



Senior Housing Plan – Comprehensive Plan Update

Village of Lombard
Department of
Community Development

October 2011



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Introduction

The purpose of the Senior Housing Plan is to develop a detailed inventory of senior housing properties within the Village of Lombard, analyze demographic information to anticipate future senior housing needs, and examine recent trends in senior housing. Senior housing is an important issue as the proportion of seniors (defined in this report as people aged 65 years and older) continues to increase relative to the rest of the population within Lombard, DuPage County, the State of Illinois, and the nation as a whole.

Inventory of Current Senior Housing Properties

Unlike many larger or more urban municipalities, the Village of Lombard does not provide housing facilities or housing assistance. Residential properties are constructed and owned by private entities who obtain development approvals through the Village's processes, whether those developments are senior housing or general housing. The DuPage Housing Authority provides rental assistance vouchers through a program funded by the U.S. Department of Housing and Urban Development. These vouchers allow program participants to live in private market units. The not-for-profit Community Housing Association of DuPage provides low- to moderate-income rental housing throughout the county, including a number of units in Lombard.

Designated Senior Housing

Lombard currently has three senior housing communities: Lexington (including Lexington Square and Lexington Healthcare), Beacon Hill, and Sunrise Senior Living.

Sunrise and Lexington Square both offer independent and assisted living facilities but do not offer traditional nursing home care. However, next door to Lexington Square is Lexington Healthcare, a long-term care facility that is under common ownership with the residential community.



Above: Beacon Hill is located on Finley Road at the Village's southern boundary, adjacent to I-355.

Beacon Hill has a slightly different service model. This development, which was featured in a 2009 CNNMoney.com article entitled "Retire in style" highlighting nine highly-rated, accredited continuing-care retirement communities across the country, is a continuing care retirement community (CCRC). CCRCs offer independent, assisted, and long-term care in a single setting, allowing residents to move from one housing choice to another as their needs change for as long as they live.

In general, independent and assisted living communities are private pay facilities that require an up-front entrance fee in addition to monthly payments, which vary depending on the type of unit and services provided. Long-term care facilities may accept Medicare and Medicaid.

Summary of Designated Senior Housing Within Lombard

<i>Facility</i>	<i>Beacon Hill</i>	<i>Sunrise Senior Living</i>	<i>Lexington Healthcare</i>	<i>Lexington Square</i>
Address	2400 S Finley	2210 Fountain Square	2100 S Finley	555 Foxworth
Date Opened	1984	2009	1984	1984
# of units	397 (108 long-term care, 289 independent and assisted)	142 (62 independent, 80 assisted)	201 long-term care beds	256 (199 independent, 57 assisted)
Monthly fees	\$1,963 to \$4,040	\$2,700 and up	Varies	\$1,700 to \$4,000 (assisted and independent)
# of Medicare and/or Medicaid beds	21	0	201	0
Current occupancy (April 2011 estimates)	480	86	196	220

Affordable Senior Housing

There is a demonstrated need for affordable senior housing, as 17 percent of DuPage County’s Housing Choice Vouchers (Section 8) are for seniors. Lombard has a very limited number of subsidized apartment units that allow residents to pay no more than 40% of their gross income in rent. The Diecke Home at 1005 E. Division has 10 subsidized units for developmentally disabled individuals, and Finley Place Apartments has 40 units available to all low-income residents (and an estimated wait list of three years). Neither property is age-restricted, meaning that renters may be seniors or not.



Above: Lexington Square recently added a new memory garden area featuring a pond.

Several local organizations provide support for affordable senior housing. The DuPage Homeownership Center has a program for seniors called HOPE (Home Ownership Preservation for the Elderly). Also, Senior Home Sharing, Inc. operates a group home and a four-unit apartment building in Lombard. Additional information about these and other programs can be found in Appendix B.

Other Housing Occupied by Seniors

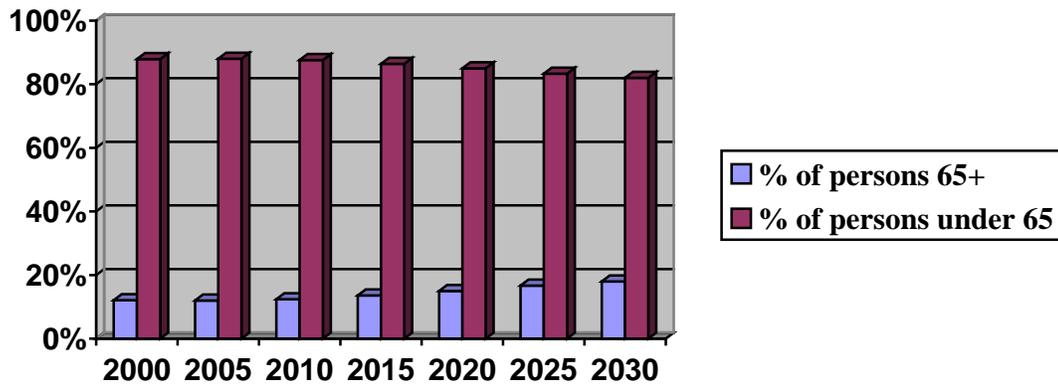
The majority of Lombard’s seniors do not live in designated senior housing and instead live independently in apartments, condominiums, townhomes, and detached single family homes throughout the community. Approximately 23% of Lombard’s households are headed by a senior and 26% of households have one or more people aged 65 years and over. Seniors are more likely to own their homes than younger residents, and they are far more likely to be in a one-person household.

Analysis of Demographics Information and Projections

There are currently more than 6,000 seniors living within the Village of Lombard, representing 14.5% of the total population. The U.S. Census Bureau projects that the number of Americans aged 65 and older is projected to more than double between 2010 and 2050, largely due to the baby boomers who will begin to turn 65 in 2011.

In Illinois, the senior population is projected to increase by 21% by 2020 and 45% by 2030. This represents an increase of 388,000 seniors in the next 10 years and 811,000 seniors in the next 20 years.

Illinois Population Projections, 2000-2030



If the senior population increases at the same rate in Lombard, the Village will see an increase of 1,100 seniors by 2020 and 2,400 seniors by 2030, at which point nearly 20% of the Village will be at least 65 years old.

Trends in Senior Housing

Housing Types

Although Lombard's existing senior housing developments share the mid-rise multifamily housing style, there has been interest in single-story developments. In the past five years, Village staff has fielded inquiries from numerous developers regarding the possibility of ranch-style attached housing. This reflects both a trend in the general housing market toward offering more single-story housing options, as well as the desire to offer a senior housing product that more closely resembles a traditional single-family neighborhood. Land costs may be a limiting factor with this type of construction as the total possible number of units per acre is significantly diminished when compared to a mid-rise or high-rise building.



Above: Sunrise Senior Living has two buildings: one with independent living apartments, and one with assisted living units.

Reverse Mortgages

A reverse mortgage is a type of home loan that allows borrowers who are at least 62 years old to convert a portion of the equity in the home into cash (up to \$625,500) No repayment is required until the borrower no longer uses the home as a primary residence, allowing seniors to use their home equity as a tax-free income source. Reverse mortgages were down in 2010 due to the continued troubles in the housing market, but they are expected to grow with the aging baby boomer population. The average age of a reverse mortgage borrower has decreased dramatically, from 76 in 2000 to 63 in 2009.

The increasing popularity of this mortgage product is likely to coincide with a larger number of seniors who choose to remain in single-family homes (rather than moving into a condominium or some type of senior housing). The DuPage Homeownership Center offers free education and counseling about the benefits and risks of reverse mortgages.

Service Orientation

In general, senior housing providers have begun to place more of a focus on services such as preventative care and physical, mental, and emotional well being. Many of these services are geared toward creating a more resort-like atmosphere and diminishing the perception of senior housing as institutional with expanded offerings such as on-site recreational facilities, personal trainers, and massage therapists.

Affordability

As the population ages, housing experts expect to see more low- to moderate-income housing and fewer luxury projects, as many seniors may wish to enter age-restricted independent housing but cannot afford the entrance fees that are typically \$100,000 to \$300,000 above and beyond the monthly fees. This trend could potentially result in projects within Lombard that are developed using Illinois Affordable Housing Tax Credits (IAHTC). The IAHTC Program, administered by the Illinois Housing Development Authority, encourages private investment in affordable housing by providing donors to qualified non-profit affordable housing sponsors with a tax credit on their Illinois income tax equal to 50% of the donation. In 2011, the IAHTC Program had \$13 million allocated for affordable senior housing and other low- to moderate-income projects throughout the state.



Above: The Pointe at Lombard, a project proposed for the northeast corner of St. Charles Road and Elizabeth, applied to the IAHTC Program in 2010.

Recommendations

Land Use

The Village can expect to see additional proposals for senior housing developments in the future, such as The Pointe at Lombard. The Pointe was approved in 2005 for a mixed-use

building in downtown Lombard with 78 independent-living units. Although this project was not constructed due to the collapse of the housing market, it shows a perceived need for senior housing on the part of the development community.

Senior housing is currently permissible in all of the Village's residential zoning districts, which regulate land use by the type of structure rather than the age of the occupants. Mid-rise senior housing projects (like Beacon Hill, Lexington, and Sunrise) are allowed by right in the R4, R5, and R6 zoning districts. Mixed-use senior housing projects greater than two stories in height, such as the planned The Pointe at Lombard senior apartment/restaurant concept, are allowed by right in the B5 Central Business District and may be allowed in the B4, B4A, and B5A Districts (depending on the proposed building height).

Future development approvals should ensure that senior housing developments are appropriately scaled for the area in which they are located to ensure maximum compatibility. Independent living facilities in particular should be designed to be integrated into the neighborhood rather than set apart.

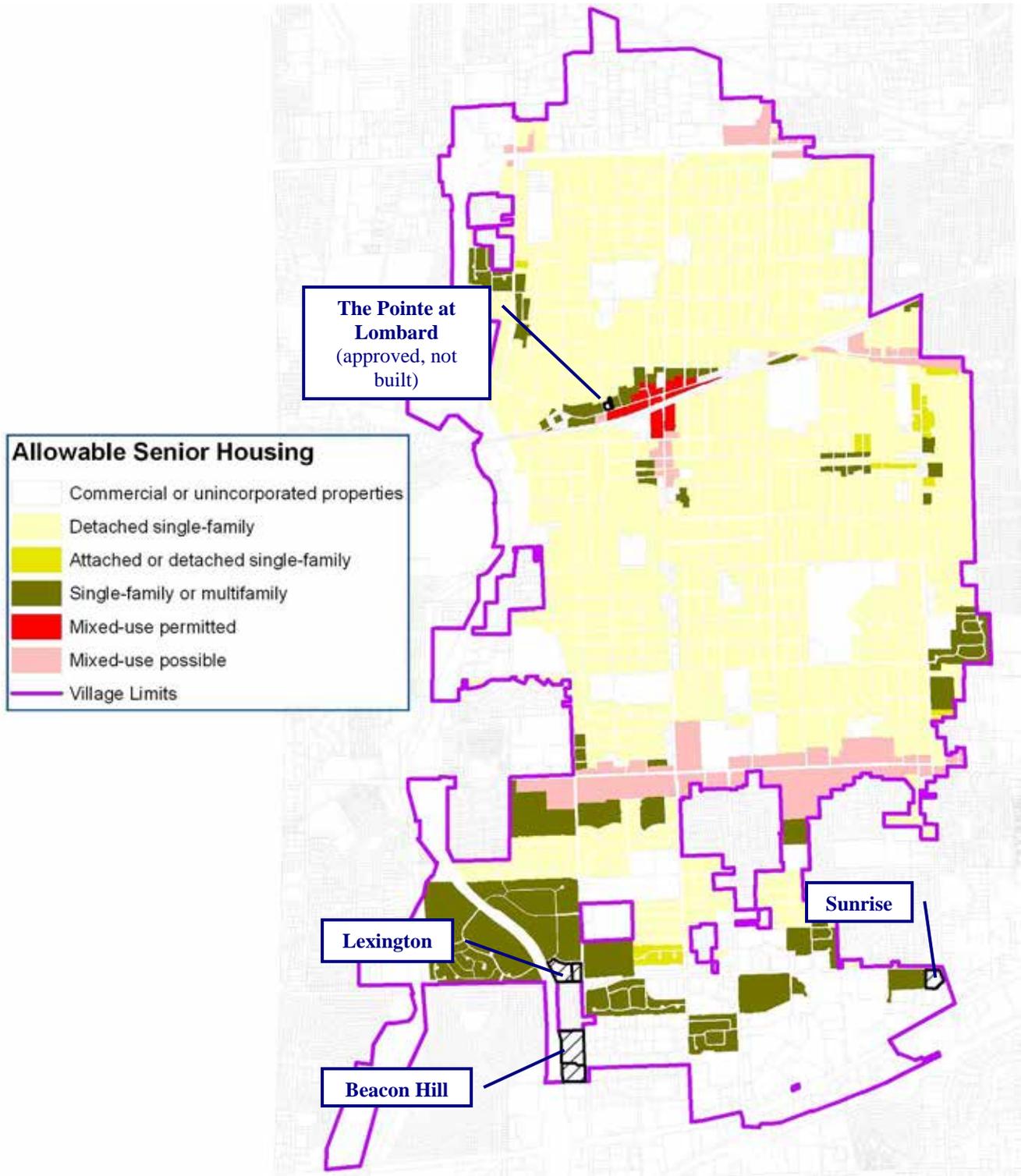
Service Impacts

Future senior housing developments should take into consideration the high rate of emergency medical service (EMS) calls generated by these types of uses and their impact on and proximity to the Lombard Fire Department. In 2008-2010, Lombard's senior living facilities accounted for more than 10 percent of the Village's EMS calls, despite housing less than four percent of the Village's population.

Related Issues

To complement its senior housing offerings, the Village should continue its efforts with local transportation providers (Pace, York Township, Metra, Senior Taxi Subsidy Program) to maintain an accessible transit system for Lombard residents.

Appendix A – Senior Housing Locations, Present and Potential



Appendix B – Senior Housing Resources

Community Housing Association of
DuPage County
35 W. St. Charles Road
Villa Park, IL 60181
630-993-9530

CHAD is a non-profit corporation providing affordable housing for Section 8 and low- to moderate-income persons in DuPage County.

DuPage Homeownership Center
1333 M. Main Street
Wheaton, IL 60187
630-260-2500

DHOC is a non-profit organization that provides the HOPE for Seniors Program, offering free information and counseling to senior homeowners.

DuPage Housing Authority
711 E. Roosevelt Road
Wheaton, IL 60187
630-690-3555

Administers the Housing Choice Voucher (Section 8) Rental Assistance Program, and Rental Housing Support Program.

HOPE Fair Housing Center
630-690-6500
630-690-6553 (TDD)
hopefair@aol.com

Promotes equal housing, lending, and insurance opportunities for people of all economic levels.

Life Services Network of Illinois
911 N. Elm Street, Suite 228
Hinsdale, IL 60521
630-325-6170
www.lnsi.org
info@lsni.org

Statewide non-profit trade organization representing faith-based providers offering the complete continuum of housing options including nursing homes, assisted living, and continuing care retirement communities.

Shared Housing Program
DuPage County Community Services
421 N. County Farm Road
Wheaton, IL 60187
800-842-9412

Matches DuPage County home providers with individuals who are seeking an affordable housing arrangement.

Senior Home Sharing, Inc.
711 E. Roosevelt Road
Wheaton, IL 60187
630-407-0440
www.seniorhomesharing.org

Provides affordable shared group housing and support services for seniors 62 and older that desire independence.

U.S. Department of Housing & Urban
Development
312-353-5680

Information on reverse mortgages.

Appendix C – Social Service Resources

DuPage County Senior Citizen Services offers the following services to persons 60 and older:

- **Information and Assistance:** Resources and referral information are provided to seniors and their families regarding services and benefits available. Assessment and linkage with appropriate resources are provided via phone or home visit.
- **Community Care Program:** Provides subsidized homemaker, money management, adult day care and emergency home response services to eligible seniors.
- **Comprehensive Care Coordination:** Offers complete in-home assessments to determine the needs of individuals requesting assistance and facilitates appropriate services. Follow-up, monitoring and case management are provided by professional care coordinators.
- **Home Delivered Meals:** Processes intakes and provides assessments for homebound seniors who are unable to prepare meals or visit a congregate meal site because of an illness or disability. Eligible seniors can receive a nutritious, hot meal.
- **Elder Abuse and Neglect Program:** Responds to all reports of elder abuse, neglect, and exploitation, and work with the older person to resolve the abusive situation.
- **Long Term Care Ombudsman Program:** Offers assistance and advocacy to, or on behalf of, residents aged 60 and over who reside in a long term care facility, licensed assisted living or supportive living facility.
- **Choices for Care Screenings:** Consults with nursing facility applicants to explore their options for long term care. An assessment of needs is completed. Information on alternative home and community-based services is provided to prevent premature nursing facility placement.
- **Family Caregiver Support Program:** Provides information and assistance, respite services, emergency support and legal assistance to caregivers of older persons and grandparents raising grandchildren.

More information on these and other services may be obtained by contacting DuPage County Senior Services at (630) 407-6500 or toll-free 1-800-942-9412, email at seniorsvcs@dupageco.org, or visiting their website at www.dupageco.org.