



Assessing Home Improvement Needs for Illinois' Older Homeowners

Presented by the Institute for Housing Studies

Institute for Housing Studies

- IHS's mission is to provide reliable, impartial, and timely data and research to inform housing and community development policy decisions and discussions in the Chicago region and nationally
- IHS accomplishes this through an applied research model
 - Data collection and improvement
 - Applied research
 - Technical assistance
- Presentation
 - Framing older adult home improvement needs
 - Review of Illinois data on older homeowners

Context on older homeowners and home improvement needs

- **Older adults are the fastest-growing demographic group**

- Nationally, the population of older adults (65+) increased 34 percent in the last decade, from 43 million in 2012 to 58 million in 2022 (Harvard JCHS)
- By 2040, the number of households headed by someone 80 and over is expected to double in number (Harvard JCHS)
- In Cook County, older adults were the fastest-growing demographic group between 2012 and 2019, increasing by 19.4 percent, compared to 2.6 percent for all households (IHS)

- **Most older adults either want to or have to age in place**

- 77 percent of adults 50 and older want to stay in their homes as they age (AARP)
- Many older adults lack the financial resources to move into costly assisted living or long-term care facilities. (Harvard JCHS)

Aging in place comfortably can be a challenge for older adults

- Adults aged 65 and older are less likely to move as they age and are more likely to have lived in their homes for at least 30 years. (Urban Institute)
- The vast majority of older adults live in single-family homes. (Harvard JCHS)
- Nationally, 16 percent of adults aged 65-79 and 37 percent of those 80 and over report mobility challenges such as walking or climbing stairs. (Harvard JCHS)
- In Chicago, there are over 67,000 properties with active senior exemptions that have characteristics that may lead to aging-in-place challenges such as being built before 1945 or having multiple stories. (IHS)

Low-income, older adults of color face additional barriers

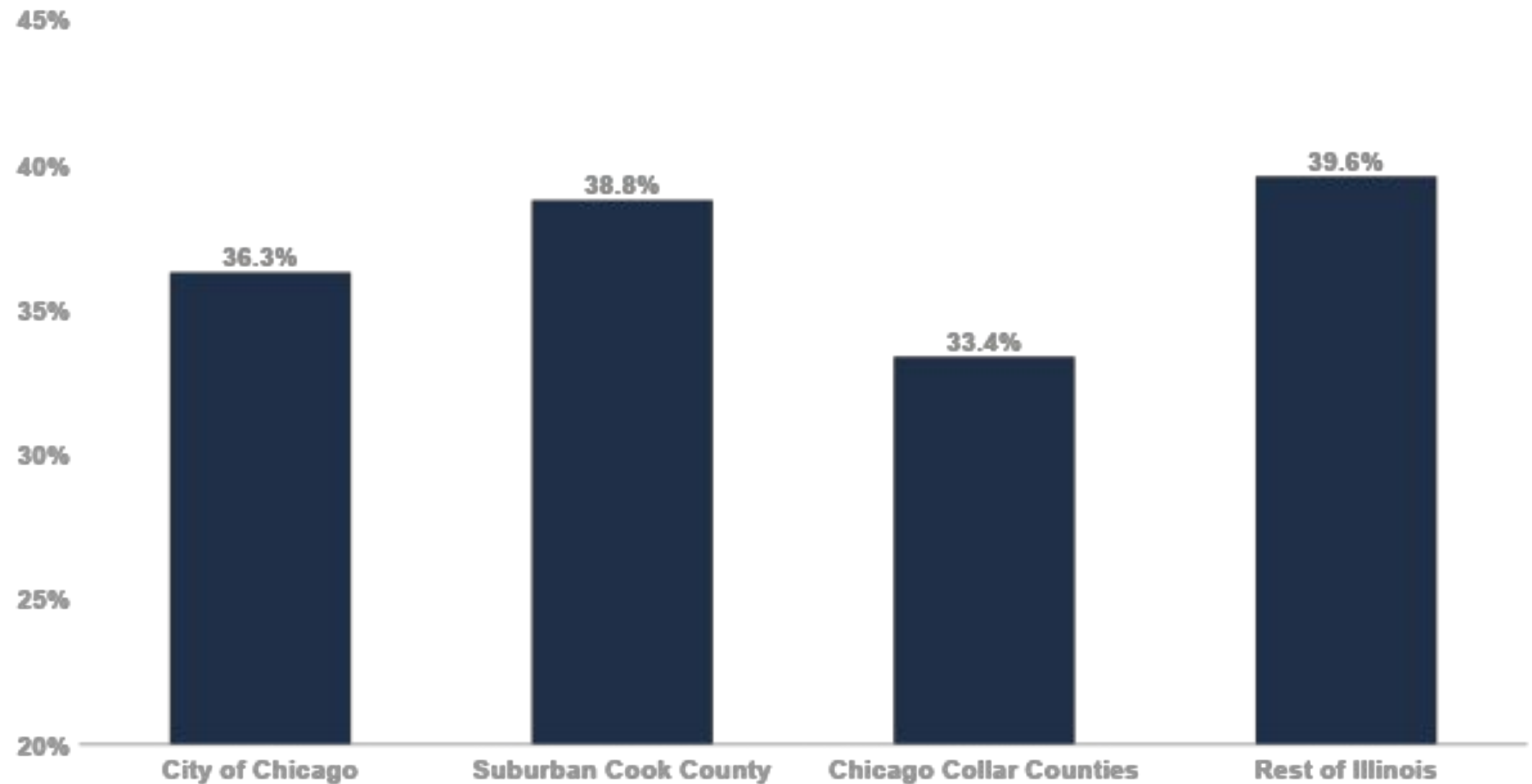
- In Cook County, the number of Black and Latino older adults is growing more rapidly than the number of white older adults. (IHS)
- In Chicago, over 70 percent of 1-4 unit properties with a senior exemption are found in non-white communities. (IHS)

Low-income, older adults of color face additional barriers

- Nationally, lower-income, older homeowners who have lived in their homes for over 30 years:
 - Typically have the most substantial and costly home repair needs.
 - Are more likely to be single older adults, particularly older women, and are disproportionately likely to identify as Black. (Federal Reserve Bank of Philadelphia)
- Black and Latino older households are more likely to have at least one member with mobility challenges compared to white older households (Harvard JCHS)
- Nationally, older Black and Latino homeowners have far less home equity to tap into for home repairs and modifications than white older homeowners. (Harvard JCHS)

Older adults make up substantial share of homeowners

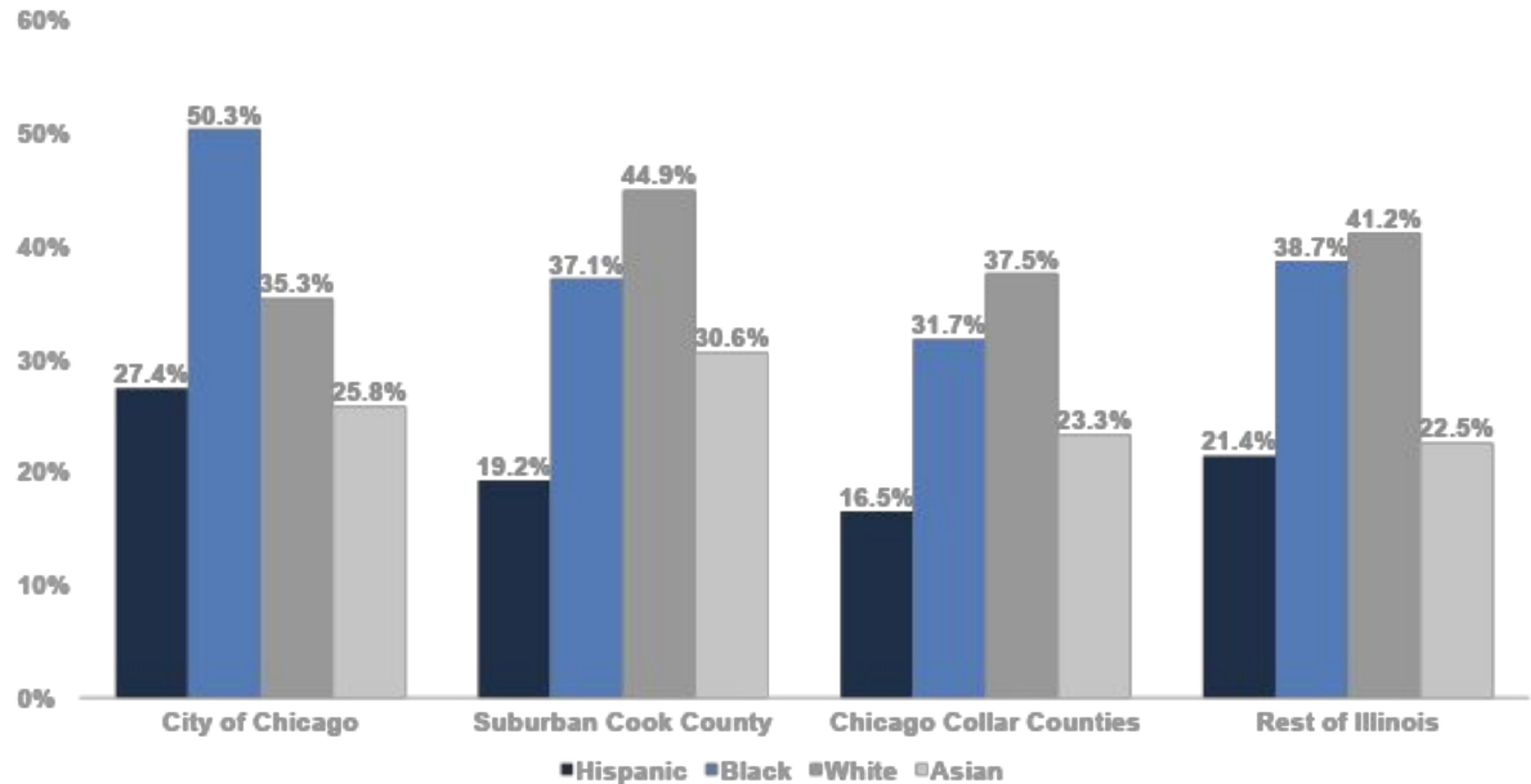
Percent of Owner-Occupied Households Headed By An Individual 62 or Older, 2021



SOURCE: ACS PUMS 1-YEAR DATA, 2021

Variation in share of homeowners who are older by race/ethnicity

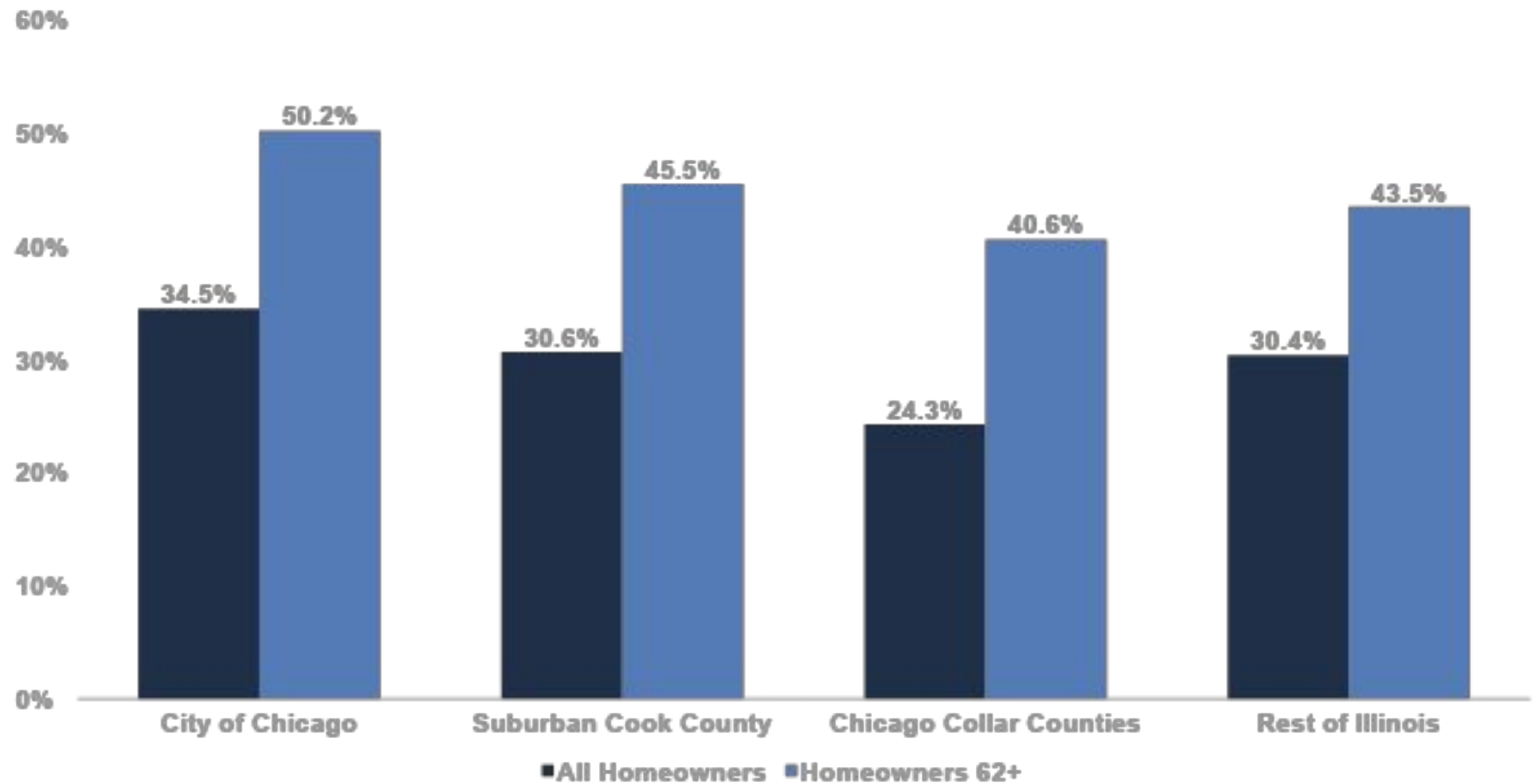
Percent of Owner-Occupied Households Headed By An Individual 62 or Older by Race/Ethnicity, 2021



SOURCE: ACS PUMS 1-YEAR DATA, 2021

Share of homeowners with low- or moderate-incomes

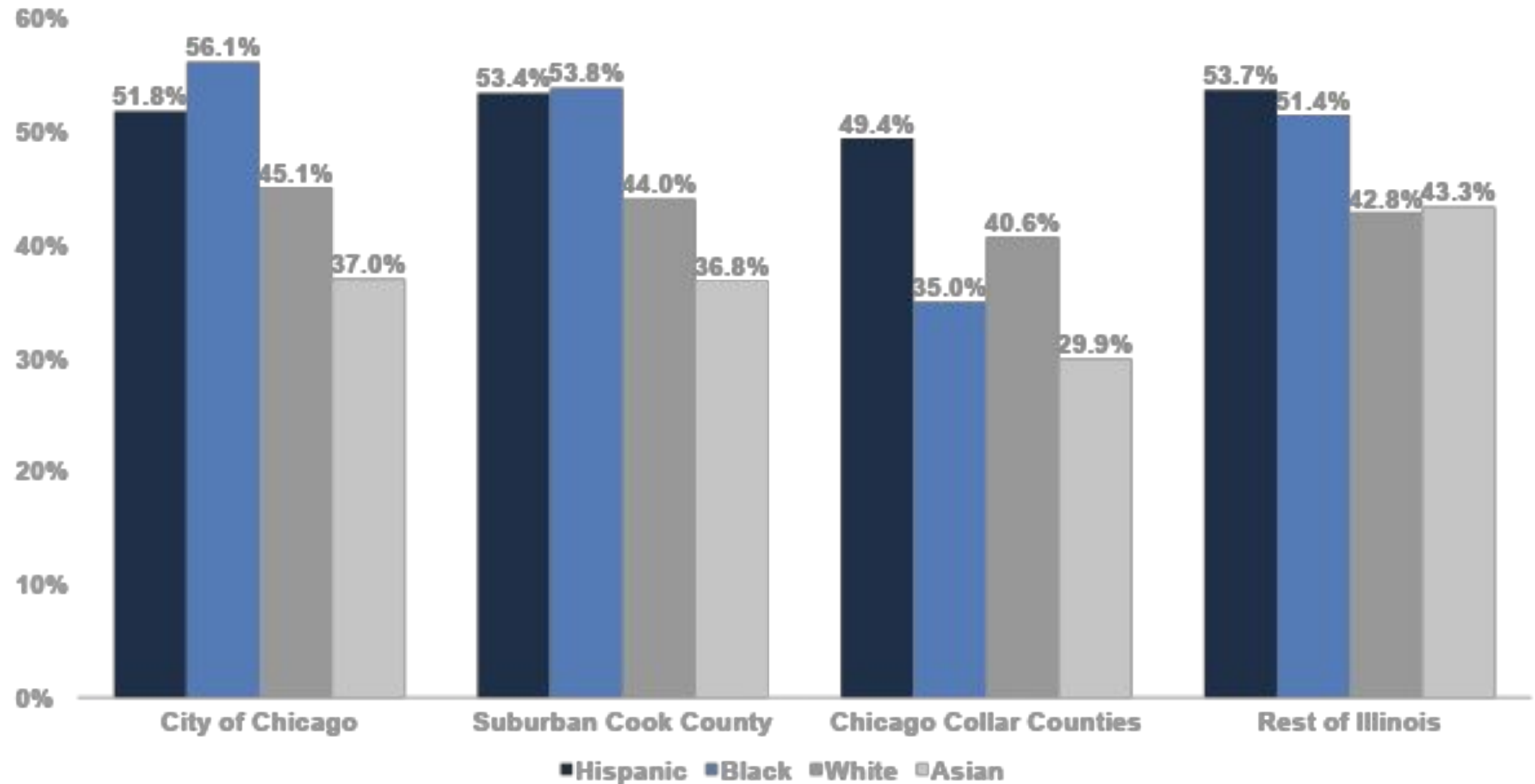
Share of Homeowners who Earn Less than 80 Percent of Area Median Income by Age, 2021



SOURCE: ACS PUMS 1-YEAR DATA, 2021

Older Black and Hispanic Owners more likely LMI

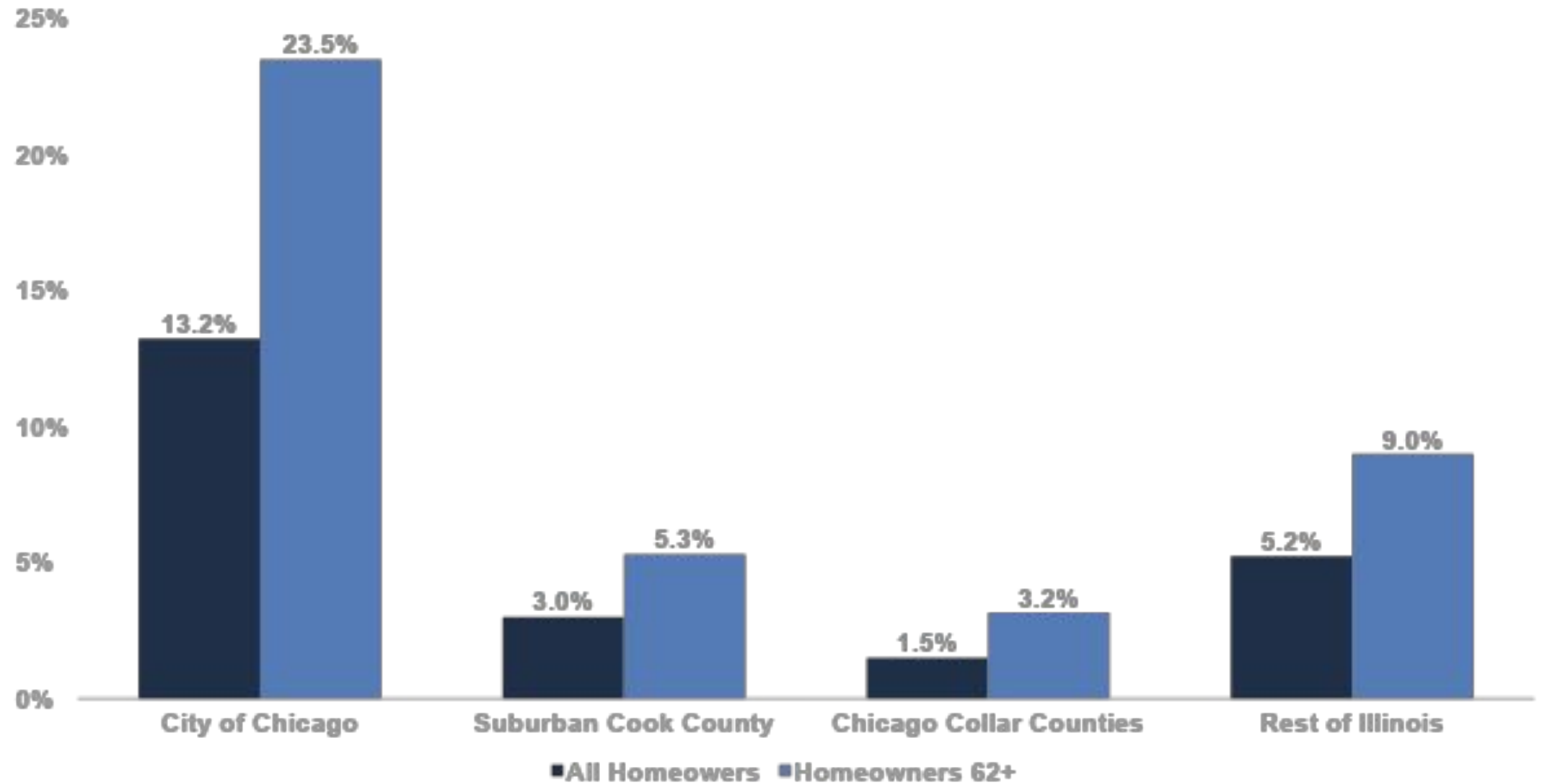
Share of Older Homeowners who Earn Less than 80 Percent of the Area Median Income by Race/Ethnicity, 2021



SOURCE: ACS PUMS 1-YEAR DATA, 2021

Older owners live in older buildings for longer

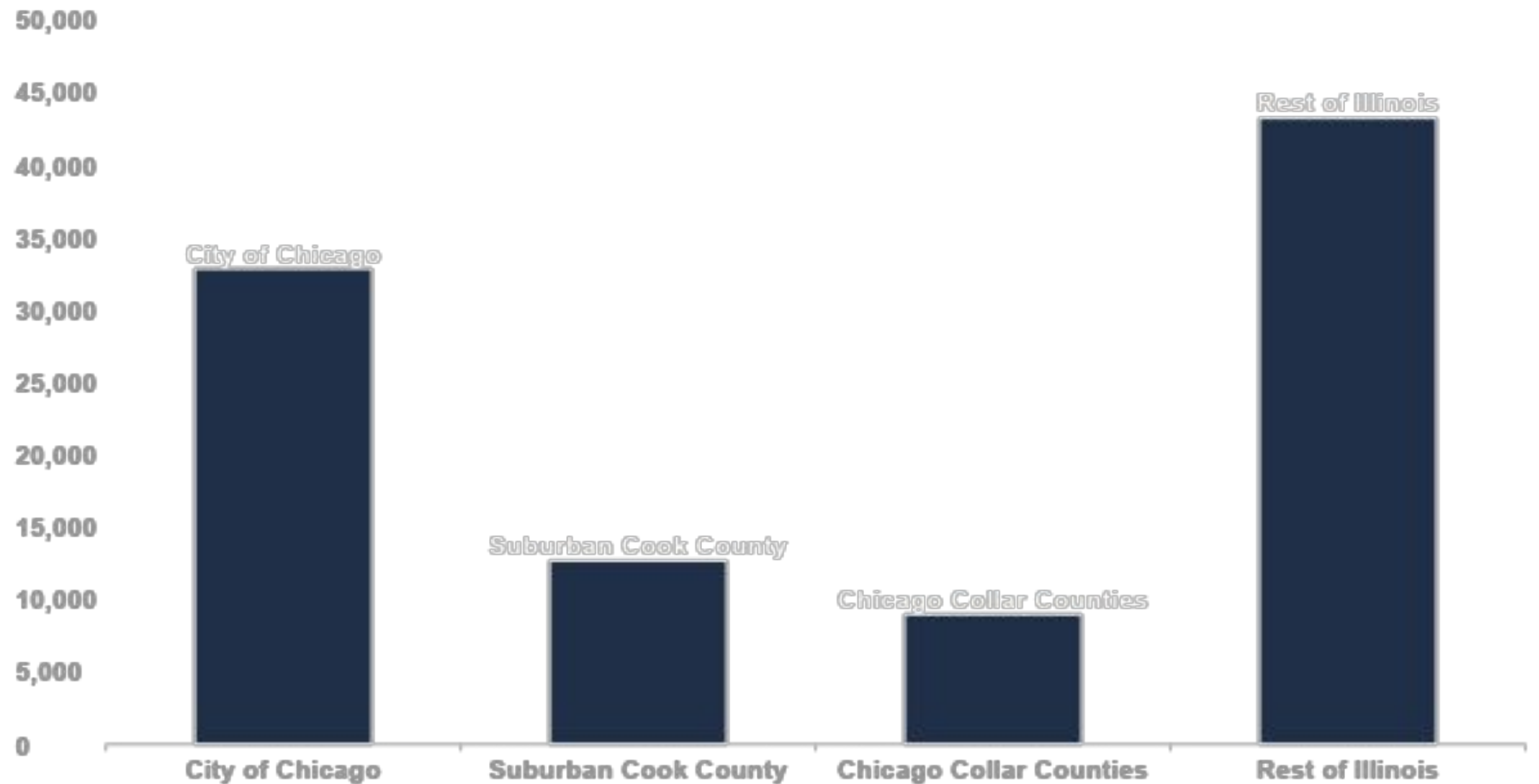
Share of Owners Who are LMI, Living in Pre-WW2 Housing for at Least 10 Years by Age of Householder, 2021



SOURCE: ACS PUMS 1-YEAR DATA, 2021

Older owners live in older buildings for longer

Estimated Number of Older Owners who are LMI, Living in Pre-WW2 Housing for at Least 10 Years, 2021



SOURCE: ACS PUMS 1-YEAR DATA, 2021



October 18, 2024

Assessing Home Improvement Needs for Illinois' Older Homeowners



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H.O.M.E.

Housing Opportunities & Maintenance for the Elderly

Fix Our Homes Illinois

Presentation to:

Housing Matters Conference

October 18, 2024

Gail Schechter, GailS@HOMEseniors.org





Presentation Outline

- The Case for Home Repair
- Fix Our Homes Illinois

About H.O.M.E.

Our mission: *committed to improving the quality of life for Chicago's low-income seniors, H.O.M.E. helps seniors remain independent and part of their community by offering opportunities for intergenerational living and by providing a variety of citywide support services.*





H.O.M.E.'s Vision

H.O.M.E.'s vision is of a Chicago in which people of all ages live together in a way that supports older adults' connection to the larger community.



Why Do Seniors Need Home Repairs?

- For their **health**: 75-80% of a person's health is determined by their environment, especially housing.
- For their **safety**: The National Institute on Aging reports that more than one in four adults over 65 falls each year, and those that do are more likely to fall again.
- For their **wallets**: The Federal Reserve Bank of Philadelphia reports that the median repair costs for low-income, long-term homeowners in Chicago is \$1,844. The average monthly income for the older homeowners H.O.M.E. serves is \$1,141.
- Due to **racial inequity**: When a house falls into disrepair and is sold or destroyed, it cannot be passed on to younger generations, who lose an important financial asset. 59% of Black older people have mortgage debt, compared to 39% of white older people.

Increasing resources for home repairs for low-income seniors in particular can:

- Enable seniors to **age in their own homes**
- **Preserve homeownership** for a population at risk of displacement
- Improve physical and mental **health**
- **Close the racial wealth gap**, as the Woodstock Institute has found that maintaining one's home is more consequential than expanding homeownership generally
- Create **quality skilled jobs for younger adults** in home repair
- Promote **social justice** by ensuring that older people are not neglected
- **Preserve and fully utilize the existing housing stock**
- Build on a **philosophy of asset-based community development** -- that is, we build on what works in a community, not on what's missing

The Impact of Home Repairs



Older homeowners responding to H.O.M.E.'s 2023 survey reported the following:

- **79% reported that their home is healthier and safer**
- **90% said they were satisfied with the work quality**
- **78% reported that their sense of independence increased**

“Without hot water I couldn’t have the freedom to just turn on the shower”

“I know I have qualified people helping me”



- **Catalyzed by DePaul Institute for Housing Studies' report on *Housing Needs and Economic Conditions of Cook County's Older Adults, 2021***
- **Coalition convened by H.O.M.E. in 2023, inspired by the Whole-Home Repair Act in PA.**
- **Focused on increasing home repair options for low-income senior homeowners.**

OPINION

YOUR VIEW

Homeowners should get help with repairs

“It’s a safety issue and a hazard,” Alice told me. “I need a porch bad.” Alice is a Black woman in her 60s who lives alone in Chicago’s Garfield Park neighborhood. In Chicago, residential fires and building and porch collapses kill people each year—especially in old buildings, and disproportionately in communities of color.

Last year, the Pritzker administration set aside \$309 million to Illinois homeowners to help pay mortgages and other expenses. In 2023, the administration should offer a different kind of assistance for homeowners: home repairs.

Alice’s home, where she has lived for her entire life, is over 100 years old. She is on a fixed income and cannot afford to fix her porch, even though she worries about her safety. We often hear about landlords that neglect maintenance in rental buildings. But single-family homeowners deal with maintenance issues, too.

All buildings age, and without preventive maintenance, bricks crumble and wood rots. Residents of older homes live



Robin Bartram
is an assistant professor of sociology at Tulane University.

with mold caused by water damage, dangerous temperatures in the winter and summer, warped floorsboards that increase risk for falls and injury, and broken doors and windows and other conditions that make fires much more likely—and much more fatal.

The inability to repair and update one’s home is a deadly epidemic. As a professor and researcher, I have studied how housing regulations, building materials and legal structures perpetuate this epidemic of disrepair: I have shakedown building code inspectors and attended housing court cases. I have spoken with more than 50 homeowners in Chicago who struggle to pay for repairs to cover building code violations.

I have seen firsthand how unattended repairs not only create dangerous and unhealthy conditions but also force longtime homeowners into foreclosure and prevent seniors from aging in their homes.

What continues to surprise me is the degree to which the burdens of this crisis fall on the shoulders of an individual

homeowner. Despite the crucial role that our homes play in public health and community safety, and despite our knowledge that these buildings and the materials that they are made from have a shelf life, no comprehensive programs exist to support widespread repairs and maintenance.

Until now. Pennsylvania recently dealt an important blow against housing insecurity with its Whole-Home Repairs Program. This program creates a one-stop shop for residents to repair, upgrade and adapt their homes with grants up to \$50,000, while simultaneously building out a local workforce and adding new family-sustaining jobs in a growing field.

After nearly a decade of research, I am confident that launching a statewide program in Illinois like Whole-Home Repairs is one of the only ways to effectively protect the health and safety of people like Alice in their homes.

Adrienne is evidence of how repair programs can work in Chicago. She is 72 and had managed to access a home repair program through the city of Chicago, which helped her fix her roof and porch—and avoid foreclosure.

“I’m very happy that the city offers these programs because I probably would have been foreclosed by now,” she told me. “If had to pay for all the repairs that I’ve been doing, I would have to sell the house.”

Much of Chicago housing stock is more than 100 years old. Adrienne was one of the lucky ones—her name was picked in the city of Chicago’s repair program lottery. The lottery is in high demand, and many homeowners remain on the waitlist. Other people live in homes that are in such disrepair that they are ineligible for help, and many more who are in need don’t even know the current city program exists.

Everyone should be safe in their homes. No one should be crippled financially by the expenses of making repairs as our buildings age. This requires a broad coordination of programs to cover the costs of materials and labor, and it requires a ramping up of our skilled workforce to do the repair work and meet the high demand.

The Whole-Home Repairs Act is the first comprehensive bill to make these promises and provide a real path to make good on them. Illinois should follow Pennsylvania’s lead.

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Sound off: Send a column for the Opinion page to editor@chicagobusiness.com. Please include a phone number for verification purposes, and limit submissions to 425 words or fewer.

#1 Home Repair: National Context

Where are we now?

Nearly 3 in 4 low-income homeowners are experiencing at least 1 housing problem.

Housing problems include: overcrowding, lack of kitchen facilities, lack of plumbing facilities, or housing cost burden greater than 30%

Source: HUD's custom tabulations of ACS data

“More than 19 million older adults are living in homes that are in disrepair or ill-equipped to safely meet their needs.”

Source: Habitat for Humanity

Every \$1 spent on urgent home repairs can save \$19 in Medicare/Medicaid costs.

Source: North Carolina Housing Finance Agency

It costs about 26 times more to build a new affordable home (\$100,000) than to repair an existing one (\$3,800).

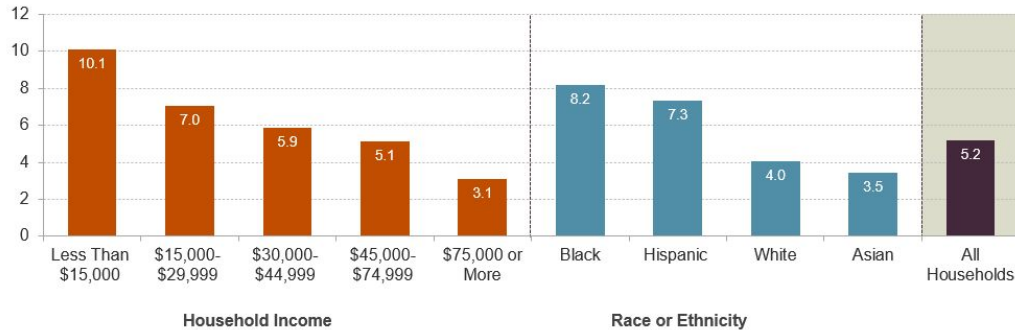
Source: Measuring and Understanding Home Repair Costs, 2019

#2 Home Repair: National Context

1. 35% of US households live with at least one home repair need, with 6.7 million people living in inadequate housing. The burden falls most on low-income households and Black & Latino households.

Figure 1: Lower-Income Households and Households of Color are Disproportionately Exposed to Substandard Housing

Share of Households in Inadequate Housing, 2021 (Percent)



Notes: Asian, Black, and white householders are non-Hispanic. Hispanic householders may be of any race. Housing inadequacy refers to a variety of structural deficiencies, such as large holes and leaks or the absence of basic features such as plumbing, electricity, water, or heat. HUD classifies units as moderately or severely inadequate depending on the type and number of these physical problems.

Source: JCHS tabulations of HUD, 2021 American Housing Survey.

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Joint Center for Housing Studies of Harvard University JCHS

From the Harvard University, Joint Center for Housing Studies, *The Movement for Improving and Expanding Home Repair Programs Enters a New Era* (August 2024)

#3 Home Repair: National Context

2. Housing deterioration harms individuals and neighborhoods.

Exhibit 1. Sample Outcome Measures from Home Repairs

| Outcome | Individual/Household | Neighborhood/Broader Society |
|----------------------------|---|---|
| Physical Health | Asthma and Lead Poisoning Rates | Medicare and Medicaid Costs |
| Mental Health | Anxiety, Depression Rates | Mental Health Costs, Workforce Participation |
| Financial Health | Household Wealth, Property Values, Utility Costs | Neighborhood Property Values and Local Tax Base |
| Stability and Independence | Ability to Age in Place, Physical Mobility Capacity | Housing Vacancy and Cost of Demolition |
| Community | Relationships with Neighbors | Community Cohesion, Housing Affordability |

From the Harvard University, Joint Center for Housing Studies, *The Movement for Improving and Expanding Home Repair Programs Enters a New Era* (August 2024)

#4 Home Repair: National Context

2. The ecosystem of home repair programs and providers is diverse, but they are uniformly under-resourced

There is no cookie-cutter approach. “Manufactured the highest incidence of repair needs of any building type, at 43.5 percent, compared to 32-34 percent of multifamily homes had and single-family units. Manufactured homes also had the highest median repair costs, at \$1,900 per unit, compared to \$1,300-\$1,400 for multifamily homes and \$1,700 for single-family homes.”

3. Home repair programs produce positive social returns.

“The ‘cost of doing nothing’ includes a toll on the mental well-being of residents in homes and neighborhoods with higher rates of housing deterioration.”

4. Underfunding limits the scale, reach, and impact of home repair programs.

From the Harvard University, Joint Center for Housing Studies, *The Movement for Improving and Expanding Home Repair Programs Enters a New Era* (August 2024)

#5 Home Repair: Workforce Training

5. Underfunding limits the scale, reach, and impact of home repair programs.

“At the same time that we invest more resources in home repair, St. Louis needs to reform the home repair delivery system.”

- “[I]dentify opportunities for increased efficiency, such as **centralizing and streamlining the application and eligibility determination process** and synchronizing social services with home repairs.”
- “[A]ddress **workforce and business development needs** in the home repair industry so that there are enough skilled workers and contractors.... “
- “**The goal should be a ‘zero waitlist system’” with work performed by people in the neighborhood.**
- “Efficiencies could also be realized by developing long-term contracts with **specialized contractors to service high-priority needs** identified in this report, such as installing electrical plugs, weatherization, and roofing.”



From: Community Innovation and Action Center, University of Missouri–St. Louis, *No Place Like Home: The Need for and Effectiveness of Home Repairs Among Older Homeowners in St. Louis* (2023)

The Upshot?

Lessons from Home Repair Providers

Underscore the Need for Greater Investment



This means:

- **Coordination** among government entities and service providers.
- **More funding** for home repairs.
- **Easy common applications** for municipal assistance programs.
- **“Allow for more substantial and comprehensive repair interventions** to address multiple deficiencies within a home.”

From the Harvard University, Joint Center for Housing Studies, *The Movement for Improving and Expanding Home Repair Programs Enters a New Era* (August 2024)



Fix Our Homes Illinois: Our Focus

- ✓ **Begin the process of crafting a statewide bill** for a “one-stop home repair shop” as in Pennsylvania, including funding sources. This means looking for legislative sponsors and developing language.
- ✓ **Create an inventory of disparate programs.** We need to document and analyze where the gaps lie for residents based on income, age, geography, type of home, and type of repair.
- ✓ **Educate and Inform.** This inventory can also be designed online to be searched by any member of the public who is seeking repairs.
- ✓ **Build alliances** with other community, government, industry and policy groups who would support this.
- ✓ **Build grassroots support of older people.**



- Coalition convened by H.O.M.E. in 2023, inspired by the Whole-Home Repair Act in PA.
- Focused on increasing home repair options for low-income senior homeowners.
- homeseniors.org/fix-our-homes-illinois

Members

(As of May 2024)

AARP Illinois

AgeOptions

BCMW Community Services

Center for Health and Social Care Integration at Rush University Medical Center

Chicago Bungalow Association

Community Partners for Affordable Housing

DePaul Institute for Housing Studies

Faith1Network

Feinberg School of Medicine, Northwestern University

Folded Map Project

Housing Opportunities and Maintenance for the Elderly (HOME)

Health & Medicine Policy Research Group

Housing Action Illinois

Illinois Aging Together

Illinois Anti-Foreclosure Coalition

Light Up Lawndale

Mothers Opposed to Violence Everywhere (M.O.V.E.)

Morning Side Baptist Church

See Me! Seniors on the Move

Southland Development

Southwest Organizing Project

Teamwork Englewood

Woodstock Institute



HB 5506:

Senior Home Preservation Program Act

Introduced by State Rep. Kevin Olickal

- Requires the **Department of Human Services** to **provide grants** to agencies to provide **minor rehabilitation services to legacy resident low-income senior homeowners** to preserve the habitability and safety of their homes.
- **“Legacy resident senior homeowner”** means any person 62 years of age or older or 55 and older with a disability who has lived in a community family home (single-family home or owner-occupied building of up to 4 units) for at least 10 years.
- **Creates the Senior Home Preservation Program Fund** as a special fund in the State treasury. Amends the State Finance Act to include the fund as a special fund.

Our Dream: Workforce development too!

Workforce development programs will connect home repair trainees to jobs through:

- Cash stipends for trainees.
- Costs related to the design and implementation of pre-apprenticeship, apprenticeship and publicly funded on-the-job training programs.

Next Steps

- Continue to **build the Fix Our Homes Illinois coalition**, including workforce development entities. **Join us! Sign up at <https://fixourhomesillinois.org/>**
- **Expand new Home Modification Program** just initiated by DHS with the Illinois Network of Centers for Independent Living: **www.incil.org/homemod/**
- Complete, analyze and share the **home repair inventory**.
- **Hone our bill for next year!**





H.O.M.E.

Housing Opportunities & Maintenance for the Elderly

Thank you!

Website: www.homeseniors.org

Phone: (773) 295-2711

Email: GailS@homeseniors.org

Follow us on social!





INCIL

Illinois Network of Centers
for Independent Living

Creating Barrier-Free
Lives for Persons with
Disabilities

HOME MODIFICATION PROGRAM

Overview

WHAT IS THE PROGRAM

- Unique from other programs
- Scope extends beyond typical modifications
- Direct funding from DHS to INCIL
- INCIL acts as project funding bank
- INCIL is the State Agency contractor
- INCIL subcontracts with CIL's across the State
- CIL's receive an Application Fee and a Fee for Service

PROGRAM GOALS

- **Increase Accessibility:** Remove barriers in homes to help people with disabilities move around safely and independently.
- **Enhance Ability:** Make homes more suitable so people with disabilities can stay in their homes longer if they want to.
- **Use Resources Wisely:** Make sure we use our funds effectively to help as many people as possible with home modifications.

UNDERSTANDING APPLICANTS AND THEIR NEEDS

Identify disabilities

Tailor modifications

Ensure long-term value

Engage with applicants

THE PROCESS – APPLICANT'S ROLE

In order to become an applicant, a person with a disability can:

- Contact their local Center for Independent Living Center
- Call INCIL: 217-525-1308
- Visit incil.org/homemod for an initial intake

All potential applicants must provide all documentation required for eligibility and be available for all program requirements

THE PROCESS-

POINT PERSON'S ROLE

Applicant Intake and Assessment:

- Engage with Applicant and verify eligibility.
- Conduct comprehensive home assessments.

Project Development:

- Create detailed scopes of work.
- Facilitate contractor selection.

Project Management:

- Oversee the execution of home modifications.
- Ensure quality and compliance with standards.

Communication and Support:

- Act as the liaison between Applicant, contractors, and INCIL.
- Provide continuous support and updates.

Completion and Reporting:

- Conduct final inspections and ensure Applicant satisfaction.
- Report project outcomes to INCIL.

THE PROCESS-

INCIL'S ROLE

Applicant Intake and Assessment:

- Provide guidance to CILs on verifying Applicant eligibility and conducting home assessments.

Project Development:

- Review and approve scopes of work submitted by CIL's.
- Oversee contractor selection process to ensure compliance.

Project Management:

- Monitor project progress for timelines and standards.
- Address any issues or delays in the modification process.

Communication and Support:

- Providing support and resolving any concerns with CILs,
- Act as the central contact for all project-related queries.

Completion and Reporting:

- Conduct final review and approval of completed projects.
- Ensure accurate documentation to funding agencies.



FROM PROCESS TO PURPOSE

Having outlined the processes and responsibilities of the Prospective Applicant, the CIL, and INCIL, let's shift our focus to the core purpose of these efforts.

The modifications

MODIFICATIONS

- Using non-slip flooring to prevent slips and falls for individuals with balance or coordination issues
- Relocating wall switches for ease of access.
- Designing ergonomic workspaces with for individuals with chronic pain or mobility limitations.
- Installing a wheelchair-accessible shower or bathtub
- Retrofitting a bathroom into a 'wet room' where space is limited.
- Installing grab bars and non-slip surfaces for individuals with mobility limitations.
- Retrofitting doorways and hallways to accommodate mobility aids such as walkers or crutches.
- Installing a stair lift or elevator to provide access to the home for individuals with mobility impairments.
- Creating a barrier-free entrance with ramps and handrails for individuals with mobility impairments who use mobility devices such as wheelchairs or scooters.

POTENTIAL MODIFICATIONS ASSOCIATED WITH A DISABILITY

- Quiet spaces for speech reading/lip-reading
- Automated lighting/climate control for limited mobility
- Calming sensory environments (soft lighting, comfortable furnishings)
- Air purifiers/allergen-proof bedding for respiratory conditions
- Energy-efficient appliances and lighting
- Sensory-friendly lighting and soundproofing
- Structured routines and visual schedules
- Sensory stimulation/relaxation areas
- Tactile markings for visual impairments
- Bright, glare-free lighting for low vision
- Visual aids (color-coded signs/labels) for hearing impairments
- Doorbell system with visual/auditory cues for the deaf or hard of hearing

REGULATIONS TO KEEP IN MIND

Fair Housing Act (FHA):

- Applies to private homes if renting or selling; must accommodate reasonable modifications.
- Examples: Installing ramps, widening doorways, adding grab bars.

Section 504 of the Rehabilitation Act of 1973 (HHS):

- Provides guidelines that can inform private home modifications.
- Examples: Accessible routes, bathrooms, kitchens, and entrances.

Architectural Barriers Act (ABA):

- Standards cover accessible routes, entrances, bathrooms, and public spaces.

Americans with Disabilities Act (ADA):

- While primarily for public spaces, ADA standards are useful for private home modifications.
- Examples: Accessible entrances, door widths, bathroom layouts, and switches.

REGULATIONS TO KEEP IN MIND

Environmental Protection Agency (EPA):

Lead-Based Paint Regulations:

- Requires testing and remediation in homes built before 1978.
- Ensures safety during modifications, particularly important for homes with children.
- Examples: Safe encapsulation of lead-based paint during renovations.

State and Local Building Codes:

- Mandate accessibility features for modifications in private homes.
- Examples: Compliant ramps, handrails, accessible bathrooms, and safety features.

Local Zoning and Land Use Regulations:

- Impact modifications by regulating setbacks, lot coverage, and structural changes.
- Examples: Approvals for adding ramps, lifts, or extending doorways.

Contracting and Procurement Regulations:

- Ensure compliance with accessibility and nondiscrimination requirements when using grant funds.

INCIL

Illinois Network of
Centers for
Independent Living

**Creating Barrier-Free
Lives for Persons with
Disabilities**

- We uniquely supports individuals with disabilities through comprehensive home modifications.
- INCIL, as the State Agency contractor, ensures effective funding and oversight.
- Collaboration with CILs statewide maximizes local expertise and community impact.
- Our goal is to promote independence and enhance quality of life for all program participants.

Questions? - Thank you for your attention

CONTACT INFORMATION

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The Home Modifications Program, made possible by funds from the State of Illinois, is designed to break down barriers within homes, fostering independence for individuals with disabilities.