



# 55+ Housing

ONLINE MAGAZINE



55+ Housing  
Industry Council

| 2020 SPRING ISSUE |



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*Photo: AG Photography*

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Established in 1989, the NAHB 55+ Housing Industry Council consists of a network of local and state councils and national members. NAHB 55+ provides builders with the expertise needed to prosper. Our members meet the unique housing needs of the strongest growth segment of the housing market by building lifestyle homes and communities for: persons 55+, persons 62+ and multi-generations.

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2020 Gold – 55+ Affordable Rental Community  
Carson, Calif.  
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# Addressing the Needs of Middle-Income Seniors



*by Gary Campbell*

The thing home builders and developers love most is that every day is different. Dealing with our customers — as well as designers, contractors, bankers and building officials — fills every day with new challenges. But for us to build long-term, sustainable businesses, we need to forecast the future of our industry. And nothing is more important for that than understanding population trends, especially for seniors.

We can see important demographic trends that will have a profound impact for us. It's like watching a storm rolling in from far away. You know it's coming, and you try to react to it as best you can. If we can see where the future is headed, we can think about how we can best serve our senior customers and residents.

One thing we know is that the number of seniors in the United States is growing dramatically. According to the Population Reference Bureau, an estimated 47 million Americans are over the age of 65. That is expected to double to 100 million in the coming decades, with particularly high growth in the 75-85 age group by 2029.

So how does our industry provide the kind of housing this elderly population wants and needs? We often think of senior housing as empty nesters selling their family homes and moving into dedicated age-restricted communities. And that is an important part of the market.

On one hand, high-income seniors have done well; the recent Survey of Consumer Finances by the Federal Reserve indicates that the average total assets among retirees has doubled from 1989 to 2016. Those seniors have many housing choices.

On the other hand, for very low-income seniors, substantial government programs such as Section 8 and Medicaid are available to support decent housing choices.

But there is a group of seniors who don't fall under either of those categories; they constitute the "missing middle" of seniors. They have too much income to qualify for public assistance, but they are not affluent enough to access different housing choices or personal services.

Fortunately, new research into the "missing middle" is shedding light onto this important and growing group, including:

- "The Forgotten Middle: Many Middle-Income Seniors Will Have Insufficient Resources for Housing and Health Care," a report from nonpartisan, objective research organization NORC at the University of Chicago
- "What Can Be Done to Better Support Older Adults to Age Successfully in their Homes and Communities," a study issued by the Harvard Joint Center for Housing Studies



According to the NORC report, as of 2014, there were 5.57 million middle-income seniors aged 75-84, and that is projected to almost double to 10.81 million by 2029. With advancing age comes increased health limitations, and NORC estimates that 60% of middle-income seniors will face mobility restrictions, and 20% will have “high health care and functional needs.”

NORC calculates that average income must be \$62,000 per year for seniors to afford normal assisted living and medical out-of-pocket spending. More than half (54%) of seniors will have annual financial resources of \$60,000 or less. So these seniors effectively can’t afford assisted living or live-in care, and they have no access to public resources. It’s a huge gap. And many seniors can’t easily rely on family for help.

According to Caroline Pearson, senior vice president and lead researcher for NORC, “Compared to today’s seniors, the Baby Boomers are more likely to be divorced, they have fewer children, and their children are less likely to live nearby. As a result, they may have fewer sources of unpaid, family caregiving.”

The NORC report also states that 80% of middle-income seniors are not high needs individuals, so they don’t require institutional support. The Harvard Joint Center study picks up on this idea, and it puts forward thoughts and ideas to help keep seniors independent as long as possible, with the right support.

The Harvard study notes that “a recent survey by AARP found that 69% of people ages sixty-five and over strongly prefer to stay in their current home as long as possible.” The important takeaway of the Harvard report is that when it comes to well-being, housing is critical, but it must be considered in the context of integrated services, the variety and the breadth of which is tailored to the individual’s needs, from either public or private sources. According to the study, “policies are needed to



provide the financial and advisory supports to modify homes, provide supportive services in the home and community, and maintain social connections, and support caregivers.”

So how do we take care of our middle-income seniors, so that they can live their remaining days with dignity and good health? The answer lies in a multifaceted approach that includes both new and existing housing choices combined with services, which will depend on public/private partnerships that are innovative and entrepreneurial.

*More than half of seniors will  
have annual financial resources  
of \$60,000 or less.*

The first thing we should do as builders is to find ways to produce decent housing that middle-income seniors can afford, whether for sale or rental. In order to start making progress in this area, we need to:

- Find land somehow that is reasonably priced and near some public services, such as senior centers and shopping.
- Work with local officials to speed the entitlement process for this kind of housing. After all, age-restricted communities are not a burden on school systems, and they generate significant property tax revenue.
- Find ways to bring construction costs down, whether by architecture that emphasizes very simple rooflines and layouts, or via innovations such as panelization or modular manufacturing.

When it comes to layouts and interiors, single-floor living is a must, as are elevators for multifamily, and if possible, in-unit washers and dryers. Other key features include:

- Wide doorways and turnarounds
- Easy access, and if possible, no threshold
- Smaller overall dwelling sizes
- Solid but basic finishes
- Good value appliances
- Garages if at all possible, especially in cold weather climates

My company found this out when we built an age-restricted, over-62 rental property in Massachusetts. We kept the design extremely simple, limited the unit sizes to under 1,000 square feet, and offered little in the way of “showy” amenities such as swimming pools and community rooms. Even though we installed elevators,

we kept construction costs extremely low, and therefore have kept rents low.

We found huge, enthusiastic demand by local seniors. They were thrilled to have that choice, and they almost never move out unless they can no longer live independently. We filled a 60-unit complex in six weeks and never looked back.

But as noted by the Harvard study, a community needs more than solid buildings and must also include additional support for seniors at an affordable price. We must find a way to work with different organizations and create win-win scenarios to keep costs down. According to Harvard Managing Director Chris Herbert, “We must be proactive and innovative to give middle-income seniors the services they need at an affordable price.”

For example, on our project, we collaborate closely with the local senior center to arrange transportation to doctors’ appointments and delivery of meals. We are beginning to work with a nonprofit that provides farm fresh vegetables and other healthy foods that are tailored to specific conditions such as diabetes or asthma. We have plans to work with a community bank to offer financial planning services that will help give some economic reassurance to seniors, and the bank gains by acquiring new customers.

Looking to the future, how health care is delivered must adapt to this new reality:

- Arrange for nurses to come to give residents flu shots.
- Expand the availability of telemedicine.
- Enhanced 5G connectivity with the Internet of Things will allow health care providers to monitor elderly patients remotely.
- Internet-connected scales can send notifications of sudden weight gain due to excess sodium intake, for example.

- Proactive communications, either from a staff member at a physician’s office, or from a computer generated chatbot, can monitor seniors’ taking of medication.

The future of health care will be about managing health rather than treating sickness, and providers will be incentivized to keep people healthy and out of the hospital.

There is no question, however, that these private resources won’t be enough. As Caroline Pearson notes, “Public policy also has a role in solving the housing needs of middle-market seniors. Without a comprehensive solution, middle-market seniors who need more care will rapidly spend down their savings and qualify for Medicaid. As the population of seniors grows, this could overwhelm state Medicaid programs. By expanding current public programs to cover assisted living for some middle-income seniors, we may be able to keep people healthier and out of nursing homes.”

This demographic “storm” rolling in for middle-income seniors will hit our shores in the next 10 years. How we as builders work with public and private resources will determine if can we navigate this turbulence, and if we can help our seniors live lives of dignity and health.



**Gary Campbell** is chief executive officer of Gilbert Campbell Real Estate and oversees the management and development of 2,000 units of apartments in New Hampshire and Massachusetts. He has served on the NAHB 55+ Council Board of Trustees, and recently finished a term as chair of the NAHB’s Multifamily Council Board of Trustees.



# How to Create Beautiful Residential Care Homes with Modular Construction

*by Ken Semler*

Many of those 55 and older aren't as financially prepared for retirement as they would like to be. Depending on the needs of the individual, finding affordable housing and care can be tricky at best. The typical assisted living facility, according to Genworth Financial, cost \$4,000 per month in 2018. That cost can double for care in a skilled nursing home. Many seniors don't meet the requirements for nursing home care and can't quite afford assisted living. They can still care for themselves, but just need some help and would like to stay in a more "homey" environment.

Enter Residential Care Facilities for the Elderly.

## What are Residential Care Facilities for the Elderly (RCFEs)?

Across the country, RCFEs can go by many names: board-and-care homes, adult family homes and personal care homes. Their primary purpose is to provide care for seniors in a home-like setting. They provide lodging, meal services and assistance with activities of daily living. An RCFE will typically care for six or fewer residents. They offer a home-like setting because they are located in residential neighborhoods.

Operators of RCFEs — many of which are family-owned and operated — typically purchase an existing home

that has three to six bedrooms and convert it into an RCFE by updating it to meet the needs of the residents. Also, the facility is modified to comply with state regulations that are typically designed to promote resident independence and self-direction to the greatest extent possible in a residential, nonmedical setting.

For the residents, these homes are more affordable, less intimidating than corporate-feeling care facilities, and just feel more home-like. According to Genworth Financial, an RCFE typically runs \$2,200 a month for a shared bedroom and \$3,400 a month for a private bedroom.

## Changes in the RCFE Marketplace

With the skyrocketing need for affordable senior care in the United States, the need for more RCFEs continues to grow. A segment that was once dominated by family-run businesses is now seeing investment groups buying private homes and converting them to RCFEs.

Converting an existing home for use as a residential care facility can require significant remodeling. Costs include updating bathrooms, widening hallways, widening doorways, and adding accessibility enhancements throughout the home. In addition, remodeling can expose unknown defects or issues in a home that require remediation and add to the cost of converting the existing structure.

As participants in the market attempt to find a cost-effective way to serve the growing demand for this much







needed affordable residential care strategy, some are turning to new construction. Instead of buying an existing home and remodeling it, they are looking for infill lots that offer the opportunity to build a new structure but imbed it in an existing residential neighborhood.

Accessibility is built into the new design. Bedrooms can be maximized for allowed occupancy. New construction offers the ability to design the home to maximize resident comfort and reduce operating costs for the new facility. But operators are still struggling with the growing cost of construction, and contractors are struggling with the lack of skilled construction labor.

### The Advantages of Modular Construction

As the need for cost-effective construction has grown, many have started to explore modern methods of construction. Off-site modular construction has been around for years, but is just now being explored by builders, architects, home buyers and project owners for its advantages over building on site. In 2017, Marriott — the leader in the hospitality industry — used modular construction to deliver 10% of its new construction hotels.

Building indoors in a controlled environment means moisture issues are eliminated, quality is improved, and value is maximized. Modular construction offers tremendous design flexibility to meet the accessibility needs of RCFE residents. The process produces a better-built home, one that is healthier to live in, safer to live in, constructed in an environmentally friendly way, more affordable, and highly energy efficient. Operators of RCFEs have the ability to design facilities that cost less to build and meet the needs of the residents more efficiently.

The speed of construction is one of the most significant advantages that modular construction has to offer to RCFE operators. The more quickly a new facility can be completed and operational, the faster the return on investment and the more quickly affordable housing can be offered to senior residents!



**KEN SEMLER** is a licensed/registered/certified builder in 42 states. He founded and leads a custom modular home building business that focuses on 55+ construction and design as well as high-performance building. As an innovator in the offsite modular construction industry, he franchised his company in 2019 to become the first modular home building franchise in the U.S. He is an NAHB National Delegate for his local HBA and serves as the immediate past chair of the NAHB Building Systems Councils. Ken currently sits on the Board of Trustees for the 55+ Housing Industry Council.

# We're More Than Homes, *We're a Community*



The NAHB 55+ Housing Industry Council is a community of industry professionals who build and support the strongest growth segment of the housing market today, and through the next decade through exceptional products and services.

We provide access to resources and opportunities that help members collaborate with other 55+ professionals to make deals, valuable business connections, as well as address industry issues.

Learn more and join our community at  
**[nahb.org/why55plus](https://nahb.org/why55plus)**



55+ Housing  
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# 55+ BOUNDLESS LIVING

Enhancing lifestyles through innovation

The Best of 55+ Housing Awards are the industry's only national awards program for the 55+ segment.

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2020 Best of 55+ Awards Community of the Year  
Trilogy® in Summerlin®  
Photographer: Christopher Mayer

BEST OF  
55+ HOUSING  
AWARDS





# Design-Focused Affordability

*Renters of affordable housing should not have to settle.*

*by Stephen C. Moore*  
*Senior Partner and Director of Marketing*

The term “affordable housing” does not typically evoke images of high design, gorgeous mountain views and generous amenities. But with top-quality multifamily living at an affordable price, Veranda in Draper, Utah, offers the total package.

“Our design creativity was not limited by cost or programming,” said Deena Roumeliotis, project architect from BSB Design in Orange County. “Wasatch Advantage Group was committed to achieving the look they wanted.”

But efficiency is always beneficial, so designers kept the building simple and leveraged color — even on flush plane — as an inexpensive way to differentiate architectural elements. This technique allowed the use of repeated unit plans and building modules without looking generic.

Jeff Mulcrone, AIA, director of design at the BSB Design Chicago office, noted that “the elevation emulates the natural landscape, was dark moving to light from the base to the top. Cast stone bands and thin lines of balconies and cladding also seem to reflect the strata on the nearby mountain side. This connection to its surroundings reinforces the projects ideal location, close to transit, retail and employment centers.

With all 239 if its units priced to serve residents earning 60% or less of the area medium income, Veranda is a unique example of affordable multifamily housing with highly executed design.



*Project: Veranda*  
*Location: Draper, UT*  
*Builder: Wasatch Residential Builders*  
*Developer: Wasatch Advantage Group*  
*Architect: BSB Design*  
*Engineer (Structural): McNeil Engineering*  
*Engineer (MEP): PVE Inc.*  
*Engineer (Civil): Michael Baker International*  
*Pool: Water Design*  
*Interior Designer: TU Studios*  
*Photographer: Joshua Caldwell Photographic*



# New App Helps Builders Meet Accessibility Requirements of FAIR HOUSING ACT

NAHB unveiled the Pocket Guide to the Fair Housing Act, a free app designed to help home builders, contractors and designers meet the accessibility requirements of the act, during the International Builders' Show in Las Vegas this week.

"HUD welcomes the efforts of this important housing industry partner in working to meet the needs of persons with disabilities," said U.S. Department of Housing and Urban Development (HUD) Secretary Ben Carson. "This new app represents an exciting new tool in our collective effort to help ensure that home builders meet their Fair Housing Act obligations."

"Through this free tool, NAHB strives to increase Fair Housing Act compliance within the housing industry and facilitate greater access to multifamily housing for persons with disabilities," said NAHB Immediate Past Chairman Greg Ugalde.

The app was partially funded by an educational grant from HUD through the Fair Housing Initiatives Program. Staff from NAHB's legal, codes and technology departments made substantial in-kind contributions to the project. The app will enable builders and developers to

determine if the Fair Housing Act's accessibility requirements apply to their housing project and, if so, provide a quick reference guide to the seven basic accessibility requirements for compliance with the law.

"The more informed a home builder is, the easier it is for them to create the kind of housing they want to build while also complying with the nation's fair housing laws," said Anna María Farías, HUD's Assistant Secretary for Fair Housing and Equal Opportunity. "This phenomenal new app is just the resource that can make that possible."

The information contained in this app is intended to provide a basic, non-exhaustive guide to understanding and conforming with the design and construction requirements of the Fair Housing Act. It is not a safe harbor for compliance with the Fair Housing Act.

The app can be downloaded from the App Store (for iPhone and iPad) and from Google Play (for Android devices) by searching "FHA Guide" or "NAHB."

More details can be found at [nahb.org/fhaguide](http://nahb.org/fhaguide).

INTRODUCING THE  
**POCKET GUIDE** TO  
Fair Housing Act  
Accessibility

**KEY FEATURES:**

- › Tool to determine if the FHA applies to your housing project
- › Quick access to the 7 "design and construction" requirements
- › Access from anywhere

[nahb.org/FHAguide](http://nahb.org/FHAguide)

Download from your app store by scanning with your phone camera.

SCAN ME

Download on the App Store

GET IT ON Google play

Developed by: **NAHB**  
National Association  
of Home Builders



# How to Design Homes for Today's Aging Population

At 75 million strong, baby boomers have been a compelling force within the housing market. Given the sheer size of this demographic, as well as the wealth that they hold, they have the ability dictate changes in the market — and hopefully will, as they continue to age and desire different features and amenities in their homes, to promote more inclusive design elements.

According to the most recent [Housing Older Adults report](#) by the Harvard Joint Center for Housing Studies, those 65 and older will jump from 26% of the population to 34% percent in 2038, with the fastest-growing age group among them in the 80+ category. However, the report notes that they're less likely to move, with only 3.6% of individuals aged 65-79 — compared to 13.6% of those under 50 — relocating in 2017-2018, more than half of which relocated within the same county.

This indicates a desire to age in place within their existing communities. But very few homes incorporate the necessary accessibility features for them to do so; according to the latest data available, just 3.5% of all U.S. homes included features such as grab-bars or handrails in the bathroom, extra-wide hallways and doors, and a bedroom on the entry level.

So what can the home-building industry do to help increase the supply of necessary housing, not only for this demographic but future generations as well?

Stephanie Firestone, MUP, with AARP shared insights with housing professionals in the Design, Remodeling and 55+ Housing Centrals at IBS to help improve the availability of accessible homes.

Designs today are based on the sensory skills, size and capabilities of a 170-pound, 5'9" male, Firestone shared. "Everyone else has to adapt," she added. However, by incorporating six basic principles, home builders can create more homes that account for a greater variety of functionality and amenities needed for older adults as well as their families.

- **Optimal balance:** "Housing and communities should fit people's varying functional levels, providing an optimal balance between effort and support," Firestone noted, to adapt for a range of people. Examples include no-step entries, pocket doors and grab bars.
- **Expectations:** "People have very few choices, and settle for what's available," Firestone observed. In addition to introducing more innovative designs, housing professionals also need to educate — both consumers and themselves — on what options are available to help raise consumer expectations.
- **Finance:** "New financial models are needed that view lifelong living environments as an asset," Firestone said.
- **Planning:** Municipal planning needs to take residents' needs and abilities into account, Firestone shared, including social cohesion to ensure older residents are able to actively participate. Examples include places in which residents can work, live and play — and amenity desired by baby boomers and millennials alike — and ensuring there are medical facilities nearby.





- **Collaboration:** “Cross-sector collaboration is critical to integrating the concept of optimal balance across a lifespan,” Firestone noted. It’s also an opportunity to retrofit and see what existing components already exist within a community to help address health and wellness for residents.
- **Multigenerational:** In addition to social cohesion in the planning process to ensure multigenerational interaction, there also needs to be a concerted effort to combat ageism, Firestone noted, including “using positive language regarding all ages.” One way in which multigenerational living is already coming into play in tight housing markets is college students renting rooms from older adults, which allows them to spend more time together.
- **College towns** are becoming increasingly attractive destinations for boomer buyers for similar reasons, including conveniences such as shopping, entertainment and education opportunities, and unique amenities such as lectures, concerts and college sporting events.

Interested in learning more about building for consumers aged 55 or older? Check out resources from [AARP](#) and [NAHB’s 55+ Housing Industry Council](#).



# Introducing the **POCKET GUIDE** to Fair Housing Act Accessibility



This free app is designed to help you comply with the FHA accessibility requirements and facilitate greater access to multifamily housing for persons with disabilities.

## KEY FEATURES:

- Tool to determine if the FHA applies to your housing project
- Quick access to the 7 “design and construction” requirements
- Access from anywhere

**[nahb.org/FHAGuide](http://nahb.org/FHAGuide)**

Developed by: **NAHB**  
National Association  
of Home Builders



# 55+ Communities Provide Strong Examples of Buyer Preferences



by Beth Haynes

One of my favorite experiences during the International Builders' Show (IBS) each year is the 55+ Housing Tour. So often we are focused on our corner (or corners) of the market and rarely have an opportunity to explore other communities in person, let alone together with industry friends and experts. Our colleagues' approaches, especially in regions that are more unfamiliar, inspire me and teach me about different ways we can serve our 55+ buyers.

During the 2020 IBS, I had the privilege of serving as host of the 55+ Housing Tour, alongside my friend Bryon Cohron from Pro Matura. Attendees from industry sectors including home building, remodeling, architecture, marketing, sales and research departed from the convention center to explore two award-winning communities: Heritage at Cadence by Lennar Homes and Trilogy in Summerlin by Shea Homes.

Attendees had varying goals for this tour. One couple who owns a remodeling company in New Hampshire noted they wanted to get a feel for a smaller home and learn how builders promote right sizing. Another noted that she loves seeing how other communities approach designing for our market, so her goal was to be inspired by the homes and lifestyles and discover how she could apply that inspiration for her market and buyers.

The first stop for our bus was Heritage at Cadence. Located in Henderson, just a short drive from downtown, Heritage is part of Cadence, a master-planned community. When working to create excitement

for our communities, our customers need to picture themselves within not just the sticks and bricks of our homes, but the overall community. Heritage at Cadence did not disappoint. The picturesque skyline of the mountains and downtown Las Vegas, the Clubhouse bustling with activity, and the homes themselves lend themselves to a wonderful offering.

Heritage at Cadence will have 1,000 homes once complete, and boast multiple floor plans ranging from 1,200 to 2,900 square feet. Traveling is important to its buyers, so 90% of home owners have an optional recreational vehicle (RV) garage (which is not a normal feature in homes in my market of Virginia). There was also a model to showcase this option. Brian, our new home consultant and tour guide, shared that this heavily promoted feature complements the lifestyle aspirations its customers have.

Messaging within the models also subtly highlighted some of the features that appeal to the 55+ market, including energy efficiency and eco-friendly aspects. Lennar does a great job of highlighting its smart-home options, which are a huge selling point among buyers. We also visited its Next Gen model home — part of its Symphony line — which has a space within that could be used for a multigenerational ensuite.

The tour concluded with a visit to the recreation center. The space contains more than 20,000 square feet of





indoor and outdoor amenities, and was bustling with activity. Nearby, home owners gathered in the café for smoothies, and a packed exercise class was underway. The space certainly was impressive, and you could tell that home owners valued the amenities and used them significantly.

Developed by Shea Homes, the community, like Heritage at Cadence, is also just a short drive from downtown Las Vegas, but it felt like it was worlds away. The community spans 22,000 acres of a master-planned community in Summerlin and will include 354 single-story townhomes when it is completely built. These homes range in square footage from 1,538 to 2,838.

The tour began in the Summerlin Outlook Club, its amenity space. Not only does the space open to wonderful views of the community, but the variety of amenities included — Afterburn (a fitness center),

Amelia's Kitchen (a commercial-grade cooking and flex space), and a resort pool that backs to the nearby Red Rock Canyon National Conversation area — is impressive. It was easy to imagine home owners maximizing the usage of the Club.

We visited six models within three different collections: The Resort, Modern and Luxe. The community offers a total of 13 plans across the collections. The models leveraged staging and design nicely to accentuate unique spaces. The modern aesthetic resonates with buyers, the sales team shared, and matches the area at large. A key design component I enjoyed was a swivel TV wall within the Viewpoint Guest Suite (a winner at the Best of 55+ Awards).

Both communities offered homes and lifestyles that appeal to a wide swath of prospects, many of whom relocate from the East Coast for the weather and access

to outdoors and downtown entertainment. We experienced not just a various ways to appeal to different segments of buyers (e.g., the RV garage or guest suite with swivel TV wall), but also gained insights into the sales processes the communities leverage for prospective buyers well beyond the Strip.

Experience a 55+ Housing Tour during the 2021 IBS to learn best practices and application ideas that can be applied to home design, modeling, and sales and marketing. You may just find a new market to target.



**Beth Haynes**, is the senior account director at Creating Results and for more than 12 years has served as the client lead and strategic partner for 55+, age-restricted community Builder and Developer partners throughout the United States to help drive qualified leads and exceed sales goals.



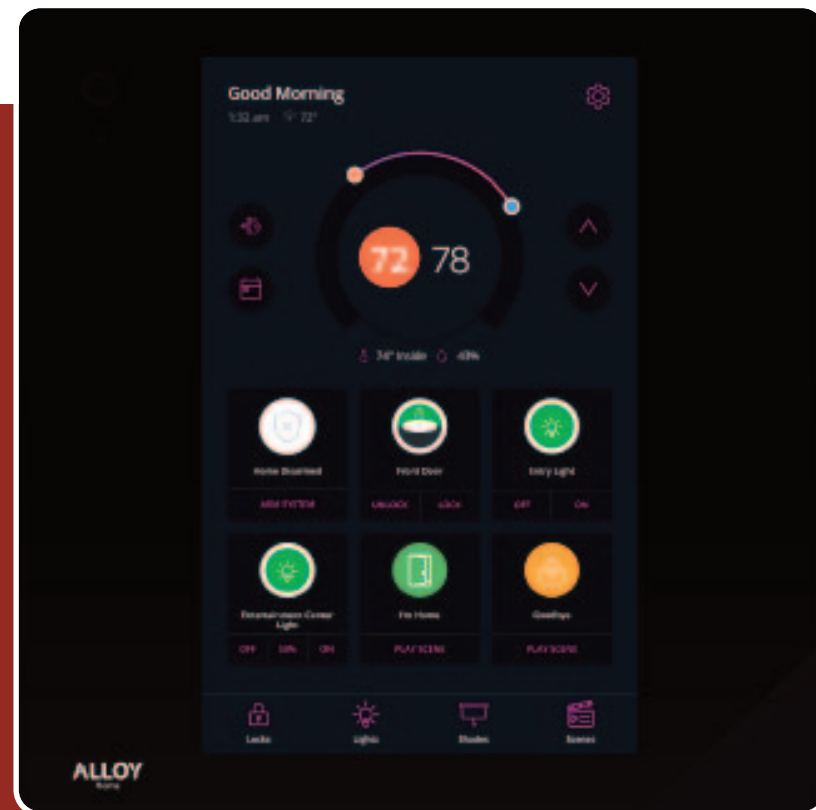


# Hot Products

## SmartRent – Efficient Smart Home Automation

SmartRent is the way of the future for owners, renters and property managers in multifamily communities. With everything in one app, managing a home has never been easier. App users are able to control the thermostat, keyless credentials, turning lights on or off, and much more.

SmartRent is designed for residents and property managers to share access. Residents are able to control the everyday aspects, such as temperature and lights, but managers can monitor system health and administer access credentials. SmartRent is especially appealing to the 55+ home owner or renter because they are able to allow family members access to their security or other smart devices in the event they need assistance.



# Hot Products

## Whirlpool Appliance Suite for Small Spaces

The 55+ home buyer typically downsizes into a smaller space; when doing so, they still want to have the same trusted appliances in their homes. Luckily, Whirlpool recently created an appliance suite for smaller spaces. 55+ and multifamily home owners and renters will be set with the same trusted appliances working in a smaller space, such as a bottom-freezer refrigerator, electric ceramic glass cooktop, dishwasher, front-load stackable washer and electric dryer, microwave, wall oven and standalone freezer.

The appliances feature sleek, neutral and classic looks, so any one living in a small space would appreciate the both durability, functionality and the aesthetic of the appliance suite for small spaces.





## Welcome New 55+ Housing Council Members

Be sure to take advantage of all that NAHB 55+ Housing Industry Council offers.

### JANUARY

Christy Salmon, *Eliant Inc.*  
Jason Brown, *Ascent Builders, Inc.*  
Brad Kline, *Gallant Homes*  
Stephani Alsop, *Artisan Built Communities*  
Shannon Bently, *Artisan Built Communities*  
Glenn Coshatt, *Artisan Built Communities*  
Cammy Luchina, *Artisan Built Communities*  
David Stincer, *Goliath Exteriors, Inc.*  
Linda Thacker, *Artisan Built Communities*  
Byron Anderson, *Valley Glass & Windows*  
Deborah Blake, *The Ipsum Group*  
Johnny Bridges, *Vintage Construction Group, LLC*  
Patrick Coveny, *Arch Const. Group, LLC*  
Matt Dill, *Beechen & Dill Homes, Inc.*  
Joe Gibbons, *Sunstone Construction Group, Inc.*  
Keith Groninger, *Groninger Custom Homes*  
Adam Hahn, *Watts Development Group*  
Kim Hefner, *Allen Homes, Inc.*  
Mark McNaughton, *The McNaughton Company*  
Julie Poepping, *Acel Energy*  
Morgan Ruthman, *The Spnney Group*  
Scott Schaefer, *Shantiniketan International Corp.*

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Brittany Seager, *Genesis Elevator*  
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Ken Witte, *U.S. Bank Home Mortgage*  
JB Baxter, *Flying Horse Realty, Inc.*  
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Lauren Brown, *Brighton Homes, LLC*  
Richard Carriger, *Richard J Carriger Co, Inc.*  
Ann Cook, *Treplus Communities, LLC*  
Jay Goldberg, *Traditions of America*  
Esther Greenhouse, *Esther Greenhouse*  
Tyrik Matthews, *CapeFear Community College*  
Liban Morris, *Creative Innovative Designs*  
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### MARCH

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Lori Combs, *JW Collection*  
Judith Jensen, *Sherwin-Williams and Duron Paints & Wallcoverings*  
Kim LiPira, *Martin Architectural Group*  
Chris Collins, *Winchester Homes*  
Nelson Garcia, *Nelson Garcia Homes, Inc.*  
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