IMPORTANCE OF SENIOR HOUSING SOCIETIES AFTER RETIREMENT AND ITS DEVELOPMENT IN INDIA: A REVIEW

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Abstract—The senior housing sector in India has the potential to reach USD 7.7 billion by 2030, from USD 1.26 billion in 2016, with the southern and western regions accounting for a majority of such projects, says a report by the PHD Chamber of Commerce and Industry. Today, on the off chance that we can work so quickly to make better India, it is a result of the establishment our senior citizens laid. The worth and insight of our senior citizens are significant for us. We have given highest concentration for respect, monetary security and prosperity of our senior citizens. However, it will take some time before these homes can match the standards set abroad. "Aspects such as medical or assisted care offered in developed housing markets such as the United States are currently more advanced. Some other differences are the procedural aspects of home ownership, such as fairly well-developed mortgage systems and access to loans that would take time to develop in the Indian context. Retirement homes generally include improved features that can make Senior Citizen's lives much safer and more comfortably. Advanced medical facilities in and around the area, high-tech security systems, specially designed recreational options considering these customers and other superior facilities are part of these communities".

Index Terms—Senior Housing Societies, Retirement, Communities, Development, Status, Senior Citizens, India

1 INTRODUCTION

The world is facing an aging crisis. Advances in health care provisions, together with rising levels of wealth in the region, have increased life expectancy, as well as birth rates, in some Asian countries have fallen to historic lows. The result is that the population of Senior people in the region (65 years or older) will triple almost 2050 to 945 million. The number of people aged 75 or over (who need assistance in their daily lives) will increase from 137 to 437 million in the same period. The significance of the role of housing to our self-way of life as we age is now and again disregarded, in spite of the fact that as McHugh (2003)[1] portrayed, maturing is an emplaced procedure. He expressed, ”Characters are enveloped with spot, metaphorically as one’s ‘place’ on the planet, and geographically as far as house, neighborhood, network, district, country and the spots one devours through movement and the travel industry” (p. 169). Powered by the maturing of the Baby Boomers, new housing alternatives and varieties are rising. In thinking about these choices, it appears to be sensible to ask and have the option to respond to the inquiry, "Is this a retirement network?" Consensus on a definition of retirement communities still stays tricky and notwithstanding "vexing" (Biggs, et. al. 2000, p. 650)[2]. This perplexity is halfway on the grounds that the name has been applied to an assortment of housing choices, some of the time including those that give formal consideration. Others have likewise noticed the perplexity around definitional issues (Bowers, 1989[3]; Foils and Streib, 1994[4]; Mangum, 1994[5]). The present article explore, what is thought about senior housing societies (explicitly constraining the extension to those that don't offer individual consideration administrations), proposes a refreshed definition and arrangement, recognizes how old and new models of retirement communities fit into this unique circumstance, and examines a portion of the continuous issues identified with retirement communities, types of senior housing societies, characteristics and features of senior housing societies, standards established for the same, scenario / status of senior housing societies outside India, status of senior housing societies in India and in last given conclusion on the basis of whole context.

2 SENIOR HOUSING SOCIETIES

2.1 Senior Housing

Definition: “Housing for the senior is housing adapted to the needs of an aging population. They range from independent living to the attention of 24 hours. In the homes of the senior there is an emphasis on safety, accessibility, adaptability and longevity that many conventional housing options lack. People spend more than 90% of their lives inside a building and yet know little about how the built environment affects human health (Evans and Mc Coy, 1998)”. The housing addresses different issues of occupants everything being equal. “Clear (1988) recognizes the first and the primary need fulfilled by housing as the requirement for sanctuary, which incorporates security from outrageous climate conditions and assurance against interruptions by others. Housing ought to likewise be advantageous in the feeling of having vital things inside the home that are effectively available and helpful for different individuals from the network. The house will in a perfect world meet the stylish needs of the inhabitant, both inside and outside the home. "The house must also provide a minimum level of comfort for the resident and the resident must not be stressed by shortcomings in the structure of the house or in the contents of the house” (Blank, 1988).

2.2 Retirement Communities

Retirement communities, a concept responding to the specific housing needs of older adults, vary in forms and types according to different definitions and classifications. Among a wide variety of definitions, several such criteria as the practice
of age segregation, active and independent senior residents, and a planned or intentional community with a wide range of services and leisure activities for older adults are embedded in all (Webber and Osterbind 1961)[6]. Webber and Osterbind[6], defined retirement communities as “a relatively small, segregated and non-institutional community, whose residents are mainly Senior people more or less completely separated from their regular or professional occupations in paid or unpaid work”. In his study of retirement communities in California, Barker (1966) described them as “a planned low-density development of permanent buildings designed to accommodate active adults over the age of fifty and equipped to provide a wide range of services and leisure activities.”

2.3 History of Senior Housing Societies

As far back as the 1920’s there has been senior/Senior/retirement communities/housing built in the USA. The first senior housing developments (as early as the 1920’s) were communities built around wealthy and well to do retired individuals that wanted to live out their days in an area away from the city, to relax and enjoy life with others of their same age and social position. These communities were usually in unincorporated areas of a county with little more than a golf course and some convenience stores (Jacobs, 1974). These out of the way communities were built in New York State, and eventually, due to advances in mobility, saw well to do seniors moving to areas with better climates and recreation facilities in different states throughout the nation. However, none of these housing projects were regulated; consequently, these places did not welcome those seniors who could not afford to move. The less affluent were left to find housing available in the cities they lived in and that they could afford on their small pensions and social security income.

Senior housing began to see increases during the 1950’s. Those once out of the way golfing communities began to take on a life of their own. What was once a small tract of mobile homes and small one-story houses in a suburban setting, has grown into huge complexes and gated communities with housing offices and small governmental structures based around the interior community. Today’s senior housing has a much different face than during the early part of the twentieth century. Nowadays senior housing is not just about getting away from the hustle and bustle of the city and from the youth. Today’s senior housing is a profitable enterprise, with corporations taking over care for people living in the community, and investors taking stock in the community’s success. Senior housing has also seen another face—that of those seniors that cannot afford to live in the lush senior complexes built by fortune 500 companies. These seniors are in need assistance. The glaring disparity between the “have” and “have not” senior communities prompted the government to intervene and begin to regulate senior facilities—attempting to provide government assistance for seniors who have low incomes. Senior housing has two categories consisting of those for profit also known as private and those either non-profit or that give seniors extra assistance when they cannot afford to live anywhere else, otherwise known as government assisted. Under these two main categories there are several sub-categories in which both private and governmental fall under: Independent living, assisted living, Continuing Care Retirement Communities (CCRC) and Nursing Homes. Some 80% of all seniors are using some form of independent living or assisted living. Privately held communities purchase land using either stockholders’ money or a group of senior citizens pooling their money together under a single developer.

3 TYPES OF SENIOR HOUSING SOCIETIES

Senior Citizen live in three types of homes in the United States. “The first is the housing of the community integrated by age, the same houses in which most Americans live every day. The second type is housing separated by age or limited by age, called because it separates the Senior from people of other age groups within a community of their peers. Homes with age limits are called by many names, such as retirement homes, homes for the Senior, special homes for the Senior, homes specially designed for the Senior and homes designed for the Senior, but all these terms refer to non-residential homes. institutional, facilities and services that have been deliberately designed and built for the Senior (Golant, 1992)[7]. The third type of housing is of a solidarity type and is aimed at medical care and support for weak Senior people. Supportive housing includes assisted living and nursing care, it is the last segment of a continuum of housing for the Senior (Goodman & Smith, 1992) and is often institutional in nature (Blank, 1988). This study focuses on housing with age limits, the second type of housing for the senior”.Housing for the senior is a rapidly growing field. “Senior Citizen account for 21% of all new home buyers and 24% of all new home buyers in the United States in 2001 (Public Affairs of NAHB, 2004). Of the 13,368,000 Senior people who move to communities with age limits every year, 7% are aged between 55 and 64, 16% are aged between 65 and 74 and 30% have more of 75 years (NAHB Public Affairs, 2004). In a survey of builder members, the National Association of Home Builders (NAHB) established that 55% of homes built for home builders with age restrictions for the senior in 2002” (NAHB Economics Group, 2004).Adult Family Homes (AFH): “Adult Family Homes are residential homes authorized to care for up to six senior people. The AFH provide meals, security and attention to residents. In addition to these basic services, assistance levels vary between AFH. Some AFH pay particular attention to the senior who suffer from diseases or disabilities”.Assisted Living “these individual apartments offer 24-hour on-site staff. Staff often offer exercise programs, medication management and activity programs, as well as assistance in everyday life”.Residential assistance “Accommodation in private houses for less than ten people with daily assistance, meals, laundry, cleaning service, personal assistance and planned activities for staff 24 hours”.Independent homes that may not provide assistance, but that the Senior rent or buy at a discounted rate. “Usually, some services or programs are offered to residents, but services are less comprehensive than residential or care homes. Independent living is also called housing for the Senior, housing for the Senior or non-profit housing and qualified income for senior apartments”.Housing subsidized or qualified for age / income: public housing assistance is available for Senior eligible people with a low income and a very low income aged 62 or over through the three major housing programs and urban development (HUD) from the United States. 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States USA: Housing, the Choice voucher program and section 202. Public housing and the Choice voucher program are managed by the local housing authorities. The houses of Section 202 are sponsored complex by complex by non-profit companies. Nursing and rehabilitative care commonly known as nursing homes or specialized nursing facilities (SNF), these facilities are authorized to provide rehabilitation assistance and assistance services for occupational therapy or language and, sometimes, specialized assistance for patients with Alzheimer's disease or other specialized needs. Continuous Care Retirement Community (CCRC): these are retirement communities that offer different levels of assistance throughout the life of the residents. Residents have life contracts that aid in case of need. Retirement communities for continuous care are also called life-support communities. Accessory apartments: an accessory apartment is an individual residential unit connected to an existing single-family house. They can be part of the interiors of a house, added to the existing structure or even included in the original design of the house. Most commonly, family members share the facility with the adult caregiver living in the apartment or with the senior person living in the apartment attached to the home of their child's family.

4 CHARACTERISTICS AND FEATURES OF SENIOR HOUSING SOCIETIES

Homes for the Senior must attempt to make a domain that contributes to the maximum physical and mental working of the Senior. The objectives are trailed by their justification and potential techniques for accomplishment.

Promoting Independence: The ability to take care to promote a sense of pride and increases self-esteem. The design of homes for the senior should allow people to live as independently as possible despite the reduced sensory and mobility levels that accompany the aging process.

• Allocate a hindrance-free structure to suit individuals utilizing wheelchairs and strolling helps.
• Discretely introduce wellbeing highlights, for example, handrails and non-slip surfaces.
• Provide repetitive visual cues using graphics, colors or plantations to facilitate orientation.

Promote social interaction. The social contacts of a senior person are decreased because of giving up from work, demise or sick soundness of companions and lesser involvement in the lives of their kids. Occasions must be created to set up new social contacts.

• Provide space for informal social contact. The main positions are the entrance corridors, the mailboxes and the niches interspersed along the corridors.
• The possibilities for social communication will increase if the dimension of the scale of the expansion does not exceed 300-400 units. If housing units are organized in smaller groups, the opportunities for informal social contacts will be even greater.
• Group movement spaces must be situated next to each other in an "activity center". Visual access between them will offer open doors for casual associations.

• The activity rooms should be on a small scale with furniture arranged to facilitate the formation of small groups.
• Outdoor spaces can also be designed with informal seating and meeting spaces to encourage interaction between residents.
• Participation can be invigorated by giving an assortment of exercises in an unmistakable area.

Motivate Communication with the group. "Residents should have the opportunity to continue their previous roles in the community to avoid feelings of isolation and social disconnection".

• Provide residents with access to shops and services, both near and through a transport service.
• On-site services can serve neighborhood elders and current residents.
• The utilization of group amenities and provision is more suitable to the "island" approach of giving everything on location.

Minimize institutional features. “Buildings with institutional appearance or feeling will separate the community elders and encourage dependent behavior”.

• The mass of the building must be reduced to a minimum by making little gatherings of units. Building materials known as block, wood, texture and floor covering ought to be utilized.
• Minimize rules and guidelines. Enable occupants to partake in the basic leadership process. Maintain a strategic distance from required nourishment administrations.
• Each unit must have a kitchen, so inhabitants have the choice of eating face to face or in a gathering.
• On-site health facilities are convenient, but they must be minimal and fair.
• The size and expansion of development must fit amicably into the area.

Allow individual choice opportunities. Aging is a process that slowly closes the options for the individual, which in turn creates stress. By providing options, the individual can better maintain their physical and mental health and a general sense of well-being.

• Provide a variety of types of housing units, such as independent apartments with one or two bedrooms, as well as collective agreements.
• Avoid mandatory services but provide a variety of accessible services.
• Allow residents to provide their own housing units with their personal tastes.
• Residents must have control of the heating and cooling system for each unit, as well as the windows that can be activated.

Provide a safe environment. Senior Citizen worries about their personal safety. This will influence the level of participation.
and social connection. Unfortunately, the dread of attacks and theft makes numerous Senior Citizens to become isolated.

- Install crisis call frameworks in singular units and in different open territories in and around structures.
- Ensure safe passerby access to neighborhood amenities.
- Avoid mixed low-income housing and Senior Citizen who tend to have a higher crime rate.

Riseborough and Fletcher go past different creators in characterizing what makes extra nursing homes not quite the same as different sorts of Senior care arrangement. There are four “fixings”: standards; the design; care and recreation; and assessment and task. These consolidate to advance a superior quality of life, not simply the quality of care’ (Riseborough and Fletcher, 2003).

5 STANDARDS ESTABLISHED FOR THE SAME

Retirement Homes will affirm to the Principles/Guidelines/Norms as recommended in 'National Building Code' (NBC), 'Model Building Bye Laws' (MBBL) and 'Blended Guidelines and Space Standards for Barrier Free Built Environment for people with Disability and Senior Persons’ (Harmonized Guidelines), as changed every once in a while. These standards, gauges and standards are not being rehashed for quickness; be that as it may, the most basic and important arrangements are referenced underneath as an agenda for the Developers of Retirement Home Projects, notwithstanding the arrangements of previously mentioned standards and measures.

The States/UTs must guarantee that the Retirement Homes are built in consistence with the NBC, MBBL, Harmonized Guidelines and other relevant rules. The States/UTs are enabled to screen the implementation of physical gauges and particulars for development of buildings. They may found exceptional components for ordinary observing and execution of these guidelines/standards while endorsing plans and directing reviews of such projects/apartments/buildings.

Building Design: Provisions notwithstanding the NBC standards to be followed are referenced beneath:

- All buildings of more than one floor must be given lifts that are appropriately prepared to oblige client requiring help and utilizing wheelchairs and comparative gear/versatility apparatuses.
- All the internal and external design of building spared should consider the free movement of wheelchairs.
- Door openings (between jambs) should not be less than 900 mm in width.
- Preferably sliding windows should be used.
- Easy to grip doorknobs and lever type handles of enormous size to be utilized.
- Ergonomic design of furniture specific to the requirements of senior citizens.
- Furniture should be lightweight, sturdy and without sharp edges.

Green Building Fundamentals:

So as to limit the presentation of senior citizens to the vapor and fumes emerging from burning of petroleum derivatives, it is alluring that there ought to be most extreme (close all out) utilization of non-contaminating and sustainable power sources in Retirement Homes.

Lifts and Ramps:

- All lifts must have audio and visual signage and signaling systems and to suit clients requiring help and utilizing wheelchairs and comparative hardware/versatility devices.
- Mandatory ramps to be incorporated throughout the building to provide for wheelchair access.

Staircase:

- Provision of clear width not less than 1500 mm.
- Handrails should be fitted on both sides of stair flights.
- Trends and risers ought to be according to the norms recommended in Harmonized Guidelines pertinent to senior residents.
- Avoid long flight of steps, in no case with more than 12 treads in a single flight.
- Projecting noising and open stairs should not be given to limit the danger of faltering. Winding stairs ought to be dodged.
- Illuminated/florescent/radium strips ought to be introduced on all stairs to go about as aides, particularly in low light and evening time conditions.
- Specification of lighting and ventilation of staircases as per NBC.
- Handrails should be extended 12 inches at top and bottom of the staircase and slopes. Ends of handrails should be rounded.

Corridors:

- Steps should not be introduced into corridors. If change in level is unavoidable, then slopes may be given.
- Where there is difference in the floor level, the stair steps must be discriminated with variance strips on the edges.
- It is essential to provide handrails along the walls on either side of the corridor, at suitable heights above the floor level.
- Kitchen.
- The design of kitchen shall be as per NBC with natural lighting and ventilation.
- Mandatory gas leak detection system shall be installed in all kitchen and rooms with attached kitchen.

Bathrooms:

- Wash basins should be provided with provision of grab rails.
- Toilet paper roll dispensers shall be able to withstand heavy loads.
- Bathrooms must have anti-skid tiles.
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- Bathrooms shall be provided with outward opening doors so bathrooms can be accessed in an emergency when the senior citizen is inside the bathrooms.

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Lighting and ventilation
• Power backup facilities to be provided in each apartment of Retirement Home and with mandatory connection in bathroom and kitchen.
• The lighting and ventilation for all buildings and elements to be in compliance to MBBL and NBC.
• Adequate lightings in the common areas including corridors, lobby and lifts to be supplied undisrupted electricity with power backup facility.

6 SCENARIO / STATUS OF SENIOR HOUSING SOCIETIES OUTSIDE INDIA

6.1 United States
In the United States, the literature has carefully identified two main models of housing: the community of continuous care retirement (CCRC) and assisted living. Assisted living is a relatively new development in the United States, while the CCRCs have been operating since the end of World War II. Both are mainly provided by the private sector or by non-profit organizations, including many religious organizations. There is little availability of state or federal housing for seniors of any kind (see Pynoos and Liebig, 1995)

Continuing Care Retirement Communities
Continuous Care Retirement Communities (CCRCs), “sometimes called life-support communities, provide a package of housing, medical assistance and social services to their residents. There are about 2,000 CCRCs in the United States. They are very different in size, from those with several thousand residents (for example, Sun City in Arizona, one of the first CCRCs to open) to those that are much more modest in scale with only several hundred residents. They are managed by private and non-profit organizations. Many are in the states of the solar belt of Florida, California and Arizona. Most CCRCs operate under an insurance principle, in which people can protect themselves against the uncertainties of rising healthcare costs by paying regular premiums to cover the costs of their future care, including home health care. Senior (see Sherwood et al., 1997)”. “Residents can move to independent housing units when they are fit and healthy. Changes in care needs can be accommodated within the CCRC: in the homes of residents, in assisted living facilities or in local nursing homes. Other leisure and leisure facilities are also available on the site. A longitudinal study of 2,000 residents living in 19 CCRC (Sherwood et al., 1997) clearly indicates that CCRCs tend to serve white, well-educated people, from the middle class to the upper classes of the older segments of the Senior population, the most women aged 75 or over. Compared to a community champion, CCRC residents were more likely to live alone and have fewer children nearby. Such schemes are not without criticism (see Phillips et al., 2001; Haas and Serow, 2002; Golant, 2003)”. “Retirement communities in general (along with other types of community interest development) are considered indicative of social fragmentation in metropolitan America. It has also been seen that they separate the senior from the community in general and are intrinsically aged as well as elitist. There have also been concerns about its regulation and financial feasibility. (see Netting et al., 1990; Conover and Sloan, 1995)."

6.2 Australia
Reflecting on concerns about an aging population, “Australia's housing policies have focused on enabling Senior Citizen to grow old on the ground by providing home and community programs in their homes, or by supporting the development of alternative homes, such as homes for specially constructed special construction. housing density and hostels. Retirement villages are a medium-density type of accommodation. There is no single model and several villages offer different comforts and services, although the emphasis has been on leisure rather than on assistance services. Villages can be managed by a variety of organizations, including religious or non-profit organizations (Manicaros and Stimson, 1999). Recent data indicate that there are 44,000 people (about 5% of Australia's Senior population) living in about 1,700 resting villages. Most retirement homes require payment of an initial contribution which can be substantial”.

6.3 Europe s
A few publications of “the Network of housing for the Senior in Europe (HOPE) give moderately late reports of current governmental issues and models (instead of assessments) of current practice (see de Boer and Roose, 1997; Giarchi, 2002) outline some key focuses concerning industrialized countries in northern Europe, especially Denmark, Netherlands (see additionally Houben, 1997; van sanctum Heuvel, 1997), Finland and Sweden, where there are kinds of social advantages like those in the United Kingdom. In these nations, the arrangement of housing and care for the Senior has created in a manner fundamentally the same as that of the United Kingdom in the course of the last ten or 15 years, with a twofold accentuation on expanding the arrangement of network help benefits that can be given at home and carefully build up the arrangement of housing, both the new construction plans and the rebuilding of old arrangements, to decrease the utilization of institutional situations. These developments have been driven by similar elements that have advanced change in the UK, specifically the developing worries about the expenses of institutional care models and how the expenses of care will be secured for an expanding number of populaces. Senior (find specifically Riseborough, 1998), just as an assurance to advance the freedom and social incorporation of the Senior. In southern Europe, be that as it may, family care is still depended upon to help the Senior. Our writing examination has not carefully distinguished any assessment of housing plans in European countries. As noted over, the European course of action by and large imparts numerous comparable highlights to the UK and, notwithstanding broad research, we have just had the option to discover with deals with few instances of houses that were plainly not the same as UK arrangements. These are commonly announced in increasingly point by point subtleties. For instance, Pynoos and Liebig (1995) report an exploratory plan of secured housing coordinated by age in Israel, where a few stories of the ground floor in an extraordinarily assembled suburb in Jerusalem were appointed to Senior individuals from poor housing in the neighborhood they were practically autonomous yet socially disconnected. On location administrations incorporated a center, a social club, a pantry
and an intercommunicating join with a watchman or "mother of the house". The families living in the system have been "assessed" to bar issue families. The plan was assessed inside two years of opening and demonstrated an expanding acknowledgment of intergenerational among the Senior and a developing level of intergenerational coordination, especially among the Senior and youths. The creators bring up that the examination finished some time before individuals could turn out to be delicate or confounded. Another generally outstanding task, the housing plan of Anton Pieckhofje in the Netherlands for individuals with dementia (Marshall and Archibald, 1998), gives "warm consideration" in gatheringhomes with discrete convenience inside the life partners and caregiver. Another venture, the Skewiel Trynwâlden4, in a provincial territory of the Netherlands, has additionally gotten much consideration as of late, albeit again we couldn't discover appraisals. This plan was created after the conclusion of a nursing home and its supplanting with apartments. Senior Citizen can lease these apartments or keep on living in their own home in the seven encompassing towns. Various administration passages help organize a scope of housing, social help and wellbeing administrations for the Senior and others in the network. The apartments and towns are served by five multidisciplinary groups. A social administration focus with a scope of essential and social care administrations, just as an eatery, an alleviation help focus, a nursery and a play area, serves the whole network. CoHousing is a component of the game plan in the Netherlands, where there are in excess of 200 plans of CoHousing, and in Denmark, where the thought has been created. This model is excluded in the UK arrangements, yet has been effectively advanced predominantly by Brenton's work (Brenton, 1998, 1999, 2001) and has stirred some enthusiasm among UK strategy producers. Endeavors have been made to build up a Co-Housing program for more established ladies in the London zone (with help from the Joseph Rowntree Foundation: see Brenton, 2001) and a further program is in the beginning times of development in Scotland. Schemes of settlement differ in size and design. They are described by shared basic territories, private housing for individual occupants, organized schedules for inhabitants, the board of occupants and investment of inhabitants in the development procedure. Their most unmistakable element is that they are started and constrained by occupants (see Fromm, 1991). Brenton (2001) recommends that the CoHousing model might be especially alluring for the "neighbor to be old" in the UK, which will have altogether different desires from future life. One may think about whether such plans ought to be considered "care homes", since no component of care is designed in the plans".

6.4 Canada
Presently in Canada, "Senior Citizen who can remain in their homes can get help for state-subsidized home care. Administrations, with extra money related help to help with home support and home adjustment costs if necessary. Be that as it may, the following stage for some, individuals is institutional care in a nursing home and there are developing worries about the accessibility of wellbeing resorts and the expenses and quality of care. The Canadian government's arrangement records (Golant, 2001; National Advisory Council on Aging, 2002; Canada Mortgage and Housing Corporation, 2003) feature the overall absence of housing alternatives for more established Canadians and the prerequisite for the central government and area faces this shortfall to meet the changing needs and desires for a developing number of this gathering and, along these lines, lessen superfluous income to nursing homes. The unmistakable components of strong homes are: private housing with private spaces; a physical help condition to empower socialization and common help, just as to lessen the danger of mishaps; access to essential help administrations, including dinners, cleaning, transportation, individual help and social and recreational exercises; include occupants in choices and advance reasonable desires for what can be given; comfort and choices for seniors with high, medium and low earnings. The right now restricted stockpile of steady housing has been overwhelmed by the private segment. The designers concentrated on "aggregate housing", which incorporates free private convenience in at least one building with supervision, arrangement of dinners and crisis help (not restorative care) and a specific degree of help administrations. Moreover, the writing portrays the "model homes of the grounds", by and by for the most part private segment developments, which appear to be fundamentally the same as the nonstop care retirement communities, giving a continuum of help or "staggered help" to occupants going from free apartments to assembly housing for delicate Senior Citizen and care in nursing homes on the site As private area developments are unavailable to numerous more seasoned Canadians, approach records pressure the requirement for organizations between the open division, the non-benefit segment and the open segment for benefit to create various types of steady housing. with a blended scope of organizations and housing choices increasingly open for the Senior with medium and low salary. The latest writing scrutinizes the enactment acquainted by some commonplace governments with advance the development of helped living, a model extricated from the United States and grew principally by US administrators who see a developing business sector for these offices in Canada. Spencer (2004) is incredulous of the ongoing enactment presented in British Columbia, which mirrors that the commitments and impact of buyers have been missing from the development of the helped living model proposed by the commonplace government and that the authoritative and administrative systems proposition don't give adequate assurances and principles to shield shoppers from deceitful administrators. Besides, a befuddling arrangement of definitions and inquiries regarding who is helped life implies that the genuine model of administration arrangement and the mix of administrations will change starting with one structure then onto the next relying upon the individual administrator and the translation of the obligations of the specialist wellbeing specifically gives 24-hour crisis reaction frameworks."

7. STATUS OF SENIOR HOUSING SOCIETIES IN INDIA
India, one of the largest democracies in the world with 28 states and 6 territories of the Union, is the second most populous country after China and is going through a transition
phase. “The changing demographic scenario and demographic projections indicate that the growth rate of Indian seniors is relatively faster than in other regions of the world. It also indicates that the mortality rate in India is decreasing. Currently, the population of the Senior (aged 60 and over) in the country is growing at an accelerated rate. The projections reveal that by 2050 this segment of the population will be similar in proportion to the largest adult population in the world. According to the 2011 census, older adults share 8.6% (Chandramouli, 2011)[8] of the total population. In two decades, the population of the Senior has doubled in the country, or from 56.7 million in 1991 to 103 million in 2011 (Chandramouli, 2011)[8] and is expected to triple in the next four decades, or 316 million (James and Sathyararayana, 2011)[9]. Life expectancy at birth increased from 49.7 (men = 50.5, women = 49.0) years in 1970-75 to over 63.5 (men = 62.6, women = 64.2) in the 2002-2006 (NSSO, 1991, 2001)[10], [11] and 67.1 in the year 2012 and the absolute number and the percentage of the Senior was extended. These changes have affected the dependency index and indicate that the old dependency index (ODI) is increasing, ie from 122 in 1991 to 142 in 2011 (Chandramouli, 2011)[8]. The aging of the population cannot be perceived only as a result, but also as one of the greatest challenges for the country”. According to the survey, “about 30 percent of developers have managed housing projects for the senior in India for about 2-5 years, 25 percent for about 1-2 years and 5-7 years each and only 20 percent for more than seven years. The survey shows that about 60 percent of companies that manage housing projects for the senior in India are of Indian origin, 30 percent work through joint ventures with Indian companies and only 10 percent are domestic companies abroad. About 80 percent of the developers have developed less than five housing projects for the senior on average, while 15 percent of the developers have developed more than five projects and only five percent of the developers have developed more than 10 projects. This can be attributed to obstacles encountered by developers, relating to land acquisition, financial assistance and the regulatory framework, etc., when they undertake housing projects for the senior”. According to the survey, “around 78 percent of developers have managed housing projects for the senior in India for about 2-5 years, 25 percent for about 1-2 years and 5-7 years each and only 20 percent for more than seven years. 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About 52% of respondents expressed interest in post-retirement assistance in areas such as education, teaching, administration, NGOs, etc. Furthermore, about 57 percent of residents believe they want to take out loans to purchase nursing homes. The study focused on the housing sector for seniors in India, on the opinions of key players or stakeholders operating in this sector, including consumers. A survey was conducted on about 30 developers of housing projects for the Senior, 486 residents in homes for the Senior and 2,598 potential consumers”.

7.1 Senior housing projects in India: Rates and timelines for completion

The survey found that rates per square foot for housing projects for the Senior in the western region ranged from 9,000 to 10,000 Rs, while in the southern region it was 4,000-8,000 Rs and in the northern region 5,000-7,000 Rs. The average price range of housing projects for the Senior varies across India, with 1-BHK between Rs 25 and 40 lakh, 2-BHK in the price range of Rs 40-80 lakh and 3-BHK in the range of Rs 80-150 lakh.

7.2 Status of Senior Citizens in India

Citizens more than 60 are portrayed in different ways as ‘senior citizens’, ‘Senior’ and ‘matured’. “The number of inhabitants in this section has developed relentlessly since 1950. The 2001 Indian statistics recorded about 7.6 million seniors in India, which expanded to 10.4 million of every 2011. As indicated by the UNFPA1 report, this expansion is required to number at 17.3 crore, by 2025 and around 24 million Rs by 2050. The level of the Senior populace will increment from 8% in 2015 to 19% in 2050 and it is normal that before the century’s over the Senior will establish practically 34% of the populace. absolute populace of the nation (Figure 1). This maturing wonder is prepared to supplant the "energetic lump" that India is right now encountering with a "maturing society". The United Nations Population Fund (UNFPA 2017) noticed that "moderately youthful India today will turn into a quickly maturing society in the coming decades". With the rising salary levels, a developing number of these senior citizens are currently monetarily autonomous and willing to pay for offices and administrations identified with their physical, medicinal and mental needs. There is as of now a developing pattern in senior citizens dwelling in industrially created and expertly oversee offices known as ‘Retirement Homes’. Living autonomously from their families and being matured and, much of the time, sick, the senior citizens who live in Retirement Homes become defenseless against provocation, rupture of agreement and infringement of their essential rights by Developers/Service Providers, who assemble, work and keep up the Retirement Homes. The key variables adding to the developing number of Senior individuals in India are diminished fruitfulness, decreased mortality and improved survival in maturity on account of better wellbeing offices. It has been accounted for that the "higher future" at 60 years old has expanded from 14 years in 1970-1975 to 18 years in 2010-2014.4 The reliance pace of seniority in India has expanded from 10.9 percent in the 1981 to 14.2 rate in 2011 This report demonstrates a huge variety among states and is increasingly articulated in rustic
tions that the Senior ladies are probably going to live around two years longer than Senior men, a notion known as ‘feminization of maturing’. This likewise compares to a higher seniority reliance for ladies. It is huge that the statistic changes related with senior citizens are joined by social and monetary changes that require uncommon consideration. The inclination of expanding quantities of financially free senior citizens to favor living in Retirement Homes is additionally connected with the development of family unit that is uprooting the customary joint family and joint family unit.

Retirement homes generally include improved features that can make Senior Citizen’s lives much safer and more comfortably. "Advanced medical facilities in and around the area, high-tech security systems, specially designed recreational options considering these customers and other superior facilities are part of these communities". According to Raminder Grover, CEO of Homebay Residential, JLLM, "The concept of nursing homes is an exclusive idea: these communities are developed taking into account certain age groups. The concept must be designed with special services to make life more comfortable for the Senior. Most second homes are purchased to serve as a possible retirement home and their location largely depends on their accessibility to the purchaser’s main house and the degree of natural environment, comfort and infrastructure they offer." In India, "there are some developers who are specifically building retirement communities to serve a select clientele. Ashiana Housing, for example, has retirement centers in Bhiwadi, Jaipur and Pune. The price varies from place to place. While in Jaipur, it starts at Rs 11.8 lakh, properties in Bhiwadi have a price of Rs 17.4 lakh onwards. Anupama Gulati, GM-marketing, Ashiana Housing. He feels that retirees crave their own place where they can interact with like-minded people and have enough activity to devote their time to productive use". Taking into account the reduction of the surface area of the square feet in the apartments, the asphalt roads, the suffocating environment and the lack of adequate security measures, these retired communities are receiving an encouraging response from the Senior who wish to live a quality life.” In addition to Ashiana Housing, there are projects such as Dignity Lifestyle Township in Neral near Mumbai, Classic Kudumbam and Melur Meadows in Chennai, Athashri and Golden Nest Senior Commune in Pune, which also serve housing projects for the senior. Be that as it may, are these retirement communities fit to a market like India dependent on nostalgic qualities? Chintan Patel, partner chief of Real Estate, Ernst and Young, says that while the facts demonstrate that the idea of nursing homes is socially touchy to business sectors like India, there are a few factors that can help change this example. The very idea of nursing homes is encountering a significant transformation from its old picture of being altruistic establishments with insignificant offices for independent/exceptional network communities. In this way, all things considered, he will steadily move from being nostalgically delicate to trying to a progressively autonomous life. Actually, couples who hazard resigning in around 15-20 years are likewise a potential market, alongside different gatherings like NRIs, he says. Industry specialists state that emotions and points of view have changed significantly lately with regards to nursing homes. "Until about 10 years prior, Indian older folks, by decision or by the desire of their family, once in a while left the atomic core of the family, even in seniority. Numerous Senior Citizen currently have adequate financial holds and have started to evaluate their freedom even after retirement. Engineers have started to satisfy this developing need and the idea is quickly making progress, "includes Grover of JLLM. Places like Pune, Mysore, Bangalore, Coimbatore, Chennai, Goa, Chandigarh and Dehradun are emerging as attractive destinations for the Senior. Harinder Dhillon, V-P, marketing, Raheja Developers, highlights some other places that are profitable for a comfortable life after retirement. Sohna, near Gurgaon, is an ideal retreat for retirement at NCR with apartment rates starting at Rs 1,400 square feet. Similarly, Lonavala near Mumbai is required, with plot rates of Rs 40,000 per square yard and apartment rates of Rs 2,000 per square foot. In Bangalore, the areas around Bangalore International Airport are attractive with Rs 25,000 per square meter and Rs 2,500 per square foot apartment rates. Rajeev Rai, Assotech’s corporate vice president, broadly classifies the major cities on the preferred list of those seeking nursing homes. It says that cities surrounded by mountains like Rudrapur, Dehradun, Coimbatore, coastal cities like Bhubaneswar, Goa, Vishakhapatnam, planned cities like Noida, Chandigarh, Pune and quieter cities like Mysore, Gwalior and Thiruvananthapuram are some of the best locations to invest.

8. CONCLUSION

India, there are more than 100 million seniors right now in India. By 2021, this number is relied upon to arrive at 143 million. An ongoing report by the Confederation of Indian Industry (CII) called Indian Senior Care Industry 2018 states that “in around 30 years, the senior populace in India should significantly increase from 104 million of every 2011 to 300 million out of 2050, which speaks to 18% of the complete populace in 2050.” In the customary model of care for the senior, it was the joint family structure, together with the help of the partners, to deal with the senior. In any case, with the division of the joint family structure and corporate work for most couples, the senior in a family unit just have the help of prepared medicinal collaborators or aides. With the family unit significantly more prominent in metropolitan regions and in
level 1 urban communities, the youngsters of those families who move to enormous metropolitan zones, just as to outside nations looking for better chances, most families presently come to guardians deserted older folks. The majority of these Senior Citizens live in a gated network yet with not many social connections. Their every day and restorative needs are dealt with without anyone else or by aides. In any case, this requires consistent observing with the gatherings that give the administrations. This frequently prompts a terrible circumstance for the senior. To fill this hole and give a strong base to the senior, the idea of life for the senior or the dynamic life for the senior, as some might want to call it, is step by step developing in India. The lives of the senior concern living in a network. The life of the senior refers to housing for individuals more than 55, who are as yet independent and lead a functioning life. These offices offer advantageous administrations, design includes amicable to seniors and access to social exercises. Numerous offices additionally offer restorative help and exhaustive therapeutic care. The life of the senior is likewise expanded in independent and helped life. Independent living alludes to homes and communities for dynamic seniors who are sound and independent, while helped living is for seniors who need shifting degrees of therapeutic help, for example, wellbeing experts and nursing care. There are different ideas, for example, the CCRC (Retirement Community for persistent care) which incorporate independent and helped living. In any case, these are still not many in India. Finally, governments and developers should focus on expanding the range of housing options for the Senior, a rapidly expanding segment in much of Asia. In markets where property prices are rising, this segment may not have access to adequate state subsidies or public facilities for Senior care, but could also be valued outside of more expensive private offers. As Asia ages and grows at the same time, there will be an increase in the demand for housing solutions for middle-aged seniors, and policy makers and private developers should adapt the plans accordingly.

REFERENCES