



BENSENVILLE
GATEWAY TO OPPORTUNITY



Homes for a Changing Region

Phase 3: Implementing Balanced Housing Plans at the Local Level



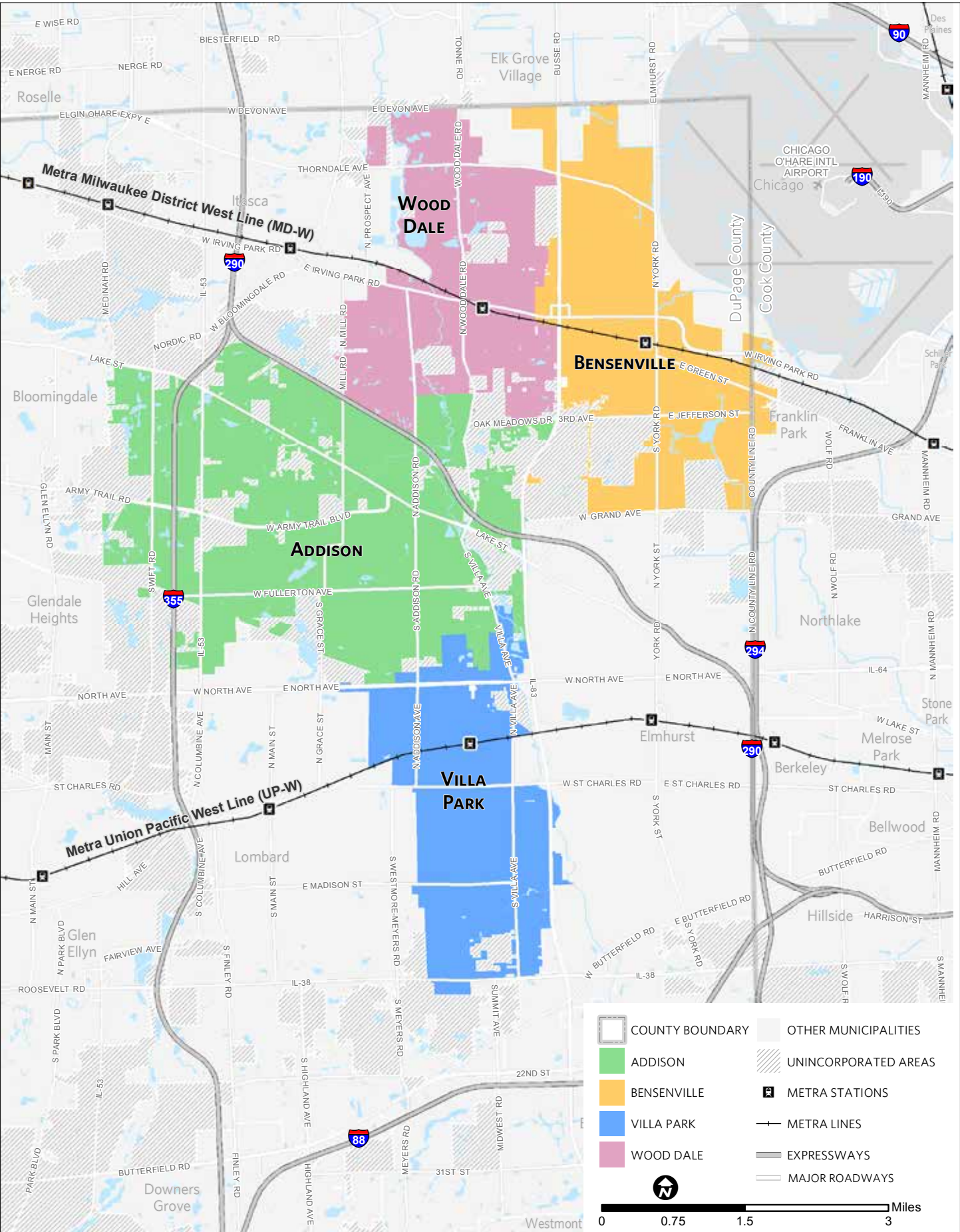
Year Eight: Addison, Bensenville, Villa Park, and Wood Dale



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Map 1. Addison, Bensenville, Villa Park, and Wood Dale participated in this study



Source: Chicago Metropolitan Agency for Planning, 2014.



Introduction

The Homes for a Changing Region (Homes) process enables municipal leaders to understand demand and supply dynamics for housing in their communities and develop long-term housing policy plans based on sound research and input from their residents. These plans aim to create a balanced mix of housing, serve current and future populations, and enhance livability.

The four communities participating in the Northeast DuPage Homes subregion — Addison, Bensenville, Villa Park, and Wood Dale — submitted an application to the Chicago Metropolitan Agency for Planning (CMAP) Local Technical Assistance program in 2013. The communities requested that the project partners, including the Metropolitan Mayors Caucus (MMC) and the Metropolitan Planning Council (MPC), research and answer questions about current municipal conditions and the future of the housing market in the subregion.

This Homes report focuses on the four proximate communities and how their similarities, market strengths, and market challenges will influence the housing future of the subregion.

Existing Conditions

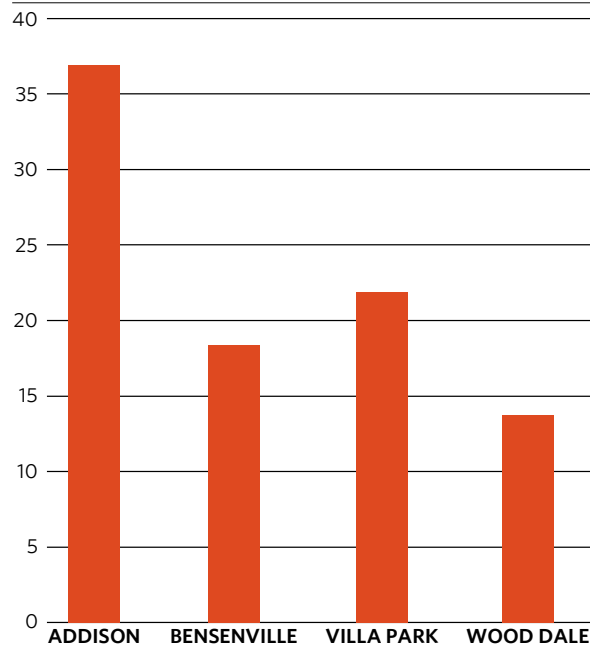
The total population of the Northeast DuPage cluster (90,968 residents) represents 10 percent of the total population of DuPage County. While the County as a whole has seen a 1.5 percent increase in population from 2000-2011, population growth for the communities of the Northeast cluster has varied. Addison and Wood Dale have seen slight increases (between 2-3 percent), Villa Park has remained relatively stable (less than a 1 percent decrease), and Bensenville, at the hand of the O'Hare Airport expansion project, has seen a sharp (11 percent) decline. Future population projections show, on average, the population of the cluster's municipalities will increase 26 percent by 2040.

The median household income of the Northeast cluster (\$60,816) has been relatively stable but falls below the median income for DuPage County (\$77,598). Race and ethnic makeup have changed, creating increasingly diverse populations among the Northeast cluster communities. The largest shift in racial makeup has been the increased Latino population, though the communities remain predominantly Caucasian.

Recovery from the economic recession remained tenuous in 2013. National demand for rental housing continues to increase, creating tight rental markets and higher rent prices. The Northeast DuPage cluster has not been immune to this trend. Rental demand for all four communities has been consistent since 2011. Around 25 percent of renters in the four communities are paying more than 50 percent of their income toward rental costs. Homeownership has not fared much differently in the Northeast cluster. Average home sales prices are down from five years ago in all communities except Bensenville, where average housing sales increased. Across the four communities, approximately 15 percent of owners are paying more than 50 percent of their income toward owner costs.

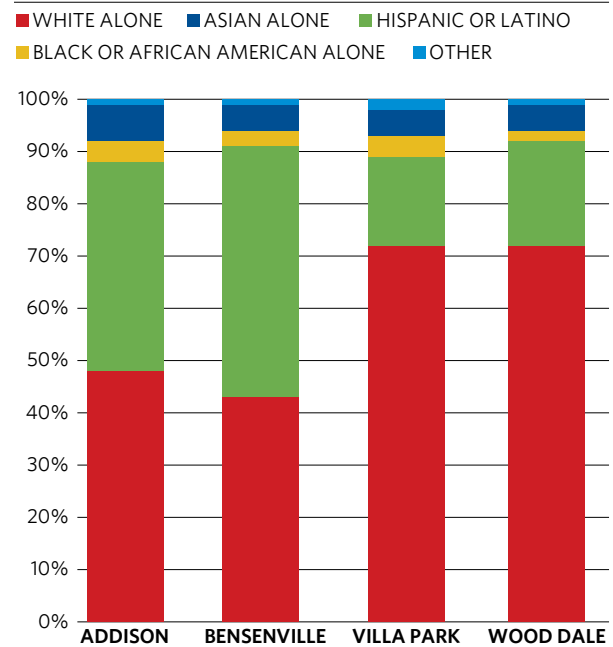


Figure 1. Population, 2011



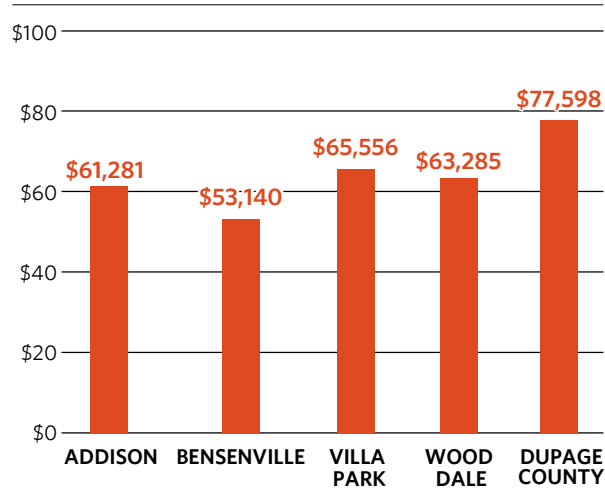
Source: U.S. Census Bureau (2007-11 American Community Survey).

Figure 3. Race and ethnicity, 2011



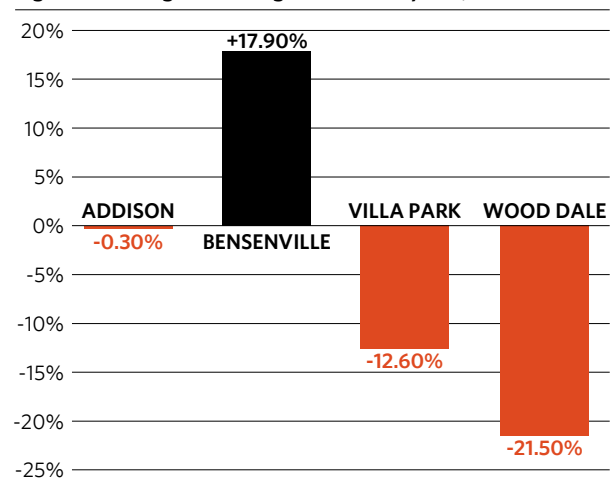
Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

Figure 2. Median income, 2011



Source: U.S. Census Bureau (2007-11 American Community Survey).

Figure 4. Change in average home sale price, 2010-15



Source: www.trulia.com, February 18, 2015.

Next Steps

In the following chapters, this report examines community-specific housing markets, trends, and opportunities. It will be important for the Northeast subregion to consider opportunities to continue the collaboration explored over the course of this project. One such opportunity to consider would be for the communities to review the established resources available for housing and community development in DuPage County as well as at the state level.

The four communities could greatly benefit from programs that support new homeowners. First-time minority, and low- and moderate-income homebuyers will be emerging markets for all four communities moving forward. Multiple nonprofit organizations in DuPage County offer classes to prepare residents for homeownership and unique ownership models for low- and moderate-income residents. Typically, these organizations need help marketing their programs and services to build pipelines of qualified applicants. Municipalities can often help build these pipelines through established communications channels and outreach activities.

The communities should consider meeting with such organizations to identify ways that collaboration could have a greater impact on the subregional market.

The communities should consider prioritizing maintenance and repurposing of existing buildings. It may be more efficient to identify developers with interest in some or all of the communities through a collaborative effort. Maintaining, preserving, or repurposing the subregion's existing housing stock can go a long way toward meeting diverse demand for rental and ownership units and attract new residents to the area.

The subregion should also examine existing services and programs geared toward the senior population and evaluate areas for increased or new services. Senior service guides and handyman programs are examples of projects undertaken by community clusters through their respective Homes projects.

It is also imperative that each municipality continue to work with DuPage County, not only as an intermediary for programming federal funds, but also as a partner with whom to discuss high-priority issues and how they align with County priorities. As federal and state funding resources change, expire, or are reintroduced, it may prove beneficial for the communities to pursue coordinated funding with DuPage County.



Section 1



HOUSING POLICY PLAN: ADDISON





Project Summary

Founded in the early 1800's, Addison is home to a robust mix of residential, commercial, and industrial uses. Its well-situated regional location, diverse population, variety of housing options, and proximity to both O'Hare and Chicago job centers contribute to the desirability of the Addison community.

While these strengths have served Addison well, opportunities for improvement remain. Delayed plans for the development of a mixed-use Town Center, limited connections to neighboring Metra stations, and an aging housing stock, particularly multifamily buildings, have presented challenges for the community.

This report provides a series of policy recommendations that Addison can use to address these key issues. Recommendations include:

- Reuse and redevelopment of housing units to accommodate a diverse population.
- Exploring new housing options at key locations.
- Ensuring that Addison is open to all future residents.

Demographic Trends

Located in northeast DuPage County, the Village is surrounded by Bensenville, Bloomingdale, Elmhurst, Glendale Heights, Itasca, Lombard, Villa Park, and Wood Dale. Several pockets of unincorporated land exist within the Village, as well as between the Village and surrounding communities.

Addison has experienced slight population growth over the last decade. The Chicago Metropolitan Agency for Planning (CMAP) produced population and household projections as part of GO TO 2040, the seven-county region's comprehensive plan for sustainable prosperity.¹ These figures indicate that if GO TO 2040 is implemented throughout the region and if the Village capitalizes on existing assets, its population could rise to just over 46,000 by 2040, an increase of approximately 9,060 residents (Table 1).²

As a built-out community, Addison should consider how to best accommodate this projected growth. New mixed-use development in the proposed Town Center area and redevelopment of exiting units throughout the community offer opportunities to accommodate much of this growth, if desired.

¹ See GO TO 2040 at <http://www.cmap.illinois.gov/2040>.

² See the Appendix for more information about these projections.

Table 1. General statistics about Addison

	POPULATION	HOUSEHOLDS
2000 (Decennial Census)	35,914	11,649
2011 (American Community Survey [ACS])	36,954	12,000
Change, 2000-11	1,040	351
Change as %, 2000-11	2.9%	3.0%
GO TO 2040 Projection, 2040	46,008	14,358
Change, 2011-40	9,054	2,358
Change as %, 2011-40	24.5%	19.6%

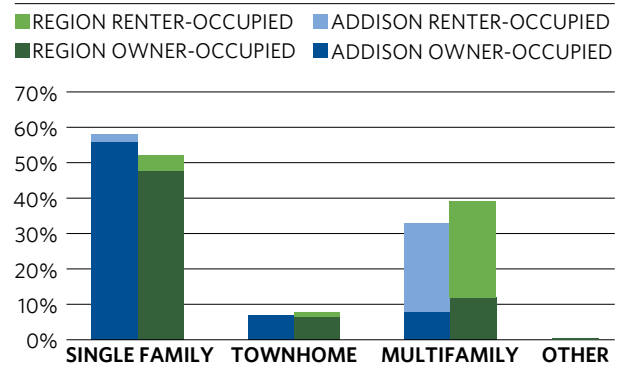
Source: U.S. Census and Chicago Metropolitan Agency for Planning GO TO 2040 projections.



Current Housing Market

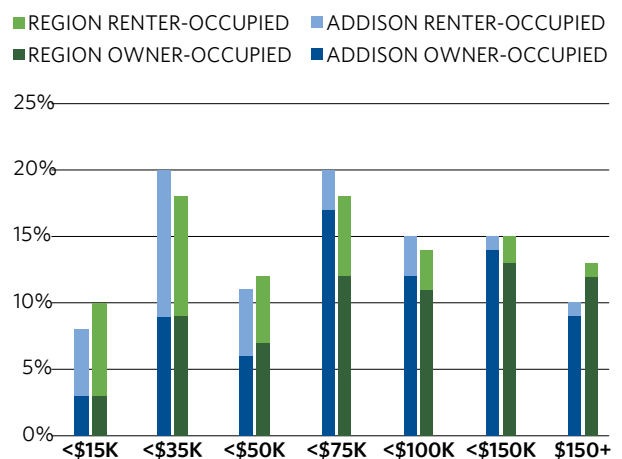
Though a strong commercial and industrial presence exists, Addison is predominantly a residential community. Almost 60 percent of Addison's housing stock is composed of owner-occupied single-family homes compared to just fewer than 50 percent for the CMAP region. Twenty seven percent of residents rent, and the majority reside in multifamily buildings. Many of Addison's multifamily structures are intermingled in commercial areas throughout the Village, while single-family stock exists in established residential neighborhoods. In Addison, as seen in many communities throughout the region, the number of residents who rent declines as income rises. Approximately 73 percent of Addison owners but only 14 percent of renters earn more than \$75,000 per year.

Figure 1. Addison housing type as a percentage of total occupied units by renter- or owner-occupied



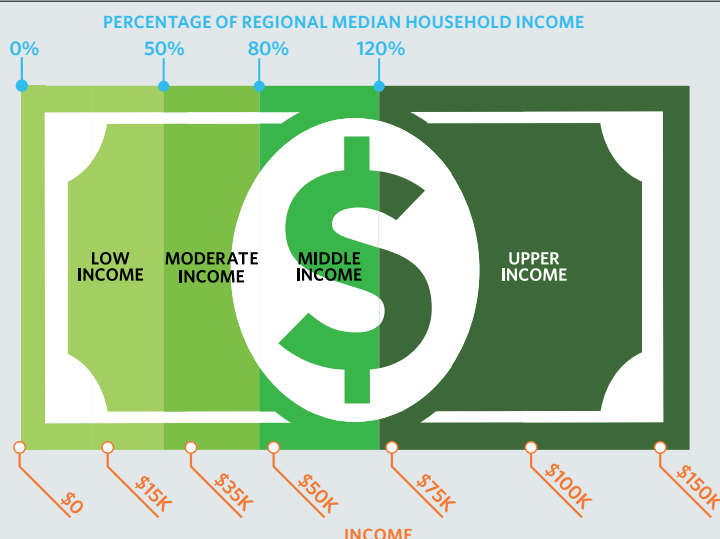
Source: U.S. Census Bureau (2007-11 American Community Survey).

Figure 2. Addison household income as a percentage of total occupied units by renter- or owner-occupied



Source: U.S. Census Bureau (2007-11 American Community Survey).

Income



While household income is discussed throughout the Homes for a Changing Region plan, it's important to understand some of the definitions behind phrases like "low-" and "moderate-income." The U.S. Department of Housing and Urban Development (HUD) has established definitions for how the relationship between an area's median income and the income of an individual household can define what is a low (less than 50 percent of regional median income), moderate (50 percent to 80 percent), middle (80 percent to 120 percent), and upper income household (120+ percent). By comparing each income group to the regional* median household income (\$61,045), readers can understand what constitutes low, moderate, middle, and upper income households.

Housing Affordability

Affordability is an essential element in understanding a local housing market. What constitutes “affordable housing” varies from household to household, as the measure is relative. An affordable housing unit is one that a family can own or rent for no more than 30 percent of its total income. This spending includes both housing (rent or mortgage) and housing-related costs, such as property taxes, insurance, and utilities. This time-tested standard is reflected broadly, from the underwriting standards of private lenders to data from the U.S. Census Bureau.

Over the last decade, rising housing costs grew much faster than incomes in the U.S., increasing the number of cost-burdened owner and renter households. Based on the affordability standard, more than a third of U.S. households live in housing that exceeds their means.³ In today’s market, static income, non-housing related debt, rising interest rates, and limited access to credit deter would-be buyers from entering the market. These issues have increased rental demand throughout the nation. Nationally, households earning between \$15,000 and \$29,000 per year accounted for almost 30 percent of renter growth, while the highest-income households accounted for nearly as large a share (23 percent) as lowest-income households.⁴

Affordability trends in Addison mirror regional and national trends. Cost-burdened owners, those paying more than 30 percent on housing expenses, increased from 27 percent in 2000 to 38 percent in 2011, while cost-burdened renters increased from 35 percent in 2000 to 58 percent in 2011. Forthcoming sections of this report will look at how demand across income groups is affecting the percentage of cost-burdened households.

³ Joint Center for Housing Studies. State of the Nation’s Housing 2014. (June, 2014). Harvard University.

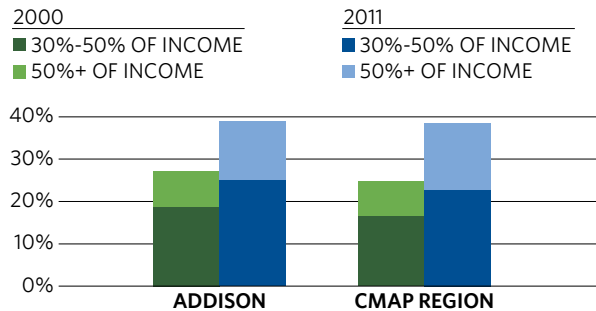
⁴ Joint Center for Housing Studies. State of the Nation’s Housing 2014. (June, 2014). Harvard University.

What is affordable housing?

- **“Affordable housing” is housing that costs no more than 30 percent of household income (including utilities, insurance, and taxes).**
- **“Unaffordable housing” is housing that costs between 30 percent and 50 percent of household income.**
- **“Severely unaffordable housing” is housing that costs more than 50 percent of household income.**

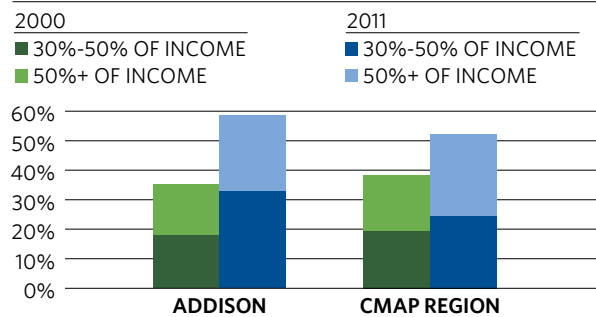


Figure 3. Addison percent of owner occupied households paying more than 30% of income on monthly owner costs



Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

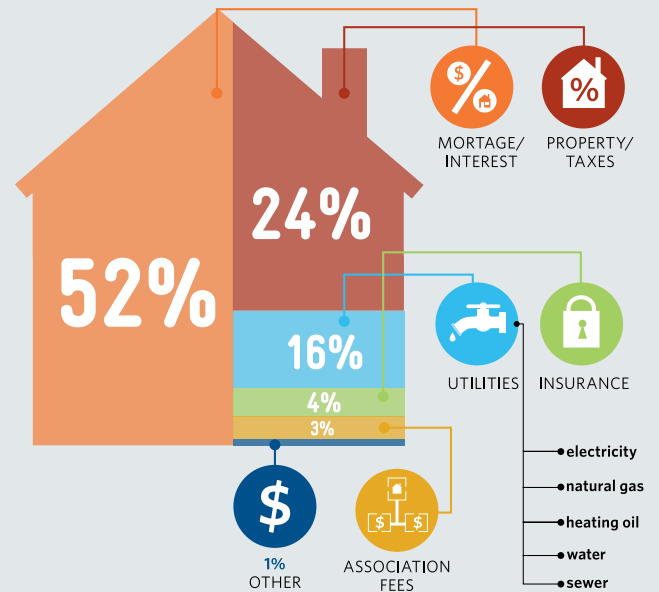
Figure 4. Addison percent of renter occupied households paying more than 30% of income on gross rent



Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

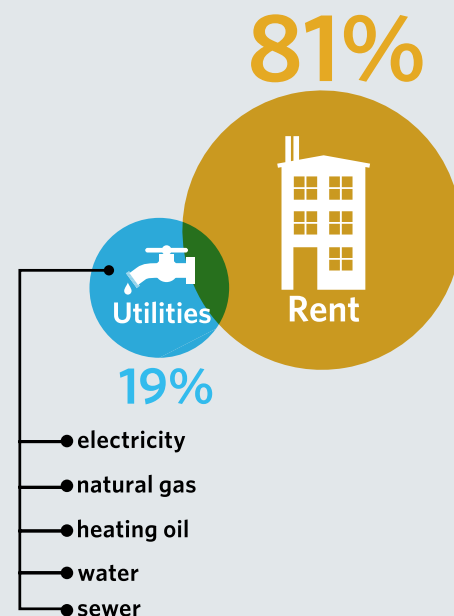
What is included in monthly owner costs?

Average monthly costs for renters in Chicago metropolitan area, 2009



What is included in gross rent?

Average monthly costs for renters in Chicago metropolitan area, 2009



Source: Chicago Metropolitan Agency for Planning analysis of the 2009 American Housing Survey (AHS).

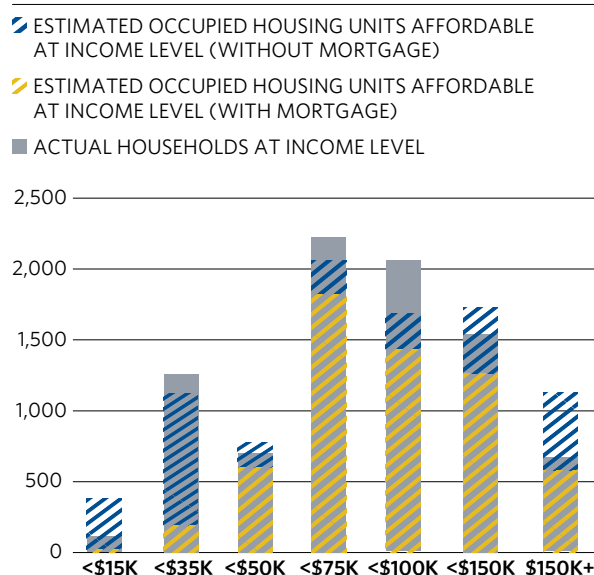
The 2009 AHS data includes Cook, DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will Counties in the metropolitan area.

Current Ownership Housing Market

Addison's current owner market is characterized by single-family homes with a small percentage of townhome and multifamily ownership. A significant percentage of the Addison population earning over \$75,000 owns a home in the Village. For those earning less than \$75,000, mortgage status becomes a crucial factor in the Addison owner market. For residents earning less than \$35,000 per year, ownership is often only an affordable reality when the household does not carry a mortgage, typically resulting in lower overall total housing cost for the owner. For households above the \$35,000 threshold, carrying a mortgage allows for greater housing options and income to pay non-mortgage related costs. Almost 52 percent of owners without a mortgage are over the age of 65; however, the cohort makes up only 17 percent of total owners.

Approximately 33 percent of Addison owners earn more than \$100,000. However, the number of occupied housing units affordable to this cohort is lower than the actual number of households at the income level. This explains an additional characteristic of the Addison ownership market — higher-income households choosing to pay less than 30 percent of their income on housing costs, essentially affecting the availability of affordable options for moderate- and lower-income households.

Figure 5. Addison comparison of owner household income with occupied units affordable at each income level



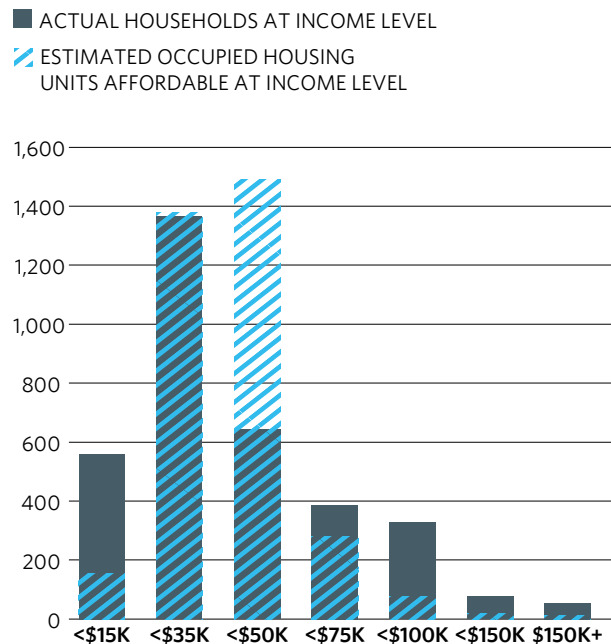
Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using ACS 2007-2011 inputs.



Current Rental Housing Market

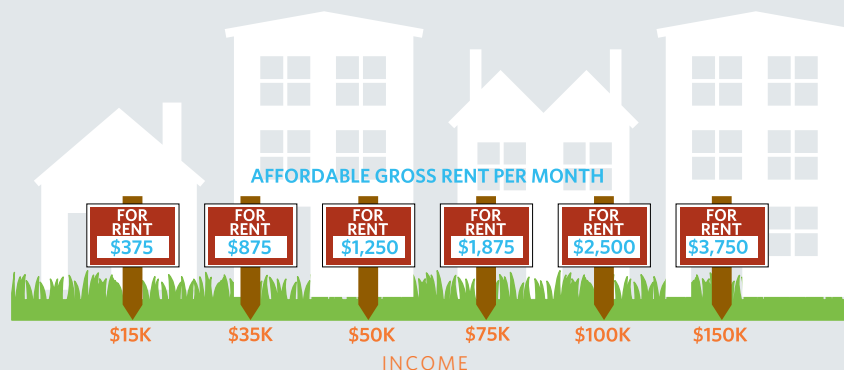
Almost 75 percent of Addison renters earn less than \$50,000, about 15 percent higher than the share of such renters in DuPage County as a whole. As previously discussed, many renters struggle with housing costs. The share of cost-burdened renters, much like the ownership market, is affected by higher-income households choosing to pay less than 30 percent of their income on rental costs, possibly occupying units that would be affordable to those making less than \$75,000.

Figure 6. Addison comparison of rental household income with occupied units affordable at each income level



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Translating incomes into rents



Applying the previously discussed concept that households should spend no more than 30 percent of income on housing costs, these gross rents are generally affordable at each of the associated income levels.

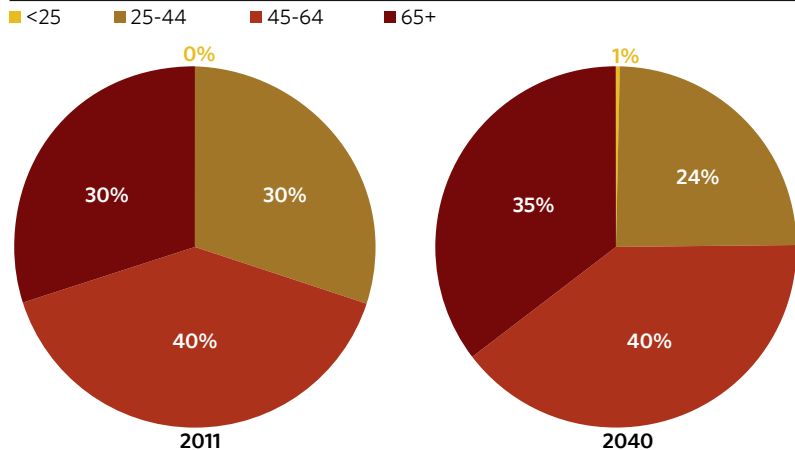
Source: Chicago Metropolitan Agency for Planning.

Projected Future Household Needs

CMAQ population and household projections indicate that the population in northeastern DuPage County could increase by 22,000 by 2040. Who are these people and what types of units will they demand? Blending together U.S. Census data, CMAQ's household and population projections for the year 2040, and national future housing preferences, some realistic estimates can be made of who will want to live in the subregion over the next 30 years.

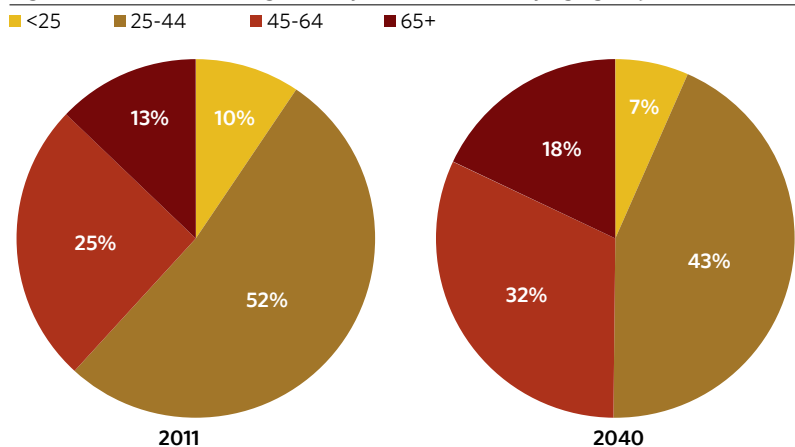
The number of households looking to own across the four communities in the subregional cluster — Addison, Bensenville, Villa Park, and Wood Dale — could grow by more than 4,300 over the next 25 years. This growth would occur across all income and age groups. That said, the existing supply of units for households earning more than \$75,000 in the subregion could be sufficient to accommodate anticipated demand by middle- and upper-income buyers. The current subregional housing stock would not meet projected future demand by owners earning less than \$75,000.

Figure 7. Northeast DuPage county owner demand by age group



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAQ GO TO 2040 household forecast inputs.

Figure 8. Northeast DuPage county renter demand by age group



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAQ GO TO 2040 household forecast inputs.

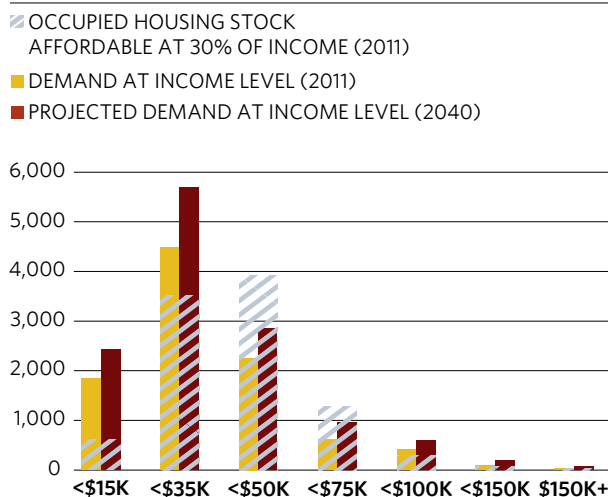


Similarly, the number of renters in the subregion could increase across all income segments by 2040, potentially adding approximately 3,000 rental households. The current rental stock in the subregion can meet projected growth among moderate- and middle-income renters, those earning between \$35,000 and \$75,000. Additional units in the subregion would be needed to meet the projected growth among low-income renters (those earning less than \$35,000) and upper-income renters (those earning more than \$75,000).

⁵ Hogan, Howard. Ortman, Jennifer. Velkoff, Victoria. An Aging Nation: The Older Population in the United States. U.S. Census Bureau. May 2014. <http://www.census.gov/prod/2014pubs/p25-1140.pdf>.

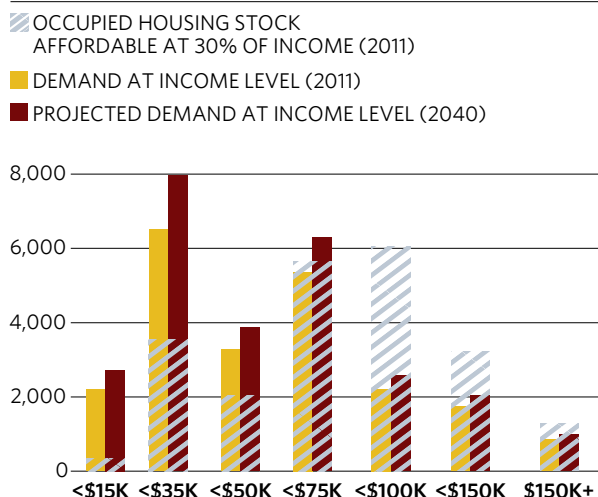
Almost all growth, regardless of whether homeowners or renters, would come from older households, particularly seniors. The U.S. Census Bureau expects the population aged 65 and older to increase significantly in the coming decade, almost doubling nationwide by 2050.⁵ Similar to communities throughout the region and the nation, Addison must consider how an aging population, soon entering senior years, will require changes in the existing housing stock and potential new housing types. Preparing for this increase will require thinking about how to build attractive and affordable housing for those approaching their senior years, including walkable mixed-use areas and unit rehabilitation options for those wanting to remain in their current homes.

Figure 9. Northeast DuPage county 2011 household and housing stock compared with 2040 renter demand



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Figure 10. Northeast DuPage county 2011 household and housing stock compared with 2040 renter demand

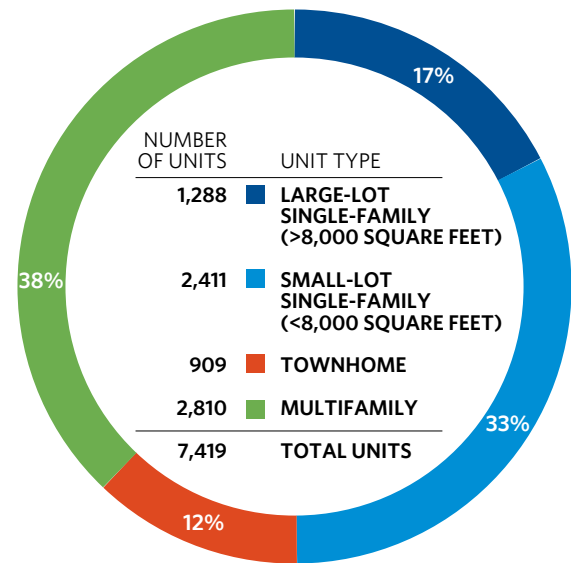


Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Housing Demand by Type of Unit

The following forecast of demand for additional housing in 2040 is based on the breakdown of projected future owners and renters in northeast DuPage County along with national estimates of future demand for four broad housing types. The approximately 7,400 housing units that could be added to the subregion include a mixture of large-lot and small-lot single-family homes along with townhomes and multifamily units. Over 70 percent of new units could be multifamily or small-lot single-family, with the remaining 30 percent being made up of denser housing types that may appeal to older owners and renters.

Figure 11. Northeast DuPage county future demand by unit type



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.



Capacity for Growth

⁶ See the Appendix for more information about the methodology.

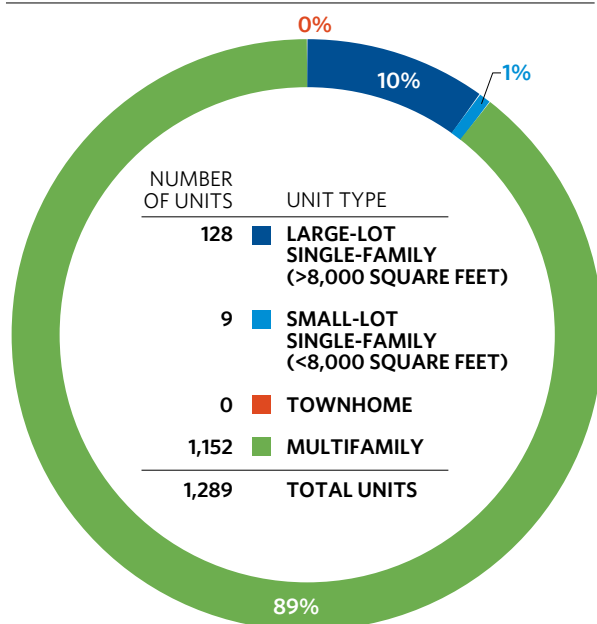
How well positioned is Addison to capture some of this subregional growth? Answering this question requires an understanding of the current local capacity for additional housing. This section reviews two key sources of capacity, development/redevelopment and vacancy, to understand how many units and what types of units could be created in Addison.⁶

Development/Redevelopment Analysis

The development/redevelopment analysis considers how Addison could grow over the next 25 years based on current land use regulations, development approvals, and key development sites. CMAP and Village staff calculated the total square footage of vacant and redevelopable land in and around the Village by reviewing DuPage County Assessor data. Then, Addison's current zoning and development standards were applied to those figures to calculate how many units could be built given the amount of vacant and redevelopable land within the various zoning districts.

As a built-out community, there are few opportunities for new development. Instead, this analysis revealed local capacity primarily through the redevelopment and reuse of existing sites. Some of the capacity for small- and large-lot single-family homes comes from the potential redevelopment of existing parcels in established residential areas. However, it is likely that based on current analysis, subregional demand for single-family units will far outweigh the projected capacity of the Village.

Figure 12. Addison maximum capacity by unit type



Source: Chicago Metropolitan Agency for Planning analysis of the Addison zoning ordinance and DuPage County assessor data.

Urban Design Focus Area

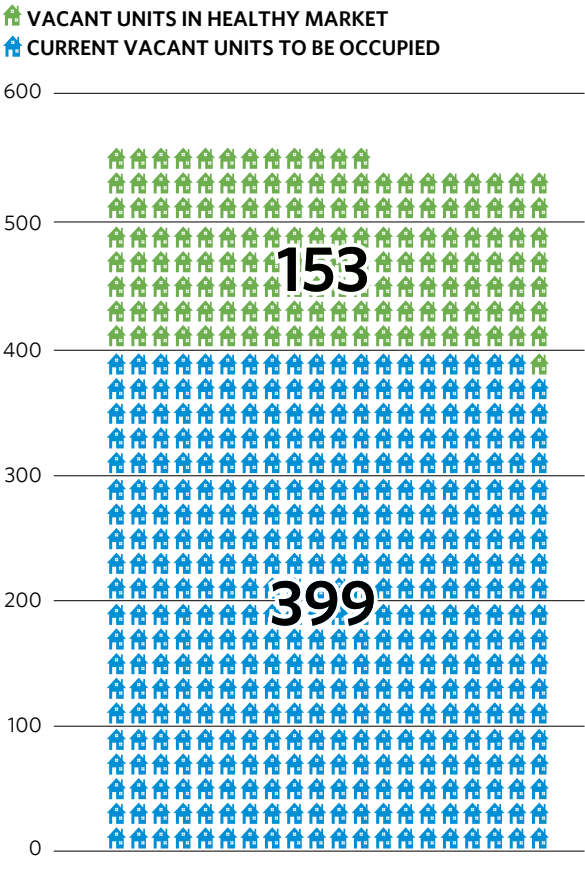
Vacancy Analysis

Because of the strength of the current housing market, many homes now vacant may soon be occupied, allowing people to find homes without building new units. According to 2007-11 American Community Survey estimates, Addison has approximately 550 vacant units, or about 4 percent of all homes in the Village. Given the number of local owner and rental units in a healthy housing market, the Village should only have approximately 400 vacant units, a vacancy rate of approximately 3.2 percent. Therefore, 150 currently vacant units could be occupied in the future as Addison grows and the market stabilizes.

The urban design focus area for this Homes project is 39 North Church Street. The entire site encompasses parcels at 39 North Church Street, 100 North Addison Road, and 96 West Moreland Avenue and is considered a cornerstone of the proposed Town Center Redevelopment Plan. The site has potential as a continuum of care senior living facility.

The site rendering shows opportunities for multifamily assisted senior living, multifamily independent senior living, and single-story senior independent living cottages. The site also includes outdoor recreation areas, parking for residents and visitors, and architectural and landscape design that complements the surrounding development.

Figure 13. Addison breakdown of current vacant units



Source: Chicago Metropolitan Agency for Planning analysis of American Community Survey 2007-11 data.

Addison Visualization Area (29 North Church Street)



Source: Chicago Metropolitan Agency for Planning.

*Note: Scale accuracy depends on printer type.



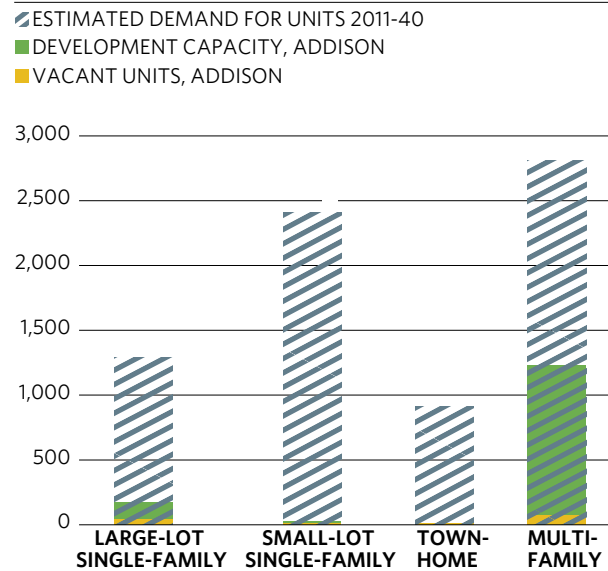
Source: Solomon Cordwell Buenz (SCB).

Conclusions and Recommendations

Through new development, redevelopment of existing units, and occupancy of vacant units, Addison can accommodate almost 20 percent of projected subregional growth. By comparison, Addison represents 37 percent of projected household growth for the Northeast DuPage cluster. This difference reflects the Village’s built-out nature and the importance of thinking carefully about land use decisions given scarce development capacity. Most local capacity helps address the subregional need for multifamily units, while providing far fewer options for single-family and townhome units. The following policy recommendations explore ways to better align local capacity with likely subregional demand and the Village’s own planning initiatives, allowing Addison to capture some subregional growth in a fashion consistent with previous planning efforts and reflective of the community’s vision.

Much of the projected subregional growth comes from households 45 and older, particularly seniors. This trend is consistent with local experiences; the majority of Addison’s single-family homeowners are over 55. With no dedicated senior housing facility in its boundaries, the Village should explore a range of senior options from independent to assisted living across a wide income spectrum to meet projected demand for senior housing. As senior developments are considered for the Village, those that meet the current senior demand but also have the potential to accommodate other demographics in the long term through visitability standards should be given priority. Realizing that the Village demographics will continue to change beyond 2040, Addison should provide a variety of housing options throughout the Village. While new housing options are important, many seniors will want to stay in their current home. Therefore, the Village should also develop “aging in community” information for residents, which would identify important modifications needed to improve accessibility, eliminate physical barriers, and create safe spaces.

Figure 14. Northeast DuPage county demand compared to Addison capacity type



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model, DuPage County Assessor data, and U.S. Census Bureau inputs.

Previous planning initiatives have highlighted the development of an Addison Town Center along Lake Street as a key priority for the Village. Market and economic issues of the last few years have contributed to standstills in the proposed development. However, Lake Street serves as the main commercial corridor for the Village of Addison. A large portion of the Village's non-residential development is also located along the corridor, including the Addison Public Library, Municipal Complex, and multiple free standing and strip commercial properties. This report's capacity analysis identified an abundance of potential for multifamily development in the B2 zoning district, the predominant district proposed in the Town Center redevelopment area. Perhaps at a smaller scale than originally intended, until a rebound of the market, Addison should pursue developing this corridor as a location for residential and mixed-use development, particularly to accommodate the projected demand of the future local ownership market (25-44 and 44-64 age cohorts) and the senior rental market, capitalizing on the potential to develop a walkable neighborhood close to community assets and amenities.

Issues with rental housing maintenance, especially among older, multifamily units were mentioned on numerous occasions during outreach with community stakeholders. As a home rule community, Addison has enacted and maintains a robust property inspection/code enforcement program and has implemented a Crime Free Multi-Housing Program and rental licensing program to address these issues.

What are visitability standards?

1. **Visitability refers to housing units designed in such a way that they can be lived in or visited by people who utilize wheelchairs, walkers, or have issues with steps.**
2. **Traditionally, a unit has met visitability standards when it includes:**
 - **One zero-step entrance**
 - **Doors with 32 inches of clear passage space**
 - **One bathroom on the main floor that accommodates a wheelchair**



Though well-intentioned, multifamily rental ordinances and programs can have unintended consequences, sometimes disproportionately affecting families with children, minorities, and victims of domestic violence through their application. Therefore, the Village should review its existing crime-free rental ordinance to ensure that it meets current standards for best practice, including:

- Offering protections and methods of redress for tenants and property owners.
- Ensuring that ordinances allow the victims of crime the option of remaining on a lease.
- Permitting that an arrest may be grounds for the eviction of the domestic violence perpetrator only.

The Village should ensure the Village Housing Manual is updated and relevant to address issues throughout the Village. The Village should consider intertwining reoccurring events (license renewal, crime-free trainings etc.) with Tenant and Landlord Commission meetings to foster involvement and awareness from harder to reach property owners.

A key component for any community seeking to maintain an efficient and effective housing market is ensuring that local housing and service providers show openness to current and future residents of all backgrounds. Addison can continue fostering openness throughout the Village by:

- Ensuring that the Statement of Welcome and other new resident information on the Village website are available in print versions in English, non-English language, and for those with sight or hearing impairments at key locations in the Village.
- Providing residents with a system to communicate about local issues. The Addison website provides a way for residents to submit general inquiries via email and a list of Village contacts for various departments. What does not appear to be provided via the website is information on how residents can file code enforcement or housing discrimination complaints. Addison should consider options for making this communication option available to all residents via the Village website.



- Maintaining Village Advisory Commissions including the Citizens Advisory Council (CAC) and Cultural Arts Development Commission (CADC). A critical component of fostering openness is intentionally seeking the involvement of community members from all backgrounds. Development of a Community Relations Commission (CRC) or encouraging joint programming and diverse representation of the community across the CAC and CADC are proactive methods to demonstrate openness.
- Making sure that multifamily housing meets both the design standards of the Illinois Accessibility Code (IAC) and the Fair Housing Act. Statewide, the IAC requires that new residential housing be accessible to persons with disabilities. Under the IAC, prior to issuing permits, municipalities must evaluate whether the designs comply with the IAC. However, municipalities are not obligated to assess whether the plans comply with the federal Fair Housing Act under the IAC. The federal law requires that multifamily housing with four or more units include basic attributes of accessibility (e.g., accessible entrances, accessible routes, accessible kitchens and bathrooms, and accessible common areas).

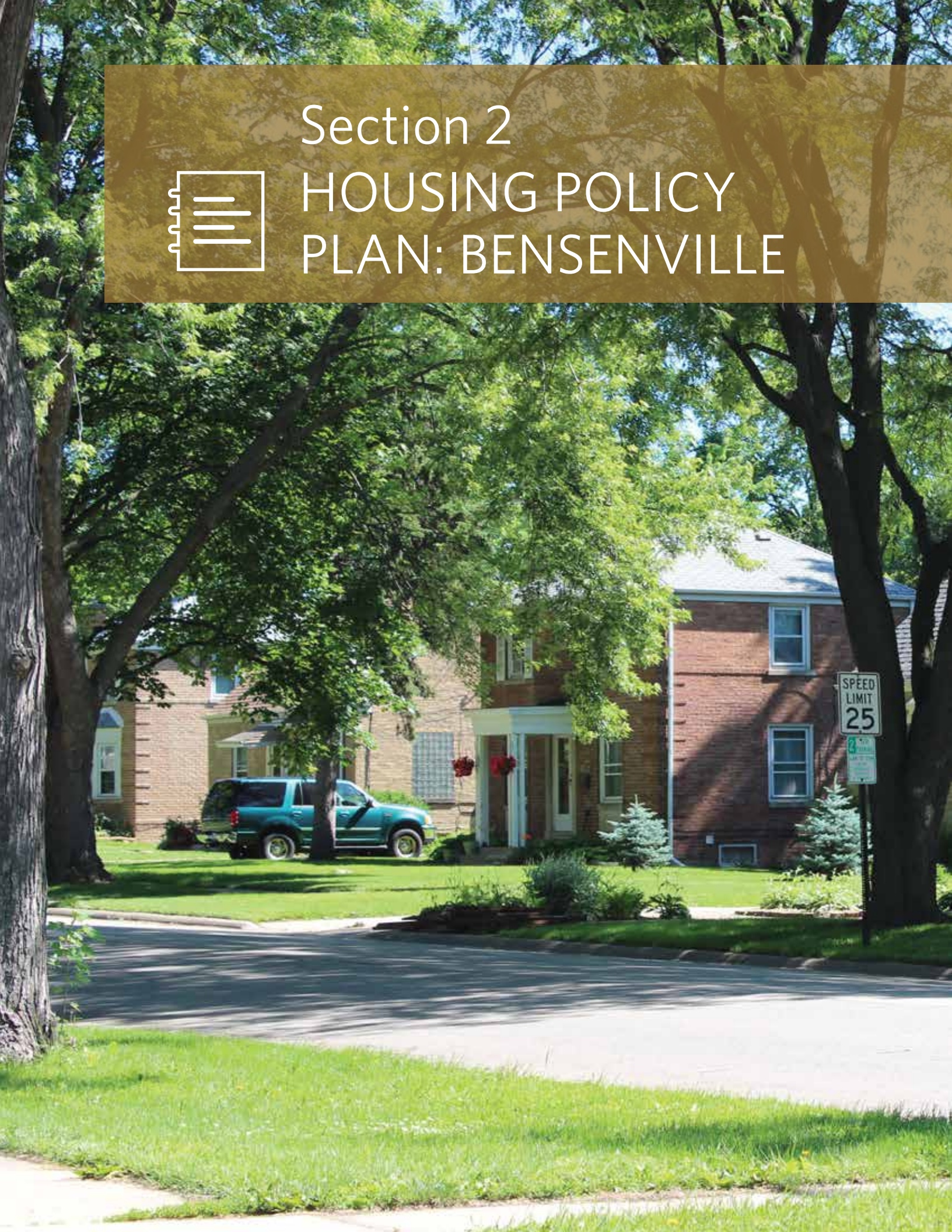
Addison officials, stakeholders, and residents have consistently been committed to the growth and success of the Village. Participation in the Homes for a Changing Region project showcases the commitment to consistently evaluate community assets and infrastructure.

The recommendations of this report are intended to support the implementation of previous plans while also informing any future processes, ultimately striving to maintain a robust housing market and engaged community.

Section 2



HOUSING POLICY PLAN: BENSENVILLE





Project Summary

With a prime location near major job centers and regional transportation assets, good schools, and strong recreational attractions, Bensenville is in an excellent position to plan its future growth. While essentially built-out, it has significant redevelopment opportunities that can accommodate future housing demand.

While Bensenville has marketed its strengths to existing and potential residents and businesses well, additional opportunities remain to attract new residents to the community.

Because it is a built-out community, redevelopment and reuse in Downtown Bensenville and along Irving Park Road will be key for accommodating future growth in Bensenville, along with opportunities presented by the Elgin-O'Hare Western Access Initiative.

This report provides a series of policy recommendations that Bensenville can use to address these key issues. Recommendations include:

- Implementing recent planning efforts, which include initiatives to focus redevelopment in key areas throughout the community.
- Piloting innovative housing programs to help accommodate projected population growth, particularly by low-income seniors.
- Exploring regulatory best practices to maintain and monitor an aging rental stock.
- Ensuring that Bensenville is open to all future residents.

Demographic Trends

Located in the northeastern corner of DuPage County, the Village of Bensenville is bordered by Chicago O'Hare International Airport and Franklin Park to the east, Elmhurst to the south, Wood Dale to the west, and Elk Grove Village to the north. Most unincorporated land around the Village is located to the west.

Bensenville lost more than 2,000 residents over the past 11 years (Table 1), due in large part to the acquisition of 665 homes under the O'Hare Modernization Program. The Chicago Metropolitan Agency for Planning (CMAP) produced population and household projections as part of GO TO 2040, the seven-county region's comprehensive plan for sustainable prosperity through mid-century and beyond.⁷ These figures indicate that if GO TO 2040 is implemented and if the Village takes advantage of its numerous assets, its population could rise to 23,824 in 2040, an increase of 5,287 residents or 1,248 households.⁸ Such an increase would require roughly 1,500 additional dwelling units.

With extremely limited options for new development, Bensenville should consider how to accommodate this growth. New development around the Metra station combined with redevelopment along arterials offers the potential to accommodate much of it, if desired. While any decisions regarding if and how to grow are local, the projected demand bodes well for strength of the Village's long-term housing market.

⁷ See GO TO 2040 at <http://www.cmap.illinois.gov/2040>.

⁸ See the Appendix for more information about these projections.

Table 1. General statistics about Bensenville

	POPULATION	HOUSEHOLDS
2000 (Decennial Census)	20,703	6,885
2011 (American Community Survey [ACS])	18,537	6,460
Change, 2000-11	-2,166	-425
Change as %, 2000-11	-10%	-6%
GO TO 2040 Projection, 2040	23,824	7,708
Change, 2011-40	5,287	1,248
Change as %, 2011-40	29%	19%

Source: U.S. Census and Chicago Metropolitan Agency for Planning GO TO 2040 projections.

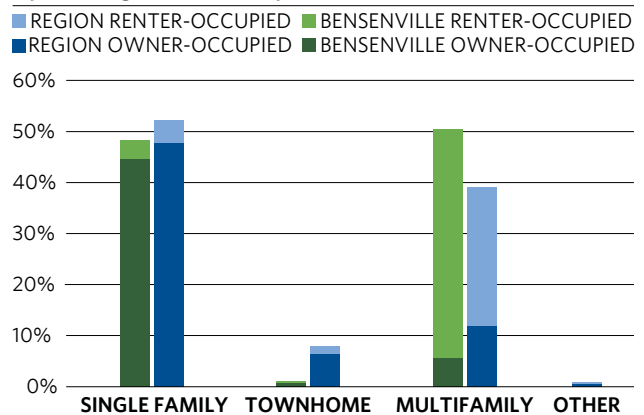


Current Housing Market

Since its beginnings as a rural farming community and a railroad town officially incorporated in 1884, Bensenville has been and remains a village with both a strong residential community and a significant industrial base. Bensenville's housing stock is almost evenly divided between single-family homes and multifamily units, with the former typically occupied by owners and the latter by renters. Most of the Village's multifamily structures are located along or near York Road.

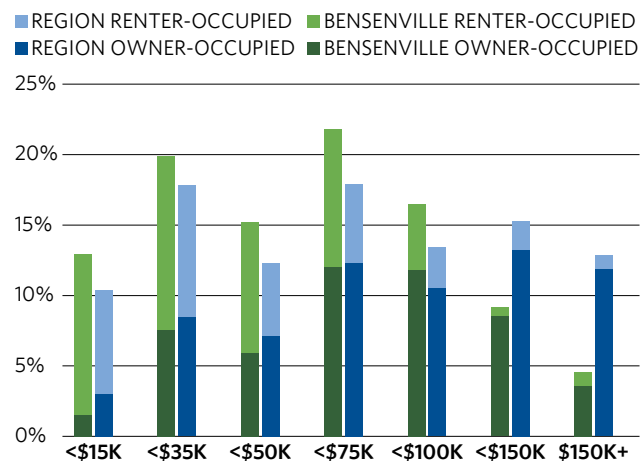
As found in communities throughout the region, the share of residents who rent falls as income rises. For Bensenville, the sharp change is at the \$75,000 threshold; over 80 percent of local renter households earn less than this amount.

Figure 1. Bensenville housing type as a percentage of total occupied units



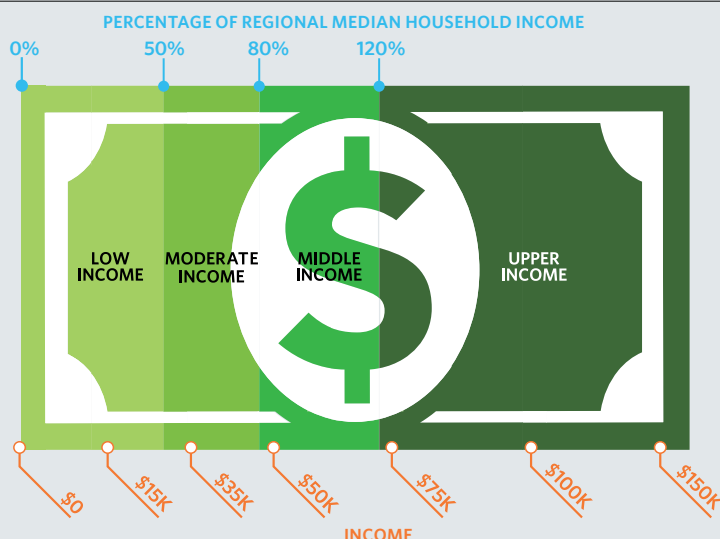
Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

Figure 2. Bensenville household income as a percentage of total occupied units by renter- or owner-occupied



Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

Income



While household income is discussed throughout the Homes for a Changing Region plan, it's important to understand some of the definitions behind phrases like "low-" and "moderate-income." The U.S. Department of Housing and Urban Development (HUD) has established definitions for how the relationship between an area's median income and the income of an individual household can define what is a low (less than 50 percent of regional median income), moderate (50 percent to 80 percent), middle (80 percent to 120 percent), and upper income household (120+ percent). By comparing each income group to the regional* median household income (\$61,045), readers can understand what constitutes low, moderate, middle, and upper income households.

Housing Affordability

⁹ Joint Center for Housing Studies. State of the Nation's Housing 2014. (June, 2014). Harvard University.

One of the most essential elements in understanding local housing dynamics is affordability. An affordable housing unit is one that a family can own or rent for no more than 30 percent of its total income. What constitutes “affordable housing” varies from household to household, as the measure is relative. This spending includes both housing (rent or mortgage) and housing-related costs, such as property taxes, insurance, and utilities. This time-tested standard is reflected in everything from the underwriting standards of private lenders to data from the Census Bureau.

Over the last decade, rising housing costs accelerated far faster than incomes in the U.S. throughout, increasing the number of cost-burdened households to 41 million in 2012.⁹ Since the recession, affordability issues have persisted despite declines in home values and mortgage rates due in part to declining incomes, slow employment growth, and stringent credit requirements.

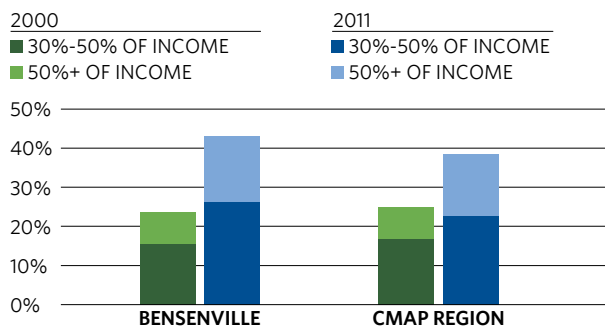
Affordability in Bensenville mirrors the regional and national trends of the past eleven years. The share of owners who are cost-burdened nearly doubled, increasing from 23 percent (or approximately 840 owners) in 2000, to 43 percent (or approximately 1,320 residents) in 2011. Renters were impacted significantly as well, with the share of cost-burdened renters rising from 29 percent (or approximately 870 residents) in 2000 to 54 percent (or approximately 1,560 residents) in 2011. The greatest increase among both owners and renters was among severely cost-burdened households. The share of severely cost-burdened owners doubled, and the share of severely cost-burdened renters increased by a factor of 2.5.

What is affordable housing?

- “Affordable housing” is housing that costs no more than 30 percent of household income (including utilities, insurance, and taxes).
- “Unaffordable housing” is housing that costs between 30 percent and 50 percent of household income.
- “Severely unaffordable housing” is housing that costs more than 50 percent of household income.

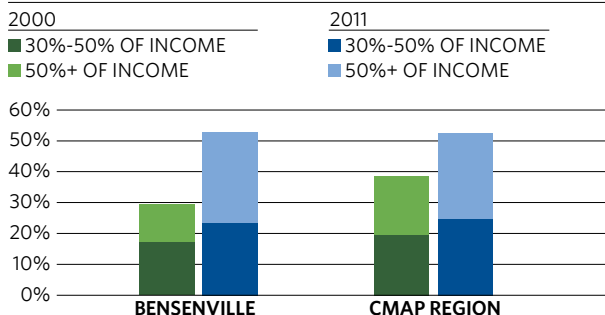


Figure 3. Bensenville percent of owner occupied households paying more than 30% of monthly owner costs



Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

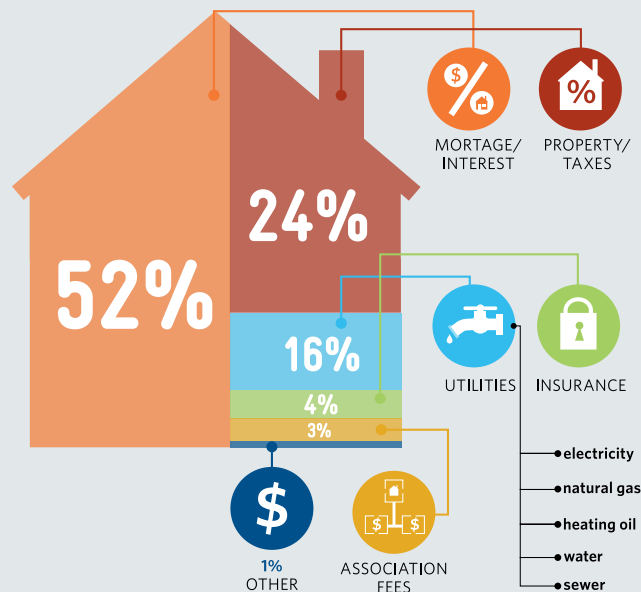
Figure 4. Bensenville percent of renter occupied households paying more than 30% of income on gross rent



Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

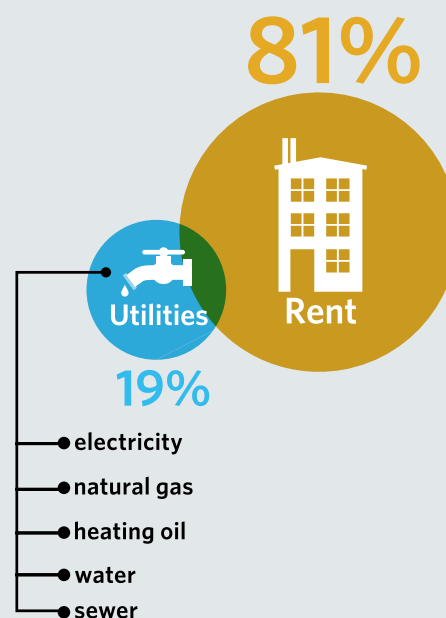
What is included in monthly owner costs?

Average monthly costs for renters in Chicago metropolitan area, 2009



What is included in gross rent?

Average monthly costs for renters in Chicago metropolitan area, 2009



Source: Chicago Metropolitan Agency for Planning analysis of the 2009 American Housing Survey (AHS).

The 2009 AHS data includes Cook, DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will Counties in the metropolitan area.

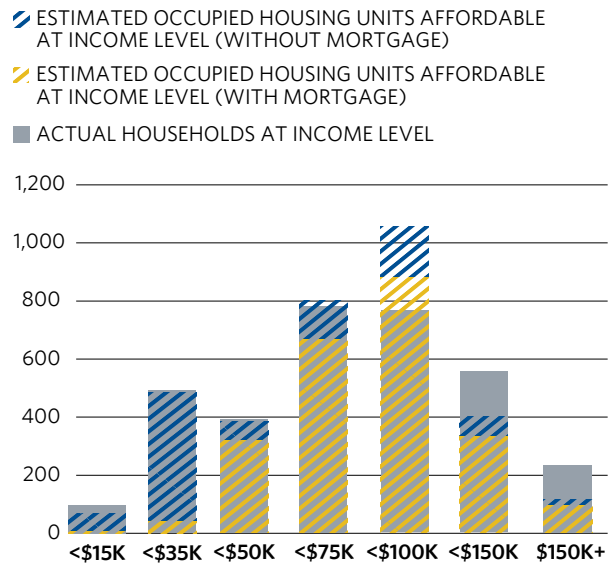
Current Ownership Housing Market

Bensenville has a significant supply of units affordable to middle-income homeowners. A small supply shortage exists for households earning less than \$15,000, with a larger shortage existing for households whose incomes are above \$100,000. These higher earning households are likely living in less expensive units and spending less than 30 percent of their income on housing costs.

Unit affordability depends greatly on whether an owner carries a mortgage, since mortgage and interest payments make up approximately 56 percent of the average regional owner's monthly housing costs. Nevertheless, Bensenville offers housing stock affordable even to owners who carry a mortgage.

The likelihood of owning a home with or without a mortgage also depends in part on age. Seniors represent nearly 60 percent of homeowners without a mortgage and likely represent a significant portion of homeowners living in the Village's lower-cost, unmortgaged housing units. As these unmortgaged units are sold, many will no longer be affordable to low- and moderate-income households.

Figure 5. Bensenville comparison of owner household income with occupied units affordable at each income level



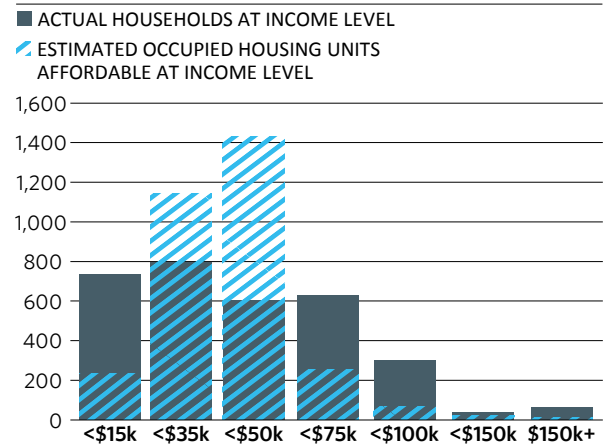
Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 inputs.



Current Rental Housing Market

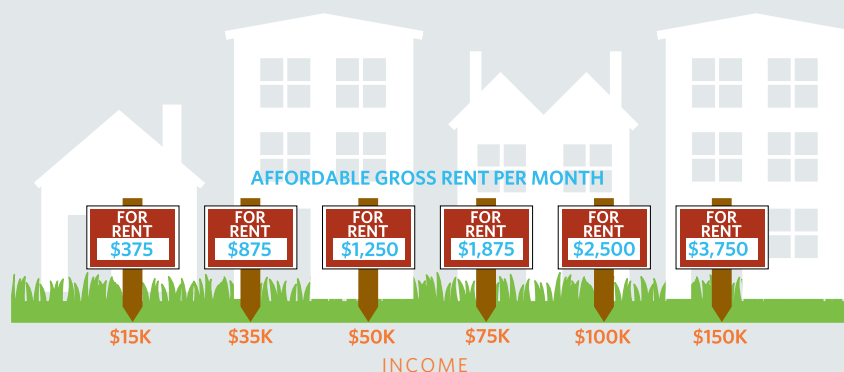
Bensenville has an oversupply of rental units affordable to households earning \$35,000 to \$50,000. Shortages in affordable rental stock exist for those earning less than \$15,000 or more than \$50,000 per year. The shortage of units affordable to households earning more than \$50,000 and less than \$15,000 suggests that higher earning households are likely living in less expensive units and spending less than 30 percent of their income on housing costs. Concurrently, lower earning households are spending more than 30 percent of their income on housing costs and living in more expensive units.

Figure 6. Bensenville comparison of rental household income with occupied units affordable at each income level



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 inputs.

Translating incomes into rents



Applying the previously discussed concept that households should spend no more than 30 percent of income on housing costs, these gross rents are generally affordable at each of the associated income levels.

Source: Chicago Metropolitan Agency for Planning.

Projected Future Housing Needs

Proactive housing planning needs to take into account those who might live in the community in the future. Blending together Census data, CMAP's local household and population projections for the year 2040, and national future housing preferences, some realistic estimates can be made of who will want to live in the Village over the next 30 years. The question remains, what types of housing would be necessary to meet the needs of current and future residents?

Future Ownership Needs

The number of households looking to own in Bensenville could grow by nearly 590 over the next 25 years. Increased demand is expected at all income levels, particularly among households earning between \$15,000 and \$35,000. It should be noted that families or individuals in this income range may find it difficult to purchase a home unless they have significant existing assets or participate in non-traditional ownership models, some which are offered by non-profit organizations throughout DuPage County. Based on Bensenville's current supply, units affordable to households earning above \$75,000 would be sufficient in meeting projected growth; shortages would exist for all other income groups.

Projected shortfalls in supply for low- and moderate-income households could further increase the number of cost-burdened owners, as buyers attempt to purchase homes affordable to middle- and upper-income households. For households earning less than \$15,000, the financial realities of property acquisition, construction costs, and financing will make ownership very difficult.

The age groups projected to drive growth play an important role in understanding the types of housing likely to be sought by future owners. Seniors are expected to significantly drive future demand, particularly at the lowest income levels. As the population grows and ages, approximately 70 percent of added homeowners will be older than 65. Like communities throughout the region and the nation, Bensenville must consider how an aging population will require changes to the existing housing stock and potentially new housing types. Managing this increase will require thinking about how to build new housing attractive to seniors, ideally in walkable, transit-friendly, mixed-use areas, and how to rehabilitate existing units for those who want to remain in their homes. This growth also underlines the importance of considering multi-generational housing options, a type of unit of interest to many current residents.

Bensenville could also gain a significant number of younger baby boomers (owners ages 45 to 64) and lose a small number of younger households (25 to 44) in the next 30 years.

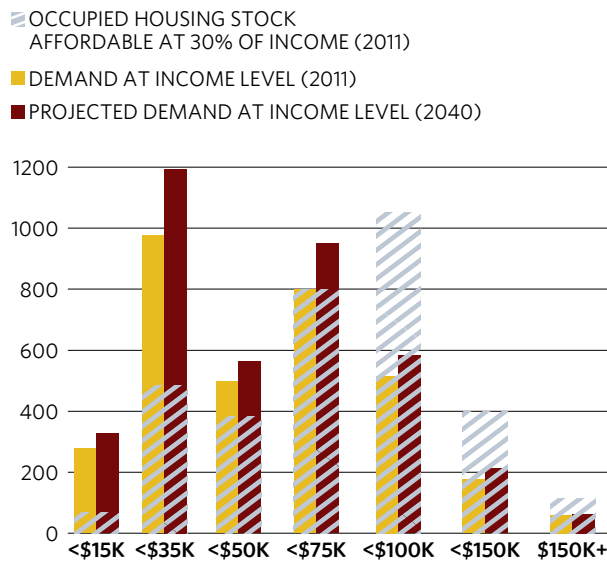
Future Rental Needs

Over the next quarter century, the number of households looking to rent in Bensenville could grow by over 950. These households will come from across the income spectrum, though they will predominantly earn less than \$75,000. The greatest increase will come from households earning less than \$35,000.

These new renters will mostly likely be older, either 45-65 or 65-plus. This demand indicates a potential market for more rental options that serve low-, moderate-, and middle-income families. Without additional rental options, there is the potential for further increases in the number of cost-burdened renters. The Village should also consider future rental housing proposals in light of whether it feels that the current rental stock responds well to the requirements of older renters or whether new housing types will be needed.

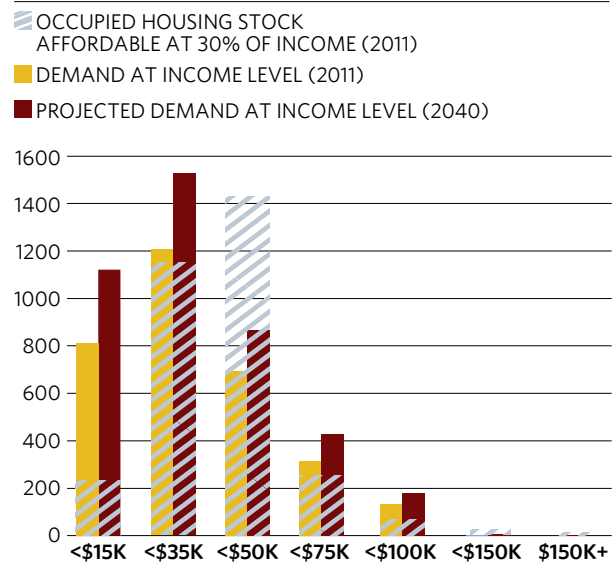


Figure 7. Bensenville 2011 households and housing stock compared with 2040 owner demand



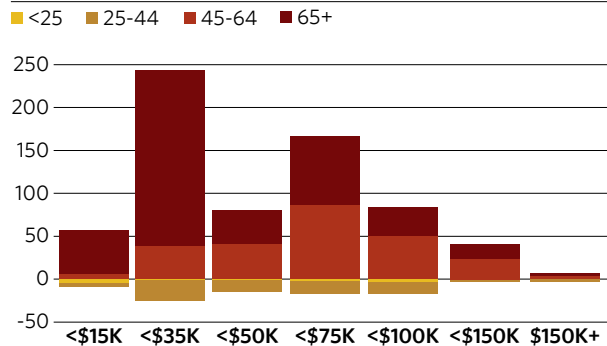
Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Figure 9. Bensenville 2011 households and housing stock compared with 2040 renter demand



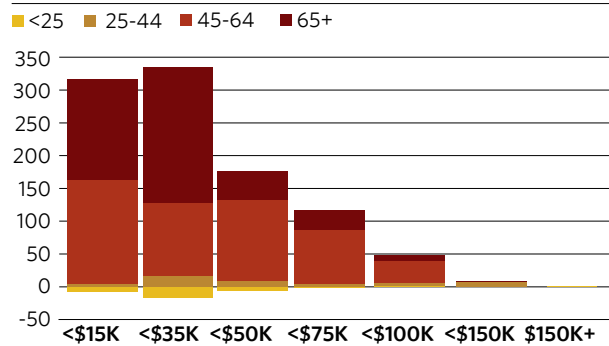
Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Figure 8. Bensenville 2011-40 change in owner demand by age and income



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Figure 10. Bensenville 2011-40 change in renter demand by age and income



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Housing Demand by Type of Unit

The following forecast of demand for additional housing units in 2040 is based on the breakdown of projected future owners and renters in Bensenville along with national estimates of future demand for four broad housing types. This “balanced housing profile” shows demand for 1,562 additional units between now and 2040.¹⁰

Of the additional units, 244 would be large-lot single family homes. The additional 298 small-lot single-family homes, 124 townhomes, and 896 multifamily units demonstrate the demand for denser housing types driven by the increasing number of low- and middle-income seniors along with the working-age rental population.

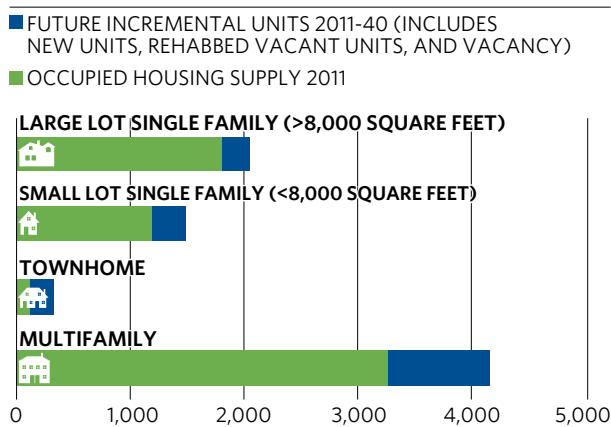
¹⁰ Note that this figure is higher than the projected increase in households between 2011 and 2040 (3,231) because of the inclusion of potential future vacant units. See the Appendix for more information about the methodology.

¹¹ See the Appendix for more information about the methodology.

Capacity for Growth

Forecasted population and household growth is only one-half of the equation in considering future housing needs. As a community with numerous assets, it is understandable why many people want to live in Bensenville now and in the future. To plan for future households and housing, it is also important to look at capacity. To understand the Village’s ability to accommodate projected growth, two key sources of capacity were reviewed: development/redevelopment and vacancy.¹¹

Figure 11. Bensenville future balanced housing profile



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

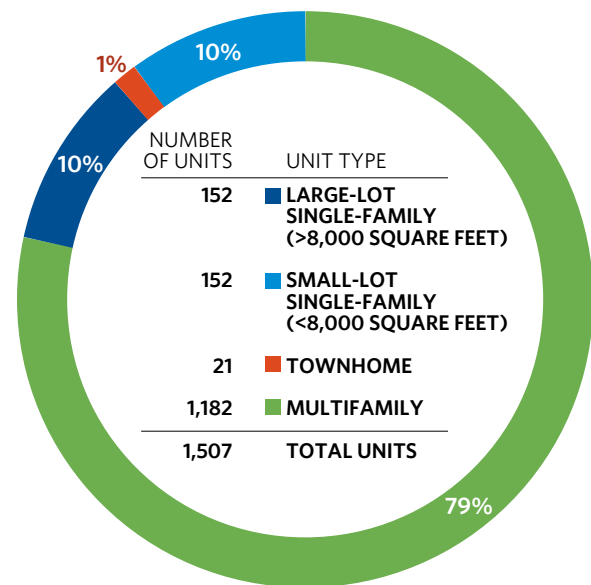


Development/ Redevelopment Analysis

The development/redevelopment analysis considers how Bensenville could grow over the next 30 years based on current land use regulations, development approvals, and key development sites. CMAP and Village staff calculated the total square footage of vacant and redevelopable land in the Village by reviewing DuPage County Assessor data. Bensenville's current zoning and development standards were then applied to those figures to calculate how many units could be built given the amount of vacant and redevelopable land within the various zoning districts. This analysis did not include the capacity for land in the Village's planning area that could be later annexed.

As a built-out community, there are few opportunities for new development. Instead, this analysis revealed capacity for future local development primarily through redevelopment and reuse of existing units. Much of the capacity for small- and large-lot single-family homes comes from the potential redevelopment of existing parcels in older residential areas. Multifamily capacity comes primarily from redevelopment opportunities in the downtown area and along Irving Park Road. Based on this analysis, the Village has the capacity for approximately 1,507 additional dwelling units compared to the 1,563 units that would be needed should the Village decide to plan for the estimated increase in its population possible by 2040. Combined, this capacity accommodates over 95 percent of the forecasted household growth.

Figure 12. Bensenville maximum capacity by unit type



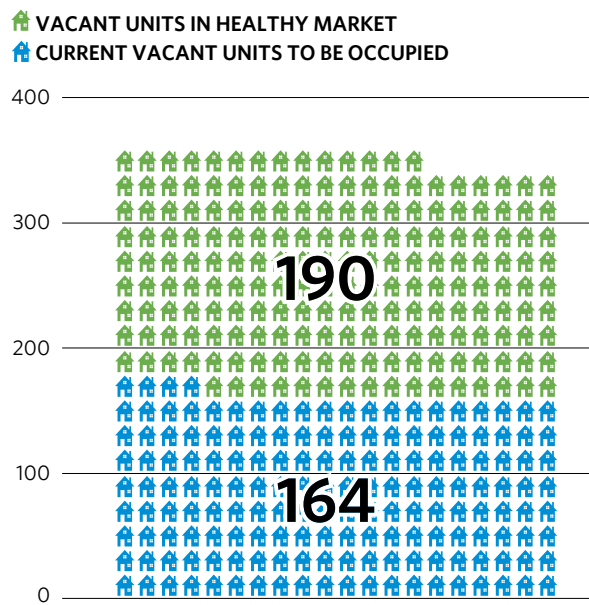
Source: Chicago Metropolitan Agency for Planning analysis of the Bensenville zoning ordinance and DuPage County assessor data.

Vacancy Analysis

Because of the strength of the current housing market, many homes now vacant may soon be occupied, allowing people to find homes without building new units. According to 2007-11 ACS estimates, Bensenville has approximately 538 vacant units, or about 7.7 percent of all homes in the Village. Normal long-term vacancy rates for a strong community are 7.4 percent among rental units and 1.5 percent among owner-occupied units.¹² Given the number of local owner and rental units and a healthy housing market, the Village should only have approximately 307 vacant units, a vacancy rate of approximately 4.4 percent. Therefore, 231 currently vacant units could be occupied in the future as Bensenville grows and the market stabilizes. This capacity would allow the Village to accommodate approximately 15 percent of projected growth.

¹² Belsky, E., Bogardus Drew, R., McCue, D., Projecting the Underlying Demand for New Housing Units: Inferences from the Past, Assumptions about the Future. (November 2007). Joint Center for Housing Studies, Harvard University. <http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/w07-7.pdf>.

Figure 13. Bensenville breakdown of current vacant units



Source: Chicago Metropolitan Agency for Planning analysis of American Community Survey 2007-11 data.

Urban Design Focus Area

Input during the Homes process from both the community and Village staff identified parcels at 101-103 West Main Street as an urban design focus area. The vacant lots located in downtown Bensenville, were identified as a potential site for a new multifamily residential development. The rendering brings together recommendations from the Village's recently completed Comprehensive Plan, including increased housing options downtown, with forecasted multifamily housing demand from this Homes for a Changing Region report. The rendering highlights a green roof and rooftop outdoor space while also taking into consideration at grade parking options and landscape design elements.

Bensenville Visualization Area (101-103 West Main Street)



Source: Chicago Metropolitan Agency for Planning.

*Note: Scale accuracy depends on printer type.



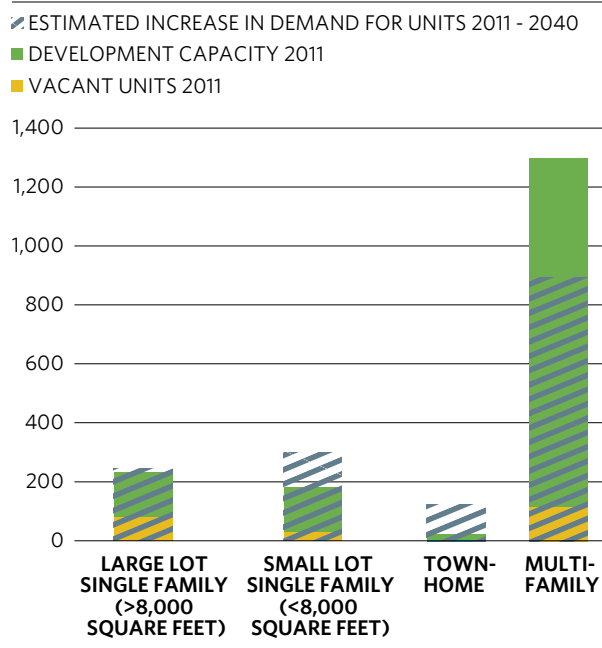
Source: Solomon Cordwell Buenz (SCB).

Conclusions and Recommendations

Between capacity available through limited new development potential, redevelopment, and vacancy, it is anticipated that Bensenville can accommodate all projected growth. While the Village's current capacity provides little growth for large-lot and small-lot single-family housing or for townhomes, the Village does have the capacity to meet the increased future demand for multifamily units. Yet, does the distribution of current capacity — both in terms of housing type and geographic location — reflect the way that Bensenville wants to accommodate such growth?

The following policy recommendations explore ways to better align this capacity with the housing types and locations demanded by projected future population, as well as the Village's own planning initiatives, allowing Bensenville not just the ability to accommodate growth, but to do so in a manner that reflects the vision of the community.

Figure 14. Bensenville demand versus vacancy and capacity by housing type



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model, DuPage County Assessor data, and U.S. Census Bureau inputs.

Redevelopment

In order to meet projected growth, the Village will need to build approximately 1,330 to 1,560 new units, depending on how much growth is accommodated by the re-occupancy of currently vacant units. Much of this growth is likely to be spurred by the Elgin O'Hare Western Access initiative (EOWA). As discussed in the Village's Comprehensive Plan, the 2013 AECOM Comprehensive Economic Development Strategy (CEDS) Study projected that the EOWA could spur the construction of 700 to 1,100 new units.

Given that Bensenville has a limited amount of vacant land, the Village will need to build higher-density units in strategic locations in order to meet demand. Higher-density, new developments will also help the Village meet the significant demand for multifamily housing options. Units should be designed to meet the needs and price points of diverse occupants, particularly seniors. Near-term redevelopment efforts should focus on downtown, while mid- and longer-term efforts should be focused on Irving Park Road, as described in the Village's Comprehensive Plan. As discussed in the Plan, the Village may need to revise the zoning ordinance and map to allow for this type of development in these locations.

Creating a vibrant downtown with retail, restaurants, and entertainment opportunities is a priority for the Village. Increasing the downtown population by developing additional, higher density residential units in the area will be a key strategy for achieving this goal, as significant foot traffic is necessary to support downtown business. As stated above, the Village may have to update its zoning ordinance and map to allow for an increase in permissible density in the area.

Furthermore, community input gathered during the Homes process reaffirms interest in promoting transit-oriented development and fostering mixed-use and retail in the downtown area. Over 50 percent of survey respondents indicated they would like to see this sort of development in their neighborhood, with many participants also noting these preferences in community mapping exercise. Additionally, community input affirms the preference of denser housing types for seniors and young people, the chief demographic groups likely to prefer and/or benefit from a walkable, transit-accessible, downtown environment.

What are visitability standards?

1. Visitability refers to housing units designed in such a way that they can be lived in or visited by people who utilize wheelchairs, walkers, or have issues with steps.
2. Traditionally, a unit has met visitability standards when it includes:
 - One zero-step entrance
 - Doors with 32 inches of clear passage space
 - One bathroom on the main floor that accommodates a wheelchair



There are a number of strategically located vacant and/or underutilized parcels in the downtown area. The Village's first priority should be to focus redevelopment efforts on the following "gateway" parcels that are concentrated around the Metra station:

- The vacant parcel on the northwest corner of Center Street and Main Street. (Identified as an Urban Design area for the purposes of this Homes for a Changing Region project)
- The Village-owned parking lots and Metra parking lot located south of the Metra station, between Center Street and Addison Street.
- The vacant parcel off Green Street, between Addison Street and Mason Street.

These parcels should be targeted for multifamily residential or mixed-use development in which residential and commercial uses are mixed in the same building or are in close proximity. Residential uses should be compact and could include medium density residential uses (townhomes and multifamily buildings of up to six units per building) and multifamily residential uses (condominiums and apartment buildings containing more than six units per building).

The Village's second priority should be to redevelop the vacant and/or underutilized parcels on or near Irving Park Road, Bensenville's primary east-west thoroughfare. This recommendation is supported by the community input obtained through the Homes and Comprehensive Plan planning processes, which emphasized redeveloping the corridor to improve its appearance, address flooding issues, support existing retail and residential development, and allow additional development of this type.

The Village should focus residential redevelopment efforts on the following sites, which, as indicated in the Comprehensive Plan, will be part of broader commercial and open space redevelopment efforts and stormwater management initiatives:

- The parcels bounded by Irving Park Road and the Metra line to the north and south, and by Eastview Avenue and Marshall Road to the east and west.
- The parcel on the corner of Main Street and Church Road, south of Irving Park Road and just north of the Metra tracks (Bensenville Police Station).
- The vacant parcel on the east side of Mason Street, south of Irving Park Road and north of Roosevelt Avenue.

As stated above, the Village will need to be strategic about building higher-density units where possible and appropriate, given the limited amount of vacant land. The Village should target the first two sites for medium-density residential uses, while the Mason Street site, with its greater proximity to the downtown, should be targeted for multifamily residential uses.

A major focus of the Village's efforts should be on the best ways to accommodate the projected growth of the local senior population (65-plus) over the next 30 years. The Village has a number of senior housing facilities, including Bridgeway of Bensenville and Castle Towers, which offer a continuum of care options from independent to assisted living. Bensenville should continue to add senior-housing opportunities by promoting universal design that allows other populations to potentially inhabit units as Village demographics change beyond 2040.

While new housing options are important, many seniors may want to stay in their current home. Village staff should work with the Bensenville Senior Citizens Group and other relevant stakeholders to share information and resources that can help residents age in the community.



The Village should also keep in mind that local market data highlights existing demand for multigenerational housing options that will likely only grow in the coming decades as the local population ages. Therefore, Bensenville should consider how best to accommodate multigenerational housing options in the community through its zoning code, including the permission of accessory dwelling units in appropriate locations.

Bensenville's newly adopted Comprehensive Plan recommends that the Village explore the creation of a home-sharing program. As discussed in the Plan, home-sharing programs are an effective and innovative way of providing a greater variety of housing options, and of addressing some of the aging-in-community challenges, particularly affordability and social isolation challenges, that seniors face. The findings of this report support the need for such a program. As the Village updates its zoning code over the next year, staff should be conscious not to create any barriers to a program of this type.

Downtown Bensenville and its adjacent areas are the ideal place to develop a pilot home-sharing program. The area offers a variety of housing types, including single family, multifamily, and mixed-use with residential. This diversity will allow the Village to explore different program structures and potentially test a variety of pilots, such as independent living for small groups of seniors in a single-family home, pairing aging homeowners with room to spare with individuals who will assist with household activities in exchange for affordable housing opportunities, or simply matching individuals seeking affordable housing opportunities with home providers. The area is also ideal in that it offers a walkable environment with good transit access — conditions which are particularly important for the beneficiaries of home-sharing programs: seniors, students and young people, and/or cost-burdened residents. Finally, a home-sharing program in and near downtown helps achieve the Village's goal of promoting downtown as a place to live. Regardless of the type or types of home-sharing programs the Village chooses to pilot, staff should ensure that occupancy and safety standards are met.

During discussions with local stakeholders, concerns regarding the safety, unit quality, and maintenance in Bensenville's rental developments were frequently mentioned. Currently, the Village's Police Department works to address these concerns by offering a Crime Free Multi-Housing Program (CFMP). As part of the Village's program, an officer meets with participating landlords on a monthly basis to offer guidance and assistance with building inspections, and share crime-report information.

While the program has been successful at increasing communication and trust between landlords and the police department, its informality limits its impact and ability to protect both tenants and landlords. As a non-home rule community, Bensenville cannot establish a rental licensing program; however, the Village should consider two options to gather more effective tools to manage its local rental stock.

First, the Village should consider drafting and passing a formal crime-free rental ordinance. An official ordinance will help the Village increase the existing program's visibility, while also adding the administrative structure necessary for the program to expand and be offered in full. When drafting the ordinance, the Village should keep in mind that well-intentioned crime-free rental ordinances can have unintended consequences, sometimes disproportionately affecting families with children, minorities, and victims of domestic violence through their application. As such, the Village should ensure that that ordinance meets current standards for best practice, including:

- Offering protections and methods of redress for tenants and property owners.
- Ensuring that ordinances allow the victims of crime the option of remaining on a lease.
- Permitting that an arrest may be grounds for the eviction of the domestic violence perpetrator only.
- Requiring annual landlord training seminars.

Second, the Metropolitan Mayors Caucus has been working with the law firm of Ancel Glink to explore what types of rental regulations and associated fees are permitted for non-home rule communities at the request of some towns in the south suburbs of Cook County. Bensenville should closely follow the findings of this research and, when it is complete, consider how the findings could allow the Village to develop a more effective rental monitoring program.

A key component for any community seeking to maintain an efficient and effective housing market is ensuring that local housing and service providers show openness to current and future residents of all backgrounds. The following strategies outline ways Bensenville can continue fostering openness throughout the Village.

- Because of the important role that seniors will play in the future location of housing, accessibility in new and rehabilitated housing is very important. One way to meet this need would be for Bensenville to consider adopting a visitability ordinance. The idea is to create homes that accommodate those with and without physical impairments through construction modifications to doorways, hallways, and bathrooms. Communities such as the Village of Bolingbrook and the City of Naperville have adopted visitability ordinances to ensure that new construction or major housing renovations can provide for the needs of the disabled and growing senior populations.

Additionally, care should be taken to make sure that multifamily housing meets both the design standards of the Illinois Access Code and the Fair Housing Act. Statewide, the Illinois Accessibility Code (IAC) requires that new residential housing be accessible to persons with disabilities. Under the IAC, prior to issuing permits, municipalities must evaluate whether the designs comply with the IAC. However, municipalities are not obligated to assess whether the plans comply with the federal Fair Housing Act under the IAC. The federal law requires that multifamily housing with four or more units include basic attributes of accessibility (e.g., accessible entrances, accessible routes, accessible kitchens and bathrooms, and accessible common areas).

- Bensenville understands the importance of embracing its diversity. A critical component of fostering openness is intentionally seeking the involvement of community members from all backgrounds. Many communities have found that the development of a community relations commission (CRC) is a good method to demonstrate intentionality.

CRCs can play many different roles including leading community outreach efforts related to housing and diversity. CRCs can play an important role in providing accurate and balanced information on topics including housing needs, racial and cultural sensitivity, accessibility, and community change. The best CRCs proactively engage residents through regular forums and surveys and provide objective input on timely issues that have an impact on the community. Many CRCs are given adjudication powers for fair housing complaints.

Bensenville should consider creating a CRC and consider what role it would best play in the community. Recognizing that the changing composition of communities throughout the region brings challenges and opportunities, the MMC has partnered with CMAP to produce an Immigrant Integration Toolkit. This document helps municipalities address demographic changes to improve health outcomes, economic mobility, and civic participation, and provides best practices for many topics, including eliminating language barriers and fostering community engagement. Bensenville has been an active partner in the creation of the Immigrant Integration Toolkit, with many of the community's efforts around diversity highlighted throughout the document. A role for the CRC might be to review the toolkit for additional best practices that Bensenville could implement. The toolkit is available at <https://www.cmap.illinois.gov/programs-and-resources/local-ordinances-toolkits/immigrant-integration>.

- The Village provides a welcome packet to residents that includes information on the community, such as the history, contact information, and descriptions of local services. The Village should ensure that this packet reflects the community's commitment to openness by including a statement of welcome for people of all backgrounds. The Village should also work to provide the welcome packet, as well as all important Village documents, in a variety of languages based on identified local needs, particularly Spanish. Such documents should also be accessible to persons with disabilities, including those with sight or hearing impairments.
- An important part of demonstrating openness is ensuring residents can communicate about local issues. The Village website currently provides information about how residents can file complaints about housing discrimination; Bensenville should also include this information in the welcome packet.

Bensenville already works actively to put the community in a position to succeed on a number of fronts. The Village's new Comprehensive Plan and other recent planning initiatives demonstrate a continual desire to explore whether the community is making the best use of its assets, including Metra service and opportunities offered by the O'Hare Modernization Program. This report's recommendations simply underline that continuing to implement these previous plans is the key to maintaining a strong housing market and strong community.



Section 3

HOUSING POLICY PLAN: VILLA PARK



Photo credit:
Teska Associates, Inc



Project Summary

Throughout its growth over the past 100 years, Villa Park has been a predominantly residential suburb and maintained the core qualities that continue to make it desirable: a prime regional location that allows great access to Chicago and O'Hare job centers, Metra and Pace transit service, trails and open space, an attractive housing stock, and good schools.

Even with these assets, opportunities for strengthening the community remain. Aging single-family and multifamily housing must be maintained and, in some cases upgraded. Older multifamily units are an area of particular concern. Commercial corridor redevelopment along North Avenue, St. Charles Road, and Roosevelt Road should continue to be studied by village planners. Strategies to expand the number of affordable senior housing units need to be explored.

This report provides a series of policy recommendations that Villa Park can use in the coming years to tackle these key issues. Recommendations include:

- Continuing to implement recent planning efforts.
- Exploring regulatory best practices to maintain and monitor an aging rental stock.
- Ensuring that Villa Park is open to all future residents.

Demographic Trends

Located in eastern DuPage County, the Village of Villa Park is bordered by Addison to the north, Elmhurst to the east, Oakbrook Terrace to the south, and Lombard to the west.

Villa Park's population grew slightly over the last decade. The Chicago Metropolitan Agency for Planning (CMAP) produced population and household projections as part of GO TO 2040, the seven-county region's comprehensive plan for sustainable prosperity through mid-century and beyond.¹³ These figures indicate that if GO TO 2040 is implemented and if the Village takes advantage of its numerous assets, its population could rise to 26,000 by 2040, an increase of approximately 3,600 residents (Table 1).¹⁴

As a substantially built-out community, considering if and how to accommodate this growth is a critical question for Villa Park. New development around the Villa Park Metra station combined with redevelopment along arterials offers the potential to accommodate much of this growth, if desired.

¹³ See GO TO 2040 at <http://www.cmap.illinois.gov/2040>.

¹⁴ See the Appendix for more information about these projections.

Table 1. General statistics about Villa Park

	POPULATION	HOUSEHOLDS
2000 (Decennial Census)	22,075	7,810
2011 (American Community Survey [ACS])	22,374	8,329
Change, 2000-11	299	519
Change as %, 2000-11	1%	7%
GO TO 2040 Projection, 2040	26,009	9,260
Change, 2011-40	3,635	931
Change as %, 2011-40	16%	11%

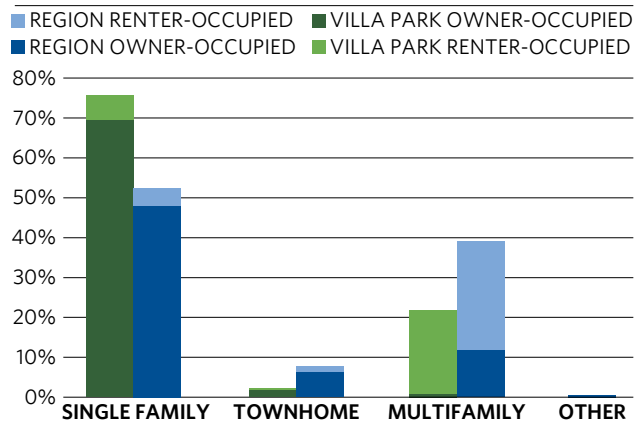
Source: U.S. Census and Chicago Metropolitan Agency for Planning GO TO 2040 projections.



Current Housing Market

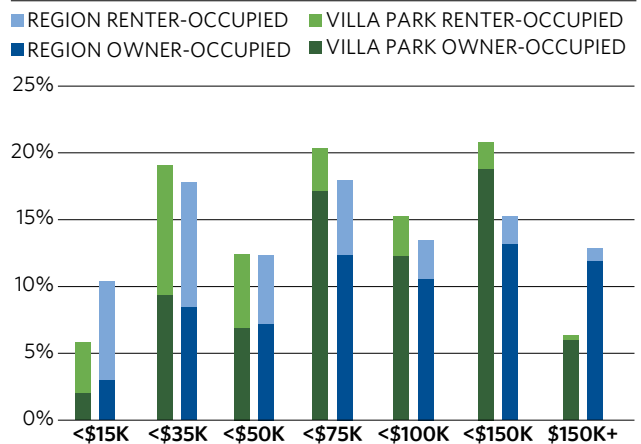
Since its inception at the turn of the 20th Century as a suburb with train access to Chicago, Villa Park has been and remains a predominantly residential community. Three quarters of the local housing stock is single-family homes, typically occupied by owners. Twenty-seven percent of residents rent and the vast majority of renters live in multifamily buildings. Many of these structures are older, small and mid-size multifamily buildings located along North Avenue, Roosevelt Road, or Division Street. One of the Village's most recent multifamily developments is Ovaltine Court, which featured the reuse of the historic Ovaltine factory. As found in communities throughout the region, the share of residents who rent falls as income rises. Almost 70 percent of Villa Park renters earn less than \$50,000.

Figure 1. Villa Park housing type as a percentage of total occupied units



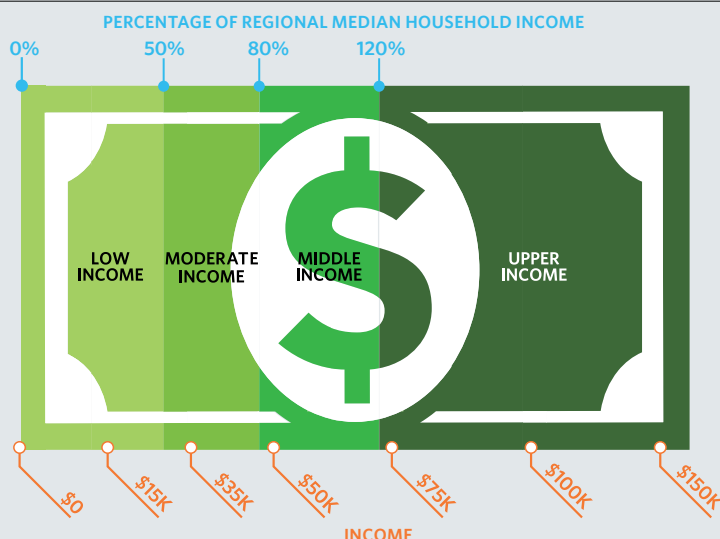
Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

Figure 2. Villa Park household income as a percentage of total occupied units by renter- or owner-occupied



Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

Income



While household income is discussed throughout the Homes for a Changing Region plan, it's important to understand some of the definitions behind phrases like "low-" and "moderate-income." The U.S. Department of Housing and Urban Development (HUD) has established definitions for how the relationship between an area's median income and the income of an individual household can define what is a low (less than 50 percent of regional median income), moderate (50 percent to 80 percent), middle (80 percent to 120 percent), and upper income household (120+ percent). By comparing each income group to the regional* median household income (\$61,045), readers can understand what constitutes low, moderate, middle, and upper income households.

Housing Affordability

One of the most essential elements in understanding local housing dynamics is affordability. What constitutes “affordable housing” varies from household to household, as the measure is relative. An affordable housing unit is one that a family can own or rent for no more than 30 percent of its total income. This spending includes both housing (rent or mortgage) and housing-related costs, such as property taxes, insurance, and utilities. This time-tested standard is reflected in everything from the underwriting standards of private lenders to data from the U.S. Census Bureau.

Over the last decade, housing costs rose faster than incomes in the U.S., increasing the number of cost-burdened households. Since the recession, affordability issues have persisted despite declines in home values and mortgage rates due in part to flat or declining real incomes, slow employment growth, and stringent credit requirements. In 2012, 41 million households were identified as cost burdened, paying more than 30 percent of their annual income toward housing costs.¹⁵

Villa Park mirrors regional and national trends. The percentage of owners who were cost-burdened significantly increased between 2000 and 2011 from 21 percent to 35 percent. The 2011 figure for renters was even more stark: slightly more than 60 percent of the village’s renters were paying more than 30 percent of their income on housing costs and almost half of these renters were paying more than 50 percent of their income on housing costs.

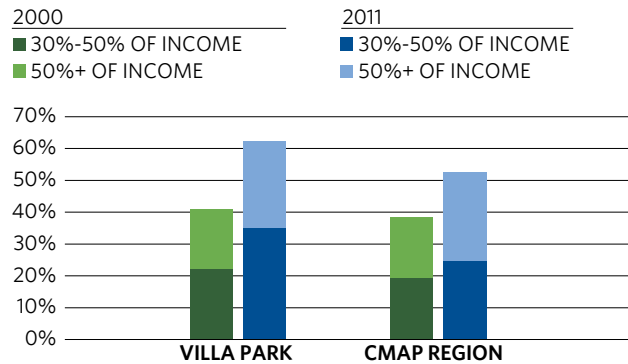
¹⁵ Joint Center for Housing Studies. State of the Nation’s Housing 2014. (June, 2014). Harvard University.

What is affordable housing?

- “Affordable housing” is housing that costs no more than 30 percent of household income (including utilities, insurance, and taxes).
- “Unaffordable housing” is housing that costs between 30 percent and 50 percent of household income.
- “Severely unaffordable housing” is housing that costs more than 50 percent of household income.

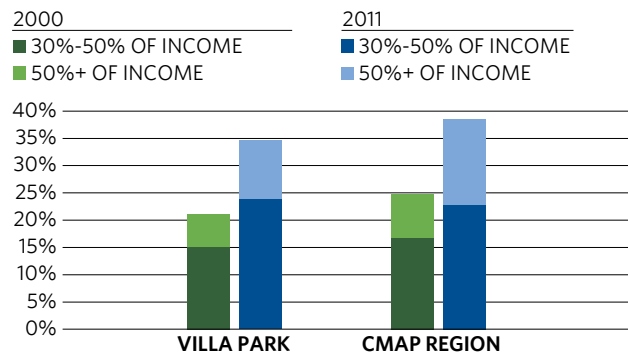


Figure 3. Villa Park percent of renter occupied households paying more than 30% of income on gross rent



Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

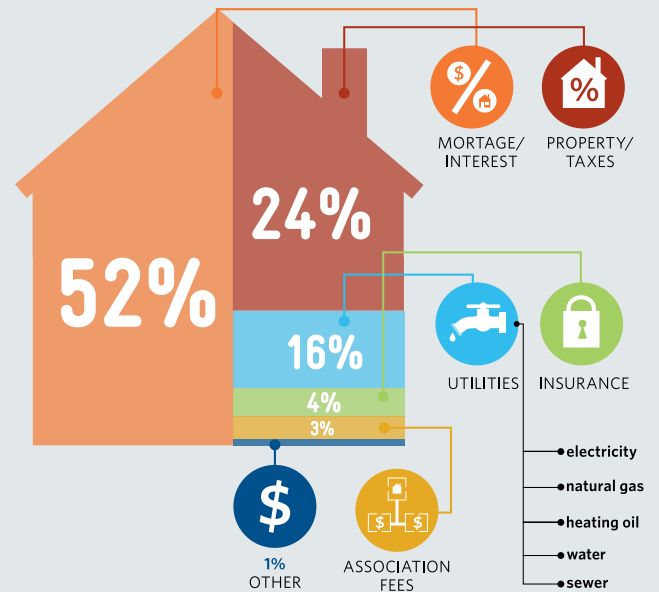
Figure 4. Villa Park percent of owner occupied households paying more than 30% of income on monthly owner cost



Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

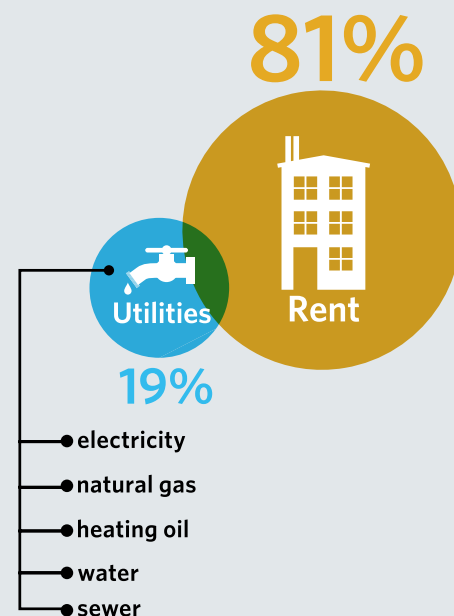
What is included in monthly owner costs?

Average monthly costs for renters in Chicago metropolitan area, 2009



What is included in gross rent?

Average monthly costs for renters in Chicago metropolitan area, 2009



Source: Chicago Metropolitan Agency for Planning analysis of the 2009 American Housing Survey (AHS).

The 2009 AHS data includes Cook, DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will Counties in the metropolitan area.

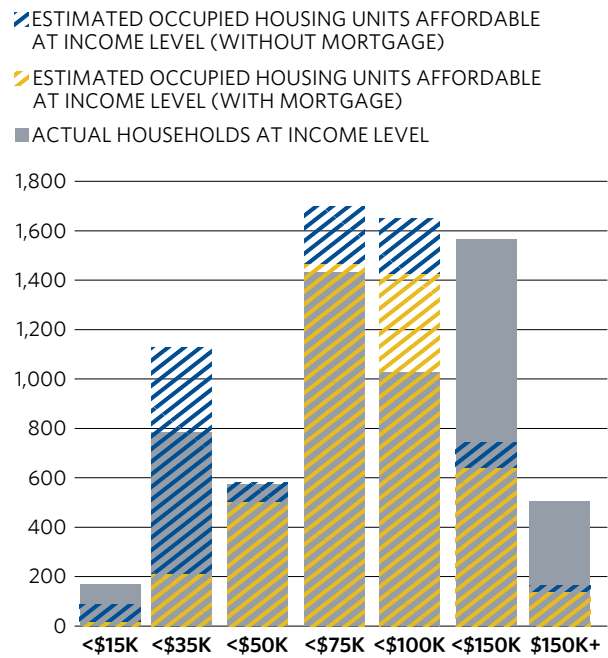
Current Ownership Housing Market

Mortgage status significantly drives the Villa Park owner market. Owner units for households earning less than \$35,000 are only affordable to this income group if the owner does not carry a mortgage, while households above this income level typically pay a mortgage in addition to non-mortgage owner costs. Owners who do not carry a mortgage usually pay less in total housing costs.

The likelihood of owning a home with or without a mortgage depends in part on age. Approximately 65 percent of owners without mortgages are over the age of 65, but comprise only 25 percent of all owners. Therefore, the bulk of Villa Park's supply of owner units affordable to households earning less than \$50,000 per year are occupied by seniors, while the working age population occupies most of the units affordable to households earning more than \$50,000 per year.

More than one-third of local owners earn more than \$100,000, reflecting the affluence of Villa Park households. As a result, many local owners can choose to pay less than 30 percent of their income on housing costs, as demonstrated by the significant difference between the number of households earning more than \$150,000 and the number of units affordable to owners at that income level. Households making less than \$15,000 often spend large portions of their income on housing costs.

Figure 5. Villa Park comparison of owner household income with occupied units affordable at each income level



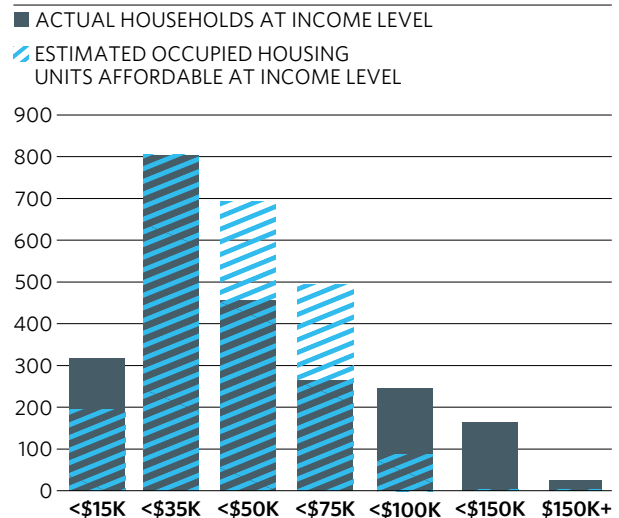
Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 inputs.



Current Rental Housing Market

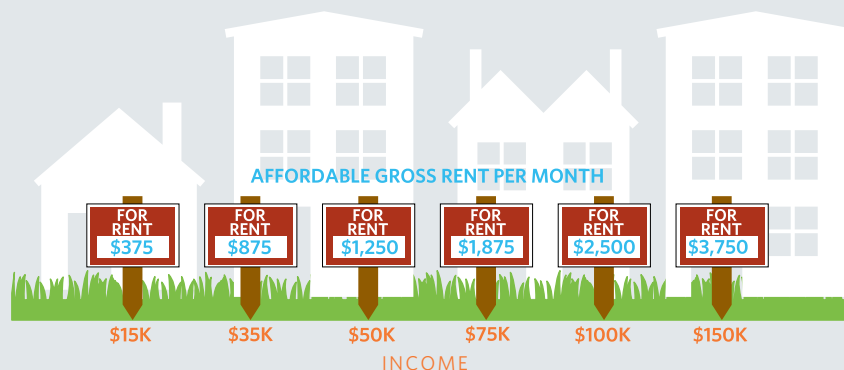
Almost 50 percent of renters in Villa Park earn less than \$35,000, similar to the share found in the region. As discussed previously, many local renters struggle with housing costs. More than 78 percent of cost-burdened renters in the community earn less than \$35,000. More affluent renters have the financial flexibility to choose to pay less for housing costs, likely living in units affordable to households earning less than \$75,000.

Figure 6. Villa Park comparison of rental household income with occupied units affordable at each income level



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 inputs.

Translating incomes into rents



Applying the previously discussed concept that households should spend no more than 30 percent of income on housing costs, these gross rents are generally affordable at each of the associated income levels.

Source: Chicago Metropolitan Agency for Planning.

Projected Future Housing Needs

Proactive housing planning needs to take into account those who might live in the community in the future. Blending together U.S. Census data, CMAP's local household and population projections for the year 2040, and national future housing preferences, some realistic estimates can be made of who will want to live in the Village over the next 30 years. What types of housing would be necessary to meet the needs of current and future residents?

Future Ownership Needs

The number of households looking to own in Villa Park could grow by almost 700 over the next quarter century. The current supply of units affordable to households earning between \$50,000 and \$150,000 would be sufficient to meet projected growth. Shortages, however, would exist for all other income groups.

Projected shortfalls in supply for low-, moderate-, and middle-income households could increase the number of cost-burdened owners if supply does not keep up with demand. For households earning less than \$15,000, the realities of property acquisition, construction costs, and financing make development very difficult.

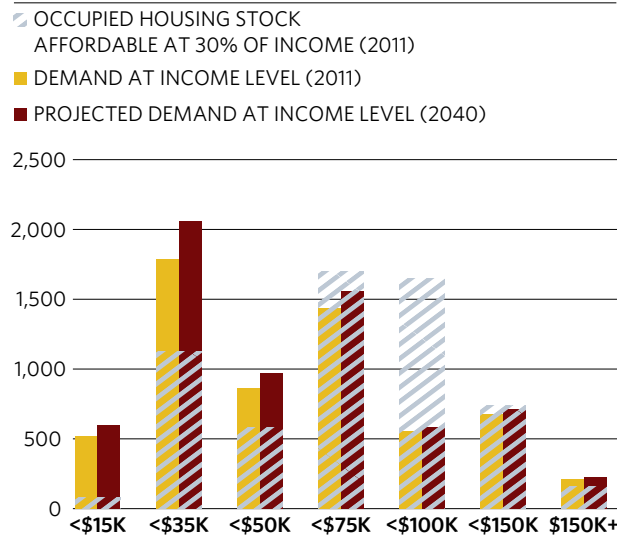
The age groups projected to drive growth play an important role in understanding the types of housing likely to be sought by future owners. Seniors are likely to dominate the future local owner housing market, with almost all growth coming from potential older residents. Like communities throughout the region and the nation, Villa Park must consider how an aging population will require changes to the existing housing stock and potentially new housing types. Managing this increase will require thinking about how to build new housing attractive to seniors, often in walkable transit-friendly mixed-use areas, and rehabilitate existing units for those who want to remain in their homes.

Future Rental Needs

Currently Villa Park's rental stock provides units affordable to households earning less than \$100,000. The future population indicates a potential market for upscale rentals for upper-income households. Growth over the next quarter century could add more than 500 new rental households to the Village. These households will come from across the income spectrum, though they will predominantly earn less than \$50,000. This demand indicates a potential market for more rental options that serve low-, moderate-, and middle-income families. These new renters earning less than \$50,000 will mostly likely be older, either ages 45 to 65 or 65-plus. Some working-age renters will also play a role in the future rental market. The Village should consider whether the existing rental stock will meet the needs of older renters or if it should consider new rental housing proposals in order to accommodate this growing demand.

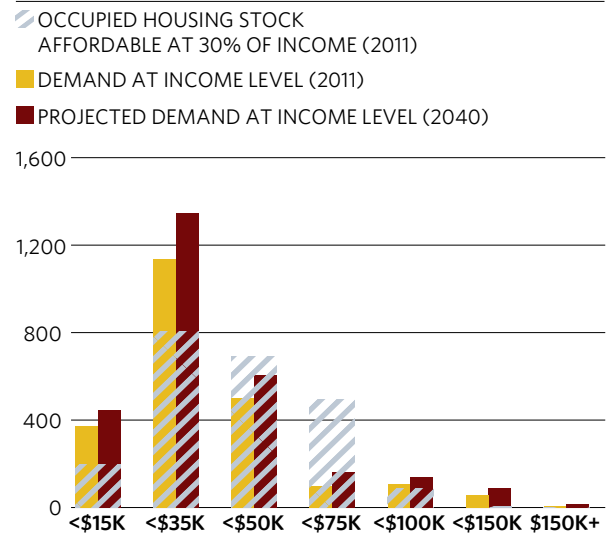


Figure 7. Villa Park 2011 households and housing stock compared with 2040 owner demand



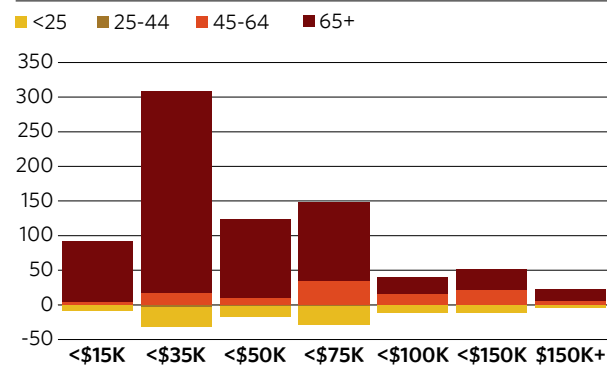
Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Figure 9. Villa Park 2011 households and housing stock compared with 2040 renter demand



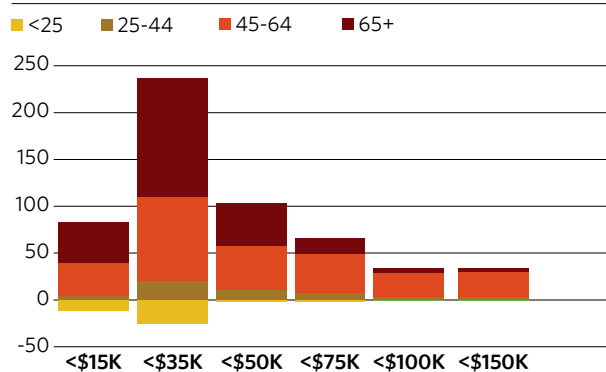
Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Figure 8. Villa Park 2011-40 change in owner demand by age and income



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Figure 10. Villa Park 2011-40 change in renter demand by age and income



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Housing Demand by Type of Unit

The following forecast of demand for additional housing in 2040 is based on the breakdown of projected future owners and renters in Villa Park along with national estimates of future demand for four broad housing types. This “balanced housing profile” shows demand for 1,198 additional units between now and 2040.¹⁶ Slightly more than 250 of the units would be large-lot single-family homes. The additional 390 small-lot single-family homes, 120 townhomes, and 440 multifamily units demonstrate the demand for denser housing types driven by the increasing number of low- and middle-income seniors along with the working-age rental population.

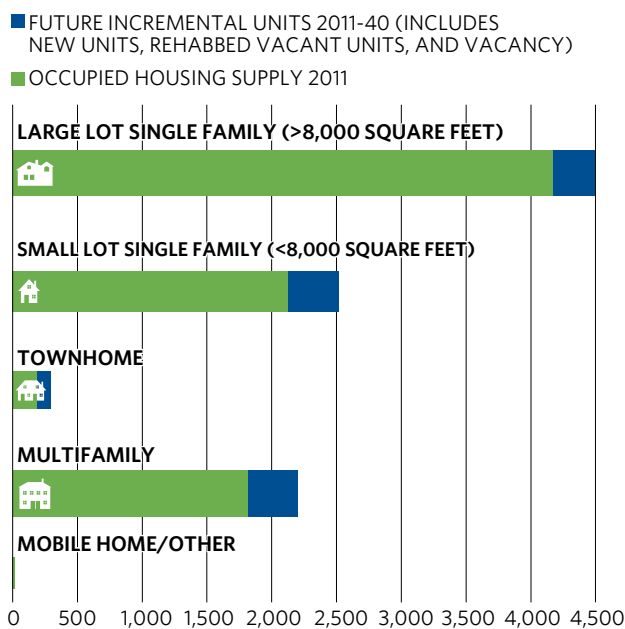
¹⁶ Note that this figure is higher than the projected increase in households between 2011 and 2040 (3,231) because of the inclusion of potential future vacant units. See the Appendix for more information about the methodology.

¹⁷ See the Appendix for more information about the methodology.

Capacity for Growth

Forecasted population and household growth is only one-half of the equation in considering future housing needs. As a community with numerous assets, it is understandable why many people want to live in Villa Park now and in the future. To plan for future households and housing, it is also important to look at capacity. To understand the Village’s ability to accommodate projected growth, two key sources of capacity were reviewed: development/ redevelopment and vacancy.¹⁷

Figure 11. Villa Park future balanced housing profile



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

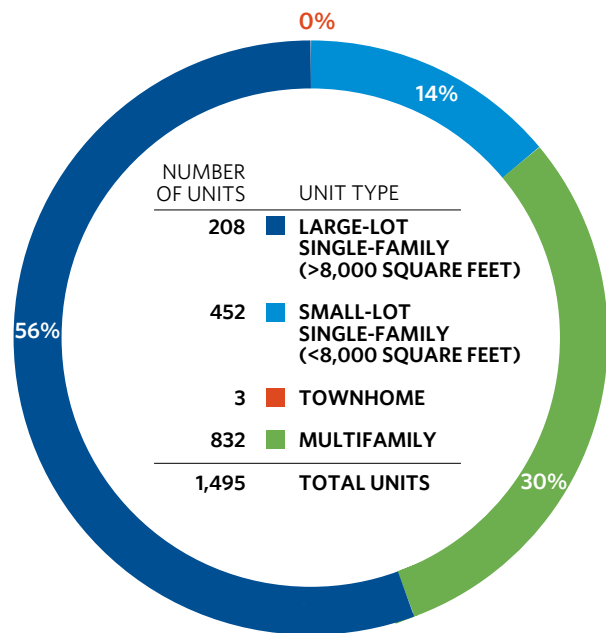


Development/ Redevelopment Analysis

The development/redevelopment analysis considers how Villa Park could grow over the next 30 years based on current land use regulations, development approvals, and key development sites. CMAP and Village staff calculated the total square footage of vacant and redevelopable land in and around the Village by reviewing DuPage County Assessor data. Then, Villa Park's current zoning and development standards were applied to those figures to calculate how many units could be built given the amount of vacant and redevelopable land within the various zoning districts.

As a built-out community, there are few opportunities for greenfield development. Instead, this analysis revealed capacity for future local development primarily through the redevelopment and reuse of existing units. Much of the capacity for small- and large-lot single-family homes comes from the potential redevelopment of existing parcels in older residential areas, such as the neighborhood north of Madison Street. Multifamily capacity comes from large commercial sites along North Avenue, St. Charles Road, and Roosevelt Road, where underlying zoning permits second-floor residential units. The approved development of 220 units at Garden Station boosts the Village's capacity for multifamily development. Combined, this capacity would more than accommodate projected growth.

Figure 12. Villa Park maximum capacity by unit type



Source: Chicago Metropolitan Agency for Planning analysis of the Villa Park zoning ordinance and DuPage County assessor data.

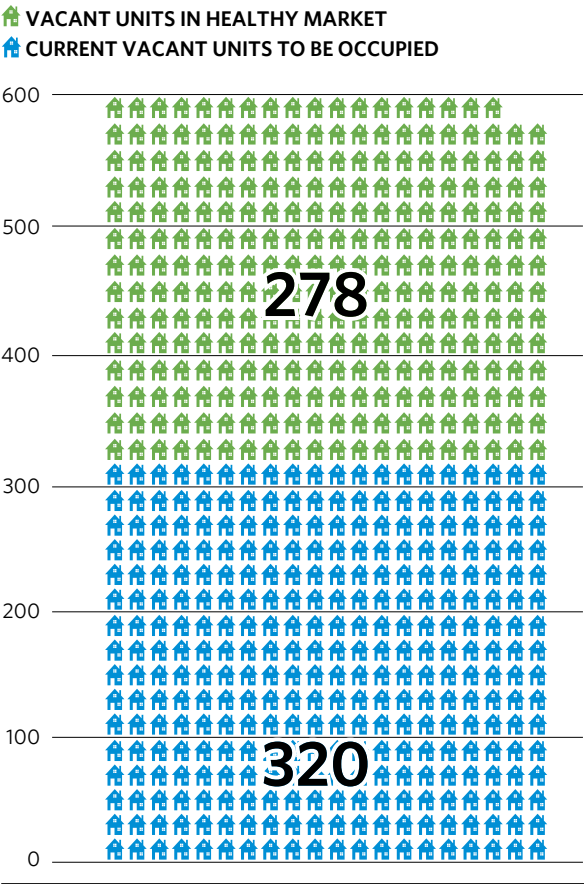
Urban Design Focus Area

Vacancy Analysis

Because of the strength of the current housing market, many homes now vacant soon be occupied, allowing people to find homes without building new units. According to 2007-11 American Community Survey estimates, Villa Park has approximately 600 vacant units, or about 6.7 percent of all homes in the Village. Given the number of local owner and rental units and a healthy housing market, the Village should only have approximately 280 vacant units, a vacancy rate of approximately 3.1 percent. Therefore, 320 currently vacant units could be occupied in the future as Villa Park grows and the market stabilizes. This capacity would allow the Village to accommodate about one quarter of future projected growth.

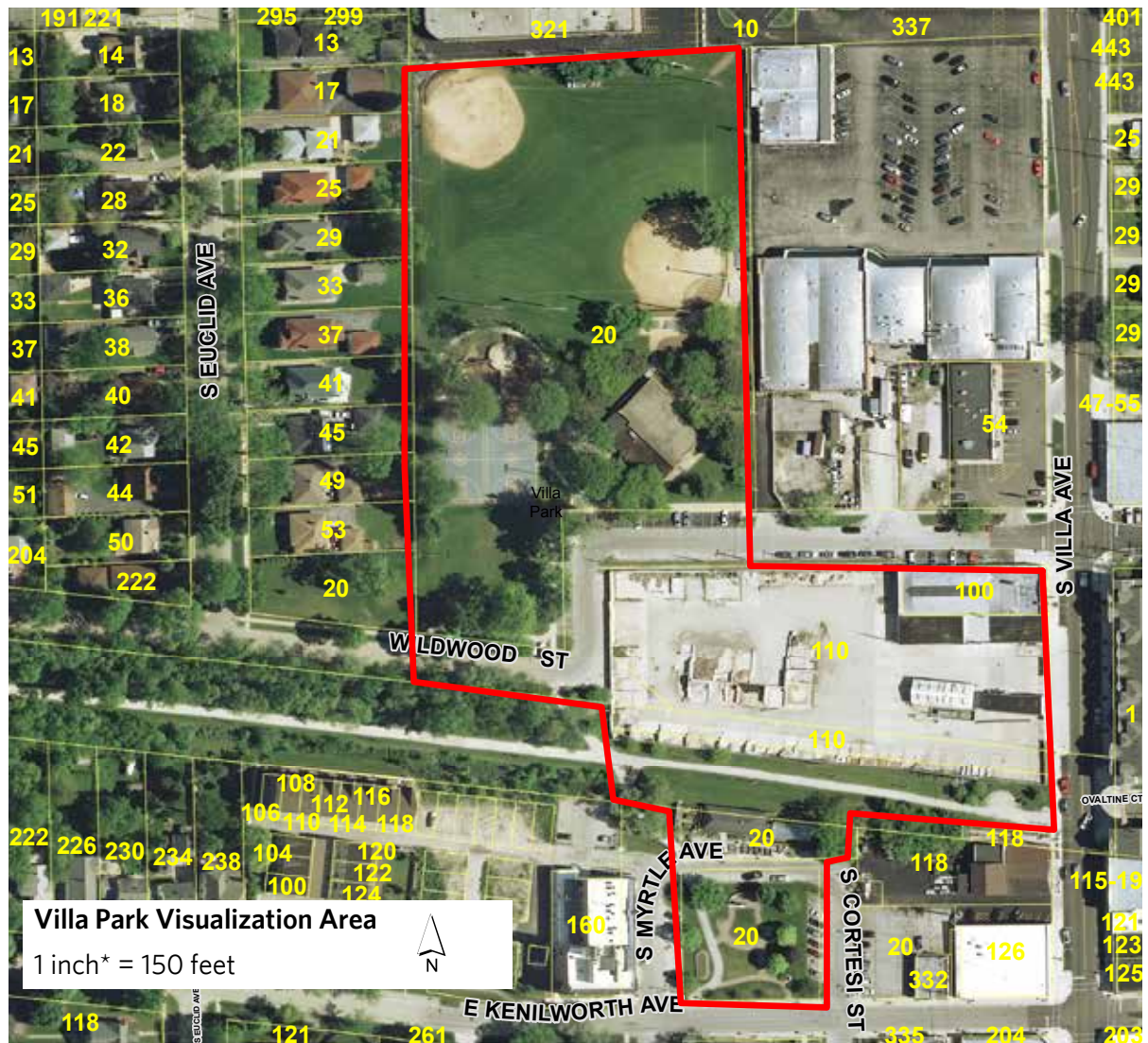
Community residents and stakeholders along with Village Community and Economic Development staff identified 110 South Villa Avenue as the urban design focus area for this Homes project. The parcel, currently zoned M1, is located near the Ovaltine residential development in close proximity to two Village parks. The site has potential to house a mixed-use multifamily development with connections to Village open space and trails, utilizing newly developed transit overlay district guidelines.

Figure 13. Villa Park breakdown of current vacant units



Source: Chicago Metropolitan Agency for Planning analysis of American Community Survey 2007-11 data.

Villa Park Visualization Area (110 South Villa Avenue)



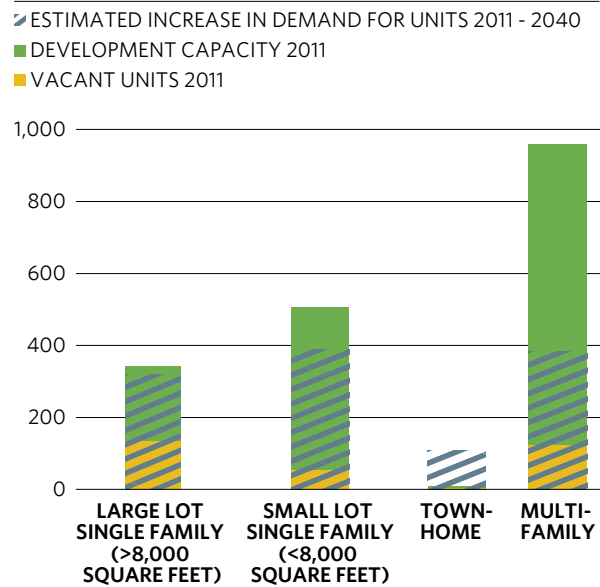
Source: Solomon Cordwell Buenz (SCB).

Conclusions and Recommendations

Between capacity available through development, redevelopment, and vacancy, Villa Park can accommodate all projected growth. Yet, is the distribution of current capacity the way that Villa Park wants to accommodate such growth? The following policy recommendations explore ways to better align this capacity with the housing types in demand by future populations and the Village's own planning initiatives, allowing Villa Park not just the ability to accommodate growth, but to do so in a manner that reflects the vision of the community.

The Village has already done a lot of planning for the area around its Metra Station, particularly through the 2006 Villa Park Station Area Plan and the 2009 Comprehensive Plan. These planning efforts are starting to bear fruit. In 2010, the Village received funding for streetscaping along Ardmore Avenue. In 2012, the community approved a 220-unit apartment project called Garden Station, for which the Village is currently pursuing a tax increment financing district; already securing support from School District 45. In 2013, the Village adopted new zoning regulations for the station area that increase the possibility for transit-oriented development. These efforts are consistent with the Village's future housing demand and should be continued, as they increase the capacity for townhome and multifamily units around transit in a walkable environment.

Figure 14. Villa Park demand versus vacancy and capacity by housing type



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model, DuPage County Assessor data, and U.S. Census Bureau inputs.

Villa Park is crossed by three major commercial corridors: Roosevelt Road, North Avenue, and St. Charles Road. Most of the Village's non-residential development is centered along these three streets, including much of the retail base. The vibrancy of these areas varies greatly. Like many communities throughout the region, some of the Village's commercial zones struggle with vacancies. As a built-out area with a large amount of commercial development, it is important to consider whether traditional auto-oriented retail development is viable along the full extent of all three corridors given the number of commercially zoned areas both within and around the community.

This report's capacity evaluation identified many development and redevelopment opportunities along these three corridors, particularly St. Charles Road. A majority of the Village's current capacity for multifamily development is found in the C2 zone, the predominate zone along St. Charles Road. Yet, few developers have taken advantage of the ability to construct residential units along this corridor. Potential future interest in multifamily and townhome units highlights the importance of considering how this corridor could serve as a location for residential development.

The St. Charles Road corridor was included as a focus area in the Village's Comprehensive Plan. That document lays out a conceptual pathway to redevelop St. Charles Road from an auto-oriented road with aging commercial developments into a complete street with commercial nodes surrounded by multifamily and townhome units. The findings of this report regarding the need for multifamily and townhome development emphasize the importance of pursuing the vision for St. Charles Road in the Comprehensive Plan. An important part of spurring such change is the reorientation of St. Charles Road into a complete street. The Comprehensive Plan calls out three potential roadway modifications to create a pedestrian friendly environment. The Village should continue community dialogue pertaining to complete streets, eventually pursuing the implementation of one of these three options in conjunction with other efforts, such as new zoning standards.

What are visitability standards?

1. **Visitability refers to housing units designed in such a way that they can be lived in or visited by people who utilize wheelchairs, walkers, or have issues with steps.**
2. **Traditionally, a unit has met visitability standards when it includes:**
 - One zero-step entrance
 - Doors with 32 inches of clear passage space
 - One bathroom on the main floor that accommodates a wheelchair



An important part of accommodating growth involves maintaining the existing housing stock. During the Homes team's discussions with local stakeholders, some brought up issues of unit quality and maintenance in Villa Park's older rental developments, particularly those along West Division Street and North Avenue. In both of these cases, the Village struggles with the maintenance and operation of rental units, including infrastructure issues. Some of these apartments were the subject of condominium conversions over the last 30 years, making the management of the rental stock even more challenging due to the diversity of ownership. To combat these issues, Villa Park has adopted a crime-free housing ordinance, which requires the property owner to use a crime-free lease addendum provided by the Villa Park Police Chief as part of every rental agreement. Crime-free rental ordinances are common throughout the region, particularly for non-Home Rule communities trying to manage their rental stock, as non-Home Rule communities are not permitted to establish a rental licensing program. Unfortunately, well-intentioned crime-free rental ordinances can have unintended consequences, sometimes disproportionately affecting families with children, minorities, and victims of domestic violence through their application. Therefore, the Village should consider two options to gather more effective tools to manage its local rental stock. First, the Village should review its existing crime-free rental ordinance to ensure that it meets current standards for best practice, including:

- Offering protections and methods of redress for tenants and property owners.
- Ensuring that ordinances allow the victims of crime the option of remaining on a lease.
- Consider that an arrest may be grounds for the eviction of the domestic violence perpetrator only.
- Contemplate annual landlord training seminars.

When exploring landlord training, the Village should consider working with neighboring communities such as Addison, Bensenville, and Wood Dale, all of whom already monitor local rental units.

Second, the Metropolitan Mayors Caucus has been working with the law firm of Ancel Glink to explore what types of rental regulations and associated fees are permitted for non-home rule communities at the request of some towns in the south suburbs. Villa Park should closely follow the findings of this research and, when it is complete, consider how the findings could allow the Village to develop a more effective rental monitoring program.

As previously noted throughout the Homes plan, Villa Park's senior population (ages 65-plus) is projected to increase moving toward 2040. The Village should explore a range of senior options from independent to assisted living across a wide income spectrum to meet projected demand for senior housing. As senior developments are considered for the Village, priority should be given to developments that meet the current senior demand and have long-term potential to accommodate other demographics through visitability standards. While new housing options are important, many seniors may want to stay in their current home. Therefore, the Village should develop "aging in place" information for residents, which would identify important modifications needed to improve accessibility, eliminate barriers, and create safer spaces.

A key component for any community seeking to maintain an efficient and effective housing market is ensuring that local housing and service providers show openness to current and future residents of all backgrounds. The following strategies outline ways Villa Park can continue fostering openness throughout the Village.

- The Village should ensure that its website reflects the community's commitment to openness by including a statement of welcome for people of all backgrounds.
- The Village should ensure that all documents are made available in a variety of languages based on identified local needs. Such documents should be accessible to persons with disabilities, including those with sight or hearing impairments.
- An important part of demonstrating openness is ensuring residents can communicate about local issues. The Villa Park website reflects this importance as it provides a way for residents to file complaints about local issues through the online service request system. The Village website does not appear to currently provide information about how residents can file complaints about housing discrimination. Therefore, Villa Park should provide such contact information on its website.

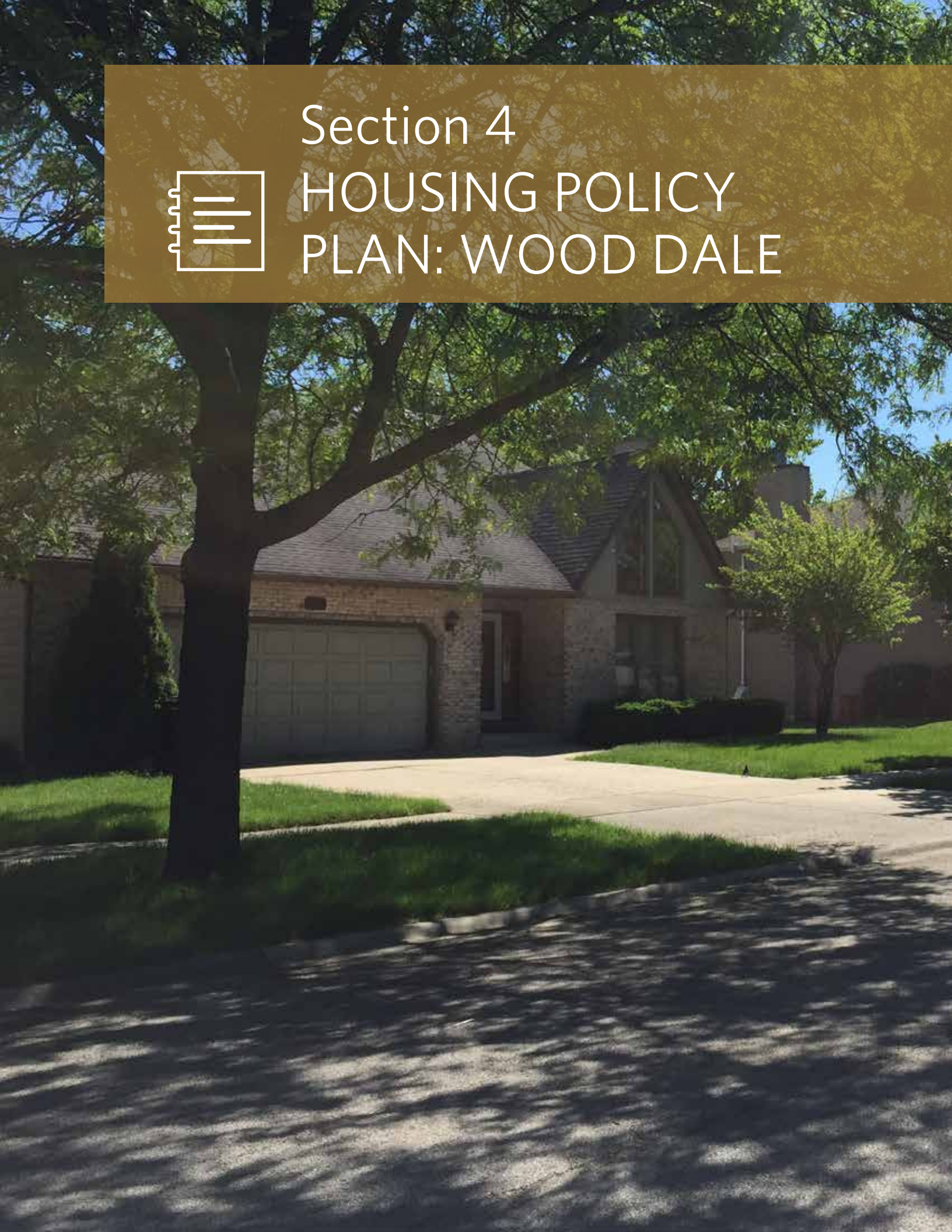
- Care should be taken to make sure that multifamily housing meets both the design standards of the Illinois Accessibility Code (IAC) and the Fair Housing Act. Statewide, the IAC requires that new residential housing be accessible to persons with disabilities. Under the IAC, prior to issuing permits, municipalities must evaluate whether the designs comply with the IAC. However, municipalities are not obligated to assess whether the plans comply with the federal Fair Housing Act under the IAC. The federal law requires that multifamily housing with four or more units include basic attributes of accessibility (e.g., accessible entrances, accessible routes, accessible kitchens and bathrooms, and accessible common areas).

Villa Park already works actively to put the community in a position to succeed on a number of fronts. The Comprehensive Plan and the Station Area Plan represent an ongoing effort by the Village to ensure the community is making the best use of its assets, including Metra service. This report's recommendations simply underline that continuing to implement these previous plans is the key to maintaining a strong housing market and strong community.

Section 4



HOUSING POLICY PLAN: WOOD DALE





Project Summary

Wood Dale's historic success as a residential community, prime regional location near job centers and O'Hare Airport, public transit infrastructure, and diverse population make it an ideal community to live in. These same strengths that draw people to Wood Dale, also present a challenge for the City's ability to physically accommodate new growth. Projected demand for housing in the City significantly exceeds its projected ability to meet that demand. What capacity that does exist will have to be carefully designated for development and redevelopment which meets City growth priorities.

The community has always had the advantages of proximity to the O'Hare job center and access to downtown Chicago via existing highways. The downtown Wood Dale Metra Station also provides residents and employees fast downtown access via the Milwaukee District West line. Even with some compact residential and low-density retail nearby, the Metra station area could benefit from improved pedestrian connectivity and the opportunity for mixed use development in the future.

While Wood Dale's strengths will provide a solid basis for future development, opportunities for improvement remain. With a growing and diversifying population, the City will need to consider how best to accommodate demand for more diverse housing options. This report provides a series of policy recommendations that Wood Dale can use to address these key issues. Recommendations include:

- Update previous plans to reflect market changes and inform a reorganized community vision.
- Explore new housing options at key locations.
- Ensure that Wood Dale is open to all future residents.

Demographic Trends

Situated in northeast DuPage County, Wood Dale is bordered by Bensenville and O'Hare International Airport to the east, Itasca to the west, Elk Grove Village to the north and Addison to the south. Small pockets of unincorporated land exist around the City.

Wood Dale has experienced slight population growth over the last decade. The Chicago Metropolitan Agency for Planning (CMAP) produced population and household projections as part of GO TO 2040, the seven-county region's comprehensive plan for sustainable prosperity.¹⁸ These figures indicate that if GO TO 2040 is implemented throughout the region and if the City capitalizes on existing assets, its population could rise to approximately 18,500 by 2040, an increase of just over 4,700 residents (Table 1).¹⁹

¹⁸ See GO TO 2040 at <http://www.cmap.illinois.gov/2040>.

¹⁹ See the Appendix for more information about these projections.

Table 1. General statistics about Wood Dale

	POPULATION	HOUSEHOLDS
2000 (Decennial Census)	13,535	5,117
2011 (American Community Survey [ACS])	13,718	5,031
Change, 2000-11	183	-86
Change as %, 2000-11	1.4%	-1.7%
GO TO 2040 Projection, 2040	18,448	6,690
Change, 2011-40	4,730	1,659
Change as %, 2011-40	34%	33%

Source: U.S. Census and Chicago Metropolitan Agency for Planning GO TO 2040 projections.

Current Housing Market

According to the most recent American Community Survey, only 3.2 percent of Wood Dale's 5,199 housing units are vacant. Of the remaining units, about 61 percent are single-family homes, 15 percent are townhomes, 22 percent are multifamily homes, and the remaining 2 percent are likely to be mobile homes. Wood Dale has a larger share of low-density options and a smaller share of multifamily options than the Chicago region at large.

Historically, single-family homes have been occupied by owners. So, based on these figures it is not a surprise that 82 percent of Wood Dale's housing units overall, and 93 percent of its single-family homes, are owner-occupied. Local governments around the region have expressed concern about growth in the number of single-family rental units occupied by renters, because they may not be regulated in the same way as traditional multifamily rental units.

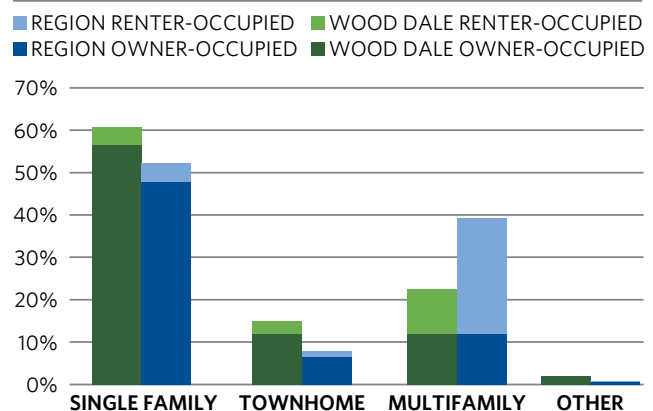


Interpretation of U.S. Census data would suggest that growth in the number of renter-occupied single-family homes has substantially outpaced the growth in renter-occupied households overall.

As of the most recent American Community Survey, a strong majority of townhomes in Wood Dale were occupied by owners (80 percent). The townhome vacancy rate in 2000 was 9.3 percent, which is quite a bit higher than the overall residential vacancy rate. Unfortunately, current American Community Survey findings do not allow for this figure to be updated. This is interesting because townhomes provide compact housing options for working families, young professionals, seniors, and others. However, recent analysis suggests that credit restrictions and banking industry standards are making it more difficult to finance mortgages for this type of product.

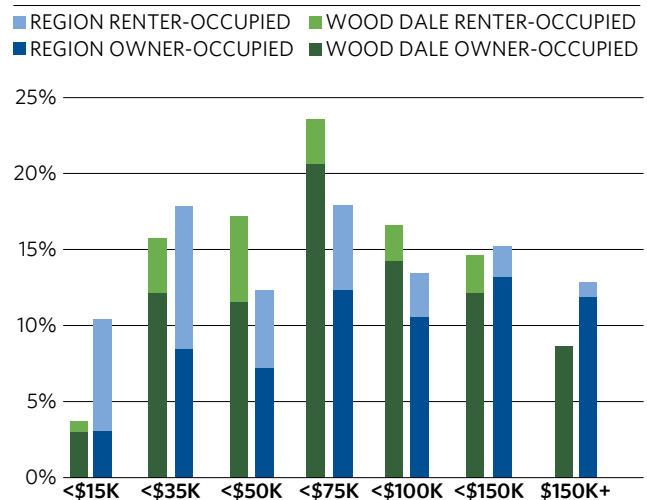
Wood Dale's housing stock includes over 1,100 units in multifamily buildings. There are essentially two multifamily markets in the community. Most of the larger buildings (20 or more units) were constructed primarily in the 1960's and 70's and are now primarily owner-occupied. The smaller buildings (2-19 units) were constructed in the 80's and 90's and are now primarily renter-occupied. A large majority of multifamily units, both regionally and nationally, are typically renter occupied. Overall, renters occupy only 47 percent of Wood Dale's multifamily housing units.

Figure 1. Wood Dale housing type as a percentage of total occupied units



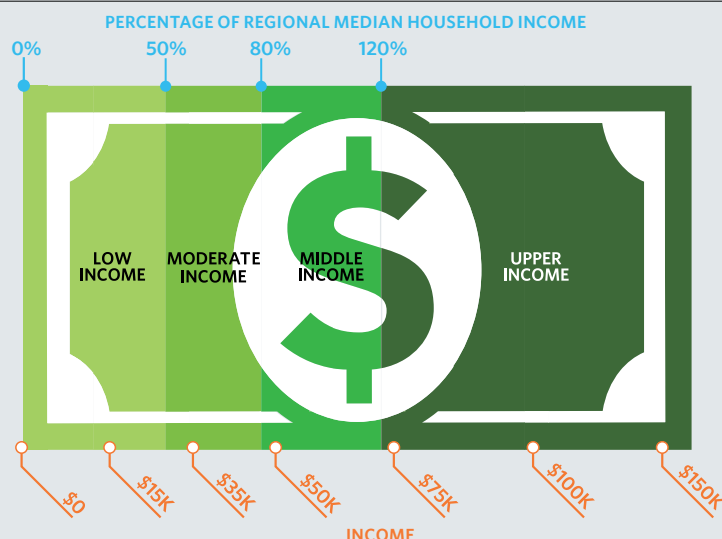
Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

Figure 2. Wood Dale household income as a percentage of total occupied units by renter- or owner-occupied



Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

Income



While household income is discussed throughout the Homes for a Changing Region plan, it's important to understand some of the definitions behind phrases like "low-" and "moderate-income." The U.S. Department of Housing and Urban Development (HUD) has established definitions for how the relationship between an area's median income and the income of an individual household can define what is a low (less than 50 percent of regional median income), moderate (50 percent to 80 percent), middle (80 percent to 120 percent), and upper income household (120+ percent). By comparing each income group to the regional* median household income (\$61,045), readers can understand what constitutes low, moderate, middle, and upper income households.

Housing Affordability

Affordability is an essential element in understanding a local housing market. What constitutes “affordable housing” varies from household to household, as the measure is relative. An affordable housing unit is one that a family can own or rent for no more than 30 percent of its total income. This spending includes both housing (rent or mortgage) and housing-related costs, such as property taxes, insurance, and utilities. This time-tested standard is reflected broadly, from the underwriting standards of private lenders to data from the U.S. Census Bureau.

²⁰ Joint Center for Housing Studies. State of the Nation's Housing 2014. (June, 2014). Harvard University.

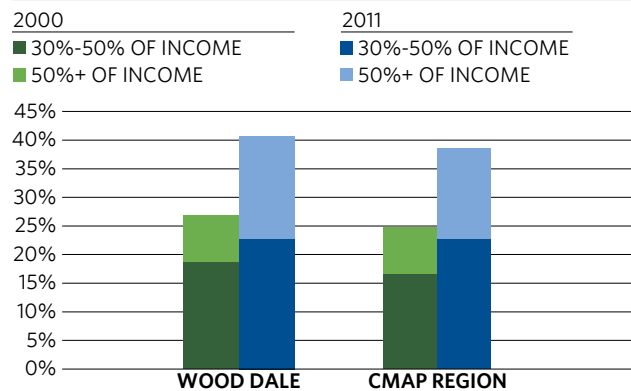
In the early 2000's, the housing boom caused housing values to rise at a faster rate than household incomes, which remained flat. Based on the affordability standard, more than a third of U.S. households live in housing that exceeds their means.²⁰ In today's market, static income, non-housing related debt, rising interest rates, and limited access to credit deter prospective buyers from entering the market. These issues have increased rental demand throughout the nation. Affordability trends in Wood Dale mirror regional and national trends. Cost-burdened owners increased from 27 percent in 2000 to 41 percent of households in 2011, while cost-burdened renters increased from 29 percent in 2000 to 49 percent of households in 2011.

What is affordable housing?

- “Affordable housing” is housing that costs no more than 30 percent of household income (including utilities, insurance, and taxes).
- “Unaffordable housing” is housing that costs between 30 percent and 50 percent of household income.
- “Severely unaffordable housing” is housing that costs more than 50 percent of household income.

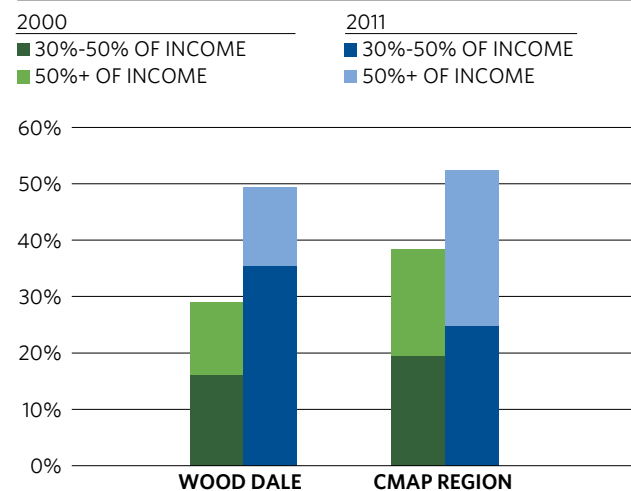


Figure 3. Wood Dale percent of owner occupied households paying more than 30% of monthly owner costs



Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

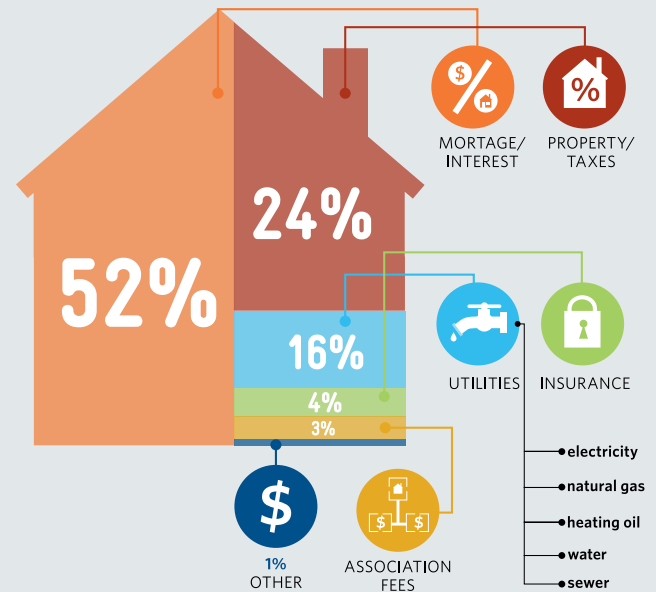
Figure 4. Wood Dale percent of renter occupied households paying more than 30% of income on gross rent



Source: U.S. Census Bureau (2000 Census and 2007-11 American Community Survey).

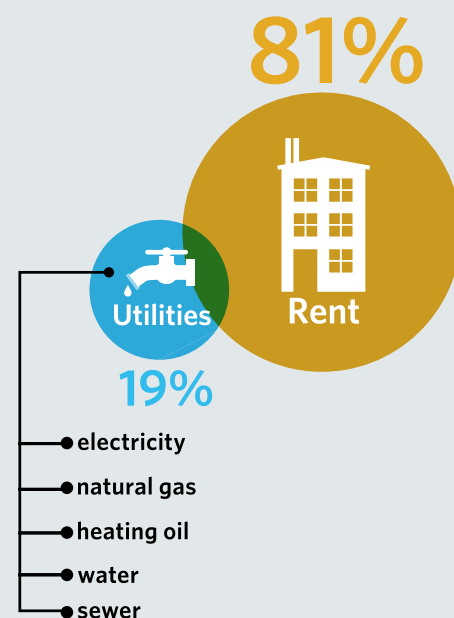
What is included in monthly owner costs?

Average monthly costs for renters in Chicago metropolitan area, 2009



What is included in gross rent?

Average monthly costs for renters in Chicago metropolitan area, 2009



Source: Chicago Metropolitan Agency for Planning analysis of the 2009 American Housing Survey (AHS).

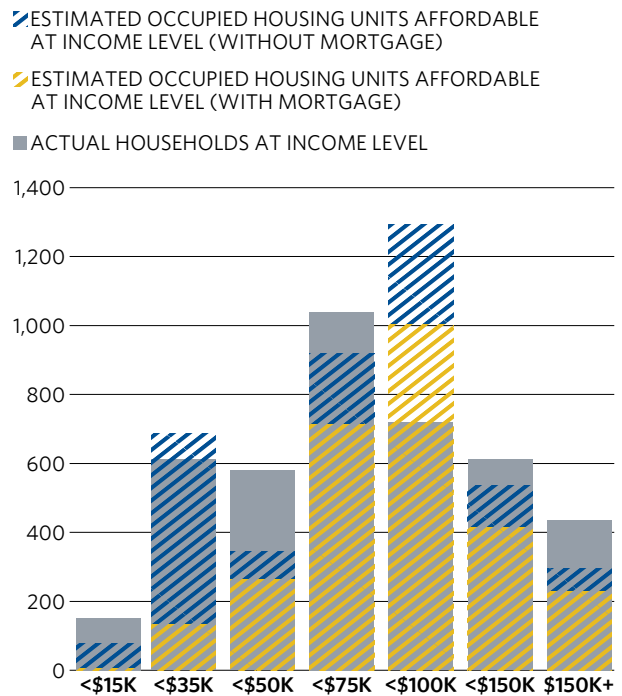
The 2009 AHS data includes Cook, DuPage, Grundy, Kane, Kendall, Lake, McHenry, and Will Counties in the metropolitan area.

Current Ownership Housing Market

As is typical, the vast majority of Wood Dale's homeowners live in single-family homes. Most of these households are headed by residents in their peak earning years. However, as previously mentioned, a slight majority of multifamily units in the community are also owner-occupied. Most of these condominium units are in larger buildings of 20 or more units. A majority of these condominium owners are headed by householders that are in their peak earning years (ages 35 to 64) or seniors (65-plus).

Shortfalls in supply across the income spectrum have exacerbated increases in owner cost-burden in Wood Dale. Households without mortgages at the low end of the income spectrum give the impression that supply is adequate, but it is unlikely that these units will sell for rates affordable to households earning \$15,000-35,000 annually. As is typical, there is a surplus affordable to middle income homeowners. This may cause market distortions as low-income households pay more than they can afford to live in these units and more affluent households pay less.

Figure 5. Wood Dale comparison of owner household income with occupied units affordable at each income level



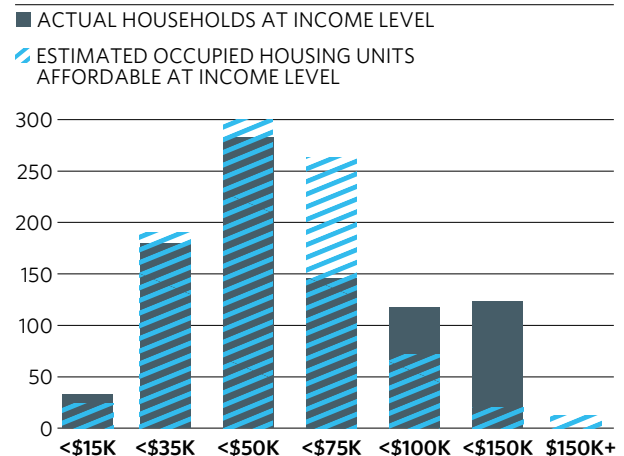
Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 inputs.



Current Rental Housing Market

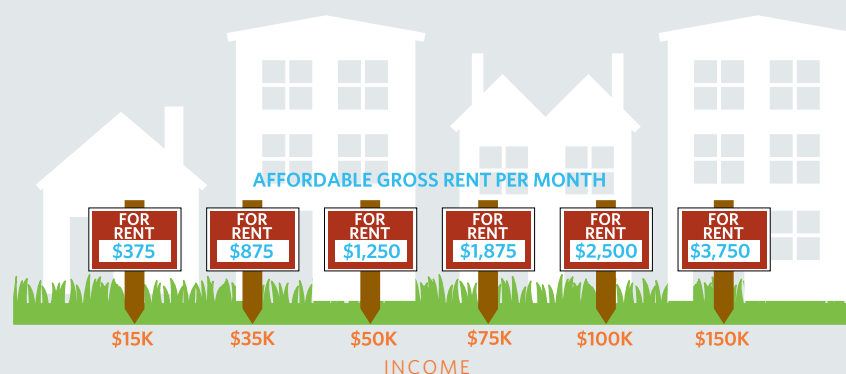
A majority of Wood Dale renters live in apartment buildings of 5 to 19 units in size, with the remainder split among single family and townhomes. About 38 percent of renters in these medium-sized multifamily buildings are considered rent burdened, while about 63 percent of single-family renters find themselves in the same situation. These high numbers could be attributed to the fact that 56 percent of Wood Dale renters earn less than \$50,000, about 4 percent higher than the share found in DuPage County as a whole.

Figure 6. Wood Dale comparison of rental household income with occupied units affordable at each income level



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 inputs.

Translating incomes into rents



Applying the previously discussed concept that households should spend no more than 30 percent of income on housing costs, these gross rents are generally affordable at each of the associated income levels.

Source: Chicago Metropolitan Agency for Planning.

Projected Future Housing Needs

A proactive approach to housing requires the consideration of those who might live in the community in the future. Blending together U.S. Census data, CMAP's local household and population projections for the year 2040, and national future housing preferences, some realistic estimates can be made of who will want to live in the City over the next 30 years.

Future Ownership Needs

Age groups projected to drive growth play an important role in understanding the types of housing likely to be sought by future owners. While seniors could play a large role, the cohort ages 45 to 64 will have the strongest presence in the future owner-occupied housing market.

Similar to communities throughout the region and the nation, Wood Dale must consider what an aging population will require in changes to existing housing stock and potential new housing types. Preparing for this increase will necessitate thinking about how to build attractive and affordable housing for those approaching their senior years, including walkable mixed-use areas. It will also be important to provide unit rehabilitation and efficiency options for those wanting to remain in their current homes.

Over the next 25 years, the number of households looking to own in Wood Dale could grow by just over 1,400. The current supply of units affordable to households earning more than \$100,000 would be sufficient to meet projected growth. Shortages would exist for all other income groups, with the greatest unmet need for owners earning less than \$35,000. As in the current owner market, the senior population (ages 65-plus) will make up a significant percentage of these owners. Preparations should be considered for new senior-friendly developments that include access to transportation, community amenities, and social interaction while also considering rehabilitation retrofits for those that wish to remain in their current home. Projected shortfalls not only for senior but other low-, moderate-, and middle-income households could increase the number of cost-burdened owners if available supply does not keep up with demand.

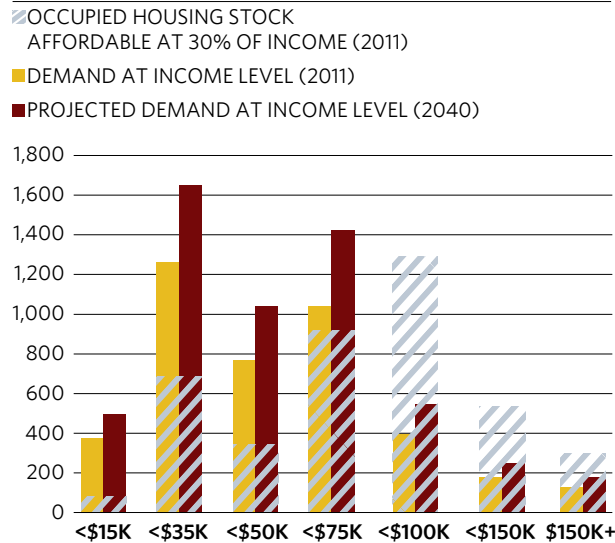
Future Rental Needs

The cohort ages 25 to 44 will also have a strong showing in the future local owner housing market. Wood Dale must also consider the type of housing options this group of first-time or second-time homeowners will require, including higher-density mixed-use development and affordable single-family homes previously occupied by senior residents.

The current supply of rental stock in Wood Dale provides sufficient units for future renters earning between \$75,000-100,000 with a projected shortfall in all other income categories. While projected growth of over 350 new rental households is expected in the City, the households will predominantly come from the cohorts ages 25 to 44 and 45 to 64. This demand indicates a potential market for additional rental options that serve middle- and moderate-income households. Compared to nearby markets, senior renters will have a smaller presence in the future local market. The City should consider a variety of rental housing proposals that will serve a full income spectrum of future residents.

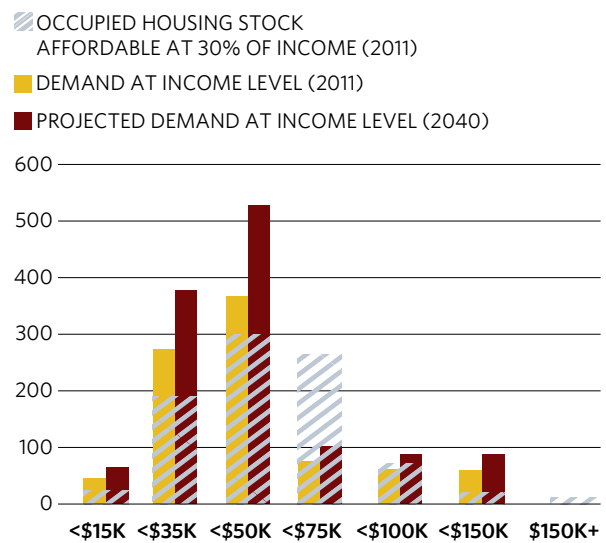


Figure 7. Wood Dale 2011 households and housing stock compared with 2040 owner demand



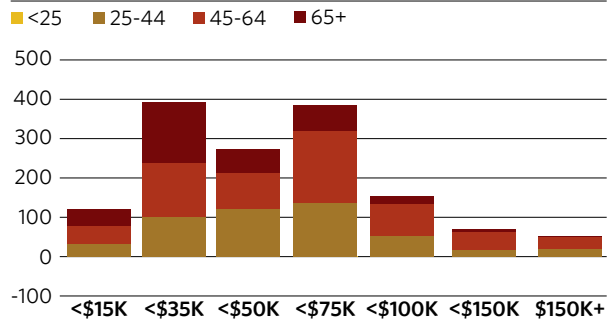
Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Figure 9. Wood Dale 2011 households and housing stock compared with 2040 renter demand



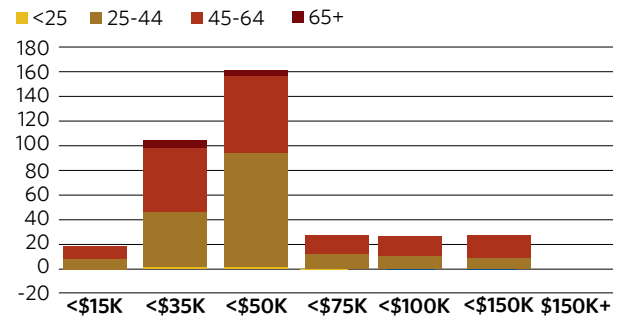
Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Figure 8. Wood Dale 2011-2040 change in owner demand by age and income



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community

Figure 10. Wood Dale 2011-2040 change in renter demand by age and income



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

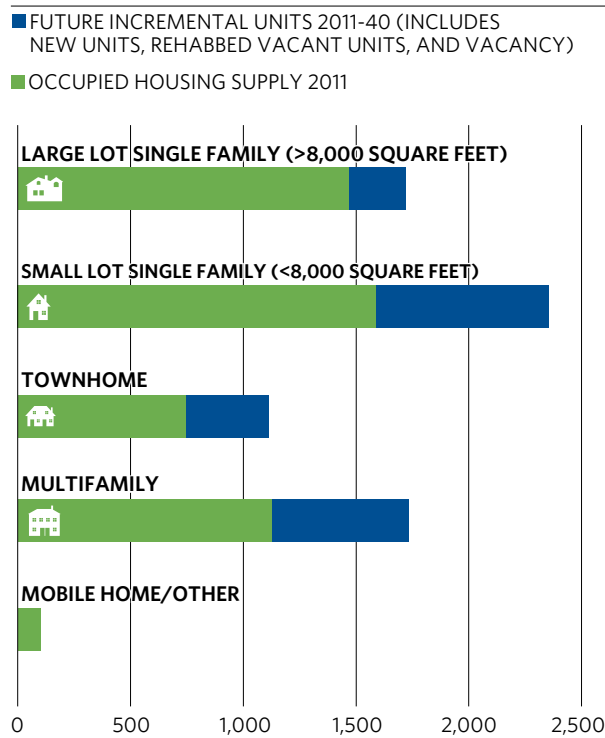
Housing Demand by Type of Unit

The following forecast of demand for additional housing in 2040 is based on the breakdown of projected future owners and renters in Wood Dale along with national estimates of future demand for four broad housing types. This “balanced housing profile” shows demand for 1,836 additional units between now and 2040.²¹ Approximately 250 of the units would be large-lot, single-family homes. The additional 610 small-lot single-family homes, 368 townhomes, and 608 multifamily units demonstrate the demand for denser housing types.

²¹ Note that this figure is higher than the projected increase in households between 2011 and 2040 (1659) because of the inclusion of potential future vacant units. See the Appendix for more information about the methodology.

²² See the Appendix for more information about the methodology.

Figure 11. Wood Dale future balanced housing profile



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey 2007-11 and CMAP GO TO 2040 household forecast inputs.

Capacity for Growth

Forecasted population and household growth is only one-half of the equation in considering future housing needs. To plan for future households and housing, it is also important to look at capacity. To understand the City’s ability to accommodate projected growth, two key sources of capacity were reviewed: development/redevelopment and vacancy.²²

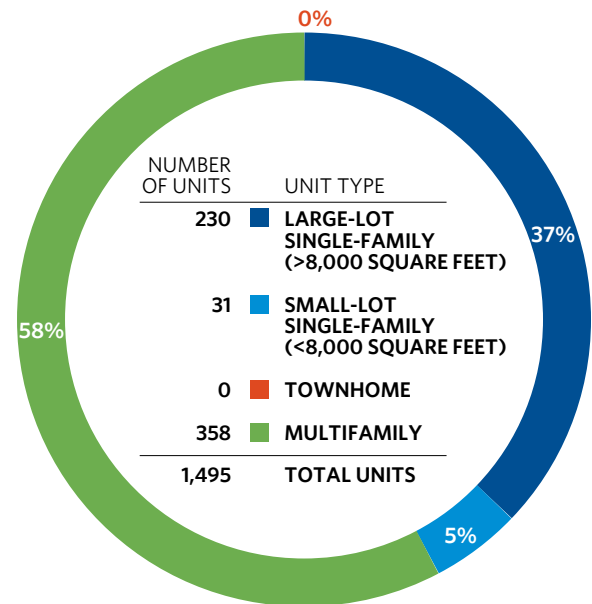


Development / Redevelopment Analysis

The development and redevelopment analysis considers how Wood Dale could grow over the next 30 years based on current land use regulations, development approvals, and key development sites. CMAP and City staff calculated the total square footage of vacant and redevelopable land in and around the City by reviewing DuPage County Assessor data. Then, Wood Dale's current zoning and development standards were applied to those figures to estimate how many units could be built given the amount of vacant and redevelopable land within the various zoning districts.

As a built-out community, there are few opportunities for new development. Instead, this analysis revealed capacity for future local development primarily through the redevelopment and reuse of existing units. Some of the capacity for small- and large-lot single-family homes comes from the potential redevelopment of existing parcels in established residential areas. However, it is likely that based on current analysis, demand for single-family units will far outweigh the projected capacity of the City. Multifamily capacity has the ability to meet slightly over 50 percent of projected demand mostly from sites near and along Irving Park Road.

Figure 12. Wood Dale maximum capacity by unit type



Source: Chicago Metropolitan Agency for Planning analysis of the Wood Dale zoning ordinance and DuPage County assessor data.

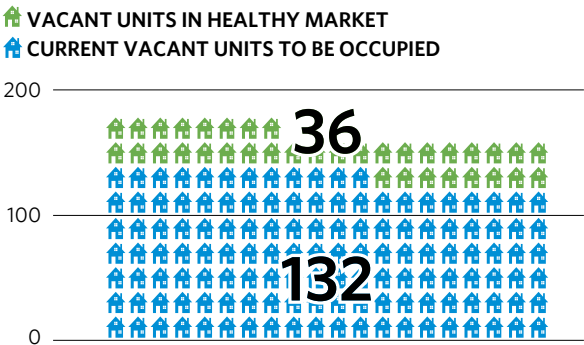
Urban Design Focus Area

Vacancy Analysis

Because of the strength of the current housing market, many homes now vacant may soon be occupied, allowing the population to grow without building new units. According to 2007-11 American Community Survey estimates, Wood Dale has approximately 170 vacant units, or about 3.3 percent of all homes in the City. Given the number of local owner and rental units and a healthy housing market, the City should only have approximately 132 vacant units, a vacancy rate of approximately 2.6 percent. Therefore, 36 currently vacant units could be occupied in the future as Wood Dale grows and the market stabilizes.

The urban design focus area for this Homes project was 116-146 West Irving Park Road. Situated between Wood Dale Road and Oakwood Drive, the site is being considered for traditional mixed-use development because of its proximity to the Wood Dale Metra Station. The rendering shows a three-story, mixed-use residential development with improved pedestrian and parking features, improved use of the public alley on the back of the site and landscape design features similar to the surrounding neighborhood.

Figure 13. Wood Dale breakdown of current vacant units



Source: Chicago Metropolitan Agency for Planning
analysis of American Community Survey 2007-11 data.

Wood Dale Visualization Area (116-146 West Irving Park Road)



Source: Chicago Metropolitan Agency for Planning.

*Note: Scale accuracy depends on printer type.



Source: Solomon Cordwell Buenz (SCB).

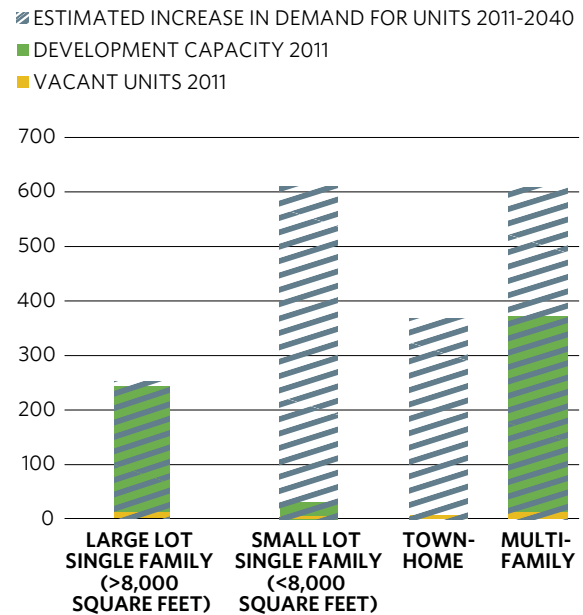
Conclusions and Recommendations

Through limited new development and prioritizing the redevelopment of existing units and decreasing vacancy, Wood Dale can accommodate 58 percent of the projected growth in demand for multifamily units, and approximately 30 percent of the projected growth in demand for single-family unit growth. Wood Dale should consider if this distribution of capacity is in line with a desired growth pattern.

The following policy recommendations explore ways to better align this capacity with the housing types demanded by future populations and the City's own planning initiatives, allowing Wood Dale to accommodate growth, but also to implement previous planning efforts and reflect the vision of the community.

Wood Dale's most recent comprehensive plan was adopted in 1997. At 17 years old, the document is outdated and can no longer be expected to serve as a guiding document for the City and its officials. Wood Dale should commission a comprehensive plan update as several factors, including regional transportation projects like the Elgin O'Hare Western Access highway, the economic downturn, and transformed housing and retail demands have altered the needs and priorities of Wood Dale. Previous plans, including the Thorndale Corridor Plan and the Wood Dale Station Area Study, address specific issues and are limited in their scope. The structure and contents of an updated comprehensive plan should incorporate analysis and recommendations that are still relevant from previous plans. It should also seek to engage residents to develop a unified vision for the City that takes advantage of coming investments in regional infrastructure.

Figure 14. Wood Dale demand versus vacancy and capacity by housing type



Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model, DuPage County Assessor data, and U.S. Census Bureau inputs.

Existing plans have prioritized new development around the Wood Dale Metra Station and Town Center. With the start of the Elgin O'Hare Western Access initiative and associated feasibility studies, the City should also revisit plans for the Irving Park Road and Wood Dale Avenue intersection and adjacent corridors. This area has been identified as a desired location for mixed-use development and commercial corridor improvements, creating a TOD center for the City.

This development should accommodate the projected demand for rental and senior owners, by creating a walkable neighborhood close to transit and community amenities. The capacity analysis identified significant potential for new multifamily/mixed-use housing in the TCB and C1 districts, both of which cover most of the proposed TOD area. A new comprehensive plan should develop a vision for the area that informs developers of the residential, commercial, and mixed-use development desired.

As a first step in the development of the Town Center, the City should explore a range of senior options from independent to assisted living that are affordable to households across the income spectrum to meet projected demand. Growth in households headed by residents age 45 and up is expected to drive long-term demand, but there are no senior developments within the City at this time.

What are visitability standards?

1. **Visitability refers to housing units designed in such a way that they can be lived in or visited by people who utilize wheelchairs, walkers, or have issues with steps.**
2. **Traditionally, a unit has met visitability standards when it includes:**
 - One zero-step entrance
 - Doors with 32 inches of clear passage space
 - One bathroom on the main floor that accommodates a wheelchair



Those senior developments that meet the current senior demand but also have the potential to accommodate other demographics in the long term, especially through visitability standards, should be given priority. Younger households will also play a key role in increasing demand over the long run. These households will also benefit from walkable, mixed-use neighborhoods. While new housing options are important, many seniors will want to stay in their current homes. Therefore, the City should also develop “aging in community” information for residents, which would identify important modifications needed to improve accessibility, eliminate physical barriers, and create safe spaces.

In order to address challenges with management in multifamily buildings, Wood Dale should consider adopting a crime-free housing ordinance, which would require the property owner to use a crime-free lease addendum provided by the City as part of every rental agreement. This program could supplement the existing Rental Property Registration program.

Crime-free rental ordinances are common throughout the region, particularly for non-Home Rule communities trying to manage their rental stock, as these communities are not permitted to establish a rental licensing program. Unfortunately, well-intentioned crime-free rental ordinances can have unintended consequences, sometimes disproportionately affecting families with children, minorities, and victims of domestic violence through their application. The City should ensure that the crime-free ordinance meets current standards for best practice, including:

- Offering protections and methods of redress for tenants and property owners.
- Ensuring that ordinances allow the victims of crime the option of remaining on a lease.
- Permitting that an arrest may be grounds for the eviction of the domestic violence perpetrator only.
- Requiring annual landlord training seminars.

The City should consider reviewing existing crime-free housing programs in neighboring communities such as Addison, Bensenville, and Villa Park, all of whom already use such programs to monitor local rental units. A key component for any community seeking to maintain an efficient and effective housing market is ensuring that local housing and service providers show openness to current and future residents of all backgrounds. Wood Dale can continue fostering openness throughout the City by:

- Ensuring that a Statement of Welcome is added to the new resident information section of the City website. In addition, the City should provide print versions of new resident and other key documents in a variety of languages and for those with sight or hearing impairments at key locations throughout the City.
- Updating the city website to include information on how residents can file code enforcement or housing discrimination complaints. The website currently provides residents the opportunity to leave general feedback and a list of City contacts for various departments. Combining code enforcement and housing options in this existing section could prove useful for many residents.
- Establishing a program for City departments similar to the Wood Dale Police Department Coffee with a Cop program. The police department's program allows residents to meet with members of the department to discuss community questions and concerns. A program of this magnitude for various City departments may prove beneficial as the City works to develop closer relationships with its residents. By establishing regular days and times for residents to meet with City officials and discuss community-based ideas and concerns in a one-on-one setting, stronger and closer ties can be created with residents who may feel uncomfortable participating in Council meetings or other formal settings.

- Developing a Community Relations Committee (CRC). Wood Dale understands the importance of embracing its diversity. A critical component of fostering openness is intentionally seeking the involvement of community members from all backgrounds. Many communities have found the development of a CRC is a proactive step in achieving community openness.
- Making sure that multifamily housing meets both the design standards of the Illinois Accessibility Code (IAC) and the Fair Housing Act. Statewide, the IAC requires that new residential housing be accessible to persons with disabilities. Under the IAC, prior to issuing permits, municipalities must evaluate whether the designs comply with the IAC. However, municipalities are not obligated to assess whether the plans comply with the federal Fair Housing Act under the IAC. The federal law requires that multifamily housing with four or more units include basic attributes of accessibility (e.g., accessible entrances, assessable routes, accessible kitchens and bathrooms, and accessible common areas).

Wood Dale officials, stakeholders, and residents have consistently been committed to the growth and success of the City. Participation in the Homes for a Changing Region project showcases the commitment to consistently evaluate community assets and infrastructure. The recommendations of this report are intended to support the implementation of previous plans while also informing any future processes, ultimately striving to maintain a robust housing market and engaged community.

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Funding Acknowledgement

The Chicago Community Trust and the Harris Family Foundation.

This project was supported through CMAP's Local Technical Assistance (LTA) program, which is funded by the Federal Highway Administration, Federal Transit Administration, U.S. Department of Housing and Urban Development, Illinois Department of Transportation, Harris Family Foundation, and the Chicago Community Trust.