



INCREASING AWARENESS OF CHALLENGES OF AN AGING POPULATION

By 2030, more than 22 percent of Illinois residents are expected to be 60 years old or older, up from just over 17 percent in 2017. This is a demographic shift with huge ramifications for the REALTORS® who serve seniors planning for retirement, as everything from access to public transportation to demand for single-level floorplans comes to the forefront. And it's not just REALTORS® who must face the challenges posed by this generational shift. Local community policymakers increasingly face a balancing act of making communities senior-friendly while simultaneously maintaining budget discipline.

Illinois REALTORS® formed a Senior Housing Working Group to study this issue and make recommendations to help the association and those it serves adapt to the changes. The task force found many in the state were unaware of the impact that an aging population would have on communities and the industry. Based on the task force's work, the association took steps to fill this informational void.

- Illinois REALTORS® created a resource guide for the state's local level policymakers which provides examples of policies nationwide which made communities more livable for seniors.
- The association set up webpages to provide links and data on the challenges facing REALTORS® and policymakers. The page also has links to resources provided by the National Association of REALTORS®, and information for members interested in obtaining the Senior Real Estate Specialist designation.
- A brochure was designed for Illinois REALTORS® members to distribute to policymakers which provides contacts for the association's government affairs team and gives a synopsis of available resources.
- The association conducted a statewide survey to gauge awareness of issues relating to an aging population's housing needs. The survey provided one of the first comprehensive snapshots of the concerns seniors have about their future housing situations. It provides feedback on what housing attributes were most desirable for the elderly, and showed growing concern over the state's budget crisis and the resulting impact it could have on property taxes.
- To bolster awareness with its membership, Illinois REALTORS® created shareable infographics with the survey results, and issued a statewide news release on the findings.

The association's work positions it as a leader when it comes to understanding senior housing needs, and it allows Illinois REALTORS® to serve as a resource for policymakers who are just beginning to become aware of the issue. The association shares this campaign as an example because it is adaptable to other local and state associations which may face similar demographic shifts.

Municipal Services to Keep Seniors in their Homes

HANDS-ON HELP

There are a number of practices and programs that planners in collaboration with municipal service departments can implement to address safety and assistance with seasonal needs around the house. For example:



Implement targeted services such as sidewalk snow removal, grass cutting and trash collection.



Establish heating and cooling centers.

PROPERTY TAX OR OTHER ADMINISTRATIVE ASSISTANCE

- Municipalities, counties or townships can consider a service to assist seniors with the paperwork associated with applying for important tax breaks and other administrative needs.



TRAINING AND EDUCATION

Some local communities have implemented general first-aid and other health and safety training.

- Provide specific senior-related training for municipal first responders (firemen, paramedics) or other community volunteers and leaders so that older adults can be quickly assisted in crisis situations.

The toolkit is not intended to have all of the solutions, however we hope that it helps begin conversations within your community to find practical and helpful solutions to a growing segment of your population that contributes so much to your community!

Please access the tool-kit at www.illinoisrealtors.org/Senior-Toolkit

We hope to be part of those discussions and look forward to being a resource for you.

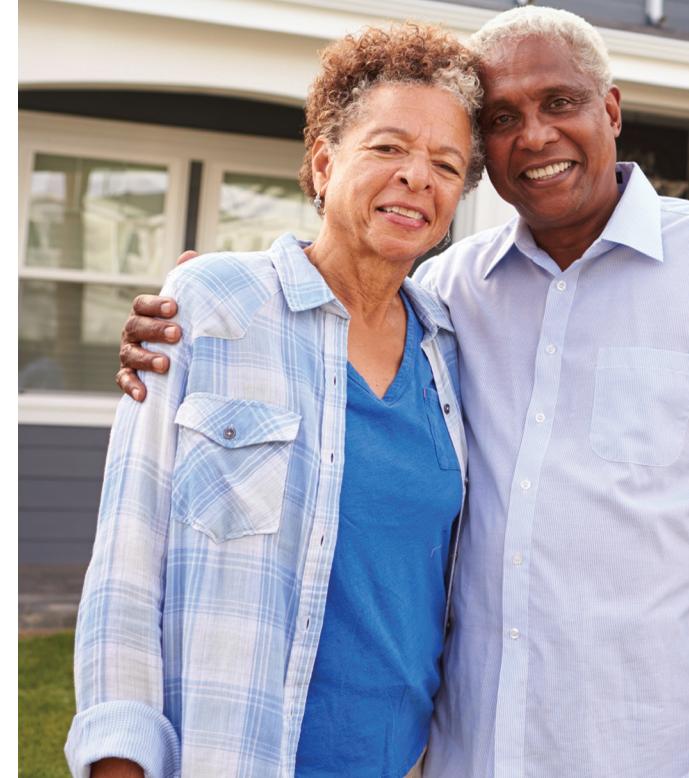


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This toolkit was developed by Illinois REALTORS® with content adapted from the Chicago Metropolitan Agency for Planning's Aging in Place White Paper.

Planning for Senior Housing

in your Municipality



www.illinoisrealtors.org/Senior-Toolkit

WHY IT MATTERS

Planning for the needs of seniors is a key priority and challenge for the region

The country's population of older residents has grown significantly over the past several decades and is projected to continue growing.

A majority of people will reach the age of 65 and over in their lives. All will need a safe and supportable place to live whether they remain in their current home or transition to a new phase in their life's journey.

The Illinois REALTORS® has developed a digital toolkit with ideas and resources which communities can adopt, but which won't substantively increase housing costs or undermine private property rights.



The digital kit will reveal ideas from around the country with common sense solutions.

The tool-kit focuses on best practices

with suggested strategies for senior housing related issues at the municipal level.

Topics include:

1. Land Use and Regulatory Structures
2. Housing Strategies
3. Municipal Services to Keep Seniors in Their Homes

Land Use and Regulatory Structures

NEIGHBORHOOD DESIGN

Neighborhood design contributes to age-friendliness. Age-friendly neighborhoods are walkable, accessible to amenities and services and offer housing and transportation choices.

When creating land use and zoning policies, promote flexible zoning with senior focus:

- Consider overlay style concepts
- Incorporate senior residences in downtown areas
- Reduced parking for senior housing

CODES AND DEVELOPMENT GUIDELINES

- Care should be taken to make sure that multi-family housing meets both the design standards of the Illinois Accessibility Code (IAC)¹ and the Fair Housing Act.²
- Secondly, create codes to incorporate incentive-based universal design principals.
- Incentivize smaller minimum floor areas and lot sizes that foster more compact development.³
- Accommodate diverse living arrangements and work with your local corporate counsel to verify definitions of family are not overly restrictive.



¹ <https://www.illinois.gov/cdb/business/codes/pages/illinoisaccessibilitycode.aspx>

² <https://www.huduser.gov/portal/publications/destech/fairhousing.html>

³ <https://www.planning.org/policy/guides/pdf/agingincommunity.pdf>

Housing Strategies

MODIFICATION AND REPAIR

Home modifications and maintenance are fundamental to keeping seniors safe in their homes. Policies and programs must be affordable since the senior or family member may do some work themselves.

When developing a modification or repair programs there are some basics:

- Streamline your permitting and regulatory processes or provide fee waivers.
- Help facilitate a volunteer network through non-profit, educational and faith-based institutions.
- Establish an education and awareness program of available municipal services.
- Maintain a database of qualified and certified trade industry professionals.
- Consider current funding streams reallocated for assistance to low and moderate-income seniors.
- Consider an accessory dwelling unit policy.

DEVELOPMENT OF NEW SENIOR HOUSING

The demand is there for homes that allow a person to age in place. Diverse strategies should be contemplated. For example:

- Senior housing should be part of both residential and commercial zoning districts and accommodate for both aging in place and practical mixed-use strategies.
- During planning discussions reach out to local trade associations in the real estate and building industry.
- Consider multi-generational, modular or shared-home solutions .

www.illinoisrealtors.org/Senior-Toolkit





Planning for Senior Housing in your Municipality: Why it Matters

Planning for the needs of seniors is a key priority and challenge for the region. The country's population of older residents has grown significantly over the past several decades and is projected to continue growing. According to the United States Administration on Aging, the number of residents who are 65 and older will more than double by 2040, reaching approximately 81.2 million and representing 20% of the nation's population.

Chicago Community Trust's 2010 white paper, "A Quest for Equality," found that with the aging of the baby boomer generation, the percentage of people with disabilities in the population is likely to continue to grow quickly.¹

This phenomenon will have major impacts on future housing and land use demand. Communities will need to plan proactively to meet that demand, both to protect the rights and well-being of vulnerable residents, and to invest in everyone's future. Indeed, age-friendly planning benefits people of all ages and abilities, creating healthy, sustainable places ideal for both "growing up and growing old²." Such planning is also far-reaching in its relevancy. A majority of people will reach the age of 65 and over in their lives. All of them will need a safe and supportable place to live whether they remain in their current home or transition to a new phase in their life's journey.

This Tool-kit focuses on the best practices for senior housing related issues at the municipal level. The strategies suggested in this tool kit are in the following three areas:

- 1) Land Use and Regulatory Structures**
- 2) Housing**
- 3) Municipal Services Directed to Seniors**

This Tool-kit was developed by the Illinois Association of REALTORS with support and content provided by the Chicagoland Metropolitan Agency for Planning.

¹ http://www.cct.org/sites/cct.org/files/CCT_QuestForEqualityWhitePaper_1110.pdf

² "Communities For All Ages Resource Guide." Available at: <http://communitiesforallages.org/>.

Land Use and Regulatory Structures

Neighborhood Design

Neighborhood design is one of the important contributors to age-friendliness. Age-friendly neighborhoods are walkable, offer housing and transportation choices, and access to basic needs and amenities, including services, jobs, and open space.

When creating land use and zoning policies here are a few examples to draw from:

- Promote flexible zoning with senior focus:
 - Allow senior living facilities in single-family residential zones.³
Ex. Zoning Code, Royal Oak, MI. §770-72
<http://ecode360.com/4479797?highlight=senior#4479797>
 - Ex. Zoning Code, Sec. 12.04.035, Bothell, WA
<http://www.codepublishing.com/wa/bothell/?Bothell12/Bothell1204.html&?f>
 - Consider overlay style concepts
Ex. Zoning Code. Sec. 134-203, Cobb County, GA
https://www.municode.com/library/ga/cobb_county/codes/code_of_ordinances?searchRequest=%7B%22searchText%22:%22senior%22,%22pageNum%22:1,%22resultsPerPage%22:25,%22booleanSearch%22:false,%22stemming%22:true,%22fuzzy%22:false,%22synonym%22:false,%22contentTypes%22:%5B%22CODES%22%5D,%22productIds%22:%5B%5D%7D&nodeId=PTIOFCOCOCODE_CH134ZO_ARTIVDIRE_S134-203RSRESELIDI
 - Incorporate senior residences in downtown mixed-use and commercial areas.
Ex. Zoning Code §17.18.070, Orange, CA.
https://www.municode.com/library/ca/orange/codes/code_of_ordinances?nodeId=TIT17ZO_CH17.18CODI_17.18.070COUSRE
 - Reduce parking requirements for senior housing.
Ex. Zoning Code, Sec. 7.1.4(C), Raleigh, NC
<http://www.raleighnc.gov/content/extra/Books/PlanDev/UnifiedDevelopmentOrdinance/files/assets/basic-html/index.html#178>

Building Codes and Development Guidelines

While building codes and development guidelines are sometimes outside the direct purview of planners, they can play an important role in supporting aging in place. As

³ <http://www.aarp.org/content/dam/aarp/livable-communities/plan/planning/Growing-Older-in-Clark-County-AARP.pdf>

such, planners may want to work with the building department, and other appropriate municipal staff on adopting ordinances or guidelines that are age-friendly.

Here are some ideas and examples to consider:

- For instance, care should be taken to make sure that multi-family housing meets both the design standards of the Illinois Accessibility Code⁴ (IAC) and the Fair Housing Act⁵. Statewide, the IAC requires that new residential housing be accessible to persons with disabilities. Under the IAC, prior to issuing permits, municipalities must evaluate whether the designs comply with the IAC. However, municipalities should also confirm whether the proposed designs demonstrates compliance with the new construction provisions of the Fair Housing Act, therefore, ensuring accessibility/usability by persons with disabilities. These provisions require that multi-family housing with four or more units include basic attributes of accessibility (e.g., accessible entrances, accessible routes, accessible kitchens and bathrooms, and accessible common areas).
- Secondly, creating codes to incorporate universal design principals utilizing an incentive based approach can go a long way to increase units while also protecting property rights and keeping costs down.

Ex. Universal Design Incentive Model Ordinance, Suffolk Co. NY.

<http://www.suffolkcountyny.gov/Portals/0/planning/Publications/scpcunidesinc030310r.pdf>

- Incentivize smaller minimum floor areas and lot sizes that foster more compact development.⁶

Housing Strategies

Modification and Repair

Home modifications and maintenance are fundamental to keeping seniors safe in their homes. There are a variety of assistance programs that a community can implement for these modifications. Some communities support such programs through the U.S. Department of Housing and Urban Development (HUD) Community Development Block grants (CDBG) and HOME Investment Partnership Funds. However, a diversified

⁴ <https://www.illinois.gov/cdb/business/codes/pages/illinoisaccessibilitycode.aspx>

⁵ <https://www.huduser.gov/portal/publications/destech/fairhousing.html>

⁶ <https://www.planning.org/policy/guides/pdf/agingincommunity.pdf>

strategy is always best since federal funding levels can change. Some communities rely on local funding, volunteer services, and/or collaborations with the local township, county, and neighboring communities.

Keeping policies and programs affordable for modifications and repair is important since often times, it is the family or the senior themselves that are doing the remodeling. The remodeling industry is seeing an increase of demand for this service as well. According to the National Association of Home Builders, in a survey of remodelers, 72% state that they are completing remodeling projects that include aging-related improvements.

When developing a modification or repair programs there are some basics you can follow and some examples you can explore:

- Streamline your permitting and regulatory processes or provide fee waivers to make it more affordable for residents to make home modifications.
Ex. Permit waiver program, Chicago, IL
http://www.cityofchicago.org/city/en/depts/bldgs/provdrs/stand_plan/svcs/permit_fee_waivers-seniors.html
- Help facilitate a volunteer network through non-profit, educational and faith-based institutions for things such as yard work and light home maintenance.
Ex. Grants to non-profits, McHenry Co., IL
<http://www.scvnmchenrycounty.org>
Ex. Website with non-profit information, Naperville, IL
http://www.naperville.il.us/dynamic_content.aspx?id=28846
- Establish education and awareness program of available municipal services for seniors to homeowners and caretakers.
Ex. City services for seniors website, St. Charles, IL. <http://www.stcharlesil.gov/residents/resources-seniors>
Ex. Printed and digital newsletters, Central Illinois. <http://content.seekandfind.com/bulletins/01/1211/20150701N.pdf>
- Maintain a database of qualified and certified trades industry professionals.
Ex. Include National Association of Homebuilders and National Association of REALTORS senior specialists directories on your website.
http://www.nahbclassic.org/directory_list.aspx?directoryID=188&2910=IL&proximityLimit=50
<http://www.sres.org>
- If feasible, consider allocating funding streams such as CDBG for assistance to low and moderate-income seniors for necessary modifications and repairs.
Ex. Simple handyman program for light repairs, Rocklin, CA. http://www.rocklin.ca.gov/depts/develop/housing/housing_assistance/home_repair_assitance.asp
Ex. Emergency Home Repairs for Seniors, Madison Co., IL.

http://www.co.madison.il.us/departments/community_development/community_services.php

Ex. Deferred loans for repairs, Bloomington, IL.

<http://www.cityblm.org/index.aspx?page=92>

- Consider an accessory dwelling unit policy that is intended for caretakers or family.
Ex. Accessory Dwelling Ordinance, Newcastle WA.
<http://www.codepublishing.com/WA/Newcastle/#!/newcastle18/Newcastle1831.html#18.31.030>
http://www.ci.newcastle.wa.us/planning_division/documents/ADUApplication.pdf

Development of New Senior Housing

Making senior housing an area of focus for new development simply makes good sense. The demand is there for homes that allow a person to age in place. Out of the box strategies should be contemplated. According to the most recent National Association of REALTORS Home Buyer and Seller Report, 13% of home sales in 2014 were from multigenerational home purchasers and several national homebuilders are now coming up with specific designs to meet that demand.

When considering the future housing elements for your community here are some ideas and examples for you to consider:

- Senior housing should always be a component of comprehensive planning. Senior housing should be part of both residential and commercial zoning districts to accommodate for both aging in place and practical mixed-use strategies that allows seniors easy accessibility to shopping, transportation and other services.

Ex. Chicagoland Metropolitan Agency for Planning scenario evaluation for land use planning for elderly residents.

<http://www.cmap.illinois.gov/about/2040/supporting-materials/process-archive/scenario-evaluation/scenario-outcomes/elderly-residents>

Ex. Village of Lansing Comprehensive Plan highlights senior housing options. Lansing, IL

[http://www.villageoflansing.org/docs/](http://www.villageoflansing.org/docs/Lansing_Comprehensive_Plan_ADOPTED_July_2014.pdf)

[Lansing_Comprehensive_Plan_ADOPTED_July_2014.pdf](http://www.villageoflansing.org/docs/Lansing_Comprehensive_Plan_ADOPTED_July_2014.pdf)

- During planning discussions reach out to local trade associations in the real estate and building industry to help guide decision making on the "where and what" the market is demanding and where a city or village can best plan for current and future senior housing needs.

Ex. Illinois Association of REALTORS local Government Affairs Directors who are

experts in land-use and property regulations.

<http://www.illinoisrealtor.org/localgovernment>

Ex. National Association of the Remodeling Industry universal design specialists.

<http://www.nari.org/consumers/find-a-remodeler/>

Ex. Local REALTORS with Senior Real Estate Designation

<http://www.sres.org>

Ex. Local Builders with the Certified Aging in Place specialization

[http://www.nahbclassic.org/directory_list.aspx?](http://www.nahbclassic.org/directory_list.aspx?directoryID=188&2910=IL&proximityLimit=50)

[directoryID=188&2910=IL&proximityLimit=50](http://www.nahbclassic.org/directory_list.aspx?directoryID=188&2910=IL&proximityLimit=50)

- Consider housing types such as multigenerational, modular or shared-home solutions as part of your overall long term planning to allow for a diverse and affordable selection of home types.

Ex. Multigenerational facts, trends and design concept. <http://porch.com/advice/multigenerational-home-design/>

Ex. Shared Housing Program, DuPage County, IL.

[DC_CS_SharedHousingBrochure.pdf](#)

- Accommodate diverse living arrangements and treat “families of choice” (groups of individuals who are not biologically related but live together and share a kitchen) as traditional families.⁷

Ex. Co-housing Arrangement, National Association of REALTORS

<http://www.realtor.org/articles/cohousing-sharing-space>

Municipal Services to Keep Seniors in their Homes

Hands-on Help

As Homeowners age, they may need assistance with property owner-related tasks in order to stay in their homes. There are a number of practices and programs that planners in collaboration with municipal service departments can implement to address safety and assistance with seasonal needs around the house.

Here are some examples:

- Implement targeted serviced delivery such as sidewalk snow removal, grass cutting, trash collection. Assistance with these chores can help alleviate risk of injury or overexertion for those with chronic health conditions.
Ex. Senior Services options, Cicero, IL
<http://www.thetownofcicero.com/departments/senior-services>

⁷ <http://www.atlantaregional.com/local-government/implementation-assistance/best-practices>

- Establish heating and cooling centers.
Ex. Cooling Center and Weather Tips, City of Naperville, IL
<http://www.naperville.il.us/keepcool.aspx>
Ex. Emergency Warming center resource page, St. Clair County, IL
<http://www.co.st-clair.il.us/Pages/emergencyShelters.aspx>

Property tax or other administrative assistance

Illinois Property Tax Code already offers Senior Citizens Homestead Exemptions, Senior Citizens Assessment Freeze Homestead Exemptions, and Senior Citizens Tax Deferrals. These programs can save seniors hundreds of dollars each year.

- Municipalities, counties or townships can consider a service to assist seniors with the paperwork associated with applying for these important tax breaks. Often times this can be part of a broader senior services program.
Ex. Senior Services, Village of Glenview, IL
<http://glenview.il.us/Pages/SeniorServices.aspx>

Training and education

Some local communities have implemented general first-aid and other health and safety training that can compliment other professional education first responders have already attained.

- Provide specific senior related training for municipal first responders (firemen, paramedics) or other community volunteers and leaders so that older adults can be quickly assisted in crisis situations.
Ex. Health Education options, Monroe Township, NJ
http://www.monroetwp.com/health_humans.cfm

This tool-kit is not intended to have all of the solutions, however we hope that it helps begin conversations within your community to find practical and helpful solutions to an ever-growing segment of your population that have and will continue to contribute so much to your community!

We hope to be part of those discussions and look forward to being a resource for you.

Illinois Seniors' top concern: Property taxes



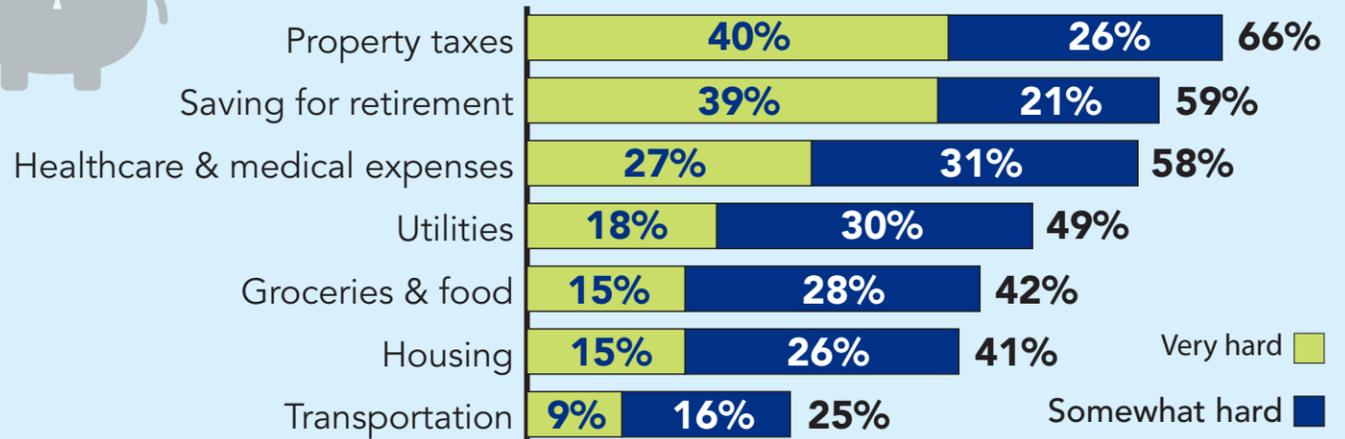
How are senior citizens faring in Illinois? Illinois REALTORS® Senior Housing Working Group commissioned a survey of state residents 55 and older about how they felt about their current living situations and what they wanted in housing as they aged. The survey was part of an initiative by the association to better understand seniors' housing needs and to help REALTORS® meet those needs.

Top concern for state's seniors: Property taxes

Paying property taxes tops the list of financial concerns for seniors surveyed.



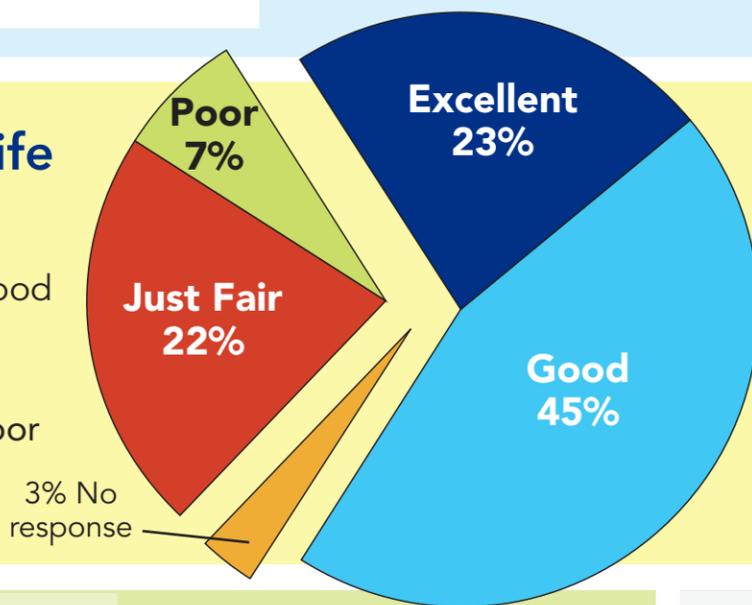
How hard is it to afford:



Quality of Life

68%
Total Excellent/Good

29%
Total Just Fair/Poor



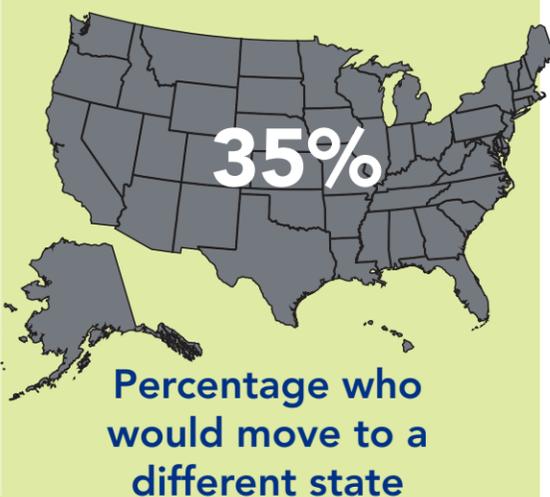
Despite taxes, older adults generally happy in state

68% of seniors surveyed said they rated the quality of life in Illinois as excellent or good.



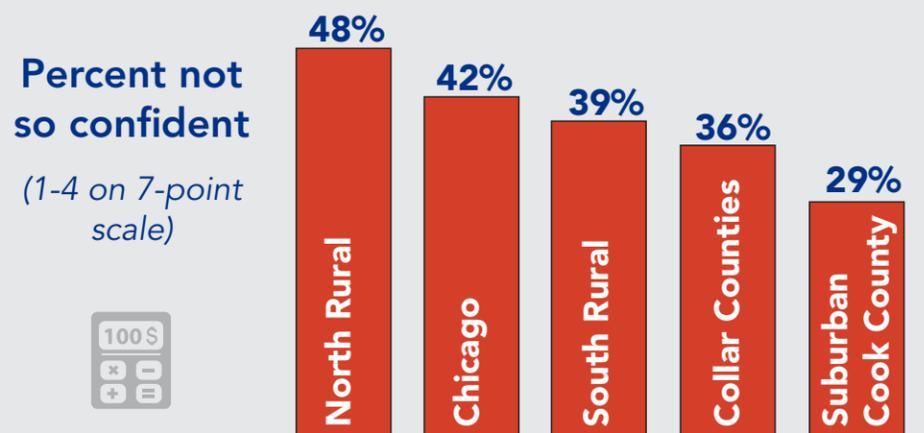
Most seniors say they would prefer to stay in state

If older residents move, most say they'd stay in Illinois; fifty-six percent say they would stay within their community or another part of the state.



Rural Illinois and Chicago seniors least confident about housing affordability

A third of seniors surveyed said they were very confident they would be able to afford the home they want when they move. But not all seniors were as optimistic about their housing prospects.



The survey was conducted April 7-12, 2016, by American Strategies for Illinois REALTORS®, and reached 600 adults aged 55 or older. The data was weighted to take into account cellular telephone and landline usage, geography, age, race and gender diversity. The overall margin of error is +/- 4.0 percent. To learn more, see the full results at: www.illinoisrealtors.org/Senior-Toolkit.

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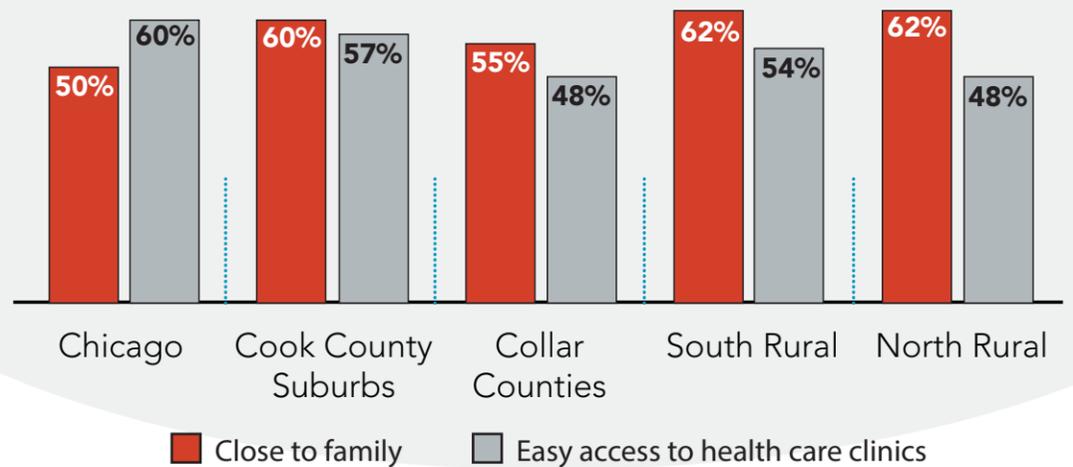
As seniors age, their tastes in housing shift

Illinois REALTORS®' Senior Working Group commissioned a survey of state residents 55 and older about how they felt about their current living situations and what they wanted in housing as they aged. The survey was part of an initiative by the association to better understand the housing needs of an aging population, and to help REALTORS® better understand and meet those needs.

Proximity to family key for rural residents; healthcare for urban dwellers

In rural areas, where medical care can be farther away, family is a huge consideration when determining where to live. In urban areas, access to healthcare is a driving force.

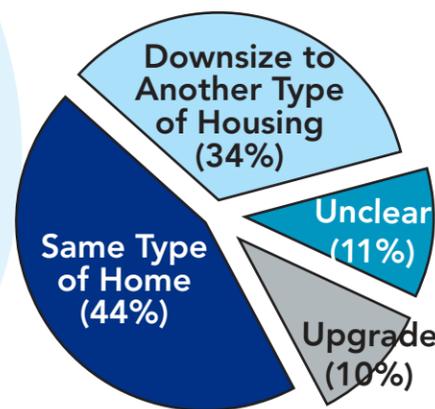
PRIORITY BY GEOGRAPHY
(Percent Rating as a 5 One a 1-5 Scale)



Many older residents say they anticipate switching to rentals in their next move

Eighty-one percent of seniors surveyed own their homes, but the future could look very different. The percentage of seniors looking to rent versus own could double, the data show.

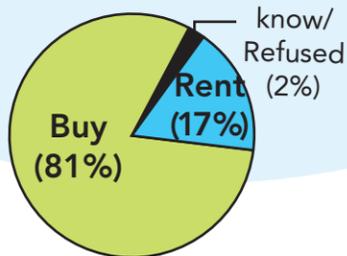
CURRENT HOUSING TYPE COMPARED TO FUTURE PLANS



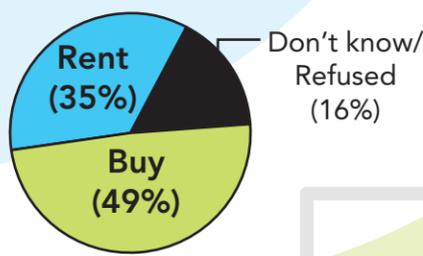
Less space desirable for many seniors weighing move

What also is clear from the survey is that a third of those surveyed expect to downsize their living space when they move.

CURRENT OWNERSHIP



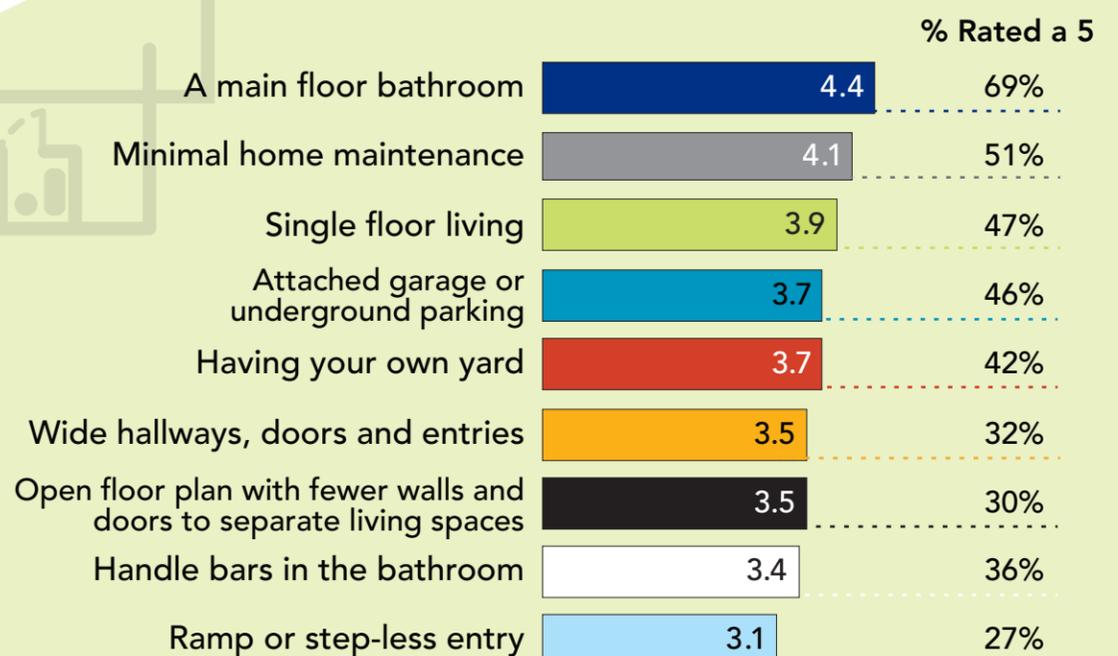
FUTURE OWNERSHIP PREFERENCES



Home layout, ease of maintenance important housing attributes

The seniors surveyed sorted through a list of housing options they would want if they were looking for a new home. The layout of a home for accessibility ranked high on the list of must-haves.

HOUSING ATTRIBUTES ORDER OF IMPORTANCE
(Average rating on a 1-5 scale)



The survey was conducted April 7-12, 2016, by American Strategies for Illinois REALTORS®, and reached 600 adults aged 55 or older. The data was weighted to take into account cellular telephone and landline usage, geography, age, race and gender diversity. The overall margin of error is +/- 4.0 percent. To learn more, see the full results at: www.illinoisrealtors.org/Senior-Toolkit.

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