

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

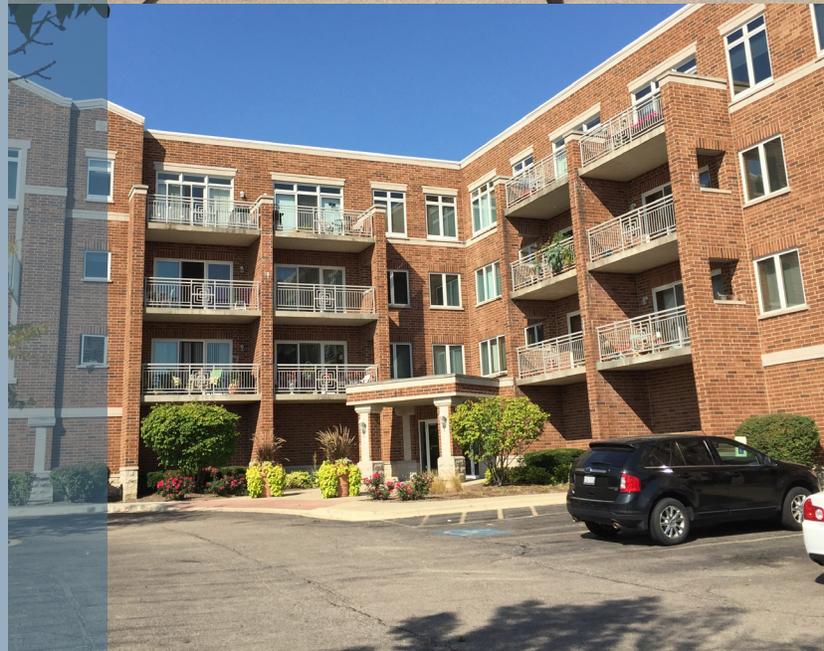


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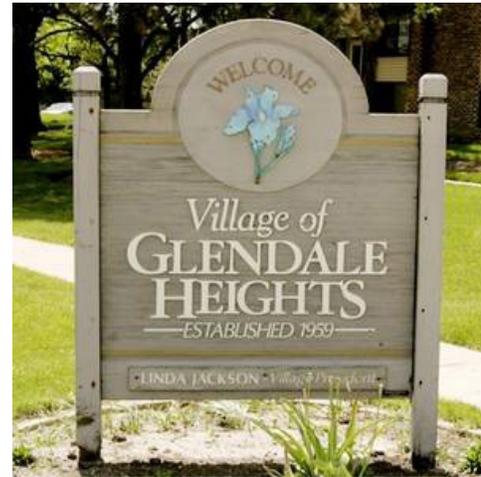
Introduction

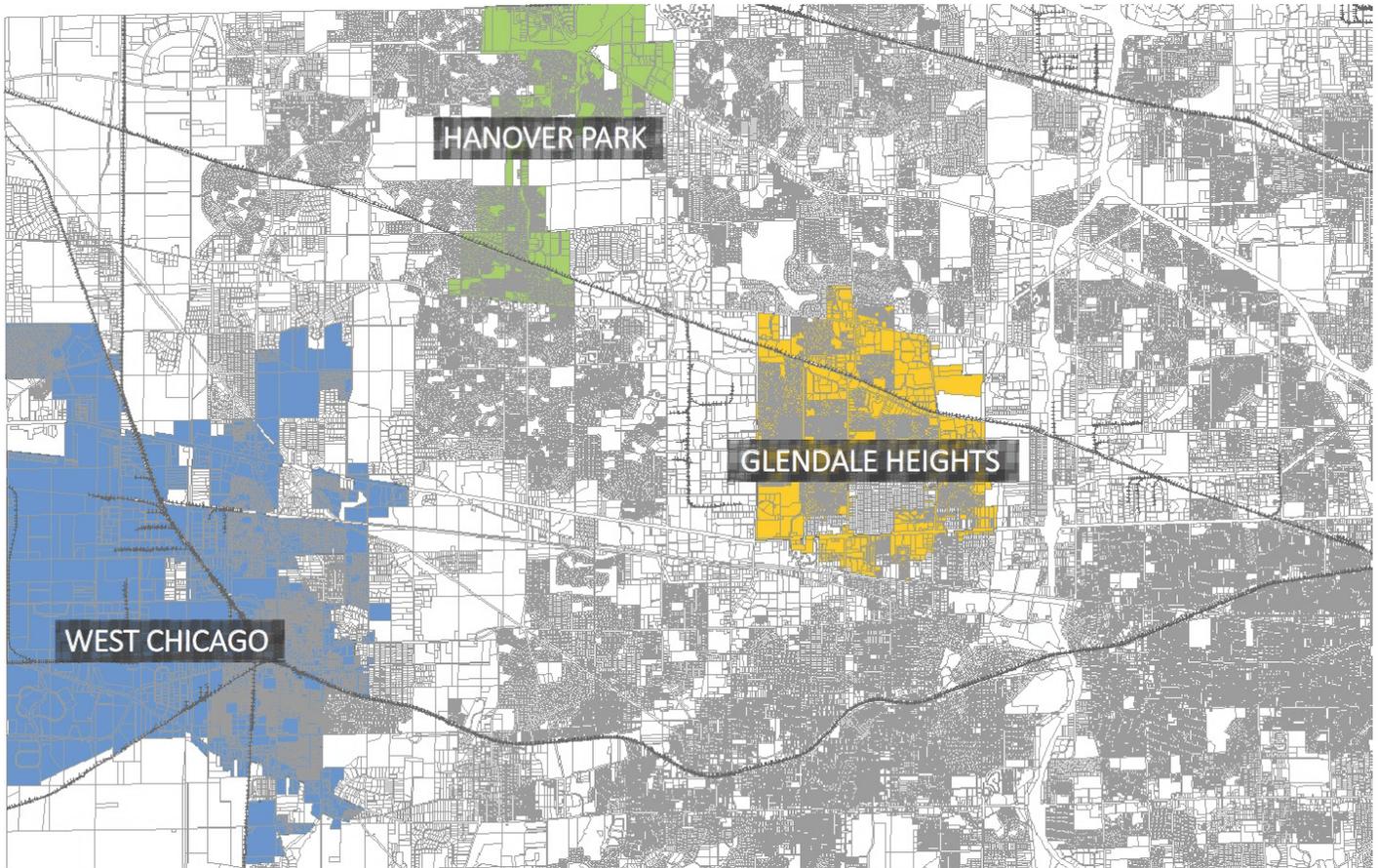
Homes for a Changing Region

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.

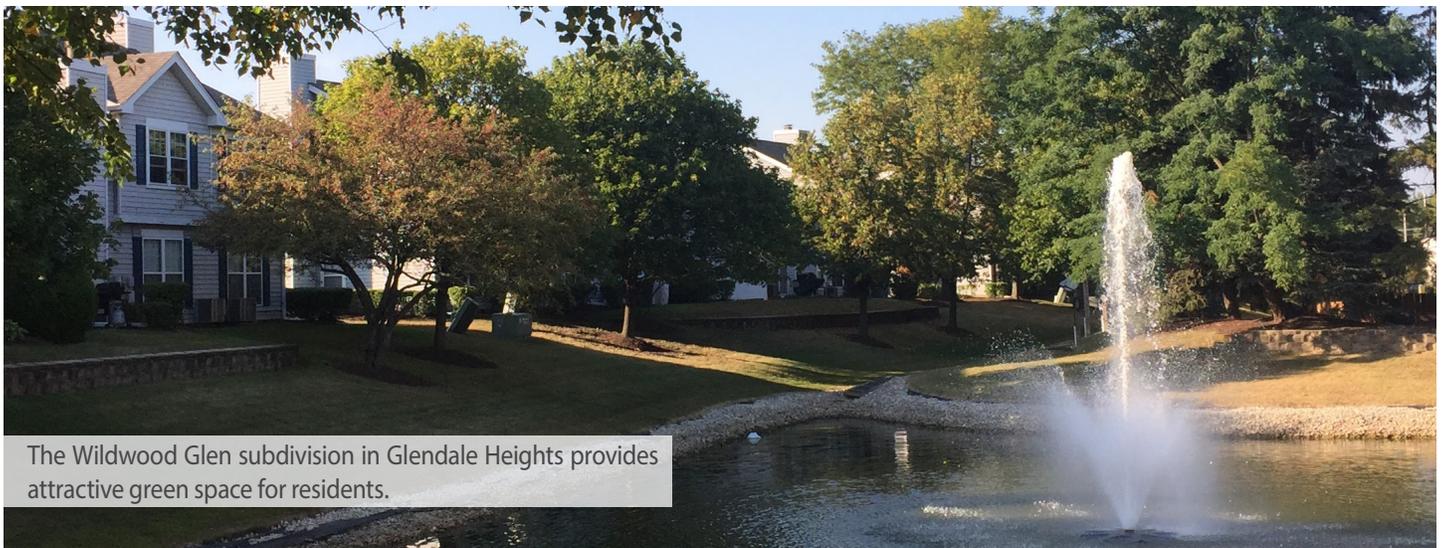
Finally, demographics are significantly influencing the housing needs in communities. Baby Boomers and Millennials represent large populations and are impacting the housing market. In addition, the cultural makeup of America continues to change. The great melting pot that this country is known to be 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

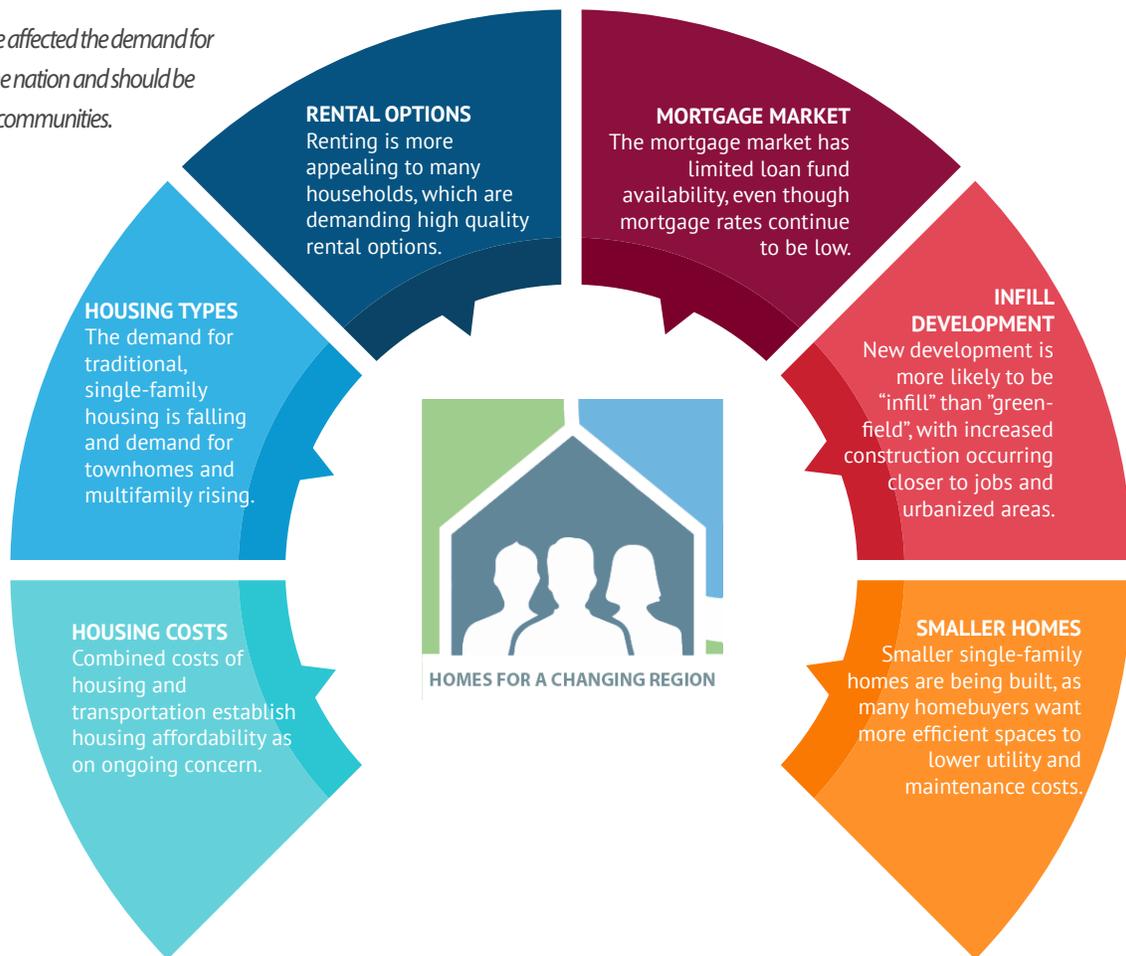
Generation X and Millennials have deferred home purchases. However, as the job market continues to improve and home prices have begun to increase, more people in these age groups will consider buying while prices remain below pre-recession levels.

❑ 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

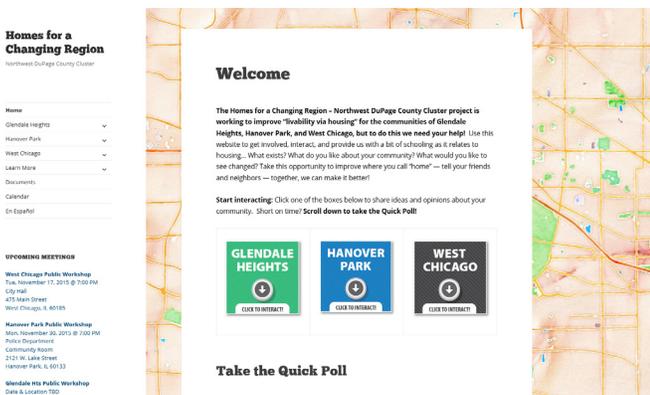
Quantitative and qualitative information were evaluated and compiled into a Community Assessment report for each community. That data and issue summary was presented to the community at a workshop meeting in which participants and the project team could dig deeper into issues and opportunities facing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

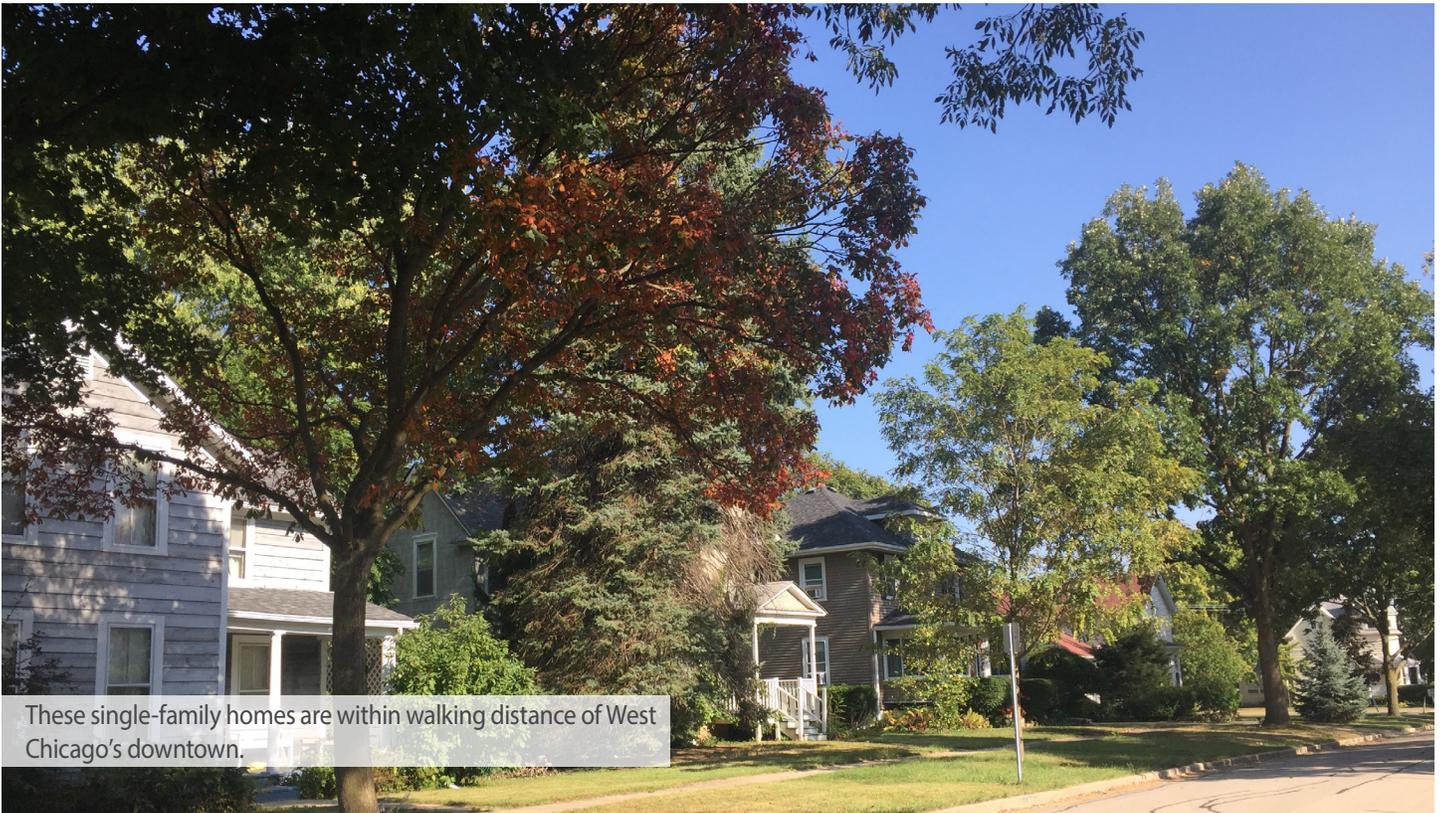
Findings from the data analysis, community assessments, and public input were used to develop a comprehensive set of housing and community development related recommendations for each municipality. These recommendations propose strategies to help make housing in the communities more livable and affordable. 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

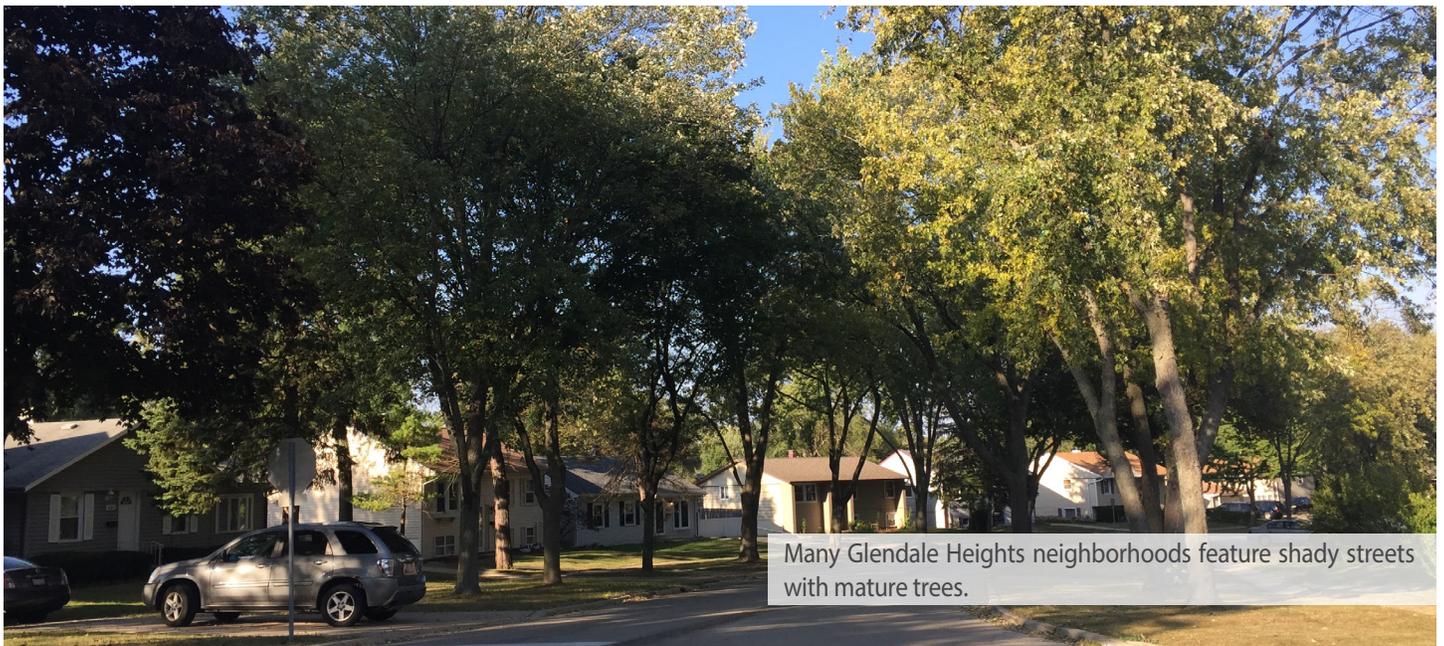
Municipalities typically have ordinances and programs related to property maintenance. Such code enforcement includes inspection programs aimed at maintaining the quality of housing, neighborhoods, and business districts. Property maintenance needs and actions vary by community, but all understand its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



GLENDALE HEIGHTS
VILLAGE HALL

GLENDALE HEIGHTS

Glendale Heights Today

Starting in the mid-1900s, the Village of Glendale Heights grew as a place of residence with small subdivisions dotting a generally rural landscape. The Village continued to grow from these historic roots, building up its housing stock with ranch homes, split level units, apartments, and condominiums. With its convenient location near two major interstates, Glendale Heights has diversified its offerings to the community, including shopping areas, industrial and employment centers, modern municipal facilities, parks and recreation, and access to a strong education system. Over time, Glendale Heights has generally been viewed as a community that offers more affordable options for housing than other nearby municipalities.

Data analysis and assessment of community perspectives paint a picture of the existing housing conditions in Glendale Heights 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

Over the last decade, Glendale Heights' population has grown by eight percent, with over 34,000 residents living there today. Assuming that the Village continues to grow at a similar rate, this further emphasizes the importance of planning, particularly in regards to housing and the expected increase in demand for housing units.

QUICK FACTS

- The population is projected to grow by 21% and households by 23% between 2012 and 2040.
- 3.06 average household size is higher than DuPage County average of 2.70.
- Housing prices have increased from 2011 but are not back to pre-recession levels.
- Glendale Heights has a relatively high share of homeowners earning less than \$50,000.
- 2014 median household income is \$62,935.¹
- The median cost for homeowners with a mortgage is \$1,923/month. This requires an income of \$76,920, which is 22% higher than the median household income.
- The 2014 median age is young at 33.5 years.²

1 ESRI estimates
2 ESRI estimates

Glendale Heights Population & Households

	Population	Households
2000 Decennial Census	31,765	10,791
2012 ACS	34,159	11,141
Change, 2000-2012	2,394	350
% Change, 2000-2012	8%	3%



Single-family housing near the western edge of the Village

Housing Tenure & Characteristics of the Housing Stock

Glendale Heights has a slightly lower percentage of owner-occupied housing than DuPage County.

The vast majority of single-family homes and townhomes are owner-occupied, while multifamily properties are primarily rental. However, according to Village staff, there are an increasing number of single-family rental homes that are not yet reflected in Census data.

Compared to the CMAP region overall, Glendale Heights has a slightly lower share of owner-occupied single-family homes, much higher share of owner-occupied townhouses, and a lower share of owner-occupied multifamily properties than the CMAP region.

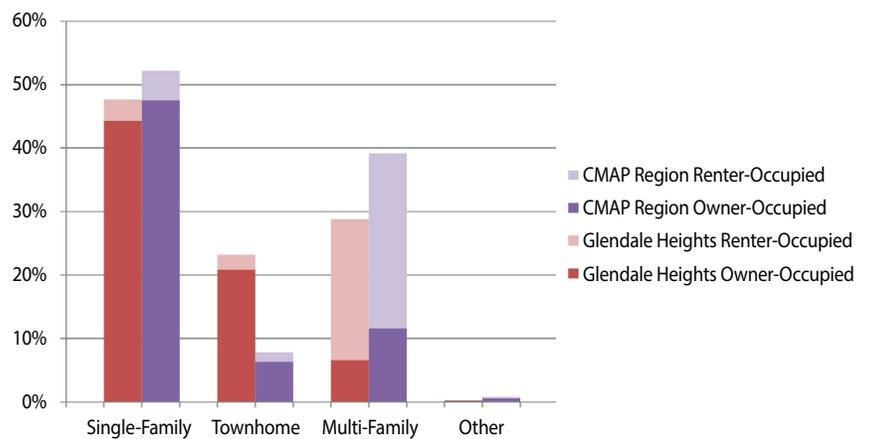
The number of owner-occupied multifamily units in Glendale Heights is low, though there are a fair number of single-family detached and attached rental properties.

□ Housing Type by Tenure in Glendale Heights



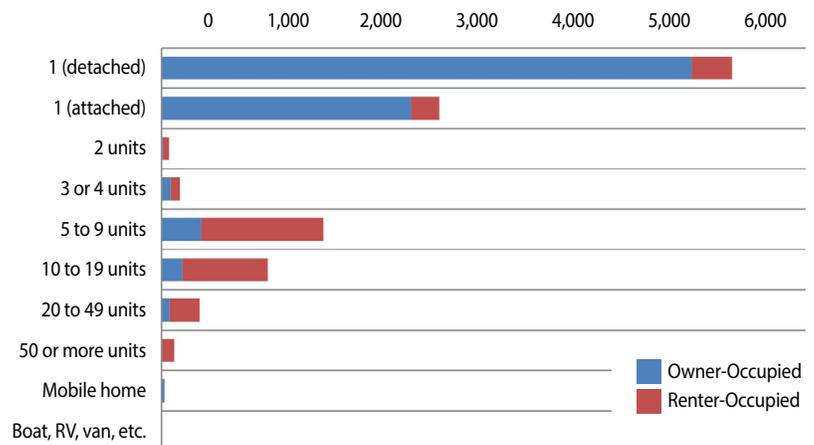
Source: American Community Survey, 2008-2012

□ Housing Type by Tenure in Glendale Heights & CMAP Region



Source: American Community Survey, 2008-2012

□ Housing Units by Unit Count & Tenure in Glendale Heights

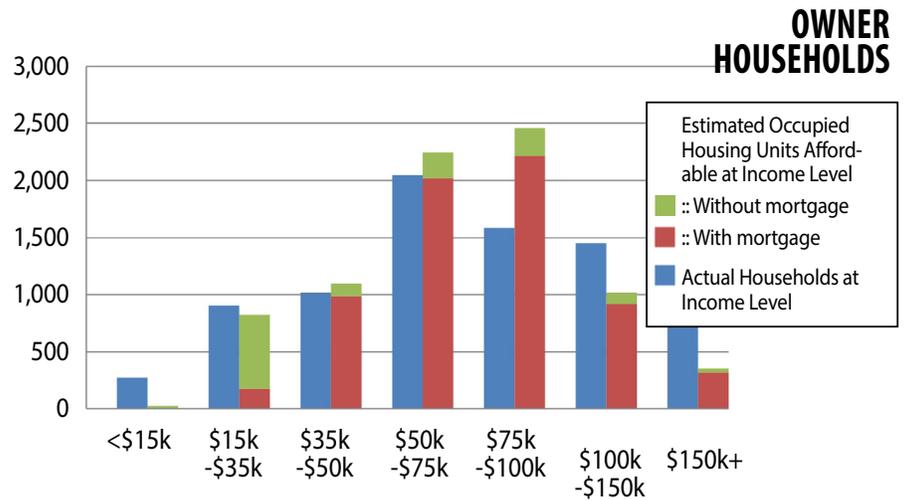
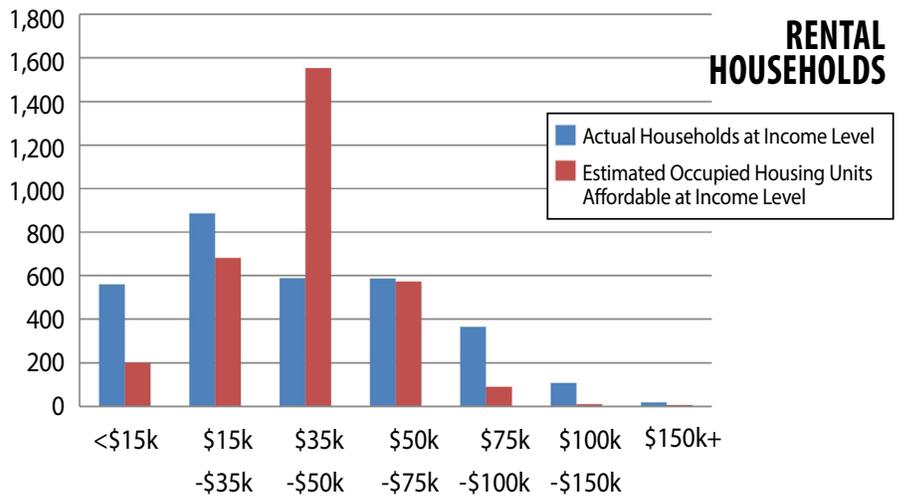


Source: American Community Survey, 2008-2012

Housing Affordability

As shown in the two bar charts at right, a large share of renter households in Glendale Heights with incomes less than \$35,000 have affordability concerns. There are a large number of rental units affordable to those with incomes of \$35,000-49,999. For owners, there is a better balance between the number of units and affordability at most income levels. Nonetheless, affordability is still a concern.

Glendale Heights Comparison of Rental & Owner Household Incomes with Occupied Units Affordable at each Income Level



Source: Chicago Metropolitan Agency for Planning 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

Glendale Heights can be characterized as a middle-income, family-oriented community with a mixture of income levels, people of color, and singles.



MOSTLY OWNER-OCCUPIED, CONCERNS OF POST-RECESSION RENTAL

It has a slightly lower share of owner-occupied housing (72%) than DuPage County (75%), with the vast majority of single-family homes and townhouses owner-occupied. While there are many townhome developments in the Village, 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 and the share of single-family owner-occupied units is actually lower than the data would suggest.



AFFORDABILITY CONCERNS FOR OWNERS & RENTERS

Despite the moderate for-sale prices in the Village, affordability is a concern for both owners and renters. Forty-six percent of owners with a mortgage and fifty-five 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 18%, compared to 16% for the CMAP region. The share of renters paying more than 50% is 19%, which is less than the 26% for the CMAP region. The median rent is \$1,038, which is slightly lower than in DuPage County overall (\$1,079), but nonetheless relatively high.



CONTINUED RECOVERY OF MARKET, SOME HOME SALES STILL DISTRESSED

According to data from the Multiple Listing Service (from May 2014 to May 2015), there were 200 single-family detached home sales at a median price of \$175,000 with a range of \$62,000 to \$340,000. There were 208 single-family attached homes sold with a median price of \$112,500 and a range of \$31,000 to \$211,000. However, 38% of all sales were distressed (foreclosures or short sales). In addition, 32% of single-family detached sales are distressed and 45% of single-family attached sales are distressed, indicating that the market had not recovered completely.



LIMITED NEW RESIDENTIAL CONSTRUCTION

There was very little new residential construction in the Village before or since the recession other than one affordable senior apartment building with 81 units that opened in 2014. This is due to limited land for new development.



INCREASING HOME PRICES, STILL BELOW PRE-RECESSION LEVELS

Home prices have been increasing as the economy continues to recover from the recession. The median home price (for all housing types) in Glendale Heights in 2014 was \$175,000, a 42% increase since 2011; however this is still 29% lower than the median in 2006, before the recession.

X DECREASE IN FORECLOSURES

The number of foreclosure filings continues to decline in Glendale Heights, DuPage County, and the Chicago region. In 2014, there were 143 foreclosure filings in the village, a 73% decline from the amount in 2010.

CONVENIENT ACCESS TO REGIONAL JOB CENTERS

Glendale Heights is well located for access to local and regional job centers. Chicago is the single largest work location of Village residents (14%), though Glendale Heights and the nearby communities of Carol Stream, Bloomingdale, and Addison are the job locations for 18% of Village residents. Of those who work in Glendale Heights, 9% live in Glendale Heights, 9% live in Chicago, and 5% live in adjacent Carol Stream.

HOUSE VARYING AFFORDABILITY, DEPENDING ON HOUSEHOLD TYPE

The Center for Neighborhood Technology 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, Glendale Heights 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 51% of income for housing and transportation. Glendale Heights is slightly more affordable than DuPage County, but slightly less affordable than the Chicago-Joliet-Naperville Metropolitan Area as a whole.

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 below.

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 Glendale Heights tackles these issues in a forthright manner and diligently works to build on its assets.

GLENDALE HEIGHTS ASSETS

LOCATION

Glendale Heights is well located, within an hour's drive of many shopping, entertainment, and recreation destinations in the region as a result of its proximity to major interstates (I-355) and roads (North Avenue).

DIVERSE POPULATION

The Village has a diverse population, including residents of Middle Eastern, Latino, Polish, and Asian/Pacific Islander origin, including Filipino. Latino and Indian families may live in multigenerational households at higher rates than the population at large. These families seek homes that allow them to do so comfortably.

EMPLOYMENT

Many jobs are supplied by the healthy industrial base in and near the Village, as well as a major hospital in the community.

PUBLIC SERVICES

Police, fire, library, and recreational services are considered of good quality by the community.

AFFORDABILITY

The housing stock has entry level for-sale housing and good quality rental housing that enables people to "get a foot in the door" until they can transition to a move-up home.



FOUNDATION FOR HOUSING & COMMUNITY DEVELOPMENT PLANS

Public Amenities



The Village has attractive public amenities such as the civic campus that includes Village Hall, the Senior Center, and Sports Center.

Support for Code Enforcement



The Glendale Heights Village Board is supportive of code enforcement and rental inspection efforts.

Involved Village Leadership



The Mayor and trustees have strong public involvement with the diverse community.

Sales Tax Revenue



Sales tax is a major revenue source (45% of Village revenue) that is generated by car dealers and big box retailers such as Target, Menards, and Home Depot. Most are located on Army Trail Road and North Avenue. Other major revenues are from fees (35%) and property taxes (20%).

CHALLENGES TO HOUSING & COMMUNITY DEVELOPMENT PLANS

Multiple Jurisdictions



The Village is in multiple school districts: Elementary School Districts #15, #16, and #41 and High School District #87. The schools vary in levels of performance and quality of reputation.

Lack of Downtown & Metra Station



Glendale Heights has no formal downtown or Metra station.

Unincorporated Areas



Residents of the unincorporated area in the southern part of the Village have been skeptical of annexation because of the additional taxes. There is a perception that the Village has high taxes because there is not a separate park district.

Limited Redevelopment Capacity



While there are properties in the Village suitable for redevelopment, the community is nearly built out and, therefore, attracts limited interest from developers.

Key Housing & Community Development Issues

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

RENTAL HOUSING

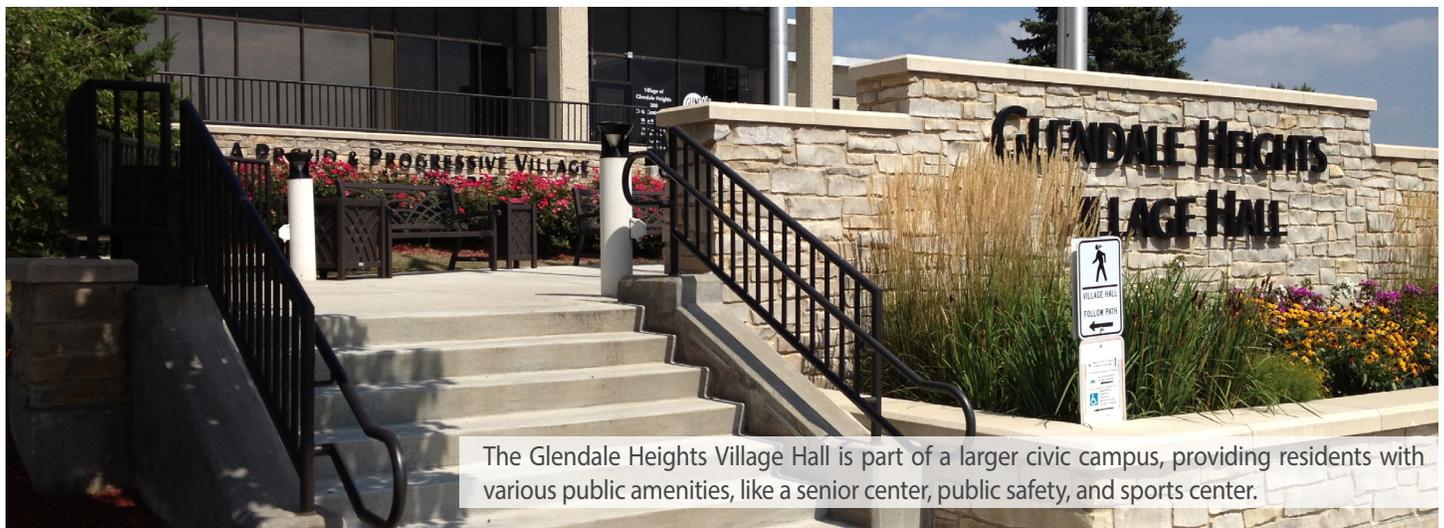
CODE ENFORCEMENT & INSPECTION PROCESSES

BUILDING A SINGLE SENSE OF COMMUNITY



Rental Housing

Rentals in the Village include a large number of single-family homes (2,100). About 40 percent of all renter-occupied units are single-family homes and there are another 3,712 multifamily rental units in the Village. Rental housing is licensed and requires annual renewals. The Village has a crime prevention program in which all landlords must participate. Multiple large rental companies, investors, and a limited number of smaller “mom and pop” owners are managing property in the Village. The majority of single-family rentals are owned by individual investors. There is a concern that not all investor owners are screening tenants adequately and are accepting tenants who may later generate safety and nuisance concerns.



The Glendale Heights Village Hall is part of a larger civic campus, providing residents with various public amenities, like a senior center, public safety, and sports center.

Code Enforcement and Inspection Processes

Annual home inspections are conducted on ten percent of multifamily rental units. The program’s focus is on compliance, with the Village only issuing citations if little effort is made toward addressing violations. The Village will lien properties to secure fines. Real estate transfer also requires a property to be inspected. Inspections help to alleviate the negative effects of deteriorating housing, and hold property owners accountable for maintaining rental housing units.

Property inspections, crime-free housing requirements, and code enforcement activities have the potential to create frustration for all involved. For example, those interviewed for this plan had concerns over the inspections required prior to the sale of owner-occupied homes. The challenges to sellers include: the time needed to schedule and repair deficiencies noted in the inspections, fees for the inspections, potential costs for repairs required by the Village prior to selling a unit, and a sense that the inspections can be unpredictable. In addition, owners whose homes met past building code requirements may not be in compliance with the current code. Sellers are required to bring their homes into compliance with the current code when listing it for sale, which can be expensive. Lastly, owners and realtors questioned the need for Village inspections to address cosmetic issues, minor repair, or other non-life threatening safety matters, based on the perception that these inspections discourage potential buyers from purchasing in Glendale Heights.

From the Village’s perspective, budgets and staff available to conduct the needed inspections makes it impractical to conduct inspections and re-inspections more quickly. That said, the benefit to the overall community of preserving and enhancing the existing housing stock was well understood by all parties. Challenges and frustrations aside, this is an important aspect of housing and community development in the Village.

Building a Single Sense of Community

Glendale Heights has many community assets and a local practice of reaching out to and working with the diverse populations in the community. Yet, there is a perception that there is not a single sense of community – but several of them. The extent to which residents see this as a significant issue may vary. The benefits of a stronger sense of community include support to address local issues, support for community budget decisions, and the ability to recruit volunteers who share their energy for community programs and events. Other challenges on this issue for Glendale Heights include the lack of a downtown or central community meeting place, as well as the multiple school and other districts serving local residents. To offset these factors and build a sense of community, the Village actively reaches out to the community and is involved in many Village-wide events.

“The benefit to the overall community of preserving and enhancing the existing housing stock was well understood by all parties.”

Recommendations

The Village has seen development of all types and has put in place processes and approaches to maintaining the community for its residents and businesses. Two themes related to housing and community development are reflective of the Village’s work to advance the community:

Upgrading and Redevelopment: As a primarily built up community, Glendale Heights does not see more residential subdivisions or major commercial developments. However, a majority of development activity is occurring in the form of renovation and redevelopment of existing buildings and properties. In this way, property owners and the Village are fostering community and economic development.

Quality of Life Enhancement: The Village continues to develop and apply programs that support overall quality of community. Examples include the new Crime Prevention Partnership (similar to Crime Free Housing Programs found in other communities) and the Neighborhood Watch program. In addition, a recently formed Property Enhancement Committee, staffed by the Community Development Department, meets monthly. Members assist the Department in monitoring businesses and residences for maintenance issues and needed improvements. Other programs with similar goals can be seen directly on the municipal campus. Along with Village Hall, the campus also has Safety Town (a Police Department safety awareness training for children), the Sports Hub, and the Glendale Heights Center for Senior Citizens.

“A majority of development activity in Glendale Heights is occurring in the form of renovation and redevelopment of existing buildings and properties”



Redevelopment of a commercial property at the heavily trafficked intersection of Bloomingdale Rd and Army Trail Rd

Policies

Housing objectives in Glendale Heights are advanced not just by efforts directly attributable to housing, but by the Village’s many community development activities. Those strategies and actions include ongoing public services, community planning, development regulation, economic development, etc. Those policies, and new ones, should be pursued within the context that they become priorities to maintain the character and quality of existing housing stock in the Village.

Property Maintenance

The importance to Glendale Heights in maintaining the character and quality of existing housing can be seen in several ongoing efforts. The Village should continue these programs and its practice of continually evaluating them to ensure they best serve the community.

□ Single-Family Rentals

The Village’s recent State of the Village Report notes that there are 2,302 single-family rental homes (as of 2016). Each of these units is licensed and inspected. This is a large number of single-family units as rentals – as noted at the outset of this study – accounting for over 40 percent of rentals in the Village. The Village’s experience is that these becoming rental units is not necessarily a temporary change, but may be long term. This is reflective of a recent phenomenon in the local housing market. Those who “rent by choice” or are “permanent renters” are becoming more common. This results from uncertainty that real estate values can be counted on to always rise, and that jobs are not felt to be as permanent or even long term as in the past. For these reasons, Glendale Heights (and other communities) should look to refine their perceptions and expectations of renters. Once considered temporary residents with little connection to the community, renters of single-family detached homes may be looking for more space to accommodate a family. In this regard, the rented home may be a housing choice for residents more likely to become active neighbors and integral to the community.

□ Rental License and Inspection Program

The Community Development Department issues licenses and inspects rental units (both single-family and multiple-family) to ensure that they are properly maintained. Each year, all single-family rental units and the common areas and exteriors of all apartment buildings are inspected. Ten percent of the nearly 3,000 multiple-family apartment interiors are scheduled for inspection each year. Additional inspections are conducted as needed to ensure safe and secure housing. This work is done with two inspectors full time.

Glendale Heights also emphasizes landlord training. The Village certainly cannot (and should not) be the primary source of maintaining rental properties in the Village, landlord education is a valuable element of community – wide rental maintenance. By working with landlords to increase their understanding of rights, responsibilities, and expectations involved in ownership, the Village goes a long way toward supporting and maintaining housing quality and value, as well as enhancing overall public safety perceptions in the Village.

Parking

Having enough parking in residential locations is an issue for the Village, especially in townhome or multiple-family neighborhoods. These areas initially were not all constructed with adequate parking, and retrofitting such developments to add parking is very difficult, as there is little to no excess space. The Village has and should continue to work with neighborhoods to address this issue. An important consideration is that this issue can most effectively be addressed when working with areas having an active homeowners association. In such instances, there is a single point of contact and decision making. Trying to make decisions about parking when each resident is advancing an individual perspective greatly reduces the likelihood of success. An example of taking this more effective approach is the Village attempting to work with an association at Lynn Court to address parking issues.



Thomas Place is an attractive senior housing community in the Village, located at Bloomingdale Road near North Avenue.

Economic Development

The concept and implementation of economic development differs in every community, and changes over time. By many accounts of the Chicago real estate market, retail is greatly overbuilt and office uses have relatively high vacancy rates. Therefore, the reuse and renovation of existing sites is currently an effective economic development approach. Property reuse and upgrades are occurring in (and being supported by) Glendale Heights, and should be considered as sound efforts. In some instances, the Village supports this development by being flexible and creative, for example:

- ❑ A former, vacant Dominick's store has been purchased and is being renovated to include a limited amount of retail in the front of the building, with the rear two-thirds being built as a temporary self-storage facility. The design facilitates the needs for the building to be sprinklered and the ability to be quickly renovated to a new use should the opportunity arise.
- ❑ Other active changes include reuse of a Wendy's restaurant into a Burrito Parrilla and the former Hickory BBQ becoming a Dunkin Donuts. In support of these types of changes, the Village staff and Mayor's Office continue to meet with shopping center property owners to aid in locating new tenants to their centers and encourage them to improve their facilities. In the current market environment, this work should be appreciated as solid economic development victories.
- ❑ Industrial development is active currently in the Chicago market, including in Glendale Heights. Construction work includes a mix of that activity, including Prologis recently razing and replacing a building.
- ❑ From the land use and community planning aspect of economic development, the North Avenue corridor is considered underdeveloped and having potential for enhancement. As opportunity and resources allow, this may become an area for future planning and improvement activities for the Village.
- ❑ Senior housing continues to be another active aspect of development in the region. There is desire for additional housing of this type in Glendale Heights. Eighty-one senior apartments are located in the Village on Bloomingdale Road. Opportunities for additional units would be welcome by the community for consideration.

Sense of Community

Efforts to enhance the sense of community in Glendale Heights are ongoing and useful tools in creating the demand and care for neighborhoods and homes. From a community building standpoint there are physical barriers to a sense of connection to the Village. These include the fact that there is no high school in the Village for students to attend, and there is no community downtown. To some extent, neighbor-ing is done by residents at park parties, but these occur in different districts of the Village. This speaks to the value of the Village continuing activities like:

- Safety Town
- Annual National Night Out
- Neighborhood Watch Meetings
- Glendale Heights Fest and Community Garage Sale
- Summer events at Camera Park
- Pakistan Independence Day Celebration at Camera Park
- Oktoberfest

Budget Goals and Objectives

A key source of community policies is its budget. It quite literally is the Village putting money behind its ideas and ideals. The current Glendale Heights budget includes goals of creating a sense of place and developing a feeling of community. This is important because of the barriers to supporting a strong sense of community noted above. While setting aside funds for roads, public safety, personnel, goods and services, are fundamental to budgets, considering those decisions in light of budget goals can indicate where policy efforts and funds are focused. For example, Glendale Heights’ most recent budget reflects the importance of quality of life efforts that make the community a good place to live, and ultimately attracts residents and supports property values. Relevant goals from the Village’s Fiscal Year 2016/2017 Budget include (emphasis added):

- Facilitate activities that foster a **sense of community**
- Foster development that serves as **community focal points** and considers adjustments to reflect evolving needs and market trends.
- Evaluate inter-organizational activities to maximize and balance **social and cultural opportunities** in the Village.
- Promote **community identity** and events.
- Encourage **resident involvement**.
- Maintain and enhance **communication**.



Safety Town is a part of the Village’s Civic Center Campus.



Plans and housing needs should be considered when developing the Village budget.

Programs

The Village of Glendale Heights has a wide range of programs that advance housing and community development goals. Continued support for these efforts and application of new programs where opportunities exist will help to maintain the community's quality of life. Again, valuable programs will not all be entirely focused on housing, but can be related to the topic.

Community Development Priorities

As noted earlier, budget goals and objectives are clear statements of emphasis for communities. Goals in the Glendale Heights Community Development Department budget highlight functions as department priorities. In context of housing related planning, these established department priorities support housing and related functions.

□ **Budget Goal #2: Improve the rental license, nuisance regulations and crime prevention program.**

Evaluate and update the single-family rental, multiple-family rental and nuisance ordinances to clarify rights and requirements for tenants and landlords. Tasks related to this goal reflect ongoing efforts to refine property maintenance programs and the Crime Prevention Housing Program. As the Department (and Village) continue to define best practices in these areas, the experience of those most familiar with the programs are a resource. A model for approaching any future refinement of the programs could be to establish an interdepartmental task force of staff that work with the program on a daily basis, and charge them with bringing recommendations to improve the program to senior staff.

□ **Budget Goal #5: Improve the code enforcement program throughout the community, with a strong focus on educating the public about property maintenance standards.**

Tasks related to this goal emphasize public information and education about property upkeep and related codes. Education is an important component of housing and community development. Some housing specific examples are noted below. In addition, steps to improve education can include review of existing outreach, informational, and application materials to ensure they include all required information. Similarly, surveying those that use the required forms as to whether the materials are helpful and easy to complete can serve as a simple customer service activity. Lastly, the Department can look to existing internal models of outreach techniques to find ways to contact and inform landlords – such as the Village wide or Neighborhood Watch newsletters. When drafting such items, it is worth considering that newsletter articles that focus only on codes, code requirements, or summaries of code text may not be of interest to the typical reader. All too often outreach materials are a combination of such text and a contact person. When preparing articles, consider making them about examples of residents, buildings or neighborhoods that implemented and benefited from a program or change – these make for more interesting articles that residents are more likely to read.



Multi-family housing located just off of Bloomingdale Road near North Avenue

Neighborhood Watch

The Glendale Heights Neighborhood Watch program is operated by the Village Police Department. The Department meets regularly with groups of interested citizens regarding their neighborhood, and works with them to address those concerns and others that relate to the overall community. In order to maximize community input and communication, the Department holds Neighborhood Watch meetings throughout the village.

Crime Prevention Partnership

This program replaced the Crime Free Housing program, which was not effective or efficient for the Village because it did not allow for use of current technology and was burdensome on staff. Creating the program included preparation of a manual and codifying existing effective practices. Under this program, landlord training is not mandatory for owners, but they must certify by their signature that they have read and understand the training materials, including obligations of ownership.

The Glendale Heights Rental Property Crime Prevention Partnership includes a Single-Family Rental Residential Properties Manual. This 72 page document includes instructions for meeting requirements of the Village’s program as well as extensive insight, resources, and advice on sound property management. Of particular note, the purpose is summarized by a point made in the document: “The bottom line is that YOU hold the key to the success of this program. The Village and its Police and Community Development Departments stand ready to assist and support you.”



The Village Police Department is located within the Civic Center Complex.

New Program Considerations

Several model programs can be considered by the Village to support housing and community development objectives.

- ❑ A model lease that would create consistent expectations between landlords and tenants across the Village and help to meet fair housing laws could be prepared for owners. The Village already requires and provides a Crime Prevention Lease Addendum. Examples of communities that provide this type of information are Evanston (which has a model lease for landlords to use) and Aurora (which also 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. For example, in 2015 Illinois adopted Public Act 099-0441 about crime free rental housing regulations. This act, recently signed into law, 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 Village of Glendale Heights amended its nuisance regulations to conform with the Act, but should stay up to date on future change. In this case, and with other current and potential future programs, the Village can seek review by its Corporation Counsel or outside expertise.

□ The Village can enhance its rental housing by identifying current and reliable resources on sound landlord practices, and making them available to property owners and managers. The business of owning and leasing real estate is a complex and highly regulated endeavor. By expanding understanding of best management practices, it can help landlords and tenants have a better rental experience. The existing Single-Family Rental Residential Properties Manual provides a great deal of this information.

Additional landlord training information is available and should be considered as the Village seeks to expand that resource. Drawing on material developed by others adds the depth of regional experience with this topic, and does so with limited expenditure of local resources. One such resource is the Community Investment Corporation Residential Property Management Procedures Manual, which 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.¹

- 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. In fact, Glendale Heights has partnered with Habitat for Humanity on individual cases and can continue to use this resource.
- A well-established handyman program example is by the North West Housing Partnership, which was modeled after a program in Rolling Meadows.² 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 also offers its home repair program, which covers elements like painting, yard and roof repair, ramp installation, weatherization, and critical home repair.³
- Programs that support home ownership are not just about buildings, but need to be people oriented. Several 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 HOME DuPage, formerly known as the DuPage Home Ownership Center), or are a funding resource to developers (such as the Community Investment Corporation).



Partners

Glendale Heights has made effective use of partnerships for housing and community development efforts in the community. Some examples are noted below and serve as models for continued efforts, in addition, other potential partnerships the Village may choose to pursue are described.

- ❑ Home owners associations (HOAs) are natural partners for Villages. In some communities, regular meetings with HOAs are held to facilitate good communication. In Glendale Heights, the Village has been open to creatively working with these groups (and others) to find solutions to area specific needs. The benefit to working with HOAs is that they speak with a common voice for an area, and the Village is not left to sort through a myriad of perspectives – often resulting in no action being taken.
- ❑ An example of the Village working with an HOA is its partnership with the Lynn Court association to address parking issues. Residents here – and also James Court – currently use Village right of way for parking needs.
- ❑ The DuPage County Branch of the National Association for the Advancement of Colored People (NAACP) worked with the Village to address a matter in the Village related to nuisance code enforcement issues. While the issue was challenging, the partnership proved to be effective and one that the Village may wish to pursue in the future in working through matters in the community.
- ❑ Large businesses and institutions create opportunities for partnerships. Some employers get involved in supporting home ownership for staff through Employer Assisted Housing programs or otherwise partner with municipalities on construction or community development programs that advance mutual goals. As an example, Adventist Glen Oaks Hospital recently made a multiple-million-dollar investment to their facility in Glendale Heights. Hospitals are potential partners for a range of healthy living and senior initiatives, and might be an option the parties wish to pursue. Other potential partners include other taxing jurisdictions, such as school or library districts, that also benefit from and support community development.

New Program Considerations

- ❑ The Village could investigate creating a Housing Commission to serve as the structure for efforts on housing programs and partnerships. Membership could consist of residents, organizations, other jurisdictions, and businesses. The group would serve as a focal point for sharing information about housing related programs and advise the Village on housing matters. This body could also serve as a focal point for ideas from residents, businesses, property owners and others seeking to enhance local housing and related projects.
- ❑ Addressing common issues with other governmental agencies (like schools, fire district, township, 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 (or their participation on a Housing Commission) can include a range of issues (not just housing) with the aim of creating more effective and efficient community service by all the agencies. The Village currently hosts regular Government Agency Partnership (GAP) meetings and should continue this effort.

“Addressing common issues with other governmental agencies (like schools, fire district, township, and the library) that service similar constituencies provide opportunities for the Village to expand outreach and education related to housing needs.”

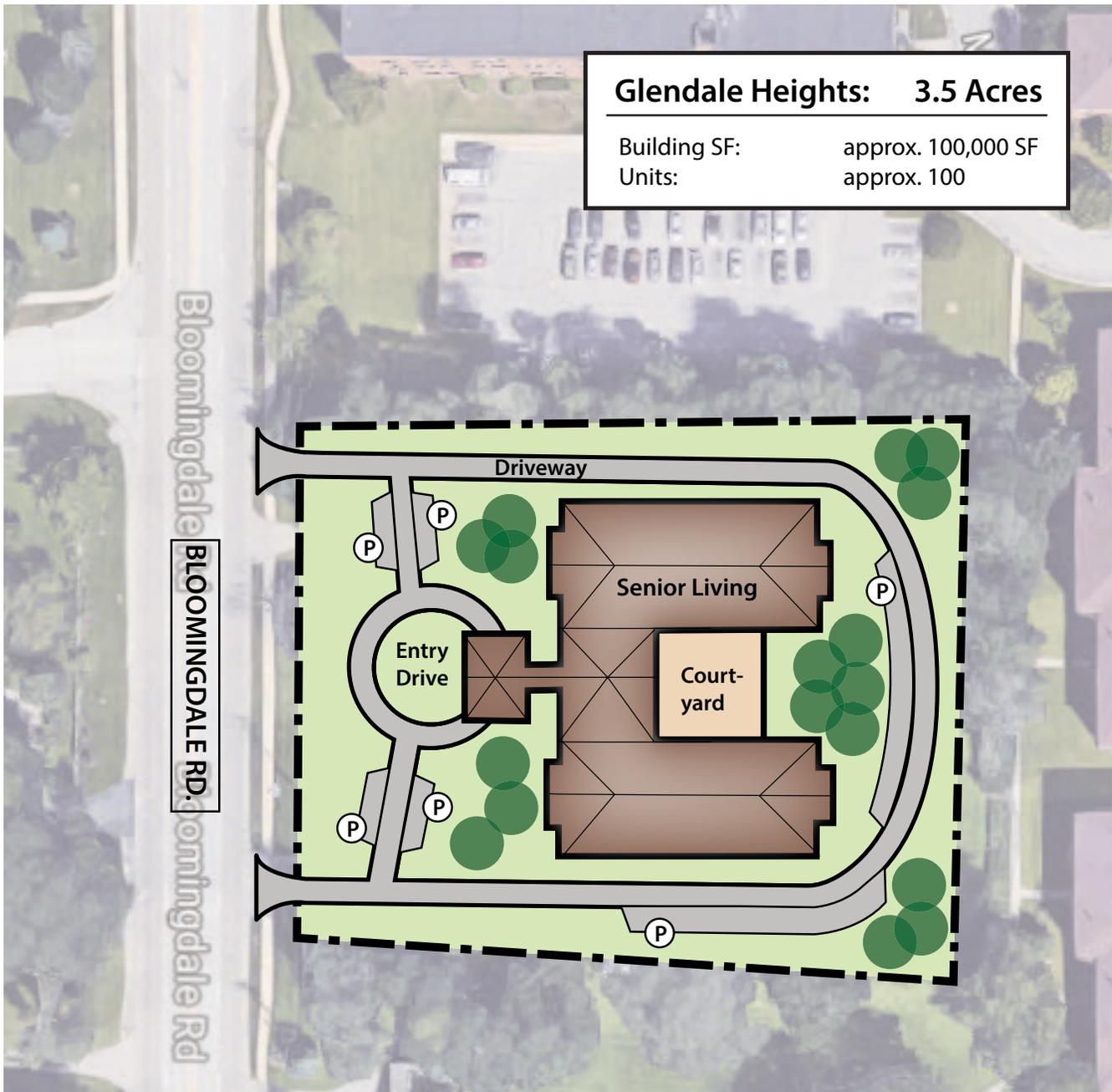
- Housing related organizations around or affiliated with DuPage County present opportunities to support other Glendale Heights initiatives. Partners that provide housing related resources to individual residents are:
 - HOME DuPage, which the Village has a history of working, is a nonprofit organization that provides services to promote sustainable homeownership. The group focuses on serving first-time homebuyers, low- and moderate-income households and homeowners in crisis.
 - Not every renter seeks to become an owner, for a range of personal and financial reasons. However, many renters who want to own assume they cannot due to poor credit or other financial reasons. In fact, there are resources and financing products that can make home ownership an option for them. Availability of information on financial education for those interested in purchasing a home can be highlighted in Village materials available to renters, particularly those renting single-family dwellings (who may have need for more space than is available in an apartment).
 - 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.
- DuPage County resources, funded by Community Development Block Grants (CDBG), present neighborhood or community-wide opportunities. 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).



These homes are located on Fullerton Avenue, a thoroughfare through the Village.

Focus Area Visualization

Interest in additional senior housing was identified for the Village through the planning process. A challenge to this need is the limited number of available properties in the community, which is primarily built out. The site shown in the visualization was evaluated to understand how it might accommodate a common format of senior development, which it does satisfactorily. The site is well located and easily accessed from a major roadway, and can be sited to not create adverse impacts on adjacent properties. In order to have an optimal development parcel, the Village owned property at the south end of the site should be incorporated as part of such a senior housing development.





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.

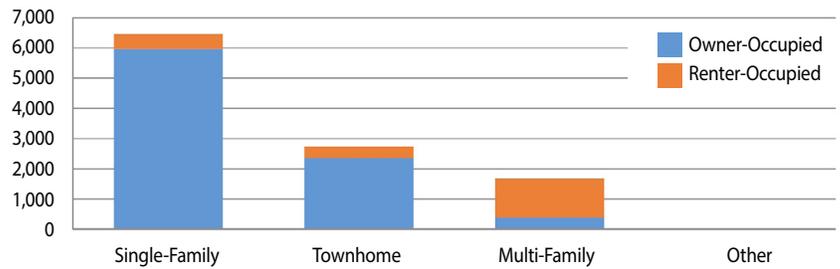
The number of owner-occupied multi-family units in Hanover Park is low, though there are a relatively large number of single-family detached and attached rental properties.

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.

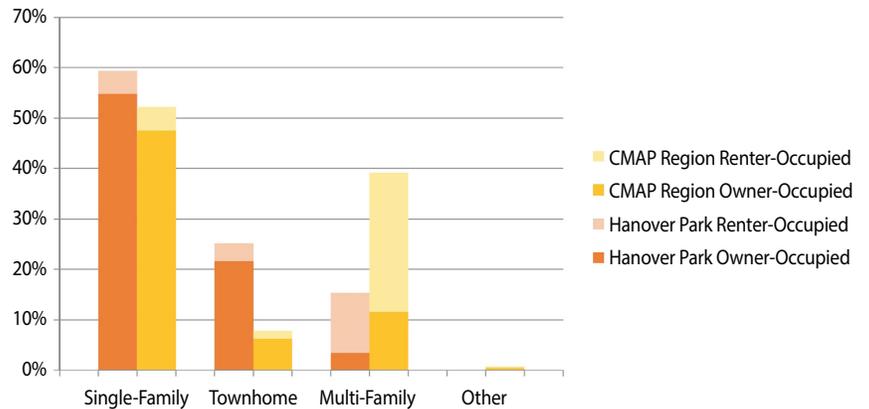
Compared to the CMAP region, Hanover Park has higher owner-occupied shares for those with incomes of \$50,000 to \$149,999.

□ Housing Type by Tenure in Hanover Park



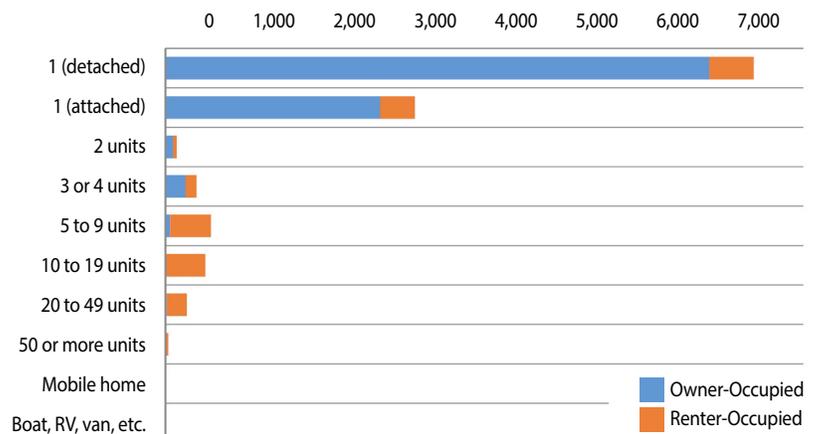
Source: American Community Survey, 2008-2012

□ Housing Type by Tenure in Hanover Park & CMAP Region



Source: American Community Survey, 2008-2012

□ Housing Units by Unit Count & Tenure in Hanover Park



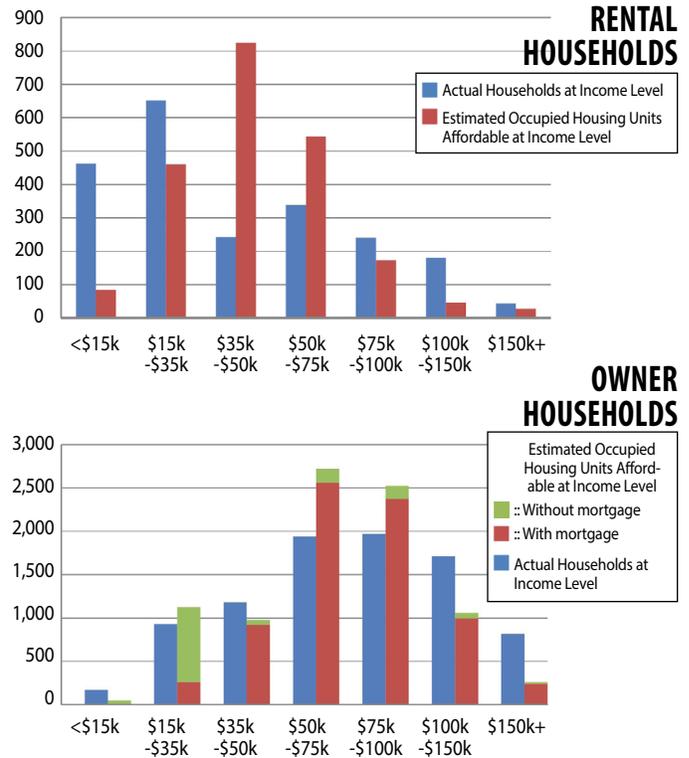
Source: American Community Survey, 2008-2012

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

LOCATION

Hanover Park has good access to jobs, particularly to local industrial parks, and shopping.

AFFORDABILITY

Housing prices in Hanover Park are more affordable than in other parts of DuPage County.

TRANSPORTATION NETWORK

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.

MIX OF HOUSING TYPES

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.

WELCOMING COMMUNITY

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.



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



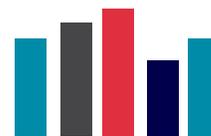
While all landlords are required to maintain their units to Village standards, landlords have varying degrees of knowledge regarding owning and managing a property. As a result, not all property is maintained at the same level once the unit passes inspection.

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

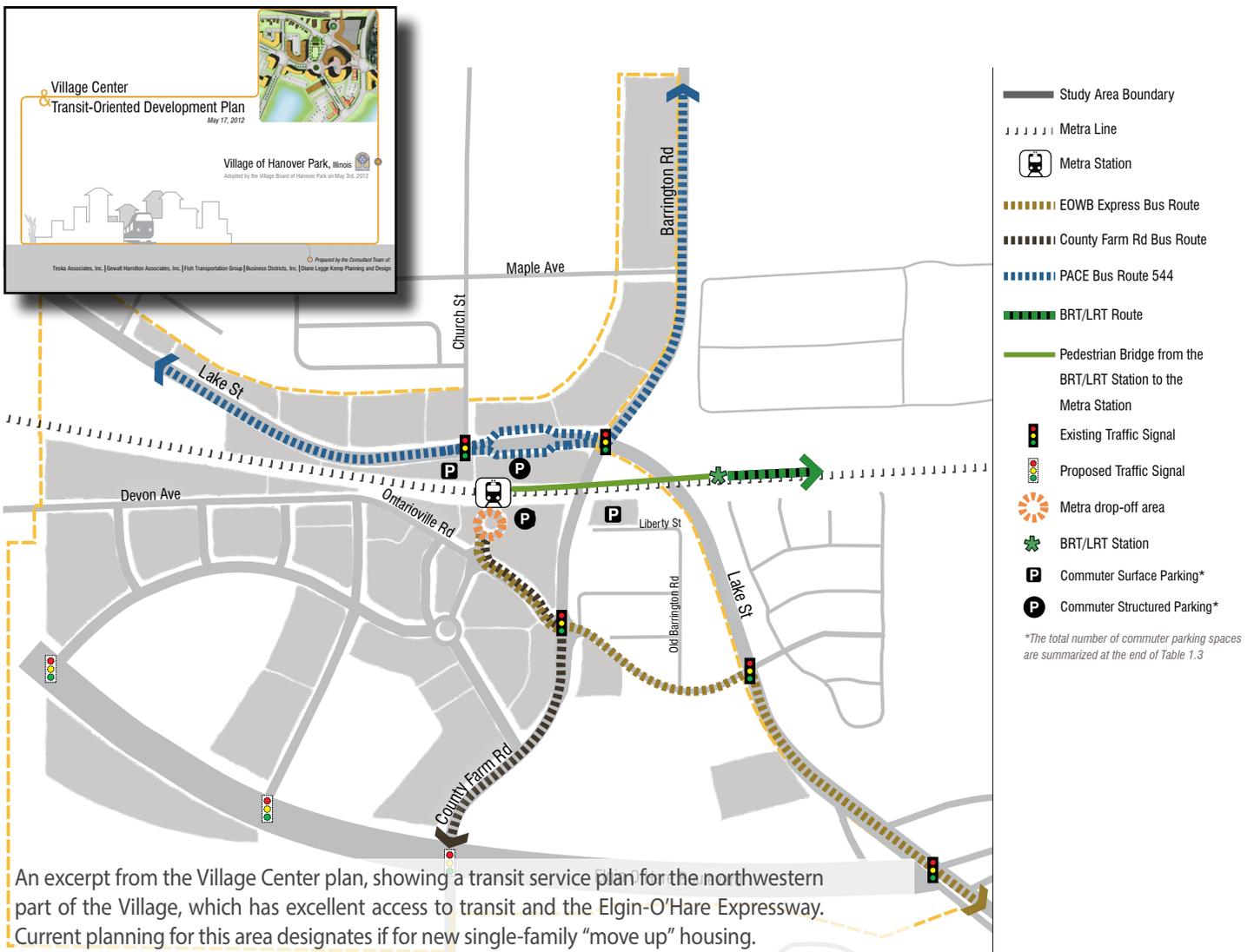
The Village has a code enforcement program to address property maintenance issues, similar to other communities. This includes a rental inspection program aimed at maintaining the quality of rental housing in the community. A number of items are noted regarding code enforcement:

- ❑ 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.



- 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:

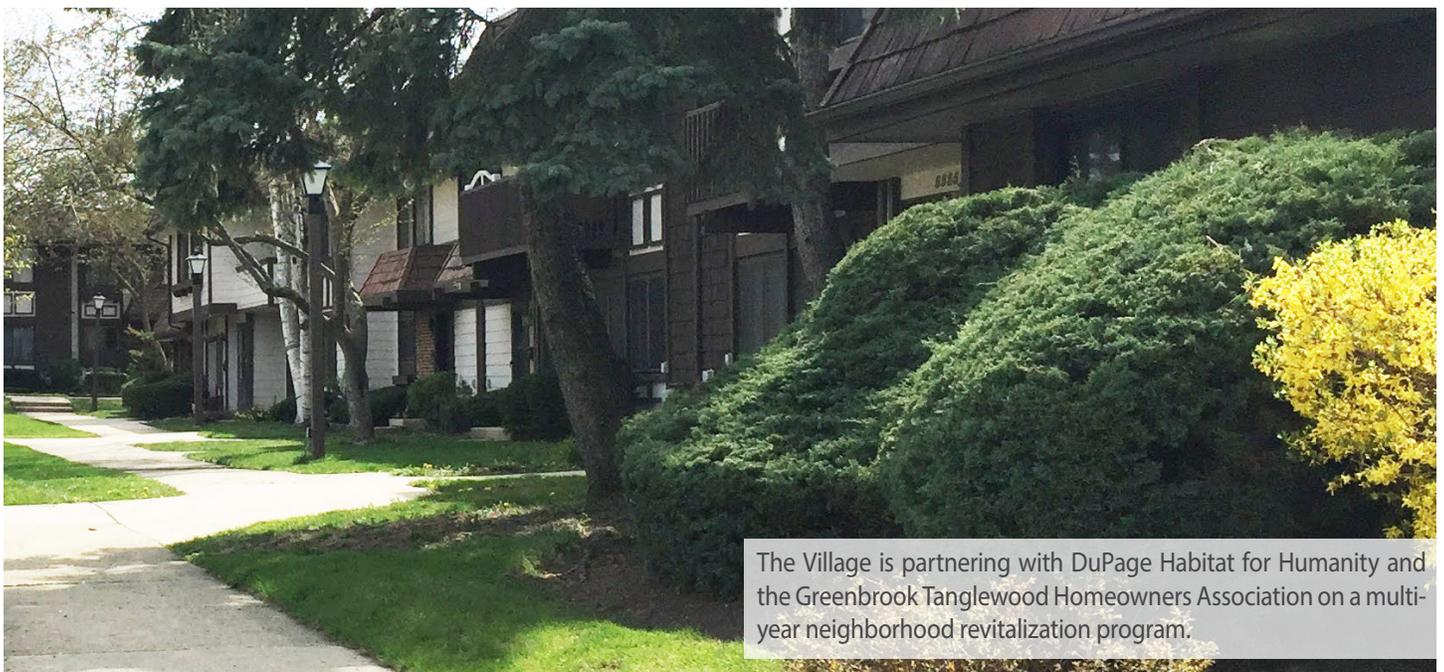
Attract desirable development: New residential development considered desirable for the community extends beyond entry level or affordable housing – as the Village currently contains a range of housing types. "Move up" housing – newer, larger homes that have more amenities, including nicer interior and 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:

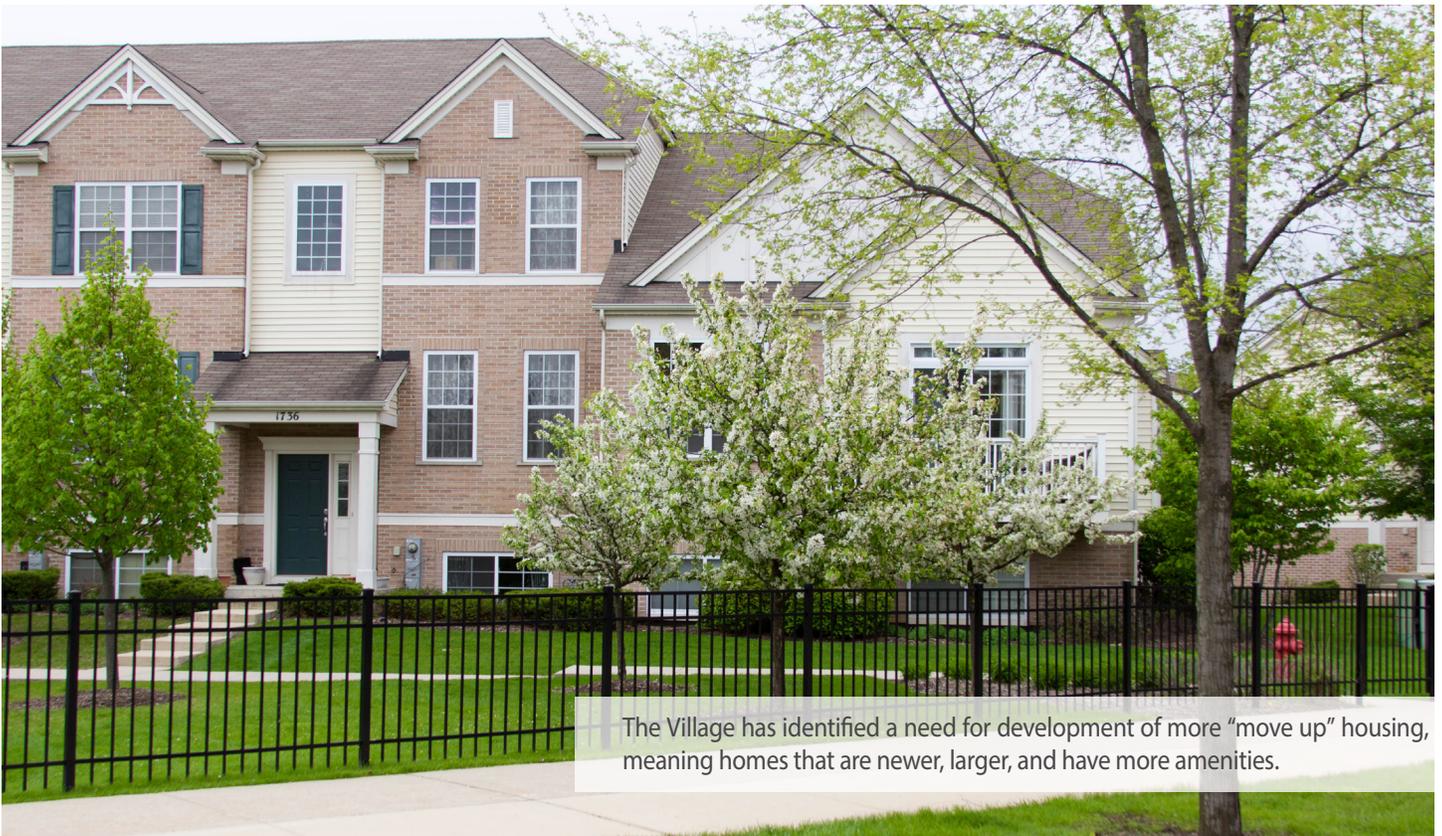
"Move up housing is an important objective...it helps provide stability as residents with a growing family can strengthen their roots in the Village."



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 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.
- 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.

- ❑ 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



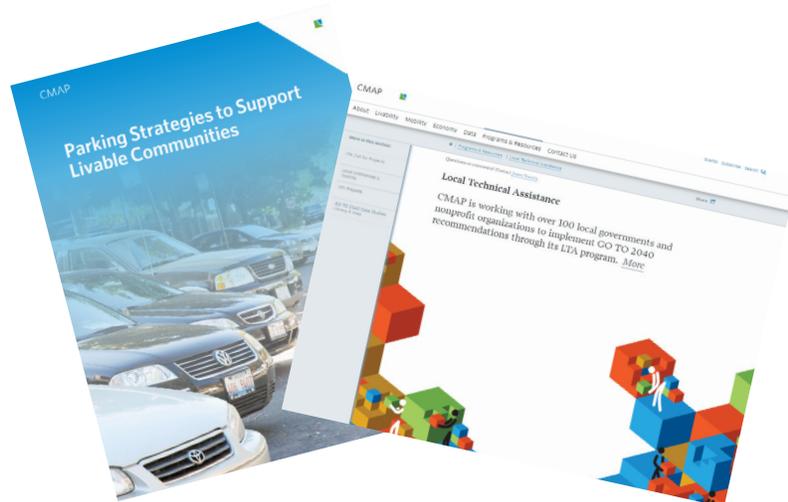
Parking

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.

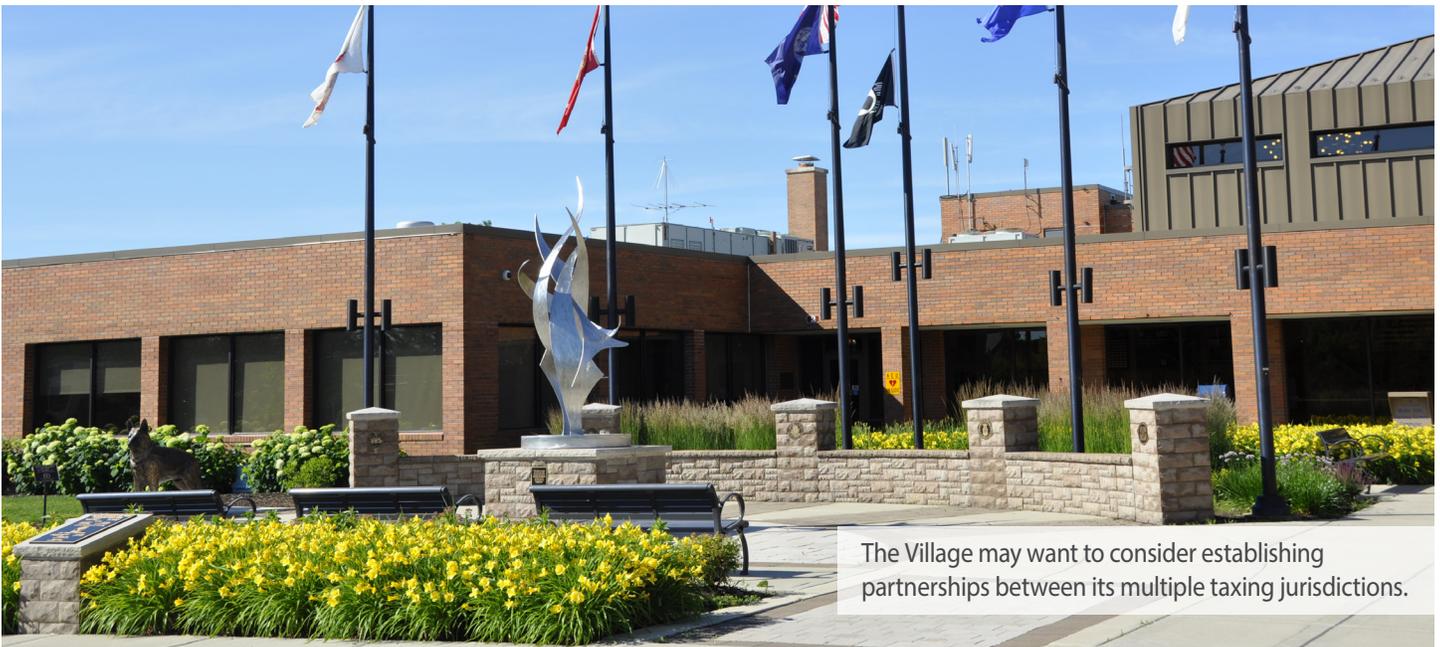
□ In enacting current programs and developing new ones, all communities must be cognizant of State and Federal regulations regarding housing and related laws. This is particularly necessary to ensure that enforcement related activities are conducted in such a way to meet requirements of relevant regulations. 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





WEST CHICAGO

West Chicago Today

From its earliest settlement in the mid-1800s, West Chicago was the first community in Illinois to build up around the region's burgeoning railroad system. Originally called Turner Junction due to the three railroads converging in the community, a town quickly began to form, attracting industry and investors, as well as residents who served as local farmers and railroad employees. In 1896 the town changed its name to West Chicago. To this day, West Chicago continues to be an attractive place for industry and employment, which emphasizes the importance of a quality and diverse housing stock that meets the needs of residents who wish to live close to their places of work or have access to the region via Metra.

Data analysis and assessment of community perspectives paint a picture of the existing housing conditions in West Chicago 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

West Chicago is a growing city. Its population has grown 15 percent since the year 2000 and CMAP projects continued growth over the next two decades. The City of West Chicago must plan strategically for potential new residents.

QUICK FACTS

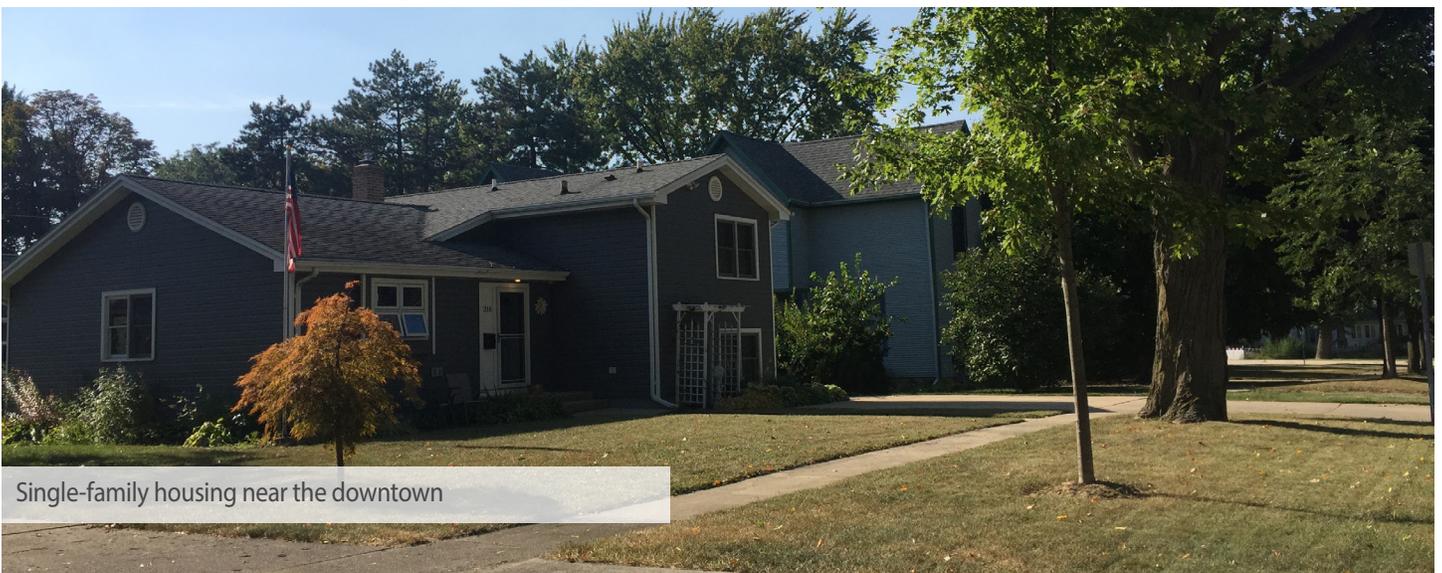
- ❑ 3.45 average household size is relatively large for a suburban community and higher than DuPage County average of 2.70.
- ❑ Housing prices have increased from 2011 but are not back to pre-recession levels.
- ❑ West Chicago has a high share of newer owner-occupied housing built since 1990 (48%) compared to DuPage County (24%).
- ❑ 2014 median household income is \$74,277¹
- ❑ The median cost for a homeowner with a mortgage is \$2,109 per month, which requires an income of \$84,360 and is 14% higher than the median household income.
- ❑ 2014 median age is very young at 31.5 years.²

¹ ESRI estimates

² ESRI estimates

West Chicago Population & Households

	Population	Households
2000 Decennial Census	23,469	6,379
2012 ACS	27,079	7,758
Change, 2000-2012	3,610	1,379
% Change, 2000-2012	15%	22%



Single-family housing near the downtown

Housing Tenure & Characteristics of the Housing Stock

West Chicago has a lower percentage of owner-occupied housing than DuPage County.

Those with incomes over \$50,000 have higher shares of home ownership, while those with incomes under \$50,000 have higher rental shares.

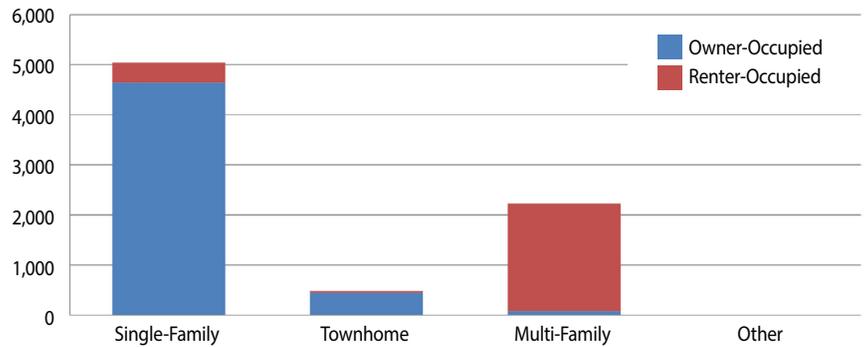
The vast majority of single-family homes and townhomes are owner-occupied, while multi-family properties are primarily rental.

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

There are owner-occupied multi-family units in West Chicago located east of City Hall on the north and south sides of Main Street. There are also a fair number of single-family detached rental properties.

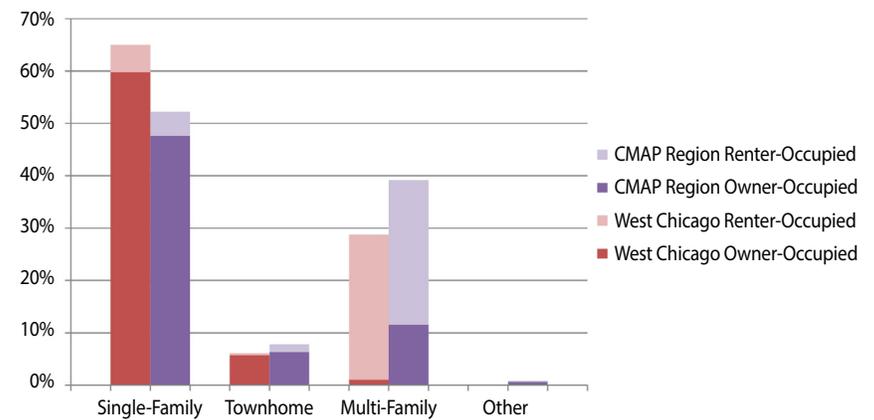
West Chicago has a high share of newer owner-occupied housing built since 1990 (48%), which is twice as high as DuPage County (24%).

□ Housing Type by Tenure in West Chicago



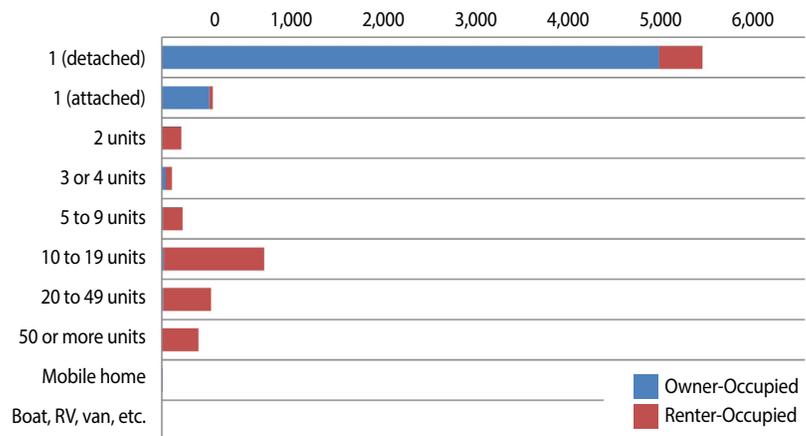
Source: American Community Survey, 2008-2012

□ Housing Type by Tenure in West Chicago & CMAP Region



Source: American Community Survey, 2008-2012

□ Housing Units by Unit Count & Tenure in West Chicago

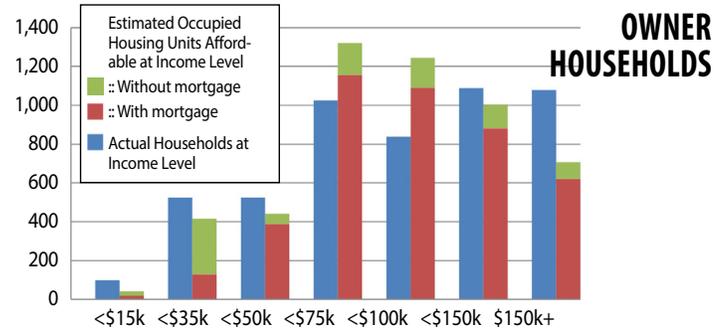
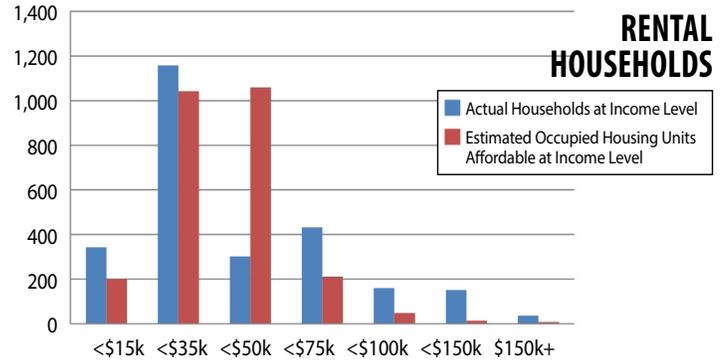


Source: American Community Survey, 2008-2012

Housing Affordability

While West Chicago is a more affordable community than others in DuPage County, affordability is a concern here as it is elsewhere in the County. As shown in the two bar charts at right, there are many renter households in West Chicago with incomes less than \$35,000 that have affordability concerns. There are also a large number of rental units affordable to those with incomes of \$35,000-\$49,999. For owners, there is a better balance between the number of units and affordability at most income levels. Nonetheless, affordability is still a concern for owners with incomes under \$50,000.

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



Source: Chicago Metropolitan Agency for Planning 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

West Chicago can be characterized as a middle-income, family-oriented community with a diverse population.



MOSTLY OWNER-OCCUPIED UNITS, FEW MULTI-FAMILY

The City has a smaller share of owner-occupied housing (67%) than DuPage County (75%). There are relatively few townhouses and owner-occupied multi-family properties. However, 8% of single-family detached homes are rentals, and there is more demand for them than supply.



INCREASING HOME PRICES, STILL BELOW PRE-RECESSION LEVELS

Home prices have been increasing as the economy continues to recover from the recession. The median home price (for all housing types) in West Chicago in 2014 was \$215,000, a 73% increase since 2011; however this is still 21% lower than the median in 2006, before the recession.



DECREASE IN FORECLOSURES

The number of foreclosure filings continues to decline in West Chicago, DuPage County and the Chicago region. In 2014, there were 74 foreclosure filings in the City, a 75% decline from the number in 2010.



LIMITED NEW RESIDENTIAL CONSTRUCTION

There has been minimal new residential construction in the City since the recession, with limited land area also an influential factor.



CONTINUED RECOVERY OF MARKET, SOME HOME SALES STILL DISTRESSED

According to data from the Multiple Listing Service (from May 2014 to May 2015), there were 327 single-family detached home sales, with a median price of \$220,000 and a range of \$38,500 to \$640,000. There were 35 single-family attached home sales, with a median price of \$129,000 and a range of \$30,000 to \$178,000. However, one third of all single-family detached home sales and 29% of single-family attached sales were distressed (foreclosures or short sales), indicating that the market has not fully recovered.



NOTABLE NORTH/SOUTH DISTINCTION IN MEDIAN HOME PRICES

Home sales data and discussions with local realtors show a notable distinction in sales prices in different parts of the City. Homes located south of the east-west Union Pacific Railroad tracks have a median sales price of \$125,000, while homes to the north have a median price of \$248,000, based on sales from April 2014 to April 2015. Median prices increased by 19% on the south side between 2014 and 2015, and by 50% on the north side.



AFFORDABILITY CONCERNS FOR OWNERS & RENTERS

Affordability is a concern for both owners and renters. Forty percent of owners with a mortgage and half 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 22%, which is less than the 26% for the CMAP region. The median rent is \$895, which is lower than in DuPage County overall (\$1,079).



STRONG EMPLOYMENT BASE

Based on 2011 Census data, West Chicago has a strong employment base (16,711 jobs), with more than 25% of jobs in manufacturing. 13% of City residents work in West Chicago and 11% work in the City of Chicago. 10% of the employees in West Chicago also live in the City.



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, West Chicago 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 38% of income, a Median-Income Family would spend 50% of income for housing and transportation. West Chicago is slightly more affordable than DuPage County but slightly less affordable than the Chicago Metropolitan Area as a whole.

Context for Planning

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

The bottom line, for all the communities in this cluster, is that the City 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 West Chicago tackles these issues in a forthright manner and diligently works to build on its assets.

WEST CHICAGO ASSETS

LOCATION

Transportation connections to the region are very good, including access to Metra and major roads. The City is an employment center that includes low and medium skill jobs to which residents can easily walk. The City is seen as easily accessible to Chicago.

AFFORDABILITY

The housing stock in West Chicago is relatively affordable for DuPage County and nearby communities.

SENSE OF COMMUNITY

Residents indicate that they like their neighborhoods, the quality of the housing stock (some of which is historic homes), and the walkability to local attractions like parks, the recreation center, and the library. A majority of the City is in a single library district and one park district. The school system compares well to neighboring communities. Most students are in High School District 94, while some are in District 303 or U46. Elementary Districts 33 and 25 serve the City.

EMPLOYMENT

The City has a stable employment base with many long-time companies. Jel Sert continues to grow and has expanded to some off-site facilities. Other companies in the area include Jel Sert and Ball Horticultural. Some companies are reinvesting in their facilities in order to stay in town. There is a cluster of stable food-related industries in the City. Some companies have employer-assisted housing programs.



FOUNDATION FOR HOUSING & COMMUNITY DEVELOPMENT PLANS

Downtown Rejuvenation



New downtown development could accommodate medium to high density residential to support downtown rejuvenation. Condos above commercial space could also be desirable.

Potential Municipal Campus



Potential development projects include a new municipal campus at the northwest corner of Washington and Fremont, which could provide a Community Green with open space, residential and commercial development, and a new City Hall.

Job Growth



The City has the potential for employment growth. Existing jobs in the community are desirable and the existing job base is strong.

Diverse Population



West Chicago is a diverse community, with residents who come from multiple backgrounds and countries.

Partnerships



Choose DuPage, DCEO, WorkNet DuPage, and College of DuPage Small Business Development are sound partners for economic development resources for the City.

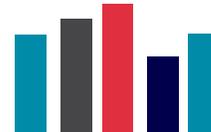
CHALLENGES TO HOUSING & COMMUNITY DEVELOPMENT PLANS

Inspection Process



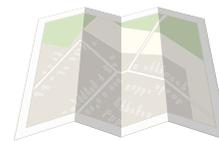
The City currently inspects renter units regularly. Owner-occupied dwellings are inspected on change of occupancy.

Different Development Standards



Some industrial areas were developed under different building and zoning standards than more recent development, making renovation of these buildings potentially more complex.

Constrained Growth Area



Areas for potential growth are limited to the north by forest preserves and to the south by Fermilab.

Limited Retail



There is limited existing retail in the City, meaning that sales tax revenue often goes elsewhere.

Unincorporated Areas



Those living in unincorporated areas show little interest in annexation, and City capacity to provide utility infrastructure would need to be considered. Some unincorporated area systems would need to be updated to adequately provide municipal water and sewer service.

Key Housing & Community Development Issues

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

BUILDING ON EXISTING & NEW PARTNERSHIPS

DEVELOPMENT & REDEVELOPMENT

CODE ENFORCEMENT & INSPECTION PROCESSES



Build on Existing and New Partnerships

The City of West Chicago has established working relationships with groups and agencies that support its community and economic development activities (for example, Choose DuPage). Benefits from expanding this approach should be considered for addressing additional housing and community development issues. The relatively large and stable employers in the City present a good opportunity; some already provide housing programs that might be transferable to other companies. The National Association of Realtors has worked on employer-assisted housing in Aurora and could be a good partner for businesses in West Chicago.

Similarly, Habitat for Humanity has recently developed housing in the City and may present options for future partnerships. In addition, other government agencies (schools, parks, libraries), land ownership groups (DuPage Business Center), and unique institutions like the DuPage County Airport all present opportunities to build on the practice of partnering, in this case for issues related to community building and housing. It should also be noted that an additional value of partnerships is that they present strong opportunities to spread the word about the community's strengths and quality of life.



Eastward view of West Chicago's housing stock along Colford Avenue from the Oakwood Avenue intersection.

Development and Redevelopment

While areas for new residential development are limited, some existing non-residential areas may offer potential for future residential development. In particular, the City owns land near the downtown upon which there is consideration of future town center type development. Other areas that are presently non-residential may hold the potential for residential use in the future, as long as they are consistent with the City's goals for such areas and are not isolated from other residential neighborhoods.

Code Enforcement and Inspection Processes

The City has code enforcement programs similar to other communities that are aimed at addressing property maintenance issues. This includes inspection programs aimed at maintaining the quality of housing in West Chicago, as well as the change of occupancy inspection program.

Like many municipalities, the City is effectively using its available resources to conduct its code enforcement programs and address challenges that arise.

Inspections cover 20 percent of rental units City-wide per year for larger complexes, and annual inspections are done for the remaining rental properties. The City has 2,500 individual dwelling units (single-family and multi-family) that are being rented. Most owners of rental properties are individual owners that are generally attentive to property maintenance and responsive to municipal code enforcement efforts. In recent years, large management companies are increasingly handling property in the City. The City also conducts a separate inspection program for residential and commercial properties that have changes in occupancy.

Recommendations

The City of West Chicago conducts a wide range of activities and programs to enhance the quality of life for its residents. It also has a rich history as a railroad community and possesses a historic downtown character, both of which have been preserved and celebrated. As with many older communities, it is primarily built out from a residential standpoint. While a number of unincorporated residential areas are located nearby (primarily to the east of the City) and industrial areas are found in the western portion of the City, it is not expected that these will account for future residential growth in West Chicago. Therefore, efforts to enhance housing will come from building on current efforts to maintain the condition of existing housing stock and some limited amount of infill development. Strategies to consider in continuing and expanding those efforts are presented here as Policies, Programs and Partners for the City to pursue.

While this plan focuses on housing, it should be reiterated that overall community development is important to maintaining a strong city; and by extension, supporting desirable neighborhoods and housing. In that regard, a number of community building themes emerged through this planning effort with the City, and are found in the recommendations that follow. A number of those themes coincide with concepts addressed in the City's 2016 Strategic Plan, and present a great opportunity for implementation of these two plans to be coordinated. The Strategic Plan addresses economic development, community image, intergovernmental partnerships, and celebrating diversity. The recommended policies, programs and partnerships outlined in this section also touch on those concepts. Planning for the City's Downtown is one common point between the plans – an effort advanced even further by the City's current and ongoing downtown planning work. The directions set by these plans all aim toward the vision of a vibrant community that celebrates all it has to offer residents, businesses, and visitors.

Community development is important to maintaining a strong city; and by extension, supporting desirable neighborhoods and housing.



West Chicago's downtown decorated in honor of Mexican Heritage Month in September.

Policies

Housing goals in West Chicago will be supported by City efforts beyond those specifically related to residential issues. The goals are advanced by strategies and actions for ongoing public services, community planning efforts, development regulation, community character, economic development, etc. Policy related concepts to advance housing goals include:

Downtown West Chicago

Planning for the future of Downtown West Chicago is an exciting community development effort that presents opportunities for development of new housing. Implementing these plans will support downtown businesses and expand the variety of housing in the City. Much of the active planning for the downtown area is nearly 10 years past. However, the City is in the process of updating the Central Main Street Plan. Original findings and plans may require being revisited, but can still focus around key objectives.

- A significant portion of property in the Downtown area is owned by the City, helping to facilitate development that reflects both market realities and community goals.
- Much of the housing anticipated for development will be medium to high density. Maintaining this focus would add a housing type that is not widely found in the community and provide variety in price points for purchasers.
- More intensive multiple-family condominiums or apartments may be appropriate for the area given proximity to the downtown businesses district and the train station.
- The West Washington Street property presents opportunities for a new City Hall and other community uses, as well residential development.
- Relocating City Hall to the West Washington Street property makes the current site available for new residential or mixed use development (perhaps combined with the property directly west of City Hall, which the City owns).

Zoning

The zoning ordinance is a city's primary land use control. It regulates the location, scale, and form of development. A review of the West Chicago Zoning Ordinance indicates some key factors and changes to be considered in support of housing and development goals.

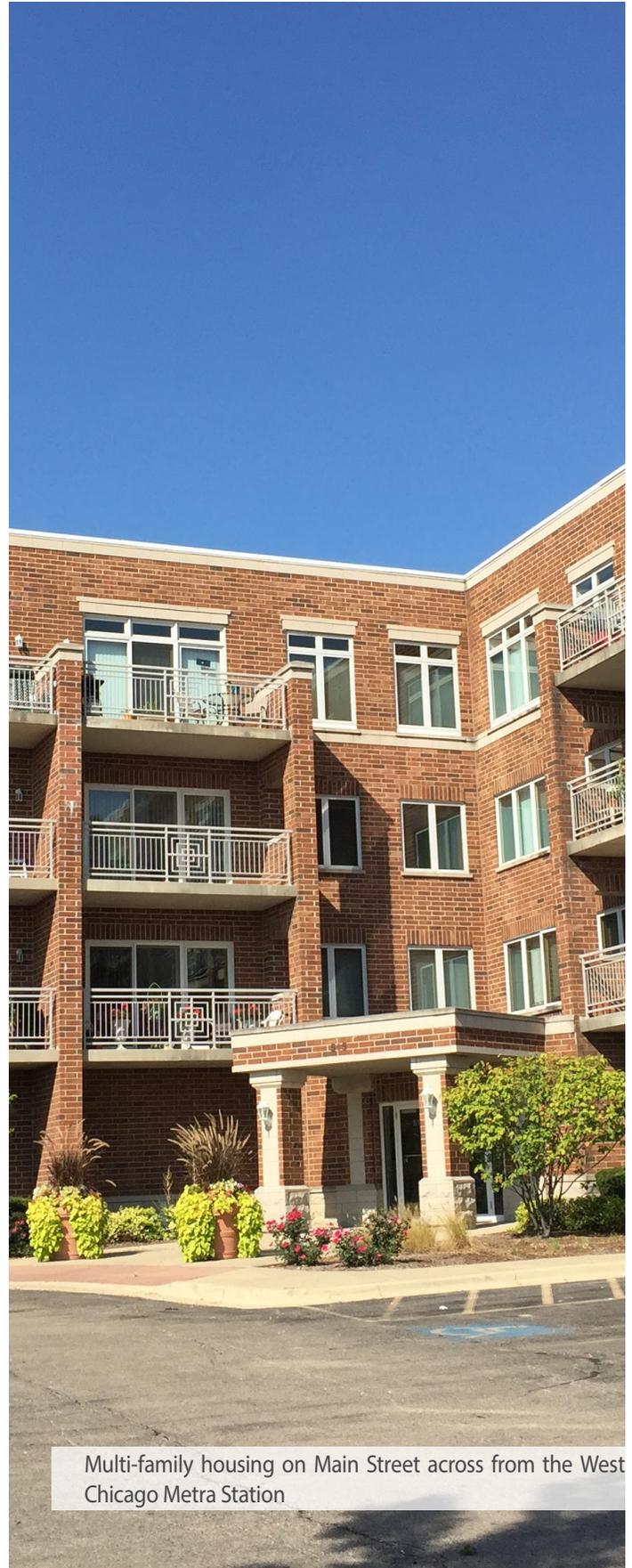
- Of the City's eight residential zoning districts, only one (R-6) has attached or multiple family dwellings as a permitted or special use. Found in several parts of the City, this district is most commonly located around the downtown. While it permits multiple family dwellings, it requires 5,000 square feet of site area for each dwelling. This overall density of approximately nine units per acre is most appropriate for townhomes and may limit the ability to add a variety of dwellings to the housing stock.
- A further challenge of the R-6 Zoning District to adding desired housing is that it allows consideration of a number of commercial uses (ie beauty shops, drug stores, offices, and restaurants) as special uses. While this is appropriate given proximity to the downtown, it can create uncertainty for those who may consider living in the district, but would be concerned about potential commercial neighbors. The City should consider revising the district to a more residentially focused character.
- The B-1 Zoning District regulates much of the downtown area and will be a key consideration for development in the area. The district generally supports downtown redevelopment plans in that it allows consideration of government facilities and upper story residential uses. It should be reviewed as downtown planning is completed to ensure it supports desired development.
- Zoning code review should include consideration of where and how in the downtown (including the current B-1) housing could be allowed on the first floor – the code currently restricts dwelling units in the B-1 to being "...above the first floor." as a permitted use or below the second story as a special use. Vertical mixed use (dwellings above first floor retail / office) is not as typical a development format as in the past. Further, encouraging first floor commercial at the edges of a downtown business district can create commercial spaces that are hard to rent – especially at the rent levels often required of new construction – because they are not near the hub of activity. Horizontal mixed use, where entirely residential buildings are located adjacent to or near commercial and service uses, should also be considered in areas further from the commercial core.



The historic Main Street is a focal point for the City.

Related to downtown development, the area includes two city historic districts: The East Washington Historic District (located generally east of the downtown) and the Turner Junction Historic District located along Main and Washington Streets. Incorporating these districts and the preservation concepts they present into new development can help to reinforce the unique character of these areas.

- In considering policies related to housing, it should be noted that current development and development finance trends related to multiple family dwellings lean toward rental apartments over condominiums. While there is increased support for condominiums in some markets, the rental market remains stronger. Near- and mid-term expectations for new housing should be cognizant that housing in central business districts and other areas (particularly near employment centers) is stronger for rentals. Also, rents for new development will be greater than older multiple family complexes, and the facilities commonly include recreational and convenience amenities not seen in older builders (communal meeting rooms, exercise facilities, open spaces, etc.).
- Opportunities for new townhome or multiple family housing in the City include the West Washington Street area. Housing would be more appropriate in the usable interior portions of the site rather than the street frontages, as those portions of the site have more potential for commercial uses.



Multi-family housing on Main Street across from the West Chicago Metra Station

Programs

The City of West Chicago is actively engaged in housing programs geared toward maintaining the quality of the City's housing stock. These efforts are keyed around the current Rental Licensing program and Change of Occupancy inspection program. In addition, the City conducts inspections in support of property maintenance code requirements. Ongoing implementation and refinement of these programs will be significant to a strong housing inventory in the City.

Inspection Programs

Current City housing programs involve inspections and authorization to rent property or sell a home. Discussions regarding these programs during the planning process indicated that their value is clear to the community. However, as is common with such programs, a number of concerns regarding timely and consistent enforcement were raised. The perspective of a few owners and realtors was that the inspections were at a higher level of detail than necessary and that findings were not always consistent between initial and final inspections; or that repairs required could vary based on the personnel conducting the inspection. These concerns are amplified for inspections prior to sale as the owner may be approaching a real estate closing and have limited time and funds to affect repairs.

Accepting these concerns to be real, it must be noted that all such inspection programs are known to be challenging to enforce and considered burdensome by property owners. Yet, the value of the West Chicago program to maintaining existing housing was noted often. While the programs could be enhanced through evaluation and refinement of public information efforts, it is important that the City continue the efforts.

Understanding of and participation in the inspection programs could be advanced by expanding the communications process in which participants can raise questions or concerns, and work with the City to resolve issues. This need not be an effort to overhaul the programs, but to create a venue for shared ideas to improve the process. This might be a standing group that meets periodically (quarterly or semiannually) or an ad hoc group that conducts a one-time evaluation. Again, the value of these programs to the quality of housing in the City is clear, and they would benefit from more communications between the City and users.

Through development of this plan, several ideas identified by the City and others might be considered for implementation:



The neighborhood just west of downtown features historic homes.

- ❑ Establish a performance-based incentive for landlords with a positive record of property maintenance to encourage faster compliance. For example, properties receiving approvals at first time inspections (i.e. no reinspection required) could receive a waiver of the next year's inspection. While the rental fees should remain to support the overall program, a successful initial inspection indicating active participation in the program and leading to a year off of the inspection process could encourage others to follow suit.
- ❑ Informational outreach to landlords, renters and the community, can outline the value of specific parts of the City's rental license programs. The City website currently includes some of this information, including a section on Frequently Asked Questions for tenants and landlords. Additional information to highlight the value to the community of rental license and inspection programs could be added to the existing information about the process for those programs; it might include:
 - Information to landlords on the importance of matters such as tenant screening, background checks, and water and solid waste billing requirements.
 - Highlighting how code enforcement is a vehicle to support the community, property values and neighborhood stabilization.
 - Helping renters better understand what they can expect if they contact the City with concerns over their apartment; renters should know not to be concerned that calling the City will endanger the ability to stay in their apartments. In addition, landlords could be required to post such information in or near each unit including a copy of their license, and "who to call" information for tenants.
- ❑ Develop 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.
- ❑ Reinforce strict and significant fines on landlords that rent properties without the required residential rental license, after notice from the City has been mailed. Such fines might even be indexed and levied for each month that a residence has been occupied without the landlord having first obtained a rental license.
- ❑ 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, West Chicago can seek the review by its Corporation Counsel or outside expertise in these matters.



The West Chicago City Museum is housed in the former Town Hall, a National Register site.

The City can enhance its rental housing by identifying current and reliable resources on sound landlord practices, and making them available to property owners and managers. The business of owning and leasing real estate is a complex and highly regulated endeavor. By expanding understanding of best management practices, it can help landlords and tenants have a better rental experience. A number of resources are available including:

- 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.⁹
- Handyman programs and other efforts to help senior citizens or lower income families maintain and stay in their homes support upkeep of current housing stock and overall community quality of life. The City currently contributes \$10,000 per year to the DuPage Senior Citizens Council for a handyman program for age-eligible West Chicago residents, as well as a meals-on-wheels program. The contributions to these programs should be continued.
- A range of funding and operational models for shared programs can be found throughout the metropolitan area. A well-established example is the Northwest Suburban Housing Collaborative. Under this umbrella, five northwest suburban communities joined to address common housing issues. The concept of shared programming by multiple communities to address common housing matters has merit, as it would provide efficiencies for all participating communities. This approach can be considered as a tool to address specific needs that may arise.
- 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). These and other organizations can be a resource for the City and its residents.
- West Chicago is located in an active and competitive housing market. Residents describe it as desirable for its historic character, access to the train, diversity, and community amenities. However, perceptions about the City were found to not always reflect its assets and resources. Perceptions related to a lesser character for the southern part of town were noted by some residents and realtors. Working with these groups and others (such as school districts) to highlight the assets of the community through a marketing and awareness campaign built around the partnership ideas outlined below could help City better project itself.

"Programs that support home ownership are not just about buildings, but need to be people oriented."



- An employer assisted housing program (EAH) is a way for businesses to attract and retain skilled workers. Such programs rely on funds from the company to help employees buy homes near work. The programs, most supportable by larger companies, are found to build employee loyalty, reduce turnover, and lessen costs of recruitment and training new staff. With an EAH, employees are provided counseling and financial assistance. While these programs can increase demand for local housing, they do require a degree of coordination and communication. Organizing such a program by the City may not be feasible due to other demands on staff and financial resources. Should the City hear from local businesses that an EAH program has merit, it should consider a 3rd party provider that may be able to manage the program.

- The City of West Chicago has well established efforts for maintaining local housing stock, as well as a full spectrum of community services. These and other areas are considered in the recently adopted West Chicago Strategic Plan (May 2016). That plan focuses on 1) Economic Development, 2) Community Identity, 3) Intergovernmental Partnerships, and 4) One West Chicago (broadening community partnerships to increase West Chicago's sense of being one community that is stronger for its diversity). The housing concepts raised in the *Homes* project can add to the plan's implementation actions, providing opportunities for the City to advance housing and related goals. These need not be large new initiatives for which budget and other resources are limited, but sharing ideas and outlets for information. For example, making families aware of housing programs and policies can be done in concert with the Intergovernmental Relationships priority. Other organizations and governments can be asked to serve as conduits for passing along such information.

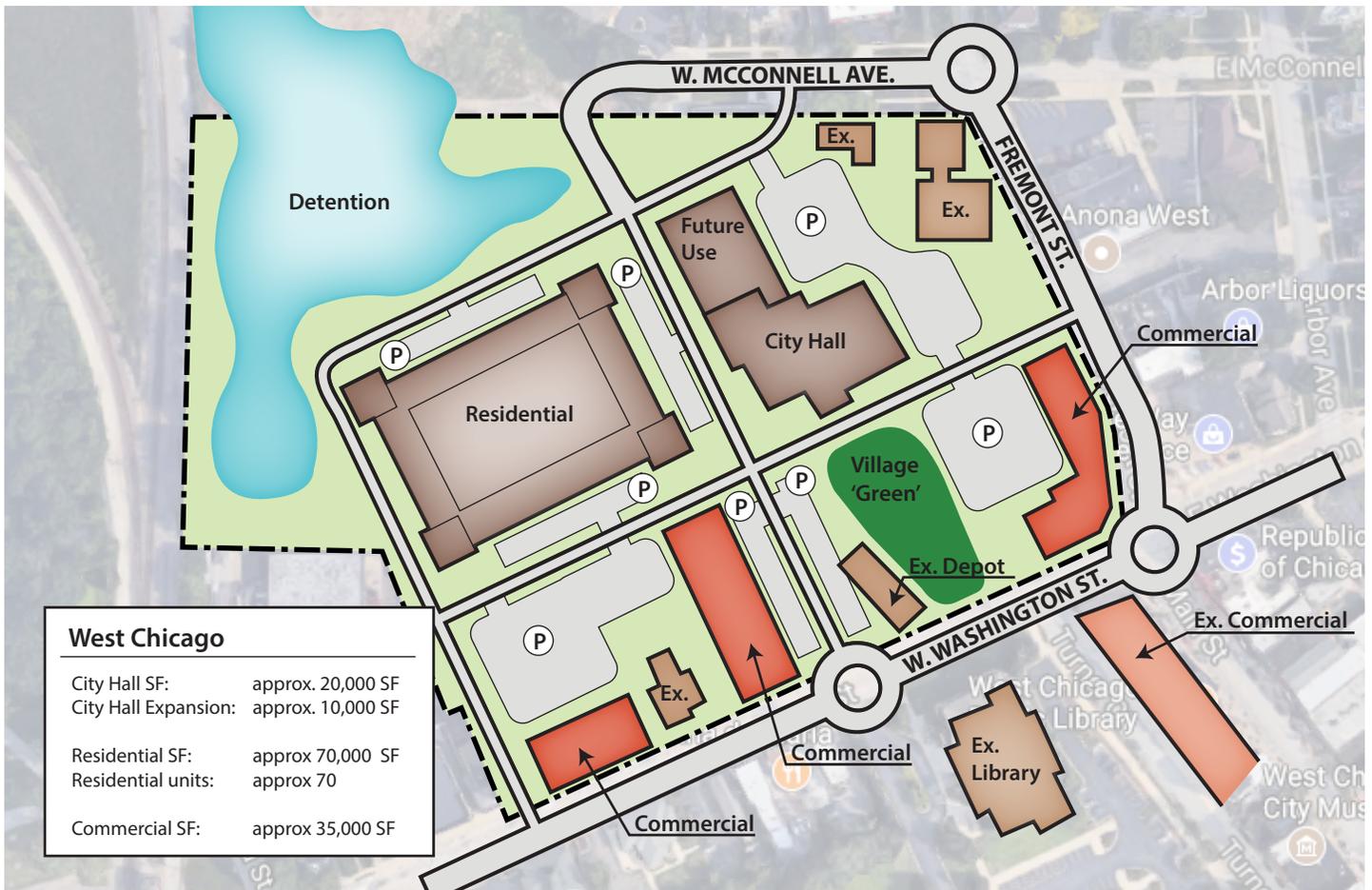
Partners

West Chicago has established working relationships with groups and agencies that support its economic development activities. This approach can be mirrored to address housing and community development opportunities. An additional value of partnerships is that they spread the word about the community's strengths and dispel any lingering misconceptions about quality of life in the City. Some partnership opportunities the City may choose to pursue include:

- Addressing common issues with other governmental agencies (like schools, parks, and the library) that service similar constituencies provide opportunities for the City to expand outreach and education related to housing needs. The City of West Chicago already is part of the Council of Governments, which is comprised of elected and appointed officials from each of the local taxing bodies. Meetings with the agencies are suggested to include housing related issues with the aim of creating more effective and efficient discussions about the topic. As noted earlier, this effort would be consistent with the Intergovernmental Partnerships priority of the City's Strategic Plan.
- Working with employers in the City is an opportunity to increase awareness and efforts related to housing; some larger employers may already provide housing programs that might be transferable to other companies. As an example program, the National Association of Realtors has worked to advance employer-assisted housing (EAH) in Aurora. While an EAH is not considered for West Chicago at this time, the model may be appropriate for a different type of housing partnership of West Chicago businesses and unique institutions (such as the DuPage County Airport and Fermilab).
- Housing related organizations around or affiliated with DuPage County present opportunities to support West Chicago initiatives and provide services to City residents. Partners that provide housing related resources to individual residents are:
 - DuPage County Habitat for Humanity, which has developed housing in the City previously.
 - 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.
- DuPage County may be a source of funding for neighborhood or community-wide opportunities through Community Development Block Grants (CDBG). As for housing programs, those funded through HUD can be specific, complex and have narrow programmatic specifications. However, maintaining contact with DuPage County regarding possible housing fund opportunities is suggested. Beyond housing initiatives, contact with the County also is suggested regarding programs with potential for quality of life improvements including those that are 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).

Focus Area Visualization

The West Washington Street Redevelopment Project has been in the works for West Chicago for several years. It involves creating an approximately 14 acre municipal campus as part of the downtown. Initial plans included a new City Hall, commercial development, and civic green (as well as preservation of historic structures, if possible). Since initial discussions, the Park District has located the Community Center in a different part of the City. This created an opportunity to incorporate a new use into the project. In keeping with this housing plan, and consistent with development trends around the region, the visualization studies how a multiple family development might be incorporated into the site. As the City continues to pursue reuse of this area, this plan shows one way that it can include a residential component.



Appendix A: Glendale Heights Data

Housing Tenure & Characteristics of the Housing Stock

Glendale Heights has a slightly lower percentage of owner-occupied housing than DuPage County.

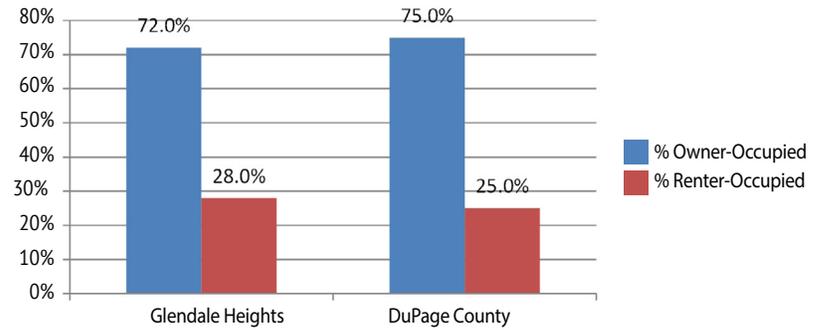
Those with incomes over \$50,000 have higher shares of home ownership, while those with incomes under \$50,000 have higher rental shares.

The vast majority of single-family homes and townhomes are owner-occupied, while multifamily properties are primarily rental. However, according to village staff, there are an increasing number of single-family rental homes that are not yet reflected in Census data.

Compared to the CMAP region overall, Glendale Heights has a slightly lower share of owner-occupied single-family homes, much higher share of owner-occupied townhouses, and a lower share of owner-occupied multifamily properties than the CMAP region.

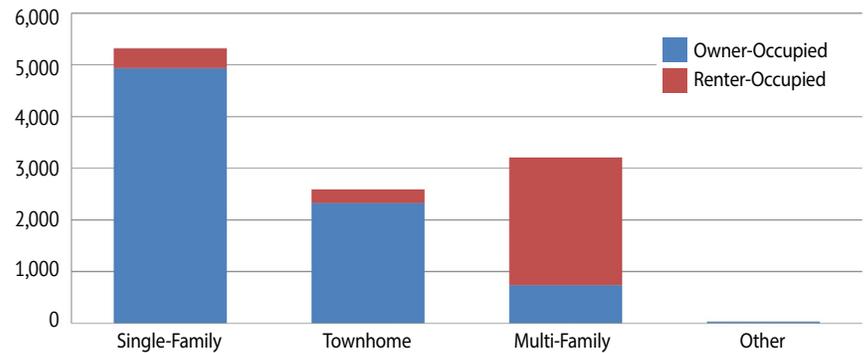
The number of owner-occupied multifamily units in Glendale Heights is low, though there are a fair number of single-family detached and attached rental properties.

Housing Tenure in Glendale Heights & DuPage County



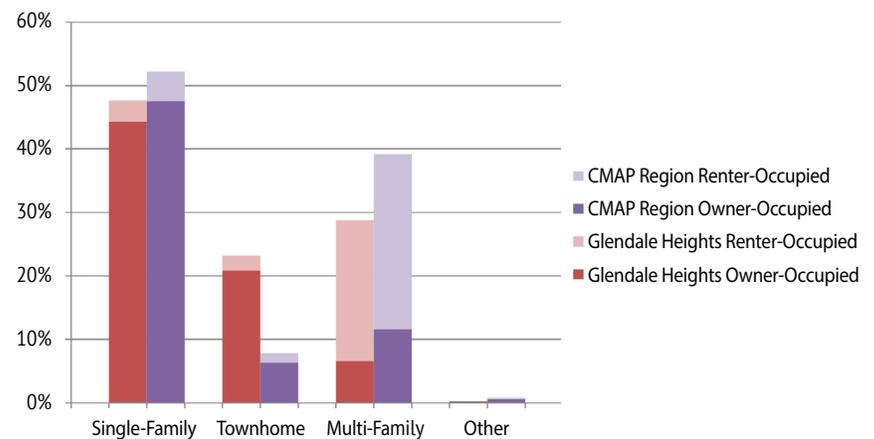
Source: American Community Survey, 2008-2012

Housing Type by Tenure in Glendale Heights



Source: American Community Survey, 2008-2012

Housing Type by Tenure in Glendale Heights & CMAP Region



Source: American Community Survey, 2008-2012

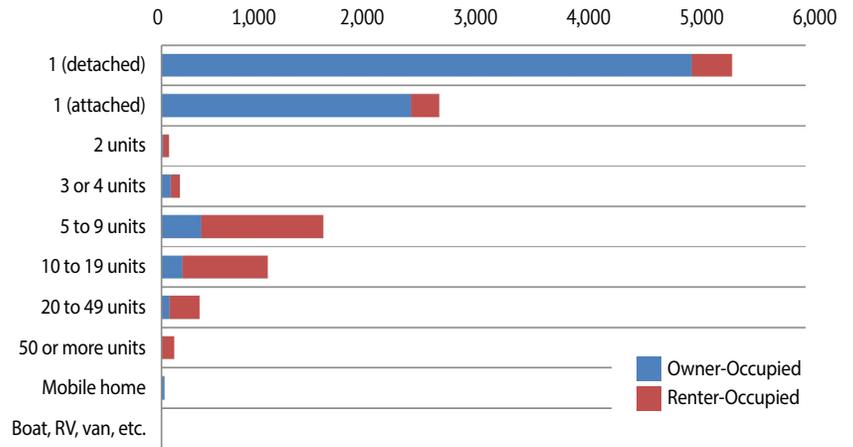
Housing Tenure & Characteristics of the Housing Stock

The share of owner-occupied housing in Glendale Heights is high for those with incomes over \$75,000.

The share of rental housing is high for those with incomes under \$50,000.

Glendale Heights has a higher share of rental units in larger buildings than DuPage County.

Housing Units by Units in Structure & Tenure in Glendale Heights



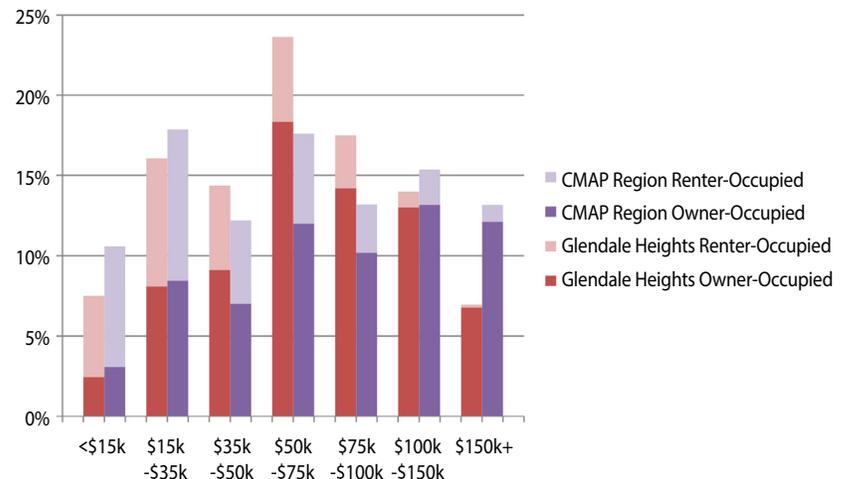
Source: American Community Survey, 2008-2012

Owner/Renter Units by Household in Glendale Heights



Source: American Community Survey, 2008-2012

Housing Tenure by Income in Glendale Heights & CMAP Region



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.

.....

89% of the households in Glendale Heights live in Census block groups that are unaffordable to the typical regional household. The one affordable area is the northeast corner of the village.

.....

An analysis of the median household income (estimated by ESRI), median owner and renter costs (ACS), and the average transportation cost for the block groups in Glendale Heights (CNT) shows that the Housing + Transportation cost for residents of Glendale Heights is 54% 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](#).



**GLENDALE HEIGHTS, DUPAGE COUNTY AND CHICAGO METRO AREA
HUD LOCATION AFFORDABILITY INDEX**

	<u>Percent of Income Spent On:</u>		
	Housing	Transportation	Housing and Transportation
Glendale Heights			
Dual-Professional Family	25%	14%	39%
Single Professional	23%	10%	33%
Median-Income Family	31%	20%	51%
Moderate-Income Family	38%	19%	57%
Retired Couple	40%	11%	51%
Single-Parent Family	51%	28%	79%
Working Individual	45%	22%	67%
Very Low-Income Individual	116%	50%	116%
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%
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 Glendale Heights, 2008-2012^A

	Number	Percent
White	21,363	62.5%
Asian	7,852	23.0%
Black	2,430	7.1%
Other (including two or more races)	2,514	7.4%
Total	34,159	100.0%
<hr/>		
Hispanic or Latino ^B	10,490	30.7%

^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

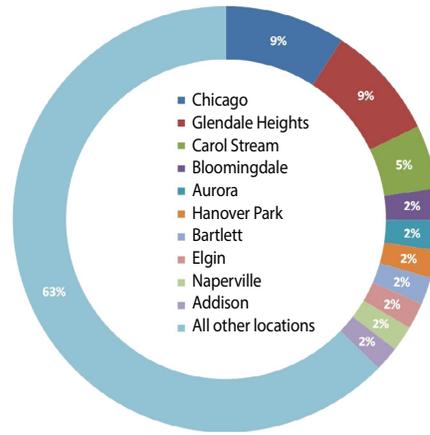
Employment

The largest employment sectors in Glendale Heights (at-place employment) are manufacturing, retail trade and wholesale trade.

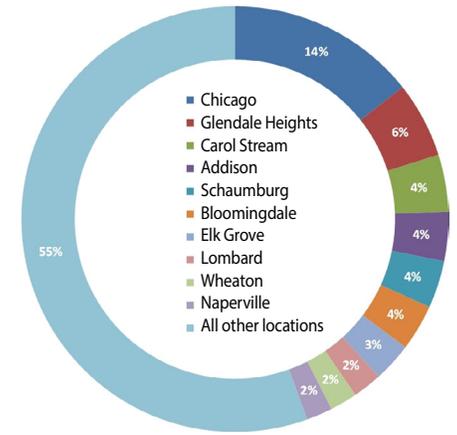
No one municipality accounts for a dominant share of where people working in Glendale Heights live. The single largest cities are Chicago and Glendale Heights (each 9%), followed by neighboring Carol Stream (5%).

No one municipality accounts for a large share of where Glendale Heights's residents work. The largest single locations are Chicago (14%), Glendale Heights (6%) and Carol Stream (4%). 31% work in the west and northwest suburbs.

Where do Glendale Heights Workers Live?

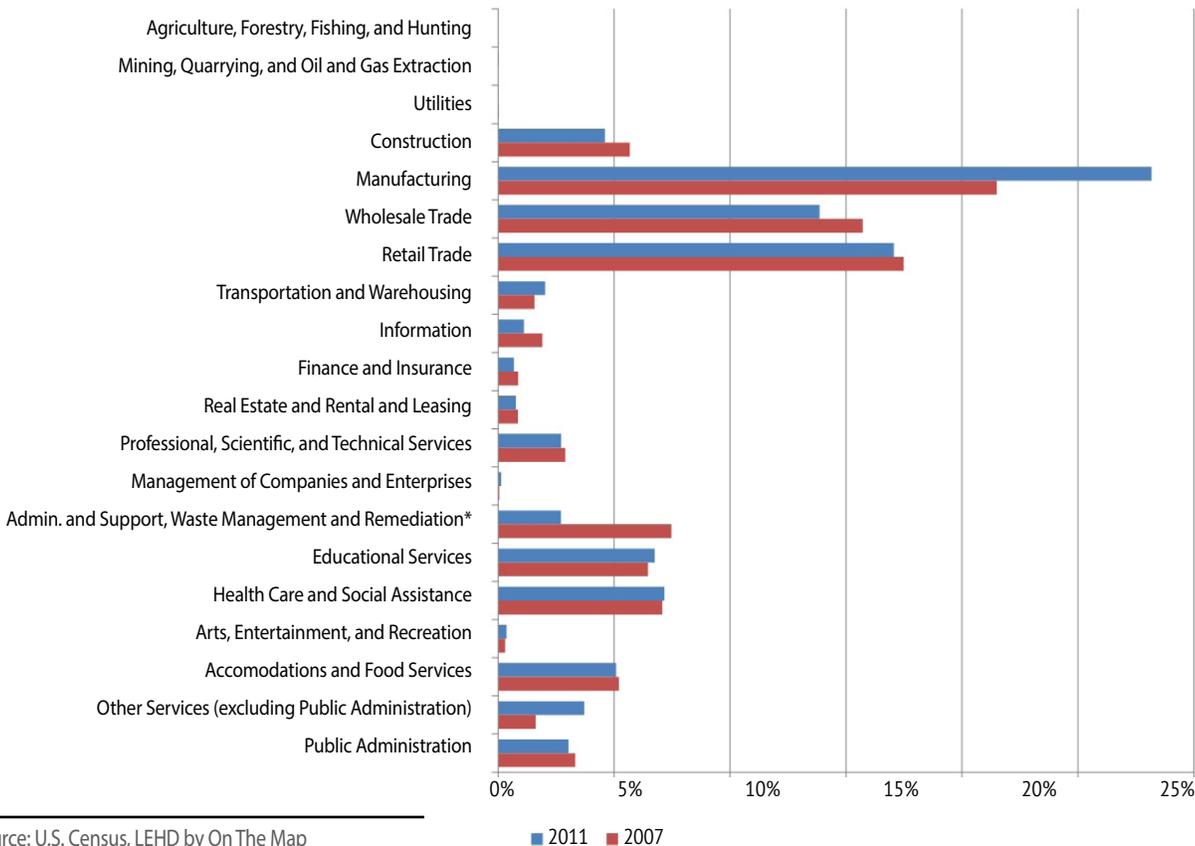


Where do Glendale Heights Residents Work?



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

Jobs in Glendale Heights, 2007 & 2011



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

Home Prices, Foreclosure Filings & Residential Construction

The median home price in Glendale Heights is below that of DuPage County.

The median price has trended upward since 2011 and increased by 42% in Glendale Heights and 19% in DuPage County from 2011-2014. However, the median price is still below the pre-recession level.

Foreclosures are on the decline with a 73% drop in the number of filings between 2010 and 2014 in Glendale Heights and 70% decline in DuPage County.

There has been little residential construction in Glendale Heights since the recession and very little in the years immediately before the recession, with the exception of an 81-unit senior development.

Median Home Price Trends

	2011	2012	2013	2014	Change	
					2011-14	2006-14
Glendale Heights	\$123,000	\$133,000	\$155,000	\$175,000	42%	-29%
DuPage County ^A	\$201,000	\$201,250	\$218,000	\$239,000	19%	-14%

^A DuPage County median shown is 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
Glendale Heights	530	372	423	234	143	-73%
DuPage County	6,651	5,362	5,701	3,490	2,008	-70%

Source: Woodstock Institute

Glendale Heights Residential Sales [May 1, 2014 to May 1, 2015]

	Single-family Detached	Single-family Attached
Number of Units Sold	200	208
Median Sales Price	\$175,000	\$112,500
Sales Price Range	\$62,000 to \$340,000	\$31,000 to \$211,000
Average Days on Market	44	32
Number of Sales by Price		
:: Under \$100,000	5	98
:: \$100,000 to \$149,999	39	57
:: \$150,000 to \$199,999	93	48
:: \$200,000 to \$249,999	54	5
:: \$250,000 to \$299,999	6	0
:: \$300,000 to \$399,999	3	0
:: \$400,000+	0	0

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

Distressed Properties in West Chicago

	Detached Distressed		Attached Distressed	
Foreclosures	47	23.5%	64	30.8%
Short Sales	17	8.5%	29	13.9%
Total Distressed	64	32.0%	93	44.7%

Housing Affordability

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

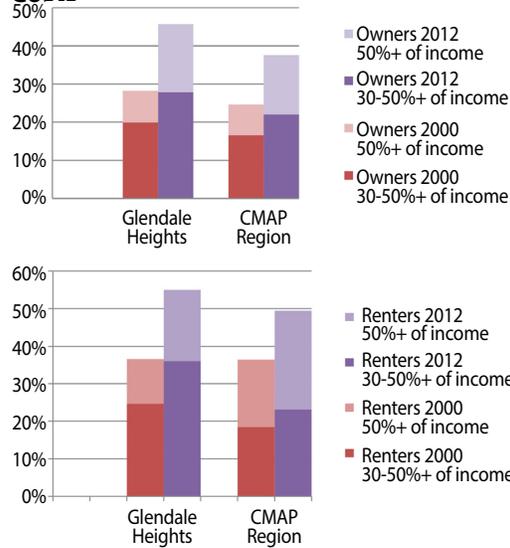
The median income needed for homeowner affordability (based on 30% of income) is \$76,920 based on the median homeowner monthly cost with a mortgage.

55% of renters and 46% of owners are paying more than 30% of their income in gross rent (including utilities), higher than that of the CMAP region.

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

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

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

Source: American Community Survey, 2008-2012

Median Gross Rent & Homeowner Costs

Renter-Occupied

Median Rent

:: Glendale Heights \$1,038
 :: DuPage County \$1,079

% Cost Burdened^A

:: Glendale Heights 55%
 :: DuPage County 46%

Owner-Occupied

Median w/ Mortgage

:: Glendale Heights \$1,923
 :: DuPage County \$2,029

Median w/o Mortgage

:: Glendale Heights \$710
 :: DuPage County \$775

% Cost Burdened^A

:: Glendale Heights 46%
 :: DuPage County 31%

ESRI Lifestyle Segment Definitions

The ESRI Lifestyle Segments provide a way to understand the make-up of an area beyond straight 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 accom-

modate 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 Glendale Heights 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.

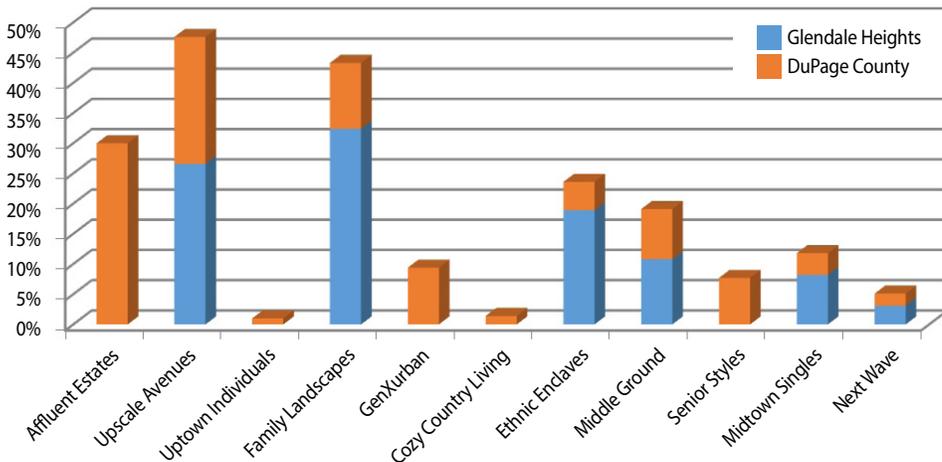
Almost 1/3 of current households in Glendale Heights can be characterized as middle-income families. Over ¼ are upscale households and almost 1/5 are of varying ethnic origins.

In comparison to DuPage County, Glendale Heights has a lower share of affluent households and a higher share of middle-income families.

Lifestyle Group ^A	Glendale Heights	DuPage County
Affluent Estates	-	30.0%
Upscale Avenues	26.6%	21.0%
Uptown Individuals	-	1.0%
Family Landscapes	32.4%	10.9%
GenXurban	-	9.4%
Cozy Country Living	-	1.4%
Ethnic Enclaves	18.9%	4.7%
Middle Ground	10.8%	8.3%
Senior Styles	-	7.7%
Rustic Outposts	-	-
Midtown Singles	8.2%	3.6%
Hometown	-	-
Next Wave	3.1%	2.0%
Scholars & Patriots	-	-

^ASee Appendix B for definitions of lifestyle groups

Source: ESRI Tapestry Segmentation



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.

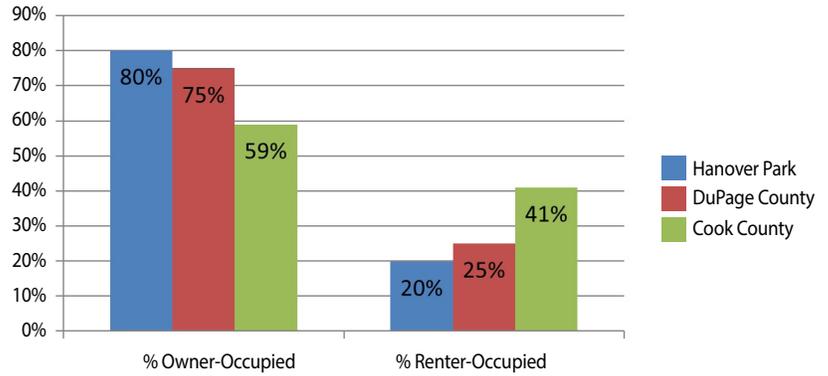
The majority of single-family homes and townhomes are owner-occupied, while multi-family properties are primarily rental.

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.

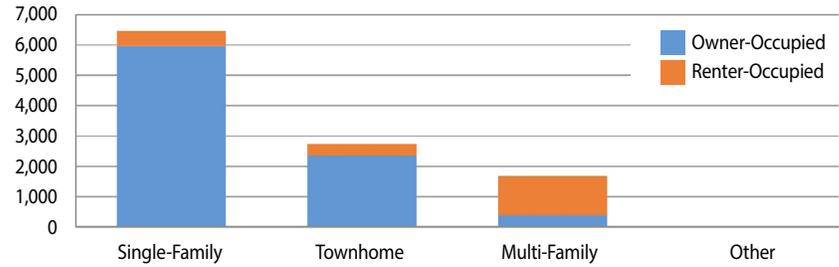
Hanover Park has a higher share of owner-occupied housing at all age groups than DuPage County.

Housing Tenure in Hanover Park, DuPage County & Cook County



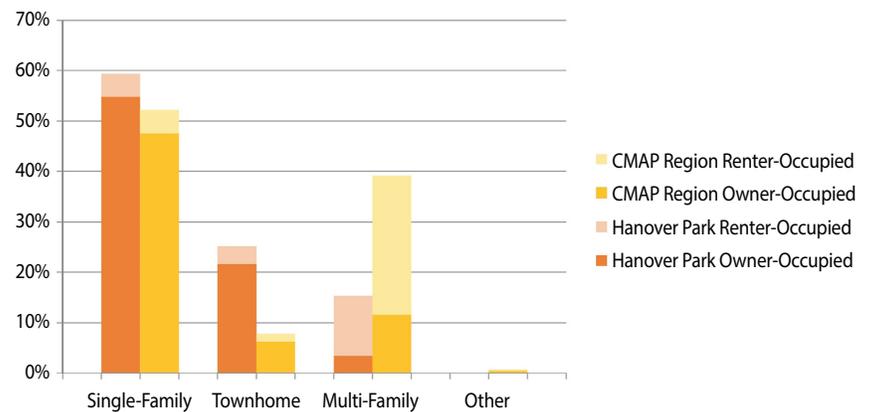
Source: American Community Survey, 2008-2012

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

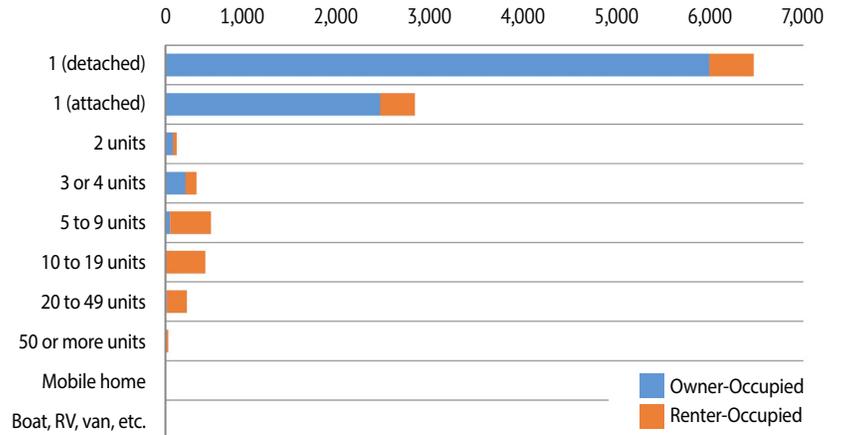
The share of owner-occupied housing in Hanover Park is high for those with incomes over \$50,000.

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



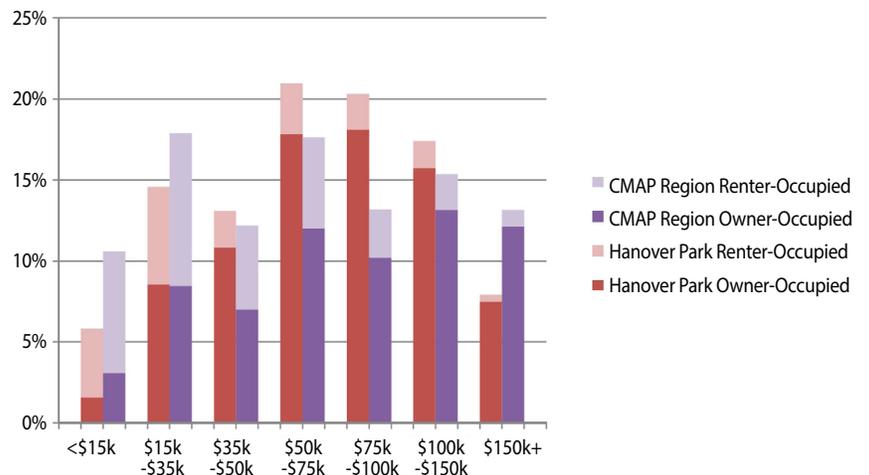
Source: American Community Survey, 2008-2012

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.

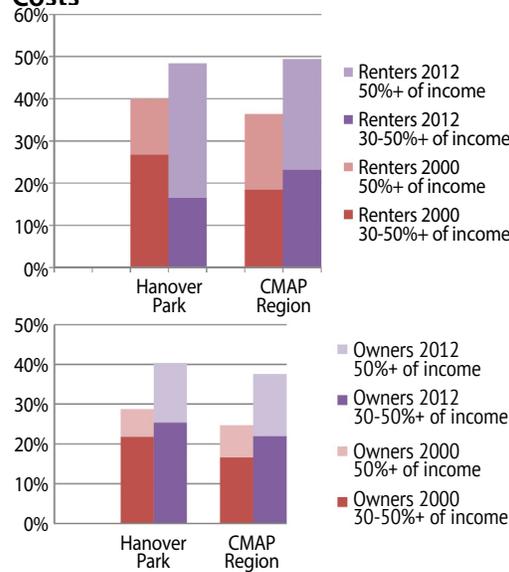
48% of renters are paying more than 30% of their income in gross rent (including utilities), similar to that of the CMAP region (49%).

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](#).

CNT

**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%
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^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

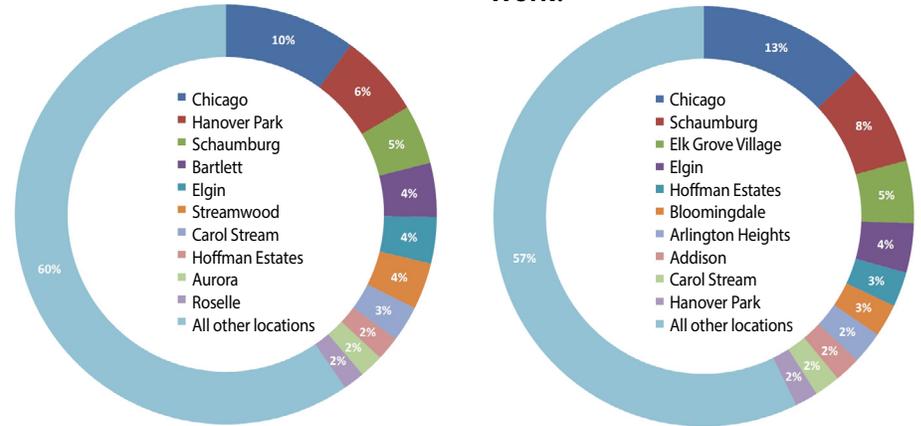
Employment

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%).

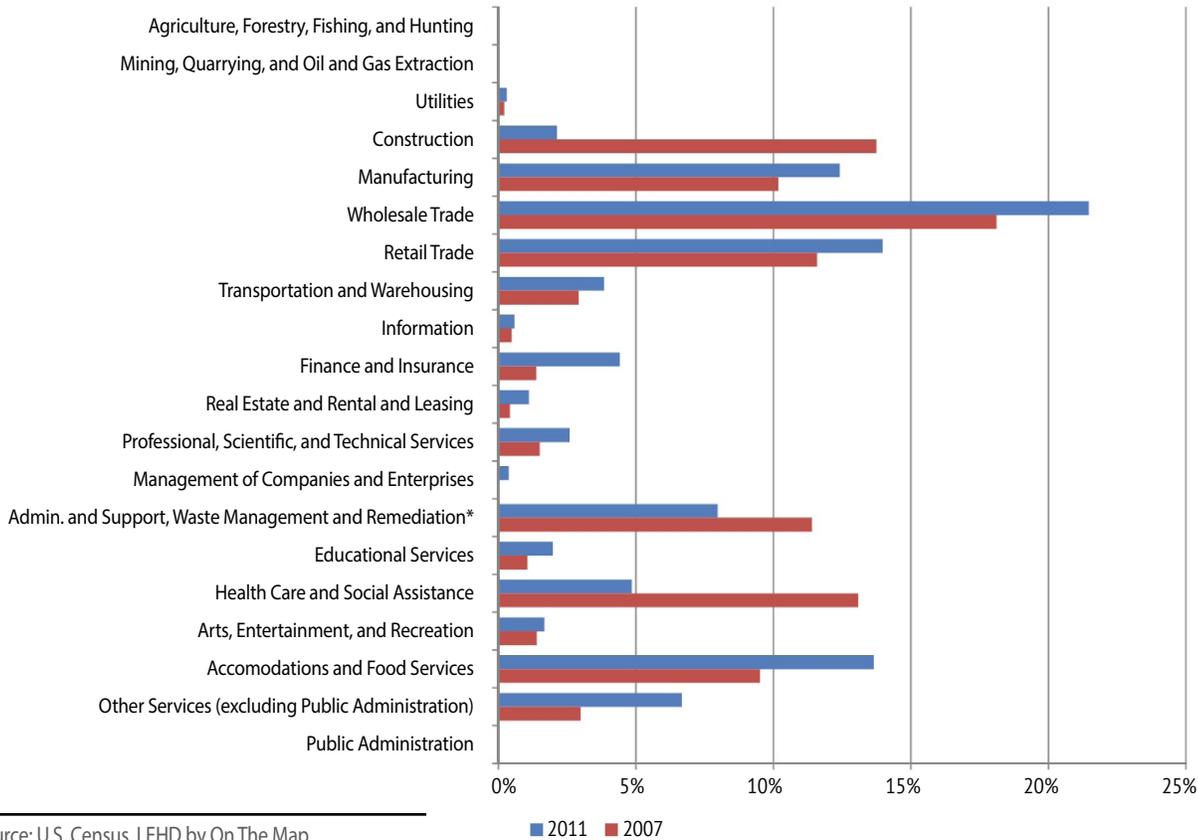
No one municipality accounts for a dominant share of where Hanover Park residents work. The single largest locations are Chicago (13%), Schaumburg (8%) and Elk Grove Village (5%). 30% work in the northwest and west suburbs.

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.

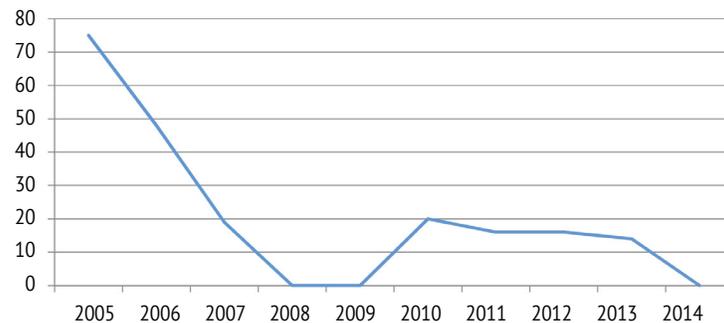
Source: Midwest Real Estate Data, Chicago Magazine, Illinois Association of Realtors.

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.

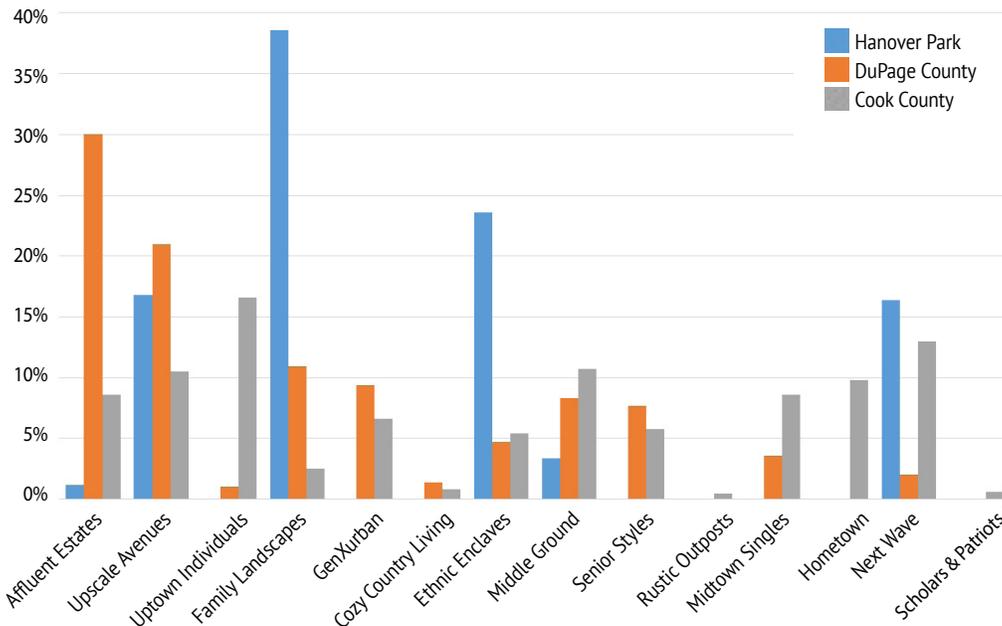
Almost 40% of current households can be characterized as middle-income families. Almost ¼ are considered to be “Ethnic Enclaves,” which is primarily comprised of Hispanic households.

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



Appendix C: West Chicago Data

Housing Tenure & Characteristics of the Housing Stock

West Chicago has a lower percentage of owner-occupied housing than DuPage County.

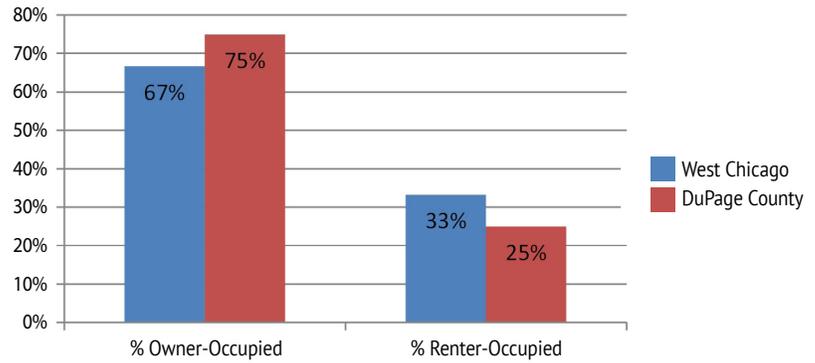
Those with incomes over \$50,000 have higher shares of home ownership, while those with incomes under \$50,000 have higher rental shares.

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

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

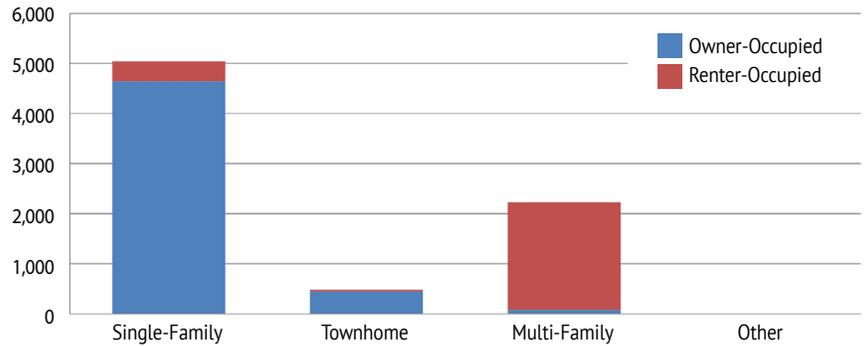
There are owner-occupied multi-family units in West Chicago located east of City Hall on the north and south sides of Main Street. There are also a fair number of single-family detached rental properties.

Housing Tenure in West Chicago & DuPage County



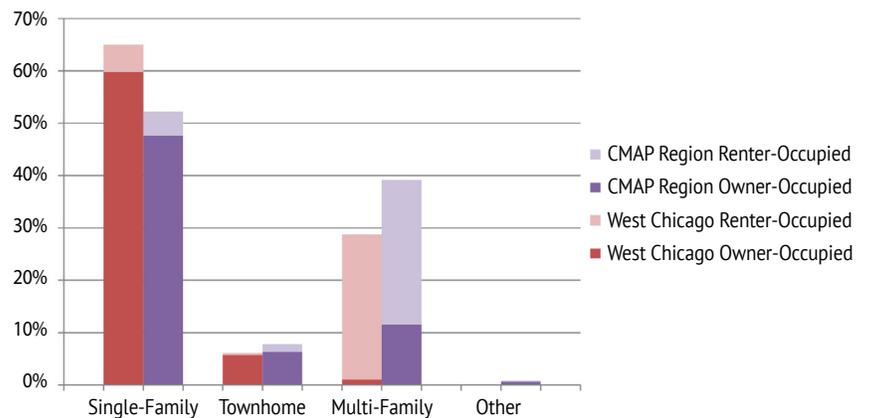
Source: American Community Survey, 2008-2012

Housing Type by Tenure in West Chicago



Source: American Community Survey, 2008-2012

Housing Type by Tenure in West Chicago & CMAP Region



Source: American Community Survey, 2008-2012

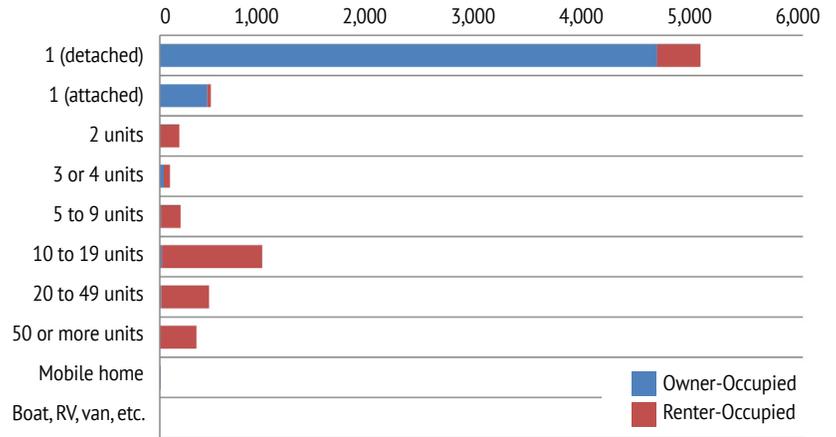
Housing Tenure & Characteristics of the Housing Stock

The share of owner-occupied housing in West Chicago is high for those with incomes over \$75,000.

The share of rental housing is particularly high for those with incomes under \$35,000.

West Chicago has a high share of newer owner-occupied housing built since 1990 (48%), which is twice as high as DuPage County (24%).

Housing Units by Units in Structure & Tenure in West Chicago



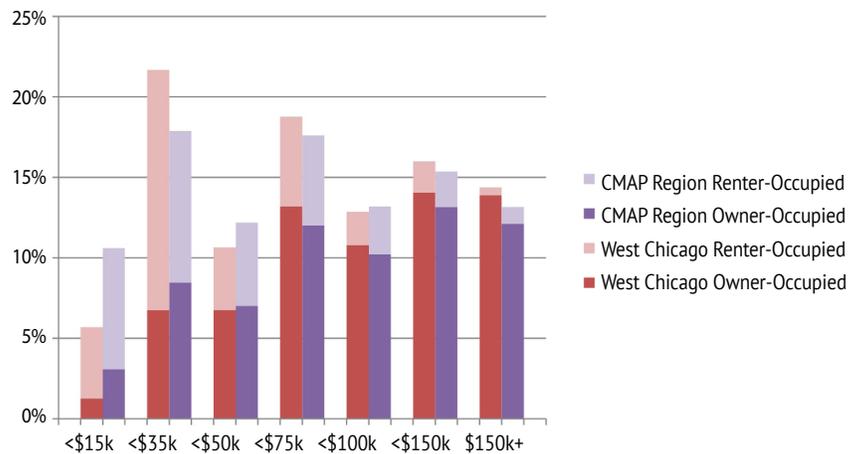
Source: American Community Survey, 2008-2012

Owner/Renter Units by Household Income in West Chicago



Source: American Community Survey, 2008-2012

Housing Tenure by Income in West Chicago & CMAP Region



Source: American Community Survey, 2008-2012

Housing + Transportation Index

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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 West Chicago’s median household income (estimated by ESRI), median owner and renter costs (ACS), and the average transportation cost for the block groups in West Chicago (CNT) shows that the Housing + Transportation cost for residents of West Chicago is 47% of the City’s median household income, which is only slightly 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](#).

CNT

HUD developed an index that looks at housing affordability based on the costs of transportation and commuting in addition to the cost of housing. The index is based on the percentage of income spent for housing and transportation by different types of households. The table below shows the percentage of income spent for housing, transportation, and housing and transportation by households in West Chicago compared to DuPage County and the Chicago metro area.

	Percent of Income Spent On:		
	Housing	Transportation	Housing and Transportation
West Chicago			
Dual-Professional Family	23%	15%	38%
Single Professional	21%	10%	31%
Median-Income Family	29%	21%	50%
Moderate-Income Family	36%	20%	56%
Retired Couple	37%	12%	49%
Single -Parent Family	50%	30%	80%
Working Individual	45%	24%	69%
Very Low-Income Individual	112%	54%	166%
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%
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 West Chicago, 2008-2012^A

	Number	Percent
White	22,692	83.5%
Asian	1,400	5.2%
Black	719	2.7%
Other (including two or more races)	2,268	8.4%
Total	27,079	100.0%
<hr/>		
Hispanic or Latino ^B	13,102	48.4%

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

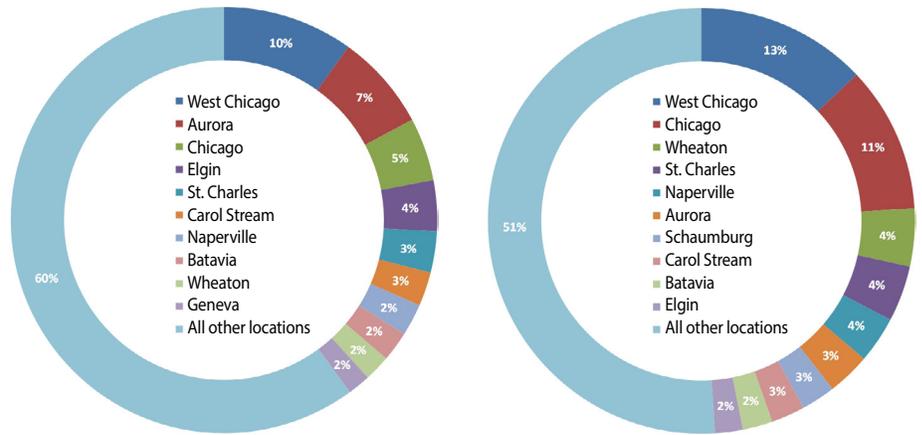
Employment

The largest employment sectors in West Chicago (at-place employment) are manufacturing, administration and support, and waste management remediation.

No one municipality accounts for a dominant share of where employees in West Chicago live. About 10% of employees live in West Chicago, 7% live in Aurora, and 5% live in Chicago.

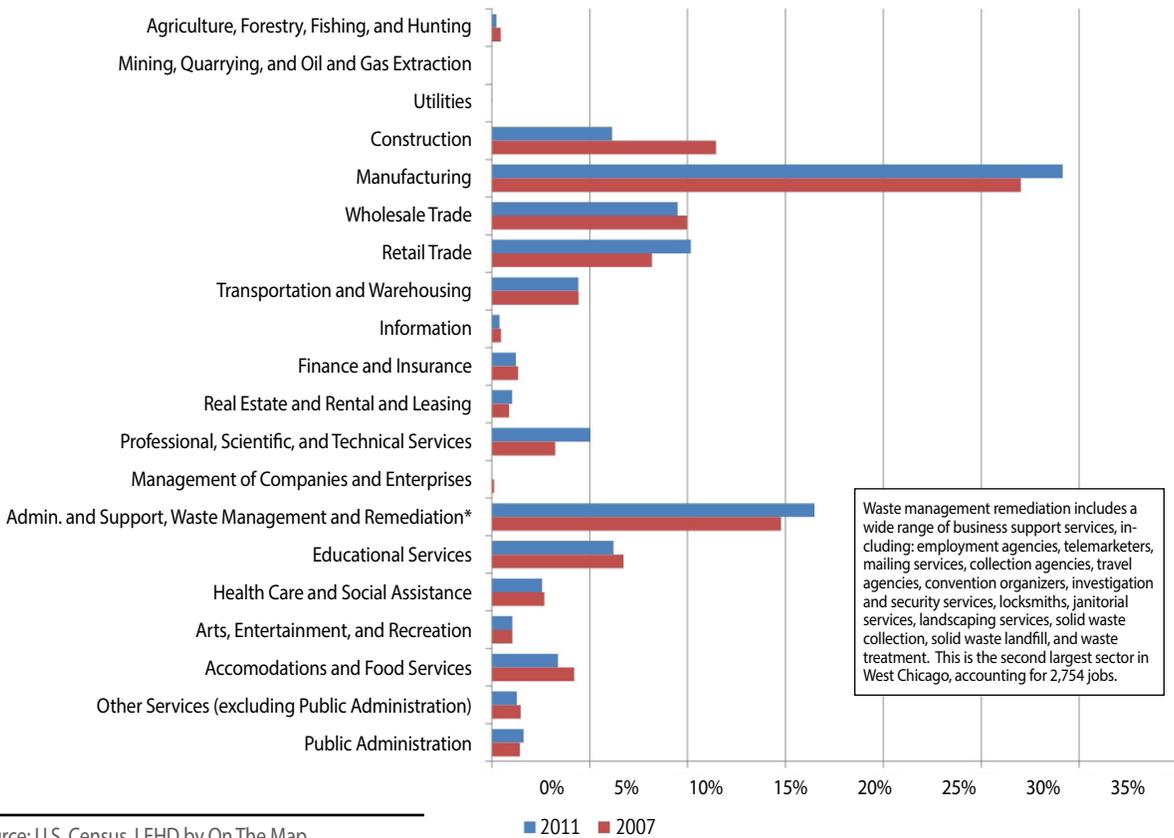
No one municipality accounts for a large share of where West Chicago residents work. The largest single locations are West Chicago (13%), Chicago (11%), and Wheaton, St. Charles, and Naperville (4% each). About 36% work in the west and northwest suburbs.

Where do West Chicago Workers Live? Where do West Chicago Residents Work?



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

Jobs in West Chicago, 2007 & 2011



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

Home Prices, Foreclosure Filings & Residential Construction

The median home price in West Chicago is below that of DuPage County.

The median price has trended upward since 2011 and increased by 73% in West Chicago and 19% in DuPage County from 2011-2014. However, the median price is still below the pre-recession level.

Foreclosures are also on the decline with a 75% drop in the number of filings between 2010 and 2014 in West Chicago and 70% decline in DuPage County.

There was a precipitous drop in the number of building permits for new residential construction issued since the start of the Recession, with the limited land area available for development also a contributing factor. There were only 26 permits issued between 2010 and 2014, compared to 102 units in 2005.

Median Home Price Trends

	2011	2012	2013	2014	Change	
					2011-14	2006-14
West Chicago	\$124,450	\$145,000	\$173,000	\$215,000	73%	-21%
DuPage County ^A	\$201,000	\$201,250	\$218,000	\$239,000	19%	-14%

^A DuPage County median shown is for first quarter 2015.

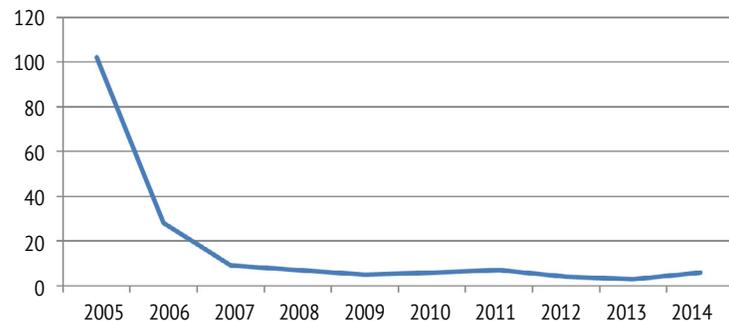
Source: Midwest Real Estate Data, Chicago Magazine, Illinois Association of Realtors.

Foreclosure Filings

	2010	2011	2012	2013	2014	Change
						2010-14
West Chicago	298	192	216	130	74	-75%
DuPage County	6,651	5,362	5,701	3,490	2,008	-70%

Source: Woodstock Institute

West Chicago Residential Building Permits, 2005-2014



Source: U.S. Census

Distressed Properties in West Chicago

	Detached Distressed		Attached Distressed	
Foreclosures	81	24.8%	5	14.3%
Short Sales	28	8.6%	5	14.3%
Total Distressed	109	33.3%	10	28.6%

West Chicago Residential Sales [May 1, 2014 to May 1, 2015]

	Single-family Detached	Single-family Attached
Number of Units Sold	327	35
Median Sales Price	\$220,000	\$129,000
Sales Price Range	\$38,500 to \$640,000	\$30,000 to \$178,000
Average Days on Market	70	62
Number of Sales by Price		
:: Under \$100,000	30	11
:: \$100,000 to \$149,999	60	12
:: \$150,000 to \$199,999	60	12
:: \$200,000 to \$249,999	41	0
:: \$250,000 to \$299,999	42	0
:: \$300,000 to \$399,999	71	0
:: \$400,000+	23	0

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 straight 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 West Chicago 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.

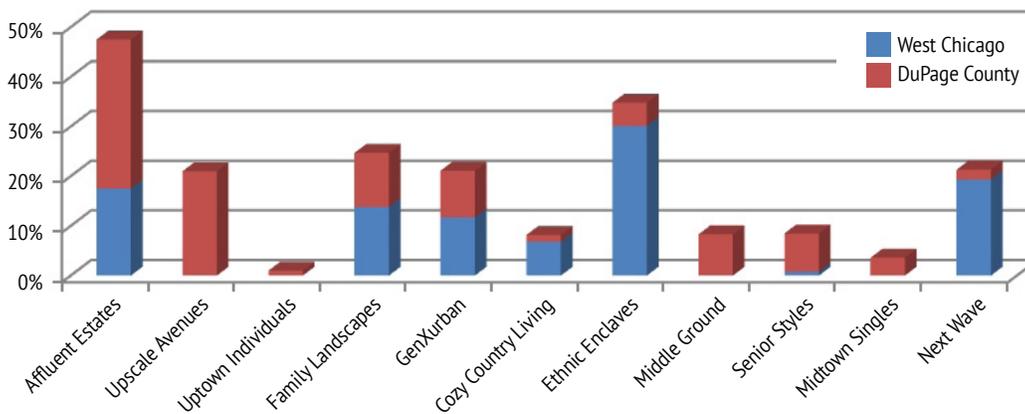
30% of current households are characterized as representing various ethnic origins, while almost 20% are new immigrants, and 31% are middle-income and more affluent families.

In comparison to DuPage County, West Chicago has a lower share of affluent households and higher shares of middle-income families and ethnic households.

Lifestyle Group ^A	West Chicago	DuPage County
Affluent Estates	17.5%	30.0%
Upscale Avenues	-	21.0%
Uptown Individuals	-	1.0%
Family Landscapes	13.8%	10.9%
GenXurban	11.7%	9.4%
Cozy Country Living	6.8%	1.4%
Ethnic Enclaves	30.1%	4.7%
Middle Ground	-	8.3%
Senior Styles	0.8%	7.7%
Rustic Outposts	-	-
Midtown Singles	-	3.6%
Hometown	-	-
Next Wave	19.3%	2.0%
Scholars & Patriots	-	-

^ASee Appendix B for definitions of lifestyle groups

Source: ESRI Tapestry Segmentation



Endnotes

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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

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

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

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

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