (9 total combined) within the Market Area.

Based on the data provided, the 214 senior living facilities have a total capacity (units) of 4,492 (Table 2). Occupancy rates were not available in the data set, but if the national average of 83 percent occupancy is applied, 3,728 units are filled, leaving 764 units open.

Map 2 - Drive Time Boundaries, City of Waterloo



City of Waterloo
Jefferson County, WI



The information on this map is from a computer database accessed using geographic information system (GIS) data. Cedar Corporation does not warrant the accuracy or reliability of the information provided on this map. Data used on this map is for informational purposes only and is not intended for use in any legal proceeding.

Map Updated May 2, 2023

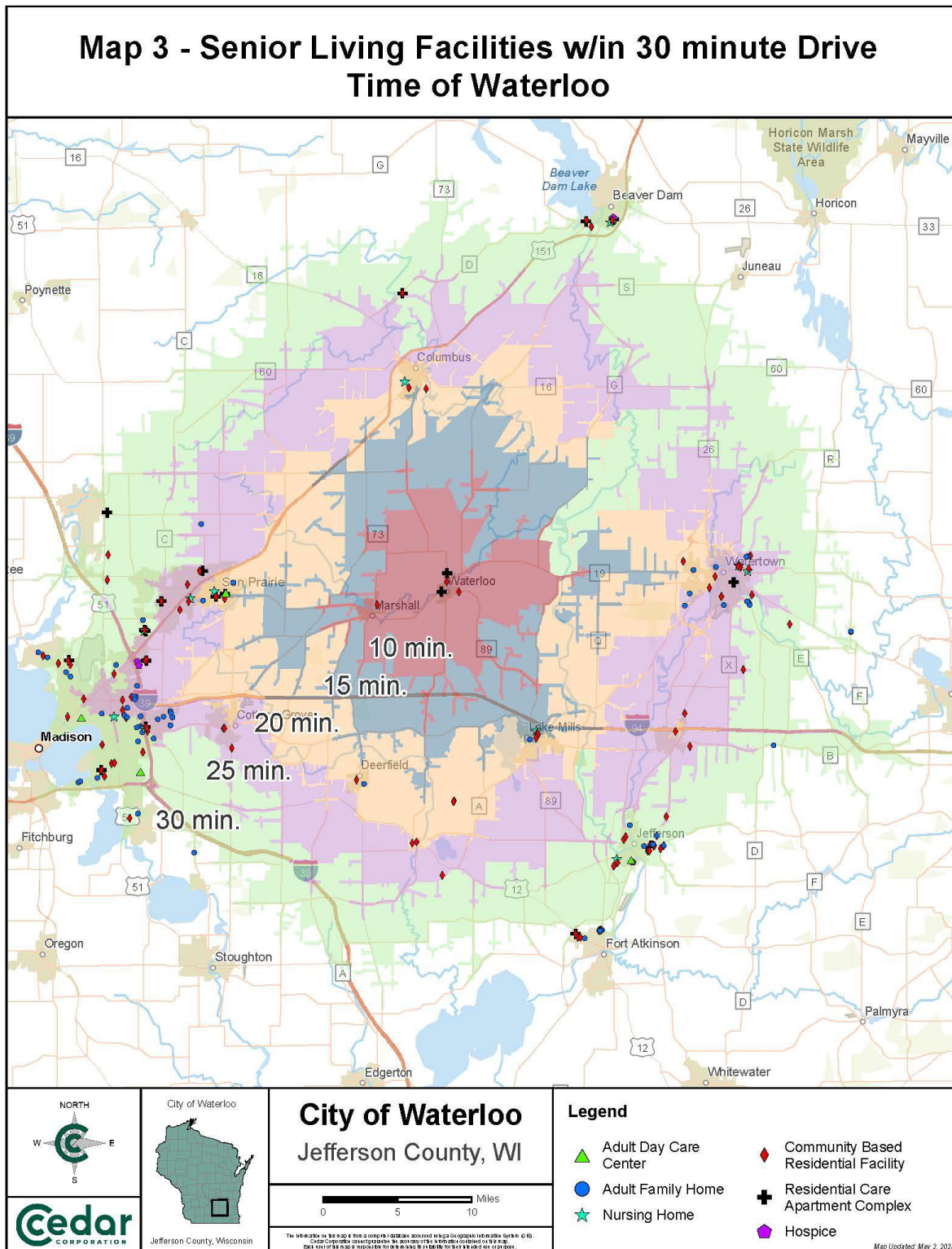


Table 2: Summary of Senior Living Facilities & Capacity by Drive Time Radius From Waterloo

Drive Time Radius	# of Facilities	Total Capacity
0-10 min.	6	101
10-15 min.	5	122
15-20 min.	26	612
20-25 min.	60	1416
25-30 min.	117	2241
Totals	214	4492

Source: WI Dept. of Health Services, 2022., ESRI, 2022.

From a geography standpoint, most of the listed facilities lie within the Madison Metro Area and within the City of Watertown, although smaller clusters exist within the Cities of Jefferson, Fort Atkinson, and Sun Prairie. Table 3 illustrates the distribution of these facilities, and their associated capacity by community. Table 4 illustrates the distribution of facilities and capacity within portions of the four counties which comprise the 30-minute drive time distance.

Table 3: Summary of Senior Living Facilities & Capacity by Community within 30 Min. Drive Time Distance from Waterloo

Community	# of Facilities	Total Capacity	% of Facilities	% of Capacity
Beaver Dam	8	397	3.7%	8.8%
Cambridge	5	88	2.3%	2.0%
Columbus	5	162	2.3%	3.6%
Cottage Grove	3	54	1.4%	1.2%
Deerfield	2	13	0.9%	0.3%
Deforest	8	105	3.7%	2.3%
Fall river	2	56	0.9%	1.2%
Fort Atkinson	13	104	6.1%	2.3%
Helenville	1	4	0.5%	0.1%
Ixonia	4	16	1.9%	0.4%
Jefferson	30	447	14.0%	10.0%
Johnson Creek	3	94	1.4%	2.1%
Lake Mills	5	122	2.3%	2.7%
Madison	66	1417	30.8%	31.5%
McFarland	1	40	0.5%	0.9%
Marshall	1	20	0.5%	0.4%
Monona	7	213	3.3%	4.7%
Stoughton	1	4	0.5%	0.1%
Sun Prairie	17	496	7.9%	11.0%
Waterloo	5	81	2.3%	1.8%
Watertown	27	559	12.6%	12.4%
Totals	214	4492	100.0%	100.0%

Source: WI Dept. of Health Services, 2022., ESRI, 2022.

**Table 4: Summary of Senior Living Facilities & Capacity by County within 30 Min. Drive Time
Distance from Waterloo**

County	# of Facilities	Total Capacity
Columbia	7	218
Dane	110	2442
Dodge	20	829
Jefferson	77	1003
Totals	214	4492

Source: WI Dept. of Health Services, 2022., ESRI, 2022.

3 SENIOR HOUSING DEMANDS

DEMAND ANALYSIS

A number of indicators can be looked at to better gauge the future demand for senior housing in Waterloo. In this case, the “future” will be defined based on two different time-periods according to the data that is available. One will be for a period of approximately 20 years (2040 time-horizon) for which demographic and age projections have been produced by the State of Wisconsin for municipalities and counties. The second time period will be for 5 years and is more focused on the aforementioned Market Area with age cohort projections provided using ESRI’s Business Analyst tool. Three indicators of demand were looked at for Waterloo including: Past Housing Demand, Internal Population Growth (City), and External Population Growth (County and Market Area).

Past Housing Demand

Historic housing trends can often be looked at in order to project needs moving forward. However, in this case, the City of Waterloo has a limited track record when it comes to higher density developments, much less those tailored to senior populations. Therefore this indicator will not be looked at further as it is unlikely that any trends can be identified. As illustrated in the inventory of facilities for Waterloo, however; there are relatively few vacancies available, which does imply there may be a demand for additional units.

Internal Population Growth

Overall population growth can be an indicator as a portion of the total future population will require senior housing as the age cohorts shift. As shown in Table 5, an additional 202 persons are expected to be gained within the city between 2020 and 2040, or approximately ten people per year. The projected growth rate is significantly smaller for the next 20 years (+0.5 percent) versus the past 20 years (+6.9 percent) and follows a trend for small communities in Wisconsin. Many small communities have passed, or are approaching, their peak projected population which is being impacted by the aging of the population and different lifestyle demands of younger generations.

Table 5: City of Waterloo Historic and Projected Population, 2000-2040

	2000	2010	2020	Difference 2000-2020	2025	2030	2035	2040	Difference 2020-2040
Number	3259	3333	3483	224	3585	3665	3690	3685	202
Percent Change	n/a	2.3%	4.5%	6.9%	2.9%	2.2%	0.7%	-0.1%	0.5%

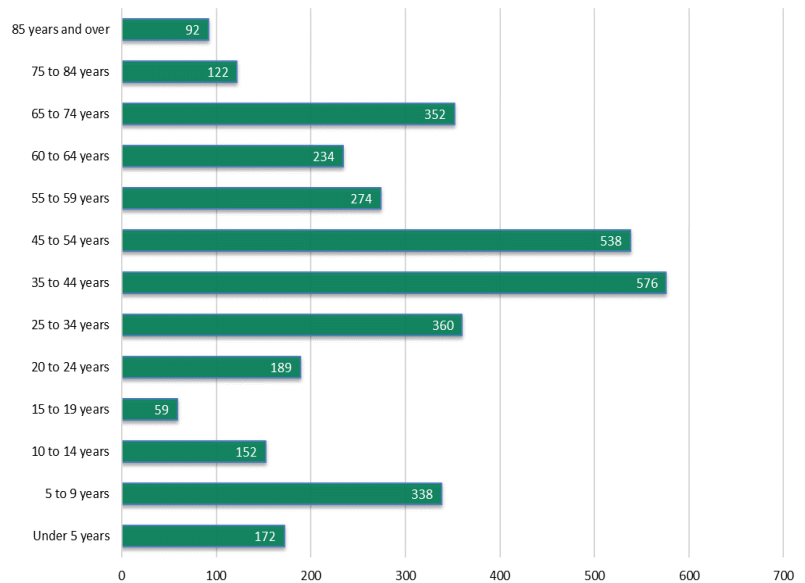
Source: US Census Bureau / WI Dept. of Administration, 2013.

As shown in Table 6 and Figure 6, during the ACS 2017-2021 5-Year time period there were already 566 persons 65 years or over within the city, or about 16.4 percent of the total population. An additional 812 persons lie within the 45 to 64 years age cohort and, assuming these individuals stay within the community, this group will be entering the 65+ age group in about 5 to 15 years. This ‘aging of the population’ locally provides a nearby (albeit “time-based”) market of individuals who may need some type of senior housing in the near future.

**Table 6: City of Waterloo
Population Age Distribution,
2017-2021**

Age Cohort	Number	Margin of Error (+/-)
Under 5 years	172	84
5 to 9 years	338	121
10 to 14 years	152	92
15 to 19 years	59	28
20 to 24 years	189	93
25 to 34 years	360	145
35 to 44 years	576	193
45 to 54 years	538	198
55 to 59 years	274	124
60 to 64 years	234	104
65 to 74 years	352	154
75 to 84 years	122	76
85 years and over	92	99
Median age (years)	43.1	3

**Figure 6: City of Waterloo
Population Age Distribution,
2017-2021**



Source: U.S. Census Bureau, American Community Survey 2017-2021.

External Population Growth (Jefferson County)

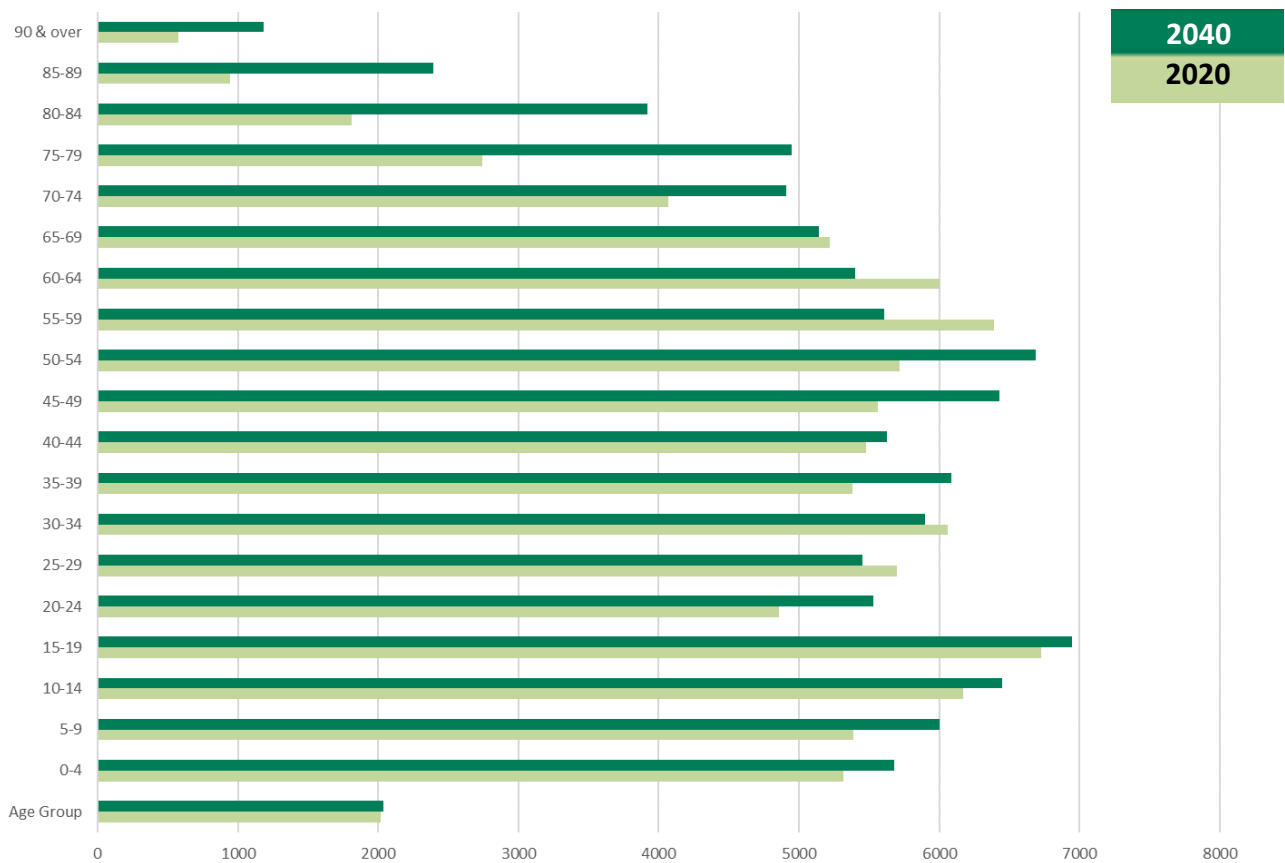
The market for senior housing will certainly extend beyond the city's borders. As one of the premiere small communities within Jefferson County, it is very likely that seniors across Jefferson County, as well as parts of Dodge and Dane County, could be attracted to Waterloo if the right type of housing and amenities are available. Examining age cohort projections for Jefferson County (Table 7 and Figure 7) shows that significant growth is projected between 2020 and 2040 in the 65+ age cohorts. A total increase of 7,130 persons is expected within the 65+ age cohorts and represents a significant aging of Jefferson County's population. Other neighboring counties have similar growth projections.

Table 7: Jefferson County Population and Age Distribution Projections, 2020-2040

Age Group	2020	2025	2030	2035	2040	Difference 2020-2040	% Change 2020-2040
0-4	5,320	5,510	5,680	5,690	5,680	360	6.8%
5-9	5,390	5,790	5,970	6,050	6,000	610	11.3%
10-14	6,170	5,960	6,380	6,450	6,450	280	4.5%
15-19	6,730	6,850	6,600	6,950	6,950	220	3.3%
20-24	4,860	5,450	5,550	5,270	5,530	670	13.8%
25-29	5,700	5,130	5,740	5,770	5,450	- 250	-4.4%
30-34	6,060	5,980	5,370	5,920	5,900	- 160	-2.6%
35-39	5,380	6,420	6,310	5,570	6,090	710	13.2%
40-44	5,480	5,570	6,640	6,420	5,630	150	2.7%
45-49	5,560	5,610	5,700	6,690	6,430	870	15.6%
50-54	5,720	5,610	5,670	5,700	6,690	970	17.0%
55-59	6,390	5,660	5,560	5,570	5,610	- 780	-12.2%
60-64	6,000	6,230	5,530	5,390	5,400	- 600	-10.0%
65-69	5,220	5,720	5,970	5,260	5,140	- 80	-1.5%
70-74	4,070	4,830	5,320	5,540	4,910	840	20.6%
75-79	2,740	3,570	4,270	4,710	4,950	2,210	80.7%
80-84	1,810	2,200	2,890	3,500	3,920	2,110	116.6%
85-89	945	1,170	1,440	1,930	2,390	1,445	152.9%
90 & over	575	600	715	885	1,180	605	105.2%

Source: WDOA, vintage 2013 projections

Figure 7: Jefferson County Population and Age Distribution Projections, 2020-2040



Source: WDOA, vintage 2013 County Age Projections.

In reviewing other sources of information on the senior populations for Jefferson County, a review of the County’s Aging & Disability Resource Center’s (ADRC) most recent *3-year Aging Plan* (adopted in 2021 for the FY2022-2024 time period) was conducted. This plan outlines various issues and concerns that are/will be faced with respect to the County’s aging population and shows projected increases in senior-age cohorts (Table 8). Several excerpts of the plan provide a good overview of the aging issues present within Jefferson County:

“Jefferson County is home to an estimated 84,701 residents. According to the US Census, American Community Survey, 2015 – 2019 estimates, the median age in Jefferson County is 41.1 years. The table below estimates that the aging population of 60 and over represents 23 percent of our county population. Of this 23 percent, the Aging Unit is serving approximately 5 percent (1049) annually.”

“The population in Jefferson County is expected to increase over the next couple of decades for all ages of the population but the expectation of our very oldest 85+ is expected to double in population by 2040.”

Table 8: Jefferson County Population and Age Projections, 2020-2040.

Jefferson County	2015	2020	2025	2030	2035	2040
All Ages	85,455	90,120	93,860	97,305	99,265	100,300
Aged 60+	18,185	21,360	24,320	26,135	27,215	27,890
Aged 65+	12,735	15,360	18,090	20,605	21,825	22,490
Aged 85+	1,475	1,520	1,770	2,155	2,815	3,570

Source: Jefferson County ADRC, 2021.

External Population Growth (Market Area)

Looking beyond Jefferson County’s boundaries at the defined Market Area, ESRI’s Business Analyst software was used to identify the number of targeted individuals (65+ years of age) across each Drive Time Segment. This information is provided for the 2022 (current), and 2027 (projected) time periods and are displayed in Table 9 as well as being illustrated on Map 3 and Map 4. Detailed information is contained in Appendix B.

Conducting this analysis makes it apparent that a significant potential market exists for senior housing which the City of Waterloo could tap into. While the projected 65+ populations are relatively small within/close to Waterloo (0-10 minute drive time = +211 persons), the maximum extent of the Market Area (0-30-minute drive time) shows an expected increase of over 5,971 persons 65 and older by 2027. It is worth noting that within each drive time segment, the percentage increases of 65+ individuals are relatively consistent, ranging from 13.8 percent to 15.8 percent.

Table 9: Market Area Populations 65+ Years of Age, 2022 & 2027 by Drive Time Segment

Drive Time	65+ Population				
	2010	2022	2027	Difference 2022-2027	% Change 2022-2027
0-10 Min.	967	1,335	1,546	211	15.8%
10-15 Min.	1,048	1,487	1,718	231	15.5%
15-20 Min.	4,572	6,916	7,981	1,065	15.4%
20-25 Min.	8,444	12,550	14,286	1,736	13.8%
25-30 Min.	12,062	19,022	21,750	2,728	14.3%
Total (0-30 Min.)	27,093	41,310	47,281	5,971	14.5%

Source: ESRI Business Analyst, 2022.

While the total potential demand within the Market Area is roughly 6,000 individuals over 5 years, it is unlikely that each of these individuals will be living alone. Therefore, to be conservative, assuming two individuals inhabit each senior dwelling unit, a minimum of 3,000 senior housing units will be required to accommodate the projected senior population within the Market Area by 2027.

Obviously, a majority of current residents 65+ within the 30-minute drive time market are already established in a home. With an increase of this magnitude in the external market, it is highly likely that a reasonable amount of market rate independent living and assisted living units could be occupied assuming that price and amenities are kept competitive.

If the current facility distribution within the Market Area remains the same moving forward, a minimum capture rate could be set at about 2.5 percent. However, given the large, expected growth of the 65+ age group within the Market Area, it is not unreasonable to assume that the city could capture more of this growth, perhaps upwards of 5 percent. **Based on these assumptions, it is not unreasonable to estimate that between 56 and 112 total units could be absorbed over the next four to five years (3,000 units – 764 existing vacant units X capture rate). This would equate to a range of 11 to 22 units being absorbed per year.**

It is also interesting to consider the full impact of these age cohort shifts. According to research by the national firm CBRE in 2015, the average age of a new assisted living resident was 84 years old, a figure which is likely similar today. Consider that in 2023, the leading edge of Baby Boomers (1946-1964) is now 77 years old. Therefore it's reasonable to expect that in about five years, massive amounts of baby-boomers will start to need senior housing facilities.

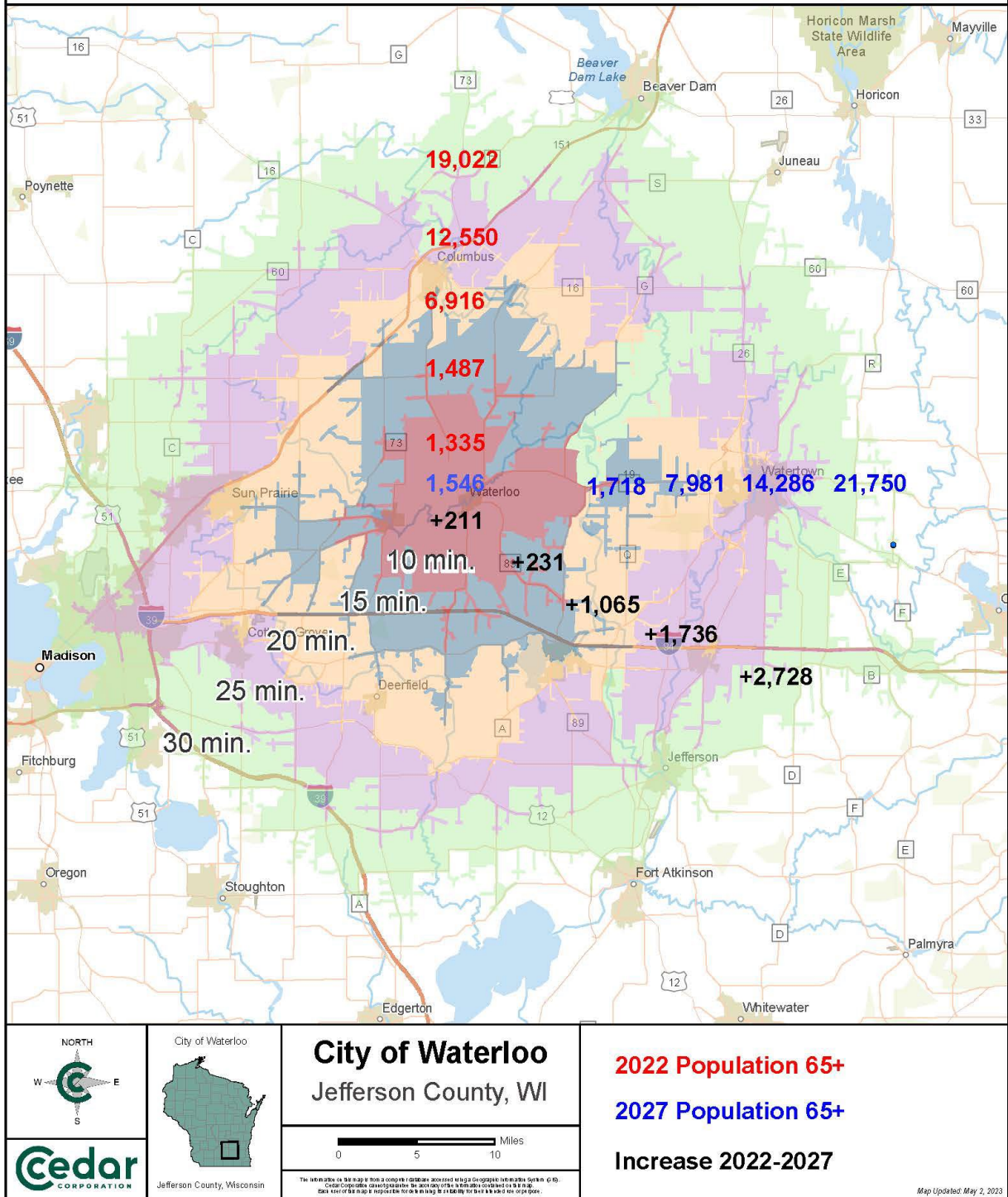
Age 50+ Market

While this report focuses mainly on the housing demands for the age 65+ market segment over the next five years, there is additional value in examining the entire 50+ population as the city may benefit from thinking more long term with respect to senior housing needs. Those in their 50's will start having needs for senior living facilities (including 55+ communities) within the next 5 to 15 years.

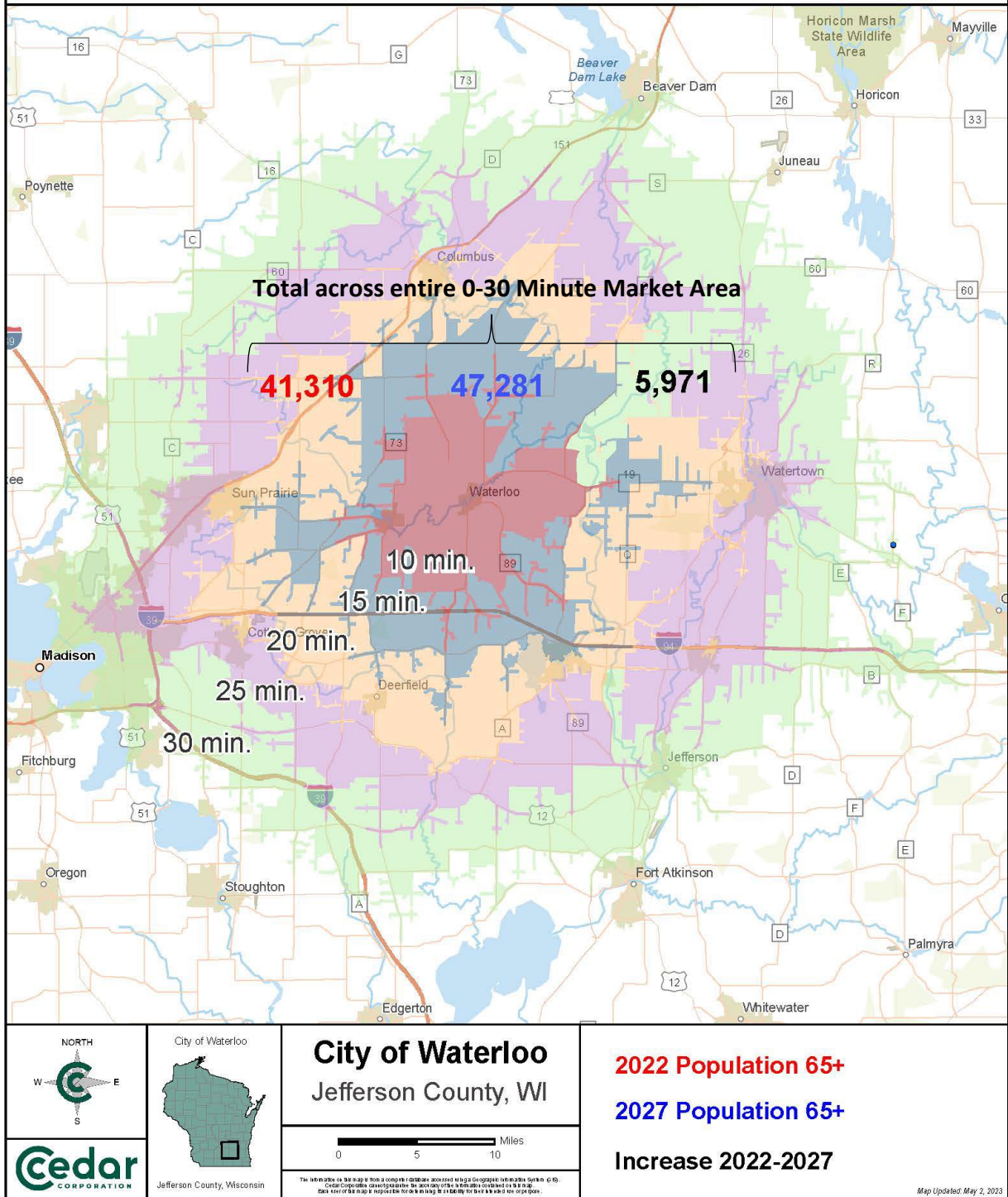
While a significant number of 50-64 year olds exist within both the County and the Market Area, this age group is expected to decline within both geographies. The Jefferson County age projections (Table 7) shows a 6.2 percent decline and the total 30-minute drive-time Market Area population shows a decrease of 6.0 percent (-3,000 persons) over the 5-year period from 2022 to 2027. The reductions in the 50-64 age group may have impacts on the demands and needs for this population segment moving beyond 2027.

Detailed demographic information for the 50+ age group (2010, 2022, and 2027), by drive-time segment, were prepared using ESRI's Business Analyst software and can be found in Appendix B.

Map 4 - 2022 & 2027 Populations 65+ Years of Age by Market Area Drive Time Segment



Map 5 - 2022 & 2027 Population 65+ Years of Age for Entire Market Area (0-30 Min. Drive Time)



SENIOR LIVING COSTS & AFFORDABILITY

ASSISTED LIVING COSTS

Senior housing costs, particularly for assisted living and on-site care can be quite significant. According to the 2019 report by the Legislative Reference Bureau entitled *Retirement Security in Wisconsin*, the state-wide median cost of an assisted living facility is \$51,600 per year (\$4,300/mo.). The median nursing home care cost for one year in 2019 was \$100,010 (\$8,344/month) for a semi-private room, or \$112,146 (\$9,345/mo.) for a private room.

More regionally, the monthly costs for assisted living average between \$4,100 and \$4,998 per month according to data supplied by seniorly.com. These monthly costs appear to be in line with prices quoted for several of the facilities that exist within the City of Waterloo.

AFFORDABILITY

In general, the affordability of senior housing is a challenge as older adults with limited financial resources face a much lower chance of successfully aging in place. Many middle-income earners who can't afford senior housing or support services make too much or have too many assets to qualify for government assistance. And even well-resourced seniors face financial hurdles and are paying more than 30 percent of their income for housing on top of tax, insurance, and utility payments. Many older homes will also require expensive updates to make them more accessible, such as retrofitting wider hallways and doors, ramps, and first-floor bathrooms.

Specific data for incomes of those 65 years and older are not available from the U.S. Census, but statistics at the state level indicate that poverty rates increase as people age. According to the 2019 report by the Legislative Reference Bureau entitled *Retirement Security in Wisconsin*, 9.5 percent of older Wisconsinites were living in poverty in 2017. In Wisconsin, the poverty rate nearly doubles from the age of 60 to the ages of 85+. Poverty has been associated with poor health outcomes including increased risk of disability, homelessness and physical and cognitive decline.

Many older adults subsist on limited incomes and modest savings that restrict their ability to afford basic medical care much less housing. Furthermore, 63 percent of adults ages 65 and older have at least two chronic conditions, leading to increased out-of-pocket expenses.

Another contributor to the growing elder poverty rate is that most retirement income does not grow at the rate of inflation. Social Security beneficiaries receive annual cost-of-living adjustments, but the increases do not reflect the inflation experienced by all retirees because they are based upon the inflation experienced by working Americans, who have different spending patterns.

SENIOR LIVING DEVELOPMENT COSTS

Senior living facility development and construction costs can be significant as compared to the costs for traditional residential units. Based on CBRE national level data from 2022, average cost components for senior housing development are as follows:

- Site Acquisition Costs: \$32.80 / sq. ft. (8.2 percent of development costs)
- Average Site Size: 6.78 acres
- Construction Costs: \$333.00/sq. ft. (70.2 percent of development costs)
- Furniture, Fixtures & Equipment Costs: \$9.75/sq. ft. (3.0 percent of development costs).
- Total Cost Per Unit: \$317,400 (an increase of 12.8 percent since 2020)

The CBRE data also documented the top senior housing market “headwinds” (or barriers to development) which include, in order: Staffing availability, inflation, interest rates, and supply/development. Given these costs and challenges, it may be necessary for communities to offer incentives and subsidies of various types in order to assist in the development of new senior living projects.

4 SENIOR HOUSING OPPORTUNITIES

SUMMARY

From a land use perspective, the City of Waterloo has ample opportunities to support new development which could incorporate a variety of senior housing options and styles as listed previously. Higher density developments can also help to breathe new life into downtowns across the country. Increases in density and intensity can also be an asset to a community in a variety of ways including the continued revitalization of its downtown and the redevelopment of key commercial corridors leading into the city.

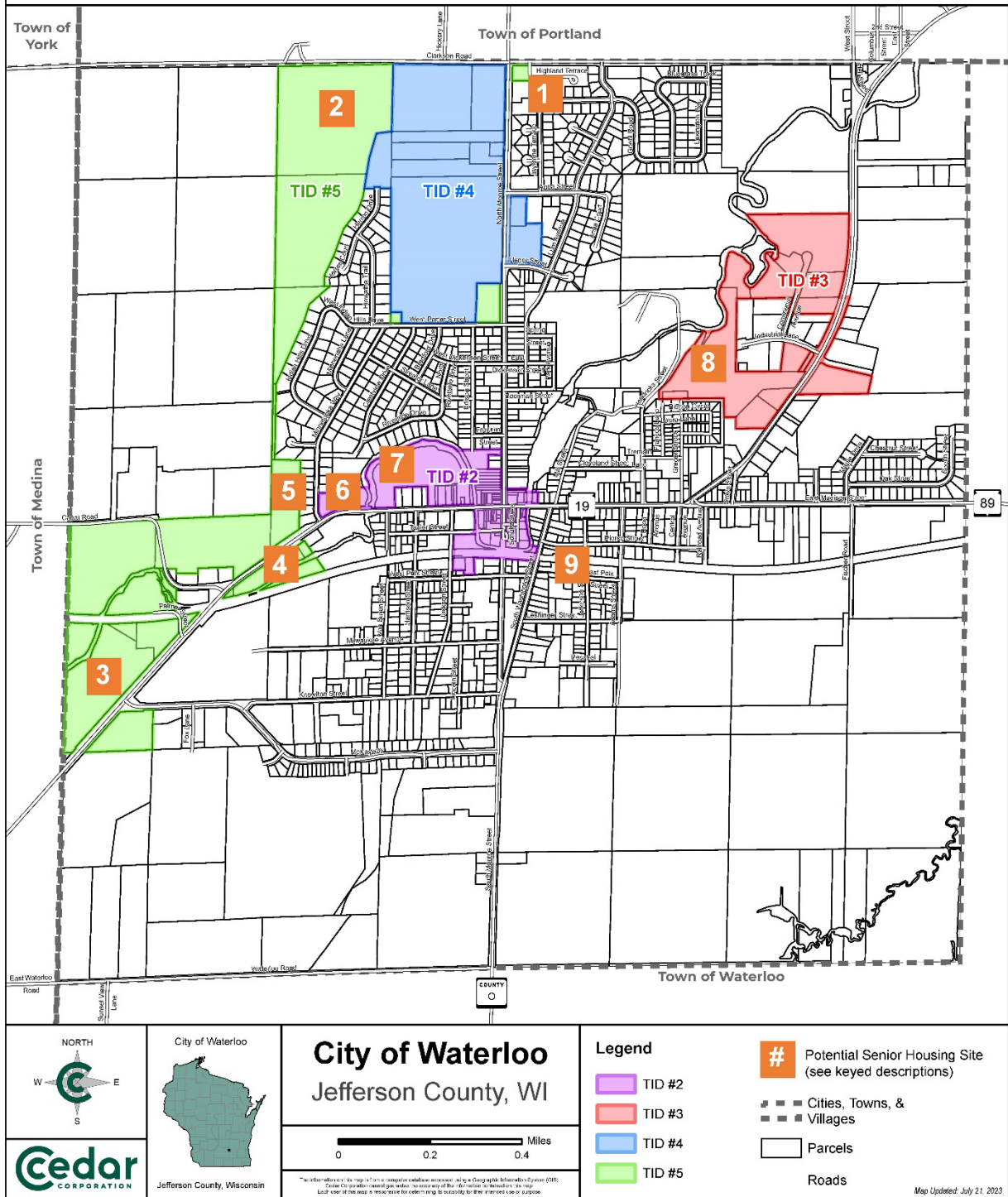
POTENTIAL SITES

An evaluation of potential new senior housing sites was conducted based on information and insights provided by the city, as well as current landownership. Ideally, new senior housing sites would be in close proximity (a walkable distance) to a variety of amenities and services such as parks, trails, a grocery store, medical offices, coffee shop, library, and other retail and service providers.

A total of nine (9) sites were identified across the city which may have high potential for accommodating new senior housing; and, while some may not be ideal in terms of their proximity to amenities and services, many do have access to the city's wide array of natural features and trails. These sites are listed and described on the following pages and are illustrated on Map 6. The boundaries of the city's existing Tax Incremental Districts (TIDs) are also contained on this map for reference.



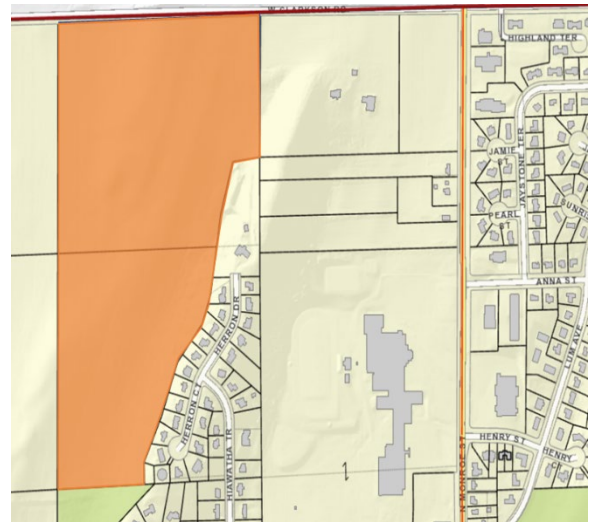
Map 6 - City of Waterloo, Potential Senior Housing Sites



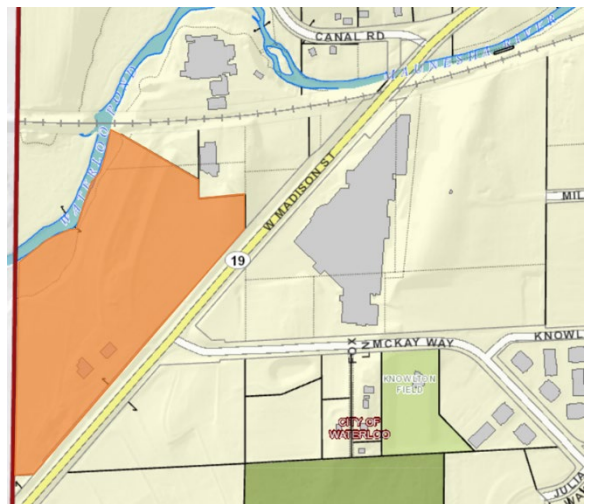
1. **MV21 LLC Property – 234 Goehl Road:** This 1.17 acre property has great potential to accommodate new senior family housing as it lies adjacent to two existing facilities. A similar sized apartment-style building mirroring those to the west could be accommodated on the site. Limited municipal incentives for development may be available as this property is included in TID #5.



2. **TIF #5 Properties – West Clarkson Road:** Approximately 63 acres of undeveloped agricultural land located in the northwestern portion of the city was recently brought into a new Tax Increment District (#5). These properties offer many options for the creation of new senior housing within an integrated residential neighborhood. Any of the aforementioned types of assisted living, or the subsequently discussed alternative senior housing styles could be accommodated on these properties within the context of a master plan. Limited municipal incentives for development may be available as this property is included in TID #5.



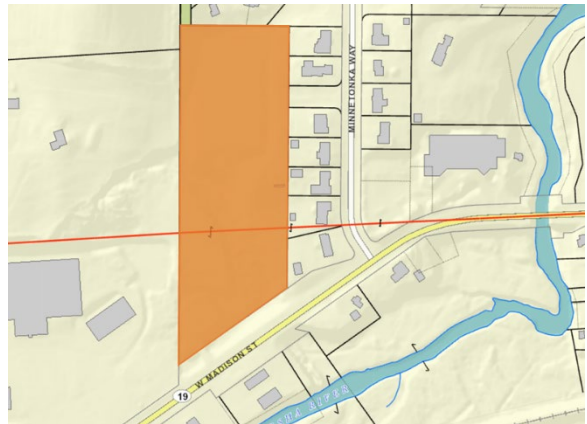
3. **McKay Nursery Holding Property – 1001 W. Madison Street:** This 26 acre property is located on the city's western border, along the north side of WIS 19. While not currently on the market, the property could be suitable for senior living facilities or a 55+ community (cottage style development?) which includes easy access to riverfront greenspace. The site is also close to the Dr. J.S. Garman Nature Preserve and about one mile west of downtown. This property also lies within the newly created TID #5.



4. **Former Gas Station – 688 W. Madison Street:** This redevelopment-focused property consists of 0.79- acres located between WIS 19 and the Mauneshia River. It is currently an abandoned gas station but has the potential to house a small, multi-story building or perhaps a small pocket neighborhood style development. While not noted on the WDNR’s remediation website, an environmental investigation will likely need to be done, and any soil contamination, if present, will need to be dealt with prior to redevelopment. This property is located within TID #5.



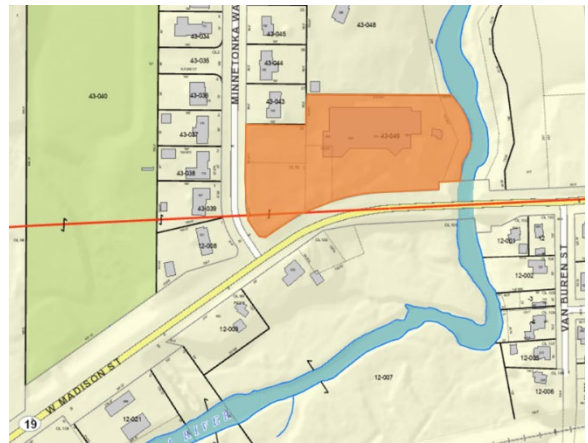
5. **Morrison Field – 127 Minnetonka Way:** This city owned property consists of 6.86 acres with a portion of it being used as a soccer field. While some site improvement plans have been made, the site’s limited access, lack of parking and other amenities does not make it an ideal park site. Re-locating the soccer field and developing a master plan which integrates new senior housing along with some greenspace/park space is an option the city may wish to pursue. This property is located within TID #5.



6. **Riverwalk of Waterloo LLC (former Perry Printing site) – 477 W. Madison Street:** This site currently houses the Riverwalk senior living facility but has plenty of room for expansion on either side of the existing structure. This site is adjacent to downtown and very walkable. This property lies within TID #2.



7. **Waterloo Technology Center– 565 W. Madison Street:** This 3.1 acre property has an existing, former corporate office building and is available for lease; and, while the property itself is not on the market, it may have many desirable qualities as an adaptive re-use project for senior housing. It's 42,000+ square foot size, parking facilities and location along the Maunesha River, along an easy access stretch of WIS 19 may make this a desirable location. Feasibility studies would need to be conducted regarding the ability to convert this structure into housing. This property is not located within a TID.



8. **City Owned Property – 333 Portland Road:** fronting acre site in the northeast part of Waterloo. Situated at the western end of Industrial Drive, this area offers some redevelopment opportunities for retail along the frontage of WIS 19 and the potential for approximately 5 acres of senior housing development fronting the Maunesha River, across from Fireman's Park. This property lies within the boundaries of TID #3.



9. **Waterloo Antiques Mall - 255 Jefferson Street:** This 0.93 acre parcel is located a few blocks southeast of downtown and houses an existing 24,000 square foot historic brick building. The building is already ADA accessible, has newer windows, and would potentially be eligible for historic tax credits if converted into senior living apartments. Adequate space exists to accommodate parking and greenspace, and the building could potentially incorporate retail and/or services which cater to senior needs. This property is not located within a TID.



ALTERNATIVE HOUSING STYLES

In addition to vacant land sites and the potential rehabilitation/re-use of existing buildings within the community, there may be other options for the city to consider in terms of new development which better provides for residents in their senior years.

AGE 55+ COMMUNITIES

A 55+ community is an established active adult living area that has at least one resident living on each property over the age of 55. These retirement communities are designed with a target market over the age of 55 in mind, from amenities to location. Everything from floor plans and expected home maintenance to community events and resources cater to older homeowners. 55+ communities can incorporate any or all of the housing types described in this section. There are a number of 55+ communities within the region, such as Highland Village in Watertown as well as a fairly new development, Whistling Ridge in nearby Marshall.



DUPLEX/ATTACHED SINGLE-FAMILY CONDOS

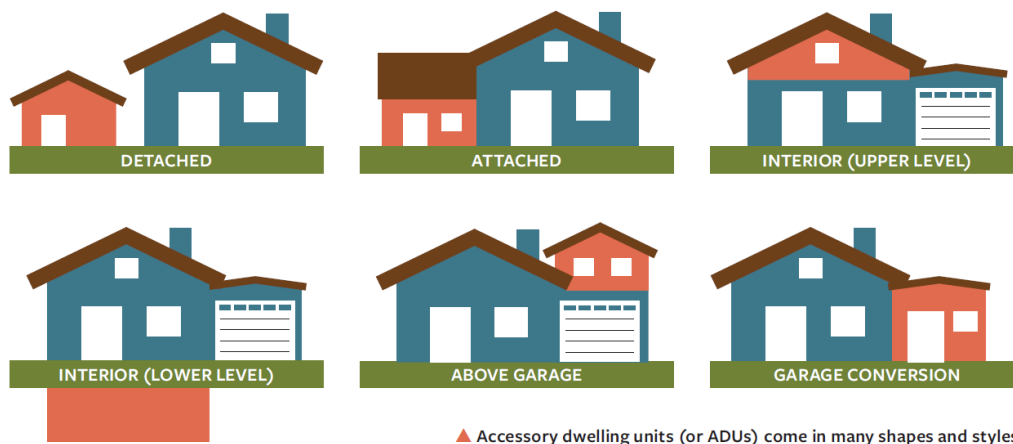
Townhome/condo units are very similar to standard market-rate attached housing and will typically offer all of the same features and amenities found in a non-age restricted housing development. The distinguishing characteristics of senior-friendly duplex or attached single-family units are universal design elements that anticipate increased longevity, aging in place, and increasing needs for home care and physical accommodations. Universal design elements include step-free entryways; wide doorways and hallways; lever handles for all doors (instead of knobs); first floor bedroom/bath; and non-slip floors, steps, and baths. All senior housing units will contain some or all of the above universal design elements. Duplex/attached single family units are most often found in senior communities of choice such as lifestyle communities, mixed-facility campuses, and RCAC's.

ACCESSORY DWELLING UNITS (ADUs)

As Waterloo residents continue to age, there often comes a time when they might not want to maintain a separate home but do not wish to live in a retirement or elderly care home. An alternative would be to allow small, secondary living quarters on one residential parcel. Known as ADUs, or sometimes as “granny flats,” these types of units allow the elderly to maintain their own independent living quarters for sleeping and washing while being able to easily interact with their family for meals and socializing in the principal residence. They can provide an affordable rental option for students or young couples.

The City of Waterloo does not have any provisions in its current Zoning Ordinance which allows for the construction of Accessory Dwelling Units. A new section of code would need to be developed and approved in order to facilitate the development of ADUs within the city.

Figure 8: Accessory Dwelling Unit (ADU) Examples



COTTAGE STYLE/POCKET NEIGHBORHOODS

Cottage Style (or Cottage Court) and Pocket Neighborhood styles of development are suitable for new development, or as a redevelopment option on small parcels of land (1+ acre). This style consists of small (600-1,000 sq. ft.) cottage-style homes that prioritize function in a limited living space. While many cottages are one-and-a-half or two-story properties, the overall square footage tends to be lower.

Cottage units house one or more seniors in a non- apartment, non-institutional environment, which is appealing to seniors with limited financial means. Cottages are often indistinguishable from a small single family house or duplex unit from the exterior. In a cottage housing development, groups or "clusters" of individual housing units are together around communal features, typically open space and a community building. Because cottage housing offers a communal feature, residents share in a greater sense of community while partaking in the activities or amenities provided. Specific to senior housing, cottage development allows community amenities to be concentrated in one, communal area such as a community center. This type of development has a lower impact on communities and allows seniors easier access to aid.

According to www.pocket-neighborhoods.net the shared outdoor space at the center of a cluster of homes is a key element of a pocket neighborhood. Residents surrounding this common space take part in its care and oversight, thereby enhancing a felt and actual sense of security and identity. Privacy is also an essential ingredient that allows residents to have a positive experience of community. In a classic cottage courtyard community, there are several increasingly private 'layers of personal space' between the shared commons and the front door.



APARTMENTS

Apartments are the dominant market-rate unit type for senior housing, spanning nearly the entire range of senior housing models. Apartments can be luxuriously appointed units in a lifestyle community, modestly sized units for independent seniors of limited means, or small units with less extensive cooking facilities in assisted living communities where meals are served in communal settings. The particular design and appointment of the apartments will depend on the market segmentation and local conditions of the senior housing facility, but any apartment unit will have a private lockable entry and cooking facilities of some nature. It should be noted that the apartment model can also accommodate a variety of mixed uses (i.e. first floor commercial, etc.).

IN-HOME SENIOR HOUSING UNITS

This type of housing refers to seniors who still live in their own home outside of a senior housing facility but require outside services. This living arrangement is important to acknowledge as a large percentage of seniors will remain in their homes as long as possible either by choice, or due to financial considerations. Other more non-traditional senior housing models exist that may gain more acceptance as seniors seek more cost-effective or socially desirable living arrangements. It is possible that a broader portion of the population will consider these solutions as realistic options.

HOUSING COOPERATIVES

Cooperatives are a form of ownership where the senior housing facility is owned and controlled by the residents themselves. These facilities are often most akin to independent living through congregate care facilities on the senior housing continuum in the building design and services that are offered. The key difference between a senior cooperative and other ownership structures is that cooperatives can appeal to seniors who would be otherwise resistant to moving out of their single-family homes because the cooperative passes the financial benefit of ownership to the senior owners. In this manner, a cooperative ownership structure removes one of the principal obstacles that prevent seniors from moving to a senior housing facility.

HOME SHARING

Home Sharing is an arrangement where a senior may share their home with another senior or non-senior in exchange for rent or services, or where a group of un-related seniors co-habitate in a single dwelling unit. There is no formal organization that is in charge of a home sharing arrangement; all services are arranged for by the residents themselves.

“VISITABILITY”

As people age, their ability to move within their own home, or even stay within their own community, can become increasingly difficult. For a number of elderly and mobility-impaired residents, the simple presence of a single stair to enter a home can cause a great deal of difficulty. In other cases, elderly people who desire to downsize may not have appropriate housing styles available in their community to accommodate their needs.

According to Green Bay-based Options for Independent Living, “visitability” applies to the construction of new single-family homes to make them “visitable” by people with physical or mobility disabilities. Typically, visitable homes have:

- One entrance with no steps.
- A minimum 32-inch clear passage through all the main floor doors and hallways.
- A useable bathroom on the main floor.

Although these improvements do not allow full accessibility, they do allow (at a minimum) the elderly, and people with mobility limitations, the ability to visit a home or remain living in their home for a longer period of time.

“AGING IN PLACE”

For many, aging in place is about remaining in the home they have lived in and, in some cases, owned for decades. For others, it means relocating to a smaller apartment or residence within their longtime community or neighborhood. Yet each approach requires different supports, structures, and policy prescriptions.

From a community perspective, promoting “aging in place” means having a diverse set of housing types and styles which can offer the opportunity to move out of a larger home and into a smaller house, apartment or assisted living facility that is more suited to senior needs. Recent housing market trends are showing that people are living in their homes longer, mostly due to price and the overall availability of different housing options.

While 1,800 square foot ranch homes are suited well for families, when the majority of the housing stock is comprised of such units, it makes it very challenging for a resident to stay within their own community. The city will need to embrace the ‘aging in place’ concept and can help support it by ensuring that a diverse set of housing types are built in the future and that its existing housing stock is well-maintained, energy-efficient, and has the ability to be modified to allow for a lower income older population. In addition, the community also needs to consider the larger place - does the location of the home have the amenities and transportation alternatives and walkability and opportunities to engage in the community that a senior might want or need?

5 MAJOR FINDINGS & RECOMMENDATIONS

SUMMARY

Based on the information cited, it appears that a substantial potential market for senior housing will exist within the city and surrounding Market Area over the next 5 years with perhaps 150 units being needed. However; it is difficult to quantify the exact demand as it relates to specific sub-segments of the senior population as medical service needs will vary greatly.

In addition, one must understand that seniors are not a ‘market unto themselves’, as portions of the senior population have different desires or needs for housing. For example, the ‘Young Senior’ cohort likely resembles the ‘Non- Senior’ portion of the population more than it does the ‘Middle Seniors’. ‘Middle Seniors’ and ‘Old Seniors’ also share many characteristics, but the ‘Old Seniors’ may have a set of distinct concerns with respect to their housing needs. While this may further muddy the waters regarding the targeting sub-sectors of the Senior market, it is generally affirmed by most that aging in place is the preferred mode of living for seniors regardless of where they fall on the age spectrum. Data from the American Community Survey (ACS) suggests that seniors make their moves mainly out of necessity and not by choice.

Also, rental housing is a difficult sell to most seniors as evidenced with the occupancy rate at Highland House (50 percent). Many own their homes outright, meaning they only pay taxes and utilities to continue their occupancy. Also, they tend to have lower renter percentages and wish to age in place. However, disability information suggests that living alone is not a tenable strategy for all seniors, and renting starts to become more common among middle seniors, reaching a maximum in the oldest seniors group. Since rental housing is generally less expensive than buying a home, it can fill part of that need for the senior population given the right product type.

KEY RECOMMENDATIONS

Based on the information and analysis in this report, several key recommendations are provided to the city in order to further pursue and/or accommodate future senior housing opportunities for its current and future residents:

1. Incorporate the study’s findings into the next update of the city’s comprehensive plan in a manner which also better addresses the concepts of “livability” and creating an age-friendly “livable community”. Additional information regarding “livable communities” from AARP is contained in Appendix B.

2. Amend the city's comprehensive plan to more clearly identify areas targeted (reserved) for future senior housing as noted on Map 6. The sites could accommodate the development of both market rate independent living facilities as well as assisted living facilities over the next 5 years. As noted earlier in the report, it is expected that about 150 units could be filled over the next 5 years based on internal and external growth of the 65+ community within the Market Area.
3. Spend additional time reviewing examples and determining preferences for the types and varieties of senior housing models as it pertains to market rate and independent living options. For example, creating housing opportunities that closely resemble seniors' former homes can make renting a more attractive option to households looking for alternatives. Ranch-style "cottage courts", accessory dwelling units, and "pocket neighborhoods" could be important parts of this equation rather than just relying on private sector activity for larger independent living/senior apartments.
4. Incentives to support the development of new senior housing should be considered, with sites located within TID #2 or TID #5 being eligible for assistance in the form of infrastructure extensions, or "pay-go" direct assistance based on the potential increment generated.
5. Market the City of Waterloo as a lower-cost retirement destination which is close to many larger metropolitan areas. This could be achieved by placing more information on the city's website with respect to senior living lifestyles and opportunities, as well as providing information about specific site opportunities to the development community.
6. Review, update, and amend current zoning regulations and modify as required to facilitate development of affordable senior living opportunities. This could include addressing several areas such as:
 - a. Relaxing Single Family only zoning classifications
 - b. Reducing lot sizes & widths to make new construction more affordable.
 - c. Reductions in parking requirements
 - d. Creation of Accessory Dwelling Unit (ADU) provisions
 - e. Creation of Cottage Style/Pocket Neighborhood Provisions
 - f. Adaptive Re-Use of Abandoned Commercial/Industrial Structures
 - g. Opportunities for retail/housing Mixed Use projects

7. Focus on “Quality of Life” improvements throughout the community as they can benefit all existing and future residents, however; give special consideration to how (and where) such improvements may specifically benefit senior populations. New trails with new connections that link existing and future recreational sites and necessary day-to-day services will be important for the city’s aging population. Furthermore, the city should be sure to incorporate accommodations for electric scooters and electric personal assistive mobility devices when reviewing trails, parks and other infrastructure.
8. Target new businesses and services to locate in areas which can serve a growing senior population.
9. Continually monitor internal and external senior housing activities and issues and consider a formal review and update this study after a 3-year period (2026/2027).
10. Consult and communicate regularly with the Jefferson County ADRC with respect to future planning tasks and activities. Also identify and collaborate with other agencies, associations and entities to better address current and future “aging in place” issues.

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List of Appendices

The following appendices are referenced in this report and are included in this section, as follows:

- Appendix A: Senior Living Facility Inventory
- Appendix B: Esri Business Analyst Report – Age 50+ Profile
- Appendix C: AARP’s “The 8 Domains of Livability”

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Appendix A: Senior Living Facility Inventory

Listing of Senior Living Facilities in Market Area.

FACILITY NAME	COUNTY	CITY	FACILITY TYPE	CAPACITY	DRIVE TIME DISTANCE
SIENNA CREST MARSHALL	DANE	Marshall	COMM. BASED RESIDENTIAL FACS	20	0 - 10 minutes
HIGHLAND HOUSE	JEFFERSON	Waterloo	RESIDENT CARE APT COMPLEXES	20	0 - 10 minutes
VICTORY VISION COMMUNITY LIVING NORTH	JEFFERSON	Waterloo	COMM. BASED RESIDENTIAL FACS	6	0 - 10 minutes
VICTORY VISION COMMUNITY LIVING EAST	JEFFERSON	Waterloo	COMM. BASED RESIDENTIAL FACS	6	0 - 10 minutes
HIGHLAND HOUSE	JEFFERSON	Waterloo	RESIDENT CARE APT COMPLEXES	20	0 - 10 minutes
RIVERWALK SENIOR LIVING	JEFFERSON	Waterloo	RESIDENT CARE APT COMPLEXES	29	0 - 10 minutes
LAKE MILLS HEALTH SERVICES	JEFFERSON	Lake Mills	NURSING HOME (NH)	50	10 - 15 minutes
VICTORIAN SPLENDOR	JEFFERSON	Lake Mills	ADULT FAMILY HOME	4	10 - 15 minutes
BROOK GARDENS PLACE	JEFFERSON	Lake Mills	COMM. BASED RESIDENTIAL FACS	30	10 - 15 minutes
LILAC SPRINGS ASSISTED LIVING LLC	JEFFERSON	Lake Mills	COMM. BASED RESIDENTIAL FACS	24	10 - 15 minutes
TIMBERWOOD LODGE LAKE MILLS	JEFFERSON	Lake Mills	COMM. BASED RESIDENTIAL FACS	14	10 - 15 minutes
COLUMBUS HEALTH AND REHAB	COLUMBIA	Columbus	NURSING HOME (NH)	50	15 - 20 minutes
AT HOME AGAIN COLUMBUS LLC	COLUMBIA	Columbus	COMM. BASED RESIDENTIAL FACS	36	15 - 20 minutes
LARSON HOUSE	COLUMBIA	Columbus	COMM. BASED RESIDENTIAL FACS	36	15 - 20 minutes
AT HOME AGAIN COLUMBUS MEMORY CARE	COLUMBIA	Columbus	COMM. BASED RESIDENTIAL FACS	12	15 - 20 minutes
LARSON HOUSE SOUTH	COLUMBIA	Columbus	COMM. BASED RESIDENTIAL FACS	28	15 - 20 minutes
LONDON LODGE II	DANE	Cambridge	COMM. BASED RESIDENTIAL FACS	8	15 - 20 minutes
OUR HOUSE CAMBRIDGE ASSISTED CARE	DANE	Cambridge	COMM. BASED RESIDENTIAL FACS	15	15 - 20 minutes
HOME AGAIN ASSISTED LIVING INC	DANE	Cambridge	COMM. BASED RESIDENTIAL FACS	47	15 - 20 minutes
PLEASANT MEADOWS	DANE	Deerfield	ADULT FAMILY HOME	4	15 - 20 minutes
DEERFIELD PLACE ASSISTED LIVING	DANE	Deerfield	COMM. BASED RESIDENTIAL FACS	9	15 - 20 minutes
SUN PRAIRIE HEALTH CARE CENTER	DANE	Sun Prairie	NURSING HOME (NH)	28	15 - 20 minutes
COLONIAL CLUB SENIOR ACTIVITY CENTER	DANE	Sun Prairie	ADULT DAY CARE CENTER	28	15 - 20 minutes
STURDY OAKS	DANE	Sun Prairie	ADULT FAMILY HOME	4	15 - 20 minutes

NEW PERSPECTIVE SUN PRAIRIE	DANE	Sun Prairie	RESIDENT CARE APT COMPLEXES	50	15 - 20 minutes
NEW PERSPECTIVE SUN PRAIRIE	DANE	Sun Prairie	COMM. BASED RESIDENTIAL FACS	50	15 - 20 minutes
OAK RIDGE LIVING SUN PRAIRIE	DANE	Sun Prairie	COMM. BASED RESIDENTIAL FACS	8	15 - 20 minutes
TALLGRASS SENIOR LIVING	DANE	Sun Prairie	RESIDENT CARE APT COMPLEXES	53	15 - 20 minutes
WALK BY FAITH AFH CHRISTIANS HOME	DANE	Sun Prairie	ADULT FAMILY HOME	4	15 - 20 minutes
MANOR FAMILY HOME LLC (THE)	DODGE	Watertown	ADULT FAMILY HOME	4	15 - 20 minutes
HERITAGE ASSISTED LIVING OF WATERTOWN LLC	DODGE	Watertown	COMM. BASED RESIDENTIAL FACS	46	15 - 20 minutes
LONDON LODGE I	JEFFERSON	Cambridge	COMM. BASED RESIDENTIAL FACS	8	15 - 20 minutes
VIEW AT JOHNSON CREEK (THE)	JEFFERSON	Johnson Creek	COMM. BASED RESIDENTIAL FACS	64	15 - 20 minutes
BUCKAROOS ADULT FAMILY HOME	JEFFERSON	Watertown	ADULT FAMILY HOME	4	15 - 20 minutes
RESCARE CASEY	JEFFERSON	Watertown	ADULT FAMILY HOME	4	15 - 20 minutes
MILFORD	JEFFERSON	Watertown	COMM. BASED RESIDENTIAL FACS	6	15 - 20 minutes
EICKSTAEDT	JEFFERSON	Watertown	COMM. BASED RESIDENTIAL FACS	6	15 - 20 minutes
AUTUMN WINDS LLC	DANE	Cambridge	COMM. BASED RESIDENTIAL FACS	10	20 - 25 minutes
KINDREDHEARTS OF COTTAGE GROVE	DANE	Cottage Grove	COMM. BASED RESIDENTIAL FACS	15	20 - 25 minutes
KINDREDHEARTS OF COTTAGE GROVE	DANE	Cottage Grove	COMM. BASED RESIDENTIAL FACS	15	20 - 25 minutes
DRUMLIN RESERVE	DANE	Cottage Grove	COMM. BASED RESIDENTIAL FACS	24	20 - 25 minutes
THE BAY AT BELMONT HEALTH AND REHABILITATION CENTER	DANE	Madison	NURSING HOME (NH)	83	20 - 25 minutes
OAK PARK NURSING AND REHABILITATION CENTER	DANE	Madison	NURSING HOME (NH)	100	20 - 25 minutes
CHAMOMILE ASSISTED LIVING LTD	DANE	Madison	COMM. BASED RESIDENTIAL FACS	17	20 - 25 minutes
HARTLAND HOUSE	DANE	Madison	ADULT FAMILY HOME	4	20 - 25 minutes
REM BRADFORD	DANE	Madison	ADULT FAMILY HOME	4	20 - 25 minutes
CHAMOMILE ASSISTED LIVING LTD II	DANE	Madison	COMM. BASED RESIDENTIAL FACS	24	20 - 25 minutes
OAK PARK PLACE AUTUMN LANE	DANE	Madison	COMM. BASED RESIDENTIAL FACS	36	20 - 25 minutes
OAK PARK PLACE THE GROVE I	DANE	Madison	RESIDENT CARE APT COMPLEXES	32	20 - 25 minutes

PROMEDICA HOSPICE MADISON	DANE	MADISON	HOSPICE	0	20 - 25 minutes
EMERSON SENIOR LIVING	DANE	Madison	ADULT FAMILY HOME	4	20 - 25 minutes
OAK PARK PLACE AUTUMN LANE II	DANE	Madison	COMM. BASED RESIDENTIAL FACS	67	20 - 25 minutes
MADISON POINTE SENIOR LIVING	DANE	Madison	COMM. BASED RESIDENTIAL FACS	47	20 - 25 minutes
BLUFF POINT ADULT FAMILY HOME	DANE	Madison	ADULT FAMILY HOME	4	20 - 25 minutes
MIDWEST ADULT FAMILY HOME	DANE	Madison	ADULT FAMILY HOME	4	20 - 25 minutes
REM INC TWIN PINES	DANE	Madison	ADULT FAMILY HOME	4	20 - 25 minutes
REM INC BROAD CREEK	DANE	Madison	ADULT FAMILY HOME	4	20 - 25 minutes
INSPIRATIONAL CARE MADISON, LLC	DANE	Madison	ADULT FAMILY HOME	4	20 - 25 minutes
COTTAGES OF MADISON ELMWOOD	DANE	Madison	COMM. BASED RESIDENTIAL FACS	16	20 - 25 minutes
COTTAGES OF MADISON OAKWOOD	DANE	Madison	COMM. BASED RESIDENTIAL FACS	16	20 - 25 minutes
COTTAGES OF MADISON APPLEWOOD	DANE	Madison	COMM. BASED RESIDENTIAL FACS	16	20 - 25 minutes
CEDARHURST OF MADISON	DANE	Madison	RESIDENT CARE APT COMPLEXES	60	20 - 25 minutes
ALBANS LIVING LLC	DANE	Madison	ADULT FAMILY HOME	4	20 - 25 minutes
MIDWEST ADULT FAMILY HOME LLC	DANE	Madison	ADULT FAMILY HOME	3	20 - 25 minutes
TRADITIONS OF MADISON	DANE	Madison	COMM. BASED RESIDENTIAL FACS	17	20 - 25 minutes
E HOME	DANE	Madison	ADULT FAMILY HOME	4	20 - 25 minutes
MOMENTS HOSPICE OF MADISON	DANE	Madison	HOSPICE	0	20 - 25 minutes
LAMBAI ADULT FAMILY HOME	DANE	Madison	ADULT FAMILY HOME	4	20 - 25 minutes
AGAPE ADULT FAMILY HOME LLC	DANE	Madison	ADULT FAMILY HOME	4	20 - 25 minutes
CROSSROADS CARE CENTER OF SUN PRAIRIE	DANE	Sun Prairie	NURSING HOME (NH)	50	20 - 25 minutes
BROOKDALE SUN PRAIRIE	DANE	Sun Prairie	COMM. BASED RESIDENTIAL FACS	20	20 - 25 minutes
FAITH LIVING CENTER	DANE	Sun Prairie	COMM. BASED RESIDENTIAL FACS	21	20 - 25 minutes
PRAIRIE GARDENS	DANE	Sun Prairie	COMM. BASED RESIDENTIAL FACS	47	20 - 25 minutes
INFINITE ABILITY INC	DANE	Sun Prairie	ADULT FAMILY HOME	4	20 - 25 minutes
HYLAND CROSSINGS	DANE	Sun Prairie	COMM. BASED RESIDENTIAL FACS	28	20 - 25 minutes
HYLAND PARK	DANE	Sun Prairie	RESIDENT CARE APT COMPLEXES	49	20 - 25 minutes
TALAMORE SENIOR LIVING SUN PRAIRIE	DANE	Sun Prairie	RESIDENT CARE APT COMPLEXES	26	20 - 25 minutes

TALAMORE SENIOR LIVING SUN PRAIRIE	DANE	Sun Prairie	COMM. BASED RESIDENTIAL FACS	26	20 - 25 minutes
BEDROCK HCS AT WATERTOWN	DODGE	Watertown	NURSING HOME (NH)	112	20 - 25 minutes
MARQUARDT MEMORIAL MANOR	DODGE	Watertown	NURSING HOME (NH)	140	20 - 25 minutes
PARK RIDGE	DODGE	Watertown	COMM. BASED RESIDENTIAL FACS	48	20 - 25 minutes
MARQUARDT HOSPICE	DODGE	WATERTOWN	HOSPICE	0	20 - 25 minutes
PARK TERRACE	DODGE	Watertown	COMM. BASED RESIDENTIAL FACS	44	20 - 25 minutes
RESCARE STONERIDGE	DODGE	Watertown	COMM. BASED RESIDENTIAL FACS	6	20 - 25 minutes
STONERIDGE	DODGE	Watertown	ADULT FAMILY HOME	4	20 - 25 minutes
FAIRFIELD	DODGE	Watertown	ADULT FAMILY HOME	4	20 - 25 minutes
HILLSIDE GARDENS AFH LLC	DODGE	Watertown	ADULT FAMILY HOME	4	20 - 25 minutes
HIGHLAND HOUSE	DODGE	Watertown	COMM. BASED RESIDENTIAL FACS	20	20 - 25 minutes
SHADY ACRES CBRF	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	4	20 - 25 minutes
SUNSET RIDGE ASSISTED LIVING	JEFFERSON	Johnson Creek	COMM. BASED RESIDENTIAL FACS	24	20 - 25 minutes
RESCARE 141 MICHELLE	JEFFERSON	Johnson Creek	COMM. BASED RESIDENTIAL FACS	6	20 - 25 minutes
DOHERTY HOME	JEFFERSON	Watertown	COMM. BASED RESIDENTIAL FACS	8	20 - 25 minutes
RIVER VIEW PLATINUM LLC	JEFFERSON	Watertown	RESIDENT CARE APT COMPLEXES	49	20 - 25 minutes
RESCARE 1633 CARLSON	JEFFERSON	Watertown	ADULT FAMILY HOME	4	20 - 25 minutes
CLOVERCREST	JEFFERSON	Watertown	COMM. BASED RESIDENTIAL FACS	6	20 - 25 minutes
WAKOKA 1	JEFFERSON	Watertown	COMM. BASED RESIDENTIAL FACS	8	20 - 25 minutes
WAKOKA 2	JEFFERSON	Watertown	COMM. BASED RESIDENTIAL FACS	8	20 - 25 minutes
MEADOWS OF FALL RIVER (THE)	COLUMBIA	Fall River	RESIDENT CARE APT COMPLEXES	38	25 - 30 minutes
MEADOWS OF FALL RIVER CBRF (THE)	COLUMBIA	Fall River	COMM. BASED RESIDENTIAL FACS	18	25 - 30 minutes
KEYES HOUSE	DANE	Deforest	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
YOUNG HOUSE	DANE	Deforest	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
RATHEY HOUSE	DANE	Deforest	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
WEATHERLY HOUSE	DANE	Deforest	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
ROSMAN HOUSE	DANE	Deforest	COMM. BASED	8	25 - 30 minutes

			RESIDENTIAL FACS		
SOSA HOUSE	DANE	Deforest	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
LEGACY OF DEFOREST (THE)	DANE	Deforest	COMM. BASED RESIDENTIAL FACS	25	25 - 30 minutes
ARC MATERNAL & INFANT PROGRAM	DANE	Madison	COMM. BASED RESIDENTIAL FACS	12	25 - 30 minutes
TELLURIAN ACEWOOD HOUSE	DANE	Madison	COMM. BASED RESIDENTIAL FACS	7	25 - 30 minutes
WOMEN IN TRANSITION	DANE	Madison	COMM. BASED RESIDENTIAL FACS	12	25 - 30 minutes
BRIGHTER LIFE LIVING	DANE	Madison	COMM. BASED RESIDENTIAL FACS	4	25 - 30 minutes
SCHWERT AODA TREATMENT CENTER	DANE	Madison	COMM. BASED RESIDENTIAL FACS	15	25 - 30 minutes
ATTIC CORRECTIONAL TREATMENT CENTER	DANE	Madison	COMM. BASED RESIDENTIAL FACS	19	25 - 30 minutes
PORCHLIGHT	DANE	Madison	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
NORTHPORT GROUP HOME	DANE	Madison	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
ARC DAYTON ST	DANE	Madison	COMM. BASED RESIDENTIAL FACS	13	25 - 30 minutes
SSM HEALTH ADULT DAY HEALTH CENTER	DANE	Madison	ADULT DAY CARE CENTER	4	25 - 30 minutes
OAKWOOD KNOLL	DANE	Madison	COMM. BASED RESIDENTIAL FACS	20	25 - 30 minutes
OAKWOOD SEASONS	DANE	Madison	COMM. BASED RESIDENTIAL FACS	20	25 - 30 minutes
HOME OF GOOD HOPE	DANE	Madison	ADULT FAMILY HOME	4	25 - 30 minutes
OAKWOOD VILLAGE PRAIRIE RIDGE	DANE	Madison	RESIDENT CARE APT COMPLEXES	206	25 - 30 minutes
OAKWOOD MEADOWS	DANE	Madison	COMM. BASED RESIDENTIAL FACS	20	25 - 30 minutes
GRACE FAMILY HOME	DANE	Madison	ADULT FAMILY HOME	3	25 - 30 minutes
OAKWOOD VILLAGE EAST HEALTH AND REHABILITATION CENTER	DANE	Madison	NURSING HOME (NH)	40	25 - 30 minutes
REM HARMONY	DANE	Madison	ADULT FAMILY HOME	4	25 - 30 minutes
MAHER HOME (THE)	DANE	Madison	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
YASMIN'S LOVING CARE	DANE	Madison	ADULT FAMILY HOME	4	25 - 30 minutes
HOME OF GOOD HOPE WEBER DRIVE	DANE	Madison	ADULT FAMILY HOME	4	25 - 30 minutes
UNIVERSE ADULT FAMILY HOME LLC	DANE	Madison	ADULT FAMILY HOME	4	25 - 30 minutes
DIVINE HAVEN LLC	DANE	Madison	ADULT FAMILY HOME	3	25 - 30 minutes

CATHOLIC CHARITIES ADULT DAY CENTER	DANE	Madison	ADULT DAY CARE CENTER	120	25 - 30 minutes
AGATE REM WISCONSIN I INC	DANE	Madison	ADULT FAMILY HOME	4	25 - 30 minutes
UNIFIED ADULT FAMILY HOME	DANE	Madison	ADULT FAMILY HOME	4	25 - 30 minutes
REM INC DRYDEN	DANE	Madison	ADULT FAMILY HOME	3	25 - 30 minutes
REM WISCONSIN INC CRESTLINE	DANE	Madison	ADULT FAMILY HOME	3	25 - 30 minutes
TENNYSON SENIOR LIVING COMMUNITY CBRF	DANE	Madison	COMM. BASED RESIDENTIAL FACS	60	25 - 30 minutes
TENNYSON SENIOR LIVING COMMUNITY CBRF	DANE	Madison	RESIDENT CARE APT COMPLEXES	60	25 - 30 minutes
HAVEY RD	DANE	Madison	ADULT FAMILY HOME	4	25 - 30 minutes
RISE AT OAKWOOD VILLAGE PRAIRIE RIDGE (THE)	DANE	Madison	COMM. BASED RESIDENTIAL FACS	40	25 - 30 minutes
GRASSLANDS AT OAKWOOD VILLAGE PRAIRIE RIDGE	DANE	Madison	RESIDENT CARE APT COMPLEXES	71	25 - 30 minutes
ABLE HOME LLC	DANE	Madison	ADULT FAMILY HOME	4	25 - 30 minutes
HOPE REALITY, LLC	DANE	Madison	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
REM KNIGHTSBRIDGE	DANE	Madison	ADULT FAMILY HOME	4	25 - 30 minutes
BKASCENT HOMES	DANE	Madison	ADULT FAMILY HOME	4	25 - 30 minutes
BETHSAIDA MANASSAS	DANE	Madison	ADULT FAMILY HOME	4	25 - 30 minutes
MCFARLAND VILLA ASSISTED LIVING	DANE	Mc Farland	COMM. BASED RESIDENTIAL FACS	40	25 - 30 minutes
TELLURIAN ADULT RESIDENTIAL SERVICES	DANE	Monona	COMM. BASED RESIDENTIAL FACS	38	25 - 30 minutes
TELLURIAN TRANSITIONAL HOUSING	DANE	Monona	COMM. BASED RESIDENTIAL FACS	20	25 - 30 minutes
HUBS HOME	DANE	Monona	RESIDENT CARE APT COMPLEXES	37	25 - 30 minutes
HERITAGE MONONA CBRF	DANE	Monona	COMM. BASED RESIDENTIAL FACS	39	25 - 30 minutes
CAPITAL SQUARE	DANE	Monona	COMM. BASED RESIDENTIAL FACS	34	25 - 30 minutes
BASCOM HALL	DANE	Monona	COMM. BASED RESIDENTIAL FACS	41	25 - 30 minutes
REM SYLVAN LANE	DANE	Monona	ADULT FAMILY HOME	4	25 - 30 minutes
COUNTRY LIVING AFH	DANE	Stoughton	ADULT FAMILY HOME	4	25 - 30 minutes
LEGACY OF DEFOREST THE	DANE	De Forest	RESIDENT CARE APT COMPLEXES	32	25 - 30 minutes
BEDROCK HCS AT BEAVER DAM LLC	DODGE	Beaver Dam	NURSING HOME (NH)	90	25 - 30 minutes
HILLSIDE MANOR	DODGE	Beaver Dam	NURSING HOME (NH)	115	25 - 30 minutes
EAGLES WINGS	DODGE	Beaver Dam	COMM. BASED RESIDENTIAL FACS	22	25 - 30 minutes
HILLSIDE HOSPICE	DODGE	BEAVER DAM	HOSPICE	0	25 - 30 minutes
STONE TERRACE RETIREMENT LIV CTR	DODGE	Beaver Dam	RESIDENT CARE APT COMPLEXES	30	25 - 30 minutes

ARCADIA COMMUNITIES	DODGE	Beaver Dam	COMM. BASED RESIDENTIAL FACS	20	25 - 30 minutes
BEAVER DAM AL OPERATIONS LLC	DODGE	Beaver Dam	COMM. BASED RESIDENTIAL FACS	40	25 - 30 minutes
BEAVER DAM AL OPERATIONS LLC	DODGE	Beaver Dam	RESIDENT CARE APT COMPLEXES	80	25 - 30 minutes
HIL LINDEN CORNER	JEFFERSON	Fort Atkinson	COMM. BASED RESIDENTIAL FACS	7	25 - 30 minutes
SIENNA CREST FORT ATKINSON	JEFFERSON	Fort Atkinson	COMM. BASED RESIDENTIAL FACS	20	25 - 30 minutes
HAWKS RIDGE AFH	JEFFERSON	Fort Atkinson	ADULT FAMILY HOME	4	25 - 30 minutes
LIGHTED PATHWAYS II	JEFFERSON	Fort Atkinson	ADULT FAMILY HOME	4	25 - 30 minutes
HIL COMMONWEALTH HOME	JEFFERSON	Fort Atkinson	COMM. BASED RESIDENTIAL FACS	4	25 - 30 minutes
SILVER FOX	JEFFERSON	Fort Atkinson	ADULT FAMILY HOME	3	25 - 30 minutes
GRAY WOLF	JEFFERSON	Fort Atkinson	ADULT FAMILY HOME	3	25 - 30 minutes
BLUE RAVEN	JEFFERSON	Fort Atkinson	ADULT FAMILY HOME	3	25 - 30 minutes
BLACK BEAR AFH	JEFFERSON	Fort Atkinson	ADULT FAMILY HOME	3	25 - 30 minutes
GOLDEN EAGLE CBRF	JEFFERSON	Fort Atkinson	COMM. BASED RESIDENTIAL FACS	5	25 - 30 minutes
FALCONS NEST CBRF	JEFFERSON	Fort Atkinson	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
REENA SENIOR LIVING	JEFFERSON	Fort Atkinson	RESIDENT CARE APT COMPLEXES	20	25 - 30 minutes
REENA SENIOR LIVING	JEFFERSON	Fort Atkinson	COMM. BASED RESIDENTIAL FACS	20	25 - 30 minutes
BUCKAROOS ADULT FAMILY HOME LLC 2	JEFFERSON	Helenville	ADULT FAMILY HOME	4	25 - 30 minutes
MY PLACE OF IXONIA I	JEFFERSON	Ixonia	ADULT FAMILY HOME	4	25 - 30 minutes
MY PLACE OF IXONIA II	JEFFERSON	Ixonia	ADULT FAMILY HOME	4	25 - 30 minutes
MY PLACE OF IXONIA III	JEFFERSON	Ixonia	ADULT FAMILY HOME	4	25 - 30 minutes
MY PLACE OF IXONIA IV	JEFFERSON	Ixonia	ADULT FAMILY HOME	4	25 - 30 minutes
ALDEN ESTATES OF JEFFERSON	JEFFERSON	Jefferson	NURSING HOME (NH)	120	25 - 30 minutes
ST COLETTA OF WI LOURDES	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
ST COLETTA OF WI PADUA HEIGHTS	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	10	25 - 30 minutes
ST COLETTA OF WI SAN DAMIANO	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
ST COLETTA OF WI ST AGNES	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
ST COLETTA OF WI ST ISIDORE	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	10	25 - 30 minutes
ST COLETTA OF WI ST JOHN THE BAPTIST	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
ST COLETTA OF WI ST MARTHA	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes

ST COLETTA OF WI ST MICHAEL	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
SYLVAN CROSSINGS OF JEFFERSON	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	20	25 - 30 minutes
LUEDER HOUSE	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
RAINBOW HOSPICE CARE	JEFFERSON	JEFFERSON	HOSPICE	0	25 - 30 minutes
ST COLETTA OF WI THEODORE	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
ST COLETTA OF WI LUCHENBACH	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
ST COLETTA OF WI ST ROSE	JEFFERSON	Jefferson	ADULT FAMILY HOME	4	25 - 30 minutes
ST COLETTA OF WI TAU	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	5	25 - 30 minutes
ST COLETTA OF WI JACOBA	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	5	25 - 30 minutes
ST COLETTA OF WI DOWER CBRF	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	8	25 - 30 minutes
ELITE DAY SERVICES LLC	JEFFERSON	Jefferson	ADULT DAY CARE CENTER	20	25 - 30 minutes
ELLENS PLACE	JEFFERSON	Jefferson	ADULT FAMILY HOME	4	25 - 30 minutes
ST COLETTA OF WI ST ELIZABETH	JEFFERSON	Jefferson	ADULT FAMILY HOME	4	25 - 30 minutes
THE WAY AND THE LIGHT LLC	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	16	25 - 30 minutes
SUNSET RIDGE MEMORY CARE	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	25	25 - 30 minutes
JEFFERSON MEMORY CARE LLC	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	77	25 - 30 minutes
ST COLETTA OF WI SETON AFH	JEFFERSON	Jefferson	ADULT FAMILY HOME	3	25 - 30 minutes
SUNSET RIDGE JEFFERSON	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	26	25 - 30 minutes
RESCARE HYER	JEFFERSON	Jefferson	COMM. BASED RESIDENTIAL FACS	6	25 - 30 minutes
ST COLETTA OF WISCONSIN BONAVENTURE HEIGHTS	JEFFERSON	Jefferson	ADULT FAMILY HOME	4	25 - 30 minutes
BUCKAROOS	JEFFERSON	Jefferson	ADULT FAMILY HOME	4	25 - 30 minutes
MY PLACE OF WATERTOWN	JEFFERSON	Watertown	COMM. BASED RESIDENTIAL FACS	6	25 - 30 minutes
CONCORD AVE 2	JEFFERSON	Watertown	ADULT FAMILY HOME	4	25 - 30 minutes
EAST HAVEN	JEFFERSON	Watertown	COMM. BASED RESIDENTIAL FACS	6	25 - 30 minutes
CONCORD HEIGHTS 1	JEFFERSON	Watertown	ADULT FAMILY HOME	4	25 - 30 minutes
CONCORD HEIGHTS 2	JEFFERSON	Watertown	ADULT FAMILY HOME	4	25 - 30 minutes

Source: Department of Health & Human Services, 2022 and ESRI, 2023.

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Appendix B: Esri Business Analyst Report – Age 50+ Profile

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Age 50+ Profile

Waterloo, Wisconsin 10-20 min
Waterloo, Wisconsin
Drive Time Band: 0 - 10 minute radius

Prepared by Esri
Latitude: 43.18383
Longitude: -88.99012

				2022-2027	2022-2027		
Demographic Summary		Census 2010		2022	2027	Change	Annual Rate
Total Population		8,419		8,567	8,679	112	0.26%
Population 50+		2,583		3,107	3,145	38	0.24%
Median Age		37.6		39.5	39.4	-0.1	-0.05%
Households		3,213		3,382	3,444	62	0.36%
% Householders 55+		38.2%		45.7%	47.1%	1.4	0.61%
Total Owner-Occupied Housing Units		2,451		2,640	2,739	99	0.74%
Total Renter-Occupied Housing Units		762		742	705	-37	-1.02%
Owner/Renter Ratio (per 100 renters)		322		356	389	33.0	1.79%
Median Home Value		-		\$243,583	\$319,468	\$75,885	5.57%
Average Home Value		-		\$296,683	\$350,119	\$53,436	3.37%
Median Household Income		-		\$85,846	\$96,457	\$10,611	2.36%
Median Household Income for Householder 55+		-		\$76,685	\$85,727	\$9,042	2.25%
Population by Age and Sex							
		Census 2010		2022		2027	
Male Population		Number	% of 50+	Number	% of 50+	Number	% of 50+
Total (50+)		1,279	100.0%	1,531	100.0%	1,543	100.0%
50-54		333	26.0%	291	19.0%	259	16.8%
55-59		289	22.6%	302	19.7%	272	17.6%
60-64		209	16.3%	293	19.1%	269	17.4%
65-69		168	13.1%	242	15.8%	258	16.7%
70-74		106	8.3%	171	11.2%	205	13.3%
75-79		71	5.6%	121	7.9%	138	8.9%
80-84		56	4.4%	61	4.0%	88	5.7%
85+		47	3.7%	50	3.3%	54	3.5%
		Census 2010		2022		2027	
Female Population		Number	% of 50+	Number	% of 50+	Number	% of 50+
Total (50+)		1,302	100.0%	1,575	100.0%	1,601	100.0%
50-54		320	24.6%	302	19.2%	243	15.2%
55-59		251	19.3%	296	18.8%	286	17.9%
60-64		214	16.4%	288	18.3%	270	16.9%
65-69		160	12.3%	226	14.3%	265	16.6%
70-74		108	8.3%	179	11.4%	199	12.4%
75-79		101	7.8%	128	8.1%	151	9.4%
80-84		68	5.2%	70	4.4%	101	6.3%
85+		80	6.1%	86	5.5%	86	5.4%
		Census 2010		2022		2027	
Total Population		Number	% of Total Pop	Number	% of Total Pop	Number	% of Total Pop
Total(50+)		2,583	30.7%	3,107	36.3%	3,145	36.2%
50-54		653	7.8%	593	6.9%	502	5.8%
55-59		540	6.4%	598	7.0%	558	6.4%
60-64		423	5.0%	581	6.8%	539	6.2%
65-69		328	3.9%	469	5.5%	523	6.0%
70-74		215	2.6%	350	4.1%	404	4.7%
75-79		172	2.0%	249	2.9%	289	3.3%
80-84		124	1.5%	131	1.5%	189	2.2%
85+		128	1.5%	136	1.6%	141	1.6%
65+		967	11.5%	1,335	15.6%	1,546	17.8%
75+		424	5.0%	516	6.0%	619	7.1%

Data Note - A "-" indicates that the variable was not collected in the 2010 Census.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

May 02, 2023



Age 50+ Profile

Waterloo, Wisconsin 10-20 min
Waterloo, Wisconsin
Drive Time Band: 0 - 10 minute radius

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Latitude: 43.18383
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2022 Households by Income and Age of Householder 55+								
	55-64	Percent	65-74	Percent	75+	Percent	Total	Percent
Total	674	100%	514	100%	359	100%	1,547	100%
<\$15,000	14	2.1%	22	4.3%	33	9.2%	69	4.5%
\$15,000-\$24,999	29	4.3%	43	8.4%	58	16.2%	130	8.4%
\$25,000-\$34,999	33	4.9%	41	8.0%	55	15.3%	129	8.3%
\$35,000-\$49,999	66	9.8%	70	13.6%	64	17.8%	200	12.9%
\$50,000-\$74,999	95	14.1%	79	15.4%	39	10.9%	213	13.8%
\$75,000-\$99,999	165	24.5%	118	23.0%	50	13.9%	333	21.5%
\$100,000-\$149,999	165	24.5%	72	14.0%	31	8.6%	268	17.3%
\$150,000-\$199,999	66	9.8%	48	9.3%	26	7.2%	140	9.0%
\$200,000+	42	6.2%	20	3.9%	3	0.8%	65	4.2%
Median HH Income	\$87,892		\$75,206		\$41,519		\$76,685	
Average HH Income	\$106,901		\$88,580		\$62,939		\$90,612	
2027 Households by Income and Age of Householder 55+								
	55-64	Percent	65-74	Percent	75+	Percent	Total	Percent
Total	620	100%	575	100%	425	100%	1,620	100%
<\$15,000	8	1.3%	13	2.3%	31	7.3%	52	3.2%
\$15,000-\$24,999	13	2.1%	28	4.9%	44	10.4%	85	5.2%
\$25,000-\$34,999	15	2.4%	25	4.3%	47	11.1%	87	5.4%
\$35,000-\$49,999	39	6.3%	58	10.1%	61	14.4%	158	9.8%
\$50,000-\$74,999	83	13.4%	97	16.9%	60	14.1%	240	14.8%
\$75,000-\$99,999	150	24.2%	145	25.2%	67	15.8%	362	22.3%
\$100,000-\$149,999	177	28.5%	100	17.4%	56	13.2%	333	20.6%
\$150,000-\$199,999	85	13.7%	77	13.4%	52	12.2%	214	13.2%
\$200,000+	50	8.1%	33	5.7%	7	1.6%	90	5.6%
Median HH Income	\$100,312		\$84,108		\$60,160		\$85,727	
Average HH Income	\$126,544		\$109,671		\$82,455		\$108,921	

Data Note: 2022 household income represents an estimate of annual income as of July 1, 2022.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

May 02, 2023



Age 50+ Profile

Waterloo, Wisconsin 10-20 min
Waterloo, Wisconsin
Drive Time Band: 0 - 10 minute radius

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Latitude: 43.18383
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Census 2010 Households and Age of Householder	Number	Percent	% Total HHs
Total	1,227	100.0%	38.2%
Family Households	736	60.0%	22.9%
Householder Age 55-64	395	32.2%	12.3%
Householder Age 65-74	211	17.2%	6.6%
Householder Age 75-84	104	8.5%	3.2%
Householder Age 85+	26	2.1%	0.8%
Nonfamily Households	491	40.0%	15.3%
Householder Age 55-64	168	13.7%	5.2%
Householder Age 65-74	140	11.4%	4.4%
Householder Age 75-84	104	8.5%	3.2%
Householder Age 85+	79	6.4%	2.5%

Census 2010 Occupied Housing Units by Age of Householder	Number	Percent	% Total HHs
Total	1,226	100.0%	38.2%
Owner Occupied Housing Units	1,012	82.5%	31.5%
Householder Age 55-64	481	39.2%	15.0%
Householder Age 65-74	308	25.1%	9.6%
Householder Age 75-84	167	13.6%	5.2%
Householder Age 85+	56	4.6%	1.7%
Renter Occupied Housing Units	214	17.5%	6.7%
Householder Age 55-64	82	6.7%	2.6%
Householder Age 65-74	42	3.4%	1.3%
Householder Age 75-84	41	3.3%	1.3%
Householder Age 85+	49	4.0%	1.5%

Data Note: A family is defined as a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. Nonfamily households consist of people living alone and households that do not contain any members who are related to the householder. The base for "% Pop" is specific to the row. A Nonrelative is not related to the householder by birth, marriage, or adoption.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.



Age 50+ Profile

Waterloo, Wisconsin 10-20 min
Waterloo, Wisconsin
Drive Time Band: 10 - 15 minute radius

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Latitude: 43.18383
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				2022-2027	2022-2027		
Demographic Summary		Census 2010		2022	2027	Change	Annual Rate
Total Population		7,546		7,837	7,912	75	0.19%
Population 50+		2,689		3,224	3,291	67	0.41%
Median Age		40.9		43.0	43.4	0.4	0.19%
Households		2,939		3,143	3,195	52	0.33%
% Householders 55+		41.8%		50.3%	51.8%	1.5	0.59%
Total Owner-Occupied Housing Units		2,284		2,345	2,425	80	0.67%
Total Renter-Occupied Housing Units		654		798	770	-28	-0.71%
Owner/Renter Ratio (per 100 renters)		349		294	315	21.0	1.39%
Median Home Value		-		\$278,424	\$323,890	\$45,466	3.07%
Average Home Value		-		\$329,072	\$365,800	\$36,728	2.14%
Median Household Income		-		\$87,531	\$100,608	\$13,077	2.82%
Median Household Income for Householder 55+		-		\$75,077	\$85,912	\$10,835	2.73%
Population by Age and Sex							
		Census 2010		2022		2027	
Male Population		Number	% of 50+	Number	% of 50+	Number	% of 50+
Total (50+)		1,306	100.0%	1,578	100.0%	1,611	100.0%
50-54		324	24.8%	277	17.6%	251	15.6%
55-59		274	21.0%	295	18.7%	272	16.9%
60-64		240	18.4%	299	18.9%	272	16.9%
65-69		152	11.6%	248	15.7%	274	17.0%
70-74		111	8.5%	203	12.9%	219	13.6%
75-79		86	6.6%	120	7.6%	164	10.2%
80-84		64	4.9%	73	4.6%	91	5.6%
85+		55	4.2%	63	4.0%	68	4.2%
		Census 2010		2022		2027	
Female Population		Number	% of 50+	Number	% of 50+	Number	% of 50+
Total (50+)		1,384	100.0%	1,648	100.0%	1,682	100.0%
50-54		319	23.0%	279	16.9%	233	13.9%
55-59		276	19.9%	287	17.4%	274	16.3%
60-64		210	15.2%	302	18.3%	272	16.2%
65-69		155	11.2%	259	15.7%	283	16.8%
70-74		117	8.5%	191	11.6%	235	14.0%
75-79		104	7.5%	130	7.9%	166	9.9%
80-84		89	6.4%	87	5.3%	107	6.4%
85+		114	8.2%	113	6.9%	112	6.7%
		Census 2010		2022		2027	
Total Population		Number	% of Total Pop	Number	% of Total Pop	Number	% of Total Pop
Total(50+)		2,689	35.6%	3,224	41.1%	3,291	41.6%
50-54		642	8.5%	555	7.1%	483	6.1%
55-59		550	7.3%	581	7.4%	546	6.9%
60-64		449	5.9%	601	7.7%	544	6.9%
65-69		308	4.1%	507	6.5%	556	7.0%
70-74		228	3.0%	394	5.0%	454	5.7%
75-79		190	2.5%	250	3.2%	330	4.2%
80-84		153	2.0%	160	2.0%	198	2.5%
85+		169	2.2%	176	2.2%	180	2.3%
65+		1,048	13.9%	1,487	19.0%	1,718	21.7%
75+		512	6.8%	586	7.5%	708	8.9%

Data Note - A "-" indicates that the variable was not collected in the 2010 Census.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

May 02, 2023



Age 50+ Profile

Waterloo, Wisconsin 10-20 min
Waterloo, Wisconsin
Drive Time Band: 10 - 15 minute radius

Prepared by Esri
Latitude: 43.18383
Longitude: -88.99012

2022 Households by Income and Age of Householder 55+								
	55-64	Percent	65-74	Percent	75+	Percent	Total	Percent
Total	659	100%	542	100%	378	100%	1,579	100%
<\$15,000	18	2.7%	18	3.3%	28	7.4%	64	4.1%
\$15,000-\$24,999	21	3.2%	35	6.5%	56	14.8%	112	7.1%
\$25,000-\$34,999	44	6.7%	61	11.3%	96	25.4%	201	12.7%
\$35,000-\$49,999	36	5.5%	58	10.7%	41	10.8%	135	8.5%
\$50,000-\$74,999	118	17.9%	113	20.8%	47	12.4%	278	17.6%
\$75,000-\$99,999	116	17.6%	86	15.9%	33	8.7%	235	14.9%
\$100,000-\$149,999	169	25.6%	85	15.7%	31	8.2%	285	18.0%
\$150,000-\$199,999	96	14.6%	67	12.4%	37	9.8%	200	12.7%
\$200,000+	42	6.4%	19	3.5%	11	2.9%	72	4.6%
Median HH Income	\$93,722		\$70,702		\$37,905		\$75,077	
Average HH Income	\$112,527		\$91,300		\$69,540		\$94,770	
2027 Households by Income and Age of Householder 55+								
	55-64	Percent	65-74	Percent	75+	Percent	Total	Percent
Total	601	100%	603	100%	452	100%	1,656	100%
<\$15,000	10	1.7%	10	1.7%	26	5.8%	46	2.8%
\$15,000-\$24,999	10	1.7%	25	4.1%	46	10.2%	81	4.9%
\$25,000-\$34,999	32	5.3%	50	8.3%	96	21.2%	178	10.7%
\$35,000-\$49,999	27	4.5%	56	9.3%	48	10.6%	131	7.9%
\$50,000-\$74,999	92	15.3%	120	19.9%	58	12.8%	270	16.3%
\$75,000-\$99,999	98	16.3%	99	16.4%	42	9.3%	239	14.4%
\$100,000-\$149,999	174	29.0%	116	19.2%	53	11.7%	343	20.7%
\$150,000-\$199,999	114	19.0%	102	16.9%	66	14.6%	282	17.0%
\$200,000+	43	7.2%	25	4.1%	17	3.8%	85	5.1%
Median HH Income	\$105,491		\$83,395		\$53,211		\$85,912	
Average HH Income	\$127,717		\$107,254		\$87,649		\$109,396	

Data Note: 2022 household income represents an estimate of annual income as of July 1, 2022.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

May 02, 2023



Age 50+ Profile

Waterloo, Wisconsin 10-20 min
Waterloo, Wisconsin
Drive Time Band: 10 - 15 minute radius

Prepared by Esri
Latitude: 43.18383
Longitude: -88.99012

Census 2010 Households and Age of Householder	Number	Percent	% Total HHs
Total	1,229	100.0%	41.8%
Family Households	793	64.5%	27.0%
Householder Age 55-64	424	34.5%	14.4%
Householder Age 65-74	211	17.2%	7.2%
Householder Age 75-84	124	10.1%	4.2%
Householder Age 85+	34	2.8%	1.2%
Nonfamily Households	436	35.5%	14.8%
Householder Age 55-64	149	12.1%	5.1%
Householder Age 65-74	111	9.0%	3.8%
Householder Age 75-84	107	8.7%	3.6%
Householder Age 85+	69	5.6%	2.3%

Census 2010 Occupied Housing Units by Age of Householder	Number	Percent	% Total HHs
Total	1,230	100.0%	41.9%
Owner Occupied Housing Units	1,058	86.0%	36.0%
Householder Age 55-64	510	41.5%	17.4%
Householder Age 65-74	289	23.5%	9.8%
Householder Age 75-84	190	15.4%	6.5%
Householder Age 85+	69	5.6%	2.3%
Renter Occupied Housing Units	172	14.0%	5.9%
Householder Age 55-64	63	5.1%	2.1%
Householder Age 65-74	34	2.8%	1.2%
Householder Age 75-84	41	3.3%	1.4%
Householder Age 85+	34	2.8%	1.2%

Data Note: A family is defined as a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. Nonfamily households consist of people living alone and households that do not contain any members who are related to the householder. The base for "% Pop" is specific to the row. A Nonrelative is not related to the householder by birth, marriage, or adoption.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.



Age 50+ Profile

Waterloo, Wisconsin 10-20 min
Waterloo, Wisconsin
Drive Time Band: 15 - 20 minute radius

Prepared by Esri
Latitude: 43.18383
Longitude: -88.99012

				2022-2027	2022-2027		
Demographic Summary		Census 2010		2022	2027		
				Change	Annual Rate		
	Total Population	38,998	42,967	43,884	917	0.42%	
	Population 50+	12,005	15,499	16,033	534	0.68%	
	Median Age	37.0	39.4	40.0	0.6	0.30%	
	Households	14,984	16,928	17,399	471	0.55%	
	% Householders 55+	37.5%	44.9%	45.9%	1.0	0.44%	
	Total Owner-Occupied Housing Units	10,654	11,997	12,507	510	0.84%	
	Total Renter-Occupied Housing Units	4,333	4,931	4,892	-39	-0.16%	
	Owner/Renter Ratio (per 100 renters)	246	243	256	13.0	1.05%	
	Median Home Value	-	\$283,143	\$327,874	\$44,731	2.98%	
	Average Home Value	-	\$324,318	\$365,106	\$40,788	2.40%	
	Median Household Income	-	\$81,136	\$94,285	\$13,149	3.05%	
	Median Household Income for Householder 55+	-	\$69,273	\$82,360	\$13,087	3.52%	
Population by Age and Sex							
		Census 2010		2022		2027	
Male Population		Number	% of 50+	Number	% of 50+	Number	% of 50+
	Total (50+)	5,637	100.0%	7,393	100.0%	7,631	100.0%
	50-54	1,521	27.0%	1,363	18.4%	1,296	17.0%
	55-59	1,216	21.6%	1,510	20.4%	1,314	17.2%
	60-64	990	17.6%	1,408	19.0%	1,376	18.0%
	65-69	605	10.7%	1,145	15.5%	1,262	16.5%
	70-74	478	8.5%	872	11.8%	997	13.1%
	75-79	363	6.4%	490	6.6%	709	9.3%
	80-84	247	4.4%	326	4.4%	367	4.8%
	85+	217	3.8%	279	3.8%	310	4.1%
		Census 2010		2022		2027	
Female Population		Number	% of 50+	Number	% of 50+	Number	% of 50+
	Total (50+)	6,369	100.0%	8,104	100.0%	8,400	100.0%
	50-54	1,438	22.6%	1,363	16.8%	1,324	15.8%
	55-59	1,295	20.3%	1,522	18.8%	1,318	15.7%
	60-64	973	15.3%	1,416	17.5%	1,424	17.0%
	65-69	690	10.8%	1,264	15.6%	1,313	15.6%
	70-74	599	9.4%	913	11.3%	1,141	13.6%
	75-79	487	7.6%	638	7.9%	793	9.4%
	80-84	418	6.6%	448	5.5%	528	6.3%
	85+	469	7.4%	540	6.7%	559	6.7%
		Census 2010		2022		2027	
Total Population		Number	% of Total Pop	Number	% of Total Pop	Number	% of Total Pop
	Total(50+)	12,005	30.8%	15,499	36.1%	16,033	36.5%
	50-54	2,959	7.6%	2,727	6.3%	2,620	6.0%
	55-59	2,511	6.4%	3,032	7.1%	2,632	6.0%
	60-64	1,963	5.0%	2,824	6.6%	2,800	6.4%
	65-69	1,296	3.3%	2,409	5.6%	2,576	5.9%
	70-74	1,076	2.8%	1,785	4.2%	2,138	4.9%
	75-79	850	2.2%	1,129	2.6%	1,503	3.4%
	80-84	665	1.7%	774	1.8%	895	2.0%
	85+	685	1.8%	819	1.9%	869	2.0%
	65+	4,572	11.7%	6,916	16.1%	7,981	18.2%
	75+	2,200	5.6%	2,722	6.3%	3,267	7.4%

Data Note - A "-" indicates that the variable was not collected in the 2010 Census.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

May 02, 2023



Age 50+ Profile

Waterloo, Wisconsin 10-20 min
Waterloo, Wisconsin
Drive Time Band: 15 - 20 minute radius

Prepared by Esri
Latitude: 43.18383
Longitude: -88.99012

2022 Households by Income and Age of Householder 55+								
	55-64	Percent	65-74	Percent	75+	Percent	Total	Percent
Total	3,313	100%	2,530	100%	1,767	100%	7,610	100%
<\$15,000	122	3.7%	121	4.8%	166	9.4%	409	5.4%
\$15,000-\$24,999	120	3.6%	156	6.2%	231	13.1%	507	6.7%
\$25,000-\$34,999	206	6.2%	235	9.3%	363	20.5%	804	10.6%
\$35,000-\$49,999	242	7.3%	296	11.7%	310	17.5%	848	11.1%
\$50,000-\$74,999	646	19.5%	577	22.8%	265	15.0%	1,488	19.6%
\$75,000-\$99,999	582	17.6%	391	15.5%	144	8.1%	1,117	14.7%
\$100,000-\$149,999	825	24.9%	437	17.3%	150	8.5%	1,412	18.6%
\$150,000-\$199,999	292	8.8%	180	7.1%	86	4.9%	558	7.3%
\$200,000+	277	8.4%	137	5.4%	51	2.9%	465	6.1%
Median HH Income	\$86,761		\$67,929		\$39,710		\$69,273	
Average HH Income	\$110,014		\$91,232		\$64,094		\$93,132	
2027 Households by Income and Age of Householder 55+								
	55-64	Percent	65-74	Percent	75+	Percent	Total	Percent
Total	3,045	100%	2,826	100%	2,120	100%	7,991	100%
<\$15,000	68	2.2%	86	3.0%	152	7.2%	306	3.8%
\$15,000-\$24,999	69	2.3%	119	4.2%	208	9.8%	396	5.0%
\$25,000-\$34,999	127	4.2%	183	6.5%	331	15.6%	641	8.0%
\$35,000-\$49,999	170	5.6%	273	9.7%	341	16.1%	784	9.8%
\$50,000-\$74,999	523	17.2%	587	20.8%	344	16.2%	1,454	18.2%
\$75,000-\$99,999	501	16.5%	448	15.9%	201	9.5%	1,150	14.4%
\$100,000-\$149,999	895	29.4%	625	22.1%	270	12.7%	1,790	22.4%
\$150,000-\$199,999	391	12.8%	303	10.7%	182	8.6%	876	11.0%
\$200,000+	299	9.8%	201	7.1%	91	4.3%	591	7.4%
Median HH Income	\$102,013		\$82,461		\$51,410		\$82,360	
Average HH Income	\$127,838		\$110,120		\$82,589		\$109,609	

Data Note: 2022 household income represents an estimate of annual income as of July 1, 2022.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

May 02, 2023



Age 50+ Profile

Waterloo, Wisconsin 10-20 min
Waterloo, Wisconsin
Drive Time Band: 15 - 20 minute radius

Prepared by Esri
Latitude: 43.18383
Longitude: -88.99012

Census 2010 Households and Age of Householder	Number	Percent	% Total HHs
Total	5,620	100.0%	37.5%
Family Households	3,383	60.2%	22.6%
Householder Age 55-64	1,799	32.0%	12.0%
Householder Age 65-74	922	16.4%	6.2%
Householder Age 75-84	514	9.1%	3.4%
Householder Age 85+	148	2.6%	1.0%
Nonfamily Households	2,237	39.8%	14.9%
Householder Age 55-64	789	14.0%	5.3%
Householder Age 65-74	552	9.8%	3.7%
Householder Age 75-84	546	9.7%	3.6%
Householder Age 85+	350	6.2%	2.3%

Census 2010 Occupied Housing Units by Age of Householder	Number	Percent	% Total HHs
Total	5,619	100.0%	37.5%
Owner Occupied Housing Units	4,304	76.6%	28.7%
Householder Age 55-64	2,111	37.6%	14.1%
Householder Age 65-74	1,185	21.1%	7.9%
Householder Age 75-84	744	13.2%	5.0%
Householder Age 85+	264	4.7%	1.8%
Renter Occupied Housing Units	1,315	23.4%	8.8%
Householder Age 55-64	476	8.5%	3.2%
Householder Age 65-74	290	5.2%	1.9%
Householder Age 75-84	315	5.6%	2.1%
Householder Age 85+	234	4.2%	1.6%

Data Note: A family is defined as a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. Nonfamily households consist of people living alone and households that do not contain any members who are related to the householder. The base for "% Pop" is specific to the row. A Nonrelative is not related to the householder by birth, marriage, or adoption.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.



Age 50+ Profile

Waterloo, Wisconsin 20-30 min
Waterloo, Wisconsin
Drive Time Band: 20 - 25 minute radius

Prepared by Esri
Latitude: 43.18383
Longitude: -88.99012

				2022-2027	2022-2027		
Demographic Summary		Census 2010		2022	2027		
				Change	Annual Rate		
	Total Population	74,967	86,189	88,142	1,953	0.45%	
	Population 50+	21,777	28,408	29,367	959	0.67%	
	Median Age	35.6	37.6	38.1	0.5	0.26%	
	Households	30,227	35,750	36,714	964	0.53%	
	% Householders 55+	34.4%	40.1%	41.1%	1.0	0.49%	
	Total Owner-Occupied Housing Units	18,963	22,882	23,877	995	0.85%	
	Total Renter-Occupied Housing Units	11,261	12,868	12,837	-31	-0.05%	
	Owner/Renter Ratio (per 100 renters)	168	178	186	8.0	0.88%	
	Median Home Value	-	\$278,083	\$315,594	\$37,511	2.56%	
	Average Home Value	-	\$299,892	\$335,386	\$35,494	2.26%	
	Median Household Income	-	\$82,506	\$96,342	\$13,836	3.15%	
	Median Household Income for Householder 55+	-	\$69,562	\$82,871	\$13,309	3.56%	
Population by Age and Sex							
		Census 2010		2022		2027	
Male Population		Number	% of 50+	Number	% of 50+	Number	% of 50+
	Total (50+)	9,968	100.0%	13,284	100.0%	13,758	100.0%
	50-54	2,562	25.7%	2,677	20.2%	2,584	18.8%
	55-59	2,190	22.0%	2,687	20.2%	2,489	18.1%
	60-64	1,752	17.6%	2,395	18.0%	2,371	17.2%
	65-69	1,080	10.8%	1,975	14.9%	2,104	15.3%
	70-74	818	8.2%	1,506	11.3%	1,682	12.2%
	75-79	618	6.2%	916	6.9%	1,238	9.0%
	80-84	459	4.6%	569	4.3%	683	5.0%
	85+	489	4.9%	559	4.2%	607	4.4%
		Census 2010		2022		2027	
Female Population		Number	% of 50+	Number	% of 50+	Number	% of 50+
	Total (50+)	11,810	100.0%	15,123	100.0%	15,608	100.0%
	50-54	2,610	22.1%	2,771	18.3%	2,533	16.2%
	55-59	2,339	19.8%	2,750	18.2%	2,642	16.9%
	60-64	1,880	15.9%	2,578	17.0%	2,462	15.8%
	65-69	1,240	10.5%	2,204	14.6%	2,309	14.8%
	70-74	1,012	8.6%	1,777	11.8%	2,045	13.1%
	75-79	861	7.3%	1,199	7.9%	1,551	9.9%
	80-84	761	6.4%	807	5.3%	999	6.4%
	85+	1,107	9.4%	1,037	6.9%	1,067	6.8%
		Census 2010		2022		2027	
Total Population		Number	% of Total Pop	Number	% of Total Pop	Number	% of Total Pop
	Total(50+)	21,777	29.0%	28,408	33.0%	29,367	33.3%
	50-54	5,171	6.9%	5,448	6.3%	5,117	5.8%
	55-59	4,530	6.0%	5,437	6.3%	5,131	5.8%
	60-64	3,632	4.8%	4,973	5.8%	4,833	5.5%
	65-69	2,320	3.1%	4,179	4.8%	4,414	5.0%
	70-74	1,830	2.4%	3,283	3.8%	3,727	4.2%
	75-79	1,478	2.0%	2,116	2.5%	2,789	3.2%
	80-84	1,220	1.6%	1,376	1.6%	1,682	1.9%
	85+	1,596	2.1%	1,596	1.9%	1,674	1.9%
	65+	8,444	11.3%	12,550	14.6%	14,286	16.2%
	75+	4,294	5.7%	5,088	5.9%	6,145	7.0%

Data Note - A "-" indicates that the variable was not collected in the 2010 Census.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.



Age 50+ Profile

Waterloo, Wisconsin 20-30 min
Waterloo, Wisconsin
Drive Time Band: 20 - 25 minute radius

Prepared by Esri
Latitude: 43.18383
Longitude: -88.99012

2022 Households by Income and Age of Householder 55+								
	55-64	Percent	65-74	Percent	75+	Percent	Total	Percent
Total	6,181	100%	4,701	100%	3,445	100%	14,327	100%
<\$15,000	199	3.2%	187	4.0%	215	6.2%	601	4.2%
\$15,000-\$24,999	238	3.9%	280	6.0%	545	15.8%	1,063	7.4%
\$25,000-\$34,999	338	5.5%	443	9.4%	644	18.7%	1,425	9.9%
\$35,000-\$49,999	549	8.9%	649	13.8%	620	18.0%	1,818	12.7%
\$50,000-\$74,999	1,154	18.7%	986	21.0%	550	16.0%	2,690	18.8%
\$75,000-\$99,999	1,059	17.1%	746	15.9%	304	8.8%	2,109	14.7%
\$100,000-\$149,999	1,540	24.9%	824	17.5%	275	8.0%	2,639	18.4%
\$150,000-\$199,999	663	10.7%	343	7.3%	200	5.8%	1,206	8.4%
\$200,000+	441	7.1%	243	5.2%	92	2.7%	776	5.4%
Median HH Income	\$87,523		\$68,340		\$41,367		\$69,562	
Average HH Income	\$108,424		\$91,028		\$65,607		\$92,420	
2027 Households by Income and Age of Householder 55+								
	55-64	Percent	65-74	Percent	75+	Percent	Total	Percent
Total	5,862	100%	5,087	100%	4,135	100%	15,084	100%
<\$15,000	109	1.9%	122	2.4%	198	4.8%	429	2.8%
\$15,000-\$24,999	146	2.5%	203	4.0%	449	10.9%	798	5.3%
\$25,000-\$34,999	226	3.9%	358	7.0%	611	14.8%	1,195	7.9%
\$35,000-\$49,999	384	6.6%	549	10.8%	651	15.7%	1,584	10.5%
\$50,000-\$74,999	924	15.8%	995	19.6%	742	17.9%	2,661	17.6%
\$75,000-\$99,999	980	16.7%	859	16.9%	444	10.7%	2,283	15.1%
\$100,000-\$149,999	1,700	29.0%	1,126	22.1%	468	11.3%	3,294	21.8%
\$150,000-\$199,999	887	15.1%	535	10.5%	402	9.7%	1,824	12.1%
\$200,000+	506	8.6%	340	6.7%	170	4.1%	1,016	6.7%
Median HH Income	\$102,772		\$82,430		\$53,833		\$82,871	
Average HH Income	\$126,569		\$108,867		\$84,188		\$108,981	

Data Note: 2022 household income represents an estimate of annual income as of July 1, 2022.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

May 02, 2023



Age 50+ Profile

Waterloo, Wisconsin 20-30 min
Waterloo, Wisconsin
Drive Time Band: 20 - 25 minute radius

Prepared by Esri
Latitude: 43.18383
Longitude: -88.99012

Census 2010 Households and Age of Householder	Number	Percent	% Total HHs
Total	10,396	100.0%	34.4%
Family Households	5,805	55.8%	19.2%
Householder Age 55-64	3,167	30.5%	10.5%
Householder Age 65-74	1,573	15.1%	5.2%
Householder Age 75-84	814	7.8%	2.7%
Householder Age 85+	251	2.4%	0.8%
Nonfamily Households	4,591	44.2%	15.2%
Householder Age 55-64	1,721	16.6%	5.7%
Householder Age 65-74	1,046	10.1%	3.5%
Householder Age 75-84	1,025	9.9%	3.4%
Householder Age 85+	799	7.7%	2.6%

Census 2010 Occupied Housing Units by Age of Householder	Number	Percent	% Total HHs
Total	10,396	100.0%	34.4%
Owner Occupied Housing Units	7,302	70.2%	24.2%
Householder Age 55-64	3,779	36.4%	12.5%
Householder Age 65-74	1,980	19.0%	6.6%
Householder Age 75-84	1,162	11.2%	3.8%
Householder Age 85+	381	3.7%	1.3%
Renter Occupied Housing Units	3,094	29.8%	10.2%
Householder Age 55-64	1,110	10.7%	3.7%
Householder Age 65-74	639	6.1%	2.1%
Householder Age 75-84	677	6.5%	2.2%
Householder Age 85+	668	6.4%	2.2%

Data Note: A family is defined as a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. Nonfamily households consist of people living alone and households that do not contain any members who are related to the householder. The base for "% Pop" is specific to the row. A Nonrelative is not related to the householder by birth, marriage, or adoption.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.



Age 50+ Profile

Waterloo, Wisconsin 20-30 min
Waterloo, Wisconsin
Drive Time Band: 25 - 30 minute radius

Prepared by Esri
Latitude: 43.18383
Longitude: -88.99012

				2022-2027	2022-2027		
Demographic Summary		Census 2010		2022	2027		
				Change	Annual Rate		
	Total Population	101,763	113,328	116,778	3,450	0.60%	
	Population 50+	32,841	41,242	42,615	1,373	0.66%	
	Median Age	37.7	39.7	40.1	0.4	0.20%	
	Households	44,386	51,037	52,953	1,916	0.74%	
	% Householders 55+	36.5%	43.1%	43.7%	0.6	0.28%	
	Total Owner-Occupied Housing Units	27,762	32,321	33,823	1,502	0.91%	
	Total Renter-Occupied Housing Units	16,624	18,716	19,130	414	0.44%	
	Owner/Renter Ratio (per 100 renters)	167	173	177	4.0	0.46%	
	Median Home Value	-	\$273,106	\$315,489	\$42,383	2.93%	
	Average Home Value	-	\$313,265	\$358,086	\$44,821	2.71%	
	Median Household Income	-	\$77,151	\$89,204	\$12,053	2.95%	
	Median Household Income for Householder 55+	-	\$66,947	\$79,739	\$12,792	3.56%	
Population by Age and Sex							
		Census 2010		2022		2027	
Male Population		Number	% of 50+	Number	% of 50+	Number	% of 50+
	Total (50+)	15,242	100.0%	19,333	100.0%	19,964	100.0%
	50-54	3,858	25.3%	3,581	18.5%	3,411	17.1%
	55-59	3,536	23.2%	3,731	19.3%	3,410	17.1%
	60-64	2,714	17.8%	3,574	18.5%	3,414	17.1%
	65-69	1,762	11.6%	3,048	15.8%	3,197	16.0%
	70-74	1,227	8.1%	2,309	11.9%	2,705	13.5%
	75-79	906	5.9%	1,466	7.6%	1,878	9.4%
	80-84	695	4.6%	865	4.5%	1,113	5.6%
	85+	544	3.6%	759	3.9%	836	4.2%
		Census 2010		2022		2027	
Female Population		Number	% of 50+	Number	% of 50+	Number	% of 50+
	Total (50+)	17,597	100.0%	21,910	100.0%	22,653	100.0%
	50-54	3,956	22.5%	3,585	16.4%	3,443	15.2%
	55-59	3,760	21.4%	3,913	17.9%	3,519	15.5%
	60-64	2,955	16.8%	3,836	17.5%	3,669	16.2%
	65-69	1,939	11.0%	3,487	15.9%	3,541	15.6%
	70-74	1,429	8.1%	2,729	12.5%	3,187	14.1%
	75-79	1,235	7.0%	1,804	8.2%	2,370	10.5%
	80-84	1,108	6.3%	1,156	5.3%	1,477	6.5%
	85+	1,215	6.9%	1,400	6.4%	1,447	6.4%
		Census 2010		2022		2027	
Total Population		Number	% of Total Pop	Number	% of Total Pop	Number	% of Total Pop
	Total(50+)	32,841	32.3%	41,242	36.4%	42,615	36.5%
	50-54	7,813	7.7%	7,166	6.3%	6,854	5.9%
	55-59	7,297	7.2%	7,644	6.7%	6,929	5.9%
	60-64	5,669	5.6%	7,410	6.5%	7,082	6.1%
	65-69	3,702	3.6%	6,535	5.8%	6,738	5.8%
	70-74	2,656	2.6%	5,037	4.4%	5,892	5.0%
	75-79	2,142	2.1%	3,270	2.9%	4,247	3.6%
	80-84	1,803	1.8%	2,021	1.8%	2,590	2.2%
	85+	1,759	1.7%	2,159	1.9%	2,283	2.0%
	65+	12,062	11.9%	19,022	16.8%	21,750	18.6%
	75+	5,704	5.6%	7,450	6.6%	9,120	7.8%

Data Note - A "-" indicates that the variable was not collected in the 2010 Census.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

May 02, 2023



Age 50+ Profile

Waterloo, Wisconsin 20-30 min
Waterloo, Wisconsin
Drive Time Band: 25 - 30 minute radius

Prepared by Esri
Latitude: 43.18383
Longitude: -88.99012

2022 Households by Income and Age of Householder 55+								
	55-64	Percent	65-74	Percent	75+	Percent	Total	Percent
Total	9,299	100%	7,508	100%	5,178	100%	21,985	100%
<\$15,000	407	4.4%	370	4.9%	404	7.8%	1,181	5.4%
\$15,000-\$24,999	381	4.1%	478	6.4%	744	14.4%	1,603	7.3%
\$25,000-\$34,999	548	5.9%	617	8.2%	848	16.4%	2,013	9.2%
\$35,000-\$49,999	830	8.9%	1,062	14.1%	989	19.1%	2,881	13.1%
\$50,000-\$74,999	1,875	20.2%	1,705	22.7%	806	15.6%	4,386	19.9%
\$75,000-\$99,999	1,544	16.6%	1,149	15.3%	460	8.9%	3,153	14.3%
\$100,000-\$149,999	2,245	24.1%	1,288	17.2%	461	8.9%	3,994	18.2%
\$150,000-\$199,999	913	9.8%	466	6.2%	328	6.3%	1,707	7.8%
\$200,000+	557	6.0%	372	5.0%	138	2.7%	1,067	4.9%
Median HH Income	\$83,043		\$65,730		\$42,647		\$66,947	
Average HH Income	\$103,640		\$89,352		\$67,382		\$90,221	
2027 Households by Income and Age of Householder 55+								
	55-64	Percent	65-74	Percent	75+	Percent	Total	Percent
Total	8,657	100%	8,146	100%	6,330	100%	23,133	100%
<\$15,000	222	2.6%	245	3.0%	359	5.7%	826	3.6%
\$15,000-\$24,999	211	2.4%	322	4.0%	592	9.4%	1,125	4.9%
\$25,000-\$34,999	369	4.3%	486	6.0%	770	12.2%	1,625	7.0%
\$35,000-\$49,999	664	7.7%	1,003	12.3%	1,113	17.6%	2,780	12.0%
\$50,000-\$74,999	1,557	18.0%	1,781	21.9%	1,077	17.0%	4,415	19.1%
\$75,000-\$99,999	1,367	15.8%	1,285	15.8%	666	10.5%	3,318	14.3%
\$100,000-\$149,999	2,475	28.6%	1,770	21.7%	847	13.4%	5,092	22.0%
\$150,000-\$199,999	1,213	14.0%	755	9.3%	661	10.4%	2,629	11.4%
\$200,000+	580	6.7%	499	6.1%	245	3.9%	1,324	5.7%
Median HH Income	\$98,541		\$78,512		\$55,787		\$79,739	
Average HH Income	\$119,483		\$105,929		\$86,744		\$105,747	

Data Note: 2022 household income represents an estimate of annual income as of July 1, 2022.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.



Age 50+ Profile

Waterloo, Wisconsin 20-30 min
Waterloo, Wisconsin
Drive Time Band: 25 - 30 minute radius

Prepared by Esri
Latitude: 43.18383
Longitude: -88.99012

Census 2010 Households and Age of Householder	Number	Percent	% Total HHs
Total	16,206	100.0%	36.5%
Family Households	8,675	53.5%	19.5%
Householder Age 55-64	4,675	28.8%	10.5%
Householder Age 65-74	2,342	14.5%	5.3%
Householder Age 75-84	1,301	8.0%	2.9%
Householder Age 85+	357	2.2%	0.8%
Nonfamily Households	7,531	46.5%	17.0%
Householder Age 55-64	3,443	21.2%	7.8%
Householder Age 65-74	1,726	10.7%	3.9%
Householder Age 75-84	1,461	9.0%	3.3%
Householder Age 85+	901	5.6%	2.0%

Census 2010 Occupied Housing Units by Age of Householder	Number	Percent	% Total HHs
Total	16,208	100.0%	36.5%
Owner Occupied Housing Units	12,203	75.3%	27.5%
Householder Age 55-64	6,306	38.9%	14.2%
Householder Age 65-74	3,163	19.5%	7.1%
Householder Age 75-84	2,017	12.4%	4.5%
Householder Age 85+	717	4.4%	1.6%
Renter Occupied Housing Units	4,005	24.7%	9.0%
Householder Age 55-64	1,812	11.2%	4.1%
Householder Age 65-74	906	5.6%	2.0%
Householder Age 75-84	745	4.6%	1.7%
Householder Age 85+	542	3.3%	1.2%

Data Note: A family is defined as a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. Nonfamily households consist of people living alone and households that do not contain any members who are related to the householder. The base for "% Pop" is specific to the row. A Nonrelative is not related to the householder by birth, marriage, or adoption.

Source: Esri forecasts for 2022 and 2027. U.S. Census Bureau 2010 decennial Census data converted by Esri into 2020 geography.

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Appendix C: AARP's The 8 Domains of Livability

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The **AARP** Network of Age-Friendly Communities

and work within **AARP**
Real Possibilities

The 8 Domains of Livability

help communities become great for people of all ages



Learn more at **[AARP.org/agefriendly](https://www.aarp.org/agefriendly)**

Images from the Age-Friendly Inspiring Communities Report: aarp.org/livability-examples

The 8 Domains



Domain 1

Outdoor Spaces and Buildings

People need places to gather — indoors and out. Parks, sidewalks, safe streets, outdoor seating and accessible buildings (think elevators, stairs with railing, etc.) can be used and enjoyed by people of all ages.



Domain 2

Transportation

Driving shouldn't be the only way to get around. Public transit options can be as expansive as a train system or as targeted as a taxi service that provides non-drivers with rides to and from a doctor's office.



Domain 3

Housing

Most older adults want to age in place. Doing so is possible if homes are appropriately designed or modified — and if a community includes affordable housing options for varying life stages.



Domain 4

Social Participation

Regardless of one's age, loneliness negatively affects a person's health and sense of wellbeing. Isolation can be combatted by the availability of accessible, affordable and fun social activities.



Domain 5

Respect and Social Inclusion

Intergenerational activities are a great way for young and old to learn from one another, honor what each has to offer and, at the same time, feel good about themselves.



Domain 6

Civic Participation and Employment

An age-friendly community provides ways older people can, if they choose to, work for pay, volunteer their skills and be actively engaged in community life.



Domain 7

Communication and Information

Age-friendly communities recognize that not everyone has a smartphone or Internet access and that information needs to be disseminated through a variety of means.



Domain 8

Community and Health Services

At some point, everyone gets hurt, becomes ill or simply needs a bit of help. While it's important that care be available nearby, it's essential that residents are able to access and afford the services required.



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