



Memorandum

To: John D. Said, AICP, Director of Community Development – City of West Chicago
cc: Jonathan Burch, Senior Planner – Chicago Metropolitan Agency for Planning (CMAP)
From: Michael Blue, FAICP – Principal, Teska Associates
Date: October 6, 2016
RE: HOMES West Chicago – Preliminary Recommendations Packet

The next phase in the HOMES for a Changing Region project is for the City to consider draft recommendations regarding housing and community development concepts. To facilitate that step, this packet provides those draft recommendations and the *HOMES – West Chicago Community Assessment* (previously reviewed but provided here for context). The Community Assessment was prepared as a “snapshot” of housing factors and issues in the City; the information greatly informed understanding of City housing issues and the draft plan recommendations. Those recommendations, attached as a memorandum, are future actions to evaluate as to how well they advance City housing and community goals.

A hallmark of the HOMES process is that each community is comfortable with the goals and recommendations in the plan. That makes the upcoming review of draft recommendations essential to the process. Again, the draft recommendations were prepared based on research regarding housing and community issues facing the City – the final recommendations are to be those that City officials feel are most appropriate and helpful. To that end, the City may be comfortable with most or even all of the ideas presented in the memo. There may be recommendations to refine or remove, and some may yet be added. These decisions come only from local deliberation and consensus of the draft recommendations.

In order to move the HOMES process toward completion, we ask that the City senior staff and elected officials review the draft recommendations to confirm they are appropriate. We stand ready to clarify what is in the attached documents and meet to help deliberate on the recommendations. Every community undertakes this step differently, and the sponsoring agencies and us are here to facilitate the process. Let us know how we can help.



Memorandum

To: Jonathan Burch, Senior Planner – Chicago Metropolitan Agency for Planning (CMAP)
John D. Said, AICP, Director of Community Development – City of West Chicago
From: Michael Blue, FAICP – Principal, Teska Associates
Todd Vanadilok, AICP – Senior Associate, Teska Associates
Date: October 6, 2016
RE: HOMES West Chicago – Preliminary Recommendations for Review and Discussion

HOMES for a Changing Region, a joint effort of the Chicago Metropolitan Agency for Planning (CMAP), the Metropolitan Mayors Caucus, and the Metropolitan Planning Council, takes a proactive approach to housing planning. It provides technical assistance for municipal leaders to address current housing issues and plan for future needs in their communities. The report assesses housing stock of each community and provides recommendations that support a range of housing related actions. The process culminates with a plan that recommends community specific housing policies to create a balanced mix of housing types, address issues of housing affordability, serve the needs of current and future residents and workers, and enhance livability in the community.

Findings about housing and the West Chicago community as they relate to housing access and affordability were provided in a Community Assessment Report, which was prepared earlier in this process. In regard to affordability, the assessment report found that:

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. ...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.

Affordable housing is a focus of HOMES and, as described above, a need in West Chicago. In considering how the City can promote housing that is affordable available to its residents there are two key points to note. Given that few communities are the actual providers of housing structures, the question relates to the actions through which the City can (and already does) maintain and strengthen the quality and availability of housing that is affordable to West Chicago households. Existing programs and ideas for other opportunities are noted in this memo. These ideas include Rental Licensing and Change of Occupancy inspection programs, which are a way in which housing quality is maintained. Other ideas include a handyman service, employer assisted housing programs, zoning amendments and resources to educate first-time buyers on sound fiscal practices are described below. Lastly, partnerships with those who build affordable housing, such as Habitat for Humanity, also are noted.

The second point about affordable housing efforts is that they require more than physical structures. They are about adding value to homes and a community through building relationships, a strong sense of



community, and establishing an attractive quality-of-life. For example, the City's recently completed Strategic Plan lays out tasks that improve the livability and attractiveness for all of West Chicago's residents. Quality housing, at any price point, requires that there be a desirable place for people to call home and be proud of their community.

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 infill development and building on current efforts to maintain the condition of existing housing stock. Strategies to consider in continuing and expanding those efforts are presented here as Policies, Programs and Partners for the City to pursue.

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:

- 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 preparing to update 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 was to be townhome units. 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 property presents opportunities for a new City Hall and other community uses, as well residential development.
 - Relocating City Hall to the West Washington 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).
- The national recession of the mid to late 2000's is generally considered to be easing. However, the way housing is brought to market and how families and individuals choose housing has changed. Some related factors that influence how West Chicago and other communities deal with housing



are noted below. These situations should be considered as the City evaluates its current and any future property maintenance code and rental management control activities.

- Non institutional, or small landlords traditionally have been thought of as owning a modest apartment building (6 – 12 unit) – or maybe even multiple buildings for investment or managing them as a primary income. It is not uncommon now for the “small” landlord to have acquired multiple single-family homes (when they were distressed properties) and operate them as rentals; single-family homes may be part of local rental stock for some time to come. Recent data indicates that approximately five percent of all occupied housing units in West Chicago are single-family homes being rented, which is the same percentage as for the overall CMAP region.
- Homeowners associations (HOAs) have been impacted by the loss of dues from distressed properties. This has made it difficult for some to maintain common areas and conduct needed improvements.
- Foreclosed properties continue to present challenges, though not at the pace of previous years. A property in foreclosure presents code enforcement challenges to municipalities because ownership status is in flux and it is not clear whom to pursue to resolve outstanding property maintenance issues.
- The financial status of individuals may take yet more time to recover. Even persons or families that are not overly burdened in regard to housing affordability may have poor credit. Further, many may 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. This approach is seen as growing among Baby Boomer and Millennial generations.
- 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 pending Central Main Street Redevelopment Plan update will be the ideal venue to evaluate these options.
- 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 buildings (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. As the Police and Park District facilities are no longer anticipated for that area, land for housing may be available. 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.

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.

- 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 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 (perhaps to be evaluated by the group described above):

- 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 inspection programs. The City website currently includes some of this information, including a section on Frequently Asked Questions for tenants and landlords (which focuses on the license program). Additional information to highlight the value to the community of licensing 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. 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 of its Corporation Counsel or outside expertise in these matters.
- 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 Chicago 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: (<http://www.cicchicago.com/wp-content/uploads/2016/06/PropertyManagementTrainingManual.pdf>).
- 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.
- 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 do 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 include those that 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).

July 15, 2015



TO: Kendra Smith | SENIOR PLANNER, CMAP
FROM: Michael Blue, FAICP | PRINCIPAL, TESKA
 Valerie S. Kretchmer | PRESIDENT, VSKA
 Todd Vanadilok, AICP | SENIOR PLANNER, TESKA
RE: **West Chicago Community Assessment
 Homes for a Changing Region**

PREPARED BY:



Valerie S. Kretchmer Associates, Inc.
 Plan, Design and Planning Consulting

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 eventually 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.

The first step in developing the *Homes for a Changing Region* plan for West Chicago and the other communities in the NW DuPage County Cluster (Glendale Heights and Hanover Park) is to understand the housing-related facts for the community. This analysis is conducted at three key points for the communities individually and the cluster: 1) assessment of the relevant data, 2) investigation of housing- and community-related issues, and 3) determination of issues for

further consideration. Those points are described later in this Community Assessment and form the foundation for the analysis outlined in this 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

PLAN COMPONENTS

The *Homes for a Changing Region* plan for West Chicago will include:



HOUSING ANALYSES: (1) Analysis of the community's **existing housing supply** that compares the type and price of housing stock to the age, income, and tenure (rental or owner-occupied) of the population. (2) A **subregional housing analysis** that identifies opportunities and gaps in the housing profile and looks for opportunities for collaboration between neighboring communities.



VISUALIZATION: A **design visualization** to create a common picture of what development may look like for a focus area in the community.



OUTREACH: Outreach to the public and local stakeholders through a series of meetings and facilitation of a **public workshop** for each community to identify key housing issues in the community. A **project website** and interactive **online survey** will also enable community members to participate in the public input process.



POLICIES & STRATEGIES: A series of **policy and strategic recommendations** for creating a balanced, sustainable housing stock, along with goals that support the progress of implementing the plan.

The *Homes for a Changing Region* project provides technical assistance to municipal leaders to address current housing issues and plan for future needs in their communities. The process culminates with a subregional plan that recommends long-term housing policies to create a balanced mix of housing types, serve the needs of current and future residents and workers, and enhance livability.

from the Metropolitan Planning Council. The project provides technical assistance to municipal leaders to address current housing issues and plan for future needs in their communities. *Homes for a Changing Region* culminates with a subregional plan that recommends long-term 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 recommendations for the subregion as a whole and each individual 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.

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 the past several years, jobs and incomes continue to be uncertain for many people. This impacts the amount of money they are able to devote to living expenses, as well as their mobility to change jobs and homes.

Second, a related side effect of the recession is the ramifications it has on the housing market. Conditions

Homes for a Changing Region
Northwest DuPage County Cluster



SIGNIFICANT NATIONAL DEMOGRAPHIC TRENDS



OLDER BABY BOOMERS 60 TO 69 YEARS

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 50 TO 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 EARLY 20 TO LATE 30s

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

Immigrants have varying housing needs when locating in suburban communities and may find housing there too expensive even after the current drop in prices and low mortgage rates.

such as reduced property values and foreclosures of the past nearly ten years continue to impact the housing sector.

Finally, demographics are significantly influencing the housing needs of communities. The so called 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.

Some of the most relevant housing trends are summarized on the right. 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, among others.

Benefits of *HOMES*

Being part of *Homes for a Changing Region* allows West Chicago to consider where it is today in regard to housing and the role that housing will play in its future. Addressing housing in this way allows communities 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 HOMES PROCESS WILL ENABLE THE CITY TO:

- ☐ Begin planning how to meet future housing demand and further establish its 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.

RELEVANT HOUSING TRENDS

HOUSING COSTS: Greater demand for more affordable homes as housing costs become more directly tied to income.

HOUSING TYPES: The demand for traditional single-family housing is falling and demand for townhomes and multifamily rising.

RENTAL OPTIONS: Renting is more appealing to many households, which are demanding high quality rental options.

MORTGAGE LIMITATIONS: The current mortgage market is limiting the housing market by limiting loan fund availability, even though mortgage rates continue to be at historically low rates.

INFILL DEVELOPMENT: New development is more likely to be "infill" than "greenfield", with increased construction occurring closer to jobs and urbanized areas.

SMALLER HOMES: In some cases, single-family homes are being built with smaller footprints, particularly with homebuyers seeking well designed structures that make more efficient use of space to lower utility and maintenance costs.

QUESTIONS TO CONSIDER

The Homes for a Changing Region plan can help the City of West Chicago consider the following questions over the next 10 to 20 years:

- ☐ Who is likely to live in West Chicago?
- ☐ What can they afford?
- ☐ What housing types will they seek?
- ☐ Will the City be proactive in determining its housing needs and attracting developers?
- ☐ What types of housing will be provided?
- ☐ How big?
- ☐ What type of design?
- ☐ What are the preservation needs in the City?

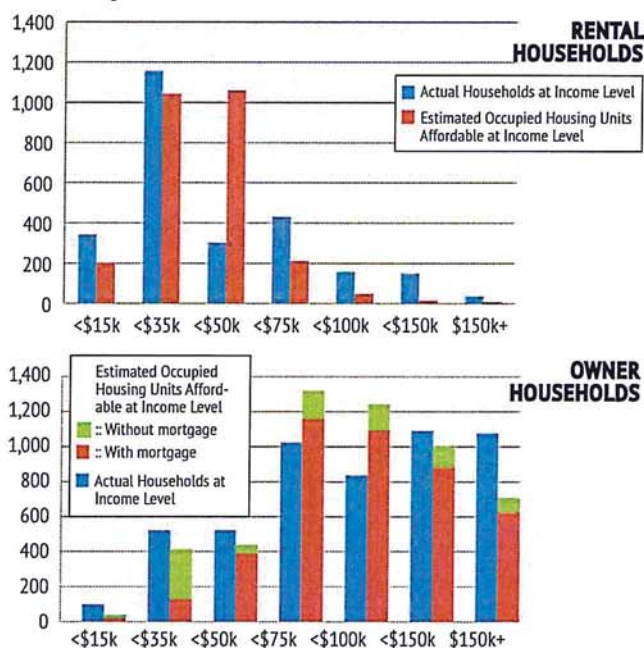
WEST CHICAGO TODAY

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

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 below, 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



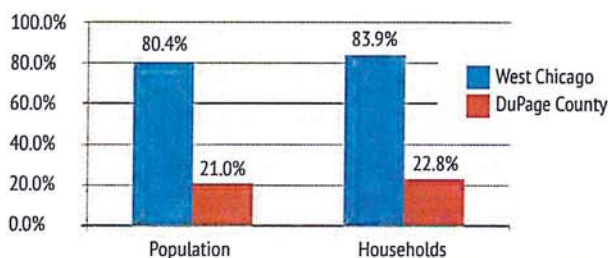
Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2008-2012.

WEST CHICAGO 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 to 2014 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 \$74,277^A.
- ❑ 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^A.

	Population	Households
2000 Decennial Census	23,469	6,379
2012 ACS ^B	27,079	7,758
Change, 2000-2012	3,610	1,379
% Change, 2000-2012	15%	22%
CMAP 2040 Projection ^C	48,856	14,264
Change, 2012-2040	21,777	6,506
% Change, 2012-2040	80%	84%

Population & Household Growth, 2012-2040



Source: CMAP, U.S. Census, and American Community Survey, 2008-2012

^A ESRI estimates

^B American Community Survey

^C CMAP produced population and household projections as part of GO TO 2040, the seven-county region's comprehensive plan for sustainable prosperity for the next 30 years. These figures indicate that if GO TO 2040 is implemented and if the City takes advantage of its numerous assets, its population could rise to approximately 48,856 by 2040, an increase of about 80% percent. The projections take into account unincorporated land adjacent to the municipality with the presumption that such land would accommodate high density residential. While the unincorporated land may not necessarily be annexed into the adjacent municipality, the projections for the unincorporated land were summarized to the municipality in the GO TO 2040 Plan for tabulation purposes. As a result, the population and household projections encompass an area that may be larger than the municipality's existing and future targeted size in terms of annexed areas.

Real Estate Market Summary

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

MIDDLE-INCOME & FAMILY-ORIENTED



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

MOSTLY OWNER-OCCUPIED UNITS BUT FEW MULTIFAMILY PROPERTIES DESPITE INVESTOR INTEREST IN SINGLE-FAMILY RENTAL HOMES



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

INCREASING HOME PRICES, BUT 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.

NEW RESIDENTIAL CONSTRUCTION SLOW TO RETURN



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, THOUGH ONE-THIRD OF HOME SALES ARE DISTRESSED PROPERTIES



According to data from the Multiple Listing Service, in the past twelve months (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 are distressed (foreclosures or short sales), indicating that the market has not fully recovered.

NOTABLE NORTH/SOUTH DISTINCTION IN MEDIAN SALE AND 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), but many of the rental properties are not in top quality condition.

VARYING HOUSING & TRANSPORTATION 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-Joliet-Naperville Metropolitan Area as a whole.

STRONG EMPLOYMENT BASE WITH 10% OF WORKERS LIVING IN WEST CHICAGO



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.

Homes for a Changing Region
Northwest DuPage County Cluster

WEST CHICAGO HOMES: INITIAL FINDINGS

The *HOMES* project was initiated with a discussion of City issues and initiatives between the *HOMES* team and local officials. The intent was to establish a baseline understanding of the community from which to develop the plan. The comments noted assets, opportunities and challenges to community development and housing in the City. Principal findings of the discussion, community tour, and preliminary investigation of issues are noted below.


Top Community & Housing Issues


Code Enforcement: Policies and procedures are in place to investigate code violations with consistent enforcement. Inspections evaluate a number of different issues, such as occupancy, parking, property maintenance, etc. Code enforcement and property maintenance issues arise in both single-family and multifamily housing, but vacant buildings have not been an issue. The City is not pursuing a vacant building ordinance because it has tools in place to address issues related to vacancy. Inspection sweeps are conducted as a proactive approach to code enforcement.


Rental Inspections: Inspections cover 20 percent of rental units City-wide per year for larger complexes, and annual inspections are done for smaller complexes. The City has 2,500 individual dwelling units (single-family and multifamily) 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.

Aging Housing Stock: Older and denser areas are primarily located south of the railroad tracks. However,

COMMUNITY & HOUSING 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 close enough to Chicago but not congested.

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

 **SENSE OF COMMUNITY:** 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. 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.

 **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 General Mills 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.

some older homes are located to the north, including post-war housing from the 1950s and 1960s.

Infrastructure: Aging infrastructure is in need of repairs, including roads in industrial areas. The City's Capital Improvements Program focuses on residential areas.

Geographic Differences: There is a distinction between the north and south sides of the City in terms of housing age, price, tenure and resident profile, which creates differing perceptions of these areas.

Neighborhood Impacts: Large family sizes and/or people using garages as storage spaces can create issues such as insufficient neighborhood parking, additional students for schools, safety concerns with high service

demand for police and fire protection, and strain on code enforcement case management. These issues, present in the City but not considered significant, are more common in older, denser areas in the southern area of West Chicago. The City is informed by the Fire Protection District when they make a call and find an overcrowding situation. Investigations involve checking water usage, student registration in schools and vehicle counts. Determining if an overcrowding issue exists is based on International Code Council (ICC) Property Maintenance Code (50 square feet per person for two people, or 75 square feet per person for one person per bedroom). Building code standards have clear definitions for a bedroom and features that are required in a bedroom (e.g., windows, doors, egress, openable windows, smoke and CO detectors, etc.). The issue primarily concerns rental properties or single-family homes that rent out rooms or convert other spaces (such as garages and basements) into living units.

OPPORTUNITIES & STRENGTHS FOR HOUSING & COMMUNITY DEVELOPMENT

DIVERSIFICATION OF HOUSING STOCK: Townhouses are not prevalent in the City. Construction of multi-story townhomes and single-story attached units would diversify the City's housing mix. This new home type would be at a lower price than the newer single-family detached homes in the City and could be attractive to seniors downsizing from multi-story homes.

CRIME FREE HOUSING: A crime-free housing program is in place in the City.

AVAILABLE LAND FOR DEVELOPMENT: There are a few large parcels of available land that could be developed for residential use. St. Andrews Golf Course, which is family owned, could possibly be developed in the future.

POTENTIAL MUNICIPAL CAMPUS: Potential development projects in the City include a new municipal campus at the northwest corner of Washington and Fremont, which is located near the library and would provide a Community Green with open space, residential and commercial development, and a new City Hall. The City owns all the properties in that area.

DOWNTOWN REJUVENATION: A potential development site in the downtown could accommodate medium density residential development to support downtown rejuvenation. In addition, condos above commercial space in the downtown area could provide a desirable development form.

JOB GROWTH: The City has the potential for employment growth. Existing jobs in the community are desirable and salaried employees may receive housing assistance from some companies.

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

BUSINESS ATTRACTION: Businesses are attracted to West Chicago by the availability of space, existing industrial and business infrastructure, and the transportation network (roads, Metra, DuPage County Airport).

BUSINESS DEVELOPMENT: DuPage Business Center (DBC, formerly DuPage Tech Park) and adjacent areas in the City's southwest part are close to the airport and available for business development.

CHALLENGES TO HOUSING & COMMUNITY DEVELOPMENT

UNINCORPORATED AREAS: The potential incorporation of adjacent residential areas to West Chicago is uncertain for several reasons. Those living in these areas show little interest in annexation, except when well and septic systems fail and utilities are needed. Capacity in the City system to provide utility infrastructure would be a major consideration for any significant annexation. In addition, there are potential long-term issues with some unincorporated areas having been built to lower than current standards, and there are financial issues with updating and providing systems to adequately provide municipal water and sewer.

DIFFERENT DEVELOPMENT STANDARDS: Some industrial areas were developed under different building and zoning standards than more recent development.

DUAL COUNTY TAX STRUCTURE: Being at the Kane/DuPage County border can create issues with different tax rates; however, this is not a major concern.

LIMITATIONS ON INSPECTION PROCESS: The City currently inspects renter- and owner-occupied dwellings on change of occupancy. However, budget constraints limit flexibility in the use of staff, or the ability to hire more staff to address property maintenance or add housing programs.

CONSTRAINED GROWTH AREA: Areas for potential growth are limited to the north by forest preserves and to the south by Fermi Lab.

CHALLENGES TO DEVELOPMENT: Challenges to development include local fees and high taxes. In addition, a more supportive process for construction and business development, as is provided by steps like the predevelopment review process with the City Council, were noted as desirable.

UNREALIZED POTENTIAL: The perception of the City within the west suburban region is not as strong as would be desired, as many outside of the community don't realize all of its assets.

MOVING FORWARD

The next step in the process is to key in on the housing and community development issues to be tackled in the *Homes for a Changing Region* planning process. This process will include discussions with City officials and a series of public engagement opportunities, including workshops, a project website, and surveys that will lead to recommendations for next steps.

Topics for Further Evaluation

The West Chicago Today section noted several key housing and community development issues. Those topics (and others) were considered further through a series of stakeholder interviews, which allowed for the issues and opportunities to be evaluated more thoroughly. Based on those analyses, the following are key findings for further consideration in the *Homes* plan for West Chicago:



TOPIC 1: 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 dispel any lingering misconceptions about quality of life in the City.

TOPIC 2: 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.

TOPIC 3: 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. As with any program with regulations, there will be cases where inspection and code enforcement activities pose challenges to all involved, including cases that deal with home sales.

Like many municipalities, the City is effectively using its limited available resources to conduct its code enforcement programs and address challenges that arise. While issues may come up during the code enforcement process, this generally points to a need for more education and open dialogue about the City's inspection program to ensure property owners have a clear understanding of the programs' standards and the City's expectations, particularly relating to elements such as: the time needed to schedule and successfully fulfill requirements of the inspections; the costs associated with the inspection process; and potential costs for repairs required by the City, particularly relating to the sale of a housing unit.

TOPIC 4: Impacts on Homeowners Associations



While there are fewer condominiums and townhouses in West Chicago than in Hanover Park and Glendale Heights, many homeowners associations (HOAs) are experiencing difficulties. The impact of the recession on HOAs presents challenges for the community in significant ways:

- ❑ Financial difficulties are created for HOAs as a result of foreclosures and late or non-payment of monthly assessments. This results in less money to the HOAs for capital improvements, ongoing maintenance, and regular operations.

- ❑ Based on discussions with local Realtors, some associations do not allow rentals, and FHA regulations require associations to allow rentals as a condition of financing. Many HOAs don't realize this, which creates difficulties for owners when selling their units.
- ❑ HOAs find themselves in unfamiliar management territory. They are 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 provide further challenges when trying to bring new owners to the development, as the amount of association debt can impact a buyer's ability to get a mortgage.

TOPIC 5: Finding the New Normal



Part of the end result of the Great Recession is dealing with how it has changed homeownership, the perception of rental living, housing affordability, and the

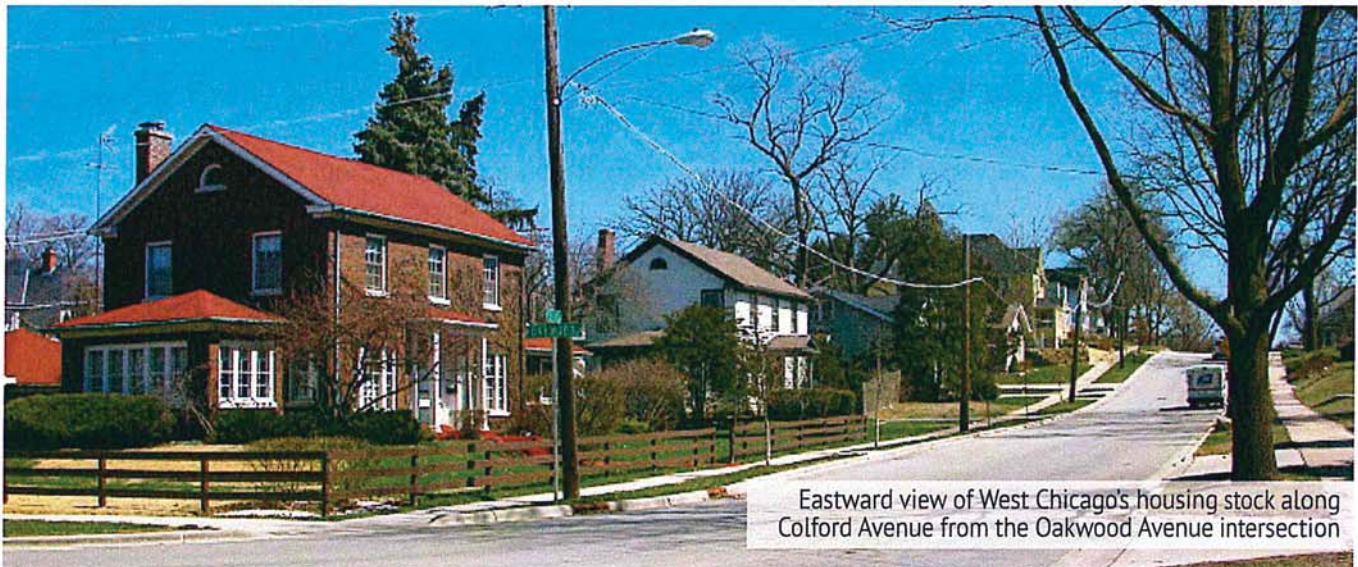


City's role in addressing these challenges. In particular, the Recession made it more difficult for potential homebuyers to qualify for a loan. There were also concerns about job security that prompted potential homebuyers to hold off on purchasing new homes. The Recession also emphasized the realization that home values don't always increase.

At this stage West Chicago is working to maintain the community's housing stock and residents' quality of life. However, the effort -- as in other communities -- is pushing back against powerful economic forces. How or when home values and job security -- both essential to a stronger housing market -- will become more predictable is uncertain. When the market will return to its pre-recession level is unclear, though it has improved in most areas in the past year. It may take years before some owners who bought their homes when prices were at their highest level can recoup their investment or pay off their mortgage.

Likewise, residents, landlords, HOAs, and developers struggle to understand how the economy -- specifically the housing-related economy -- is working and wonder when a predictable pattern will set in. The overall market in West Chicago shows signs of recovery, but not in all parts of the City. The question persists as to how home prices can rise when the number of people willing or able to buy is reduced and the distressed properties on the market sell for below market prices. When the for-sale market does recover, will many of those homes currently being rented be put on the market, potentially glutting the market and holding down prices?

A further issue is that it is still difficult for many people to buy a home. Many can afford a mortgage -- which may be less than they pay in rent -- but they don't have savings for a down payment. They may also have bad credit history or other issues that make getting a mortgage impossible.



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

DEVELOPMENT/ REDEVELOPMENT SITES & LAND USE CAPACITY ANALYSIS

West Chicago's capacity to provide new housing units within the City is dependent upon the availability of vacant land for new development, or vacant or underutilized properties for redevelopment. West Chicago is not completely landlocked by adjacent municipalities, as there are significant amounts of unincorporated areas to the north, east, and south. While annexation and development of unincorporated parcels is an option, it has proven to be a challenge, particularly in regards to utility infrastructure, lower development standards, and lack of interest in annexation by property owners. While West Chicago is not solely limited to its current municipal footprint to provide new housing units, infill development and redevelopment of properties that are underutilized or vacant may be the most practical approach to expanding the City's housing stock in the near-term.

Potential Development/Redevelopment Sites

In our conversations with City staff, there are six areas in West Chicago that can potentially accommodate new housing to serve the community. Maps and descriptions of the six sites are provided on the next page.

Land Use Capacity Analysis

Based on these six areas, the capacity module from CMAP's *Homes for a Changing Region* Toolkit was used to estimate the ability of these sites to accommodate new housing units. The capacity analysis generated the outcomes summarized in the table to the right.

The unit counts highlighted in the table are an estimate only, as the City maintains fluid communications with potential developers to find the appropriate development type and scale for each site and the overall housing marketplace. While the analysis estimates that West Chicago will be able to accommodate 63 new single-family units and 105 new townhome units, the nature of infill development signifies that addi-

It is not the intention of this analysis to set the maximum long-term capacity for dwellings at a specific number of new housing units; rather, this analysis illustrates that this is the community's near-term availability foreseen by City staff relative to developer interest in present sites.

Unit Type	Units	% of Total	Multiplier ^c	Residents
Large lot single-family ^A	0	0.0%	2.99	0
Small lot single-family ^B	63	37.5%	2.46	155
Townhome	105	62.5%	1.86	196
Mutlifamily	0	0.0%	1.60	0
Mobile home / other	0	0.0%	2.00	0
TOTAL	168	100.0%	-	351

^A Lot size larger than 8,000 sq ft

^B Lot size smaller than 8,000 sq ft

^C Measured in residents per unit; based on the *Residential Demographic Multipliers* report prepared by the Center for Urban Policy Research at Rutgers University

Sources: CMAP *Homes for a Changing Region* Toolkit Data Analysis Guide; *Residential Demographic Multipliers: Estimates of the Occupants of New Housing*, Center for Urban Policy Research, Rutgers University, 2006.

tional residential units could be supported, particularly if an existing property in an established neighborhood is redeveloped. Thus, it is not the intention of this analysis to set the maximum long-term capacity for dwellings at only 168 new housing units; rather, this analysis illustrates that this is the community's near-term availability foreseen by City staff relative to developer interest in present sites. The potential to develop unincorporated land increases the City's capacity to add more housing units to the current stock.

Infill development could also accommodate more than only single-family homes, providing potential for other housing types like condos, rental apartments, duplexes or multiplexes, and senior living facilities. A development site such as the one at the North Avenue/Atlantic Drive intersection could be a potential area for a mix of housing types, given its proximity to existing neighborhoods, commercial businesses, and industrial uses that generate employment.

SITE 1

SINGLE-FAMILY LOTS AT WOODLAND COURT

A proposed residential subdivision comprised of six single-family lots was under consideration by City staff on the west side of the Main Park apartments on the north side of Main Street and west of Burr Oaks Drive. Other single-family lots exist to the west and south. While this proposal is currently dormant, it provides an indication of the type of residential development that could occur on this site.



SITE 2

TOWNHOMES AT NORTH AVE & ATLANTIC DR

Another proposal that the City was considering is a 105-unit townhome development on the north side of North Avenue across from the Atlantic Drive intersection. While the subject area is primarily vacant with significant tree cover and adjacency to Pratts Wayne Woods Forest Preserve, there are residential developments located nearby to the northeast. Commercial and industrial uses are located south of North Avenue. This proposal is currently dormant, but provides an indication of the type of residential development that could occur on this site.



SITE 3

SINGLE-FAMILY LOTS AT BISHOP PLACE

Located north of Roosevelt Road at the Bishop Street intersection, Bishop Place is an example of a residential development that had an initial phase of single-family lots built but then stagnated. Five additional single-family homes could be constructed to help build out Bishop Place. Other single-family homes are located to the north and east, with commercial uses to the south and west along Roosevelt Road.



SITE 4**LAWRENCE AVE
REDEVELOPMENT AREA**

Presently zoned R-3 Single Family Residential, this site has the potential to accommodate additional single-family homes, which would be consistent with the Comprehensive Plan. The site is approximately 6.5 acres and could accommodate about 32 single-family units, based on the minimum lot size for the R-3 District. The surrounding area is primarily residential, with single-family homes to the north and east and condominiums to the west. The railroad runs along the southern edge of the site, separating it from additional residential neighborhoods. The nearby Main Street/Route 59 intersection is a major commercial node in West Chicago.

**SITE 5****HERITAGE WOODS DR/ROUTE 59
REDEVELOPMENT AREA**

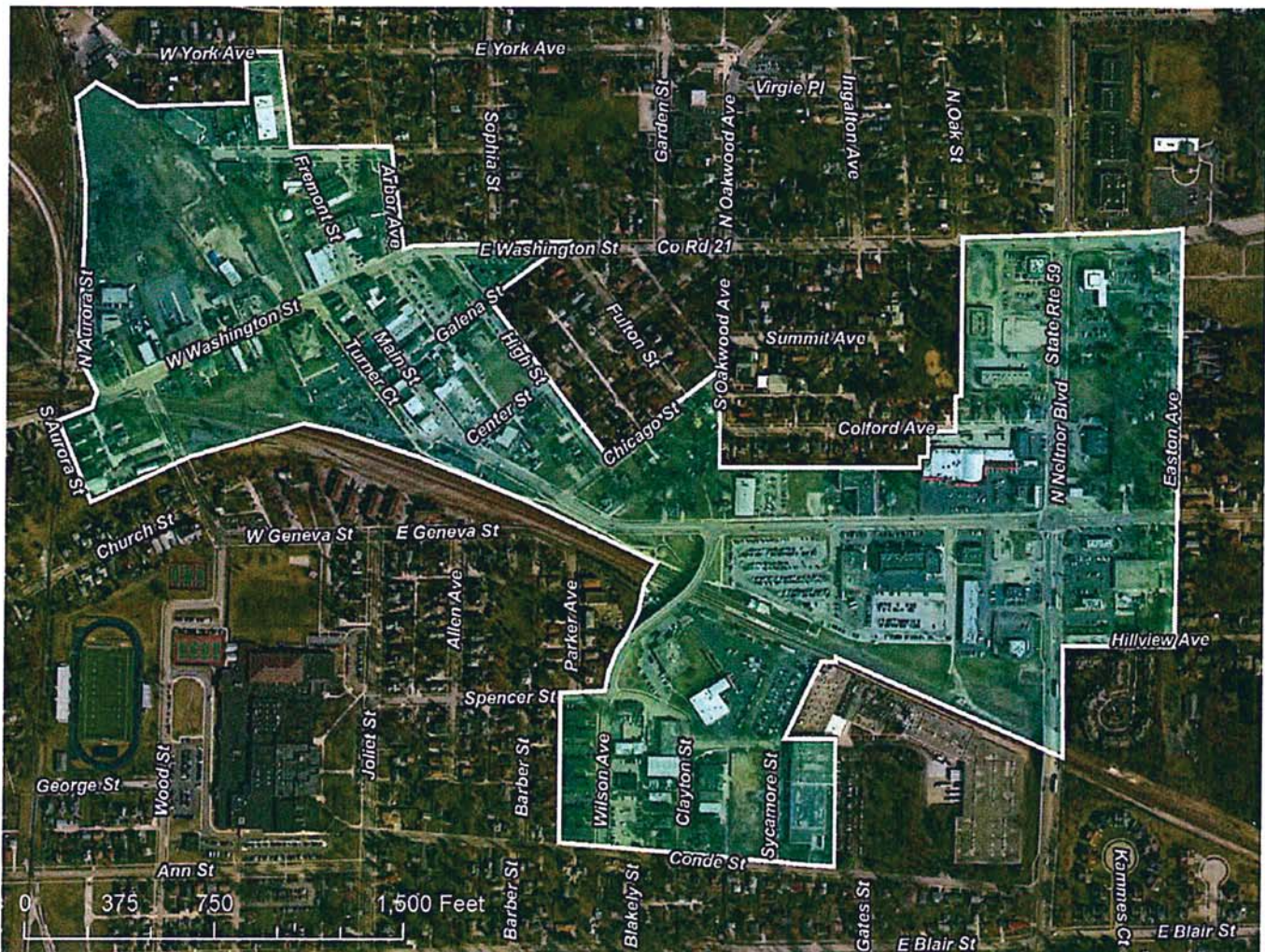
This site is represented by two zoning districts: B-3 Regional Shopping and ER-1 Estate Residence. The Comprehensive Plan also indicates a mix of commercial and single-family residential uses, with the former focused on the northern portion of the site close to the North Avenue/Route 59 intersection and the latter at the southern portion. The southern portion of the site covers about 18.6 acres, which would generate approximately 20 single-family units, based on the minimum lot size for the ER-1 District. Larger lot single-family residential lots are currently located to the east, while smaller lot single-family homes are situated to the west across Route 59. The North Avenue/Route 59 intersection has developed into a major commercial node. While the entire site may not develop into residential uses, a significant portion holds that potential given the underlying zoning and future land use plan. Access to a new development could align with Heritage Woods Drive, which presently forms an intersection at Route 59.



SITE 6

DOWNTOWN WEST CHICAGO REDEVELOPMENT AREA

For the purpose of this analysis, the site area for the Downtown West Chicago Redevelopment Area is represented by the boundaries of the City's Downtown Tax Increment Financing (TIF) District. While multiple commercial and residential zoning districts underlie the site area, residential uses are permitted above the first floor in the B-1 Central Business District. The underlying residential zoning area also allows for medium- to high-density uses, which will create the level of density that is desirable in and around the downtown area to help support the businesses and institutions, as well as encourage a more walkable and bikeable community in West Chicago's central area. The City will be collaborating with CMAP to conduct a developer panel for downtown redevelopment. The findings from the developer panel will help guide how downtown redevelops, particularly in terms of providing additional housing. With this in mind an anticipated number of new housing units in the downtown area has not been determined at this time. As a result, the estimated number of new units and residents identified in the capacity analysis table on page 11 does not account for Site 6.



APPENDIX



APPENDIX A: Detailed West Chicago Demographics & Market Data

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	-	-

^A See Appendix B for definitions of lifestyle groups

Source: ESRI Tapestry Segmentation

