

# 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



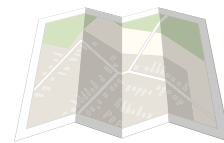
The City currently inspects renter units regularly. Owner-occupied dwellings are inspected on change of occupancy.

### 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.

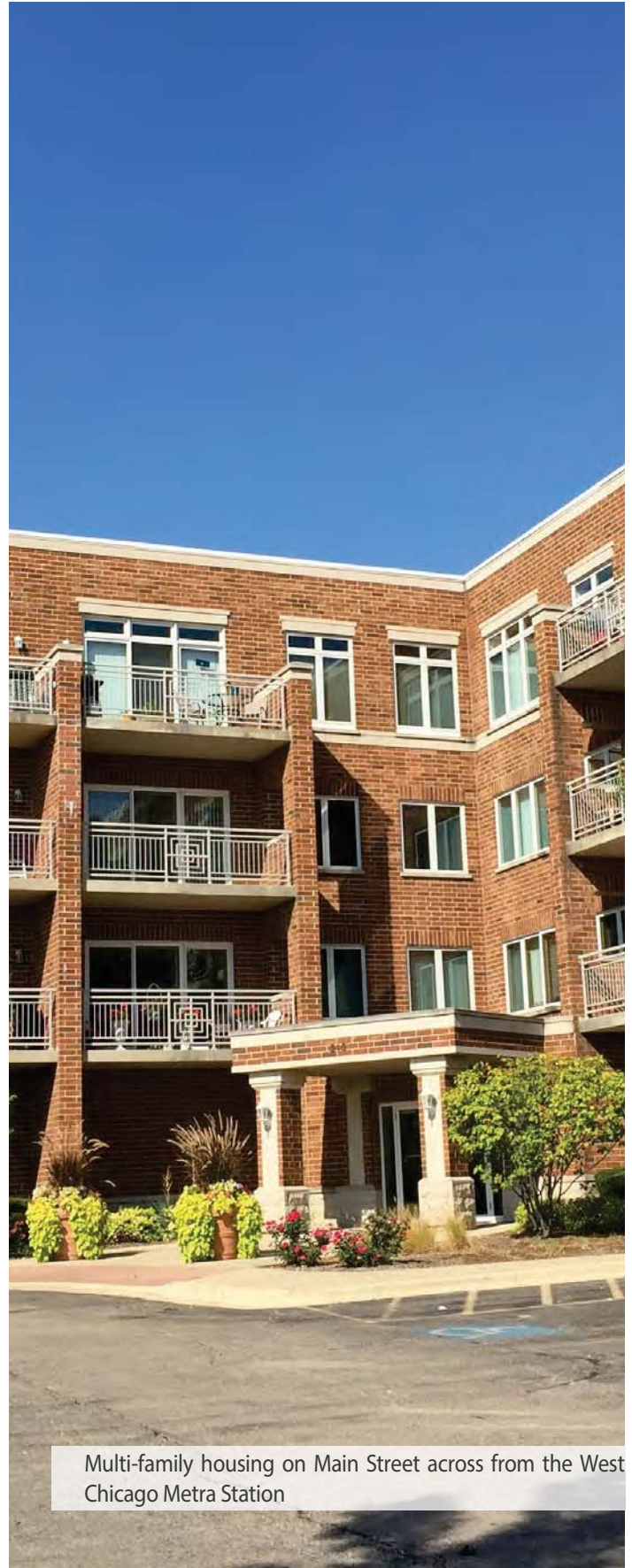


The historic Main Street is a focal point for the City.



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 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.<sup>9</sup>
- ❑ 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.

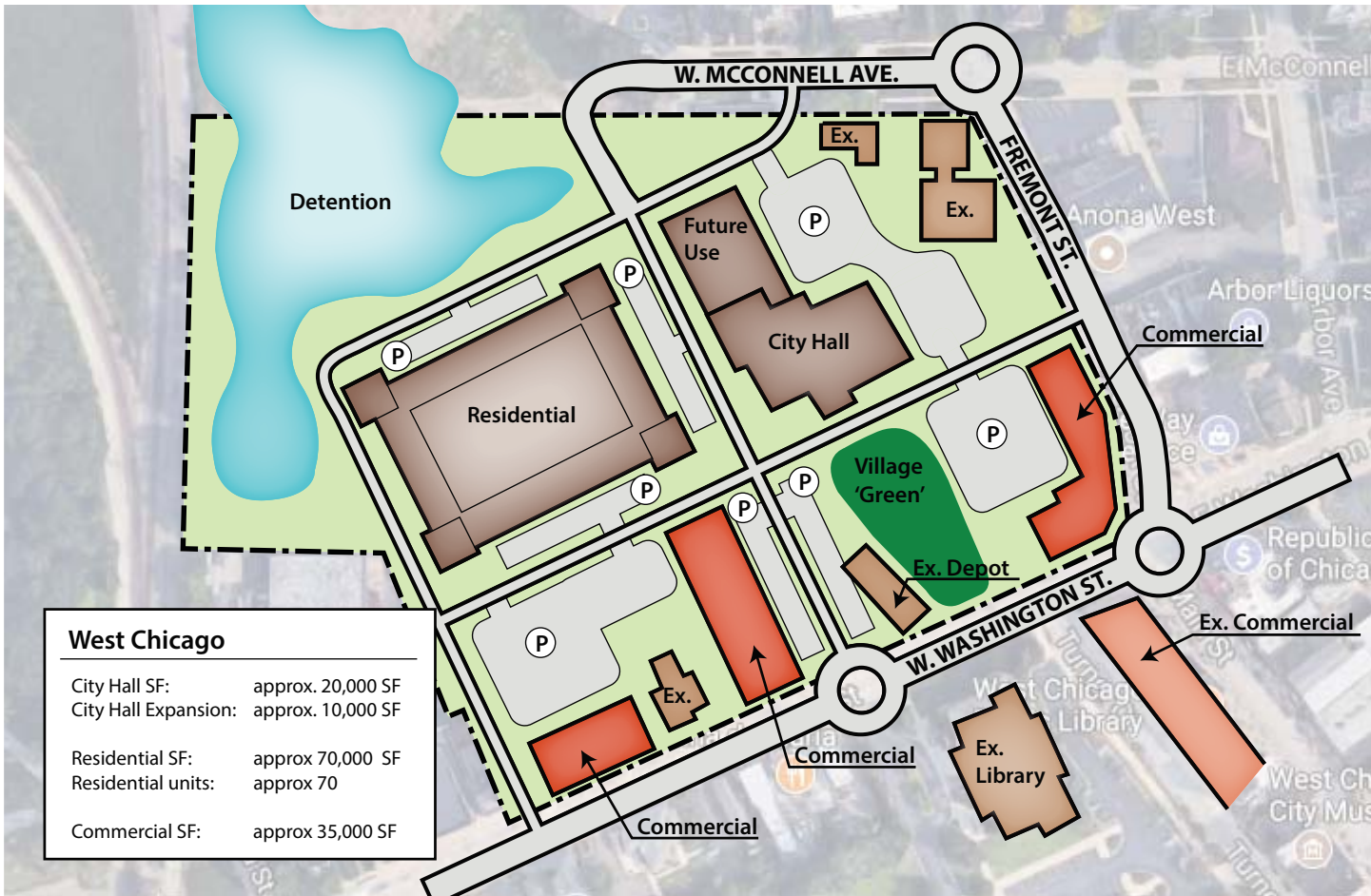
## Partners

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

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## Housing Tenure & Characteristics of the Housing Stock

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

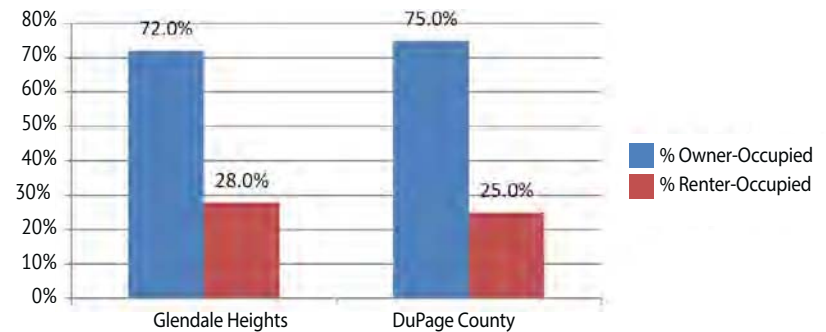
Those with incomes over \$50,000 have higher shares of home ownership, while those with incomes under \$50,000 have higher rental shares.

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.

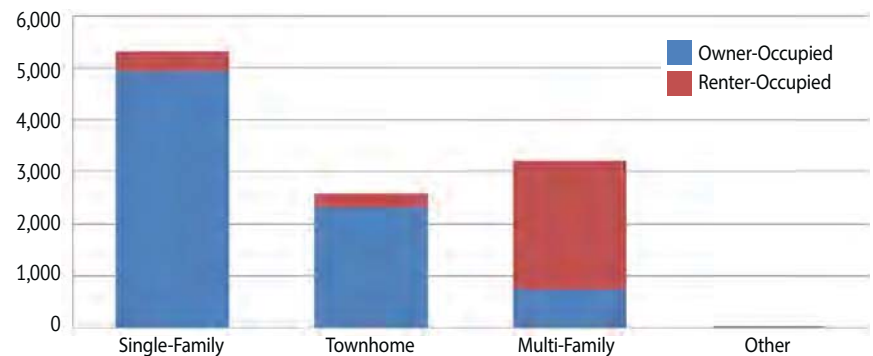
The number of owner-occupied multifamily units in Glendale Heights is low, though there are a fair number of single-family detached and attached rental properties.

Housing Tenure in Glendale Heights & DuPage County



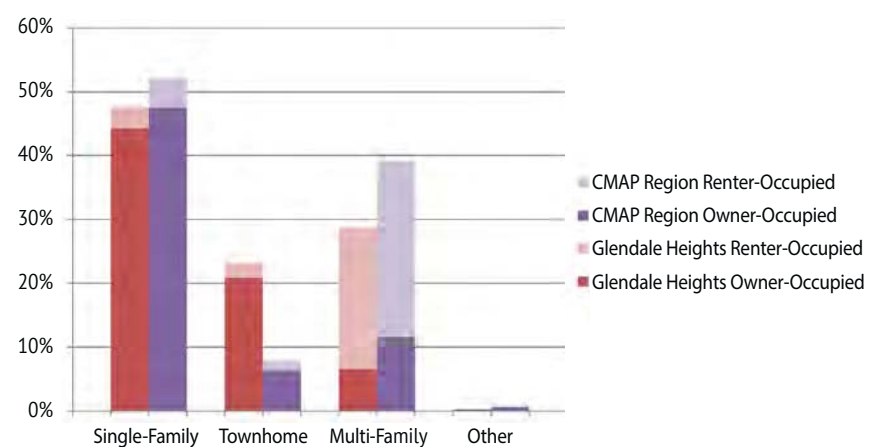
Source: American Community Survey, 2008-2012

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

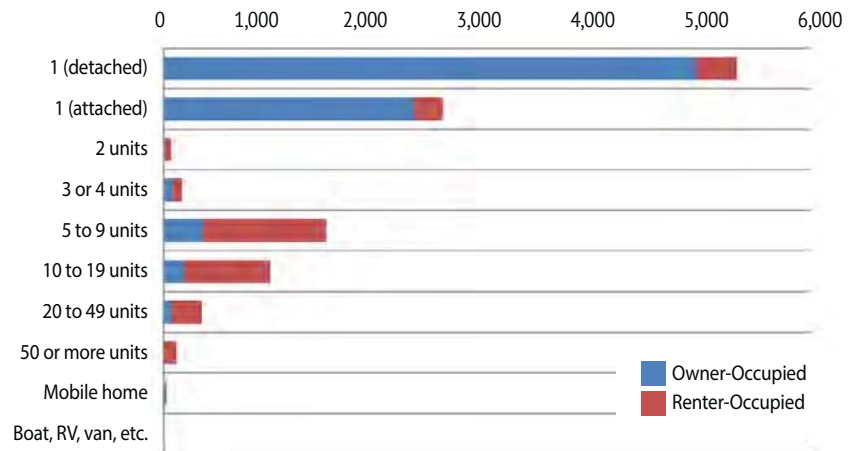
## Housing Tenure & Characteristics of the Housing Stock

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.

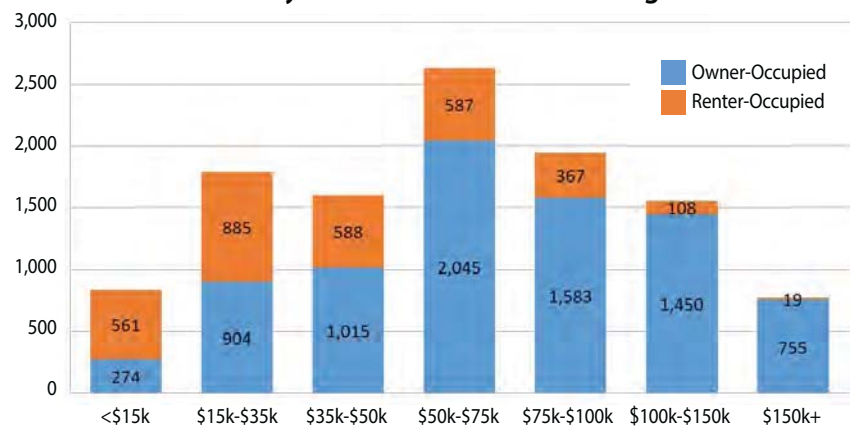
Glendale Heights has a higher share of rental units in larger buildings than DuPage County.

Housing Units by Units in Structure & Tenure in Glendale Heights



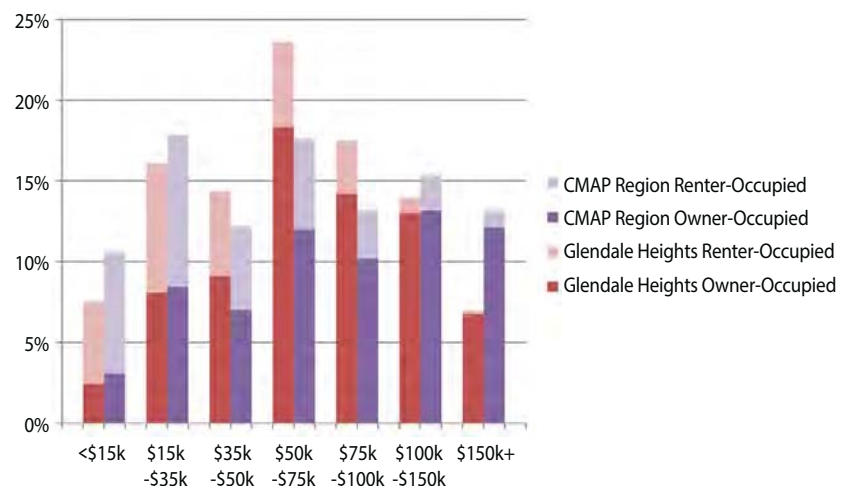
Source: American Community Survey, 2008-2012

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

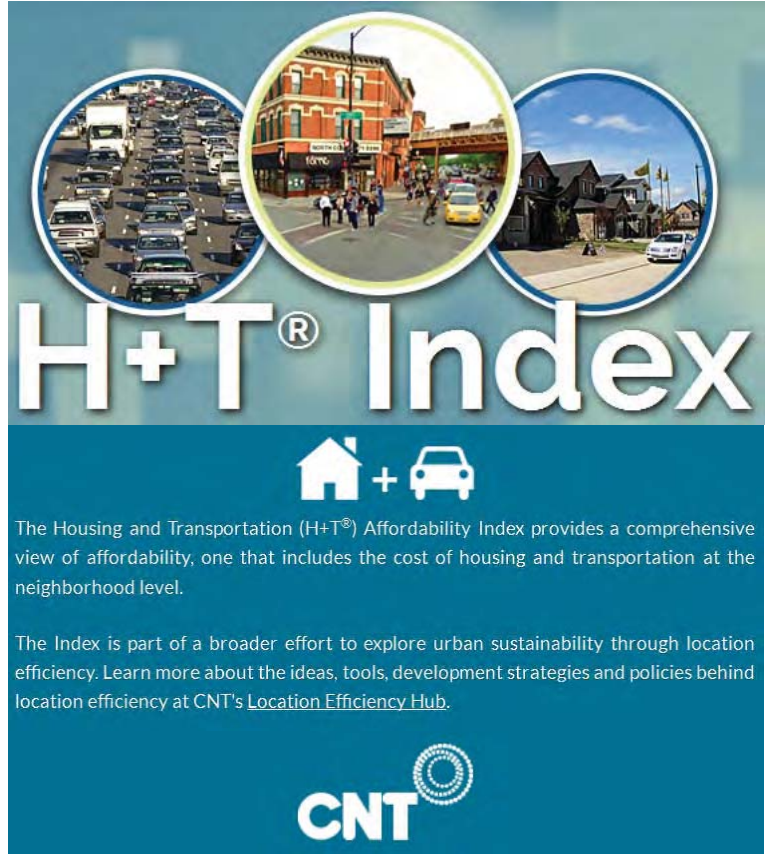
The Center for Neighborhood Technology (CNT) index is based on the "Typical Chicago Regional Household" that has the following characteristics:

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<sup>®</sup> Index**

The Housing and Transportation (H+T<sup>®</sup>) 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**

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

	<u>Percent of Income Spent On:</u>		
	Housing	Transportation	Housing and Transportation
<b>Glendale Heights</b>			
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%
<b>DuPage County</b>			
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%
<b>Chicago-Joliet-Naperville Metropolitan Division</b>			
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<sup>A</sup>

	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%
<b>Total</b>	<b>34,159</b>	<b>100.0%</b>
Hispanic or Latino <sup>B</sup>	10,490	30.7%

<sup>A</sup> 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.

<sup>B</sup> Hispanic or Latino population may be part of each of the race categories.

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



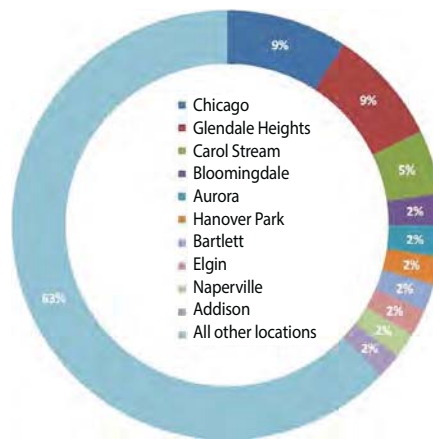
## Employment

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

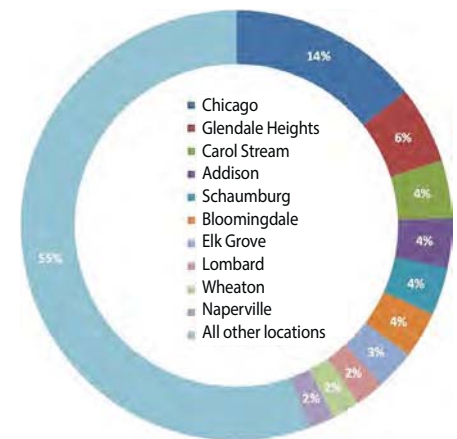
No one municipality accounts for a dominant share of where people working in Glendale Heights live. The single largest cities are Chicago and Glendale Heights (each 9%), followed by neighboring Carol Stream (5%).

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?

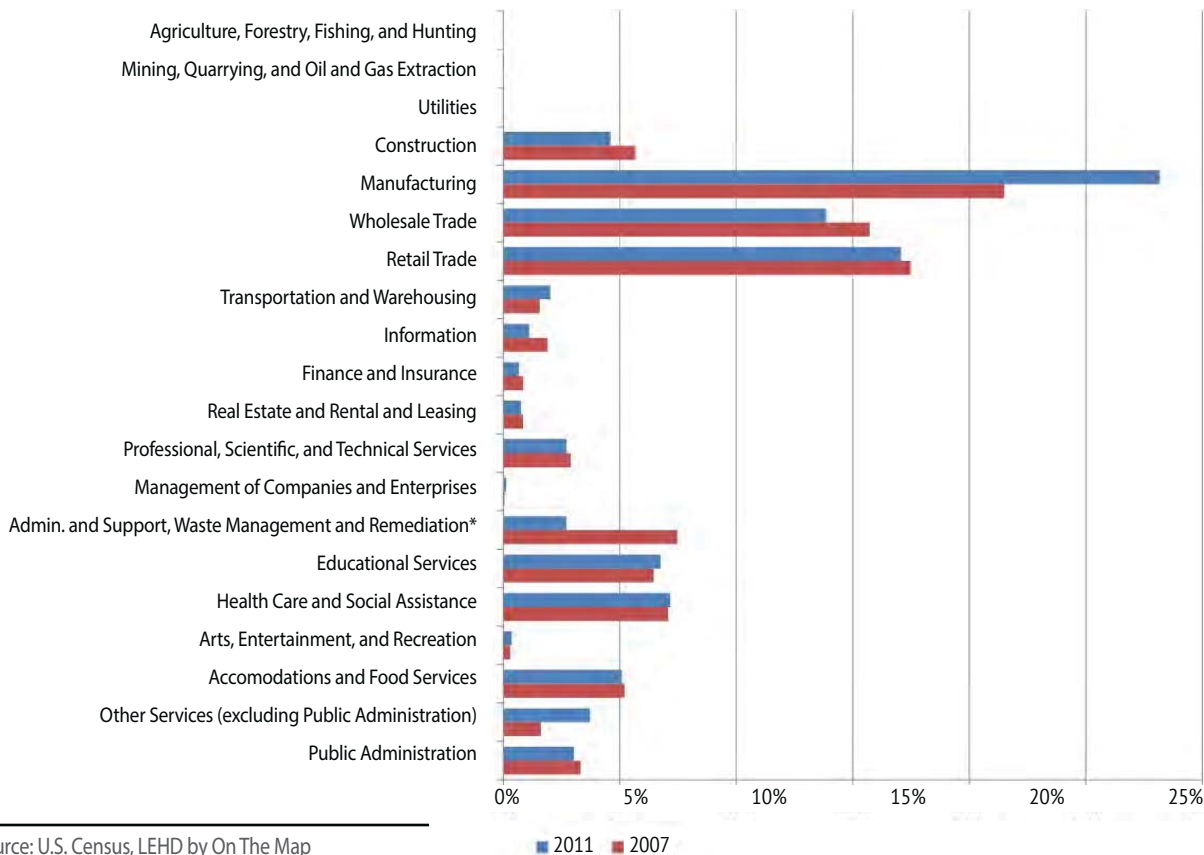


Where do Glendale Heights Residents Work?



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 <sup>A</sup>	\$201,000	\$201,250	\$218,000	\$239,000	19%	-14%

<sup>A</sup>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.

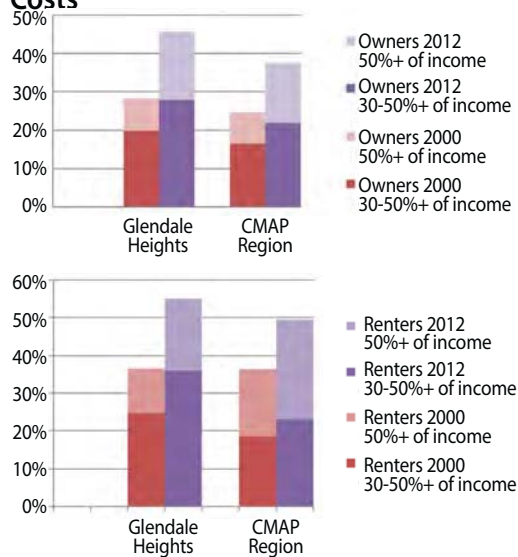
The median income needed for homeowner affordability (based on 30% of income) is \$76,920 based on the median homeowner monthly cost with a mortgage.

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



<sup>A</sup>Paying 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<sup>A</sup>

:: 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<sup>A</sup>

:: 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
- Household 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.

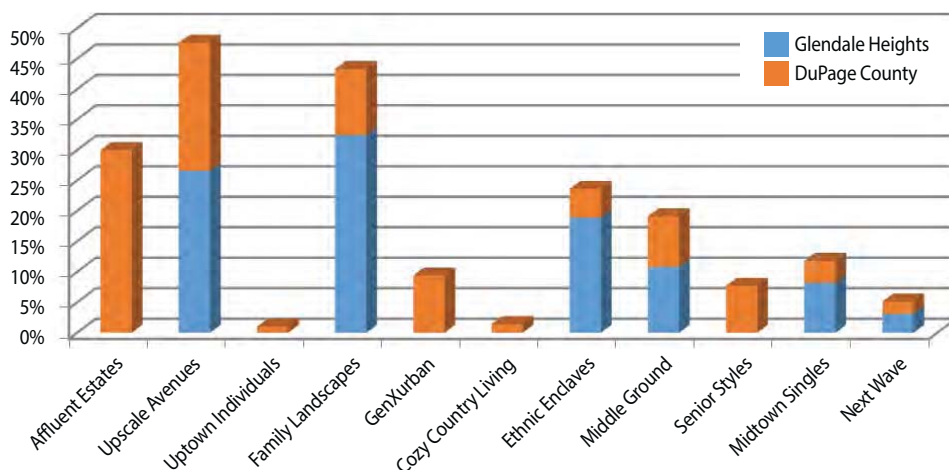
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In comparison to DuPage County, Glendale Heights has a lower share of affluent households and a higher share of middle-income families.

Lifestyle Group <sup>A</sup>	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	-	-

<sup>A</sup>See Appendix B for definitions of lifestyle groups

Source: ESRI Tapestry Segmentation



## Appendix B: Hanover Park Data

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## Housing Tenure & Characteristics of the Housing Stock

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

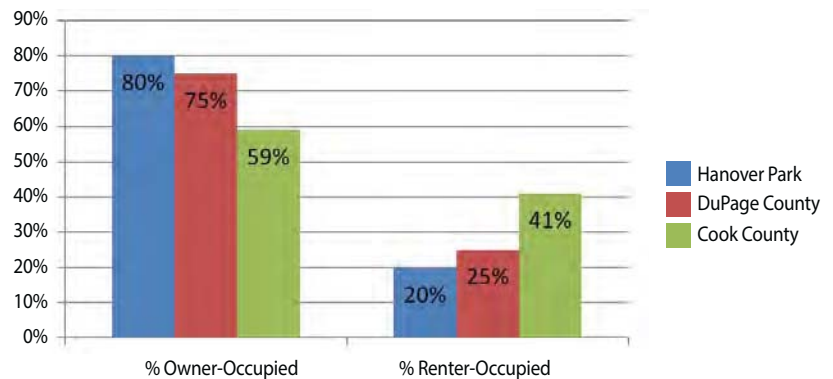
The majority of single-family homes and townhomes are owner-occupied, while multi-family properties are primarily rental.

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.

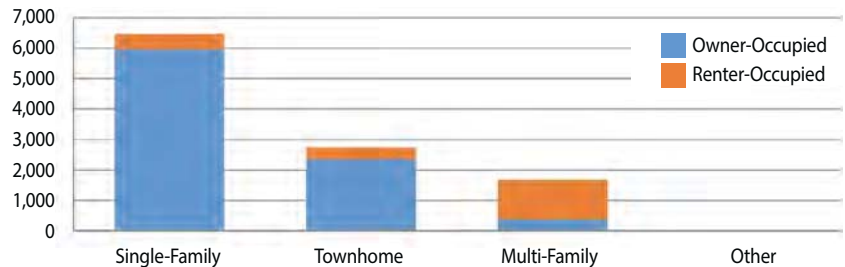
Hanover Park has a higher share of owner-occupied housing at all age groups than DuPage County.

Housing Tenure in Hanover Park, DuPage County & Cook County



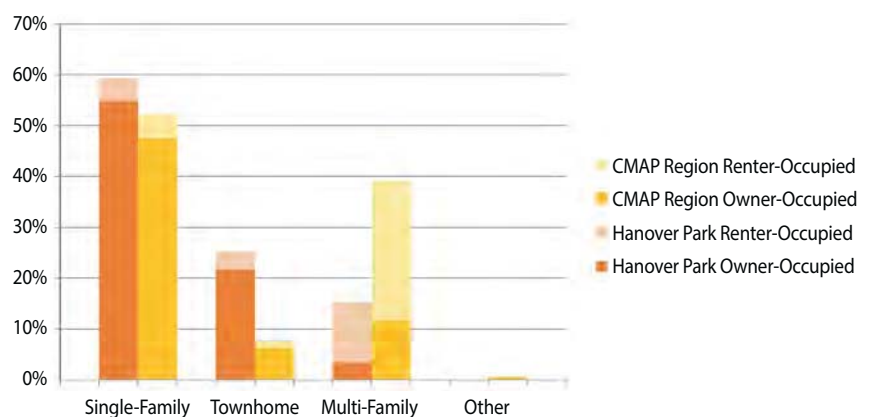
Source: American Community Survey, 2008-2012

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

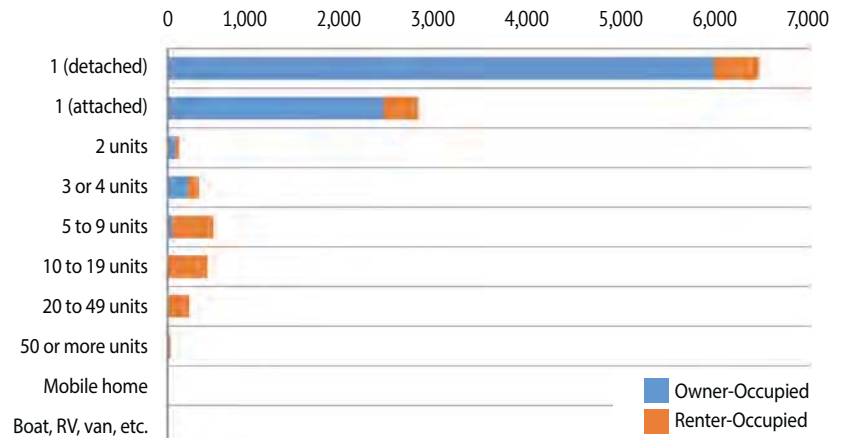
The share of owner-occupied housing in Hanover Park is high for those with incomes over \$50,000.

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



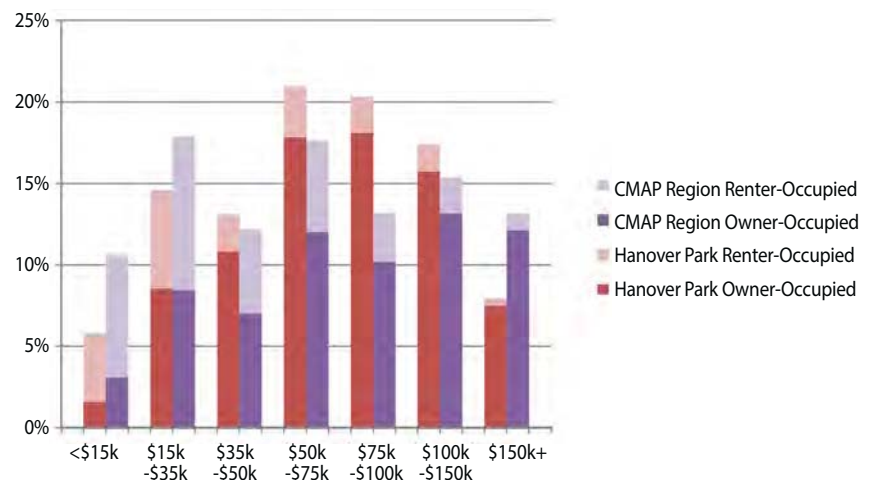
Source: American Community Survey, 2008-2012

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.

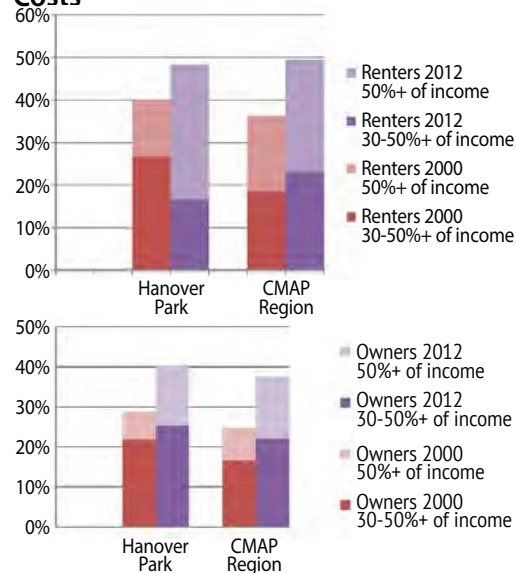
48% of renters are paying more than 30% of their income in gross rent (including utilities), similar to that of the CMAP region (49%).

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



<sup>A</sup>Paying 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<sup>A</sup>

:: 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<sup>A</sup>

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

Source: American Community Survey, 2008-2012

## Housing + Transportation Index

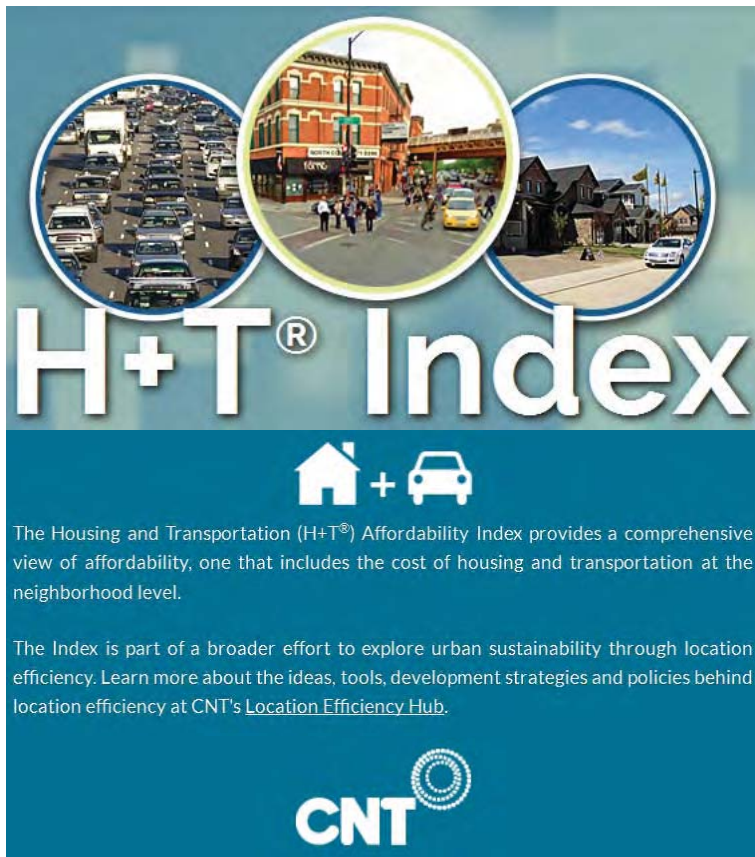
The Center for Neighborhood Technology (CNT) index is based on the “Typical Chicago Regional Household” that has the following characteristics:

<b>Income</b>	<b>\$60,289</b>
<b>Household Size</b>	<b>2.73 people</b>
<b>Commuters</b>	<b>1.23 workers</b>



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

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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<sup>®</sup> Index**

 + 

The Housing and Transportation (H+T<sup>®</sup>) 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<sup>A</sup>

	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%
<b>Total</b>	<b>37,990</b>	<b>100.0%</b>

Hispanic or Latino <sup>B</sup>	13,831	36.4%
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<sup>A</sup> 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.

<sup>B</sup> Hispanic or Latino population may be part of each of the race categories.

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

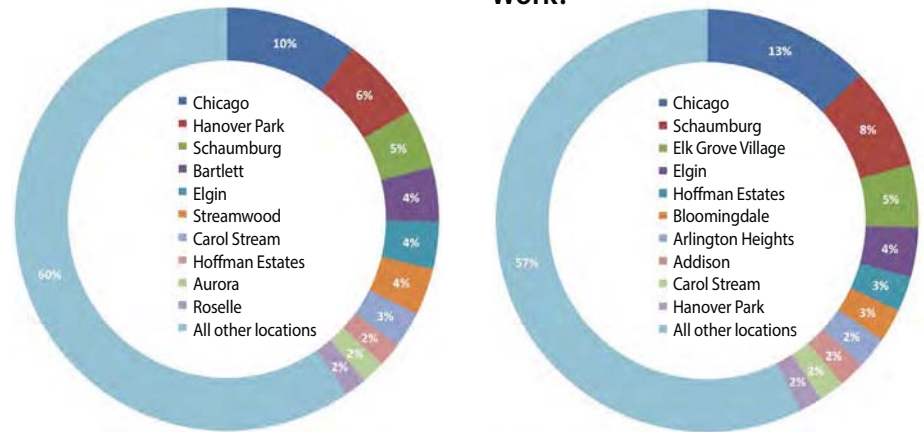
## Employment

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%).

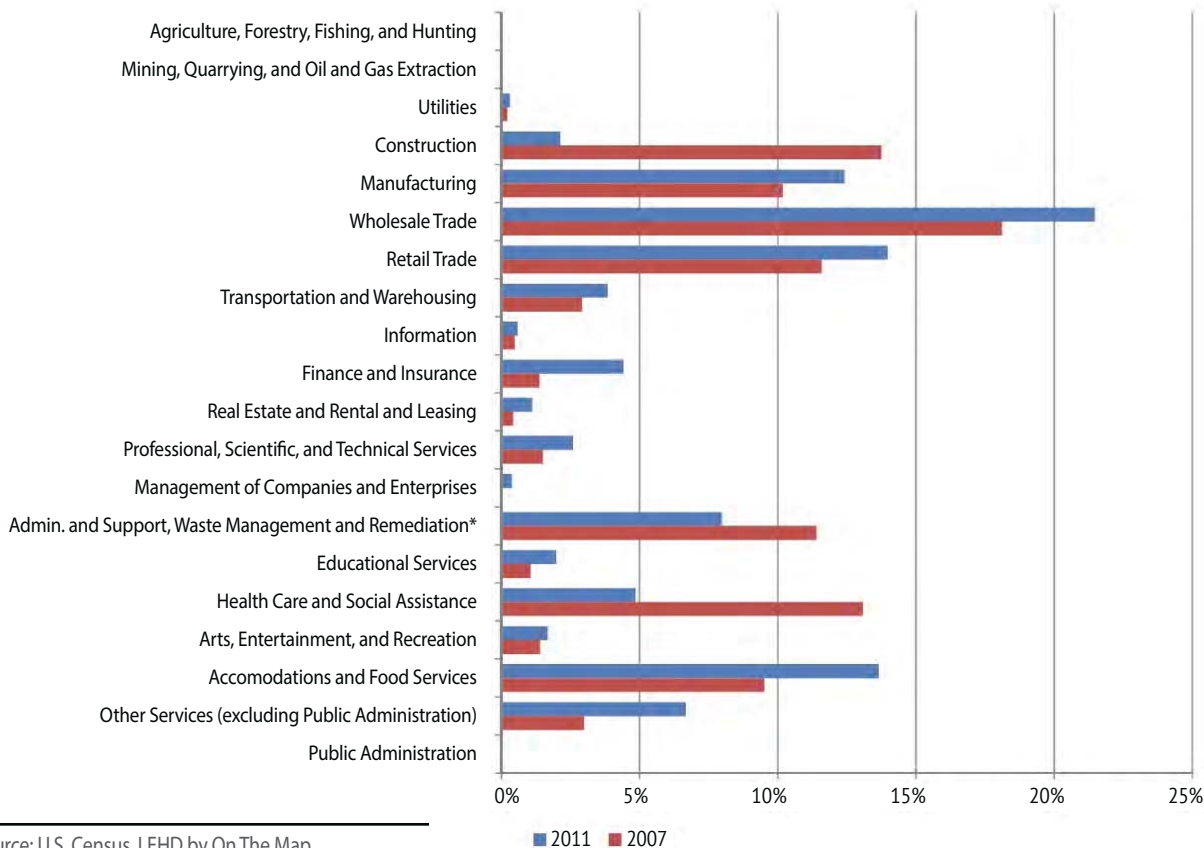
No one municipality accounts for a dominant share of where Hanover Park residents work. The single largest locations are Chicago (13%), Schaumburg (8%) and Elk Grove Village (5%). 30% work in the northwest and west suburbs.

**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	Change 2006-14
Hanover Park	\$127,500	\$128,000	\$150,000	\$160,000	25%	-35%
DuPage County <sup>A</sup>	\$201,000	\$201,250	\$218,000	\$239,000	19%	-14%
Cook County <sup>A</sup>	\$159,900	\$150,000	\$174,500	\$179,000	12%	-27%

<sup>A</sup>DuPage and Cook County median values shown are for first quarter 2015.

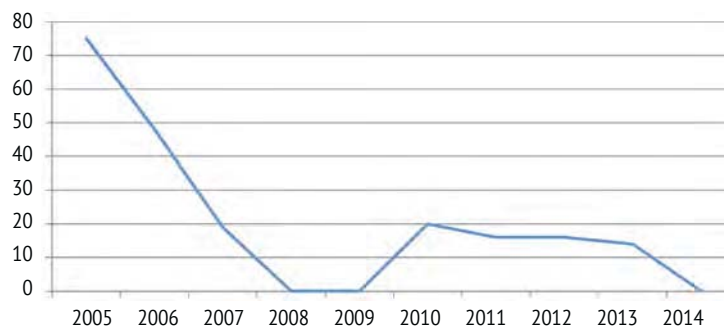
Source: Midwest Real Estate Data, Chicago Magazine, Illinois Association of Realtors.

### 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
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### 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
- Household 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.

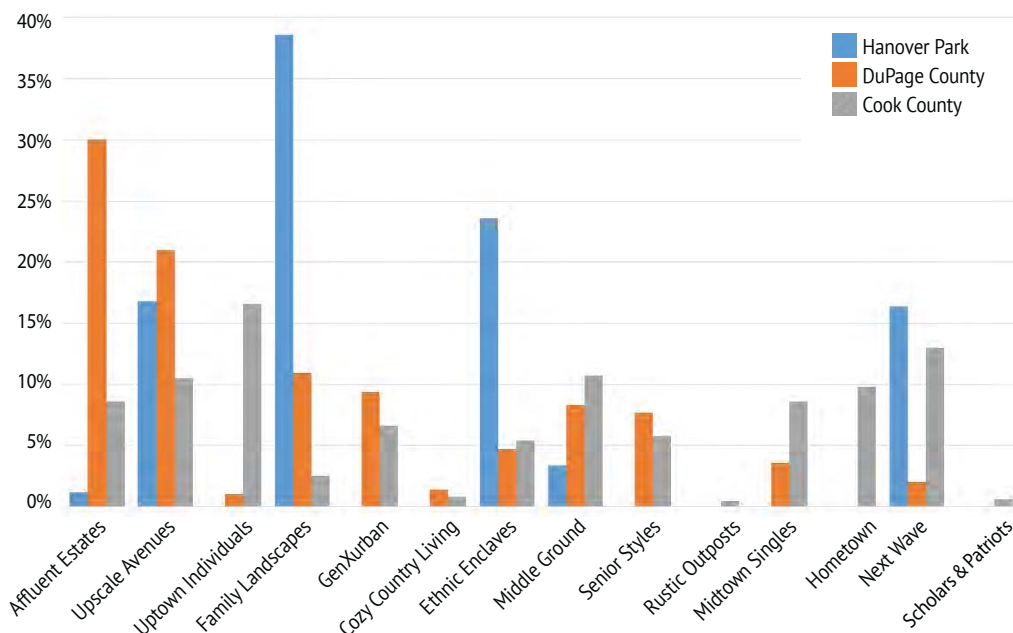
Almost 40% of current households can be characterized as middle-income families. Almost ¼ are considered to be "Ethnic Enclaves," which is primarily comprised of Hispanic households.

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 <sup>A</sup>	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%

<sup>A</sup>See Appendix B for definitions of lifestyle groups

Source: ESRI Tapestry Segmentation



## Appendix C: West Chicago Data

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## Housing Tenure & Characteristics of the Housing Stock

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

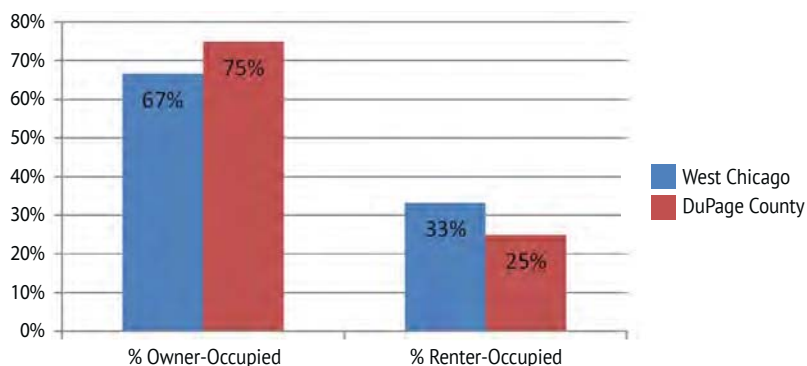
Those with incomes over \$50,000 have higher shares of home ownership, while those with incomes under \$50,000 have higher rental shares.

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.

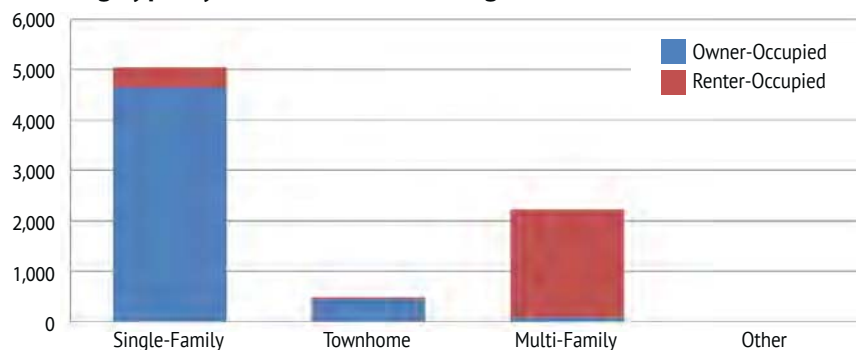
There are owner-occupied multi-family units in West Chicago located east of City Hall on the north and south sides of Main Street. There are also a fair number of single-family detached rental properties.

Housing Tenure in West Chicago & DuPage County



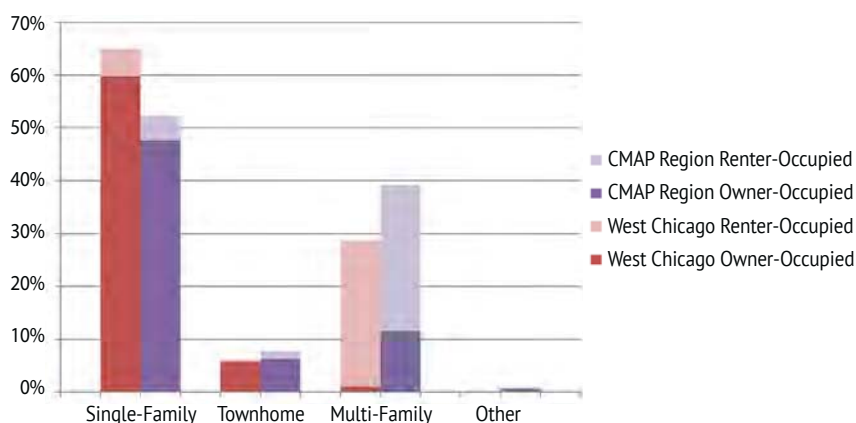
Source: American Community Survey, 2008-2012

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

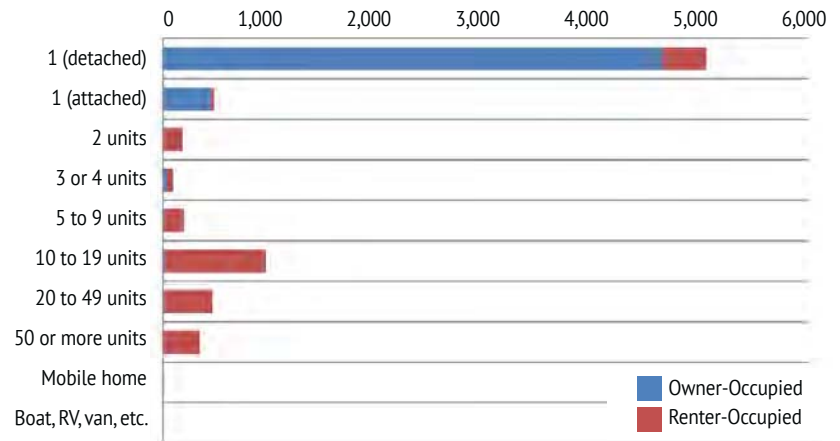
## Housing Tenure & Characteristics of the Housing Stock

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.

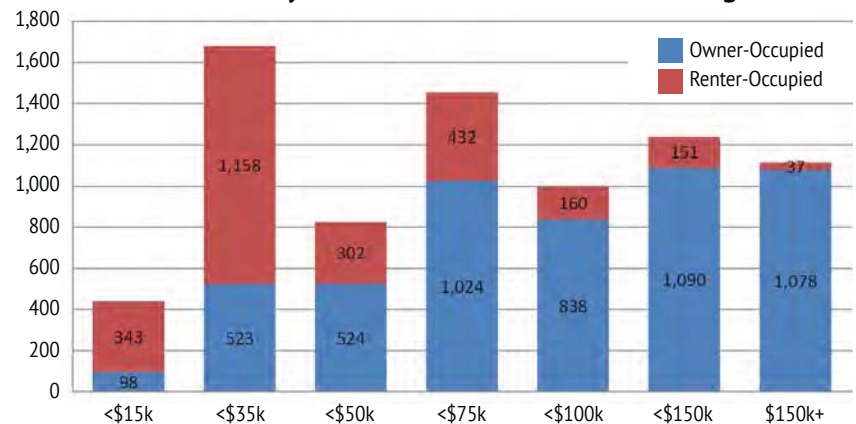
West Chicago has a high share of newer owner-occupied housing built since 1990 (48%), which is twice as high as DuPage County (24%).

Housing Units by Units in Structure & Tenure in West Chicago



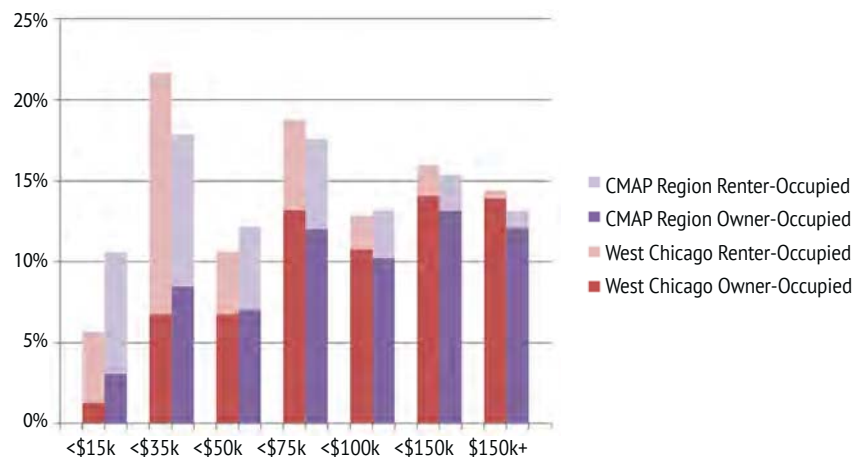
Source: American Community Survey, 2008-2012

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

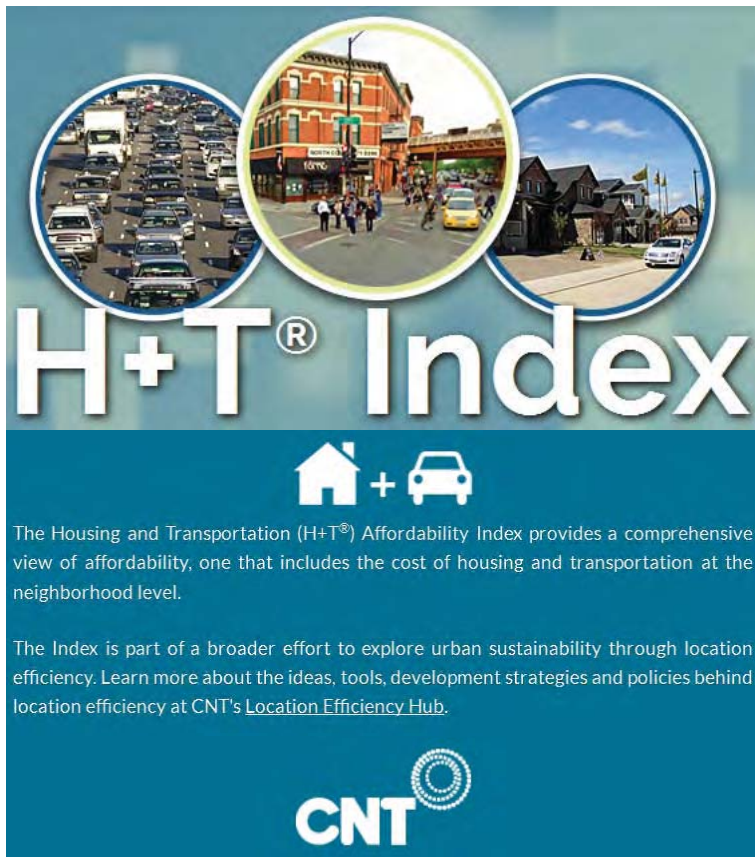
The Center for Neighborhood Technology (CNT) index is based on the "Typical Chicago Regional Household" that has the following characteristics:

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 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<sup>®</sup> Index**

The Housing and Transportation (H+T<sup>®</sup>) 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.

	<u>Percent of Income Spent On:</u>		
	Housing	Transportation	Housing and Transportation
<b>West Chicago</b>			
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%
<b>DuPage County</b>			
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%
<b>Chicago-Joliet-Naperville Metropolitan Division</b>			
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<sup>A</sup>

	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%

Hispanic or Latino <sup>B</sup>	13,102	48.4%
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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.

<sup>B</sup> Hispanic or Latino population may be part of each of the race categories.

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

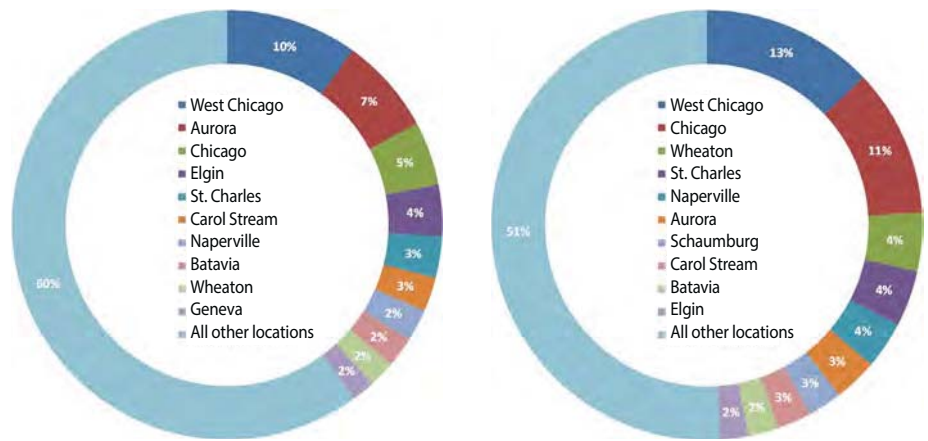
## Employment

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.

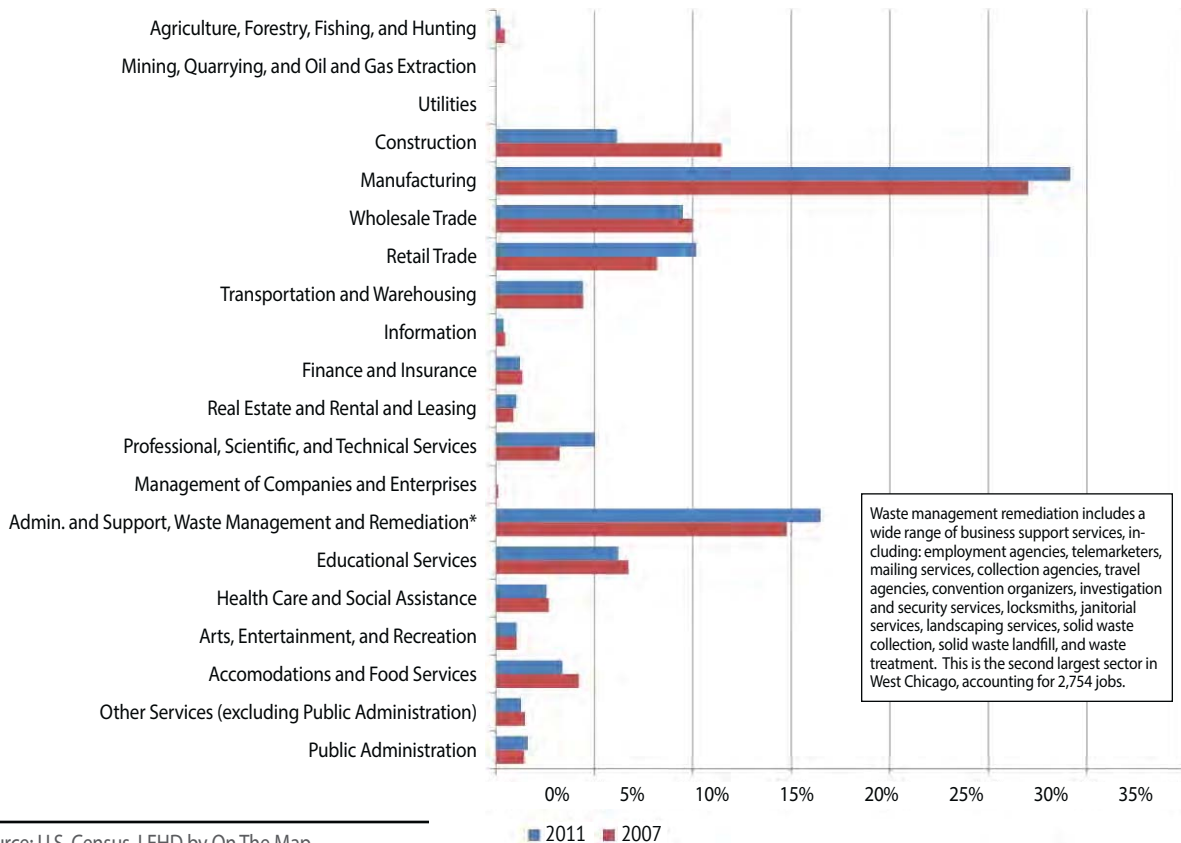
No one municipality accounts for a large share of where West Chicago residents work. The largest single locations are West Chicago (13%), Chicago (11%), and Wheaton, St. Charles, and Naperville (4% each). About 36% work in the west and northwest suburbs.

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 <sup>A</sup>	\$201,000	\$201,250	\$218,000	\$239,000	19%	-14%

<sup>A</sup> DuPage County median shown is for first quarter 2015.

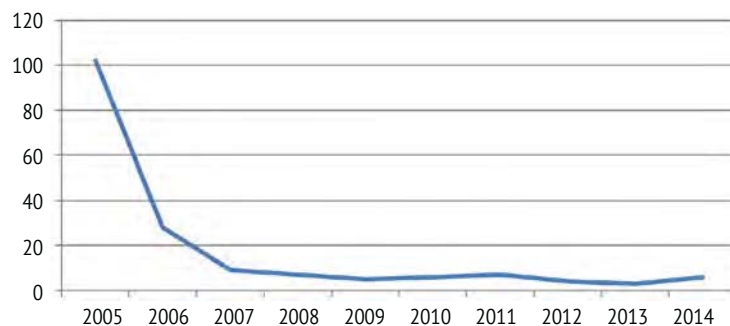
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DuPage County	6,651	5,362	5,701	3,490	2,008	-70%

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
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- Gen X in middle age; families with fewer kids and a mortgage
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- 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
- Household 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.

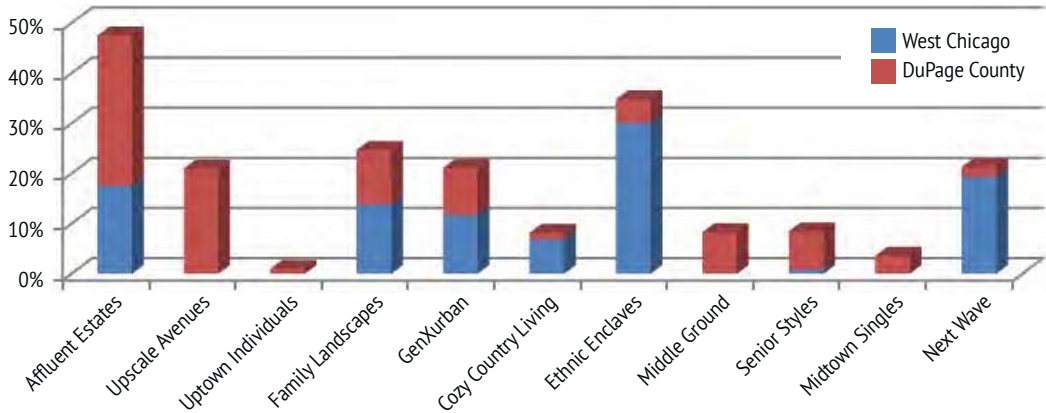
30% of current households are characterized as representing various ethnic origins, while almost 20% are new immigrants, and 31% are middle-income and more affluent families.

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 <sup>A</sup>	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	-	-

<sup>A</sup>See 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](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/ita>

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