

HOUSING THE ELDERLY: SEGREGATED IN SENIOR CITIES OR INTEGRATED IN URBAN SOCIETY?

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ABSTRACT: Ageing is driving demand for housing for seniors in the Netherlands. The current urban planning 'cluster policy' is mainly resulting in the construction of luxury inner-city apartments (Smets, 2000). The demand for ground-level dwellings outside the cities is barely being met at all. Should the government accommodate this demand by constructing ground-level dwellings and would a 'senior city' be a suitable framework for this purpose? The pressing question is of course whether senior citizens do at all want to live together in a district, village or city, certainly so when these senior cities are away from other (age) groups and facilities such as shops and care. We further question whether the demand for senior cities is sufficient to abandon the European planning principle of clustering, as this leads to fragmentation of the landscape and reduced support for facilities in urbanised areas.

KEYWORDS: Ageing, demand and supply, housing market, senior city, urban planning, clustering policy, segregation, support for (care) facilities.

1. DEMAND FOR HOUSING IN A 'SENIOR CITY'

A 'senior city' as response to demand for housing for seniors?

Ageing is driving demand for housing for seniors in the Netherlands. The current urban planning 'cluster policy' is mainly resulting in the construction of luxury inner-city apartments (Smets, 2000). The demand for ground-level dwellings outside the cities is barely being met at all. As a result seniors are being largely excluded from the housing market. Should the government accommodate this demand by constructing ground-level dwellings and would a 'senior city' be a suitable framework for this purpose? Does a planned 'city for seniors' contribute to these housing requirements? Are there alternatives? This study has been triggered by a major shortage of suitable senior citizen housing and an initiative to construct a 'senior city' of 1500 dwellings in the Netherlands.

Objective and key issues

The aim of this study is to gain a better understanding of the degree to which a 'senior city' might provide a more effective coordination of demand and supply in the housing market for the over fifty fives.

The issues highlighted by this study can be expressed in the following questions:

- How many over fifty fives in the Netherlands wish to live together in a residential complex, a neighbourhood or residential area, or even in a village or town?
- Are their numbers sufficient to justify constructing the proposed 'senior city' of 1500 dwellings?
- Which alternative forms of 'seniors living together' correspond to the housing requirements of various groups of over fifty fives?

Structure of the study

After this introductory chapter, Chapter 2 presents a comprehensive theoretical and empirical study of the literature regarding the housing market for over fifty fives and the role a 'senior city' might play. Not only do we consider supply and demand on the housing market for over fifty fives, but we also look at government policies. Then Chapter 3 discusses the research methodology. To provide answers to the issues at hand, research is both quantitative and qualitative. For this purpose we carried out a representative sample survey (the WoON survey) of all over fifty fives in the Netherlands. Over fifty fives were interviewed in different regions. This ensured the outcome reflected genuine concerns and generated a better understanding of the underlying preferences and conditions that prevail when deciding whether or not to move to a 'senior

city'. The results of this study are described in Chapter 4. In closing, the last Chapter features a summary, conclusions and recommendations.

2. DEVELOPMENTS ON THE HOUSING MARKET FOR SENIORS

2.1 Developments on the demand side of the housing market

Quantitative changes in housing demand

Ageing is driving up demand for senior housing. The number and share of ageing persons (over fifty fives) is increasing rapidly. The share of 'twice senior' households (over seventy fives) is set to double between 2010 and 2040 from 7% to 14% (CBS, 2008). These older seniors often have health problems (SCP, 2005), driving them to seek accessible housing that can include care facilities.

It is not necessary to construct the same quantity of new dwellings everywhere as the ageing differs between municipalities and provinces (PBL/CBS, 2008 (Figure 1 and 2)). New housing is particularly necessary in Flevoland, as the share of over sixty fives is set to have doubled there by 2025, while there are fewer intramural beds in care and nursing institutions. There is also a burgeoning demand in suburbs and rural areas (ABF, 2004), as these communities are ageing fastest, partly because younger generations are gravitating towards the urban environment for higher education and employment opportunities. Another reason is the wave of suburbanization in the 1970s, when ground-level dwellings were built in many villages in small-scale estates as a response to significant demand from young families for housing in a village setting. These households are now becoming seniors, many of whom seek a ground-level accessible dwelling in their immediate area (ABF, 2004).

Qualitative changes in housing demand

Qualitative housing demand has also changed due to ageing. After all, seniors place specific requirements on a dwelling, the locality and the location of the dwelling relative to necessary services, like care facilities, shops and infrastructure.

Just like other household types, seniors are subject to various changes throughout their later life that affect their housing, employment and health requirements and therefore also determine their choice of dwelling: generally the older people get, the smaller their household becomes. Less work results in more free time. Ageing usually goes hand in hand with declining health, mobility and action radius.

However, seniors have enjoyed rising incomes for years. For instance, the income for over seventy fives doubled between 1986 and 2002 (ABF, 2004). Surplus capital is also on the increase, as more and more seniors possess an (expensive) private property. Nowhere in Europe have seniors so much capital tied up in their property as in the Netherlands, and nowhere else have young people accrued so much mortgage debt. The total mortgage debt of 600 billion is almost the highest in the world and rose from 50% of gross domestic product in 1996 to 120% in 2009 (Martens, 2009). The increasing capital in private property is caused by rising (land) prices driven by spatial planning policies based on a lack of space together with the extensive options for deduction of mortgage interest from the tax burden.

The capital that seniors have accrued in their properties could be released to fund new housing purchases. But only on a dwelling that satisfies their requirements. After all, many of them have reached the top of the housing ladder and are only willing to move if they find an even better dwelling (Smets, 2000). A large proportion of them do not necessarily need to move and have no 'concrete' reason to move for employment or education purposes. The only obstacle to better residential conditions is declining health and the need to have easy access to care. This requirement places greater demands on a dwelling and its locality. Such a 'concrete' reason to move may require a compromise solution. Seniors are then more likely to move, mostly to an accessible apartment close to the required services (see also Smets, 2000 and SCP, 2005). However, ground-level dwellings are favoured but are in short supply. To what degree a 'senior city' will meet these needs has still not been studied scientifically.

2.2 Development of the housing supply for seniors

WoON 2006 showed there to be 6.8 million dwellings in the Netherlands, 1.7 million of which are suitable for seniors and those people requiring care. It also proved the need for construction of a further 400,000 by 2015 in order to be rid of the housing deficit for the elderly (ABF, 2007).

Due to ageing being a greater issue outside the cities, more than two-thirds of this construction work must take place outside the 31 largest municipalities. This greater demand in the smaller municipalities is scarcely being met, due to their more limited construction and redevelopment possibilities (ABF, 2007). National and provincial authorities are allocating either smaller development sites, or none at all. At the same time, there are also fewer apartments which could easily be made more accessible – both indoors and out – by installing a lift.

Developers and investors

While the lion's share of available housing is to be found in the current market, existing dwellings are less easily adapted to the rapidly changing demand for new dwellings. They have, after all, a long useful life and a fixed location, and cannot simply be provided with an extra ground floor bedroom and bathroom, or a shopping centre and care facilities nearby.

Developers react by building expensive high-rise dwellings in the owner-occupied and rented sectors on the outskirts of Dutch city centres, financed by investors such as banks and pension funds (Smets, 2000). The superior growth of the high-rise urban environment (RPB, 2006; PBL, 2009) is due to the availability, location and price of the land:

- The national government's clustering policy results in limited land for housing development in rural areas and much more land in urban areas. After all, land becomes available within the urban area and particularly on the outskirts of city centres, as companies depart due to termination of business and suburbanization, to the edge of urban conglomerations, attracted by the growing supply of commercial land there.

- The relatively small, expensive and high-rise nature of the urban dwellings is also due to the location and former land function. The high costs of purchasing such commercial buildings, their demolition, soil decontamination and the complicated construction location, all lead to high land prices. In order to factor in such costs in the sales price of new dwellings, many developers opt to construct expensive, relatively small, high-rise units. Their target group is seniors, thanks to their relatively high capital ownership and their limited household size. Therefore, the share of over fifty fives in new construction projects increased from 15% in 1984 to 33% in 2006: more than double. The other side of the coin is that the number of new senior citizen dwellings in the cheaper rented sector dropped to "a negligible level" in this same period (MinVrom, 2009). Seniors with a low income or those preferring a ground-level dwelling outside the city must therefore rely on (the modification of) existing housing in order to meet their needs.

Corporations and their performance fields

The construction of housing for special target groups such as seniors is one of the 'performance fields' on which corporations should concentrate. They can kill two birds with one stone by building housing for seniors: a senior household moving house results in a relatively long rehousing chain, so that the corporation can also meet part of the need for inexpensive single-family dwellings for starters and low income groups. In cooperation with care suppliers, corporations have tended to build many relatively inexpensive accessible apartments in the centres of medium-sized and urban municipalities. However, recently introduced (fiscal) measures have now reduced the role played by the corporations.

Private construction

Very few seniors have a dwelling built to meet their changing housing needs, mainly due to the lack of available building land in the Netherlands. With the exception of Almere, few municipalities provide plots of land on a large scale. The share of privately built new housing has therefore now decreased annually to around 10% of the total stock (MinVrom, 2009). Another reason for limited private construction is that many seniors lack the energy and health for private construction work.

2.3 Government bodies and the housing market for seniors

The government too is active in the market for housing for seniors, though not directly. After all, the various government bodies are not involved in construction. They do however indirectly steer the construction of dwellings suitable for seniors by making requirements of corporations, subsidizing housing experiments (SEV) and housing modification (WMO). Government bodies also initiate research, such as this study into the housing requirements of seniors.

A further government role in the housing market for seniors is to allocate building land in cluster areas in the form of legal permission for building plans. And not without success, as the clustering of residential buildings has been steady for years (RPB, 2006). Most dwellings are built in and on the outskirts of villages and cities, rather than in conservation areas, for example (De Nijs, 2009). Since 1990, more and more dwellings have also been built in redevelopment areas on the outskirts of city centres (Smets, 2000).

The government has also included requirements for the accessibility of housing in the Building Act, to make these properties more suitable for the disabled. This concerns requirements for indoor and outdoor accessibility of housing and its suitability for the provision of care. Rules for the width of doors, staircases and rooms, the height of thresholds and pavements and the non-slip texture of floor tiles also have a preventative effect. After all, falls in the home are the main cause of diminishing mobility of seniors (De Boer, 1999).

Last but not least, national, provincial and municipal authorities stimulate development of residential care zones: areas in a town or village in which an above-average package of care and services can be guaranteed within 500 metres of a dwelling. This distance was chosen because of the limited action radius and mobility of seniors. A residential care zone has a residential care complex in the centre with a care crossroads, so that intramural care is offered (see also Rotterdam city region, 2008). Within 500 metres of this crossroads, extramural residents are offered 24 hour on-call care. A smaller support point is sometimes realized outside of this, offering care on appointment. Seniors who do not yet require 24-hour care can therefore retain their independence. With a view to this distance criterion, the policy must be adapted in order that new accessible dwellings are concentrated within 500 metres of the care crossroads (Smets, 2004). This planning policy will not only limit the use of expensive intramural beds in care homes and nursing homes, but will also meet the wish of many elderly people to retain their independence as long as possible. This is the wish particularly in households with a higher income or education or possession of ground-level housing outside the city (SCP, 2005). After all, more than 50% of the over fifty fives who would consider moving and no less than 70% of the over seventy fives prefers to live in or close to the centre of their town or village (SCP, 2004). Village centre locations are most popular (ABF, 2004).

Hence Dutch government policy focuses on specific characteristics of housing, the locality and location with regard to care and services. Corporations, developers and individual builders are then obliged to build accessible dwellings. Not only this, but it also becomes possible to combine care and housing in new and existing neighbourhoods within a short distance of services such as care, shops and public transport. Seniors in existing housing will then also benefit.

The concept of a senior city, in which housing is built for a single age group at a distance from services in the urban area, has not been part of government policy so far. That is logical from the point of view of a planning policy based on clustering. This does not apply in the case of a housing market policy to meet the demands of seniors, as senior cities would meet the demand for ground-level (owner occupied) housing in the vicinity of the current housing (RPB, 2008). Further attention will now therefore be paid to studying the options offered by a senior city.

2.4 Senior Cities in the Netherlands and other countries

Supply and demand of senior cities in the Netherlands and beyond

There is no data available on whether over fifty fives would prefer to live among their peers at a distance from services, outside the urban area in a senior city. Neither does the Netherlands have any examples of senior cities, unlike other countries. There are however a number of complexes and neighbourhoods built for certain groups of the population, which sometimes include a limited number of communal services. Examples include: Resort Zonnestraal in Hilversum (Latei, 2008; Zonnestraal, 2008), Palasium in Eerbeek (Palasium, 2008), Eemstein and Zonnestein in Zwijndrecht (Forta, 2008; Bakens, 2008) en Golf&Countryclub Buitenhof in Lelystad (Buitenhof, 2008). Of these, Zonnestraal is the only complex for which residents must have proof of care requirements, due to these 55 apartments having been built on a country estate intended specially for care purposes. Buitenhof in Lelystad is the only example of ground-level housing (approx. 500), in which a ground floor bedroom and bathroom could be chosen, though like the other examples, it was not developed exclusively for seniors. There is however a weekly care surgery. In 2007, parties including BAM, Heijmans, TCN Property Projects and ING took the initiative to develop a true senior city: Vilavie in the Noordoostpolder. They are actively 'marketing' this senior city and have signed a declaration of intent with the municipality and Mercatus corporation. Cooperation with a corporation has laid

the basis for a senior city with rented and owner-occupied, single-family and multi-family dwellings for various target groups (Smets, 2008). The idea is that residents also run a community centre as volunteers.

Other countries, such as the United States and Great Britain, already have examples of ground-level dwellings exclusively for seniors, even in the form of senior cities at a distance from existing services. In the United States, senior cities are also known as Active Adult Communities, because seniors partly compensate this lack of services by means of volunteer work. The oldest and best known example is the 'Sun City' senior city in Arizona, initiated by developer Del Webb in 1960. Sun City is home to nearly 50,000 people and has its own hospital (City Data, 2008). Other examples are Anthem, Dolce Vita and The Villages, with 6,000, 1,000 and no less than 60,000 dwellings, respectively. The majority of the American senior cities were not developed until the past 10 years, as the baby boom generation approaches pensionable age, just like in the Netherlands.

In Great Britain, The ExtraCare Charity trust care provider has been a well known provider of residential concepts for seniors since 2002. It cooperates with corporations and local authorities to develop ExtraCare Villages (2008) for seniors. These 'villages' contain a maximum of 300 dwellings, are not self-supporting but are in the urban area, so that residents can visit the centre of the existing town or city by public transport for specialist care. Volunteers are used in order to help run local services.

The concepts in the three countries under discussion differ greatly in scale, price class, age allocation, availability and method of financing of services and their distance to existing service hubs. In the Netherlands, they mainly concern more expensive complexes and, at most, small-scale neighbourhoods in built-up areas, making use of recreational facilities. Volunteer work is not important. In addition to the opportunity to have contact with a care provider, residents make use of the same existing package of care as non-residents. In Great Britain and the United States, however, the senior neighbourhoods are intended specifically for the over fifty fives, the rental and purchase prices are accessible to a number of target groups and volunteer work plays a major role. The United States is the only country to offer separately located, large-scale senior cities at a distance from other communities, with a fully integrated care package. The majority are ground level. Due to many Americans being mobile and footloose, and also accustomed to living in relatively homogenous groups, they are attracted by a move to a senior city.

Limited supply of ground-level senior citizen housing due to created land shortage

The land shortage created by the Dutch government is an important reason behind the main difference between the United States and the Netherlands in the realization of rural ground-level senior citizen housing (possibly in the form of senior cities). After all, a higher price for land makes it less financially attractive for investors to build less dwellings on a certain piece of ground, while wider plots are required due to the extra ground-floor bedroom and bathroom. And so the housing policy for seniors is in fact limited by the planning policy.

Considerations on the basis of arguments

The government attaches great importance to this clustering policy to limit mobility, to reinforce support for services for a variety of households and to give weaker functions such as agriculture and nature a share in the scarce space. Provincial authorities formulate and apply structural visions for this purpose. Housing has therefore not yet been developed for a single target group at a distance from services, on rural land intended for other functions. This would after all signify the end of the post-war clustering policy.

After all, the construction of housing in rural areas creates a precedent: other private constructors also wish to develop rural areas, given affordable land prices, the peace and quiet and the scenery, but have not yet received legal permission. The developers' wish to building housing in rural areas is by no means new or unique of course, so there must be good reason to deviate from this policy and to make land with an agricultural label available for housing. Such a consideration can only be justified by tremendous demand for housing in a senior city at a distance from existing services.

3. SURVEY METHOD: HOUSING THE ELDERLY IN SENIOR CITIES?

A senior city, mainly comprising ground-level dwellings, can fulfil a certain need, on the condition that sufficient seniors are interested in such a concept, in which they live among their peers and also share and finance communal services and manage the services as volunteers. That is the central issue of this survey.

Is there demand for a senior city in the Netherlands? Which target groups can be defined and what type of senior city do they require? Is there demand for a senior city of 1,500 dwellings as proposed by the developers of Vilavie in the Noordoostpolder? Or at a different location? Is there sufficient demand to justify a deviation from the clustering policy? The province of Flevoland has initiated a scientific survey to answer these questions. The national and municipal authorities are natural partners in this issue, due to the concrete request for development of a senior city in the Noordoostpolder municipality, and the significance of the national clustering policy. The survey was carried out by Companen.

The seniors module (WoON55+) of the Netherlands Residential survey (WoON 2007) was applied in order to answer the survey questions. The quantitative analyses give a representative idea of the over fifty fives households in the Netherlands. Respondents were asked whether they would like to live with other seniors and if so, on which scale. The scales vary from living together with peers in a complex or residential building, in a street, in a neighbourhood, in a village or in a city. As the Netherlands does not have a concrete urban development concept of a senior city, we could not actually propose this to the respondents. In order to explore their preferences, behaviour and reasoning in more detail, the results of the analyses were discussed with a number of the over fifty fives who participated in the WoON55+, in panel interviews. Possible variants of a senior city were discussed with them, varying in size, for example, or distance to services, degree of services offered, mix of population groups and price. What is important to them and what appeals? What are the preconditions for a senior city which would induce them to move there? By discussing and answering these questions in the panel, the analysis in figures could be supplemented with qualitative information.

4. QUANTITATIVE AND QUALITATIVE SURVEY OF RESIDING IN A SENIOR CITY

Quantitative representative scientific survey

Due to using an existing database which measured the residential preferences of the over fifty fives, it is important to segregate the group willing to move to a senior city from the other group of over fifty fives. The total group of over fifty fives is therefore gradually ‘stripped down’ by consistently adding an extra condition. This was done both for the Netherlands as a whole and for the Noordoostpolder (Vilavie location), Meerssen (location with significant ageing) and Zevenhuizen-Moerkappelle (Randstad location) case studies. The following factors make the difference between the over fifty fives in the Netherlands and the target group:

Firstly the interest in living among peers. 400,000 over fifty fives were interested in living among their peers. Health, age and degree of urbanism of their current living environment play a significant role in whether or not they wish to live with their peers. Urban seniors (many of which, in relative terms, already live in a complex with others), seniors who are less healthy or of an older age are much more likely to want to live together with their peers.

A second factor was their willingness to move (within 2 years). Over fifty fives not willing to move unlikely to want to move to a senior city. The size of the group also imposes a ceiling, as WoON shows 18% of the seniors willing to move, while only 4% of all seniors actually moves in any year. The principle is that good marketing and an interesting concept of a senior city could win people over.

Thirdly, we can apply the distinction in the scale of ‘neighbourhood’ or ‘village’ preferred by the households. 23,000 interested households would like to live in a neighbourhood of 6 streets and approximately 350 dwellings. 13,000 interested households would like to live in a village of 1,500 to 2,000 dwellings.

Fourthly, we take account of future ageing, and extrapolate the ageing to the profile of an interested household, thus gaining insight into the growth of the number of potentially interested households in the future. If we postpone the realization of a senior city for 5 years, the above numbers will increase to 25,000 (neighbourhood) and 14,000 (village), respectively.

Interested households split into four target groups

Due to the major importance of income and need for care in the over fifty fives housing market, four target groups are distinguished in the Netherlands: this concerns a scale of 10,000 healthy, below-average income persons, 9,000 below-average requiring care, 3,000 healthy, above-average income persons and 1,000 above-average requiring care. The target groups differ not only in size, income and health, but also in their residential wishes. Healthy, below-average income persons and those requiring care are collective in

nature and would like a single- or multi-family dwelling with three rooms, care services and public transport. Healthy, above-average income persons and those requiring care have more cultural and sports needs, are (autonomously) mobile and less oriented towards volunteer work. The healthy ones in this category would like single- or multi-family owner-occupied housing (not supported housing), while those requiring care would like an accessible rented or owner-occupied apartment and will organize their own care. In order to increase the chances of a senior city being successful, it is therefore important to build various types of housing in a neighbourhood with services and public transport.

Noordoostpolder, Meerssen and Zevenhuizen-Moerkapelle case studies

The location of a senior city influences the choice or location of the recruitment area of the seniors. The size of the recruitment area is determined by the distance households are willing to move. In the Noordoostpolder case study, we have taken the complete province of Flevoland as a recruitment area, supplemented with a catchment area of 25 km around the borders of the Noordoostpolder municipality. In Meerssen, we assume an area of South Limburg, and in Zevenhuizen-Moerkapelle, a radius of 25 to 30 km, which will incorporate large urban areas.

The survey shows a maximum of 180 seniors to be interested in a senior village and a maximum of 330 seniors in a senior neighbourhood in the Noordoostpolder. In Meerssen, approximately 150 seniors are interested in a village size and a maximum of 260 in that of a neighbourhood. The numbers are lower here despite the larger share of ageing population and interested households, due to the smaller recruitment area in South Limburg. We have not made assumptions regarding cross-border moves. Due to the great population density of the Zevenhuizen-Moerkapelle recruitment area, the interest is great here in an absolute sense – namely 460 for the village scale and maximum 800 for the neighbourhood scale. A precondition here is that all interested households actually move, that a competitive senior city is not developed and that all services are available by the time the project starts. The case studies show that a neighbourhood with adequate services bordering on an existing village with a large city in the recruitment area would be an option. A senior city of 1,500 dwellings would not really stand a chance, on the other hand.

Qualitative Survey: extra insight into backgrounds, considerations, preconditions

In-depth interviews lasting half a day were held with twenty over fifty fives in three regional sessions, in order to gain more insight into their backgrounds, considerations and preconditions for whether or not to move to a senior city. The possible characteristics of three fictitious examples of a senior city were discussed, each one being distinctive in terms of price, location, services, care and scale. The main statements of this focus group were: preference for various price classes, ages and lifestyles, care services available directly upon moving and a small-scale and lively image with good public transport connections with the rest of the Netherlands. And so the interviews in the regions confirmed the quantitative picture given earlier: seniors wish to live among various age groups in a small-scale residential environment with services, preferably close to where they live now.

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Despite major demand by over fifty fives in the Netherlands for ground-level and high-rise rented and owner occupied accessible dwellings in a variety of price classes, most of the available housing is in expensive urban apartments. Despite the enormous demand by seniors for ground-level housing in village centre environments, these are seldom developed. Many seniors therefore remain in their existing dwelling, which is not simple to modify to their changing requirements.

A senior city outside the urban areas, comprising ground-level dwellings in a variety of price classes, could partially satisfy this demand. A precondition is that seniors must be willing to live among peers at a distance from the urban area and services such as shops, care and public transport.

The survey shows that few seniors have a preference for a senior city. Most over fifty fives do not wish to live among peers at a distance from services.

In order to meet the demands of the over fifty fives for housing other than urban apartments, the current policy of building multi-family accessible housing in residential care zones must be further developed and extended. This can be done by also building ground-level dwellings in the rented and owner-occupied sectors, outside the urban areas. Clustering of this housing construction is a challenging design task. A permanent

precondition for success is the location of these ground-level dwellings at a short distance from services such as shops, care and public transport.

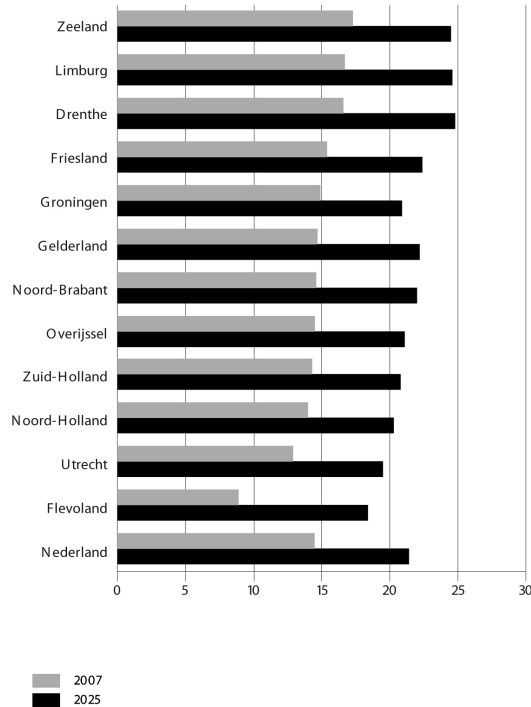


Figure 1. Percentage of over sixty fives per province, 2007 and 2025. CBS (the Dutch Central Statistical Office) PBL/CBS, 2008.

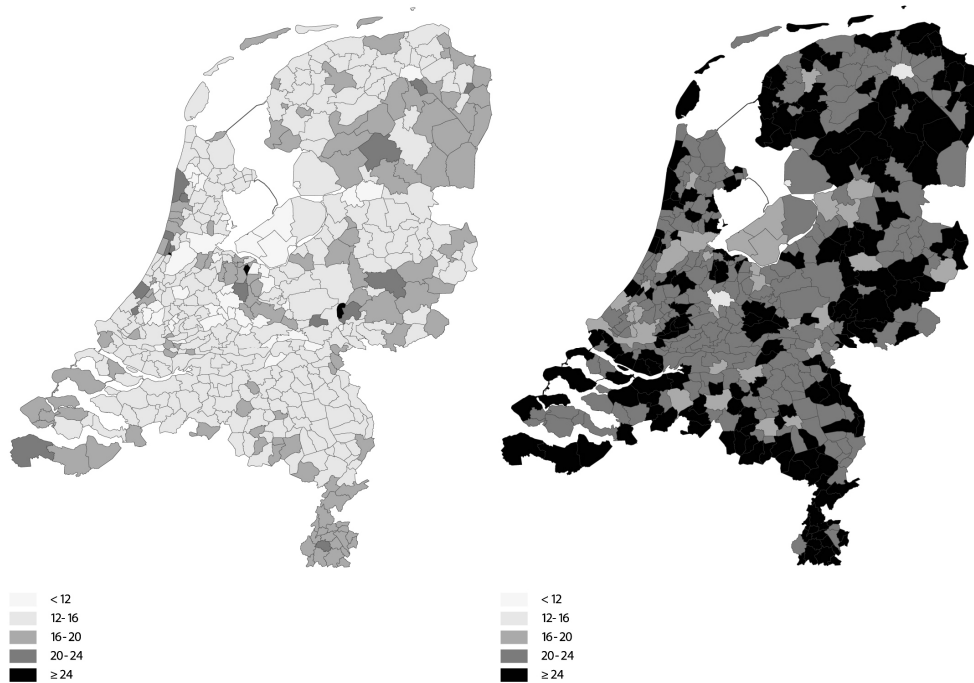


Figure 2. Percentage of over sixty fives per municipality, 2007 and 2025. CBS (the Dutch Central Statistical Office) PBL/CBS, 2008.

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