

REAL ESTATE CLASSIFIED INSIDE AND ONLINE

CHICAGOTRIBUNE.COM/HOMES



Mary Umberger

Green acres dream carries a big city price

Take Manhattan, just give me that countryside.

Well, not Manhattan. Naperville, maybe. We're talking about the dream of chucking suburbia for green acreage, fleeing tollway congestion and all those nail salons for a slice of rural life.

Pursuit of that dream is catching on, according to U.S. Census data on Illinois farmland. "Hobby farms" are hot, trending upward from a low of about 21,000 in Illinois in 1992 to about 31,000 in 2002.

Also known as "specialty" farms or farmettes, these small operations (10 to 49 acres) are attracting buyers who make the leap from suburban Chicago to as far away as it takes to get "a place in the country," according to Jeff Waddell, a broker for the Martin, Goodrich & Waddell realty firm in DeKalb, which specializes in agricultural properties.

Waddell says he's seeing an intense interest from Chicago-area buyers. "These are people who want a couple of cows and a horse or chicken" or maybe a small marketable crop, he says. "Most of the time they're collar-county transplants who live around rapidly suburbanizing areas. They're not city people but have lived on the outer fringe and now [by virtue of sprawl] find themselves in a city."

Their goal: to produce something for sale and to consider their homes a "farm." Economics and land values are secondary to lifestyle for these ventures, Waddell says.

But don't confuse these buyers with those seeking "recreational farms." Those are true getaway destinations—the second homes with acreage, whose principal attraction is hunting or fishing. Or, buyers of such properties may just be looking for a pristine place they can preserve for the love of it, he says.

In years past, they might have found those dreams easily in DeKalb County, but demand and development have pushed the boundaries, Waddell said. "Now, we're taking them to Lee County, or Ogle or LaSalle Counties."

How much do dreams cost? Ah, like everything else in life, such properties have been "discovered." If you want to build a home in an agricultural area where none exists, you'll face many counties' requirement of a 40-acre minimum "lot," and those 40-acre lots are priced in the same league as 400-acre parcels, Waddell said. In other words, "hobby farmers" may find themselves competing with builders and big farms.

"Good farmland [in that category] is \$7,000 to \$8,000 an acre in DeKalb County," he said. "In surrounding areas, that would drop down to the \$5,000 to \$6,000 range. As you get farther from the city, it continues to drop, to about \$4,500 an acre."

Pricing "recreational farms" is harder because they tend not to be good farmland, just beautiful or superb fishing or hunting territory, and thus have a more illusive pricetag. They're also not subject to the 40-acre rule.

"You could build a number of homes in 40 acres of timber, versus one on farmland. In general, the farther east you go, the value goes up tremendously," he said.

"Let's say an hour west of [the edges of] Chicago, they would be in the \$4,000 to \$5,000 [per acre] range. If we had any available in DeKalb or Kane, the value would be very much larger than the \$7,000 to \$8,000 per acre range."

Sound expensive? Maybe, but consider what great thinkers, from Scarlett O'Hara's daddy to comedian Will Rogers, have said about the desirability of land: They ain't makin' any more of the stuff. Me? I'm heading for the nail salon.

Hear Mary Umberger on WBBM Newsradio 780 at 6:21 p.m. and 10:22 p.m. each Thursday and Friday and 7:20 a.m. each Saturday and Sunday.



A smart home for the elderly

Matilda (left), a mannequin built at the University of Florida to represent an 85-year-old woman living by herself, wears sensors on her shoulders that let a computer know her location and what direction she is facing. A smart house demonstration project at the university is meant to show how seniors with some impairments can live at home longer.

Safe at home

'Smart' experiment may hold key to keeping seniors independent

By Lew Sichelman
Special to the Tribune

GAINESVILLE, Fla. — Meet Matilda. She doesn't realize it, but she's helping frail and forgetful seniors remain in their homes long after living on their own becomes difficult.

With her curly blond wig and grannie glasses, Matilda—a full-size mannequin—is playing the role of an 85-year-old widow who, like most aging seniors, avoids at all costs giving up her freedom and moving into an assisted-living facility, a nursing home or in with her adult children.

She is part of a "Smart Home" demonstration project on the University of Florida campus here that melds the latest in computer and sensor technology to help the growing legion of seniors live alone longer as well as to lower the cost of health care.

Matilda "lives" in a 550-square-foot "house" that takes up more than half the fourth floor computer lab in U. of F.'s computer science engineering building. It has a fully furnished living room, kitchen, bedroom and bath.

In June, she will move to a real 2,500-square-foot home in the on-campus Oak Hammock retirement community. But for now, the "mockup" is doing just fine.

As is Matilda. Because built into her cozy but complete living environment is a mind-boggling array of experimental assistive-living devices, ranging from sensors that track an elderly person's whereabouts in the house to a microwave

PLEASE SEE MATILDA, PAGE 6

Other smart home features

If water leaks onto the floor, a sensor alerts the resident of the danger via cell phone.

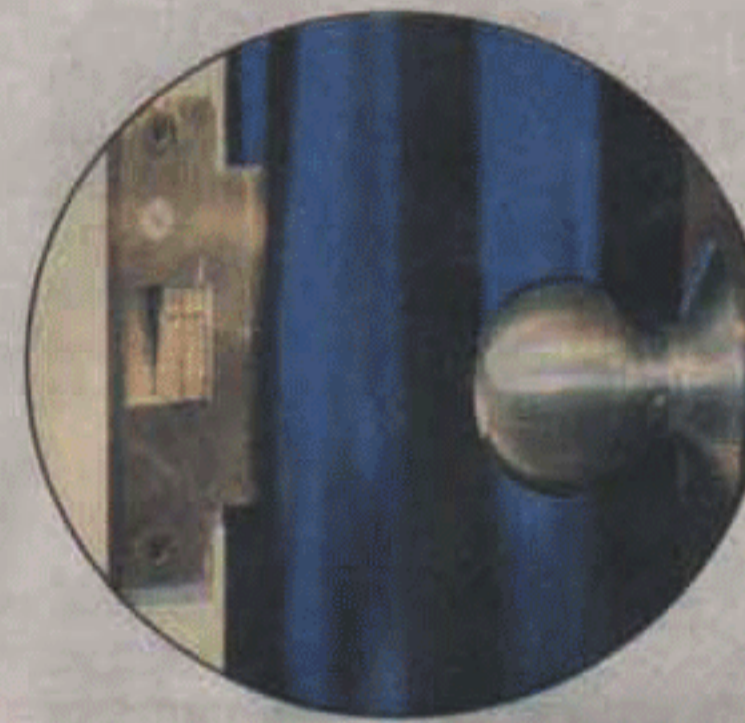
When the mail arrives, another sensor notifies the resident.

With voice commands, the mobile phone can be used to turn on lights, the stereo and television and open and close the curtains.



CELL PHONE TECHNOLOGY

A mobile phone serves as the link between sensors placed throughout the house, a computer network and the resident.



SECURITY SENSORS

The resident will be able to see who is at the door on a monitor in each room and open the electronic door lock via the cell phone.



APPLIANCE ASSISTANCE

The microwave is equipped with a device that recognizes a package's contents and how long it should be cooked.

Photos by David Blankenship

Limited-equity co-ops remain an underused path to affordable housing

By Jeanette Almada
Special to the Tribune

When the residents of a Lakeview apartment building learned that their landlord planned to eliminate rent controls, they organized.

The low rents had kept their building from being swallowed up by the gentrification all around them on Waveland Avenue.

In an eight-year process that began in the early 1990s, they worked with their alderman and a community development group to convert their building into a limited-equity cooperative.

The residents, through their corporation, agreed that the amount of equity to be earned by any unit in the building would be capped, thereby preserving the apartments' affordability for future buyers.

While most owners of houses, condos and co-ops expect to see meaningful increases in the equity they have in their homes, residents of limited-equity co-ops are willing to give up that profit in exchange for the benefits of stabilized housing costs in neighbor-



The London Towne Houses Cooperative at 830 E. 100th St.

hoods where market-rate prices and rents are ever escalating.

Among other advantages are low down-payment requirements that range from \$1,000 to \$5,000. Plus, cooperatives get favorable tax treatment compared to

most market-rate apartment buildings, according to Ernest Wallace, building appraiser and cooperative coordinator at the Cook County assessor's office.

"All cooperatives are assessed at a 16 percent tax level, whereas commercial buildings, which include apartment buildings with more than six units in them, are assessed at the 33 percent tax level," Wallace said.

Yet, despite the ownership alternative that limited equity co-ops can mean to low-income renters, such housing remains an enigma in Chicago, where census figures show that 650,000 renters earn between \$20,000 and \$50,000 a year, the target income group for limited-equity co-ops.

According to a recent study, mainstream lenders

PLEASE SEE AFFORDABLE, PAGE 5

INSIDE AND ONLINE

MORTGAGE RATES

View national average mortgage rates as reported by Freddie Mac.

PAGE 2



HOUSE POTATO

The second season of "Mix It Up," created by Courteney Cox, starts this week.

PAGE 3



HOME OF THE DAY

Find details on this Buena Park building and other properties.

PAGE 7C



CLASSIFIED MARKETPLACE

Find Autos, Homes, Jobs and more in one resource—the Chicago Tribune's Classified marketplace section every weekday.

MATILDA: Smart home for elderly

CONTINUED FROM PAGE 1

oven that automatically recognizes entrees and determines how long to cook them.

Connected to a computer network, these and other devices keep tabs on each other and — most important — the occupant, which is the reason for the electronic sensors placed discreetly on Matilda's clothing.

"What this home demonstrates is the evolution from assistive devices to assistive environments," says Sumi Helal, an associate professor in the university's Computer and Information Science and Engineering Department.

Helal also is director of technology development for the U. of F. Rehabilitation Engineering Research Center on Technology and Successful Aging, funded most recently with a \$4.5 million grant from the National Institute for Disability, Rehabilitation and Research.

The research center was established in October 2001 to promote independence and quality of life for older people with disabilities. The core focus is on communications, home monitoring and smart technology.

The smart house project is said to be the next great leap in technology-assisted home care, assembling what now is an assortment of individual and disconnected assistive devices into a coordinated, centralized computer network that can observe, respond to and communicate with occupants, their caregivers and health providers.

Helal believes wholly integrated assistive-living environments such as the one being tested here are less than a decade away from moving from experiment into the mainstream.

"The technology is there," he says. "We just have to figure out how to integrate the various parts."

The home of the not-too-distant future works on three levels of impairments: motor, cognitive and therapeutic. Here's how it might make life easier for its aging occupants.

■ If water leaks onto the floor, someone who does not see well might slip on it and fall. But in the smart house, a sensor alerts the resident of the danger via cell phone.

■ When the mail arrives, another sensor notifies the resident. That way, someone who suffers from arthritis or is wheelchair-bound will have to go to the mailbox only once.

■ If someone comes to the door, sensors locate the resident and a camera beams the visitor's picture onto a TV screen

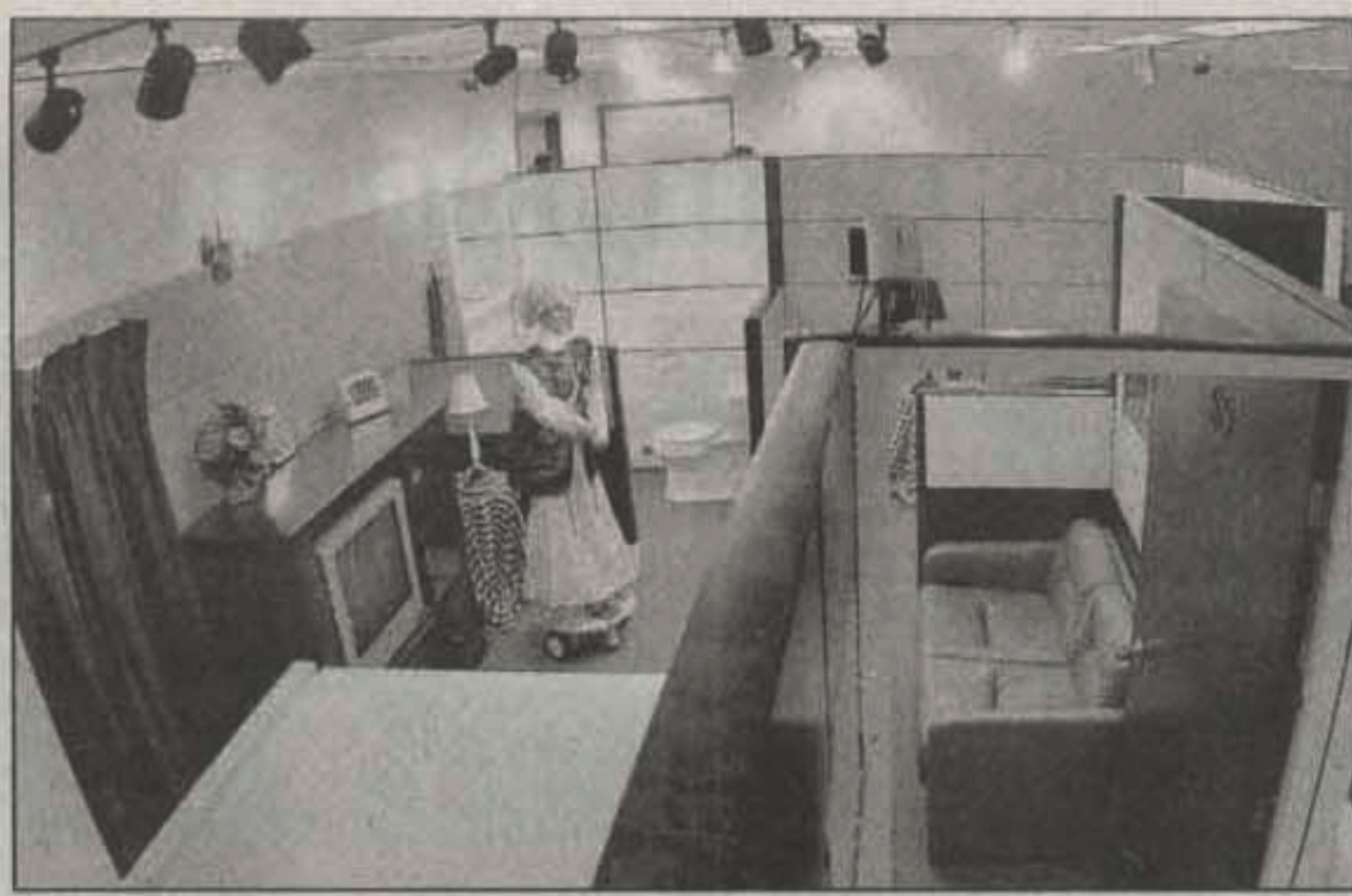


Photo by David Blankenship

Matilda, a mannequin that represents an elderly woman, in her University of Florida "home" full of assistive-living technology.

in the room the resident occupies. If the resident wants to let the visitor in, she or he can tell the cell phone, which will transmit a code that opens the electronic latch.

■ The microwave will "read" a bar-code-like radio frequency identification (RFID) tag on the package and set the proper cooking controls so the user doesn't have to punch in numbers or choose a power setting.

It also will tell the resident how to handle the package and notify her or him when the food is ready via a video display in whichever room the resident is in at the time.

■ The house also can keep tabs on certain developing infirmities. For example, if the resident's gait becomes slower, which may be a sign of an impending stroke, a monitor will report the potential problem to the occupant's caregiver. If sensors don't pick up any movement, someone will be notified right away.

■ The resident can enjoy meals with children and grandchildren via television. "It's like they're actually right there with you," Helal says. "You can see your son and his family on the screen. You can even see their plates and what they are eating. It's almost real."

■ With voice commands, the mobile phone can be used to turn on lights, the stereo and TV and open and close the curtains.

■ When the occupant moves from room to room, the house senses it, turns off the television monitor in the room the resident leaves, turns on the monitor in the room she or he enters and tunes in the proper station.

■ If the resident can't remember whether the front door is locked, he or she can ask the mobile phone if the house is secure. The phone will check the doors and report back by voice.

While Matilda's house is a place where Helal says "we can try our ideas so we can see how they actually play out," none of what's taking place here is pie-in-the-sky theory. Pretty much everything is off the shelf.

But it will take a concerted effort

from policymakers, who must decide whether monitoring seniors is acceptable or an unwarranted invasion of privacy, and retailers, who must sell products with imbedded RFIDs that can be read by the sensors, the professor says.

Mostly, though, the responsibility "will fall on the shoulders of the construction industry," which must decide to absorb the smart sensor technology into new and remodeled houses.

They'd better hurry, according to William Mann, director of the rehab engineering research center and chairman of the occupational therapy department in U. of F.'s College of Health Professions.

With the oldest of the nation's 78 million Baby Boomers just about to reach their 60s, Mann says "a huge wave" of assistive care needs is on the horizon.

Only 10 percent of people in their 60s require assistance in their daily lives, but half of those 80 or older need outside help with what were once life's simpler tasks — bathing, dressing and remembering to take medications.

"The real problem for how we're spending health-care dollars is going to occur in 20 years," Mann says. "But many people will need assistive care before then."

Mann, who has spent more than a decade studying how technology can help alleviate disabilities associated with aging, says his work has shown that the elderly have a "tremendous need" for assistive devices.

His studies have shown that seniors who obtain and use the devices tend to decline more slowly than those who don't. They also cost the health-care system less.

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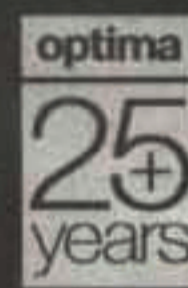
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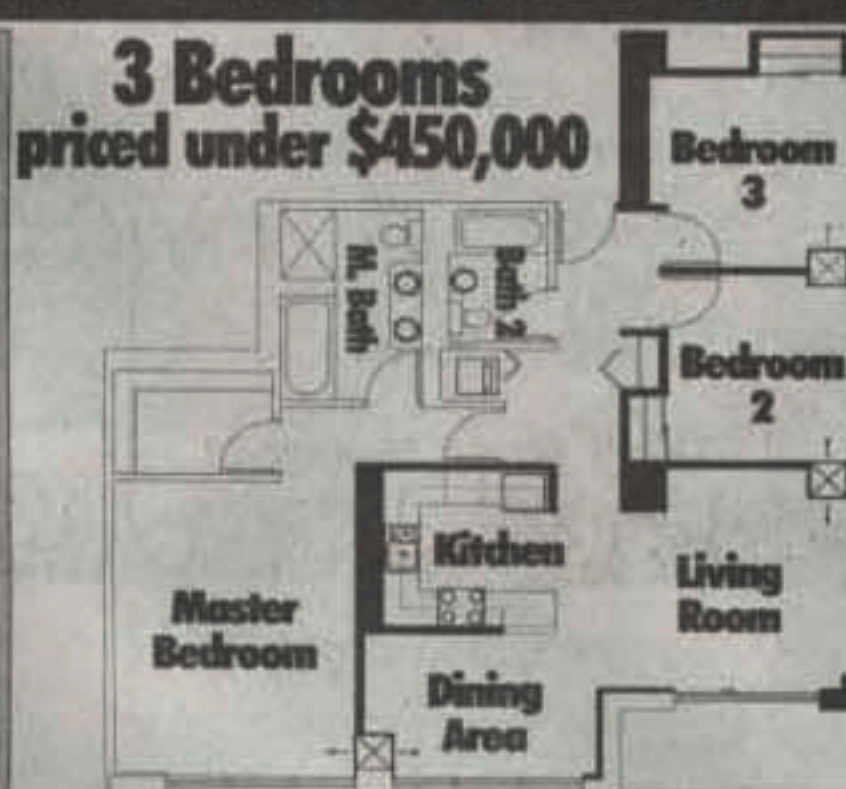
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