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 old[2]." 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=PTIOFCOCOCOGE_CH134ZO_ARTIVDIRE_S134-203RS
    RESELIDI
  - 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 Code[4] (IAC) and the Fair Housing Act[5]. 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/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?
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 communicates 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 discussion and look forward to being a resource for you.