



# Homes for a Changing Region: Village of Summit Action Plan 2021-2022



Chicago Metropolitan  
Agency for Planning



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## **NHS of Chicago**

Donna Clarke, DClarke@NHSChicago.com

## **City of Harvard**

Dave Nelson, nelson@cityofharvard.org

## **Spanish Coalition for Housing**

Joseph Lopez, jlopez@sc4housing.org

Laurentino Ramirez, lramirez@sc4housing.org

## **Village of Broadview**

Mayor Katrina Thompson,  
kthompson@broadview-il.gov

## **Illinois Housing Development Authority**

Amy Bashiti, abashiti@ihda.org

Monica Enriquez, MEnriquez@ihda.org

## **Preservation Compact**

Emily Bloom-Carlin,

Emily.Bloom-Carlin@cicchicago.com

Dunni Cosey Gay, Dunni.Cosey.Gay@cicchicago.com

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## **Village of Summit**

Mayor Sergio Rodriguez - Trustee Aleco Julius - Trustee Mayra Ortiz - Police Commander John Kosmowski

## **Village of Summit Stakeholder Work Group**

Joy Dwarnpos - Mike Kaput - Velma Lanfair - Maria Troche

## **Homes for a Changing Region Team**

Jonathan Burch - Enrique Castillo - Nancy Firfer - King Harris - Diana Martinez - Leeana Skuby - Kyle Smith

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# Action Plan: Executive Summary

April 2022

Homes for a Changing Region is a program supported by the Metropolitan Mayors Caucus and the Chicago Metropolitan Agency for Planning (CMAP) and funded by the Illinois Housing Development Authority (IHDA). Homes helps communities in the greater Chicago region analyze, diagnose, and develop market and evidence-based solutions for the housing challenges each place faces. Over the last four months, the Homes team has studied specific housing trends in the Village of Summit. The Homes team has identified a series of recommendations that will allow the Village to achieve a balanced and healthy housing stock. It also noted four key factors that impact housing conditions in Summit:

- **Summit's population is aging in place:** 44 percent of homeowners are 55 and older, and many of them face increasing costs of home maintenance and property taxes.
- **Summit needs more affordable and better maintained rental units:** Nearly 14 percent of low-income Summit renters pay more than 50 percent of their income on housing, but the Village has not had any affordable rental investment in recent memory.
- **Summit has basement and attic housing units that do not comply with city building codes:** While the units provide affordable housing for Summit's very low-income families, they also present potential health and safety hazards to residents.
- **Zoning in Summit may impede the development of new housing units:** Summit recently rezoned some multi-family areas to single-family areas. The rezoning may impede the resale or refinancing of existing multi-family units and the development of new ones.

# Action Plan: Executive Summary

April 2022

Based on its analysis, the Homes team recommends the following actions for the Village to consider:

**Create pathways to make accessory dwelling units livable:** Basement and attic units may not comply with existing building codes, but they do provide a source of affordable housing for residents and a source of income for building owners.

**Summit can implement a strategy to allow these units as a conforming use:** At the same time, the Village should acknowledge the high cost of code compliance with these units and explore financial resources to allow owners to make the improvements. A trusted community ombudsman could communicate the strategy with residents and landlords.

**Encourage owners of existing single-family homes to add code-compliant accessory dwelling units:**

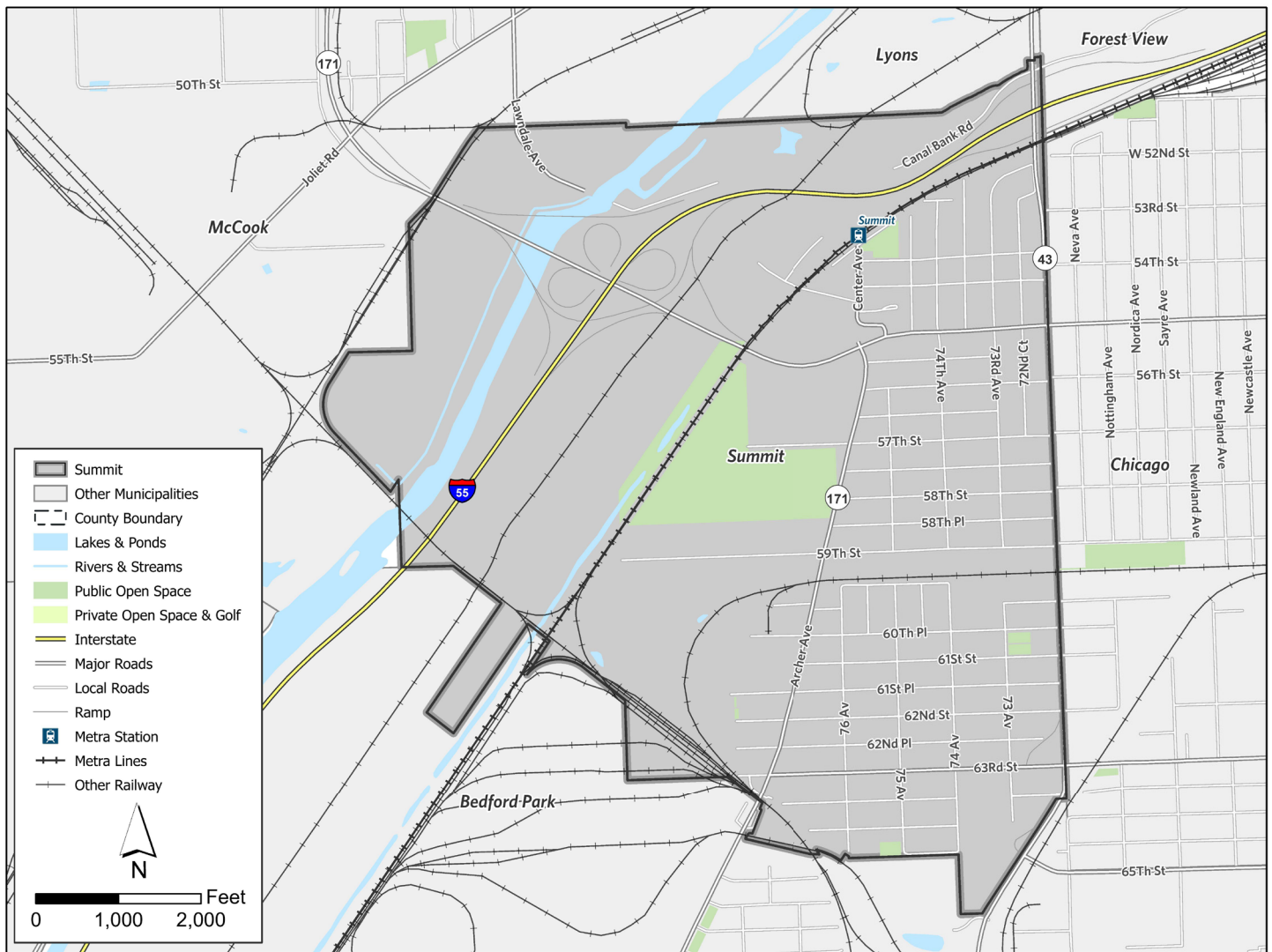
Such units could be pre-fabricated modules that can be placed adjacent to homes or additions to existing homes. The units would also be affordable to moderate and lower-income families and would add income to property owners to help maintain the property.

**Pursue a new affordable multi-family investment:** Summit could add additional multi-family units by exploring opportunities to locate one or more new developments on available land within the Village. Low-Income Housing Tax Credits (LIHTC), which a developer could pursue, would be one means of financing the new housing. The Village has identified several potential sites for such development. The Village could also consider adding new housing units via scattered site development on vacant lots.

**Connect with a not-for-profit intermediary:** Summit is not actively seeking State or Cook County funding to rehabilitate existing homes or to support potential buyers looking to purchase homes. It can do so by building a strategic relationship with a not-for-profit entity that has experience working with government entities and can connect them with Summit residents.



# Community Map Village of Summit, Illinois



Source: Chicago Metropolitan Agency for Planning, 2021

# Community Housing Profile 2020

## Village of Summit, Illinois

### POPULATION

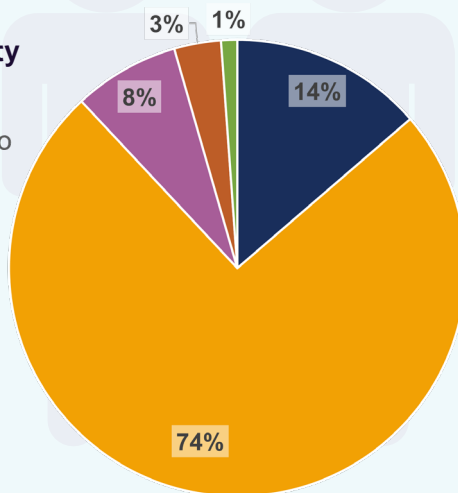
**11,161** people, +5% since 2000 and +1% since 2010  
Regionwide: +5% since 2000

**\$47,377** median household income, +24% since 2000

**17%** poverty rate, +1% since 2000

#### Race and Ethnicity

- White
- Hispanic or Latino
- Black
- Asian
- Other



### HOUSING

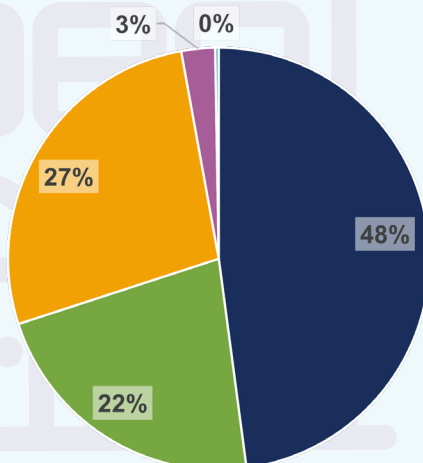
**3,460** households, an increase of +3% since 2000 and +5% since 2010. Regionwide, households have increased 12% since 2000

**3,789** housing units, +7% since 2000

**9%** vacancy rate, +4% since 2000

#### Unit Type

- Single-family
- Townhome
- Small Multifamily (3-49 units)
- Large Multifamily (50+ units)



### OWNERS AND RENTERS

**51%** owner-occupied

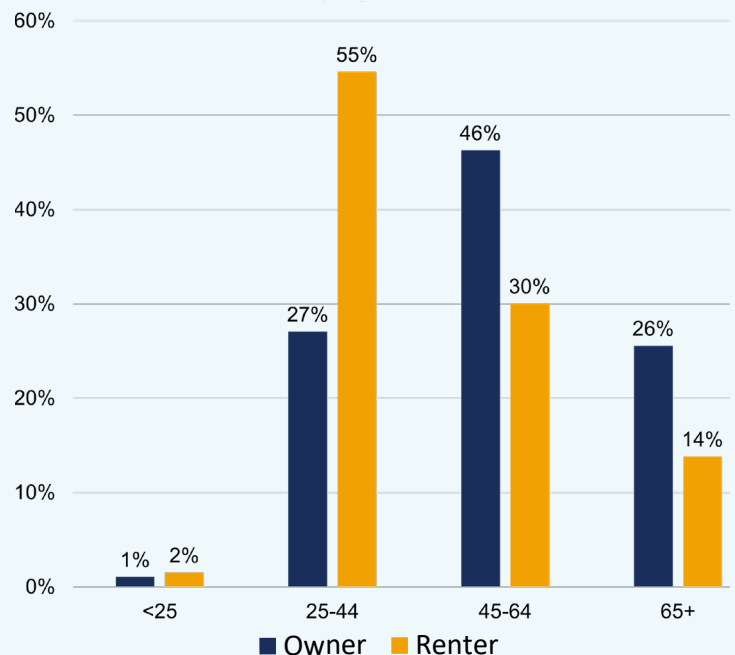
**49%** renter-occupied

The median household income for homeowners is **\$62,006**, compared to **\$37,294** for renters.

**21%** of homeowners are cost-burdened, -13% since 2010. An additional **15%** of homeowners are severely cost-burdened, -5% since 2010.

**24%** of renters are cost-burdened, -7% since 2010. An additional **19%** of renters are severely cost-burdened, +10 points since 2010.

#### Tenure by Age of Householder



# Chapter One:

## Introduction

The Homes for a Changing Region program provides technical assistance to help municipal leaders address pressing housing issues. It is funded by Illinois Affordable Housing Trust Fund (“trust fund”) as administered by the Illinois Housing Development Authority (IHDA). Trust Fund resources help create and preserve affordable, decent, and safe housing for low-income households throughout Illinois. The Homes process is designed to help Summit identify short-term and long-term action steps to deal with local housing challenges.

In November the Homes project team held a kick-off meeting with Summit officials and local stakeholders to discuss the Village’s housing market conditions and challenges, develop local housing goals, and investigate its most pressing housing issues. Follow up conversations with Village officials and selected residents included two panels of outside housing experts. The first panel, which met virtually in January, included Dunni Cosey Gay and Emily Bloom-Carlin of the Preservation Compact; Donna Clarke, Chief Operating Officer, Neighborhood Housing Services of Chicago; Dave Nelson, City Administrator, City of Harvard, Illinois; and Joseph Lopez and Laurentino Ramirez of the Spanish Coalition for Housing. The second panel, which met in person in February, included Mayor Katrina Thompson, Village of Broadview; Amy Bashiti, Community Revitalization Specialist at the Illinois Housing Development Authority (IHDA); and Monica Enriquez, Assistant Director at IHDA. The action plan presented in this report reflects in part the knowledge and feedback collected from these meetings.



# Chapter Two:

## Housing Needs Analysis

This section summarizes the findings. The complete data workup developed by the Homes team can be found in Appendix A.

The Village of Summit is located 14 miles southwest of Chicago in Cook County. Over the last two decades, Summit's population has grown at approximately the same rate as that of the region, while Summit's household growth is four times less than that of the region. In 2020, the Village population was 11,161, a 5% increase from its 2000 population of 10,637. Households increased 3% from 3,356 in 2000 to 3,460 in 2020. Its population is 74% Hispanic/Latino, 14% White, 8% Black, 3% Asian, and 1% all other racial/ethnic groups.

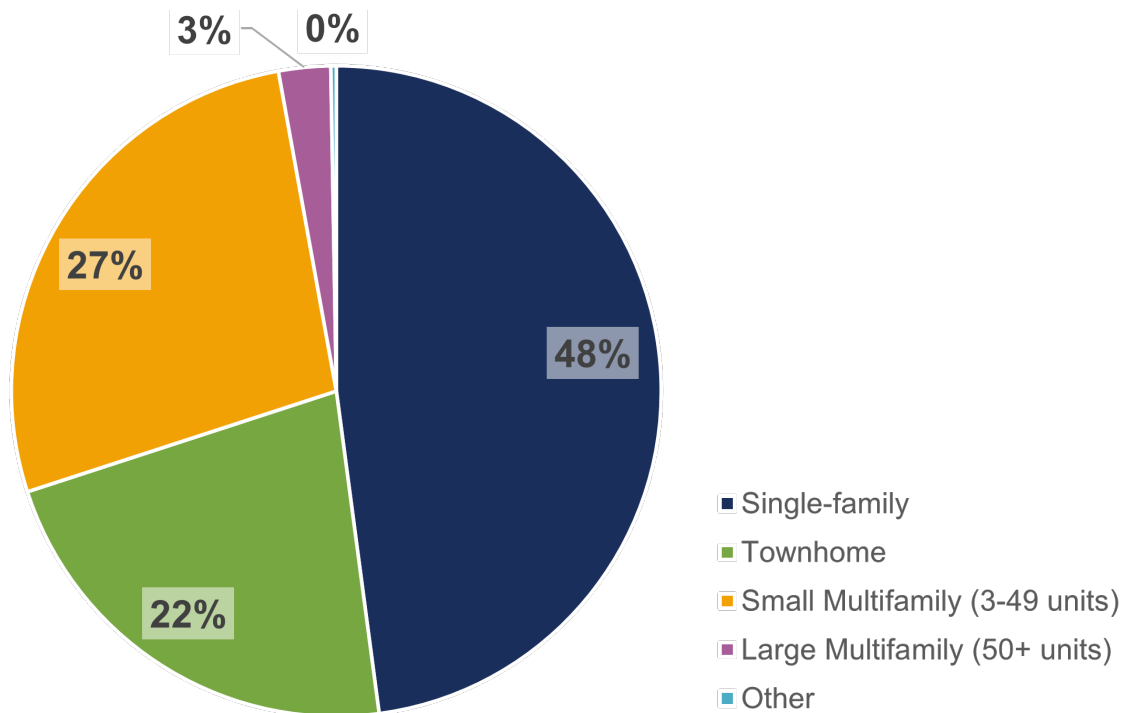
Summit is a moderate-income community. The median household income is currently \$47,377, approximately 27% less than the regional median of \$65,174. Between 2000-2020 median income grew 24%, but, since 2010, it has declined by 3%. Median income for homeowners is \$62,006; for renters, \$37,294, a decrease of 40%. About half of all Summit households earn less than \$50,000 per year. 17% of the population is below the poverty line.

Unlike many other Cook County suburban communities, Summit is home to a diverse housing stock (see *Figure 1*). As of 2019, 48% of all residential units are single-family homes; 27% are in small multi-family buildings (3-49 units); 22% are townhomes; the remaining 3% are in large multifamily buildings (50+ units). Overall, housing units are nearly split between owners and renters. 51% of all residential units are owner-occupied, while 49% are renter-occupied.

# Chapter Two:

## Housing Needs Analysis

Figure 1: Summit Housing Type, 2019



Source: U.S. Census Bureau American Community Survey, 2015-2019

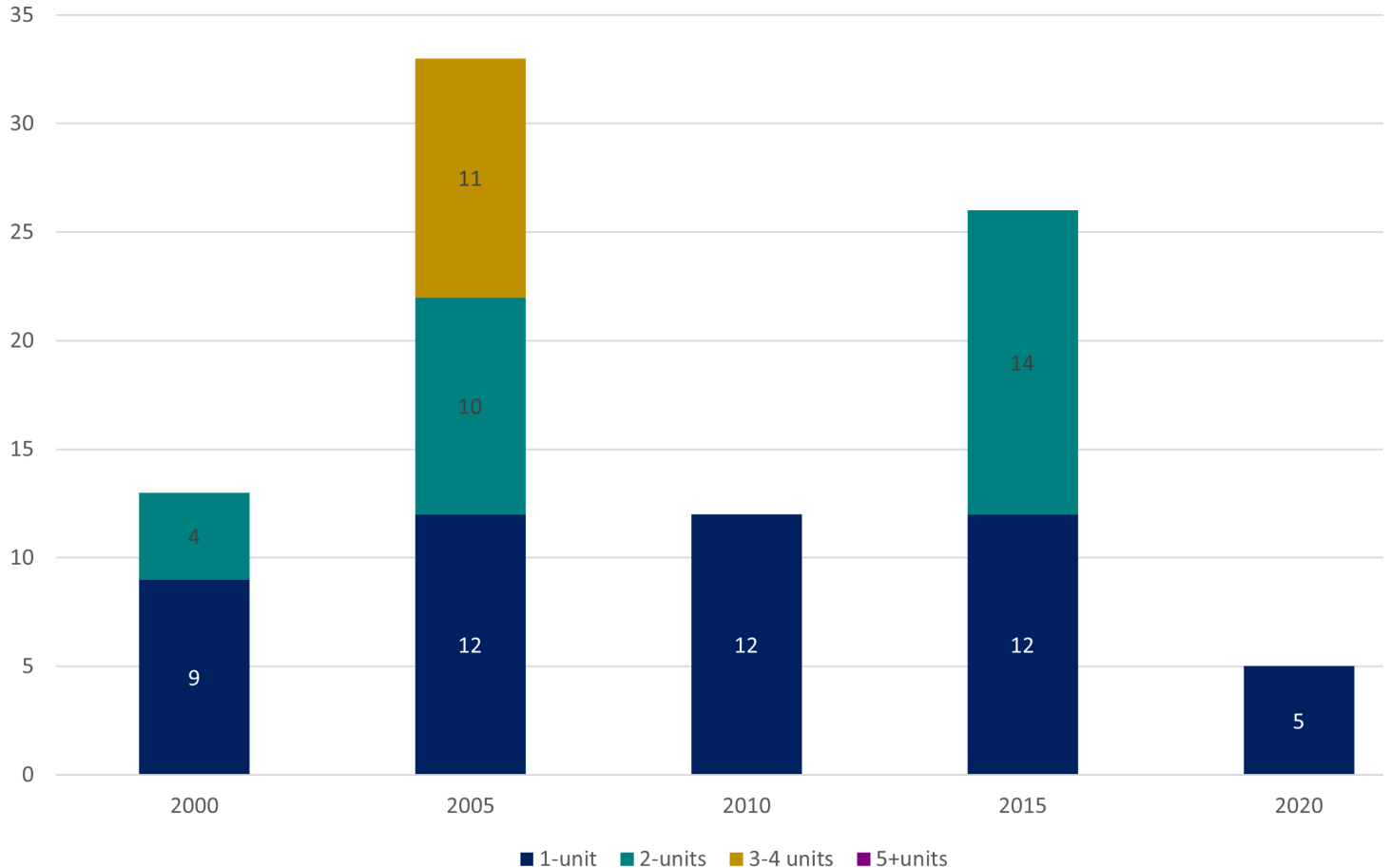
According to U.S. Census Bureau data from 2020, the vacancy rate in Summit was approximately 9%, slightly higher than the regionwide vacancy rate of 8%. Stakeholders, however, questioned the reliability of this data at the Homes November meeting, and it is believed that the vacancy rate in Summit is substantially lower than what is reported by the U.S. Census Bureau.

Very little new housing has been constructed in Summit in recent years. In 2020, only 5 building permits were authorized compared to 26 in 2015 (see *Figure 2*). All new building permits authorized in 2020 were for single-family homes. Since 2002, there have been 29 total housing starts in Summit.

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## Housing Needs Analysis

*Figure 2: Summit Building Permits Authorized, 2000-2020*



Source: U.S. Census Building Permits Survey, 2000-2020

Most of Summit's housing stock is aging: 34% was built before 1940, and an additional 48% was built between 1940 and 1979. While 16% was built between 1980 and 2009, only 2% has been built since 2010.

Beyond the above baseline information, a review of housing data and discussions with local stakeholders has identified the following four key takeaways regarding housing in Summit:

### ***Summit's population is slowly aging in place***

Summit's population is aging. *Figure 3* indicates the shift in population by age cohort. Between 2000 and 2019, the share of the senior population (65+ years) remained the same (10%), and the age group

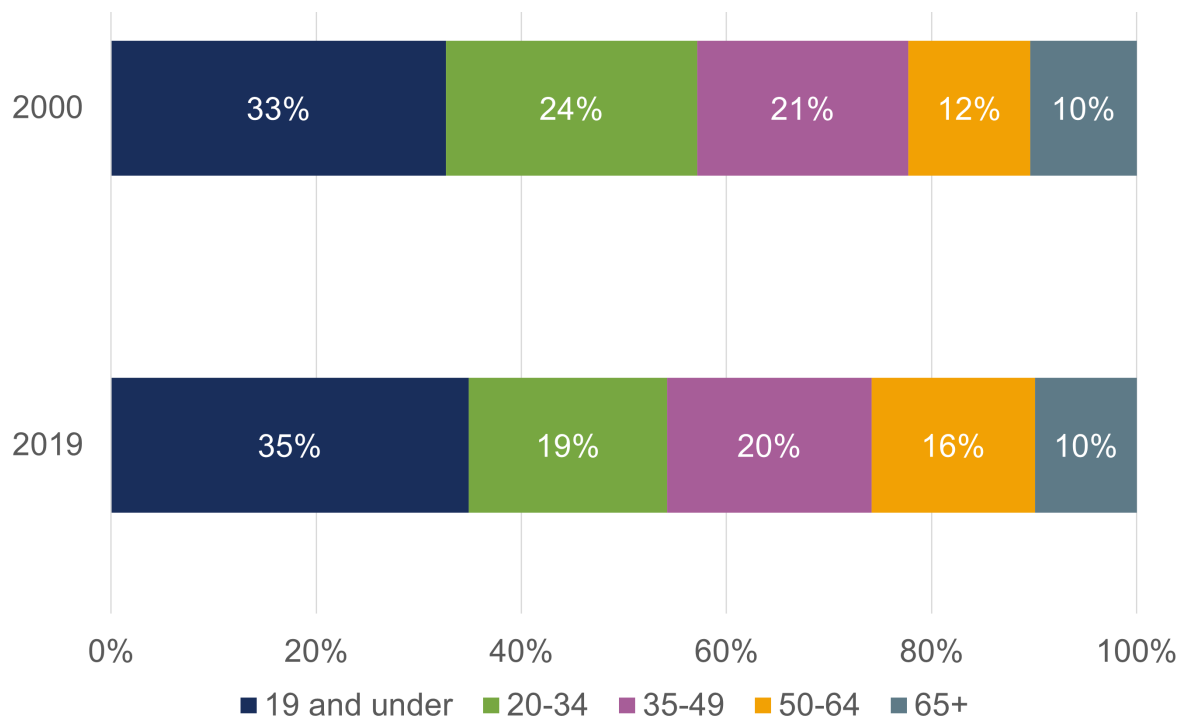
# Chapter Two:

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approaching senior age (50-64) grew from 12% in 2000 to 16% in 2019. Overall, the total population whose age is 50 or older has increased from 22% in 2000 to 26% in 2019. Many of these aging residents are also the Village's longtime homeowners. 44% of homeowners are now 55 years or older. As homeowners age, the maintenance responsibilities that go along with ownership, such as doing yard work, taking out the garbage, or shoveling snow, can become increasingly difficult.

Additionally, some older homeowners may live on fixed incomes and lack the funds needed for repairs, which can cause homes to deteriorate over time. Limited mobility, disability, and/or social isolation can exacerbate these needs over time. According to the U.S. Census' Comprehensive Housing Affordability Strategy (CHAS) data, 38% of all Summit residents have one or more impairments. Of those residents, 60% are homeowners. At some point, some older owners may need to downsize into a smaller unit out of physical or financial necessity.

**Figure 3: Summit's Population by Age Cohort, 2000-2019**



Source: U.S. Decennial Census 2000 and American Community Survey 2015-2019

# Chapter Two:

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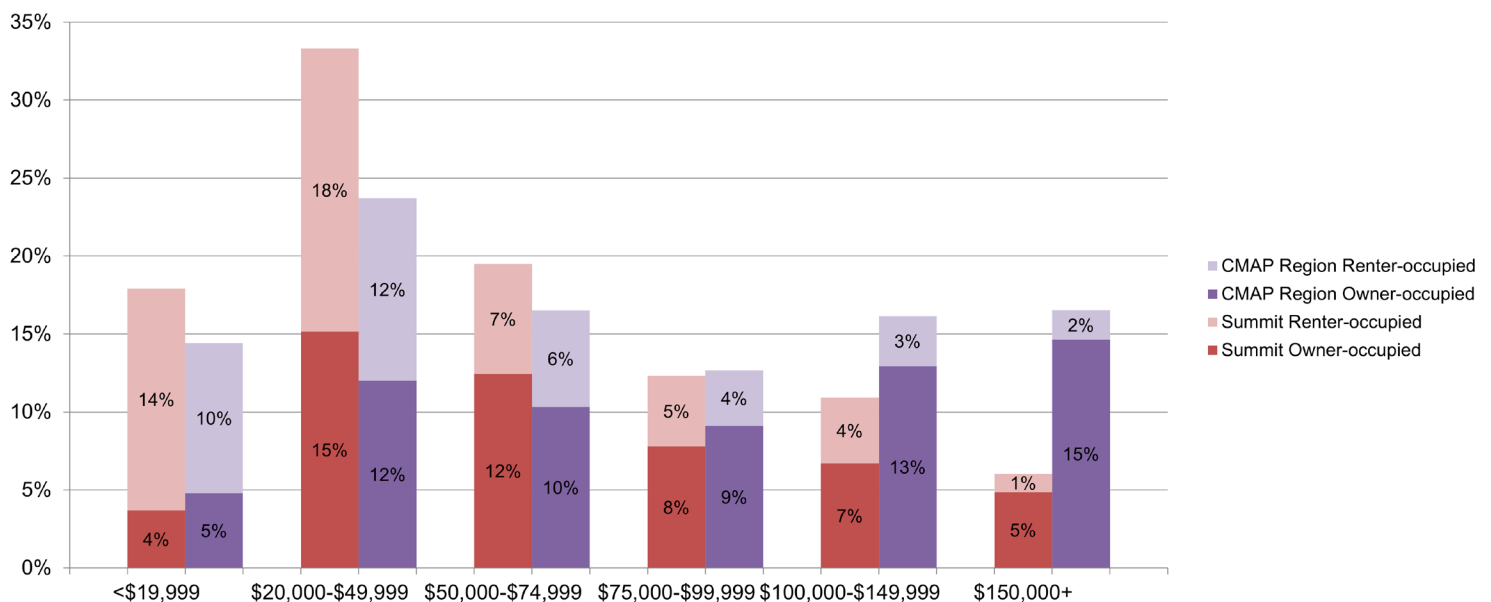
As a result, community members see a broad need for senior housing. During the November meeting, stakeholders reiterated the need for affordable, senior housing. According to stakeholders, many residents have taken on the responsibility of being the primary caregivers for their aging parents.

Currently, Summit has one permitted affordable senior housing development, a 78-unit 4-story independent living community. It is affordable with rents which start around \$430 per month for those who are income-qualified. The development, however, is fully rented. More high-quality, affordable senior housing is needed in Summit.

### ***Summit needs more affordable and better maintained rental units***

Overall, Summit is a low to the middle-income community, with some pockets of relatively affordable single-family homes and affordability challenges for lower-income renters. About 35% of owner-occupied and 42% of renter-occupied households struggle with housing costs. *Figure 4* indicates the breakdown comparison between owner and renter household income in 2019.

***Figure 4: Summit and Region Comparison – Owner/Renter by Household Income, 2019***



Source: U.S. Census American Community Survey, 2015-2019

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Affordable housing costs less than 30% of household income. Unaffordable housing costs between 30 and 50 percent of household income. While severely unaffordable housing costs more than 50% of household income. The percentage of owners living in unaffordable housing in Summit has decreased since the Great Recession. In 2010, 34% of homeowners spent 30% to 50% of their household income on housing costs. As of 2019, 21% of homeowners are living in unaffordable housing. While an additional 15% of homeowners are severely cost-burdened, -5% since 2010.

On the other hand, the percentage of renters in unaffordable housing has increased from 40% in 2010 to 42% in 2019. The share of renters living in severely unaffordable housing or spending more than 50% of their income on rent, has more than doubled from 9% in 2010 to 19% in 2019.

Those living in severely unaffordable housing, especially the 14% whose yearly incomes are less than \$20,000 per year, present a real challenge for the Village (see *Figure 5*). With such low incomes, these households can realistically afford to spend a maximum of \$550 per month for rent. Many, of course, pay even more, perhaps \$800-\$1,200 per month which creates great stress for their families. Without supplemental housing assistance, either from public programs or from friends or family members, these households may seek non-code compliant places to live. Their ongoing need has translated into the presence of non-code compliant basement or attic living units in Summit.

At present, there are only 138 housing units in Summit affordable to the 473 renter households that earn less than \$19,999. Creating new code-compliant housing units for them is a major challenge.

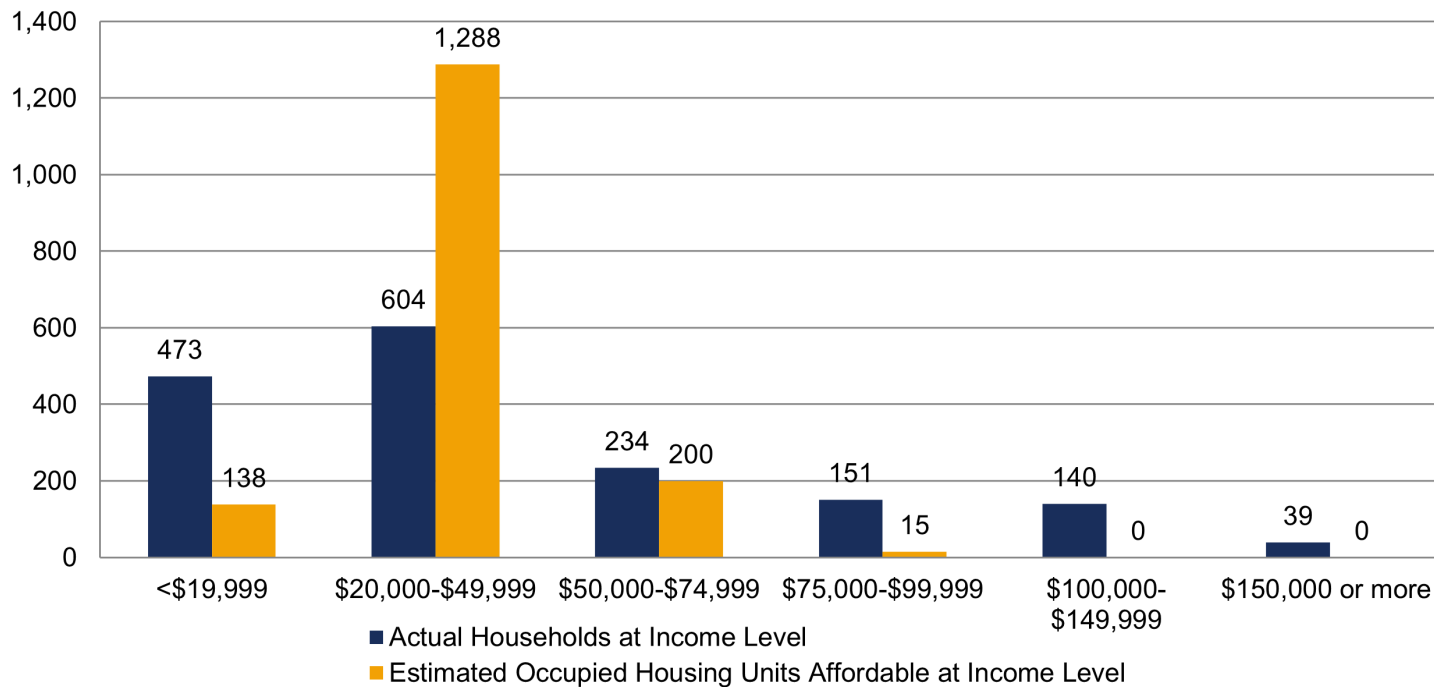
It is also worth noting that limited parking space in the Village currently represents a barrier to new multi-family housing development. Parking requirements may have to be modified to deal with this issue.



# Chapter Two:

## Housing Needs Analysis

*Figure 5: Summit Comparison of Rental Household Incomes with Occupied Units Affordable at Each Income Level, 2019*



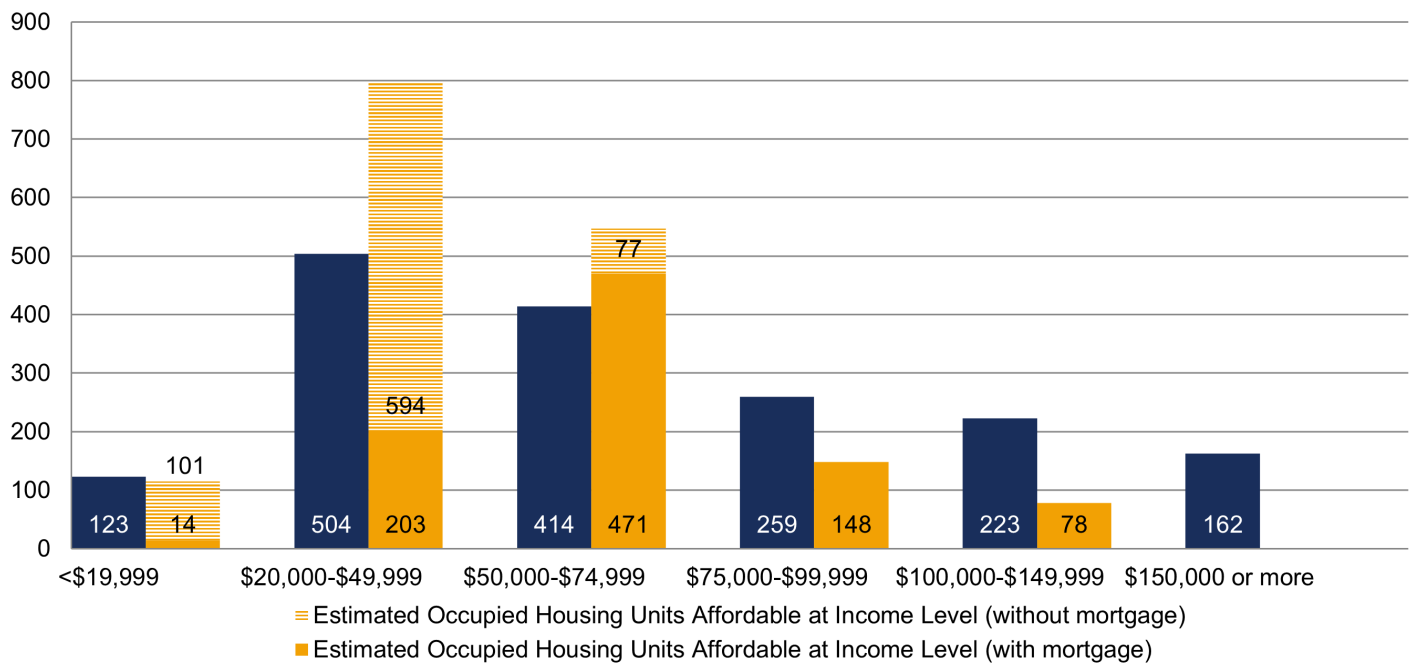
Source: Chicago Metropolitan Agency for Planning analysis of Fregonese Envision Tomorrow Balanced Housing Model using American Community Survey

Summit also contains relatively affordable ownership opportunities. *Figure 6* below visualizes the supply of homes affordable at various income levels compared to the number of Summit homeowners at that income. The largest category of homes are those affordable to working households that earn between \$20,000 and \$50,000 per year. More than half of those homeowners, most likely older homeowners, live free and clear without a mortgage. If some of these owners downsize, their homes may free up a relatively affordable purchase opportunity for a younger household. Some of these homes, however, may require rehabilitation.

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**Figure 6: Summit Comparison of Owner Household Incomes with Occupied Units Affordable at Each Income Level, 2019**



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

Finally, the recent COVID-19 pandemic may have made housing affordability concerns worse for both owners and renters. The pandemic stay-at-home orders of 2020, and ongoing business disruptions of 2021-2022, disproportionately affected the hospitality and service industries and left that workforce vulnerable to layoffs. A recent analysis by the DePaul Institute for Housing Studies mapped area workers in these industries. Within southwest Cook County, the analysis finds that slightly over 50% of renters are in occupations likely impacted by the pandemic, a figure well above the statewide average of 42%. Losing a job and income can put both renters and homeowners at risk of homelessness, especially those already struggling with housing costs before the pandemic. IHDA has provided emergency funding to households struggling with mortgage and rent payments due to lost income because of COVID-19 through its Emergency Rental Assistance (ERA) or Emergency Mortgage Assistance (EMA) programs. Within zip code 60501, which encompass Summit,

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58 households applied for these emergency programs in 2020. More aid for renters has been released through the Illinois Rental Payment Program in 2021.

The impact of the pandemic will likely only add to existing affordability challenges within the Village. Long-term strategies are required to enhance the affordable housing supply, including the addition of subsidized affordable units and reductions in potential barriers to naturally occurring affordable housing. In the short-term, low-income and extremely low-income renters and homeowners in Summit may need additional support to help make payments, especially after a prolonged wave of COVID cases in the winter of 2021/2022.

### **Summit has basement and attic housing units that do not comply with city code**

Stakeholders identified that some households in Summit are living in housing units that have been illegally subdivided within the property, such as a basement or attic unit.

These units may be unsafe for occupants because of fire hazards or other safety issues. However, the scale of the issue is difficult to measure because the units are not registered with the Village or inspected for code enforcement.

Stakeholders identified numerous housing issues as an underlying cause of the suspected increase of unreported accessory units in Summit. First, as noted above, there is a shortage of affordable rental housing, which has been made worse by a lack of development in recent years. Second, an escalating property tax burden may have incentivized property owners to convert their basements or attics for extra income. These units may be unsafe for occupants because of fire hazards or other safety issues. However, the scale of the issue is difficult to measure because the units are not registered with the Village or inspected for code enforcement.

Stakeholders identified numerous housing issues as an underlying cause of the suspected increase of

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unreported accessory units in Summit. First, as noted above, there is a shortage of affordable rental housing, which has been made worse by a lack of development in recent years. Second, an escalating property tax burden may have incentivized property owners to convert their basements or attics for extra income. Finally, multi-generational housing has grown in Summit as the Village grows older and continues to serve as a gateway for residents immigrating from Mexico.

While some unreported accessory units pose safety risks, they also play a role in a balanced local housing stock, as Emily Bloom-Carlin of Preservation Compact noted in the January expert panel. They are often more affordable than the typical housing unit, due to their size, configuration, and other characteristics. Accessory units may serve as an important source of multi-generational housing. When extended family live in an accessory unit, it may help the entire family provide eldercare or childcare. Finally, if a building owner rents their accessory unit, the income may help them pay off the cost of their mortgage and/or their property tax burden.

### **Zoning in Summit may impede the development of new housing units.**

Summit recently changed its zoning code and map. Stakeholders stated that single-family zoning was expanded to areas that had previously been used for 2- 3- or 4- flats.

Certain properties that have been used for multi-family residential occupancy prior to the zoning change have been allowed to continue under the previous use; however, the property must continually be used for this purpose to comply with the zoning code. According to stakeholders, these properties have been difficult to sell because potential owners are concerned properties would have to be used as single-family homes. In case of an accident such as a fire, the property would be rebuilt as a multifamily home.

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In January and February 2021, the Homes team convened two expert panels to help Summit address two housing challenges identified above: the need to address illegal and possibly dangerous or unlivable units in residential properties and the need for additional affordable residential investment in the Village. Reflecting feedback from the outside experts, the Homes action plan recommends the following sets of strategies to help Summit realize a well-maintained, balanced, and affordable supply of housing:

- **Create pathways to make accessory units livable** while protecting tenants and property owners when possible;
- **Pursue new, affordable multi-family housing investment**, either on a single property or scattered-sites; and
- **Connect with a not-for-profit intermediary** that can connect residents with key outside sources of funding to pursue housing grant opportunities.

Each recommendation is detailed more thoroughly below.

### Create Pathways to Make Accessory Units Livable

As noted earlier, Village stakeholders have identified unreported and often substandard accessory units, especially in attics and basements, as a major housing issue. On the one hand, these units may serve as affordable units or multigenerational housing, and property owners may rent them to help pay off mortgage and property tax expenses. On the other hand, unreported units are much more likely to have health and safety hazards, which include improper electrical and heating systems or pest infestations.

As Summit decides how to address these units, it will be important to avoid putting residents at risk of losing their housing. At the January expert panel, several panelists discussed two related strategies to encourage investment in these units: a grant program to assist with upgrades and code changes made with considerable

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resident and landlord input.

### ***Approach #1: Provide financial support to invest in substandard ADUs***

At the January panel, Emily Bloom-Carlin and Donna Clarke of NHS Chicago discussed an initiative in the City of Chicago to invest in these units without displacing tenants. The City, following the lead of other state and local governments across the country, passed an ordinance encouraging the development of accessory dwelling units. Since then, more than 300 property owners have applied to construct ADUs, and most are owners of 1-4-unit properties.

The City, NHS, Preservation Compact, and other organizations, however, recognize the very high cost of upgrading a non-code compliant basement unit - \$35,000 to over \$100,000. Creating all-new code-compliant basement units from vacant space could cost as much as \$120,000. Upgrading basement dwelling units is expensive because:

- Many ADUs require their own plumbing and utility hook ups which can be expensive to install;
- Significant electrical work is often needed, and this is not covered by many grant programs;
- Material costs have escalated in recent years due to supply chain issues within the economy; and
- Labor is extremely expensive now.

Acknowledging that these improvements would be cost-prohibitive for low and moderate homeowners, NHS initiated a pilot program to encourage more property owners to do so. The program included the following components: (1) Up to \$10,000 to hire an architect to build the plans for the unit; (2) Up to \$75,000 to construct or upgrade the unit; and (3) 20% set aside for health and safety repairs in the rest of the property. Applicants for the program had to have family incomes within 140% of Area Median Income to be eligible.

### ***Approach #2: Work with residents and landlords to prevent displacement***

Dave Nelson, Village Administrator of the City of Harvard, described a different approach. Like Summit, its housing stock was largely constructed before the 1950s. As new households put down their roots in the City, many illegal conversions occurred in apartments and multi-generational housing. Harvard wanted to improve



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health and safety conditions but did not want to displace residents as a result of its efforts.

Harvard decided to allow these non-conforming units but worked closely with tenants and landlords to upgrade them without resident displacement. The City first changed local building and zoning codes to allow some of the units that had been non-conforming to be conforming. The City then established a housing inspection program for those rentals with three or more units. When Harvard initiated its inspection process, it asked a respected community member to accompany its inspector and help create trust among residents, particularly those of undocumented status. Finally, the City worked directly with owners over the next 18 months to help them comply.

Summit may choose to pursue one or both strategies. As noted in the Chicago example, it can be extremely expensive to upgrade an existing basement or attic unit. Grant resources may exist through Cook County or IHDA, especially with the participation of a not-for-profit intermediary to help administer the funds. These funds, however, are highly competitive and difficult to secure. The Village could first allow non-conforming ADUs according to the Harvard approach: updating the code, working with residents and a trusted messenger, and helping landlords comply with the changes. The recommendations below detail each track that Summit may follow.

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### Next Steps

- Enable selected accessory units to exist in the community by:
  - » Allowing accessory units as a conforming use in zoning and building codes. In the R-X District, the Village should amend the Zoning Ordinance to allow “2 households on a lot” and “3 or 4 households on a lot” as a special use. Table 7-1 Use Regulation should be changed so that an “S” is located in the column for R-X for those uses. The process for amending the Zoning Ordinance is detailed in 11-15-2: Zoning Ordinance Text Amendments;
  - » Establishing a public meeting process to communicate the changes;
  - » Developing a rental registration requirement, which includes residential buildings with at least three units; and
  - » Create an 18-month period for compliance to help property owners make changes.
- Explore financial resources which would allow interested property owners to create code-compliant ADUs, such as:
  - » Purchasing a pre-fab ADU module that could be placed at the back of an existing single-family lot.
  - » Explore the relaxation of local building codes to make bringing an existing basement ADU up to code standards easier.
  - » Finding a buyer to purchase several homes and converting them all to homes with code-compliant ADUs. This could make such a scattered-site rental home development eligible for low-income housing tax credits (see below).
- Seek County and possibly IHDA funding to improve the life safety characteristics of existing non-code compliant basement ADUs. A campaign to improve existing ADUs could include grants of up to \$25,000/dwelling unit. A pilot grant of \$500,000 could upgrade 20 ADUs.

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### Create New Affordable Multifamily Development

There is a significant need for new multi-family rental housing in Summit. Roughly 473 renters in Summit earn less than \$20,000 per year, but there are only 138 housing units affordable to them. Moreover, the Village has not seen any residential investment since the completion of income-restricted townhomes in the mid-2000s. Summit can meet this growing need through new, affordable rental housing.

At the expert panel, Amy Bashiti of IHDA discussed state sources for affordable housing, including the Low-Income Housing Tax Credit which is a primarily developer-driven program. Investors secure properties to be developed into affordable housing and apply to IHDA for credits to finance the developments. LIHTC traditionally serves low-income households, defined as earning 60% of the Area Median Income or less, which this analysis identifies as the market segment of highest need within the Village. LIHTC can serve two different populations: families with working-age adults and seniors, both of which were identified by Summit stakeholders as priority populations for new housing.

Ms. Bashiti described two sub-types of the program:

- **9 percent LIHTC credits**, which are allocated to Illinois based on its population and are awarded competitively according to IHDA's Qualified Allocation Plan (QAP). These credits can be used for new construction.
- **4 percent LIHTC credits**, which are readily available and not competitive in terms of QAP point scores. These credits could be a source for the rehabilitation and preservation of existing multi-family housing.

Because LIHTC is a developer-driven program, municipalities do not apply for the credits. However, local governments can take steps to attract a developer experienced with LIHTC.

At the expert panel, Mayor Katrina Thompson of Broadview laid out an approach that Summit could emulate

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to attract a developer of multifamily affordable housing. Like Summit, Broadview is also a fully built out community and had not seen significant residential investment in recent decades. Broadview elected to pursue new affordable senior housing on municipally owned land and took the following steps:

- **Identified Village Owned Property:** Broadview owned residential property on 17th Avenue and Roosevelt Road and chose Ross Financial to help develop the parcel.
- **Educated The Community:** Through community meetings and, later, the Homes for a Changing Region process, Broadview sought input from residents and kept them engaged on potential plans.
- **Sought A Developer:** Broadview proactively marketed the site to investors. Broadview's Economic Development Director attended conferences and contacted individual developers seeking interest. The Village received follow up interest from six entities and selected Ross Financial, which sought tax credits.
- **Worked On Common Vision:** Broadview worked with the developer to add amenities desired by the community, including spaces for community gardens, a game room, and a parking for area seniors that still drive.
- **Advertised The Housing To Residents:** Broadview wanted to ensure that its older adults would utilize the new units. While the Fair Housing Act does not allow a LIHTC developer to restrict occupancy, the Village and developer worked together to ensure that residents knew about and would apply for the new units.

Thanks to these efforts, Broadview welcomed 72 new units of housing for seniors and veterans. Broadview Senior Apartments opened in December 2021. The Village of Summit can pursue a similar process with several sites it either owns or has otherwise targeted for residential investment. Throughout the meetings, stakeholders identified several of the following options:

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**Scattered site development:** Summit has invested its IHDA Abandoned Properties Program grant award into the teardown and acquisition of distressed properties at scattered sites within the Village. These properties are not contiguous, and most of them exist on residential side streets where on-street parking may be limited. Because they are already Village-owned, these represent the best opportunity for new housing options, and a “scattered site” rental development of affordable multifamily may be most appropriate. Given the parking concerns in the neighborhood, buildings in this scattered-site development should match the density of the surrounding community and conform to local zoning.

A developer can utilize Low-Income Housing Tax Credits for such a development so long as it is rental housing. For example, a developer may elect to redevelop 10 Village-owned lots as single-family rental properties. This action plan includes two examples of such development.

### Examples of Scattered Site Housing

New affordable housing doesn’t need to be added to a single apartment building. Our region has several examples of affordable housing provided on scattered sites and integrated into the character of their communities:

**Resurrection Project:** The Resurrection Project (TRP) operates more than 800 rehabbed and new construction affordable housing units in the Pilsen, Back of the Yards, and Little Village neighborhoods in Chicago. This scattered-site housing has been kept affordable through the utilization of LIHTC awards. In some properties, TRP uses a parking pad to accommodate parking demand across multiple buildings.

**Homes First Chicago:** Homes First Chicago is an initiative of IFF to develop scattered-site housing for people with disabilities. The initiative has utilized LIHTC to build new accessible housing on vacant parcels owned by Chicago and the Cook County Land Bank. Redevelopment has included new houses as well as the rehabilitation of once-vacant houses and flats.

# Chapter Three:

## Recommendations

**Byline Bank property:** The parking lot located on the “back side” of Byline Bank at 7600 63rd Street could be a development site for a larger multifamily building. At approximately 120 feet by 160 feet, it is compact, well configured for a new multifamily development, and significantly larger than other potentially available properties. In the past, Summit has approached the owner asking to sell. While the Village has not been successful, it is believed that the owner will sell the lot if approached with the right price and development vision.

**Future municipal center:** The Village has explored developing a new municipal center at the vacant site of St. Joseph’s School at 73rd Avenue and 56th Place. While these plans are not final, the new center would consolidate municipal operations and police into a single building. The St. Joseph site is also potentially large enough to also support a residential building. If the Village wanted to add housing as part of its municipal center, it could explore engaging an intermediary such as IFF, which specializes in helping mix institutional and housing uses.

**Existing police station:** If the Village relocates and consolidates municipal operations to a new municipal center, the redevelopment would free up the existing police station as a potential site. It is possible that the Village could consider this vacant site for multifamily redevelopment. However, because it is located on a particularly car-oriented section of Archer Road and is close to several manufacturing uses, this would be an isolated location compared to the other options.

### Next Steps

- Identify sites for a Low-Income Housing Tax Credit building among the following options:
  - » Option 1: Scattered site development of vacant residential parcels
  - » Option 2: Byline Bank parking lot on Archer Avenue
  - » Option 3: Redevelopment of St. Joseph School property
  - » Option 4: St. Joseph School property



# Chapter Three:

## Recommendations

### Next Steps Continued

- » Advertise site(s) to LIHTC developers
- Contact developers, using lists developed by other communities like Broadview
- Work with selected developers on the waitlist
  - » Development cannot limit availability to Summit residents due to Fair Housing Act
  - » Summit can, however, work with the developer on preferences during the negotiation and advertise the units via communication channels to ensure residents apply

### Partner With Not-For-Profit to Utilize Rehab and Housing Counseling Programs

Summit possesses a relatively affordable stock of single-family homes. Its homeowners, however, are aging, and many cannot keep up with the combined burden of home maintenance and increased property tax expenses. The Village also believes it is seeing too many of its younger residents leave rather than taking root in the community. Summit can partially address this issue by utilizing IHDA resources to help existing owners rehabilitate and adapt their homes to attract new residential purchasers.

At the expert panel, Monica Enriquez introduced numerous IHDA programs to help Summit renters and homeowners afford and maintain their housing:

- **Single Family Rehab**, which provides up to \$45,000 for eligible homeowners to make necessary repairs to their homes;
- **Home Accessibility Program**, which provides up to \$25,000 for eligible homeowners (including seniors and the disabled) to make accessibility improvements to their property;
- **Strong Communities**, which provides grant funds for the demolition of vacant and abandoned properties, similar to the Abandoned Properties Program which Summit has utilized; and
- **Housing Counseling Programs**, funded through IHDA, to support homebuyers making a purchase.

# Chapter Three:

## Recommendations

While all municipalities in the State are eligible to apply, many lack the capacity or experience to do so themselves. However, many selected not-for-profit entities work across multiple jurisdictions to administer these IHDA programs. At the Homes kickoff meeting, participants noted that no not-for-profit entity currently works with Summit on accessing housing resources. We urge Summit to seek out such a not-for-profit partner to pursue housing resources.

At the first expert panel, the Spanish Coalition for Housing described its housing counseling services, which serve more than 8,000 predominantly Spanish-speaking households and have included financial literacy, coaching, and connections to housing and utility assistance. At the second expert panel, participants discussed the North West Housing Partnership, which administers the Housing Assistance Program and Single-Family Rehab Program in Cook County. Summit can build a relationship with one or both of these organizations. This relationship could include “office hours” within an office space in the Village; joint events for residents; materials in Village hall; and/or advertisement of resources in Village communications and water bills.

### Next Steps

- Identify a not-for-profit with a background in housing programs, engagement & counseling, such as the Spanish Coalition for Housing, NWHP, Proviso Leyden Council.
- Build a relationship with the organization(s) to provide services or administer IHDA funds in Summit:
  - » Option 1: Identify spaces for a “satellite office”, including in a vacant space or a satellite office in a future municipal center;
  - » Option 2: Host joint events targeted at renters, homeowners, or potential buyers;
  - » Option 3: Advertise materials in the Summit municipal center, library, or other locations;
  - » Option 4: Advertise resources and services in Village communications and water bills.
- Work with an intermediary to apply for future IHDA programs, such as SFR, HAP, and counseling.

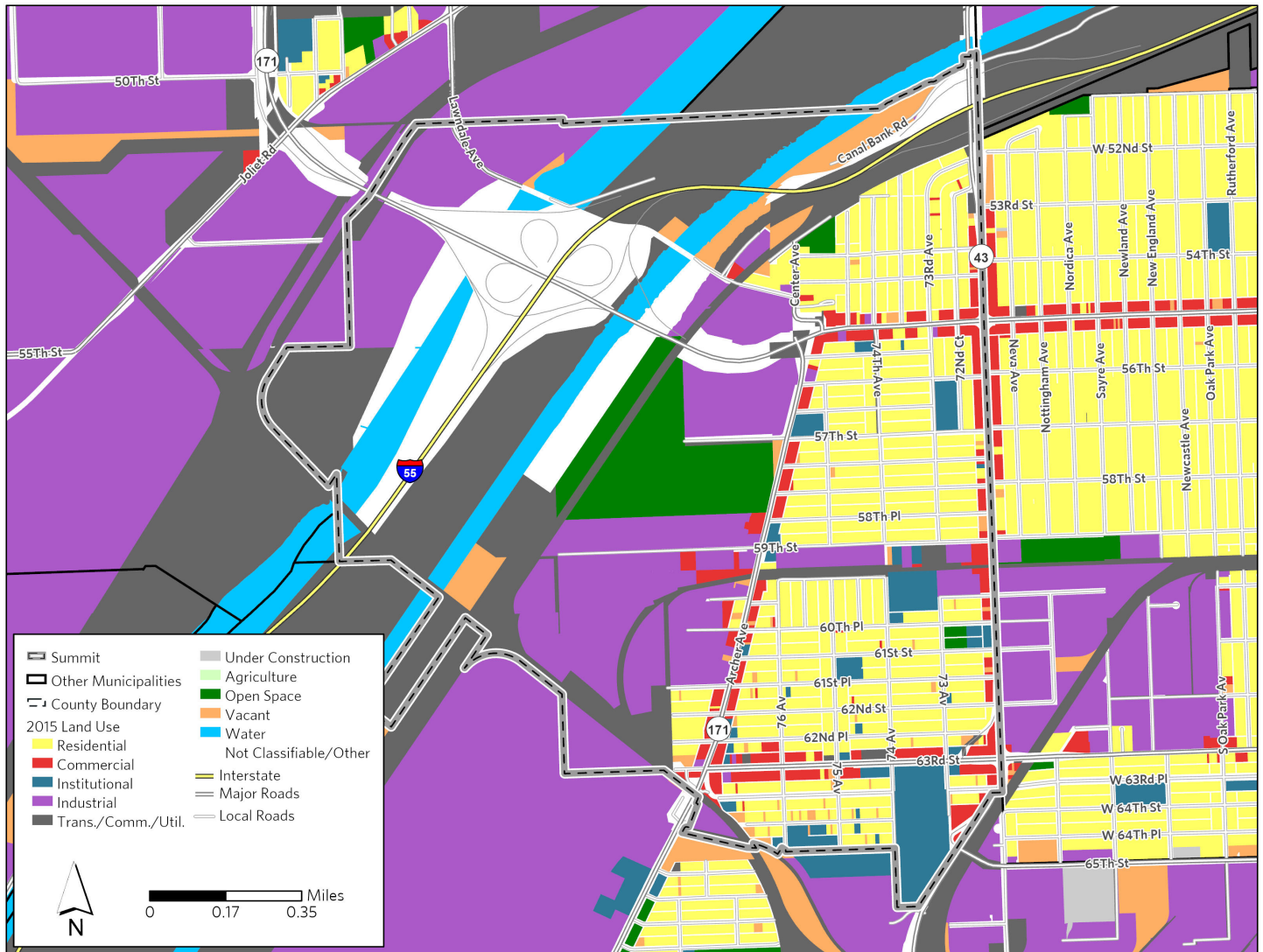
# Affordable Housing Trust Fund Alignment

As stated earlier, this action plan was made possible by a \$305,000 two-year allocation of the Illinois Affordable Housing Trust Fund. An estimated \$41,070 of that allocation was spent on personnel and travel costs on the development of this action plan, which aligns with the objectives of the Trust Fund across all three recommendation areas:

- **Create Pathways To Make Accessory Units More Livable:** This policy recommendation would create pathways for these existing naturally occurring affordable housing units to become more livable, safe, and decent. Because the Village believes these units go unreported, it is difficult to estimate the number of these units and whether they rent at levels affordable to low and moderate-income households. However, there are 138 rental units affordable to low-income households in Summit. Based on feedback from the engagement, it seems likely that a share of these units are illegal accessory units.
- **Pursue A New Affordable Multifamily Investment:** Roughly 19% of Summit renters pay more than 50 percent of their income on housing. Additionally, roughly 473 renters earn less than \$20,000 per year, but the Village only possesses 138 apartments affordable at this income level. An income-restricted building would help Summit meet this unmet need for its residents.
- **Partner With Not-For-Profits To Utilize IHDA Programs:** Summit possesses 1,426 owner-occupied units considered affordable to those earning up to \$50,000 per year. However, the community has a growing older adult population that lives in these properties. Better utilization of existing IHDA programs would help existing moderate-income owners remain in their homes while helping younger buyers purchase available properties.

# Land Use Map

## Village of Summit, Illinois





# Community Asset Map

## Village of Summit, Illinois



# Community Asset Map Legend

## Village of Summit, Illinois

Legend Number	Name of amenity, asset, or institution
<b>Banking and financial institutions</b>	
1	Marquette Bank
2	Fifth Third Bank
<b>Recreational amenities</b>	
1	Nottingham Park
2	Legion Park
3	Summit Park District
4	Hanover Park
<b>Civic and governmental institutions</b>	
1	Summit Village Office
2	Lyons Township
<b>Childcare facilities</b>	
1	Happy Days Day Care
2	St. Blase Early Childhood Development
3	Little Blossoms Learning Center
4	Huckleberry Daycare & Early Childhood
<b>Educational amenities</b>	
1	Argo Community High School
2	Wharton Elementary School
3	Zion School
4	Summit School District 104
5	Peckwas Preparatory Academy
<b>Food access amenities</b>	
1	Aldi
2	Supermercado La Villita
3	La Esperanza Grocery
<b>Healthcare and social service facilities</b>	
1	Women's Health Group
2	The Living Room (mental health services)
3	Summit Medical Center
<b>Transportation amenities</b>	
1	Amtrak
2	
<b>Retail amenities</b>	
1	Dollar Tree
2	Rudy's Grill
3	Town Tap