

HOMES FOR A CHANGING REGION

Phase 3: Implementing Balanced
Housing Plans at the Local Level

*Northwest DuPage Cluster:
Glendale Heights, Hanover Park,
and West Chicago*

NOVEMBER 2017



Table of Contents

Introduction	page 1
Glendale Heights	
Glendale Heights Today	page 11
Context for Planning	page 16
Key Housing & Community Development Issues	page 18
Recommendations	page 20
Hanover Park	
Hanover Park Today	page 33
Context for Planning	page 38
Key Housing & Community Development Issues	page 40
Recommendations	page 44
West Chicago	
West Chicago Today	page 59
Context for Planning	page 64
Key Housing & Community Development Issues	page 66
Recommendations	page 68
Appendix	
Glendale Heights Data	page A1
Hanover Park Data	page A13
West Chicago Data	page A25
Endnotes	page A36



PREPARED BY:



Valerie S. Kretchmer Associates, Inc.
Real Estate and Planning Consulting



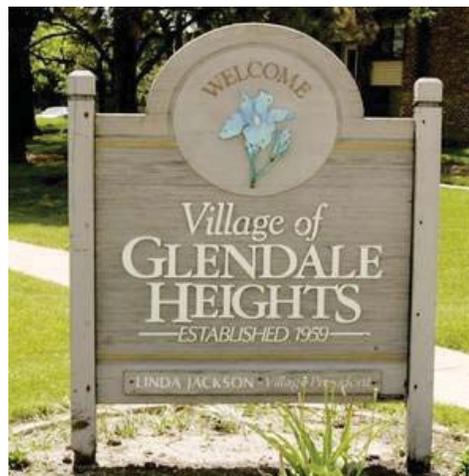
Introduction

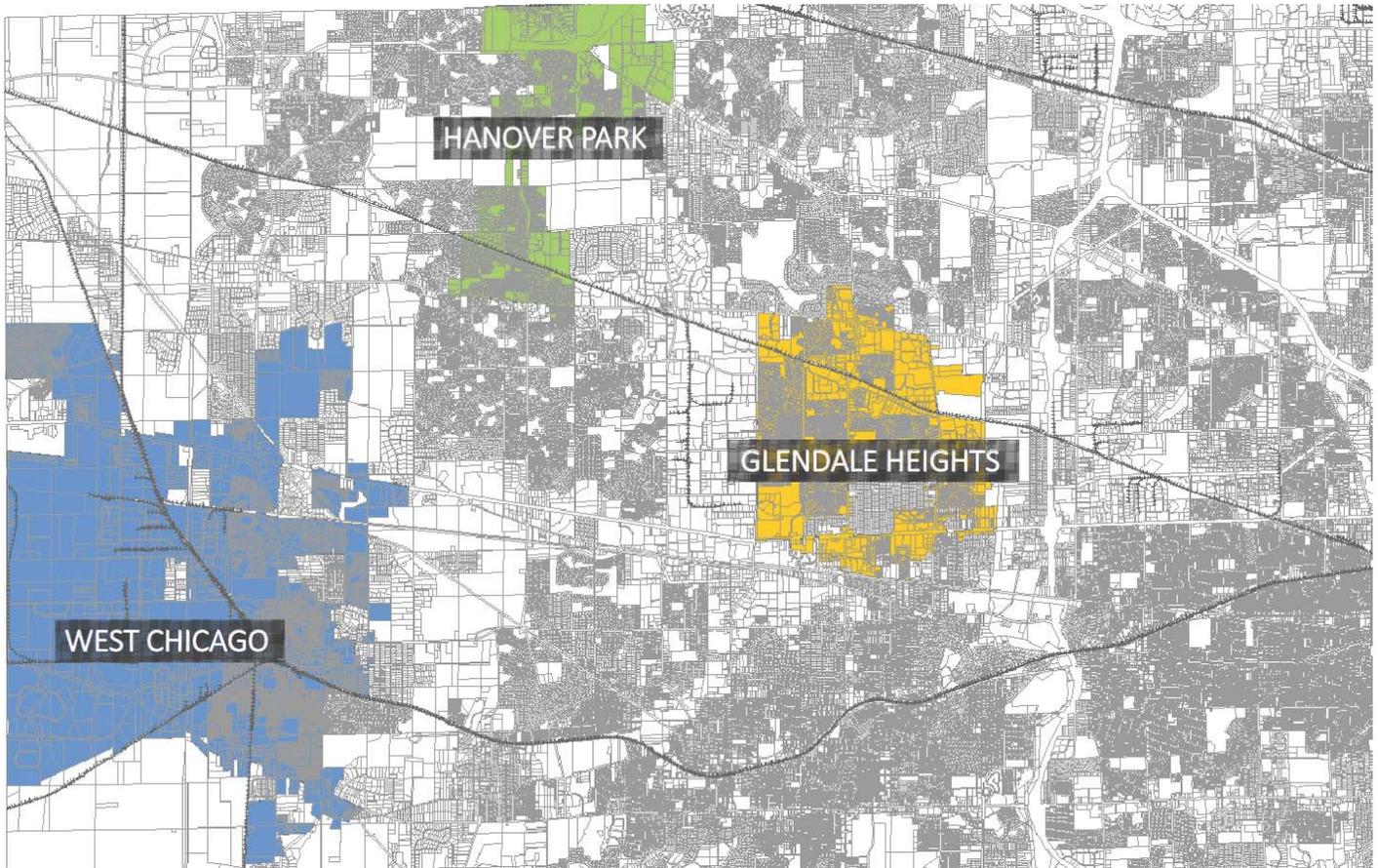
Homes for a Changing Region

Homes for a Changing Region is a project of the Chicago Metropolitan Agency for Planning's (CMAP) Local Technical Assistance (LTA) program, the Metropolitan Mayor's Caucus, in partnership with and with support from the Metropolitan Planning Council. The project provides technical assistance to municipal leaders to address current housing issues and recommends housing policies to create a balanced mix of housing types, serve the needs of current and future residents and workers, and enhance livability. The plan covers multiple communities within the same subregion, providing steps for each municipality. *Homes for a Changing Region* supports the goals of CMAP's GO TO 2040 Plan, the regional comprehensive plan for the Chicago metropolitan area, by fostering livable communities with diverse housing options and encouraging efficient governance through inter-jurisdictional collaboration. To date, plans have been prepared for 40+ communities in northeastern Illinois.

The Northwest DuPage Cluster

Glendale Heights, Hanover Park, and West Chicago are located near each other, but are not adjacent communities. While they are unique in regard to specific development issues and opportunities, local amenities, housing needs, and current planning focus, they have commonalities that make them a cluster. The main similarity is the strong commitment each has to maintaining current housing stock, supporting programs to advance resident quality of life and the local business community, and actively pursuing opportunities for new development. It is noteworthy that all three towns have internal staff capacity, and support of the community to conduct good housing and community development work. Therefore, plan recommendations for each highlight current successes and suggest additional actions to add value to current practices. Building on strong foundations bodes well for each municipalities' efforts in implementing the *Homes* plan to enhance current policies, programs, and partnerships.





Benefits of Homes

Being part of *Homes for a Changing Region* allows communities to consider where they are today in regard to housing and the role that housing will play in their futures. Addressing housing in this way allows a municipality to focus resources on the most pressing housing matters and to put in place the policies, regulations, and programs to maintain the local housing stock and community character. The process also highlights the relationship between housing and community development. Not every community action that supports housing is specifically a “housing” program. The work municipalities put into enhancing quality of life for residents adds to its desirability and ultimately supports home values. In this way, efforts toward strengthening business districts, sponsoring community events, and working with other local taxing jurisdictions ultimately supports quality housing.

HOMES ENABLES COMMUNITIES TO:

- Begin planning how to meet future housing demand and further establish a role in securing quality housing for the community.
- Assess potential for new development / redevelopment.
- Share strategies and efforts with neighboring communities and vice versa.
- Secure input from residents of the community on housing and related issues of importance.
- Receive sound housing data and evaluation of how that data impacts the future.
- Consider housing and other community development issues that impact residents’ quality of life.

Housing as an Issue

A great many factors go into how people choose their housing. The most important factors are at a tipping point and need to be considered to set the context for this work.

First, while the country and economy have exited the Great Recession of recent years, jobs and incomes continue to be uncertain for many people. This impacts funds available for living expenses and mobility to change jobs and homes.

Second, conditions such as reduced property values and foreclosures of the past ten years have abated but continue to impact the housing sector. A result of this uncertainty is that homeownership is not as powerful a draw as in the past. The term “rent by choice” is now part of the housing market lexicon. Those unsure or uneasy about job security are holding off or avoiding buying homes.

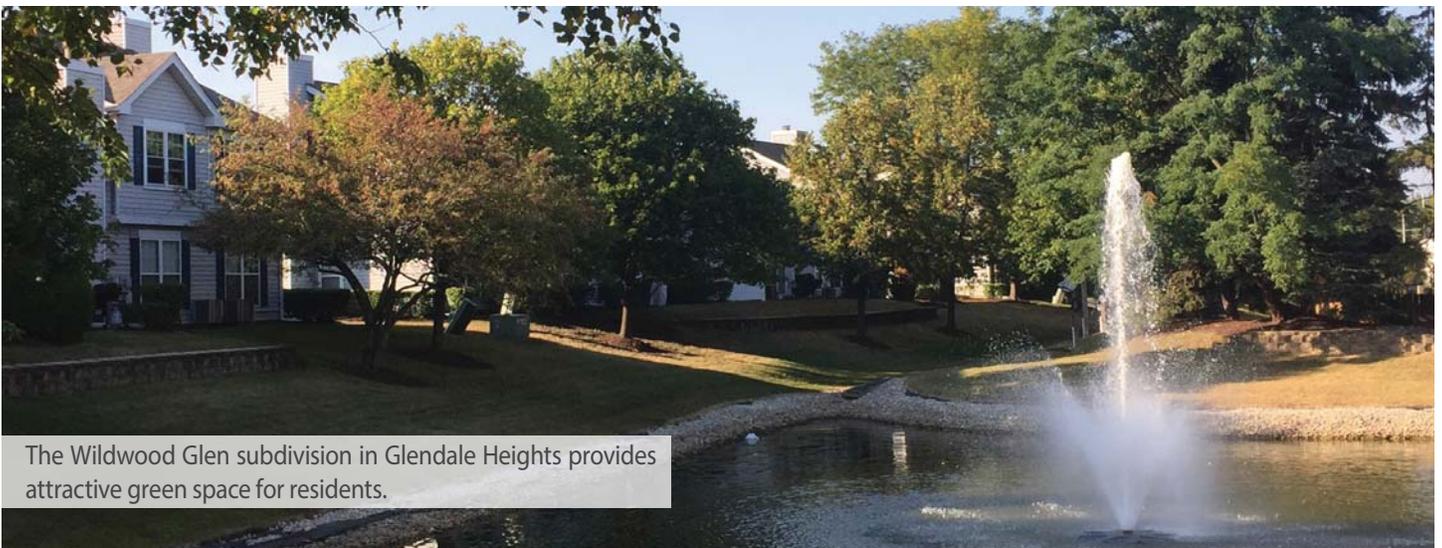
Finally, demographics are significantly influencing the housing needs in communities. Baby Boomers and Millennials represent large populations and are impacting the housing market. In addition, the cultural makeup of America continues to change. The great melting pot that this country is known to be continues to become more diverse with peoples from a variety of cultures. For the NW DuPage County Cluster and housing in general, these factors loom large in how communities address housing.

Relevant housing trends are summarized on the following page. These trends are based on research conducted by various organizations that cover housing topics, including the Urban Land Institute, National Association of Realtors, National Association of Homebuilders, and Zillow.

QUESTIONS HOMES CONSIDERS

The *Homes for a Changing Region* plan can help communities consider key questions about the next 10 to 20 years:

- Who is likely to live here?
- What can they afford?
- What housing types will they seek?
- What types and size of housing will be provided?
- What are Village/City preservation needs?
- Will the Village/City be proactive in determining its housing needs?



The Wildwood Glen subdivision in Glendale Heights provides attractive green space for residents.

NATIONAL DEMOGRAPHIC TRENDS

❑ OLDER BABY BOOMERS | AGE: 60 - 69 YRS

According to the Pew Research Center 10,000 baby boomers turn 65 every day. The ability of many to afford housing was hurt significantly by the recession.

❑ YOUNGER BABY BOOMERS | AGE: 50 - 59 YEARS

Younger seniors and Baby Boomers who downsized from single-family homes into condominiums or townhouses at the peak of the market may find that they are unable to recoup their investment if they need to sell in the near term. Those who have owned their homes for many years are less likely to have housing problems, though many expected to use the proceeds of the sale of their home to pay for senior housing or additional care as they age. Those who re-financed their homes at the peak of the market find that they are unable to sell their home for the balance on their mortgage.

❑ GEN X & MILLENNIALS | AGE: 20 - 40 YRS

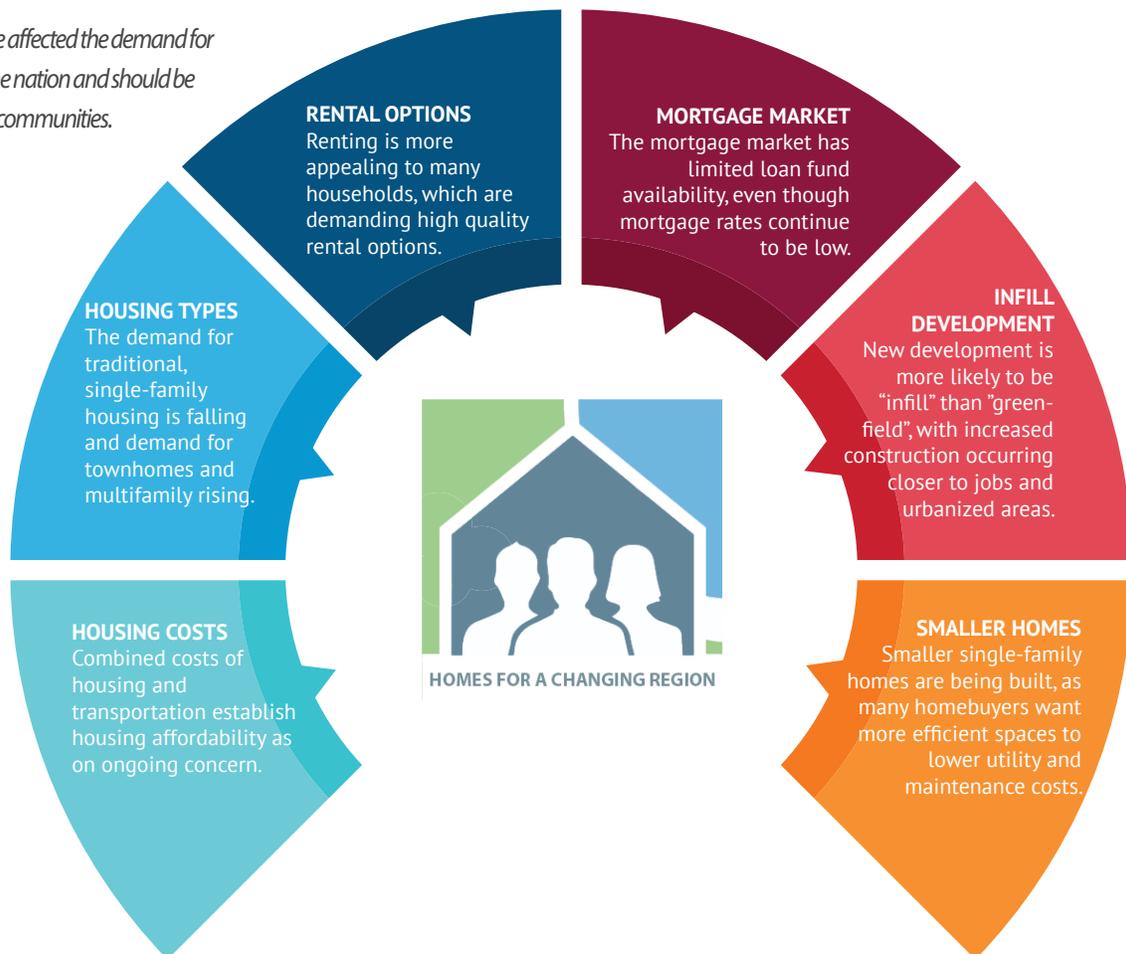
Generation X and Millennials have deferred home purchases. However, as the job market continues to improve and home prices have begun to increase, more people in these age groups will consider buying while prices remain below pre-recession levels.

❑ IMMIGRANTS | AGE: NOT APPLICABLE

Immigrants have varying housing needs when locating in suburban communities and may find housing there too expensive.

NATIONAL HOUSING TRENDS

These trends have affected the demand for housing across the nation and should be considered by all communities.



Process

Project Initiation

The *Homes* project for the Northwest DuPage County Cluster was initiated with a kick-off meeting in each community that included the local Steering Committee and staff, CMAP representatives, and the consultant team. The meetings were used to review the project scope, address questions from the community, and establish a common understanding of goals and expectations for the planning process. A tour of the community was conducted to better understand opportunities and issues relating to housing and community development.

Market Assessment and Issue Analysis

An analysis of housing markets was conducted for each community. Interviews with local realtors, landlords and stakeholders provided further insight into housing supply and demand. The assessment of each community considered:

- General demographics, housing and employment data
- Existing and future housing supply/demand by tenure and unit type
- Housing, transportation and utility cost impacts on affordability
- Impacts of foreclosures and short sales

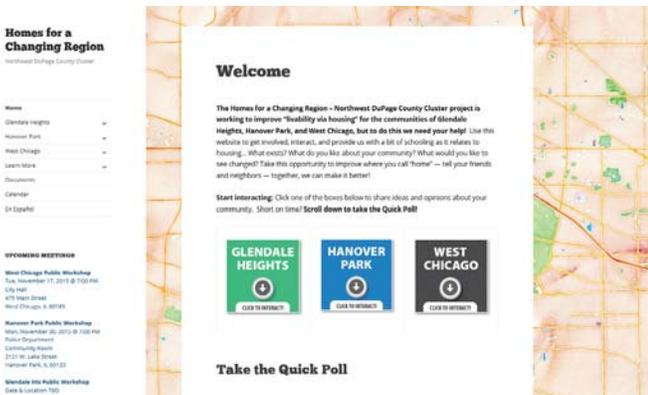
Quantitative and qualitative information were evaluated and compiled into a Community Assessment report for each community. That data and issue summary was presented to the community at a workshop meeting in which participants and the project team could dig deeper into issues and opportunities facing the communities.

Public and Stakeholder Outreach

Community outreach was strongest through the various stakeholder discussions and community meetings. However, to ensure access to the project and input opportunities for any interested party, a project website served to inform the public about upcoming meetings, draft reports, and general project information. It also provided a platform for feedback that included a survey, interactive comment map, and visual preference quiz.

Policy Recommendations

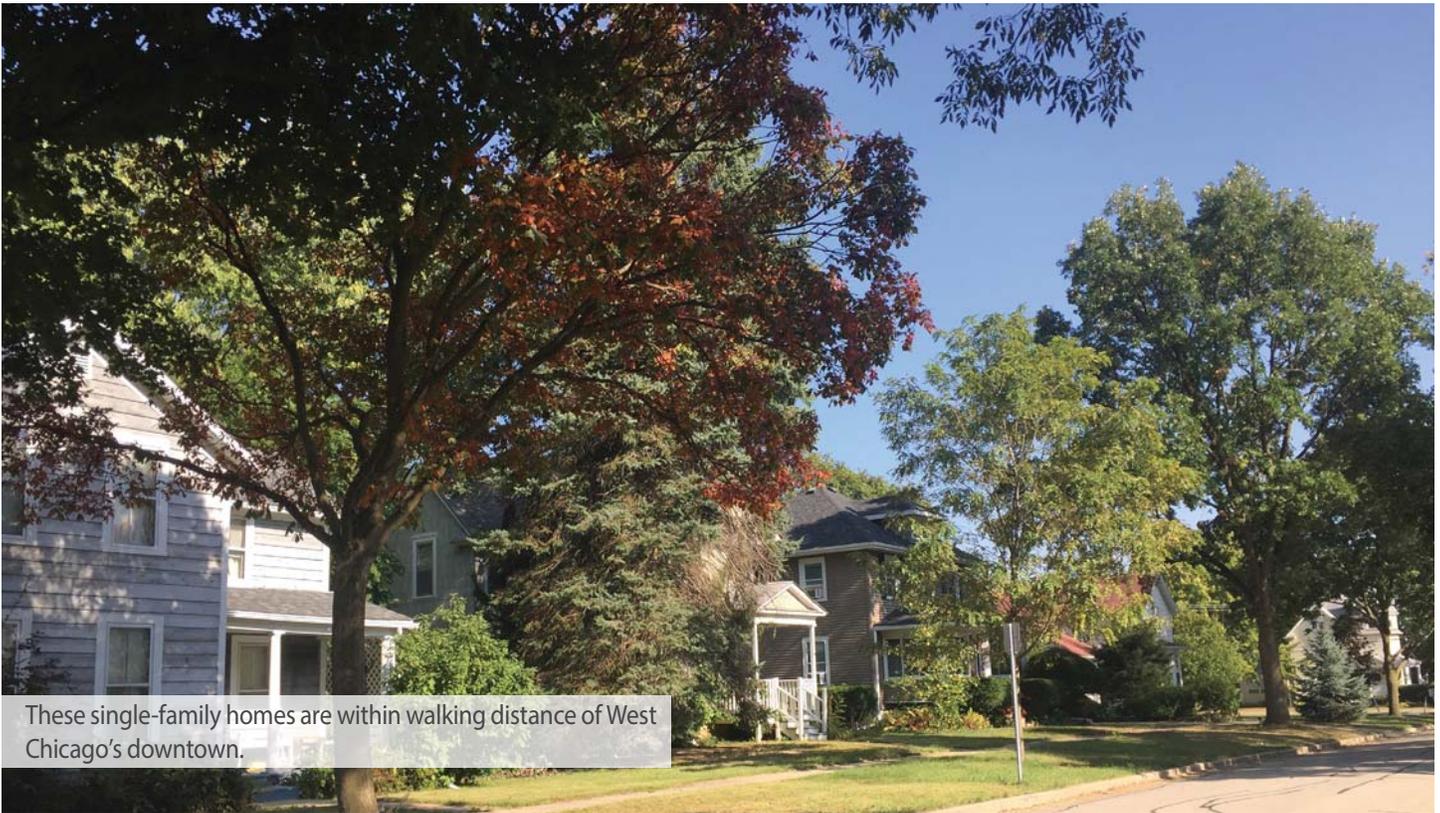
Findings from the data analysis, community assessments, and public input were used to develop a comprehensive set of housing and community development related recommendations for each municipality. These recommendations propose strategies to help make housing in the communities more livable and affordable. They also include a focus area visualization to convey a relevant recommendation. These draft recommendations were presented to each municipality for review and consideration. This is an important aspect of the *Homes* process; plan recommendations are not intended to be imposed upon the community by the project partners, but comfortably embraced as a set of ideas with which the community can work. To that end, final feedback from each community was incorporated into the document in preparing this *Homes for a Changing Region* plan for the Northwest DuPage County Cluster.



The project website had over 700+ unique visitors and 2,000+ page views.



The *Homes* process included many stakeholder meetings.



Using the Report

The *Homes for a Changing Region* process focused on understanding the community (existing conditions) and considering available implementation options. Those options are presented as recommendations for the communities to consider, which are presented in this report in the form of policies, programs, and partners. In some cases, these are existing local actions identified to be seen as priorities that continue to advance housing and community development objectives.

- Policies* are approaches to housing and community development that can be applied in considering development proposals, implementation of existing plans, zoning or long range development plans, budget priorities, etc.
- Programs* are actions to advance established local housing and community development goals.
- Partners* are resources and agencies available to assist the community in meeting its goals.

Lessons Learned: Issues for the NW DuPage Cluster and Beyond

A number of common concerns came into focus over the course of preparing the NW DuPage Homes plan. As each of the communities endeavors to implement this plan and other initiatives, several factors should be considered. They, and other communities, will need to continue contemplating these points as they confront housing related questions .

Finding the New Normal

This planning process was conducted as communities emerged from the “Great Recession” of the late 2000s and early 2010s, with the national economy returning to a mode of slow but steady growth. However, needs and issues related to housing had changed over the recession, as had municipalities’ role in addressing them. In both regards, it is not yet clear if the current housing market is the new normal, or if that has yet to develop. What was evident during this work was that homeowners’ flexibility to sell or buy a residence, perceptions of rental living, housing affordability, and challenges related to property maintenance have evolved. The common denominator is uncertainty brought on by concerns over job security. This prompted holding off the purchases of a new home or created the inability to sell a current one. The recession also drove home the realization that property values don’t always increase.

Currently, communities continue to play a role in maintaining their housing stock, business environment, and residents’ quality of life. But those efforts are pushing against large, national economic forces. How or when home values and job security will become more predictable is uncertain. When (or if) the housing market will return to its pre-recession level is unclear, though it has improved in most areas. It may take years before some owners who bought their homes when prices were highest can recoup their investment to pay off a mortgage.

A related change is the increase in single-family homes acquired by investors and maintained as rental properties. While not a new phenomenon, towns are seeing more of this situation and determining whether or how to address it through their enforcement programs. Again, the growth in this housing choice comes from uncertainty in how long it may take the financial status of individuals to recover. As a result, many have joined the category of those that rent by choice so as not to be saddled with a property should their job or financial situation unexpectedly change.

Impact on HOAs

The financial impacts of the recession affected homeowners associations (HOAs) in several ways. Foreclosures and late or non-payment of monthly assessments has meant that HOAs may have less money for capital improvements, ongoing maintenance, and regular operations. They also find themselves in unfamiliar management territory, working out payment plans with owners, negotiating with banks to maintain foreclosed units, and struggling to find funds for operations. To the extent that the associations take on debt to address financial needs, this can present challenges in bringing in new owners, as the amount of association debt can impact a buyer’s ability to get a mortgage.

Investor purchases of units for rent can help to address some of the immediate issues of unpaid assessments, but can create other issues. Concerns over renters being short-term residents and less vested in the community are noted by HOAs. In attempting to address this concern, some associations seek to limit the number of rentals in the property. This must be done by vote of the association, but may be difficult as increasing numbers of units are owned by investors and owner-occupants want permission to rent should they fall on difficult financial times. The higher the share of renters in a building or development, the more difficult it may be for a potential owner-occupant to obtain a mortgage.

It is important for communities to have this context in mind when working with HOAs on property maintenance or general improvement items.

Property Maintenance

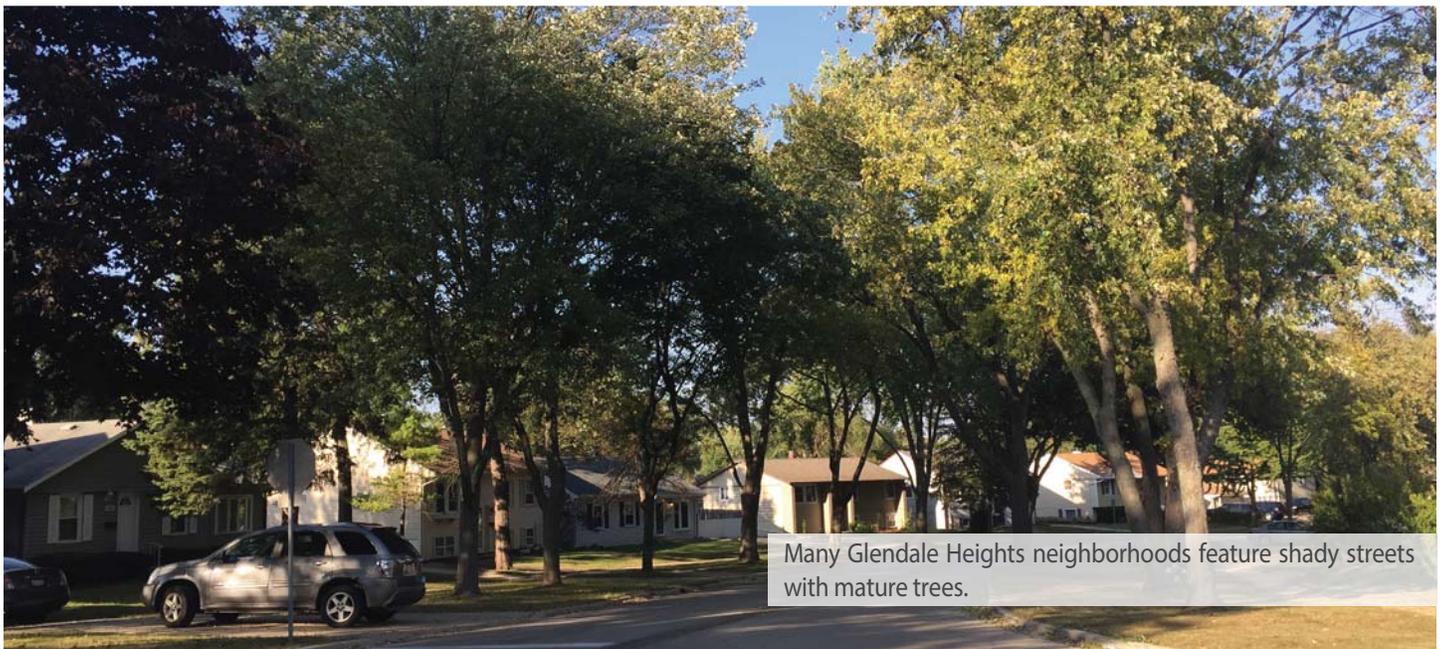
Municipalities typically have ordinances and programs related to property maintenance. Such code enforcement includes inspection programs aimed at maintaining the quality of housing, neighborhoods, and business districts. Property maintenance needs and actions vary by community, but all understand its importance, as do residents and business owners.

For the three municipalities in the NW Cluster, and many others, property maintenance efforts include systematic inspection of rental dwellings, code enforcement staffs, and programs related to landlord education and support. The lesson to be taken from efforts in these three communities shows that several items are key to a successful program:

- A structured inspection program,
- Clear communication between all parties,
- Sustained commitment by staff and officials,
- Outreach, education and support for landlords, and
- A strong community educational effort as to the program's value.

Multiple Jurisdictions

Illinois is well known for its many individual units of local government. Governance issues aside, this situation creates a challenge for cities and villages working to create a sense of community. Such a sense of belonging is important not only for residents' enjoyment of their neighborhood and community, but for a municipality to have unified support for local programs and policies. The divide created by different school, park, and library districts makes it difficult for residents of the same town to share interest in using or willingness to fund common community amenities. Perceptions (right or wrong) as to the quality of these community services (especially school districts) impact residents in ways ranging from how they engage with nearby neighbors to the marketability and value of their homes. Communities in this plan cluster have worked hard to address this quality of life issue through community events, established partnerships, and sharing of information. A change to the government structure is not expected soon, but the communities involved in this plan are striving to find ways to emphasize their strengths and overcome impacts of these structural challenges.



Many Glendale Heights neighborhoods feature shady streets with mature trees.



HANOVER PARK

Hanover Park Today

The Village of Hanover Park was initially known as Ontarioville, which grew as a thriving community of homes in the mid- to late-1800s when a stagecoach line brought townspeople to the area from as far away as Galena. As the railroad built up, so did the town. However, as the automobile became more prominent and Lake Street became a major arterial in the 1920s, people seeking homes away from Chicago bypassed Ontarioville to other municipalities. Eventually incorporating and changing its name to Hanover Park, the Village formed its own realty firm to build residential subdivisions in the 1950s, which attracted commercial and industrial growth. Over time, housing in Hanover Park has kept up with its population growth, which has more than tripled in size from 1970 to today.

Data analysis and assessment of community perspectives paint a picture of the existing housing conditions in Hanover Park today. This section considers data available from the U.S. Census and provided by CMAP, whose project planning tools were applied to create the charts that follow.

Demographics

Hanover Park’s population has changed little from 2000 to 2012, with only a one percent decrease in Village residents. However, CMAP projects population growth over the next two decades--in Hanover Park and across the region--reinforcing a need for planning.

QUICK FACTS

- ❑ 3.49 average household size is relatively large for a suburban community and higher than 2.64 and 2.70 in Cook and DuPage Counties, respectively.
- ❑ Housing prices increased from 2011 but are not back to pre-recession levels.
- ❑ Hanover Park has a higher share of lower income homebuyers than the region.
- ❑ 2014 median household income is \$69,014.¹
- ❑ The median cost for homeowners with a mortgage is \$1,859/month. This requires an income of \$74,360, which is 8% higher than the median household income.
- ❑ 2014 median age is very young at 32.8 years.²

¹ ESRI estimates

² ESRI estimates

□ Hanover Park Population & Households

	Population	Households
2000 Decennial Census	38,278	11,105
2012 ACS	37,990	10,877
Change, 2000-2012	-288	-228
% Change, 2000-2012	-1%	-2%



Housing in a neighborhood located off of Lake Street

Housing Tenure & Characteristics of the Housing Stock

Hanover Park has a higher percentage of owner-occupied housing than DuPage and Cook Counties. The majority of single-family homes and townhomes are owner-occupied, while multi-family properties are primarily rental.

Compared to the CMAP region overall, Hanover Park has a higher share of owner-occupied single-family homes and townhouses, and a lower share of owner-occupied multi-family properties than the CMAP region.

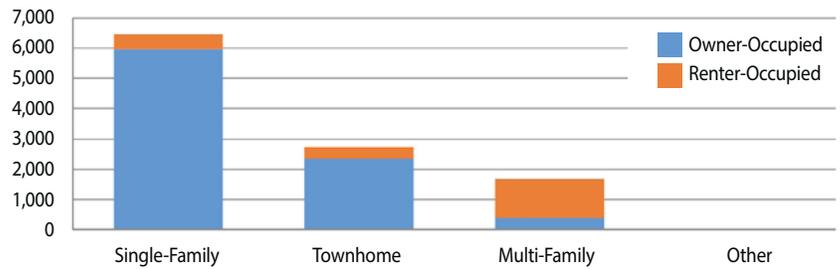
The number of owner-occupied multi-family units in Hanover Park is low, though there are a relatively large number of single-family detached and attached rental properties.

Hanover Park has a higher share of owner-occupied housing at all age groups than DuPage County.

The share of rental housing is particularly high for those with incomes under \$15,000 as well as for those earning \$15,000-34,999.

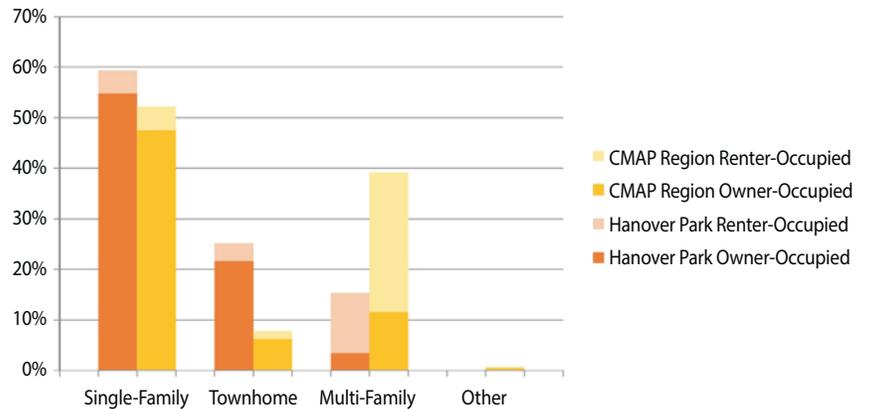
Compared to the CMAP region, Hanover Park has higher owner-occupied shares for those with incomes of \$50,000 to \$149,999.

□ Housing Type by Tenure in Hanover Park



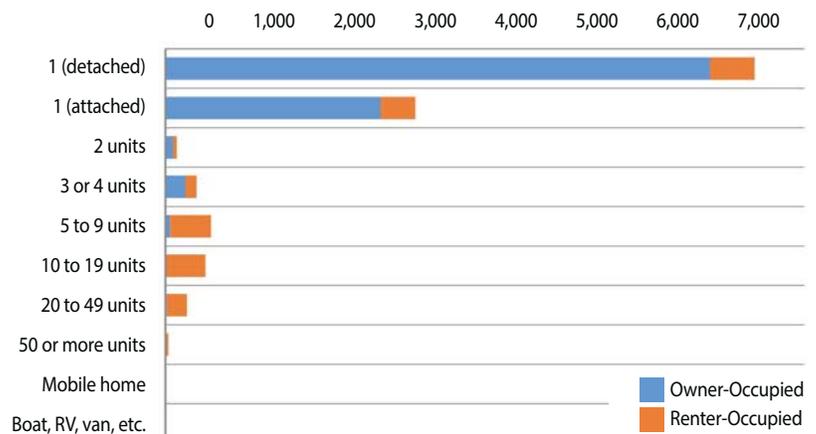
Source: American Community Survey, 2008-2012

□ Housing Type by Tenure in Hanover Park & CMAP Region



Source: American Community Survey, 2008-2012

□ Housing Units by Unit Count & Tenure in Hanover Park



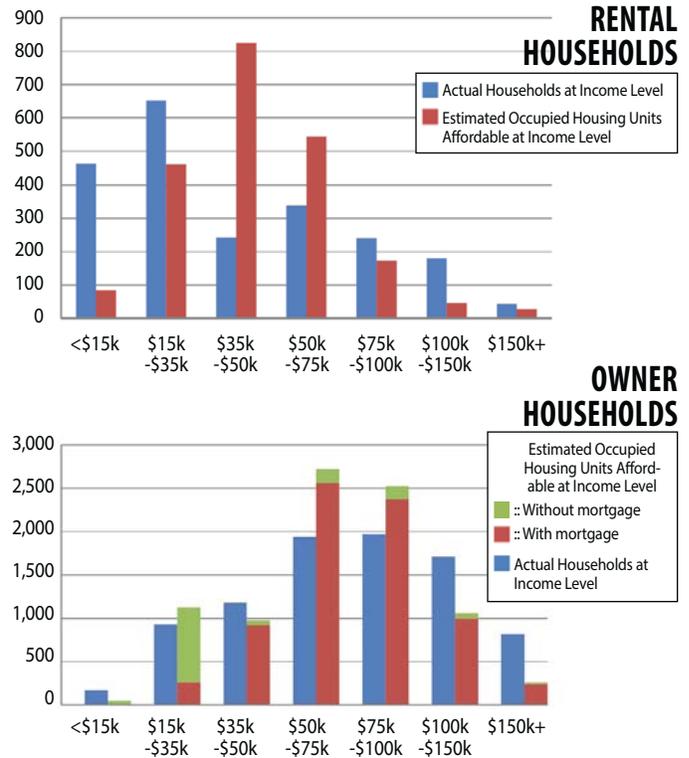
Source: American Community Survey, 2008-2012

Housing Affordability

The bar charts on the right show the number of rental and owner households at each income level (shown in blue) and the number of units affordable to them (shown in red for renters in the top chart, and red and green for owners in the bottom chart), assuming households spend up to 30% of their income for housing. As shown in the top chart, there are many more rental households with incomes below \$35,000 than rental units affordable to them. This is an indication of an affordability problem in which many of these households live in more expensive housing and pay more than 30% of their income in rent. In comparison, there are many more rental units affordable to those with incomes between \$35,000 and \$75,000 than renters in these income groups.

For owners, there is a better balance between the number of units affordable at different income levels and the number of households at those levels. The bottom chart shows the number of units affordable to those without a mortgage (shown in green) and those with a mortgage (shown in red). Typically those without a mortgage have lower monthly housing expenses and are older, having paid off their mortgages. Those with incomes under \$35,000 are able to afford a home if they don't have a mortgage, but generally can't afford the monthly ownership costs if they have a mortgage. However, there are more units affordable to those with incomes between \$50,000 and \$100,000, regardless of whether or not they have a mortgage, than owners at these income levels. In addition, there are more owners with incomes over \$100,000 who can afford to pay more for their housing than units at the higher levels.

□ Hanover Park Comparison of Rental & Owner Household Incomes with Occupied Units Affordable at each Income Level



Source: CMAP analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2008-2012.

Real Estate Market Summary

Demographic, real estate, and other community-related data have been collected and evaluated as part of this report. Primary findings of that analysis are noted below and a full set of data is included in the Appendix.

MIDDLE-INCOME & FAMILY-ORIENTED

Hanover Park can be characterized as a middle-income, family-oriented community with a median household income of \$69,000 and an average income close to \$82,342.

POST-RECESSION RENTALS

Hanover Park has a larger share of owner-occupied housing (80%) than DuPage County (75%) and Cook County (59%), with the majority of single-family homes and townhouses owner-occupied. While there are many townhome developments, there are few owner-occupied condominiums. However, there is concern that more single-family detached homes and townhouses have been converted to rental since the recession.

INCREASING HOME PRICES, STILL AFFORDABLE COMPARED TO NEARBY SUBURBS

Home prices have been increasing as the economy continues to recover from the recession. Much of the rise in prices has to do with Hanover Park's limited supply of available houses for sale. Still, Hanover Park homes are generally more affordable than those in nearby suburbs. Per Esri Business Analyst housing data, the median home price in Hanover Park in 2014 was \$160,000 and median home values in 2017 have increased to \$205,000.

DECREASE IN FORECLOSURES

The number of foreclosure filings continues to decline in Hanover Park, DuPage County, Cook County, and the Chicago region. In 2014, there were 173 foreclosure filings in the Village, a 70% decline from the number in 2010. In 2016, there were 120 foreclosure filings, representing a 30% decrease since 2014.

VARYING AFFORDABILITY, DEPENDING ON HOUSEHOLD TYPE

The Center for Neighborhood Technology (CNT) developed a housing and transportation affordability index for HUD suggesting that 45% is the maximum percentage of income a household should spend for housing and transportation combined. The index covers different household types including a Dual-Professional Family, Single Professional, Median-Income Family, Moderate-Income Family, Retired Couple, Single-Parent Family, Working Individual and Very Low-Income Individual. According to HUD's index, Hanover Park is affordable to a Dual-Professional Family and Single-Professional Family, though the other household types would have to spend more than the recommended 45% of income on housing and transportation. Whereas a Dual-Professional Family would spend 39% of income, a Median-Income Family would spend 52% of income for housing and transportation. Hanover Park is slightly more affordable than DuPage County but slightly less affordable than the Chicago-Joliet-Naperville Metropolitan Area as a whole.

CONVENIENT ACCESS TO REGIONAL JOB CENTERS

Hanover Park is well located for access to regional job centers including downtown Chicago and the northwest suburbs. Chicago, Schaumburg and Elk Grove Village are the three largest job locations (26%) for the village's residents, while only 6% of those employed in Hanover Park also live in the community.

CONTINUED RECOVERY OF MARKET

The median sale price of single-family homes has been consistently increasing, from about \$125,000 in January of 2014, to about \$175,000 in January of 2017, and currently at \$185,000 in October 2017, per Midwest Real Estate Data provided by local realtors using Multiple Listing Service information.

LIMITED NEW RESIDENTIAL CONSTRUCTION

There has been minimal new residential construction in the Village since the recession. Construction started to come back in 2010, and there was one single-family home built over the 2015-2016 time period.

AFFORDABILITY CONCERNS FOR OWNERS & RENTERS

Despite the relatively low for-sale prices in the Village, affordability is a concern for both owners and renters. Forty percent of owners with a mortgage and forty-eight percent of renters paid more than 30% of their income for housing, higher shares than in DuPage County (31% and 46% respectively). The share of owners paying more than 50% of their income for housing costs is 15%, compared to 16% for the CMAP region. The share of renters paying more than 50% is 32%, which is more than the 26% for the CMAP region. The median rent is \$997, which is lower than in DuPage County overall (\$1,079), but nonetheless relatively high.

Context for Planning

The *Homes* process augments market and demographic information with a discussion of Village issues. The intent is to establish a baseline understanding of the community regarding assets, opportunities and challenges to community development and housing in the Village. Principal findings of that investigation are noted in the following section.

The bottom line, for all the communities in this cluster, is that the Village faces a number of housing and community development concerns. These grow from factors related to historic construction practices, national trends, and others – generally beyond the community’s control. What is significant is that Hanover Park tackles these issues in a forthright manner and diligently works to build on its assets.

HANOVER PARK ASSETS

<p>LOCATION</p> <p>Hanover Park has good access to jobs, particularly to local industrial parks, and shopping.</p>	
<p>AFFORDABILITY</p> <p>Housing prices in Hanover Park are more affordable than in other parts of DuPage County.</p>	
<p>TRANSPORTATION NETWORK</p> <p>The Village has a very good transportation system (including Metra, Pace, the Elgin-O’Hare Expressway/IL-390, and regional arterials) which provides close proximity to family and shopping nearby.</p>	
<p>MIX OF HOUSING TYPES</p> <p>The mix of housing types in the community enables residents to find housing that meets their needs. About 80% of the housing stock is owner-occupied.</p>	
<p>WELCOMING COMMUNITY</p> <p>Hanover Park is a welcoming community, with quality municipal and non-profit services and community-based organizations. The Village has developed a practice of facing issues head on and “working the problem” for resolution, and celebrating success.</p>	

FOUNDATION FOR HOUSING & COMMUNITY DEVELOPMENT PLANS

Collaboration



Good collaborative relationships are in place with neighboring communities, counties, townships, schools, police, IDOT, and transit agencies

Village Center



The future TOD Village Center will be the focus of desirable higher density housing, particularly for families and individuals seeking housing close to transit.

Home Rule



Hanover Park is a home rule community.

Young Professionals



Young professionals can be attracted to the Village as a result of potential new development, high quality rentals, and transportation access.

Cultural Diversity



Hanover Park residents come from over 80 different countries and speak more than 30 different languages.

CHALLENGES TO HOUSING & COMMUNITY DEVELOPMENT PLANS

“Move Up” Housing



Many people buy their first homes in Hanover Park but may eventually move to other communities to seek certain housing types for their next home – they find few options for “move up” housing.

Housing Issues



There are concerns of overcrowding, an aging housing stock, and lack of parking mostly in areas with multi-family and single-family attached housing.

Varying Landlord Follow-Up



While all landlords are required to maintain their units to Village standards, landlords have varying degrees of knowledge regarding owning and managing a property. As a result, not all property is maintained at the same level once the unit passes inspection.

Two-Tier Taxation



Lower residential taxes in Cook County versus DuPage County creates two tiers of taxation.

Inconsistent Code



Different parts of the Village were built under different building codes that have changed over time, resulting in variable housing quality. Also, older townhome developments often lack green space.

Key Housing & Community Development Issues

In boiling down the demographics data, market assessment and community characteristics for Hanover Park, three issues are noteworthy for setting context to consider the recommendations of this plan. Those issues are summarized below.



Code Enforcement

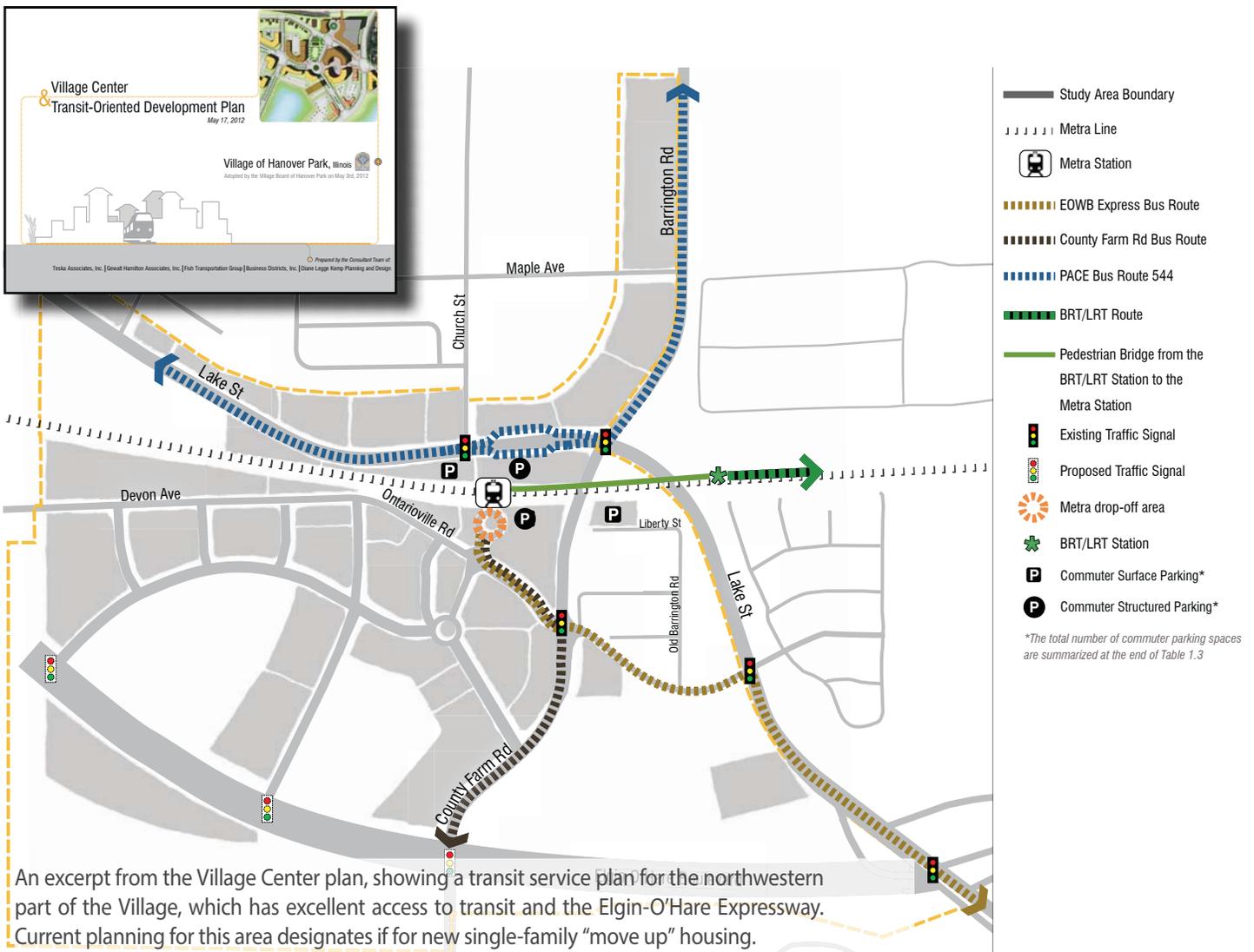
The Village has a code enforcement program to address property maintenance issues, similar to other communities. This includes a rental inspection program aimed at maintaining the quality of rental housing in the community. A number of items are noted regarding code enforcement:

- ❑ The number of people living in residential dwellings is an issue in the Village. This arises as a function of economic need and, in some cases, a cultural norm of multiple generations living together. Beyond safety concerns, outdoor impacts on neighbors lead to issues such as too many cars in the area, toys and equipment left outside, and a perception of reduced neighborhood quality resulting in property maintenance concerns.
- ❑ Parking is described as a major issue in some neighborhoods. A number of homes in the Village have only a one car garage. In some cases that garage is part of a relatively small dwelling unit and is used for storage or living space, pushing cars into limited neighborhood on-street parking.
- ❑ The goal of code enforcement is to gain compliance in addressing property maintenance violations. Local government officials must balance working with residents and enforcement efforts to achieve success. Enforcement efforts are based on recognized international housing standards that have been adopted in the Village Code. Although some residents are resistant to compliance, the majority of owners comply without being cited.
- ❑ The Village inspection program is used to maintain the quality of dwellings and address issues that arise. With the licensing of all rental properties, a full inspection is required of multi-family units every year and single-family units every two years. This program has benefited landlords by applying standards fairly to all property owners. It further benefits tenants who are dealing with substandard living conditions. Landlords' success with the program varies, with some doing very well and others working to achieve code compliance.

Developing the Village Center and the Elgin-O'Hare Expressway

Hanover Park has a plan for the future of the Village Center area, and continues to pursue implementation with its recently completed update to the 2012 Village Center and Transit-Oriented Development Plan. This document adheres to the basic vision and guiding principles of the 2012 Plan, while also integrating the identity and historic resources of the Ontarioville Historic District, together with the development of a new downtown district. Implementation of the plan can help to advance community identity and housing objectives. This, as well as extension of the Elgin-O'Hare Expressway/IL-390, are central planning opportunities for the Village.

The Village Center Plan provides well-founded concepts for a place in which people can live, work and shop. The initial 2012 plan was developed during a different residential and commercial market, and the Village currently is updating that plan. The update includes a physical plan to encourage "move up" housing, a needed and underrepresented form of housing in the Village – as described in this plan.



Continuing to Build Community

Hanover Park proudly displays the successes it has in building a sense of community for the Village. The current elected officials and staff see the importance of community and are recognized for doing so. As those efforts continue, they face a number of items that are affected by history, government structure, and perception.

- ❑ Schools are central to the decisions made by families on where to live, and how those families engage their community. As might be expected, the multiple school districts have different characteristics, standardized test scores, and perceived reputations. Districts in the Village are quickly characterized by many as “the good district”, “having little parental involvement”, or “overcrowded”. Whether real, perceived, or exaggerated, these reputations impact decisions of where people buy and live. To offset such issues, one of the districts conducts outreach to local realtors to highlight their strengths and dispel inaccurate perceptions.
- ❑ The 120+ acres Village Center area, now envisioned for “move up” housing, is anticipated to be attractive to home buyers for its many amenities, including being located in the Bartlett High School district, which is home to the school district’s Math and Science Academy.



Church Street Station is directly across Lake Street from the Hanover Park Metra Station and includes a mix of townhomes and proposed condos within walking distance to support the transit-oriented Village Center.

- Hanover Park is served by a diverse transportation network, including Metra and Pace service. The current Village President takes a proactive role to address transit issues in the community by maintaining communication with the transit service providers. In 2011-12 the Village created a Village Center & Transit Oriented Development (TOD) Plan for the area around the Metra Station. Pace daily ridership has increased from 200 to 600 after improving local bus routes. The local roadway system is highlighted by the access to the Elgin-O’Hare Expressway/IL-390, with the roadway’s western terminus at Lake Street in Hanover Park. The Village maintains a good relationship with the Illinois State Toll Highway Authority (Toll Authority), which bodes well for the community as it plans for the economic development benefits of the Expressway’s extension eastward to O’Hare International Airport.
- The Village is located in two counties (Cook and DuPage), four townships, and three park districts. This divides how and where people receive services. Changing the situation would require substantial effort and is unlikely in the near term. As such, the Village expects to continue its overall community building efforts to help clarify and simplify the delivery of services from multiple jurisdictions.
- Safety and the perception of safety are occasionally noted as concerns of Hanover Park residents. Increased efforts to address the issue and facts showing improvement are noted by the Village. The Village has seen vast improvements in safety over the last several years. It experienced record low crime in 2016 for the 7th consecutive year, and is currently ranked #37 on Neighborhood Scout’s list of America’s 100 Safest Cities. Lower rates of crime can be partly attributed to a Community Policing program and crime free housing programs.

ONE VILLAGE, MULTIPLE JURISDICTIONS

Counties:

Cook County;
DuPage County

Townships:

Hanover and
Schaumburg
(Cook);
Bloomingdale
and Wayne
(DuPage)

School Districts:

Keeneyville Elementary
#20; School District U-46;
Community Consolidated
#54; School District #87;
Community Consolidated
#93; Lake Park High #108;
Palatine Township High
#211

Colleges & Universities:

College of
DuPage; Elgin
Community
College; William
Rainey Harper
College

Park Districts:

Bartlett;
Hanover Park;
Schaumburg

Forest Preserve Districts:

Cook County;
DuPage County

Library Districts:

Poplar Creek;
Schaumburg
Township



Recommendations

The Village of Hanover Park celebrates positive community outcomes, which they actively work to create. This focus is reflected in its mission to: "...provide responsive and effective municipal services toward the goal of maintaining a good quality of life for residents and businesses within the community." The related vision of the Village is to be recognized as a community that: 1) Is a great place to live, work and do business. 2) Offers convenience through technologies. 3) Is fiscally responsible and transparent.

Recent community planning by the Village (the 2010 Comprehensive Plan Update and 2014 Strategic Plan) considers issues related to housing in the context of its vision. As it relates to housing, the plans describe the Village as a community of strong neighborhoods with a range of housing types for a variety of incomes, ages, and needs. Preserving both neighborhoods and dwellings are highlighted as community priorities, and certainly correspond to the *Homes* focus.

Beyond housing matters, the Village has adopted an approach of actively addressing community issues and participating in regional governance activities. This reflects local emphases on supporting residents' quality of life and building community through a focus on enhancing schools, embracing diversity, and broadening community perceptions of safety. Building on these community goals can be a challenge in light of underlying issues, such as the large number of government jurisdictions in which the Village is located (including the somewhat unusual condition of being in two different counties). But supporting overall quality of life is a strong focus for the Village and one that also dovetails with the *Homes* approach.

In light of the Village's planning history and current practices and conditions, three essential community objectives, focused around housing and community development, were highlighted in this *Homes* planning process:

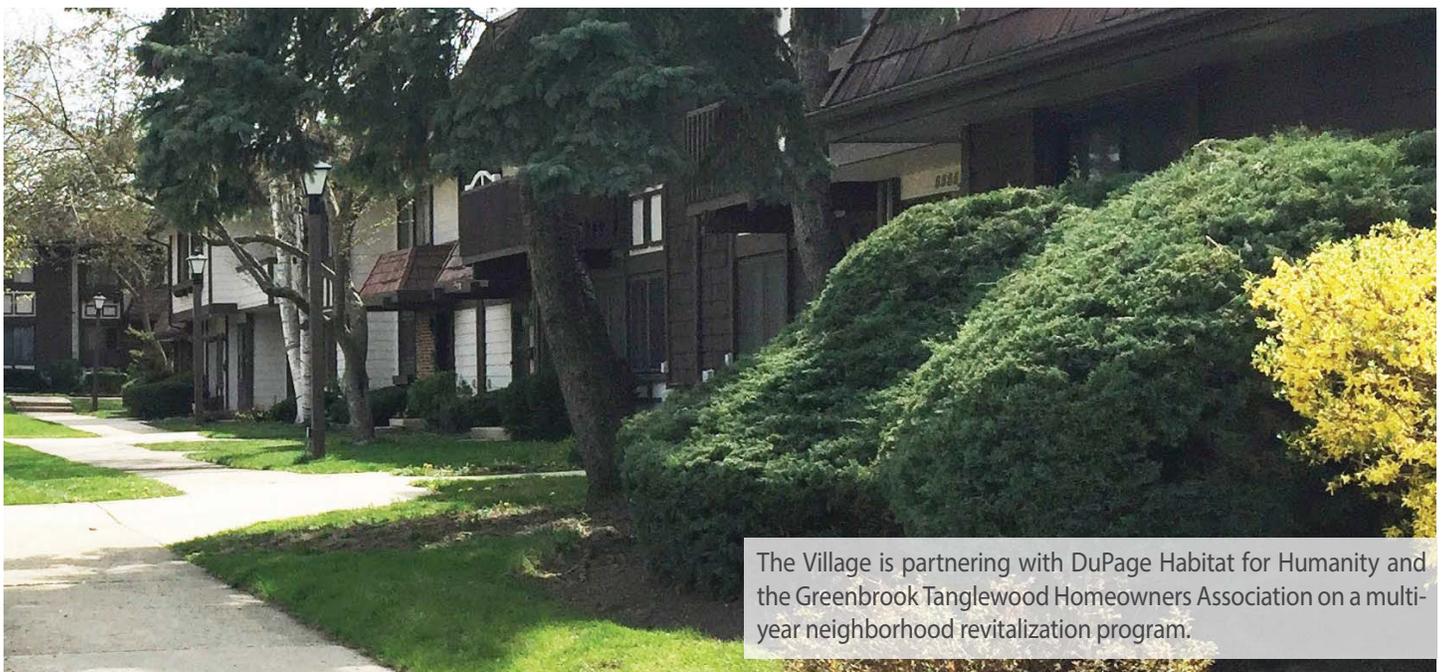
Attract desirable development: New residential development considered desirable for the community extends beyond entry level or affordable housing – as the Village currently contains a range of housing types. "Move up" housing – newer, larger homes that have more amenities, including nicer interior and exterior finishings – has been identified as a need. The Village's Strategic Plan notes that people buy their first home in Hanover Park, but typically move away due to limited options for a second "move up" home. An opportunity for such new, single-family detached homes exists in the Village on an undeveloped area west of the Hanover Park Park District Community Center & Park, bounded roughly by Maple and Center Avenues. Additionally, the 120+ acres in the Village Center area have been identified for "move up" housing and higher-density residential development close to the Metra station.

Maintain quality of housing stock and address neighborhood impacts: Given that the Village is generally built up, a degree of effort is needed to support maintenance of that housing stock. This goal is advanced by the current rental inspection program and other code enforcement efforts used to keep dwellings and neighborhoods in sound condition. Some Village neighborhoods experience adverse impacts resulting from the form and design of multiple family housing developments, as well as potential overcrowding. These are issues the Village continues to work with property owners to address; a common issue is the availability of parking in attached and multiple family dwelling areas.

"The Village has adopted an approach of actively addressing community issues and participating in regional governance activities."

Last year the Village collaborated with the DuPage affiliate of Habitat for Humanity to address concerns in the Greenbrook Tanglewood area, including: identifying how local partners can better deliver programs and services to residents, pursuing catalyst rehab projects, connecting residents to job training and new career opportunities, providing counseling to renters as a path towards homeownership; conducting “clean up/green up” projects, and improving communication between homeowner associations and residents. This collaboration also spurred ongoing dialogue and preliminary site designs for potential redevelopment of Greenbrook Court, which is an isolated enclave of townhomes that would benefit from site design improvements and better connectivity to the surrounding neighborhood.

Build on regional opportunities: Hanover Park is conveniently located with ready access to transportation resources, particularly the Elgin/O’Hare Expressway and Metra. These are valuable assets for the Village. Development attracted to these and other Village amenities has already occurred, and more is pending. This ready access to a regional roadway network and Metra commuter rail further supports opportunities for higher density development (as noted above). In general, increased number of “rooftops” translates into larger numbers of potential customers for existing and new local businesses, greater retail sales and overall enhancement of economic development in the Village.



The Village is partnering with DuPage Habitat for Humanity and the Greenbrook Tanglewood Homeowners Association on a multi-year neighborhood revitalization program.

Policies

Housing objectives in Hanover Park are advanced not just by efforts specific to housing, but by the Village's many community development activities. Those strategies and actions include ongoing public services, community planning, development regulation, community character, economic development, etc. Policy related concepts within that context for the Village to apply in advancing housing goals include the following:

Planning for the Village Center

Planning for the Village Center and surrounding area have been exciting and challenging community development efforts in the Village; and they continue to present options for new housing. The opportunities from these plans reflect a unique location near the Metra commuter rail station and the current terminus of the Elgin/O'Hare Expressway. Proximity to the train station is certainly a key consideration for Transit Oriented Development (TOD) as an option for the area.

More specifically, the portions of Church Street Station that have not yet been developed (the northwest quadrant of Lake Street and Barrington Road and the 7.5 acres at Church and Lake Streets) are near term possibilities for development based on expressed developer interest. The locations lend themselves to townhomes, multiple family, or horizontal mixed use development. These forms of development are in keeping with TOD practices of greater height and density and would add to the Village's variety of housing stock. That said, it must be noted that recent market assessments and development practices in the area show a strong preference by multiple family developers to construct apartments no taller than four stories. These developments typically include common areas with recreation amenities on site. The four story model is greatly influenced by the impacts of construction costs over that height, and projects of this height are the dominant form of multiple family development currently in the region. Draft plan view visualizations for the northwest corner of Lake Street and Barrington Road are provided at the end of this memorandum to indicate potential forms of development there.

The Village Center area presents potential to accommodate desired "move up housing." Consideration of such development scenarios are currently underway by the Village to evaluate the most appropriate manner in which to accommodate that housing in that area.

Given the TOD character of the Village Center, higher residential densities will continue to be appropriate closer to the train station and high volume roads. As development proposals come before the Village in the Village Center, the relevant planning documents should be referenced to guide discussions as to whether single or multiple family housing is more appropriate on any given site.

Zoning Evaluation

Availability of "Move up" housing is an important objective for Hanover Park. It helps provide stability as residents with a growing family can strengthen their roots in the Village, rather than feeling the need to move away. Anecdotally, it is understood that residents will seek out larger homes of four bedrooms with a basement to accommodate a growing family; if they can't find such a home in Hanover Park, they may well move out of the community. In some cases, it is not just home's size at issue, but a desire for new construction and modern amenities. The issue of house size also plays out in households that include multiple generations of a family living together.

The current Village housing stock does not include many larger homes with large yards or access to common open space. In fact, development formats of the 1980's and 1990's often included smaller lot widths and depths, but relatively low coverage ratios (as might be found on a larger lot). As a result, in some areas it is nearly impossible to add sheds, square footage to the house, or patios due to lot coverage limitations. In addition, the largely built out nature of the Village presents limited options for new, large scale development. Ultimately, this planning issue can be addressed to some extent by evaluating in detail ways to increase flexibility in the Village's zoning code, for example:

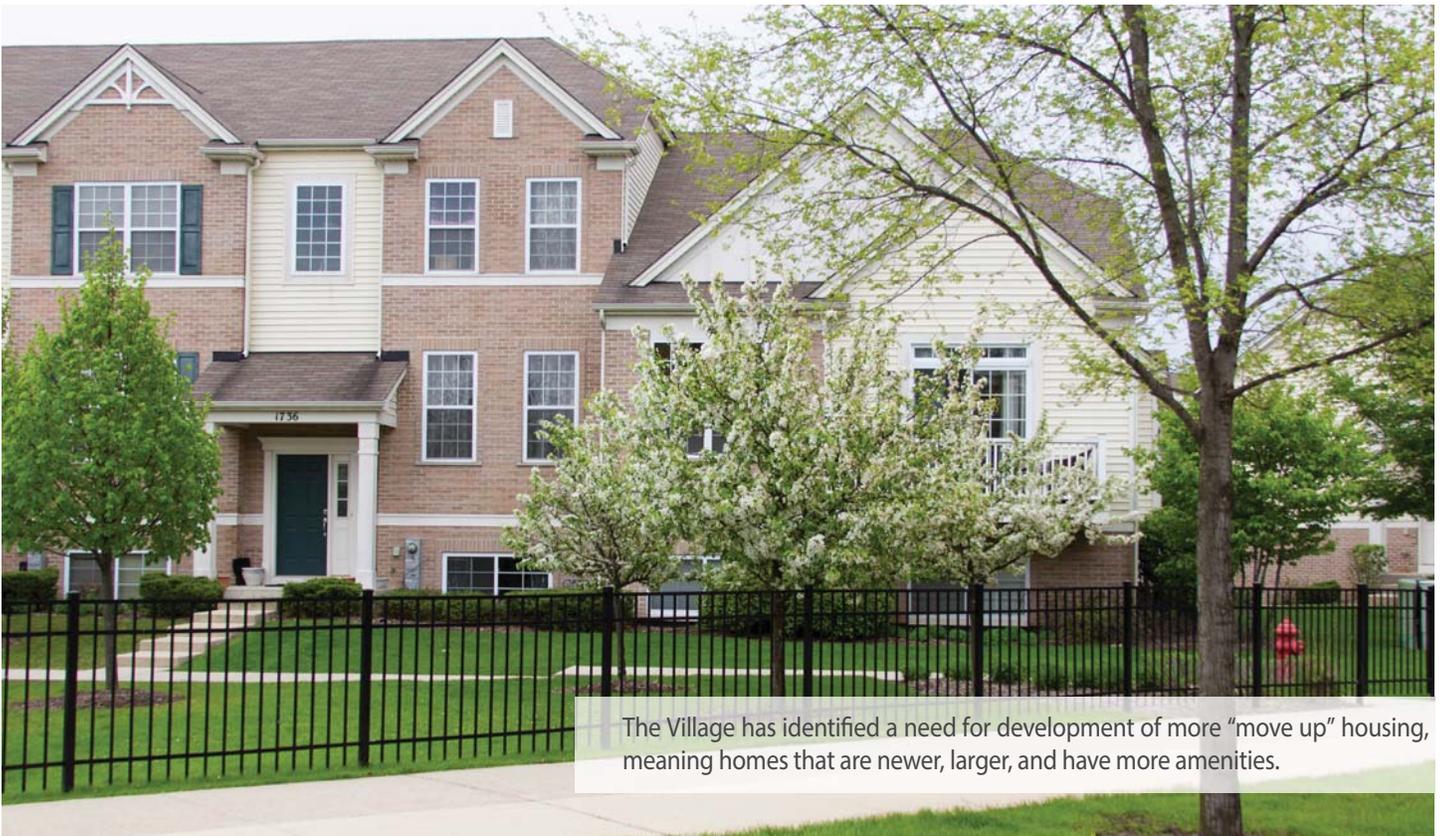
"Move up housing is an important objective...it helps provide stability as residents with a growing family can strengthen their roots in the Village."



Housing in a subdivision located just off of Lake Street and not far from the Hanover Park Metra station.

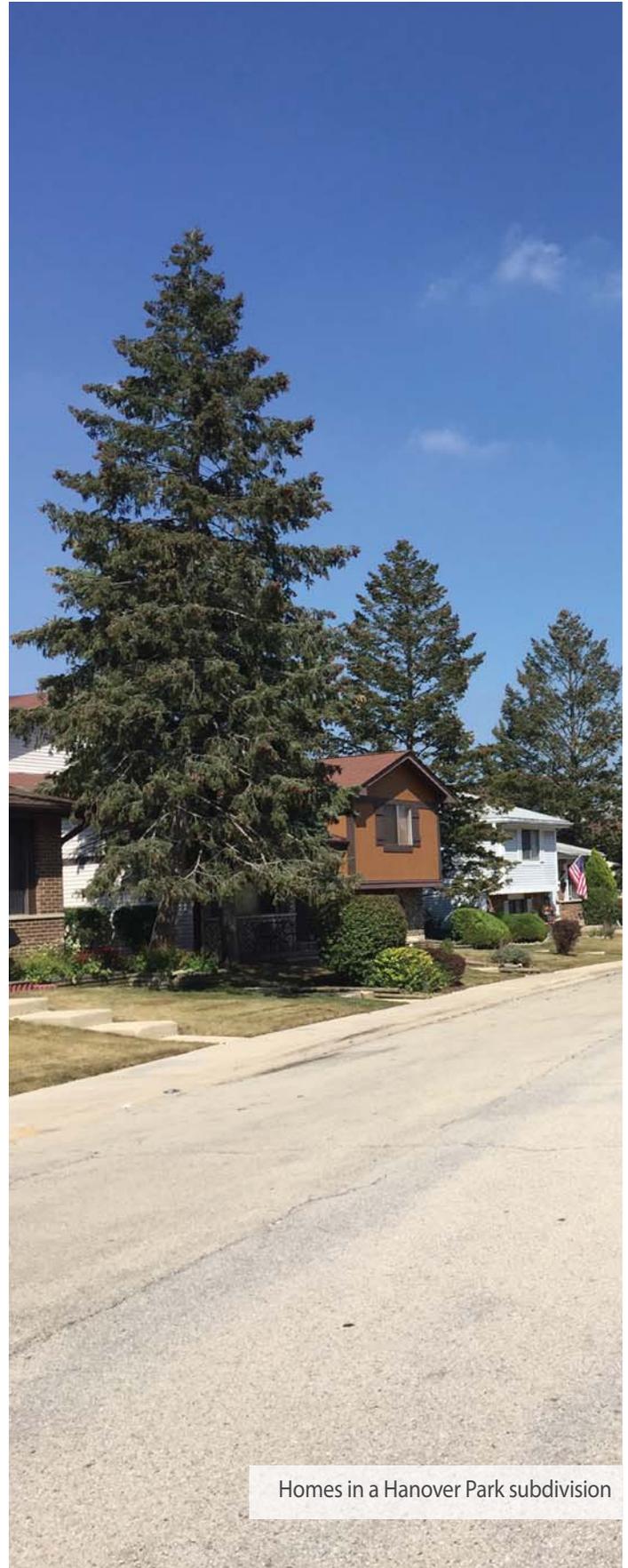
- The Village’s current zoning code should be reviewed to identify opportunities to increase flexibility that will allow home expansion or enhancement. Most notably, single-family lot coverage ratios throughout the Village are generally 35%. This limits the ability to construct additions, patios or storage sheds (as noted above); the limit is more impactful on smaller lots. The Village should consider creating a sliding scale so that smaller single-family lots allow lot coverages up to 40%. Currently, some property owners can exceed the lot coverage by using permeable surfaces – which do not count toward lot coverage. However, this approach also should be evaluated to ensure that it does not impact stormwater management or aesthetic considerations. Furthermore, permeable surfaces may not be the long-term solution for everyone, as they require maintenance to remain effective stormwater management tools.
- The potential for constructing “move up” housing should become part of the discussion with prospective developers in parts of the community where this land use is appropriate. As noted through this process and other Village considerations (such as the Strategic Plan) this type of housing is needed to provide opportunities to current residents.
- The Village’s R-2 Single-family Residential Zoning District has a minimum lot width requirement of 65 feet, but a number of existing lots are currently platted at 60 feet wide. These are considered as non-conforming lots. Zoning Code Article VII – Nonconforming Buildings, Structures, and Uses does not specifically address the right to build on a 60-foot-wide lot without limitation. Further, the Variations Section 110 -4.7.7. notes that only certain variations that may be considered. Relief from lot width is not listed as a permitted variation – only those variations that may result from “exceptional narrowness” – Section 110-4.7.7.h. To facilitate more opportunities for additions, modernizations, and new homes, the Village should evaluate amending these zoning standards to simplify construction on 60-foot lots.

- It is logical to maintain the R-2 District's 65 foot width and 10-foot side yard requirements that would exist in the built up areas so as not to create excessive variations. Also, these criteria reflect an established expectation of homeowners in the R-2 areas. However, for any newly developed R-2 subdivisions, the Village should evaluate these required side yards. The current side yard requirement of 10 feet on each side of the house is larger than commonly seen for 65 foot wide lots (accounting for nearly 1/3 of the lot width). The Village should evaluate changing this standard for new development by moving toward a total side yard calculation with less overall width. This zoning technique sets a total minimum width for both side yards, and a minimum width for each side. For example, an alternative for the Village to consider in new R-2 areas would be a total (combined) side yard width of 15 feet, with neither side less than 6 feet.
- Parking standards in the current zoning code should be evaluated. The ordinance requires three parking spaces be provided per multi-family dwelling. This is a high parking ratio for TOD areas like the Village Center. Communities typically have a requirement of two spaces per unit for apartments or condos; near public transportation those ratios drop to 1.5 per unit or less. In the Church Street station, residential parking ratios were considered at an average of 1.25 spaces per unit, and should be considered at that level (depending on unit bedroom mix) when a new development is considered for the Village Center.
- This calculation becomes significant in relation to the cost of providing multiple family housing, especially if that housing is to include a parking deck or below grade parking. Deck parking spaces cost approximately \$20,000 per space and below grade parking around \$30,000 per spaces. Given those costs, a parking ratio that may be twice what is required will discourage multiple family development.



The Village has identified a need for development of more "move up" housing, meaning homes that are newer, larger, and have more amenities.

- ❑ As part of its parking evaluation, the Village should note the resources available from CMAP. This includes the Parking Tool Kit: Parking Strategies to Support Livable Communities.⁴ The report considers both general concepts related to parking and practical approaches to addressing parking issues. In addition, CMAP's Local Technical Assistance (LTA) Program provides assistance to communities for planning projects; an evaluation of parking concerns in Hanover Park may be appropriate as a separate study. The program encourages projects that advance principles of the GO TO 2040 regional plan, is competitive, and requires a local financial contribution.⁵
- ❑ Teardowns, bump ups, and additions are desirable aspects of the local housing market as they help to meet residents' living needs and contribute towards increasing the equalized assessed value (EAV) of residential properties. That said, this form of development is not expected to provide many additional units in Village, particularly as "move up" housing. Based on recent trends and the market assessment done as part of this plan, current economics of the housing market do not point to these as significant housing components in Hanover Park. The teardown phenomenon that has been seen in some markets is not present. Likewise, few additions and fewer, if any, 2nd story additions are seen in the Village. This is considered an impact of the overall price point of housing in the community, as well as concerns over property tax levels and— in some parts of the Village – perceptions of schools.



Homes in a Hanover Park subdivision



Parking

Parking availability also is an issue in some Village neighborhoods. The Village addressed this issue in one instance when approached by a home owners association with the idea of securing development approval to construct a thirty space parking lot on Hartmann Drive. As a matter of policy, the Village stands ready to be part of the solution in these situations and worked with the HOA to make the lot a reality. This is an excellent example of finding a solution to local parking issues when approached. The Village has also worked with an area by supporting establishment of a Special Service Area (SSA) to provide parking (an SSA is a focused taxing district used by to provide infrastructure for small areas). The Village should continue working with HOAs and neighborhoods to consider locally desirable parking alternatives.

As the Village continues working with HOAs and neighborhoods to identify locally desirable parking alternatives, allowing on-street parking might be considered. Currently, Village ordinance prohibits on-street parking between 2:00 AM and 6:00 AM. The ordinance allows limited overnight parking on a small number of streets (following an odd/even side of the street distribution). Should increased on-street parking be seen as an option to ease parking demand in some areas, the program could be reformatted as a resident based, on-street overnight parking system in some areas.

Elgin – O’Hare Expressway

On-going planning for westward expansion of the Elgin – O’Hare Expressway (of which the Village currently is the western terminus) will be another regional issue to create potential development opportunities. The Village’s past and present involvement in planning for the roadway show that it is prepared to take advantage of the improved access to be drawn from this regional transportation corridor. The road currently is being extended to the east to Route 83, moving it closer to O’Hare Airport. The Village has positioned itself well to continue seeing benefit from the road. Planning for expansion west is currently under consideration with Hanover Park and other relevant communities having provided letters of support for the expansion.



Programs

The Village of Hanover Park has a wide range of programs that advance housing and community development goals. Continued support for these efforts and expansion of programs where opportunities exist will help maintain the community's quality of life.

□ Focal points for supporting the quality of existing housing are the Village's current Rental Inspection and Crime Free Housing programs. These are considered effective in the Village and expected to continue. Of note is that both programs are run through the Village's Police Department. This approach has facilitated combining housing and community policing activities, allowing the Department to have a strong connection to both.

■ The people most in tune with the rental inspection and crime free housing programs are those that manage and enforce its requirements. Those Village staff members will know best how the program can be refined to provide even greater benefit to the community. The Village should ask these staff members to periodically conduct an internal workshop to brainstorm, evaluate, and recommend adjustments to the program for consideration. Much is learned in applying these programs, and changes are likely in housing conditions and community expectations – these are reasons to regularly evaluate even the most effective program.

□ Developing a model lease that would create consistent expectations between landlords and tenants across the community and help to meet fair housing laws. Examples include Evanston, which has a model lease for landlords to use or Aurora, which has crime free house language required for leases.

□ In enacting current programs and developing new ones, all communities must be cognizant of State and Federal regulations regarding housing and related laws. This is particularly necessary to ensure that enforcement related activities are conducted in such a way to meet requirements of relevant regulations. In regard to current and potential future programs, Hanover Park can seek the review of its Corporation Counsel or outside expertise in these matters.

■ For example, in 2015 Illinois adopted Public Act 099-0441 about crime free rental housing regulations. This act prohibits municipalities from enacting or enforcing ordinances that penalize tenants or landlords based on police calls that were intended to respond to or prevent threatened domestic or sexual violence, or related criminal activity. It also covers calls that were made on behalf of an individual with a disability.

□ The business of owning and leasing real estate is a complex and highly regulated endeavor. By expanding understanding of best management practices, the Village can help landlords and tenants have a better rental experience. Hanover Park's Crime Free Multi-Housing program provides landlords with examples of best practices on tenant applications and screenings. It further advises landlords about right of entry to properties and evictions, and provides information on Village programs, including:

■ Hanover Park's Crime Free Lease Addendum, Neighborhood Watch, Area Response Team (ART) program, Trespass Enforcement Agreement, Nuisance Abatement and Graffiti Removal programs. As part of the Crime Free Program, landlords are informed about criminal activity involving their tenants with respect to current legal guidelines. This communication positively impacts crime and quality of life issues in the community. As part of the training every landlord is provided a disc containing copies of all the documents and resources discussed at the training.

■ The Community Investment Corporation Residential Property Management Procedures Manual was recently updated, with the support of the Metropolitan Mayor's Caucus and the South Suburban Mayors and Managers Association. The document provides insight on the many aspects of property management and is intended to help landlords succeed in managing properties and meeting legal requirements.⁶



The Village may want to consider establishing partnerships between its multiple taxing jurisdictions.

- A handyman program is one way to help senior citizens or lower income families maintain and stay in their homes. A range of funding and operational models for these programs can be found throughout the metropolitan area. A well-established example is operated by the North West Housing Partnership on behalf of the Northwest Suburban Housing Collaborative. Such a program can focus on life safety or building code needs, which would facilitate inspection when properties are sold. Funds made available to home owners for these programs are typically either a grant, loan, or forgivable loan. Income targeted programs might be eligible for CDBG funding, which could be explored with DuPage County.
- The DuPage affiliate of Habitat for Humanity offers its home repair program, which covers elements like painting, yard and roof repair, ramp installation, weatherization, and critical home repair.⁷
- Programs that support home ownership are not just about buildings, but need to be people oriented. A number of resources and models are available that help potential home buyers (particularly first time buyers) better understand the process for and obligations of home ownership. Housing programs commonly involve groups that develop and sell homes (such as Habitat for Humanity), provide training and support (such as the DuPage Home Ownership Center), or are a funding resource to developers (such as the Community Investment Corporation). Another possibility for support, which the Village currently makes prospective buyers aware of, is the North West Housing Partnership. This and other organizations can be a resource for the Village and its residents. As this planning cluster is primarily in DuPage County, it has focused on identifying programs based there. However, it should be noted that comparable resources to those described are also available within Cook County to the portions of Hanover Park located there, such as: the Human Services department of the Housing Authority of Cook County, resources available on the Illinois Housing Development Authority website,⁸ and the West Cook Homeownership Center.

Partners

Hanover Park has, and continues to make, effective use of partnerships for housing and community development. Some examples are noted below and serve as models for continued efforts. In addition, the Village interacts regularly with several single purpose taxing jurisdictions that also provide services to and support the Village's residents and businesses. This includes multiple jurisdictions for local schools and parks. While multiple jurisdictions for non-municipal services is common in the Chicago area, Hanover Park has a greater than typical number, and it was raised during this planning process as a challenge to creating a sense of community. Multiple jurisdictions can also create real and perceived differences in the quality of these districts, which can reflect on the community as a whole. Establishing partnerships with these groups can create a common voice to spread the word about the community's many strengths. Similar to the note above for programs, comparable partners for housing and community development efforts are available within Cook County to the portions of Hanover Park located there. Some DuPage partnership examples and opportunities the Village can pursue include:

- The Village's recent implementation of a successful partnership with DuPage Habitat for Humanity involved residents of the Greenbrook Tanglewood area and other organizations. This effort serves as a model for future collaborations. Working together the partners developed a set of housing strategies and have begun to meet common needs related to neighborhood enhancement. Plans include the addition of 20 new townhomes in the area. Future opportunities for this type of alliance should be identified and pursued where strong and committed partners can be identified to help support effective results.
- Addressing common issues with other governmental agencies (like schools, parks, and the library) that service similar constituencies provide opportunities for the Village to expand outreach and education related to housing needs. Periodic meetings between these organizations can include a range of issues (not just housing) with the aim of creating more effective and efficient community service by all the agencies.
- Housing related organizations in or affiliated with DuPage County (in addition to Habitat for Humanity as noted above) present opportunities to support other Hanover Park initiatives. Partners that provide housing related resources to individual residents are:
 - DuPage Home Ownership Center, which is a nonprofit organization that provides services to promote sustainable homeownership and focuses on serving first-time homebuyers, low- and moderate-income households and homeowners in crisis. The Village has a history of working with this organization.
 - The North West Housing Partnership's First-time Down Payment Assistance Program (which the Village already highlights as an opportunity for residents) is available. The program requires a homebuyer to meet income guidelines, qualify for a conventional mortgage and participate in first time homebuyer's counseling. The Illinois Housing Development Authority (IDHA) has a similar program that can also be a resources to first time buyers.
 - Harper College (a community college in Palatine) offers degree and certificate programs in Maintenance Technology, and could be approached as a partner for the handyman program noted above.



Pictured here are some of the participants of the Greenbrook Tanglewood partnership with Habitat for Humanity .

- DuPage County resources, funded by Community Development Block Grants (CDBG), present neighborhood or community-wide opportunities. DuPage County Habitat for Humanity applied for these funds (with Village support) for infrastructure improvements related to the Greenbrook Tanglewood project noted above, as well as HOME funds to support the new housing. In that vein, not all CDBG funds are sourced directly for housing, but support overall community improvement aimed at:
 - Neighborhood Investment
 - Community-wide safety
 - Accessibility
 - Planning Projects (these implement CDBG objectives related to land use, growth management, development control planning, and multi-jurisdictional planning).
- Not all partners are strictly local or government based. The Village recently applied to work with the Urban Land Institute through one of their Technical Assistance Panels (TAP) to do planning for the Village Center area. This is an example of Hanover Park looking beyond common approaches to find insight from experts in the development business. While a full ULI TAP was not conducted, the organization did share responses to questions raised by the Village. That feedback confirmed the continued value of the train station in attracting transit oriented development (known as TOD) and the preference among developers for 3 – 4 story residential construction. Comments from ULI also noted that current market conditions limit potential for new big box commercial development, emphasize rental over owner-occupied multiple-family, and present a strong market for development of new warehouse / distribution centers.
- Home owners associations are natural partners for the Village. As has been noted here, Hanover Park has shown an openness to creatively working with these groups (and others) to find solutions to specific problems. It is important to understand that a key to success is a well-established association with the focus and resources to follow through. Municipalities receive many requests for services and have the tools to support local projects. However, successful examples around the region show that capacity to implement plans require a stable neighborhood group. Availability of this capacity should continue to be a factor in Village consideration on creating local partnerships.

Focus Area Visualization

The Church Street Station development in Hanover Park has been successful and created a transit oriented development (TOD) near the Village’s Metra Station. Property at the northwest corner of Barrington Road and Lake Street remains the major undeveloped portion of that project. The Village has been and continues to engage with developers regarding that site. Those discussions and related market assessments indicate that the most appropriate residential development is for four story multiple family dwellings – as reflected in one of the two visualizations. It anticipates a development with common amenities (such as a pool, clubhouse, or exercise facilities) for residents. (Concept A). The second visualization shows a plan that incorporates commercial development, in keeping with the existing underlying zoning (Concept B). Either option supports the objectives of this plan.

Concept A



Concept B



Appendix B: Hanover Park Data

Housing Tenure & Characteristics of the Housing Stock

Hanover Park has a higher percentage of owner-occupied housing than DuPage and Cook Counties.

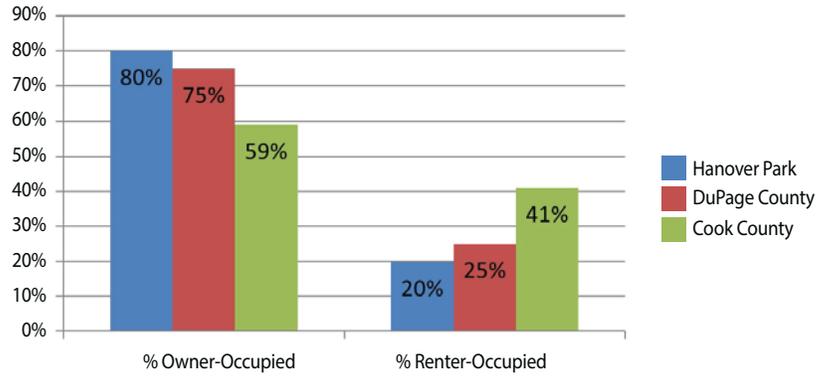
The majority of single-family homes and townhomes are owner-occupied, while multi-family properties are primarily rental.

Compared to the CMAP region overall, Hanover Park has a higher share of owner-occupied single-family homes and townhouses, and a lower share of owner-occupied multi-family properties than the CMAP region.

The number of owner-occupied multi-family units in Hanover Park is low, though there are a relatively large number of single-family detached and attached rental properties.

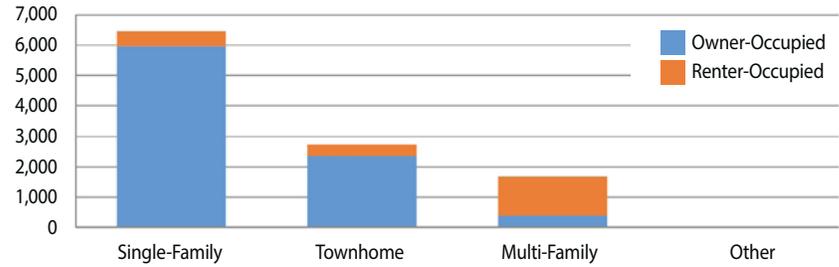
Hanover Park has a higher share of owner-occupied housing at all age groups than DuPage County.

Housing Tenure in Hanover Park, DuPage County & Cook County



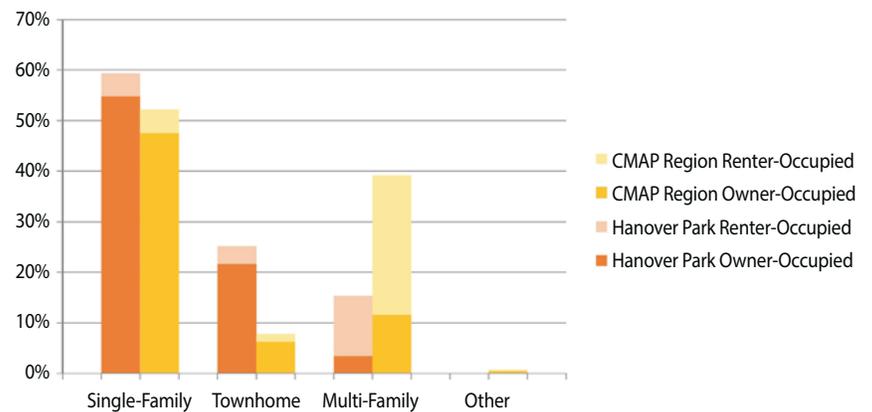
Source: American Community Survey, 2008-2012

Housing Type by Tenure in Hanover Park



Source: American Community Survey, 2008-2012

Housing Type by Tenure in Hanover Park & CMAP Region



Source: American Community Survey, 2008-2012

Housing Tenure & Characteristics of the Housing Stock

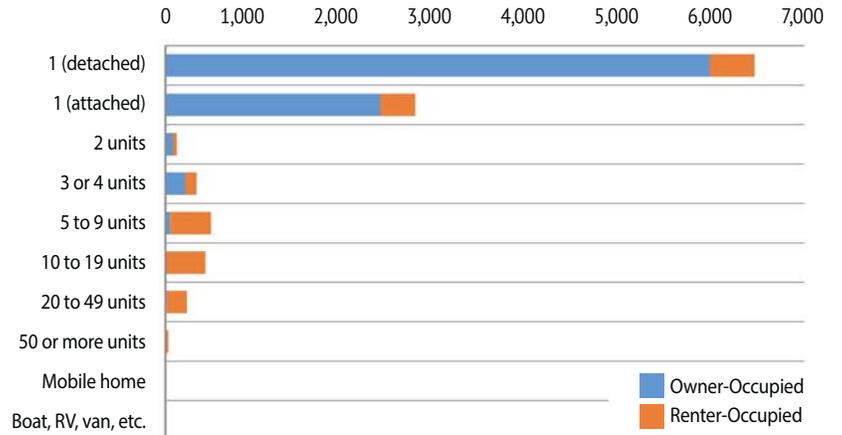
The share of owner-occupied housing in Hanover Park is high for those with incomes over \$50,000.

The share of rental housing is particularly high for those with incomes under \$15,000 as well as for those earning \$15,000-34,999.

Compared to the CMAP region, Hanover Park has higher owner-occupied shares for those with incomes of \$50,000 to \$149,999.

The share of owner-occupied housing is lower than the CMAP region for those with incomes over \$150,000 and under \$15,000.

Housing Units by Units in Structure & Tenure in Hanover Park



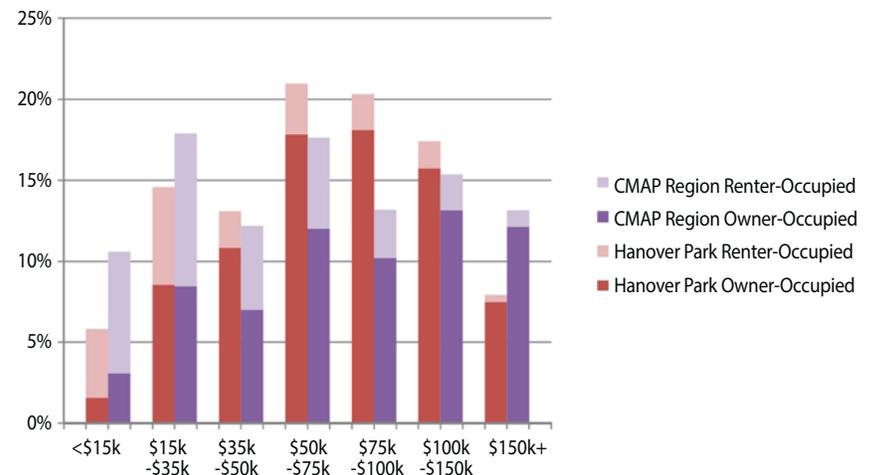
Source: American Community Survey, 2008-2012

Owner/Renter Units by Household Income in Hanover Park



Source: American Community Survey, 2008-2012

Housing Tenure by Income in Hanover Park & CMAP Region



Source: American Community Survey, 2008-2012

Housing Affordability

40% of owners are paying more than 30% of their income for housing, a slightly higher rate than for the CMAP region (38%).

The median income needed for homeowner affordability is \$74,400 based on the median homeowner monthly cost with a mortgage.

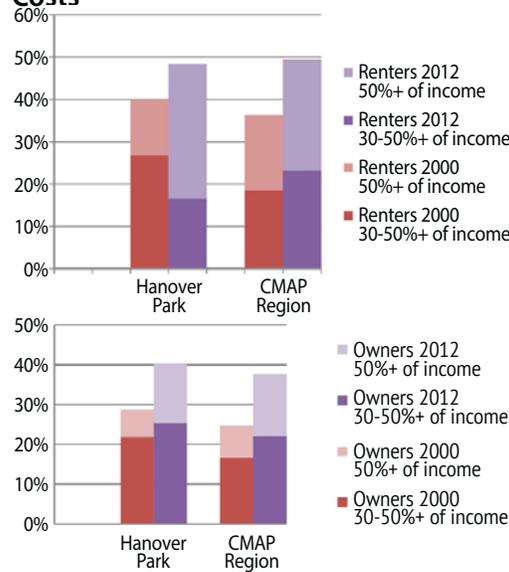
48% of renters are paying more than 30% of their income in gross rent (including utilities), similar to that of the CMAP region (49%).

The share of cost burdened owners and renters has increased since 2000 in Hanover Park and the CMAP region overall.

Despite the median rent and median owner cost being lower in Hanover Park than in DuPage County, a higher share of Hanover Park households is cost burdened.

A higher share of Hanover Park's owners has a higher cost burden than both DuPage and Cook Counties. For renters, Hanover Park has a higher share that is cost burdened than DuPage County but lower share than Cook County.

Percent of Renter & Owner-Occupied Households Paying more than 30% of Income on Monthly Gross Rent/Owner Costs



^APaying more than 30% of income for housing

Median Gross Rent & Homeowner Costs

Renter-Occupied

Median Rent

:: Hanover Park	\$997
:: DuPage County	\$1,079
:: Cook County	\$950

% Cost Burdened^A

:: Hanover Park	48%
:: DuPage County	46%
:: Cook County	53%

Owner-Occupied

Median w/ Mortgage

:: Hanover Park	\$1,859
:: DuPage County	\$2,029
:: Cook County	\$1,946

Median w/o Mortgage

:: Hanover Park	\$633
:: DuPage County	\$775
:: Cook County	\$641

% Cost Burdened^A

:: Hanover Park	40%
:: DuPage County	31%
:: Cook County	39%

Source: American Community Survey, 2008-2012

Housing + Transportation Index

The Center for Neighborhood Technology (CNT) index is based on the “Typical Chicago Regional Household” that has the following characteristics:

Income	\$60,289
Household Size	2.73 people
Commuters	1.23 workers

Affordability assumes that a household spends no more than 45% of its income on housing and transportation.

.....

An analysis of Hanover Park’s median household income (estimated by ESRI), median owner and renter costs (ACS), and the average transportation cost for the block groups in Hanover Park (CNT) shows that the Housing + Transportation cost for residents of Hanover Park is 50% of the village’s median household income, higher than the recommended 45% for affordability.



H+T[®] Index



The Housing and Transportation (H+T[®]) Affordability Index provides a comprehensive view of affordability, one that includes the cost of housing and transportation at the neighborhood level.

The Index is part of a broader effort to explore urban sustainability through location efficiency. Learn more about the ideas, tools, development strategies and policies behind location efficiency at CNT’s [Location Efficiency Hub](#).



**HANOVER PARK, DUPAGE COUNTY, COOK COUNTY AND CHICAGO METRO AREA
HUD LOCATION AFFORDABILITY INDEX**

Hanover Park

Dual-Professional Family	24%	15%	39%
Single Professional	23%	10%	33%
Median-Income Family	31%	21%	52%
Moderate-Income Family	38%	20%	58%
Retired Couple	40%	12%	52%
Single-Parent Family	53%	30%	83%
Working Individual	49%	23%	72%
Very Low-Income Individual	124%	54%	178%

DuPage County

Dual-Professional Family	25%	14%	39%
Single Professional	23%	10%	33%
Median-Income Family	32%	21%	53%
Moderate-Income Family	39%	20%	59%
Retired Couple	41%	12%	53%
Single-Parent Family	55%	29%	84%
Working Individual	51%	23%	74%
Very Low-Income Individual	130%	53%	183%

Cook County

Dual-Professional Family	23%	13%	36%
Single Professional	22%	8%	30%
Median-Income Family	30%	18%	48%
Moderate-Income Family	37%	17%	54%
Retired Couple	38%	9%	47%
Single-Parent Family	51%	25%	76%
Working Individual	45%	19%	64%
Very Low-Income Individual	110%	43%	153%

Chicago-Joliet-Naperville Metropolitan Division

Dual-Professional Family	23%	14%	37%
Single Professional	22%	10%	32%
Median-Income Family	30%	20%	50%
Moderate-Income Family	37%	19%	56%
Retired Couple	38%	11%	49%
Single-Parent Family	51%	28%	79%
Working Individual	46%	22%	68%
Very Low-Income Individual	113%	50%	163%

Source: HUD, 2015

Definitions for the HUD Households:

Dual-Professional Family	150% of Median Household Income, 4 persons, 2 commuters
Single Professional	135% of Median Household Income, 1 person, 1 commuter
Median-Income Family	Median Household Income, 4 persons, 2 commuters
Moderate-Income Family	80% of Median Household Income, 3 persons, 1 commuter
Single-Parent Family	50% of Median Household Income, 3 persons, 1 commuter
Working Individual	50% of Median Household Income, 1 person, 1 commuter
Very Low-Income Individual	National Poverty Line, 1 person, 1 commuter

Race & Ethnicity

Race & Ethnicity in Hanover Park, 2008-2012^A

	Number	Percent
White	19,559	51.5%
Asian	6,786	17.9%
Black	2,982	7.8%
Other (including two or more races)	8,663	22.8%
Total	37,990	100.0%

Hispanic or Latino ^B	13,831	36.4%
---------------------------------	--------	-------

^A This data is based on the American Community Survey (ACS), which is a sample survey conducted on an annual basis by the U.S. Census. The ACS aggregates the data for a 5-year period into a single value for each variable to reduce the margin of error from the smaller sample. The ACS is different from the decennial Census in that the latter covers all households, while the former represents a small sample.

^B Hispanic or Latino population may be part of each of the race categories.

Source: American Community Survey (ACS) 5-Year 2008-2012

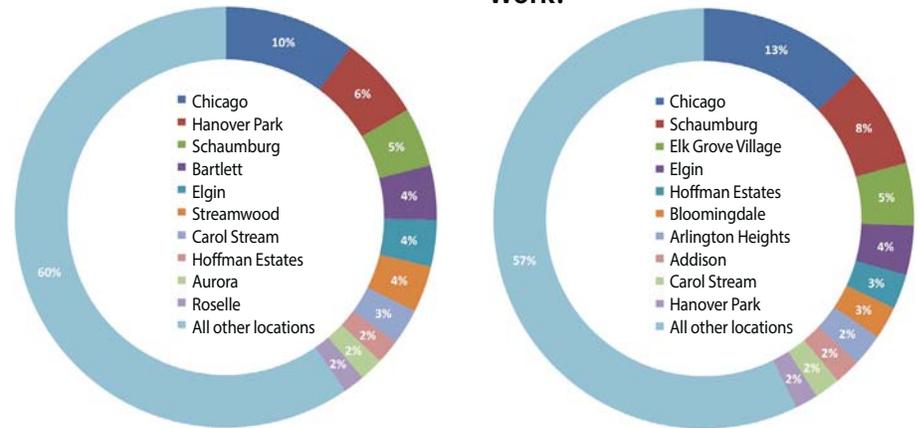
Employment

The largest employment sectors in Hanover Park (at-place employment) are wholesale trade, retail trade, accommodations and food service, and manufacturing.

No one municipality accounts for a large share of where employees in Hanover Park live. The single largest city is Chicago (10%), followed by Hanover Park (6%) and Schaumburg (5%).

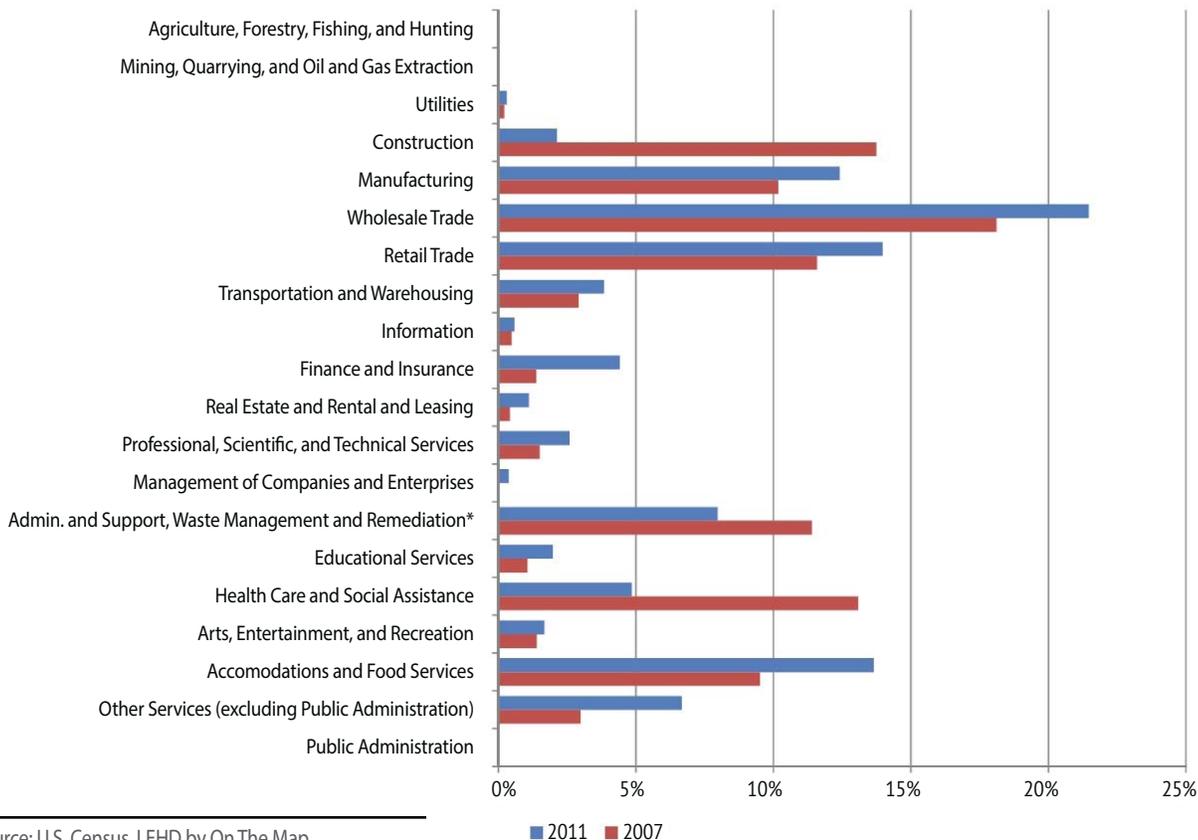
No one municipality accounts for a dominant share of where Hanover Park residents work. The single largest locations are Chicago (13%), Schaumburg (8%) and Elk Grove Village (5%). 30% work in the northwest and west suburbs.

Where do Hanover Park Workers Live? Where do Hanover Park Residents Work?



Source: U.S. Census, LEHD by On The Map, 2011

Jobs in Hanover Park, 2007 & 2011



Source: U.S. Census, LEHD by On The Map

Home Prices, Foreclosure Filings & Residential Construction

The median home price in Hanover Park is below that of both Cook and DuPage Counties.

From 2011-2014 the median price in Hanover Park has trended upward increasing by 25%, compared to 19% in DuPage County and 12% in Cook County. However, median prices are still below the pre-recession level.

Foreclosures are on the decline with a 70% drop in the number of filings between 2010 and 2014 in both Hanover Park and DuPage County. Cook County experienced a comparable 67% decline in foreclosure filings.

Hanover Park, as was typical of many Chicago suburbs, registered a steep drop in the number of residential building permits during the recession. Construction started to come back in 2010, though at a greatly reduced level compared to 2005. No permits for new residential construction were issued in 2014.

Median Home Price Trends

	2011	2012	2013	2014	Change	
					2011-14	2006-14
Hanover Park	\$127,500	\$128,000	\$150,000	\$160,000	25%	-35%
DuPage County ^A	\$201,000	\$201,250	\$218,000	\$239,000	19%	-14%
Cook County ^A	\$159,900	\$150,000	\$174,500	\$179,000	12%	-27%

^ADuPage and Cook County median values shown are for first quarter 2015.

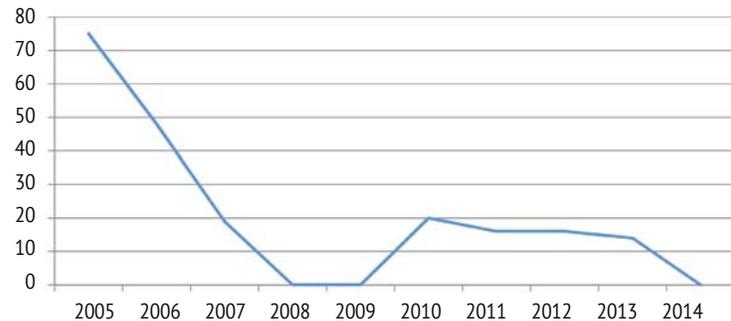
Source: Midwest Real Estate Data, Chicago Magazine, Illinois Association of Realtors.

Foreclosure Filings

	2010	2011	2012	2013	2014	Change
						2010-14
Hanover Park	579	478	541	321	173	-70%
DuPage County	6,651	5,362	5,701	3,490	2,008	-70%
Cook County	49,959	41,235	41,751	24,381	16,704	-67%

Source: Woodstock Institute

Hanover Park Residential Building Permits, 2005-2014



Source: U.S. Census

Hanover Park Residential Sales [May 1, 2014 to May 1, 2015]

	Single-family Detached	Single-family Attached
Number of Units Sold	284	187
Median Sales Price	\$166,750	\$105,000
Sales Price Range	\$78,100 to \$365,500	\$41,054 to \$269,990
Average Days on Market	74	21
Number of Sales by Price		
:: Under \$100,000	18	82
:: \$100,000 to \$149,999	90	61
:: \$150,000 to \$199,999	117	32
:: \$200,000 to \$249,999	52	10
:: \$250,000 to \$299,999	5	2
:: \$300,000 to \$399,999	2	0
:: \$400,000+	0	0

Note: Distressed sales (foreclosures and short sales) account for 44% of all sales in the Village during this period.

Source: Re/Max, Multiple Listing Service, Valerie S. Kretchmer Associates, Inc.

ESRI Lifestyle Segment Definitions

The ESRI Lifestyle Segments provide a way to understand the make-up of an area beyond demographic characteristics such as age and income. No municipality is comprised of only one lifestyle segment and communities such as Hanover Park are diverse. The segments are based on more than 60 attributes including income, employment, home value, housing type, education, household composition, age, and other key determinants of household behavior. The descriptions are meant to give marketers a better feel for who lives in a community so that they can target their products appropriately.

Affluent Estates

- Established wealth—educated, well-traveled married couples
- Accustomed to “more”: less than 10% of all households, with 20% of household income
- Homeowners (almost 90%), with mortgages (70%)
- Married couple families with children ranging from grade school to college
- Expect quality; invest in time-saving services
- Participate actively in their communities
- Active in sports and enthusiastic travelers

Upscale Avenues

- Prosperous married couples living in older suburban enclaves
- Ambitious and hard-working
- Homeowners (70%) prefer denser, more urban settings with older homes and a large share of townhomes
- A more diverse population, primarily married couples, many with older children
- Financially responsible, but still indulge in casino gambling and lotto tickets
- Serious shoppers, from Nordstrom’s to Marshalls or DSW, that appreciate quality, and bargains
- Active in fitness pursuits like bicycling, jogging and aerobics
- Also the top market for premium movie channels like HBO and Starz

Uptown Individuals

- Young, successful singles in the city
- Intelligent (best educated market), hard-working (highest rate of labor force participation) and averse to traditional commitments of marriage and home ownership
- Urban denizens, partial to city life, high-rise apartments and uptown neighborhoods
- Prefer debit cards to credit cards, paying down student loans
- Green and generous to environmental, cultural and political organizations
- Internet dependent, from social connections to shopping for groceries (although partial to showrooming)
- Adventurous and open to new experiences and places

Family Landscapes

- Successful young families in their first homes
- Non-diverse, prosperous married-couple families, residing in suburban or semirural areas with a low vacancy rate
- Homeowners (80%) with mortgages (second highest %), living in newer single-family homes, with median home value slightly higher than the U.S.
- Two workers in the family, contributing to the second highest labor force participation rate, as well as low unemployment
- Do-it-yourselfers, who work on home improvement projects, as well as their lawns and gardens
- Sports enthusiasts, typically owning newer sedans or SUVs, dogs, and savings plans, comfortable with latest technology

- Eat out frequently at fast food or family restaurants to accommodate their busy lifestyle
- Especially enjoy bowling, swimming, playing golf, playing video games, watching movies rented via Redbox, and taking trips to a zoo or theme park

GenXurban

- Gen X in middle age; families with fewer kids and a mortgage
- Second largest Tapestry group, comprised of Gen X married couples, and a growing population of retirees
- About a fifth of residents are 65 or older; about a fourth of households have retirement income
- Own older single-family homes in urban areas, with 1-2 cars
- Live and work in same county, creating shorter commutes
- Invest wisely, well-insured, like banking online or in person
- News junkies (read a daily newspaper, watch news on TV, and go online for news)
- Enjoy reading, photo album/scrapbooking, playing board games and cards, doing crossword puzzles, going to museums and rock concerts, dining out, and walking for exercise

Cozy Country Living

- Empty nesters in bucolic settings
- Largest Tapestry group, almost half of households in Midwest
- Homeowners with pets, residing in single-family dwellings in rural areas; almost 30% have 3 or more vehicles and, therefore, auto loans
- Politically conservative and believe in the importance of buying American
- Own domestic trucks, motorcycles, and ATVs/UTVs
- Prefer to eat at home, shop at discount retail stores (especially Walmart), bank in person, and spend little time online
- Own every tool and piece of equipment imaginable to maintain their homes, vehicles, vegetable gardens, and lawns
- Listen to country music, watch auto racing on TV, and play the lottery; enjoy outdoor activities, such as fishing, hunting, camping, boating, and even bird watching

Ethnic Enclaves

- Established diversity: young, Hispanic homeowners w/families
- Multilingual and multigenerational households feature children that represent second-, third- or fourth-generation Hispanic families
- Neighborhoods feature single-family, owner-occupied homes built at city’s edge, primarily built after 1980
- Hard-working and optimistic, most residents aged 25 years or older have a high school diploma or some college education
- Shopping and leisure also focus on their children—baby and children’s products from shoes to toys and games and trips to theme parks, water parks or the zoo
- Residents favor Hispanic programs on radio or television; children enjoy playing video games on personal computers, handheld or console devices
- Many households have dogs for domestic pets

ESRI Lifestyle Segment Definitions

Middle Ground

- Lifestyles of thirtysomethings
- Millennials in the middle: single/married, renters/homeowners, middle class/working class
- Urban market mix of single-family, townhome, and multi-unit dwellings
- Majority of residents attended college or attained a college degree
- Householders have ditched their landlines for cell phones, which they use to listen to music (generally contemporary hits), read the news, and get the latest sports updates of their favorite teams
- Online all the time: use the Internet for entertainment (downloading music, watching YouTube, finding dates), social media (Facebook, Twitter, LinkedIn), shopping and news
- Leisure includes night life (clubbing, movies), going to the beach, some travel and hiking

Senior Styles

- Senior lifestyles reveal the effects of saving for retirement
- Households are commonly married empty nesters or singles living alone; homes are single-family (including seasonal get-aways), retirement communities, or high-rise apartments
- More affluent seniors travel and relocate to warmer climates; less affluent, settled seniors are still working toward retirement
- Cell phones are popular, but so are landlines
- Many still prefer print to digital media: Avid readers of newspapers, to stay current
- Subscribe to cable television to watch channels like Fox News, CNN, and The Weather Channel
- Residents prefer vitamins to increase their mileage and a regular exercise regimen

Rustic Outposts

- Country life with older families in older homes
- Rustic Outposts depend on manufacturing, retail and health-care, with pockets of mining and agricultural jobs
- Low labor force participation in skilled and service occupations
- Own affordable, older single-family or mobile homes; vehicle ownership, a must
- Residents live within their means, shop at discount stores and maintain their own vehicles (purchased used) and homes
- Outdoor enthusiasts, who grow their own vegetables, love their pets and enjoy hunting and fishing
- Technology is cost prohibitive and complicated. Pay bills in person, use the yellow pages, read the newspaper and mail-order books

Midtown Singles

- Millennials on the move—single, diverse, urban
- Millennials seeking affordable rents in apartment buildings
- Work in service and unskilled positions, usually close to home or public transportation
- Single parents depend on their paycheck to buy supplies for their very young children
- Midtown Singles embrace the Internet, for social networking and downloading content

- From music and movies to soaps and sports, radio and television fill their lives
- Brand savvy shoppers select budget friendly stores

Hometown

- Growing up and staying close to home; single householders
- Close knit urban communities of young singles (many with children)
- Owners of old, single-family houses, or renters in small multi-unit buildings
- Religion is the cornerstone of many of these communities
- Visit discount stores and clip coupons, frequently play the lottery at convenience stores
- Canned, packaged and frozen foods help to make ends meet
- Purchase used vehicles to get them to and from nearby jobs

Next Wave

- Urban denizens, young, diverse, hard-working families
- Extremely diverse with a Hispanic majority, the highest among LifeMode groups
- A large share are foreign born and speak only their native language
- Young, or multigenerational, families with children are typical
- Most are renters in older multi-unit structures, built in the 1960s or earlier
- Hard-working with long commutes to jobs, often utilizing public transit to commute to work
- Spending reflects the youth of these consumers, focus on children (top market for children's apparel) and personal appearance
- Also a top market for movie goers (second only to college students) and fast food
- Partial to soccer and basketball

Scholars & Patriots

- College and military populations that share many traits due to the transitional nature of this LifeMode Group
- Highly mobile, recently moved to attend school or serve in military
- The youngest market group, with a majority in the 15 to 24 year old range
- Renters with roommates in nonfamily households
- For many, no vehicle is necessary as they live close to campus, military base or jobs
- Fast-growing group with most living in apartments built after 2000
- Part-time jobs help to supplement active lifestyles
- Millennials are tethered to their phones and electronic devices, typically spending over 5 hours online every day tweeting, blogging, and consuming media
- Purchases aimed at fitness, fashion, technology and the necessities of moving
- Highly social, free time is spent enjoying music and drinks with friends
- Try to eat healthy, but often succumb to fast food

Lifestyle Segmentation

The ESRI Lifestyle Segments provide a way to understand the make-up of an area’s demographic characteristics beyond age and income. No municipality is comprised of only one lifestyle segment, and communities such as Hanover Park are diverse. The segments are based on more than 60 attributes including income, employment, home value, housing type, education, household composition, age, and other key determinants of household behavior. The descriptions are meant to give marketers a better feel for who lives in a community so that they can target their products appropriately.

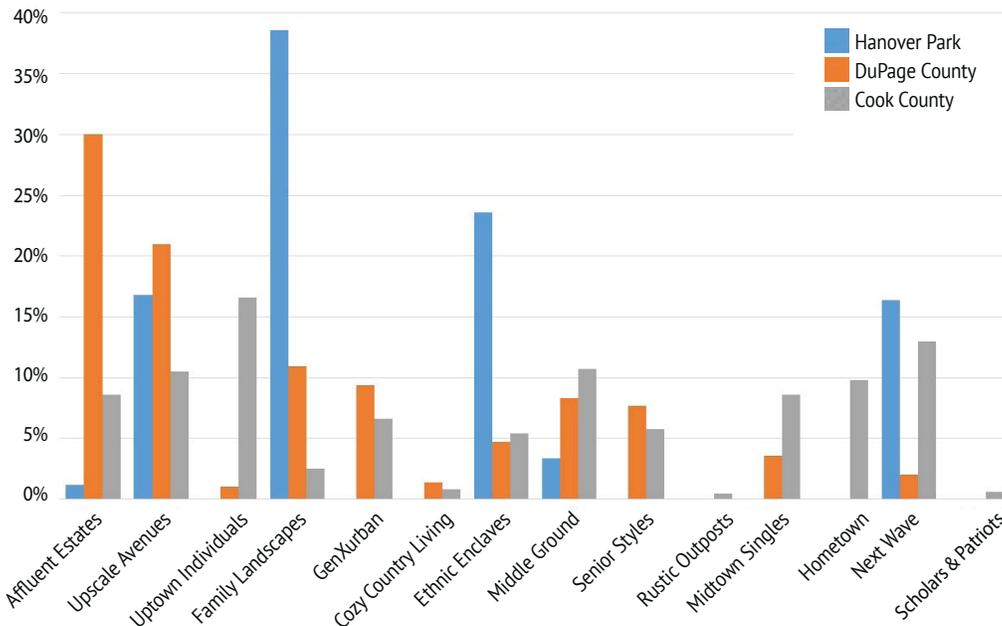
Almost 40% of current households can be characterized as middle-income families. Almost ¼ are considered to be “Ethnic Enclaves,” which is primarily comprised of Hispanic households.

In comparison to DuPage and Cook Counties, Hanover Park has a lower share of affluent households, but higher share of middle-income families in the Family Landscapes lifestyle group. Hanover Park also has a considerably higher share of Ethnic Enclaves.

Lifestyle Group ^A	Hanover Park	DuPage County	Cook County
Affluent Estates	1.2%	30.0%	8.6%
Upscale Avenues	16.8%	21.0%	10.5%
Uptown Individuals	-	1.0%	16.6%
Family Landscapes	38.6%	10.9%	2.5%
GenXurban	-	9.4%	6.6%
Cozy Country Living	-	1.4%	0.8%
Ethnic Enclaves	23.6%	4.7%	5.4%
Middle Ground	3.4%	8.3%	10.7%
Senior Styles	-	7.7%	5.8%
Rustic Outposts	-	-	0.5%
Midtown Singles	-	3.6%	8.6%
Hometown	-	-	9.8%
Next Wave	16.4%	2.0%	13.0%
Scholars & Patriots	-	-	0.6%

^ASee Appendix B for definitions of lifestyle groups

Source: ESRI Tapestry Segmentation



Endnotes

Page 26

1. <http://www.cicchicago.com/wp-content/uploads/2016/06/PropertyManagementTrainingManual.pdf>
2. <http://www.metroplanning.org/homegrown/case.aspx?case=senior-rolling-meadows>.
3. http://www.chicagolandhabitat.org/site/DocServer/Home_Repair_Program.pdf?docID=1646

Page 49

4. <http://www.cmap.illinois.gov/programs-and-resources/local-ordinances-toolkits/parking>
5. <http://www.cmap.illinois.gov/programs-and-resources/ta>

Page 51

6. <http://www.cicchicago.com/wp-content/uploads/2016/06/PropertyManagementTrainingManual.pdf>

Page 52

7. http://www.chicagolandhabitat.org/site/DocServer/Home_Repair_Program.pdf/606384980?docID=1646
8. <https://www.ihda.org/my-home/buying-a-house/>

Page 74

9. <http://www.cicchicago.com/wp-content/uploads/2016/06/PropertyManagementTrainingManual.pdf>