Advancing Housing Security for Rural Older Adults

A Modular Housing Case Study

AGE+

Communities + Generations + Innovations

To Our Partners

On behalf of AGE+, I am pleased to share this case study highlighting our successful implementation of affordable, age-friendly modular housing developments in rural Oregon. These projects illustrate how collaborative innovation, universal design, and rural equity can come together to meet the urgent housing needs of older adults quickly and at scale.

We hope this case study offers useful insights for your own work and demonstrates the potential of modular construction to transform how Oregon addresses its affordable housing challenges. We welcome the opportunity to discuss this model further and explore how we can collectively advance solutions that benefit housing-challenged areas across the state.

Sincerely,

Stephanie Hooper
President & CEO, AGE+

About AGE+

AGE+ is a 501(c)3 nonprofit organization registered in the state of Oregon. Its mission is to empower communities of all ages to value and care for older adults through innovative programs, policy, advocacy, and direct service.

AGE+ works with communities across Oregon to connect people, share what has been learned, and move practical solutions forward so older adults and their support networks have real opportunities to thrive. Some of AGE+'s work includes building affordable, accessible housing in rural areas, advancing legislation to create Oregon's first Multi-Sector Plan for Aging, and developing digital literacy programs.

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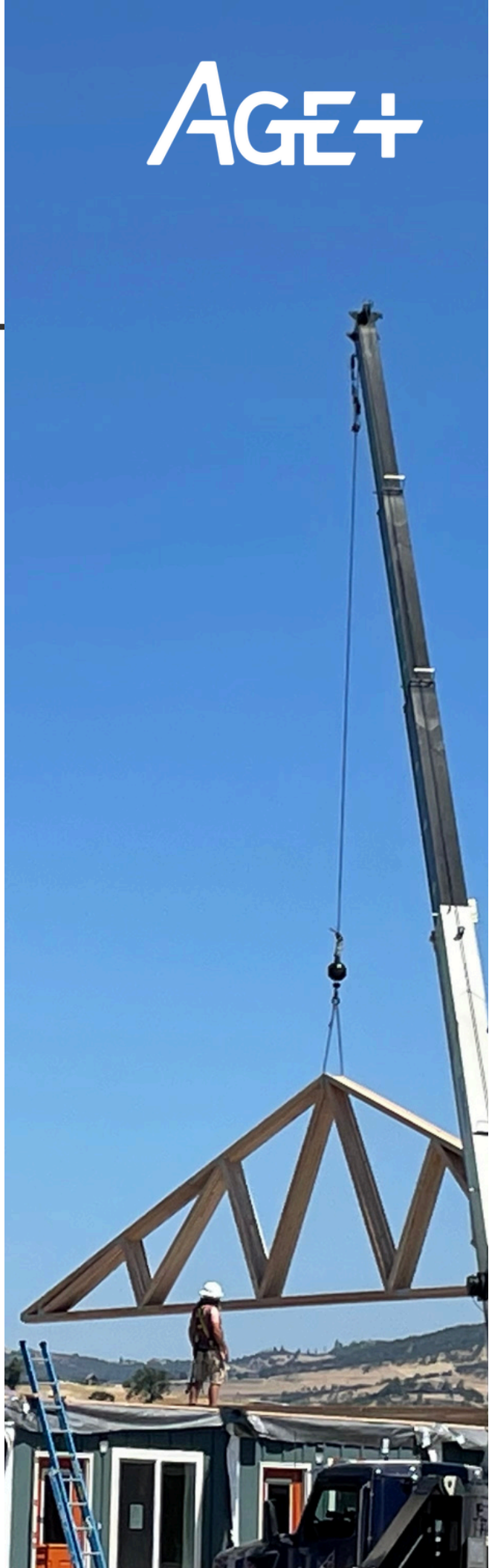
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Executive Summary

AGE+ is tackling the affordable housing crisis for older adults in Oregon through a replicable model of modular housing. With three projects completed in two rural communities within three years, we have demonstrated how high-quality, age-friendly housing can be delivered efficiently and at lower cost, with design features tailored to support aging in community.

Given the complex barriers in affordable housing production, including financing gaps, zoning limitations, labor shortages, and permitting delays, AGE+ developed a community-rooted, cost-effective, and scalable solution. This approach addresses the growing need for smaller developments that meet the unique needs of rural older adults and serves as a blueprint for statewide transformation.



Introduction

Oregon faces a chronic shortage of affordable, suitable housing options for an aging population that now outnumbers children. Many older Oregonians live on fixed incomes and face limited housing options that are neither affordable nor designed for aging. Redevelopment trends have reduced the supply of smaller, one-bedroom units, and traditional development approaches fail to produce accessible housing at the scale, pace, or price point needed.

Existing Barriers

The central policy question guiding this initiative was straightforward yet complex: How can affordable, age-friendly housing be delivered in rural areas on budget and on time, with design features that promote autonomy and connection while overcoming regulatory, capacity, and financing constraints? Rural Oregon communities face inconsistent zoning codes, fragmented permitting processes, and limited development capacity. Financially, nonprofits encounter high predevelopment costs and limited access to bridge loans or flexible capital. These barriers collectively stall small projects even when land, need, and community exist.

Scope

This case study is relevant to developers, local governments, state agencies, funders, and policymakers seeking replicable solutions that combine modular construction, universal design, and rural equity. Although centered on housing for older adults, the strategies demonstrated here extend beyond one population and can support a range of housing priorities, including workforce, farmworker, and transitional housing.



Approach

AGE+ emerged as a developer in response to repeated feedback from rural communities highlighting the shortage of appropriate housing for low-income older adults, a gap that traditional developers struggled to make feasible at the small scale required. AGE+ utilized their proven asset-based community development model, paired with deep expertise in aging, to demonstrate a solution that prioritized:

- Rents in the $500–$800 per month range
- Age-friendly design
- Mitigating development capacity constraints in rural communities
- Reducing construction costs and timelines

By utilizing a modular construction approach, AGE+ limited the production risk and management demands of traditional site-built construction while introducing a new application of modular construction to the affordable housing production sector. Interviews, community assessments, and feasibility studies informed both design and financing strategies.



Challenges

The initiative looked to overcome multiple barriers encountered among most rural housing initiatives, such as:

- Outdated or inconsistent land-use rules across jurisdictions that add months to the predevelopment process
- Rural skilled labor shortages that limit local hiring, especially among MWESB* providers
- Higher per-unit soft costs for smaller developers who cannot spread them across large projects
- A limited pool of modular transport options in Oregon that creates scheduling bottlenecks and requires careful coordination

Despite these hurdles, AGE+ maintained timelines and budgets through careful risk management, fixed-price modular contracts, and close oversight.

*Minority, Women Owned, Emerging Small Business and Veteran Business Enterprises



Solutions Implemented

To overcome these challenges, AGE+ instituted a suite of operational and financial innovations:

- Application of universal design principles at inception to ensure suitability for any population, but most certainly older adults
- Standardization of a single-story layout to eliminate the need for additional architectural or structural engineering, as well as elevators
- Scheduling of facility fabrication and on-site preparation to occur in parallel, cutting average delivery time by several months
- Implementation of digital/remote monitoring of the construction process to allow real-time oversight and documentation at the fabrication facility
- Securing fixed-price bids from modular producers and pre-purchasing materials to decrease cost escalation
- Employment of a development-consultant project manager in place of a general contractor to lower overhead and improve accountability
- Use of a centralized state permitting process for modular construction to streamline approval timelines to 45 days
- Creation of a scope gap checklist to clarify site versus facility responsibilities
- Establishment of community relationships to secure staging areas for modular units prior to placement

Results

The AGE+ demonstration program led to three developments completed in three years, resulting in 72 accessible units across Jefferson and Jackson Counties. Each development includes a community space for residents that reduces social isolation, supports educational programming, fosters intergenerational activities, and enhances the overall well-being of older adult residents. Most notable results include:

- Reducing the construction timeline from groundbreaking to lease-up to 9 months
- Per unit costs averaging $175,000-206,000

Community feedback confirmed strong neighborhood acceptance and pride in the modular design, while local planners reported increased confidence in managing modular projects. Together, these outcomes demonstrate a replicable workflow for future developers entering the modular housing space.

Notable Disaster Response Capacity

In July 2024, a duplex unit experienced fire damage originating from a neighboring external storage shed. Fire protection mitigation between units kept the fire from spreading to the conjoined unit. The estimate to refurbish/remediate the burnt unit totaled $130,000, with a 12-month timeline. Alternatively, the cost to replace the entire unit was $140,000, with a 3-month timeline and included a reset warranty. Ultimately, insurance approved direct replacement, and production of the new unit was worked into the factory's existing schedule. Upon completion and transport, the damaged unit was removed from the foundation and adjoining roof line, and the new unit was set and seamed to the remaining duplex unit. Total rental income loss was 6 months from the incident to occupancy, versus 15 months.

Policy Recommendations

Oregon's housing system can accelerate production and reduce costs by adopting several targeted policy reforms drawn from this demonstration, such as:

- Prioritizing projects receiving public funding that incorporate universal and adaptable design to be suitable for any age or stage
- Providing technical assistance to traditional contractors to understand and incorporate unique site specifications to install projects, particularly as it relates to foundation and finishing work
- Providing incentives or investing in capacity to increase the number of modular unit transportation providers (currently two in the state) to reduce costs and spur economic development by creating new business opportunities in rural areas
- Requiring all publicly funded projects to incorporate universal and adaptable design, which can be accomplished with standardized modular designs
- Requiring local municipalities to accept modular housing projects of a size greater than a fourplex in their planning process as if they are site-built homes

Conclusion

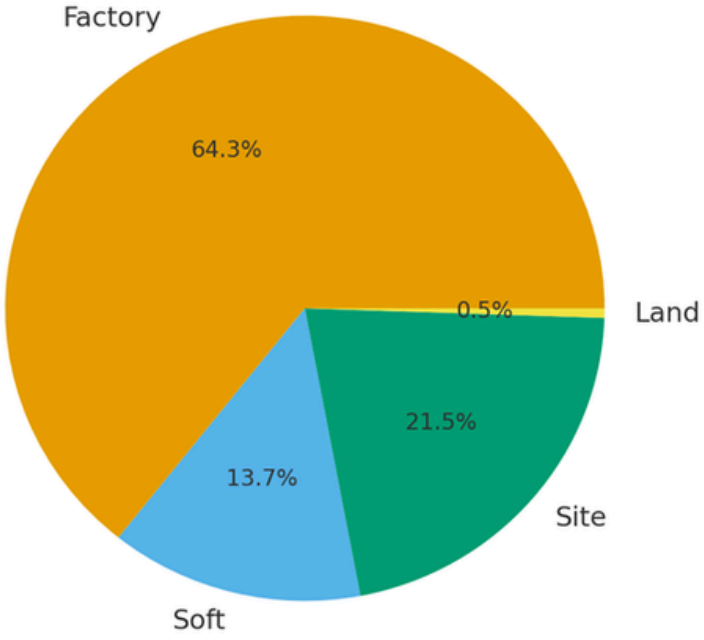
AGE+ successfully demonstrated how modular construction, when combined with community-centered design, advocacy, and practical innovation, can solve persistent rural housing challenges. This case study shows that affordable, age-friendly housing is not only possible, it's scalable. Modular housing must now be considered a central strategy in Oregon's broader housing response.

Appendix A
Consolidated Project Comparison Table

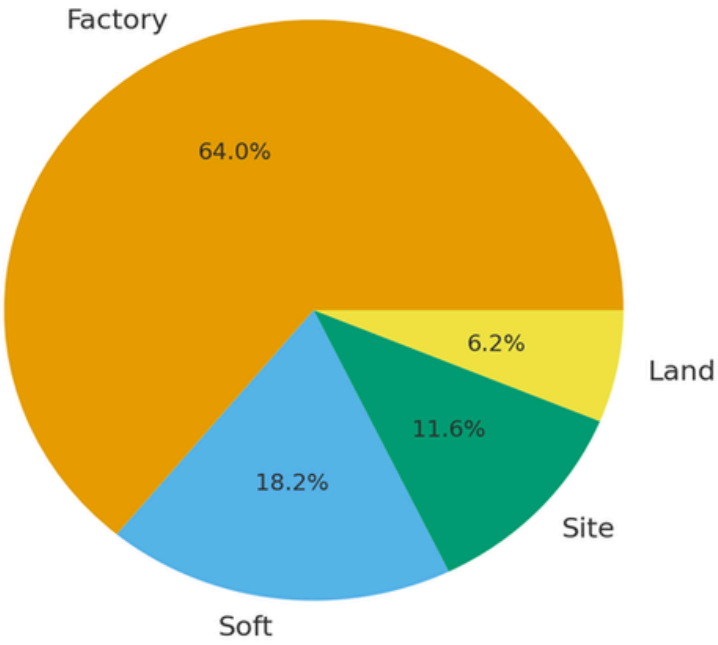
Project Name	Madras Senior Apartments	Suncrest Commons	Oro Vista Village
Number of Rentals	24	22	26
Financing	LIFT	LIFT	GHAP
Cost Per Unit	$158,486	$177,450	$219,511
Average Rent	$750	$750	$795
Factory Cost	$2,446,500	$2,499,664	$2,614,372
Soft Cost	$519,292	$708,715	$954,771
Site Cost	$817,845	$451,623	$735,036
Land Acquisition	99 year lease	Purchase	Purchase
Land Cost	$20,000	$243,897	$620,536
Total Cost	$3,803,667	$3,903,899	$5,707,290

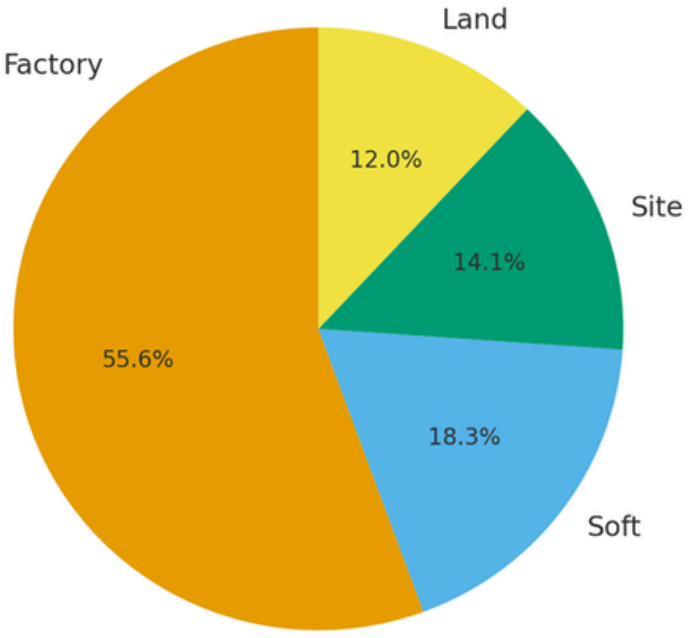
Appendix B
Consolidated Project Comparison: Cost Breakdown

Madras Senior Apartments



Suncrest Commons (Talent, OR)



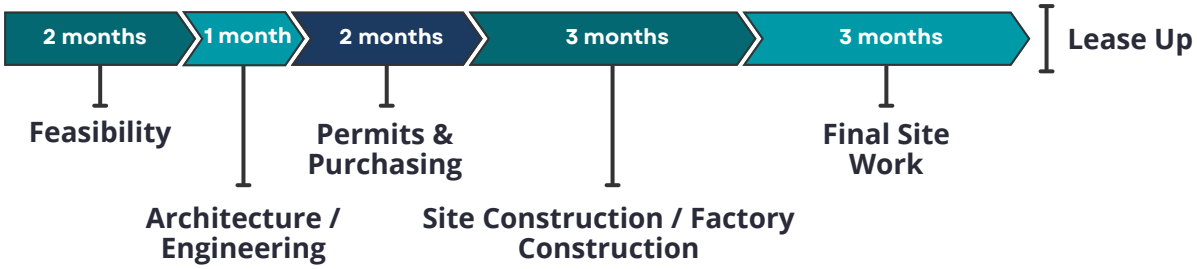


Oro Vista Village (Talent, OR)

Appendix C
Production Timeline

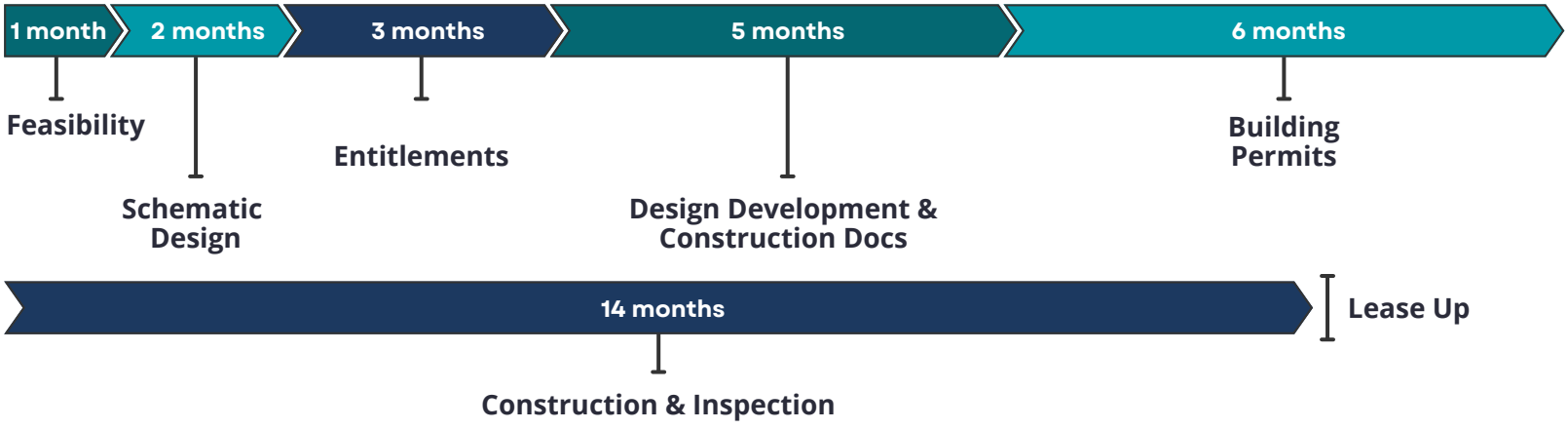
Modular Housing Production
9-12 Months



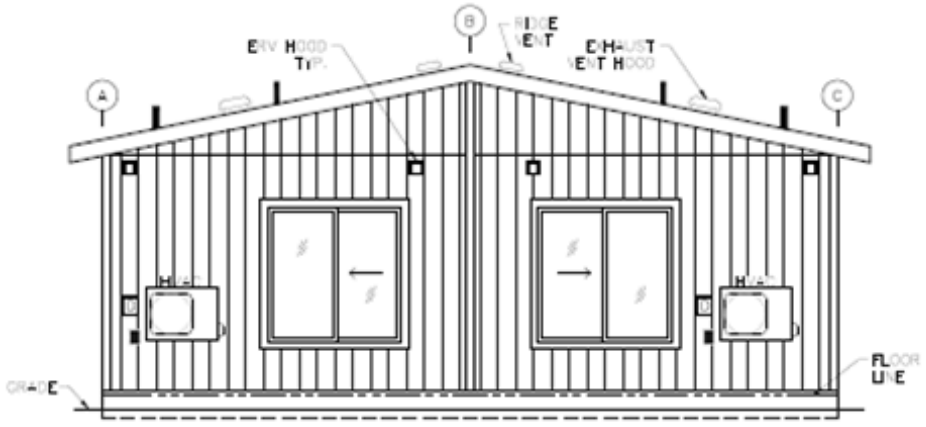


Typical Affordable Housing Development
28-36 Months



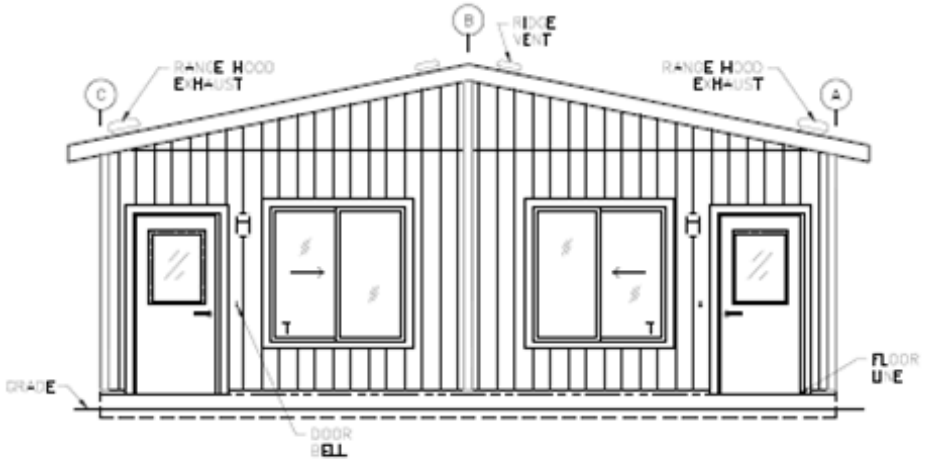


Appendix D
Floor Plans



WALL 1 ELEVATION

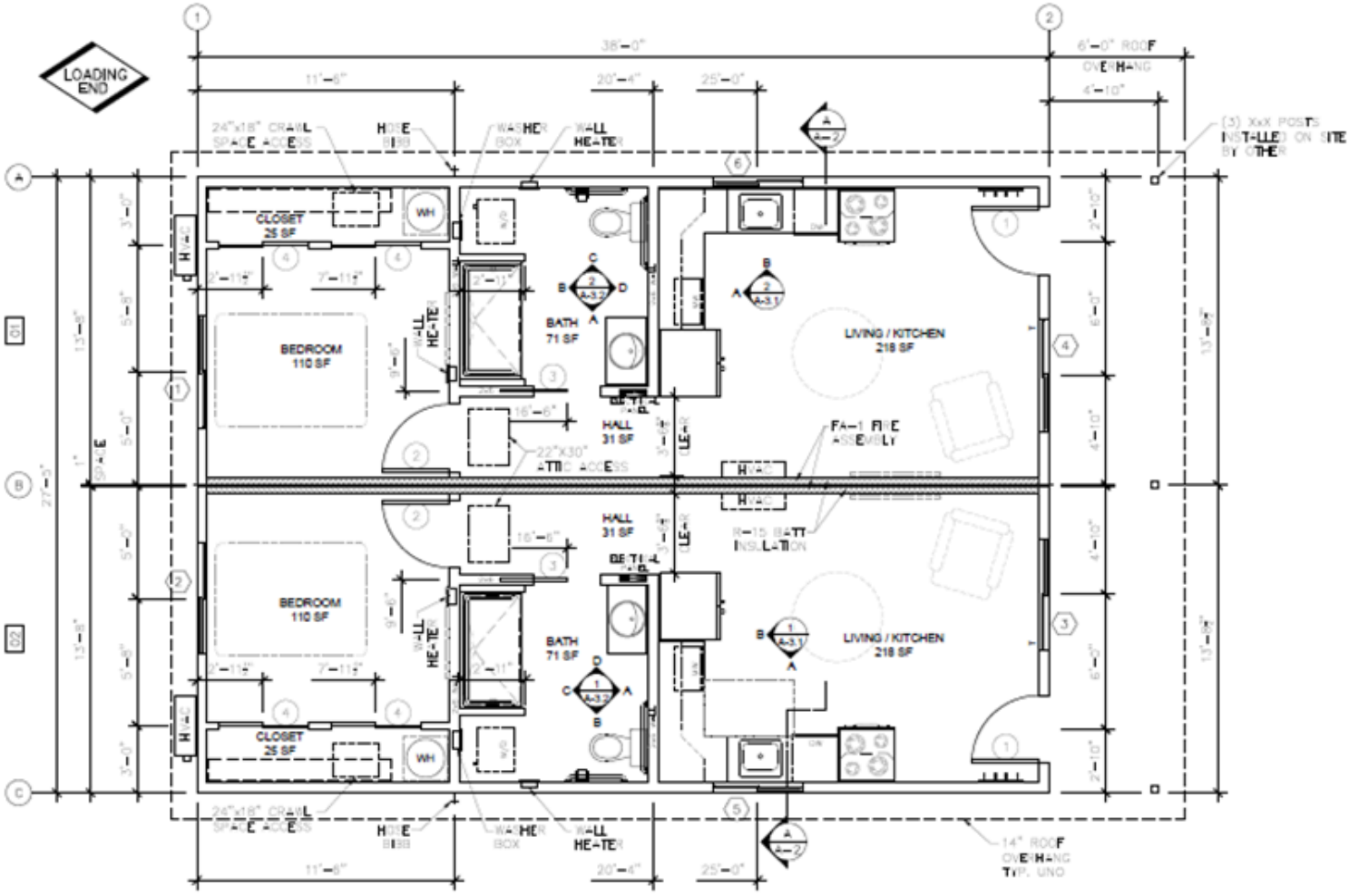
SCALE: 1/4" = 1'-0"



WALL 2 ELEVATION

SCALE: 1/4" = 1'-0"

Floor Plans



FLOOR PLAN

SCALE: 1/4" = 1'-0"

Appendix E
Photos





Madras Senior Apartments

Photos





Suncrest Commons (Talent, OR)

Photos





Oro Vista Village (Talent, OR)



Contact Us

AGE+ is looking for local leaders who want to partner with them to bring affordable housing to older adults in more communities. To learn more about how your organization can bring affordable housing to older residents in your community, or for other inquiries regarding AGE+'s modular housing work, please contact us:

AGE+
P.O. Box 800
Clackamas, OR 97015
T: (503) 408-4759

info@ageplus.org
www.ageplus.org