



HOMES FOR A CHANGING REGION

PHASE 2: IMPLEMENTING BALANCED HOUSING PLANS AT THE LOCAL LEVEL

YEAR THREE: BLUE ISLAND, PLAINFIELD AND WOODSTOCK

CHICAGO METROPOLIS 2020 AND THE METROPOLITAN MAYORS CAUCUS



October 2009

Homes for a Changing Region is a collaborative project between two regional organizations, the Metropolitan Mayors Caucus (MMC) which represents 273 communities in the Chicago metropolitan area, and Chicago Metropolis 2020 (CM 2020), an activity of the Commercial Club of Chicago. In Phase One of the project, the two organizations, with the help of a well known urban planning consultant, Fregonese Associates, projected housing supply and demand in the six-county Chicago metropolitan area through the year 2030 and identified imbalances that would likely impact the regional housing market. Recommendations to address the imbalance and to create more options for homeowners were made. Specific strategies at the local, regional and state level were identified.

In Phase Two of the project, now complete, the MMC and CM 2020 worked with nine specific Chicago region communities and their respective Councils of Government to show how the recommendations and strategies proposed in Phase One could be put into practice. Our previously published reports summarized the housing policy plans we helped Aurora, Gurnee, Libertyville, Montgomery, Northlake and Oak Forest develop. In this report we present housing policy plans for Blue Island, Plainfield and Woodstock.

The MMC and CM 2020 wish to thank Phase Two outside contributors to the project – The Searle Funds at the Chicago Community Trust, the Harris Family Foundation, the John D. and Catherine T. MacArthur Foundation, National City Bank, now a part of PNC, and the Field Foundation of Illinois – as well as the members of the project’s Mayors Advisory Group and Technical Advisory Group for their ongoing support. Special thanks are in order to Mayor Don Peloquin of Blue Island, Village Presidents Michael Collins and James Waldorf of Plainfield and Mayor Brian Sager of Woodstock as well as their staffs for the extensive help they provided for their community studies.

Beth Dever of the MMC, King Harris of CM 2020 and Nancy Firfer of CM 2020 served as Directors of Phase Two of the *Homes* project. Fregonese Associates served as the project’s principal consultant and had primary responsibility for preparing this report.

Jeffrey T. Sherwin
Mayor, City of Northlake
Chair, Metropolitan Mayors Caucus
Co-Chair, Metropolitan Mayors Caucus
Housing Committee

Donald G. Lubin
Chairman, Chicago Metropolis 2020

George A. Ranney
President & CEO, Chicago Metropolis 2020

Charlie Pecaro
Mayor, City of Highwood
Co-Chair, Metropolitan Mayors Caucus
Housing Committee

King W. Harris
Senior Executive, Chicago Metropolis 2020

HOMES FOR A CHANGING REGION

PHASE 2: IMPLEMENTING BALANCED HOUSING PLANS AT THE LOCAL LEVEL

YEAR THREE: BLUE ISLAND, PLAINFIELD AND WOODSTOCK **TABLE OF CONTENTS**

Introduction	2
Blue Island Housing Policy Plan	7
Plainfield Housing Policy Plan	23
Woodstock Housing Policy Plan	39
Appendix	53

INTRODUCTION

Five years ago, when the Metropolitan Mayors Caucus and Chicago Metropolis 2020 launched the *Homes for a Changing Region* project, we thought that forward looking housing analysis could play a key role in enabling the Chicago metropolitan region to properly and effectively plan for the future housing needs of its citizens. We focused on housing trends which were affecting current housing supply and then compared them to likely future demand driven by projected demographic trends. We identified significant supply/demand mismatches and then suggested that communities take action to address these mismatches. We outlined in detail possible strategies communities could undertake to create market-oriented housing options in the future.

In the four years since the initial *Homes* report was published, we have demonstrated how to put our strategies into practice. We have worked with nine Chicago-area suburban communities and their respective Councils of Government (COGs)—three per year—to develop forward looking housing policy plans. This year’s report, which covers Blue Island, Plainfield and Woodstock and their respective COGs, completes what we hope is just the initial phase of a broader regional effort to spur communities to create their own action-oriented housing policy plans.

Our experience to date has been highly positive. In each of the nine communities we have partnered with, municipal leaders have gained valuable insights into their community’s future housing needs. These insights have either strengthened community resolve to move ahead with proposed housing development or have led directly to new housing strategies to meet projected future needs.

While each community we have worked with has unique characteristics that impact current and projected housing patterns, **we have identified six common themes worth noting:**



Photo credit: Gary J. Sibio

Evanston is just one example of a suburban community that is locating new mixed-use development around its Metra station.

- **“Barbell” needs are quite common in Chicago area communities.** There are projected shortages, both in owner-occupied and rental housing, at the high end and the lower end of the housing market.
- **When communities have one or more Metra stations, attractive opportunities for transit-oriented development (TOD) exist.** Aurora, Blue Island, Libertyville, Woodstock and Oak Forest fall into this category. This should come as no surprise, because other communities such as Arlington Heights, Evanston, Highland Park, Palatine and Tinley Park have shown the positive value extensive TOD can bring. The recent announcement of top level coordination between two federal agencies—the Department of Housing and Urban Development (HUD) and the Department of Transportation (DOT)—bodes well for future federal support of TOD.
- **Where rehabilitation of older housing, both single-family and multi-family, is prevalent, there is often lack of “capacity” to do community-wide rehab work.** Either existing organizations lack the financial resources to expand their ongoing rehab work or large-scale rehab capacity simply does not exist.
- **Employer-assisted housing (EAH) is an underutilized option in all the communities we have studied.**

THE NEW REALITIES OF 2009

- **“Green” options, especially those which focus on energy conservation, are increasingly viable and affordable everywhere.** What makes such options very attractive now is that there are new resources related to energy efficient development and rehabilitation available at both the federal and state level.
- **Finally, and perhaps most importantly, assertive, dynamic municipal leadership does make a difference when it comes to effective housing development which serves the needs of a broad range of citizens.** Communities which are making the most progress in what we term “balanced” housing have talented mayors and leaders with a clear focus on housing issues.

We believe that the development of community specific housing policy plans can be a stepping stone to effective sub-regional inter-jurisdictional housing, transportation and economic development action plans. We see a tremendous opportunity for the newly created Chicago Metropolitan Agency for Planning (CMAP) to take a leadership role in getting communities to work together to address common problems. We have already seen inter-jurisdictional opportunities for employer-assisted housing, rehab and bus rapid transit (BRT) in such paired communities as Gurnee/Waukegan/North Chicago, Aurora/Montgomery, and Plainfield/Naperville.

The cost of creating a housing policy plan like the nine we have helped create thus far is very small compared to its future benefits. We believe that a community, working with a regional planning organization like CMAP, can generate such a plan at a far smaller cost than the cost of one new government-financed housing unit or the average cost of a single “gut” home rehab project. Well thought out policy plans can generate a broad range of housing, including a significant number of affordable workforce dwelling units without, in many cases, government subsidies.

Future housing planning, which requires commitment and focus in normal times, is especially challenging in 2009. The nation is dealing with the effects of a sharp, severe recession, the worst downturn in 80 years. Foreclosures, which impacted over 55,000 families in the six counties in Chicago’s metropolitan region in 2008, may peak at close to 70,000 units this year. Certain neighborhoods, especially those in low income minority areas, have been severely affected. While updated statistics are not available, an increasing number of families are doubling up in what are now overcrowded homes. Home prices in our region have declined about 21% in the past year and 36% off their peak in September of 2006. New home construction remains at a depressed level.

Mayors and municipal officials are doing their best to deal with the current foreclosure crisis. Financial counseling resources are being marshaled when they are available. Working directly or indirectly in groups, officials are actively planning to use the modest funding available via the federal Neighborhood Stabilization Program (NSP) to rehab or simply tear down boarded up properties. They are doing their best to keep financially strained



Foreclosure rates in the Chicago region have skyrocketed, with a potential peak of 70,000 units this year.

WHERE DO WE GO FROM HERE?

homeowners in their homes but are not receiving enough cooperation from banks and financial institutions which hold whole or fragmented mortgages. Their communities are passing ordinances which require those who own foreclosed property to maintain it and protect it from vandalism.

As grim as conditions seem now, there are positive outcomes which may result from the current economic crisis. As a nation and as a region, we may have learned some very important lessons for the future:

- **Planning for and creating “balanced housing,” housing which serves the needs of all residents, is a must. Simply building upscale housing is not a formula for successful community development.** As more than a few Chicago metropolitan communities have found in the last two years, many buyers of upscale homes, homes in the \$250,000 - \$400,000 price range, exceeded their financial capabilities. Interest-only or adjustable rate mortgages made their initial purchases possible, but rate resets led to stress and then, in many cases, to foreclosure. When there is a mismatch between what is being built and what families can afford, distortions such as teaser rate mortgages are created to fulfill the financial needs of the moment. These distortions can backfire and bring a whole economy down.
- **Homeownership is not for everyone.** Low and moderate income families should be offered rental options which they can afford. The shortage of affordable rental housing in the metropolitan Chicago area, first clearly documented by the Metropolitan Planning Council in 1999, still exists, especially in job rich suburban areas. Region-wide, we need to develop strategies to preserve existing rental units which serve the needs of low and moderate income families and put a greater priority on building new affordable rental units which serve the needs of working families.



The Chicago region has experienced a saturation in the market for large, upscale homes. In the future, demand will rise for compact, affordable, accessible living options.

- **Home purchase counseling for first-time homeowners should be required by mortgage lenders.** A large number of recent foreclosures could have been avoided if families had received up-front advice on home financing.

We also must recognize that the private sector, not the public sector, is the key to addressing the region's housing needs on a long-term basis. With federal and state deficits at record levels, it is quite likely that government funding for housing will decrease, not increase, in the years to come. Via zoning, permitting, impact fee and building code reform, communities can create the kind of environment which will allow private sector developers to construct and preserve a broad range of housing.

SOME ADDITIONAL THOUGHTS ABOUT SUSTAINABILITY

In this final year of the *Homes for a Changing Region* project we added a new element to our analytical work, one dealing with energy and sustainability opportunities. Thanks to newly available software and modeling technology, we were able to chart the impact that energy-efficient development would have in a given community.

We started by first creating five prototype residential buildings that might be built in the Chicago region:

- **A small-lot single family home**
- **A townhome**
- **A three-story apartment/condominium**
- **A five-story mixed-use retail and residential building**
- **An eight-story apartment/condominium**

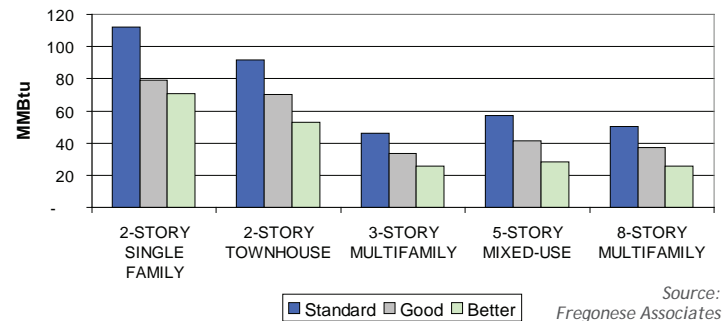
Next, we used energy modeling software to develop a “standard” version of each of these prototypes, a version which reflected the average energy that would be used by each of these structures in the Chicago region. We then explored design strategies to reduce energy usage by 30% and 50%. The main design strategies tested included:

- **Increasing levels of insulation in the walls**
- **Shifting the building’s orientation for passive solar gain**
- **Employing high degrees of south-facing glazing**
- **Incorporating more efficient HVAC systems, including radiant floor heating**

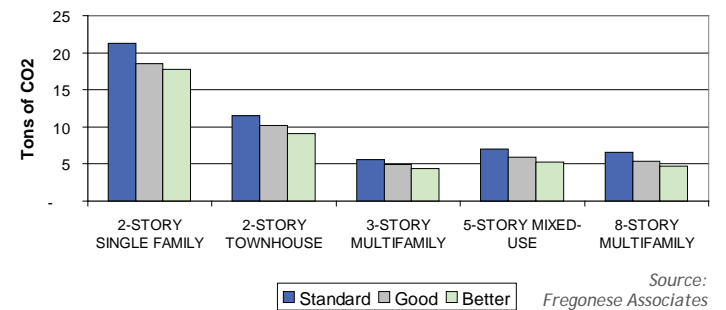
Not surprisingly, the multi-family buildings performed better on a per unit basis than the single-family buildings due to shared walls and smaller unit size.

Finally, we compiled overall energy and carbon savings for each of the communities we studied

Energy Use by Prototype (in Annual MMBtu per Unit)



Carbon Footprint (in Tons of Annual CO2 Emissions Per Unit)



this year. We found that communities could reduce their energy use and carbon footprints in two ways. First, each community could move toward “greener” buildings. The other key strategy for each community is to balance their housing mixes with new product types, such as smaller single family homes, townhomes, condos and apartments. We modeled the largest energy and carbon savings if each community were to implement both of these measures. Savings figures appear within each of the community reports.

We also considered the impact energy saving strategies might have on existing housing stocks. According to the Lawrence Berkeley National Laboratory, energy upgrades to an average home in the Chicago region would reduce annual energy bills by \$646 (from \$1,615 to \$969). Clearly, major savings are possible on a community basis.



HOUSING POLICY PLAN BLUE ISLAND

CHICAGO METROPOLIS 2020 AND THE METROPOLITAN MAYORS CAUCUS

PROJECT SUMMARY

Blue Island is a community in transition with ambitious plans for revitalization. The City has made a determined effort to establish and grow a service- and retail-based economy centered near its Metro South Medical Center, along with redevelopment of its traditional industrial areas.

Blue Island's leadership also recognizes that its unique character, diversity of neighborhoods, and location give it sustainable advantages which should attract new residents in the years to come. City neighborhoods contain a wide assortment of owner-occupied and rental properties and include classic vintage homes and apartment structures as well as recently built modern developments. A sizeable number of homes and apartments are affordable to moderate and middle income families as well as singles who are attracted by the City's highly diverse population. Blue Island's Calumet River location, only 30 minutes by rail to downtown Chicago yet also close to two major expressways and several arterial highways, makes it very attractive to workers in the region.

The challenge that Blue Island's leadership faces is simple—how can the City exploit its competitive advantages in the current economic climate and prosper in the future? To help it identify the housing development it will need to satisfy the needs of existing and future residents, Blue Island asked the *Homes for a Changing Region* policy and research team, led by Fregonese Associates, to project its future housing demand, compare it with the City's likely supply of housing, analyze Blue Island's capacity to add more housing, and then to help craft a Housing Policy Action Plan that could contribute to community revitalization. The methodology used by Fregonese Associates to complete its work is described in detail in the Appendix to this report.

The Housing Policy Action Plan which has emerged from this effort reflects substantial input from Blue Island residents. It also builds upon ongoing

economic development analytical work being done in the City by the Center for Neighborhood Technology.

The Plan recommends that the City:

- **Encourage transit-oriented mixed-use development around its Vermont Street stations.** A mix of housing within walking distance to the three Metra rail lines which service the City will attract commuters and make the station area and Western Avenue retail development more successful. As part of any development plan, the City should improve pedestrian walkways to nearby housing and retail establishments.
- **Promote development which can make the recently revitalized Metro South Medical Center (formerly known as St. Francis Hospital) more successful.** A new senior housing development near the Medical Center offers one possibility. Upgrading access from the train station to the Medical Center is another.
- **Continue efforts to upgrade the City's main thoroughfare, Western Avenue.** Streetscape improvements would encourage walkability and spur retail activity. Moving parking lots off Western Avenue to nearby locations would also enhance the retail environment.



Blue Island's Western Avenue has the potential to become a residential magnet, taking advantage of its mix of uses and proximity to the Vermont Street Station.

PROJECT SUMMARY

- **Utilize the capacity of upper story apartments which are currently vacant.** There are a number of buildings, particularly along Western Avenue and in the downtown area, which have retail on the first level and vacant floors above. Many of these vacant floors were originally built as housing and could be returned to their initial use. Upper-story rehabilitation projects have been successfully implemented in other cities in the region.
- **Engage in targeted neighborhood rehab projects.** Initially focus on Vermont Avenue east of the train station area and housing near Vincennes Road and 123rd Street. At a time when resources for rehab are somewhat limited, focused rehab has the greatest chance of truly upgrading neighborhoods. We would also suggest that for-profit as well as not-for-profit rehab organizations be approached to oversee the required work.
- **Create a condo conversion ordinance to ensure that existing rental property targeted for condo conversion is well maintained.**
- **Continue housing development at Fay's Point.** The Fay's Point development already has a good mix of housing in terms of size and price points. When the market for new housing improves, expanding this development will be an important step in accommodating Blue Island's growth.
- **Address overcrowding which has increased in recent years.** We encourage the City to continue taking a collaborative approach with property owners to find long term solutions to family housing needs.
- **Increase pedestrian friendly amenities in the area, including walking paths along the Calumet River.** The more attractive riverside housing becomes, the more likely adjacent neighborhoods will prosper.



The Fay's Point development, a new community at the convergence of the Little Calumet River and the Calumet Sag channel, provides a mix of townhomes and condominiums.



Increasing walkable connections between the Vermont Street Station and the surrounding neighborhoods will increase the city's appeal for young people who are attracted to Blue Island's convenient access to the rest of the region.

- **Continue working with neighboring communities.** Interjurisdictional collaboration on issues such as housing and economic development provides opportunities to attract investment and strong partners to the sub-region, bolstering Blue Island as well as the entire South Suburban area.

The action list is ambitious, but certainly doable over the next ten to twenty years.

EXISTING CONDITIONS

Demographic Trends

Located just south of Chicago in between Alsip and Calumet Park, Blue Island had an estimated population of 24,200 in 2007 according to Census estimates, a slight increase from the 23,500 counted in the 2000 Census. The Chicago Metropolitan Agency for Planning (CMAP) projects that the population will rise to 25,500 by 2030. Blue Island’s residents are racially and ethnically diverse. The 2000 Census indicated that 38% of its residents were Latino and 25% Afro-American. Almost three quarters of the City’s residents who were over 24 years old in 2007 had completed high school and 12% had a college degree. Median household income was estimated at \$47,600 in 2007. 14% of the City’s families were classified as being in poverty.

Blue Island has a fairly varied employment base with a significant job base in health care, manufacturing, retail and education. The largest employment sector, and a growing one at that, is health care with over 2,000 employees and \$200 million in annual receipts. These figures reflect the importance of the Metro South Medical Center to the City’s economy. Manufacturing, with just over 1,800 employees and just under \$300 million in receipts, is the second largest employer.

Over one in five people who work in Blue Island commute from Chicago (see Table A). Just under 13% of the City’s workforce lives in Blue Island and another 8% come from three nearby communities —Alsip, Tinley Park and Oak Forest. Almost 30% of the people who live in Blue Island work in Chicago (see Table B). Many others work in nearby South Suburban communities. Their average commute is 30 minutes according to 2000 Census data.



Metro South Medical Center is a key part of Blue Island’s economy.

Blue Island Population and Household Forecast

	2007 (est.)	2030	% change
Population	24,227	25,511	5%
Households	8,176	9,057	11%

Source: 2006 CMAP Forecast, 2005-2007 American Community Survey 3-Year Estimates

Table A: Where Do Blue Island’s Workers Live?

City/Town	Percent of Workforce
Chicago	21.2%
Blue Island	12.8%
Alsip	2.8%
Tinley Park	2.7%
Oak Forest	2.3%
All Others	58.2%

Source: 2006 U.S. Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics Program

Table B: Where Do Blue Island’s Residents Work?

City/Town	Percent of Workforce
Chicago	28.0%
Blue Island	12.2%
Alsip	4.9%
Oak Lawn	1.9%
Crestwood	1.8%
All Others	51.2%

Source: 2006 U.S. Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics Program

CURRENT HOUSING ANALYSIS

Blue Island had just over 9,000 total housing units in 2007 of which roughly 4,700 were owner-occupied and 3,400 were rented. Close to 900 units were vacant, a surprisingly high number. The median value of an owner-occupied home was \$156,600, a very affordable amount from a workforce housing point of view. Despite the apparent affordability of average homes, over one-third of households in owner-occupied housing were economically stressed, spending more than 30% of their income on housing and housing-related costs; 16% were in even greater stress, spending over 50% of their incomes on housing (see Table C). In both cases the percentages had jumped sharply from figures reported in the 2000 Census.

The realities of Blue Island's rental housing market were even more troubling in 2007. While the City had a large number of apartments renting for less than \$800 per month, 43% of all renters were paying more than 30% of their income for housing; 23% were paying more than 50% of their income (see Table D).

Overcrowded housing was becoming an area of increasing concern by 2007. Almost 300 households were living in overcrowded owner-occupied homes and roughly 400 were living in overcrowded rental housing.

What the recent upheaval in the U.S. economy and housing markets has done to Blue Island is only a matter of conjecture at the time of writing this report. New Census figures will be released next year.

Table C: Percentage of Blue Island Owners Living in Unaffordable Housing

	2000	2007	% Change
Unaffordable (over 30% of income)	24%	35%	+45%
Extremely Unaffordable (over 50% of income)	10%	16%	+60%

Source: U.S. Census Bureau

Table D: Percentage of Blue Island Renters Living in Unaffordable Housing

	2000	2007	% Change
Unaffordable (over 30% of income)	34%	43%	+26%
Extremely Unaffordable (over 50% of income)	17%	23%	+35%

Source: U.S. Census Bureau

We expect to see:

- A significant drop in the average price of a home, underscoring the current realities of the South Suburban regional housing market and the large number of foreclosures depressing home pricing
- An increase in overcrowding, reflecting the impact of the current foreclosure crisis
- Housing stress figures (the percentage of people paying too much for housing) which match or are in excess of those estimated in 2007.

WHAT IS HOUSING "AFFORDABILITY"?

- While varying from household to household, **"affordable"** is generally defined as **spending 30% of household income on housing costs** (including utilities, insurance and taxes).
- **Higher income households** tend to **pay less than 30% of their household incomes toward housing costs** (underpaying).
- **Lower income households** tend to **pay more than 30% of their household incomes toward housing costs** (overpaying).

PROJECTING FUTURE HOUSING NEEDS

Prototype Households

We created several prototype households to better illustrate the housing needs of Blue Island’s workforce. These hypothetical households were based on the City’s estimated median household income (MHI) of \$47,600 (2007) and its leading employment sectors.

Using Census data and probability estimates, we made an educated guess as to whether a prototype family would own or rent a dwelling

based on the age of the head of the household and overall household income. As a general rule, the older the head of a household and the higher his/her income is, the greater the likelihood of home ownership. Interestingly, Blue Island has a relatively high percentage of younger renters (under 44 years of age) who earn between \$50,000 and \$150,000 annually.

These hypothetical households are based on the city’s estimated median household income of \$47,652. The likelihood to own or rent is created using Census data to estimate the probability of a household in each of 28 age/income cohorts selecting an owner-occupied or rental unit.



50% MHI

\$23,826

Single Person

Less than 25 years old

Administrative assistant

RENT

\$596/month

99% likelihood

PURCHASE

\$78,000

1% likelihood

80% MHI

\$38,122

Couple

25-44 years old

Retail worker;
Administrative assistant

RENT

\$953/month

57% likelihood

PURCHASE

\$113,000

43% likelihood

100% MHI

\$47,652

Couple

45-64 years old

Manufacturing plant manager

RENT

\$1,191/month

34% likelihood

PURCHASE

\$155,500

66% likelihood

120% MHI

\$57,182

Family

25-44 years old

Nurse;
Part-time Retail

RENT

\$1,430/month

60% likelihood

PURCHASE

\$186,000

40% likelihood

Source: Fregonese Associates

PROJECTING FUTURE HOUSING NEEDS

Using forecasting methods which are described in detail in the Appendix of this report (see pages 55-56), the *Homes* team projected Blue Island’s housing demand and supply by the year 2030.

Ownership Housing

As Exhibit 1 and Table E show, Blue Island currently has a fairly well balanced mix of owner-occupied housing which should take care of much of its projected housing needs by 2030. If the projections are reasonably correct, then the City should plan

to have developers build up to 250 new homes to serve the needs of families whose incomes exceed \$100,000 per year.

In addition, the City should encourage rehab firms to upgrade as many as 450 dwellings that currently serve the needs of moderate income families. These targets reflect our expectation that a relatively small number of today’s moderate income dwellings will “trickle down” to serve the needs of low income residents.

Exhibit 1: 2030 Ownership Demand Compared to Current Housing Stock

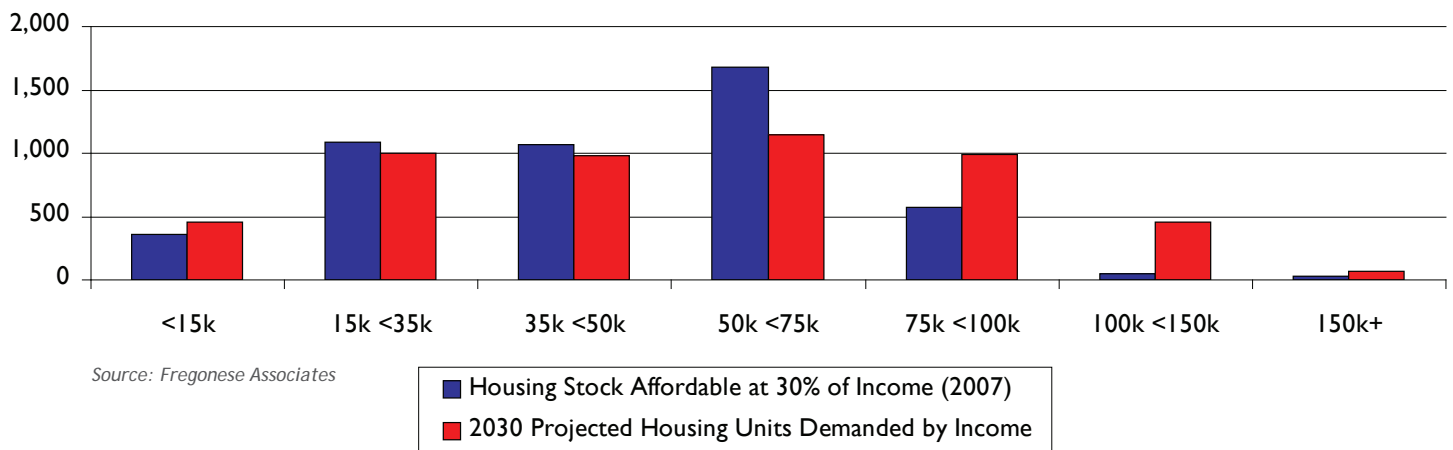


Table E: 2030 Ownership Demand Compared to Current Housing Stock

		Owner Units							Total
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	
Blue Island	Housing Stock Affordable at 30% of Income (2007)	354	1,092	1,064	1,679	571	48	32	4,840
	2030 Projected Housing Units Demanded by Income	459	1,002	985	1,148	995	459	64	5,112
	Target Units Needed to Meet Projected Demand by Income	105	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	424	411	32	272
	Additional Units Beyond Forecasted Need Within this Income Range	<i>n/a</i>	90	79	531	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>

Source: Fregonese Associates

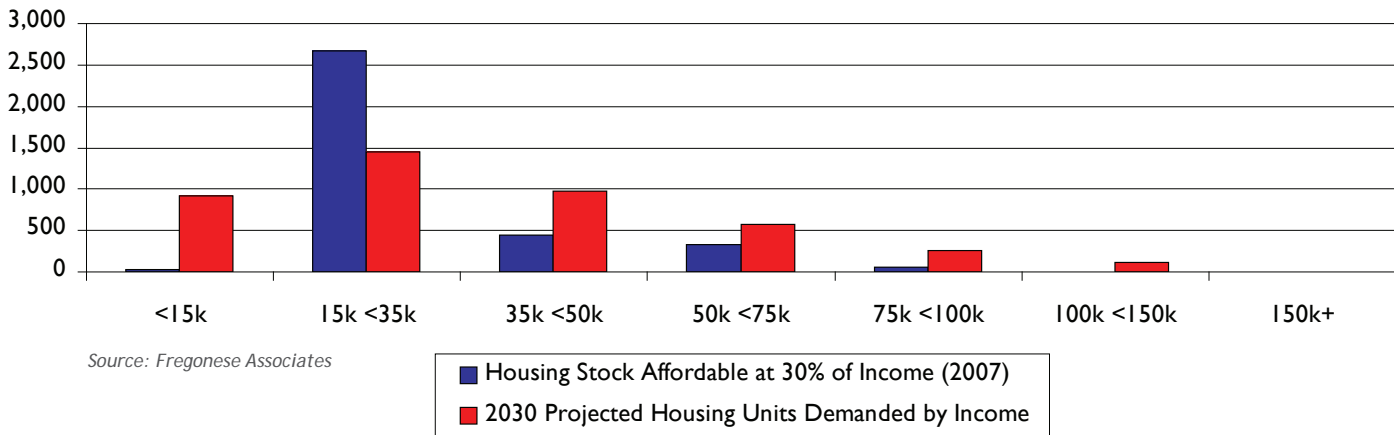
PROJECTING FUTURE HOUSING NEEDS

Rental Housing

As Exhibit 2 and Table F show, Blue Island is likely to have a significant shortage of rental housing by 2030. New downtown apartment development can create the units to meet the projected shortage of roughly 300 dwelling units needed to serve families whose incomes exceed \$75,000. Young professionals and train commuters would be obvious targets for this kind of housing. Upgrades via rehabilitation to moderate income apartments throughout the City could address the projected shortage of over 700 units for families earning between \$35,000 and \$75,000 per year.

A combination of new government subsidized senior housing and an expansion of the City’s stock of government subsidized family housing could meet the needs of low income residents. Blue Island has locally-based experienced rehab firms that could take the lead in creating attractive, solidly built subsidized family housing. We also would expect that some moderate income apartments would “trickle down” cost-wise and serve low income families.

Exhibit 2: 2030 Rental Demand Compared to Current Housing Stock



Source: Fregonese Associates

Table F: 2030 Rental Demand Compared to Current Housing Stock

		Rental Units							Total
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	
Blue Island	Housing Stock Affordable at 30% of Income (2007)	29	2,663	448	324	60	0	0	3,524
	2030 Projected Housing Units Demanded by Income	924	1,456	969	570	258	110	2	4,289
	Target Units Needed to Meet Projected Demand by Income	895	<i>n/a</i>	521	246	198	110	2	765
	Additional Units Beyond Forecasted Need Within this Income Range	<i>n/a</i>	1,207	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>

Source: Fregonese Associates

PROJECTING FUTURE HOUSING NEEDS

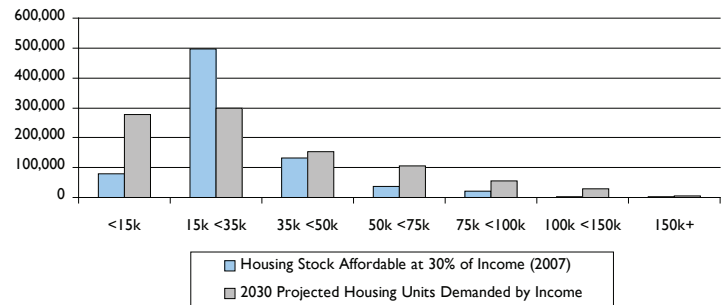
Blue Island Compared with Cook County

As part of this analysis, we compared Blue Island with Cook County as a whole. It should be noted that this geography reflects the trade-off between using 2007 American Community Survey (ACS) data or using 2000 Census data (and having the ability to compare Blue Island more specifically with the other communities in the Southwest Conference of Mayors).

Blue Island has several notable differences and similarities. In its rental stock, Blue Island has a higher percentage of units affordable to households earning \$15,000-\$35,000 than Cook County. At the same time, it has greater demand for rental units at both the low and upper ends of the housing spectrum (see Exhibit 3).

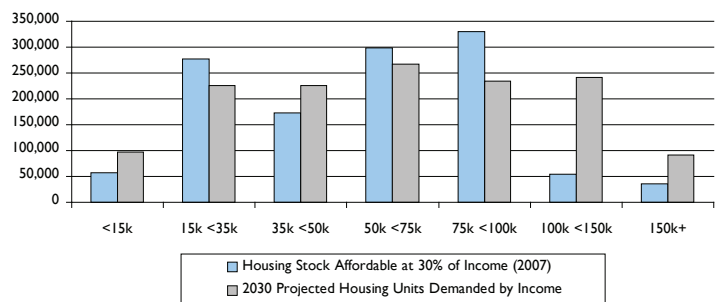
In terms of owner-occupied units, Blue Island is better matched than the county for workforce housing – in this it could be a model for other jurisdictions in the COG (see Exhibit 4). However, the lack of upscale ownership housing in Blue Island, much more than Cook County as a whole, means that residents are probably either living in less expensive housing in Blue Island or moving to other communities in the COG which provide them a greater number choices.

Exhibit 3: Cook County Rental Demand Compared to Current Housing Stock



Source: Fregonese Associates

Exhibit 4: Cook County Ownership Demand Compared to Current Housing Stock



Source: Fregonese Associates

HOUSING CAPACITY

Capacity Analysis

We conducted a capacity analysis to test the extent to which Blue Island could meet its forecasted housing need based on its existing land use regulations. We found that Blue Island, under its existing zoning regulations, has the capacity for approximately 855 new dwelling units, almost exactly enough to house the additional 881 new families that CMAP forecasts for the City from today through 2030 (see Tables G and H).

The majority of this capacity is contained within the City’s R1 zones with some capacity for mixed-use housing in the C1 zones. Otherwise, Blue Island is largely built out. Most of the capacity for new housing is for small-lot single-family homes with additional room for about 171 townhomes. There is relatively little capacity under existing zoning rules for apartment and condominium developments, the kind of developments that are likely to be sought by buyers in the future.

In terms of specific sites or areas where additional housing could be added, we identified a number of opportunity areas. First, the downtown area with its historic character and main street feel which cannot be replicated today. There are a number of surface parking lots and low density buildings which could be successfully redeveloped into multi-family apartments or condominiums. Second, the single-family neighborhoods north of Burr Oak to the City limits have a limited number of vacant parcels ripe for infill housing. Third, south of the Calumet River are a number of areas with development potential. Fay’s Point is likely to be built out as the housing market improves. Fourth, there is potential for mixed-use development between Olde Western and Maple as well as Broadway and 135th Street. On a more general basis, there are numerous vacant lots within single-family neighborhoods across the City.



Western Avenue retail serves both local residents and workers, and has been identified as an opportunity area for new mixed-use development.

Table G: Housing Capacity by Zone

Zone	Units
R1	707
C1	148
C2	-
I1	-
I2	-
SU	-
TOTAL	855

Source: Fregonese Associates

Table H: Housing Capacity by Type

Type	Units
Apartment	59
Condo	59
Townhouse	171
SFR Small	566
SFR Medium	-
SFR Large	-
TOTAL	855

Source: Fregonese Associates

SUSTAINABILITY

Earlier in this report we discussed future opportunities to create more energy efficient sustainable housing throughout the Greater Chicago region. We decided to chart the impact a Blue Island commitment to sustainable new housing development might have in terms of energy savings and a carbon footprint reduction.

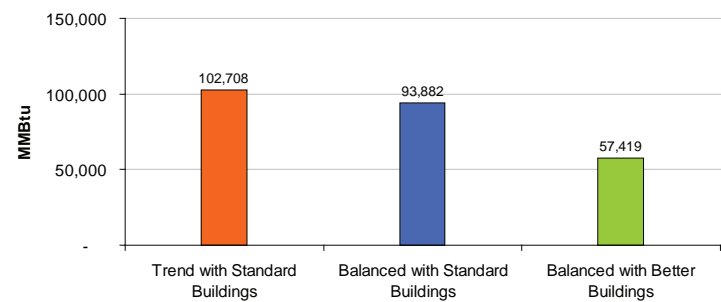
We project that, if Blue Island’s future housing development more closely matches a “balanced mix” of housing—a mix that would meet the full spectrum of the City’s projected housing needs—the City would reduce its energy consumption related to housing by 9% and its carbon footprint by 9% even if all its dwelling units were built following conventional construction methods. The energy savings would jump to 44% and the carbon savings by 25% if a full range of energy saving construction techniques were employed (see Exhibits 3 and 4).

What explains the aggregate projected savings and difference between the two approaches? First, the savings coming only from the adoption of a “balanced housing” policy are modest because Blue Island has trend-wise been creating balanced housing for many years. Savings increase substantially when all new housing is built using a full range of energy savings techniques. The carbon footprint reduction does not track exactly with the energy reductions because the carbon footprint includes the embodied carbon in the building materials.



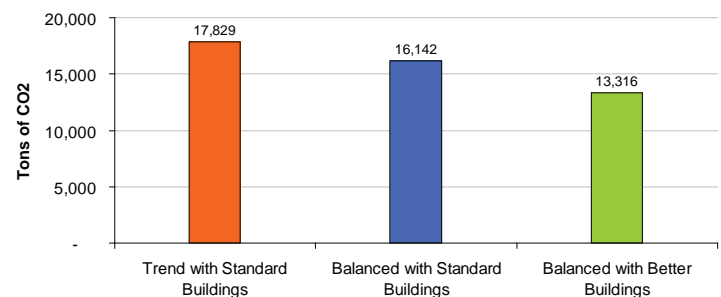
Blue Island should explore mixed use development that incorporates sustainable principles. This building, for example, is among the first LEED-certified multi-family buildings in Chicago, adjacent to the former site of the William Green Homes. (Credit: Payton Chung)

Exhibit 3: Annual Energy Use of Blue Island Build-Out Alternatives (in MMBtu)



Source: Fregonese Associates

Exhibit 4: Annual Carbon Footprint of Blue Island Build-Out Alternatives (in tons of CO₂)



Source: Fregonese Associates

FOCUS AREA

Vermont Street Station

As part of this project the *Homes* research team worked with the Center for Neighborhood Technology (CNT) on a possible redevelopment plan for the Vermont Street Station area. Nearly 100 Blue Island residents joined in this planning effort and provided numerous suggestions for redevelopment.

Planning efforts focused on creating complementary housing and commercial development, development which would not just enhance the train station area but would also more effectively connect it to the downtown retail area and the Metro South Medical Center.

The area design that came from detailed input at a public charrette and work with City staff and leadership includes a new mixed-use development west of the train tracks. This mixed-use development along Western Avenue would be designed to fit in with the scale and character of Blue Island’s existing downtown. Its buildings would be no more than three or four stories in height, and it would be accompanied by attractive new streetscaping. The added density it would bring to the downtown would boost retail sales in the area.

The proposed development would retain the current Vermont Street Station location but relocate the platform and ticketing approximately one block northeast along the tracks. Improved pedestrian connections would make passenger connection to the Medical Center and downtown shopping areas practically seamless. A new senior housing development would be built within easy walking distance of the station. To the east of the train tracks there would be several focus areas of new development. Along Chatham Street a row of townhomes and apartments with a pedestrian-oriented streetscape would be developed to better connect the center of Blue Island to the river.



Nearly 100 Blue Island residents came together to brainstorm ideas and create maps, like this one, showing their visions for the future of the Vermont Street Station area. The results of the design workshop helped inform the station area concept below.

Vermont Street Station Area: A Transit-Oriented Design Concept



This concept focuses on maximizing infill potential around Blue Island’s key assets, such as Western Avenue and the Calumet River.

RECOMMENDED STRATEGIES

Already in the process of upgrading and reinventing itself for the 21st century, Blue Island has a significant number of opportunities before it that can enhance and improve an already attractive community.

Perhaps the most attractive opportunity is downtown redevelopment around Blue Island's Vermont Street train stations. Such development can strengthen the City's retail base, make the Metro South Medical campus more attractive to outside users, meet many of its projected housing needs, and, via streetscape improvements, better connect the City to a potentially key amenity, the Calumet River. As our focus area proposal indicates, such redevelopment can be very attractive and can rejuvenate the entire downtown area.

Aggressive rehabilitation and upgrading of existing residential property is another "must" strategy for Blue Island. Coordinated rehab, which seeks to upgrade multiple properties within a given area, makes sense. This report identifies two target areas—Vermont Avenue east of the train station area and the neighborhood near Vincennes and 123rd street—for rehab, but other sub-areas may be selected as well. Blue Island's ideal location within the South Suburban area and near multiple transportation options will make its homes and apartments, if they are kept up, very attractive to new residents. We also encourage the City to pursue a condominium conversion ordinance which would assure that the apartments being converted to condominiums are kept in good condition.



Blue Island is one of the most transit-accessible communities in the Chicago region.



The Calumet River and the Calumet-Sag trail are major amenities just a short walk from Blue Island's downtown.



Blue Island's stock of moderately-priced and transit-accessible homes is attracting many residents to the city.

RECOMMENDED STRATEGIES

Housing development should not be limited to rehabilitation. Blue Island has clear opportunities to create new housing. If parking lots are moved off of Western Avenue and selected buildings torn down, multi-family and mixed-used development can create many new condominiums and apartments. The successful Fay's Point development can be expanded, and serious thought given to riverfront development elsewhere in the City. A 220 unit development, already in the planning stages, at Western and Kedzie can be built.

Regardless of whether new construction or rehabilitation is involved, the City should encourage sustainable development. The growing national interest in sustainable development is not an accident: environmental and energy security concerns are making such development a must. As shown earlier, Blue Island is in a position to contribute to improved regional energy savings.

We also urge the City to actively participate in sub-regional efforts. These include expanding housing rehabilitation via sub-regional rehab specialist firms, expanding employer-assisted housing programs with businesses throughout the sub-region and continuing to work with the newly formed South Suburban Housing Collaborative.



Utilizing currently vacant upper level apartments provides an opportunity to do sustainable rehabilitation in downtown Blue Island.

CONCLUSION

Blue Island is one of the most interesting and appealing communities we have worked with over the last four years. It epitomizes the opportunities older communities have to revitalize themselves and become leaders in civic improvement. We are encouraged by the interest and enthusiasm Blue Island's residents and leadership have for future development opportunities. We are optimistic that the plans currently being considered will be executed in the future.



HOUSING POLICY PLAN PLAINFIELD

CHICAGO METROPOLIS 2020 AND THE METROPOLITAN MAYORS CAUCUS

PROJECT SUMMARY

Plainfield, an upscale southwest suburban community, has reached a key transition point in its history. Formerly a small farming community as late as 1990, it has seen its population skyrocket from about 4,500 in 1990 to 31,680 in 2007 as numerous family farms were converted into large housing subdivisions. Thanks to careful planning, the village's infrastructure has, to a large degree, been able to keep up with the growth. **What now confronts the village are a number of challenges that may impede its future growth and impact the quality of life within the community:**

- **Road traffic has significantly increased, and projects to relieve congestion are not yet funded.** A series of east/west bypasses are needed on major arterial roads which cross the village's main thoroughfare, Route 59. Route 59 is currently being widened south of the city. Access roads to Interstate 55 need to be widened.
- **A recently approved sale of the Elgin, Joliet & Eastern rail tracks to Canadian National threatens to disrupt traffic flows at all 17 rail passes points in the city.** Current freight traffic—20 trains per day—already causes problems. The projected increase in traffic to 50-80 trains per day will be very disruptive unless overpasses or underpasses are built at many of the rail crossing points. Building half of the needed bypasses will cost over \$300 million, and there is no prospect of significant federal and state funding to create them.
- **Funding for a planned Metra station has not yet materialized.** Rail commuters to Chicago and other destinations currently have to travel to Naperville where they already represent 25% of all commuters using the Naperville station. The planned Metra station is a critical component of Plainfield's long term plan to make its new village center more viable. It is a good sign that Pace bus service connecting the Village Hall with downtown Chicago is expected to start in November 2009.



Plainfield's revitalized downtown should attract new residential and commercial development.

- **The village's tax base is heavily dependent on residential property taxes.** Plainfield has a small commercial tax base and is not the home of a large regional mall. The recent decline in residential real estate prices may threaten the village's ability to fund future infrastructure needs and provide the kind of municipal services its residents expect.
- **The upscale housing the village has successfully built during its rapid growth period may not fit market needs in the years to come.** With plans already in place to expand the village's population to 75,000, then perhaps as many as 125,000, correctly planning for future housing is seen as a must, especially following the sharpest economic downturn in the last eighty years.

It was the latter challenge—charting future housing needs—that led village leadership to invite the *Homes for a Changing Region* research team to come to Plainfield and provide input on projected real estate demand and ideas on housing policy to meet that demand.

Over a six month period village officials met with research team members to provide detailed information on the village's current housing plans as well as its overall development challenges. Using future projection modeling described in the Appendix of the report, the team's research

PROJECT SUMMARY

experts from Fregonese Associates provided detailed estimates of housing demand and supply by the year 2030. Fregonese researchers then compared demand with the village's capacity to supply required housing.

They also provided some detailed ideas regarding possible development on land near the new Village Hall as well as an estimate of how much energy could be saved if the village encouraged "green" construction techniques as it built new housing.

After reviewing all the research data, the *Homes* research team suggested that the village consider the following housing development strategies:

- **Review with developers all previously approved planned unit developments and consider whether a revised mix of housing is in order.** Future projections suggest that a broad mix of new housing will be needed, one which includes smaller, less expensive homes as well as townhomes and attached homes. We note, in passing, that Plainfield's Residential Design Guidelines, adopted in 2005, offer developers density bonuses for compact development.
- **Support the current initiative to temporarily reduce impact fees to get development started again.** We recognize that impact fees are an important way to fund infrastructure and public facilities. We also believe that it is important for Plainfield to use creative methods to jump start development which has come to a virtual halt during the current recession.
- **Encourage transit-oriented mixed-use development near the future Metra station.** Other regional communities that have followed this strategy have met with great success. We also suggest that neighborhoods near the planned train station have good walking and bicycle access to it.
- **Develop retail that complements housing development.** Plainfield's retail development needs to start catching up to its quickly growing housing development. The focus should be on small grocery stores, drug stores, restaurants and cafes, and other stores which can serve nearby neighborhoods and reduce or even eliminate the number of trips residents have to make on a daily basis.
- **Seek regional support for key railroad and regional arterial road overpasses and underpasses.** Interrupted auto traffic will cause needless congestion, create unnecessary pollution, and diminish the quality of life for all Plainfield residents. The village has a very good case that it should receive priority transportation funding for key bypasses needed.
- **Give serious thought to pushing for "green" housing development.** As will be shown later in this report, our projections indicate that significant energy savings would be possible if the village's new construction followed proven energy saving techniques.
- **Create new housing adjacent to the historic downtown center.** In recent years Plainfield has successfully rejuvenated its historic downtown center. Additional population density near the center will make the center's retail core more successful.
- **Push employer-assisted housing (EAH), especially with the school district and Edward Hospital.** EAH programs provide employees with incentives to move closer to their jobs, reduce commuting time, increase employee productivity, and reduce turnover. The school district and the hospital are ideal candidates to create a strong EAH program in Plainfield.

EXISTING CONDITIONS

Plainfield is a fast-growing village in Will and Kendall counties less than 40 miles southwest of Chicago's loop. The community was platted in the 1840s and has a charming and unique downtown area. Until the past fifteen years Plainfield was largely a farming community with a small, stable population and many family farms.

Local development took off in the 1990s as family farms were sold and residential subdivisions created. Population jumped from 4,500 in 1990 to 13,000 in 2000 to a remarkable 31,680 in 2007. Over this period Plainfield has attracted a population with a median household income of \$102,000 as of 2007. Only a tiny percentage of village residents fall below the poverty line. Plainfield's residents are predominantly white and relatively young, with a median age of 32 years according to the 2007 American Community Survey. They are well educated, with almost half of the adults holding bachelor degrees and 95% of village residents with at least a high school education.

The Chicago Metropolitan Agency for Planning (CMAP) projects that Plainfield's Will County population will reach close to 66,000 by 2030. Village growth into Kendall County, which is not estimated by CMAP, will certainly increase this figure. Village leaders have already scaled water infrastructure to accommodate 75,000 residents and are planning for as many as 125,000 residents in the future.

Plainfield's employment base is somewhat unusual because close to 30% of its workforce is in educational services, reflecting the size of the Plainfield Community Consolidated School District. Other important employment sectors include retail trade and accommodation as well as food service. Two-thirds of the village's residents hold white collar jobs.

People who work in Plainfield come from all over the Chicago region, especially from Joliet and Naperville (see Table A). People who live in Plainfield work throughout the region with slightly over 14% commuting to Chicago (see Table B). The average commute for the workforce is 40 minutes each way.

Unfortunately, Plainfield has limited public transportation options available today. The new Pace express bus service is a positive development. A new Metra station in a key development area near the new City Hall would be a major plus.

Plainfield Population and Household Forecast

	2007 (est.)	2030	% change
Population	31,680	65,744	108%
Households	10,285	19,682	91%

Source: 2006 CMAP Forecast, 2005-2007 American Community Survey 3-Year Estimates

Table A: Where Do Plainfield's Workers Live?

City/Town	Percent of Workforce
Joliet	17.2%
Naperville	9.2%
Plainfield	8.7%
Aurora	4.7%
Chicago	4.5%
All Others	55.8%

Source: 2006 U.S. Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics Program

Table B: Where Do Plainfield's Residents Work?

City/Town	Percent of Workforce
Chicago	14.1%
Naperville	9.0%
Plainfield	7.3%
Joliet	5.9%
Aurora	4.7%
All Others	59.0%

Source: 2006 U.S. Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics Program

CURRENT HOUSING ANALYSIS

By 2007 Plainfield had close to 12,400 housing units with an average household size of 3.1 residents. Well over 90% of these units were owner-occupied homes; roughly 7%, approximately 650 units, were rental units. Median home value was close to \$315,000 and average home value \$365,000, but both these figures have assuredly gone down over the last two years. Most of the existing homes were new, with 84% of the homes built since 1990. Close to 60% of existing homes had eight or more rooms.

While average household income in the village was well above the regional average, the cost of housing was putting stress on families. According to 2007 Census data, about one-third of owner households were spending over 30% of their income on housing while 8% were very stressed, spending over 50% of their income on housing. One quarter of renter households, whose incomes averaged \$44,000 (far less than average owner income) were paying half their income on housing costs. We should note that the extra burden presented by commuting and transportation costs only adds to the stress households face.

Table C: Percentage of Plainfield Owners Living in Unaffordable Housing

	2000	2007	% Change
Unaffordable (over 30% of income)	20%	33%	65%
Extremely Unaffordable (over 50% of income)	4%	8%	100%

Source: U.S. Census Bureau

Table D: Percentage of Plainfield Renters Living in Unaffordable Housing

	2000	2007	% Change
Unaffordable (over 30% of income)	37%	49%	32%
Extremely Unaffordable (over 50% of income)	13%	25%	92%

Source: U.S. Census Bureau

WHAT IS HOUSING "AFFORDABILITY"?

- While varying from household to household, **"affordable"** is generally defined as **spending 30% of household income on housing costs** (including utilities, insurance and taxes).
- **Higher income households** tend to **pay less than 30% of their household incomes toward housing costs** (underpaying).
- **Lower income households** tend to **pay more than 30% of their household incomes toward housing costs** (overpaying).

PROJECTED FUTURE HOUSING NEEDS

Prototype Households

We created several prototype households to better illustrate the housing needs of Plainfield’s workforce. It becomes immediately apparent that housing which is affordable to the workforce is not readily available in Plainfield. To own a Plainfield home today with the average value of \$365,000, a family would need an annual income of over \$100,000 if it financed the home with a conventional 30 year mortgage. To make ownership possible to families whose incomes

ranged between \$60,000 and \$75,000, homes in the range of \$150,000 to \$225,000 would have to be available, and there are very few homes in this price range in Plainfield. Families with more moderate household income, income ranging between \$30,000 and \$60,000, will be much more likely to rent, and rental housing is also very limited. If Plainfield wishes to address its current shortage of workforce housing, then it needs to create a more balanced stock of housing price-wise in the future.

These hypothetical households are based on Plainfield’s estimated median household income of \$101,958. The likelihood to own or rent is created using Census data to estimate the probability of a household in each of 28 age/ income cohorts selecting an owner-occupied or rental unit.



50% MHI
\$50,979

Working Couple
25-44 years old

Retail worker,
Restaurant manager

RENT
\$1,274/month
21% likelihood

PURCHASE
\$166,349
79% likelihood

80% MHI
\$81,566

Working Couple
25-44 years old

Two
Teachers

RENT
\$2,039/month
13% likelihood

PURCHASE
\$266,159
87% likelihood

100% MHI
\$101,958

Small Family
45-64 years old

Manufacturing manager;
Small business owner

RENT
\$2,549/month
3% likelihood

PURCHASE
\$333,000
97% likelihood

120% MHI
\$122,350

Large Family
45-64 years old

Hospital administrator;
Teacher

RENT
\$3,059/month
3% likelihood

PURCHASE
\$399,000
97% likelihood

Source: Fregonese Associates

PROJECTING FUTURE HOUSING NEEDS

Using the forecasting methods described in the Appendix (see pages 57 to 58), the Fregonese consulting team projected Plainfield’s housing demand and supply by the year 2030.

Ownership Housing

Projected demand will require Plainfield to construct over 7,900 owner-occupied housing units by 2030. As Exhibit 2 and Table E indicate, demand for owner-occupied housing will be at all price points, most notably in the moderate income range (household income between \$35,000 to \$75,000) and at the upper income range (household income between \$100,000 and \$150,000). Given the realities of land and housing costs in Plainfield

today, it is highly unlikely that any owner-occupied homes will be built for families whose incomes are below \$50,000. Some existing middle income housing may “trickle down” to these families. If Plainfield encourages the development of more townhomes, attached homes, and small single-family homes, it is possible that a meaningful number of new units can be created for families whose incomes range between \$50,000 and \$75,000. Some of the demand for homes for families in this income range may be met via “trickle down” from the projected surplus of homes that currently serve the needs of families in the \$75,000 to \$100,000 income range.

Exhibit 2: 2030 Ownership Demand Compared to Current Housing Stock

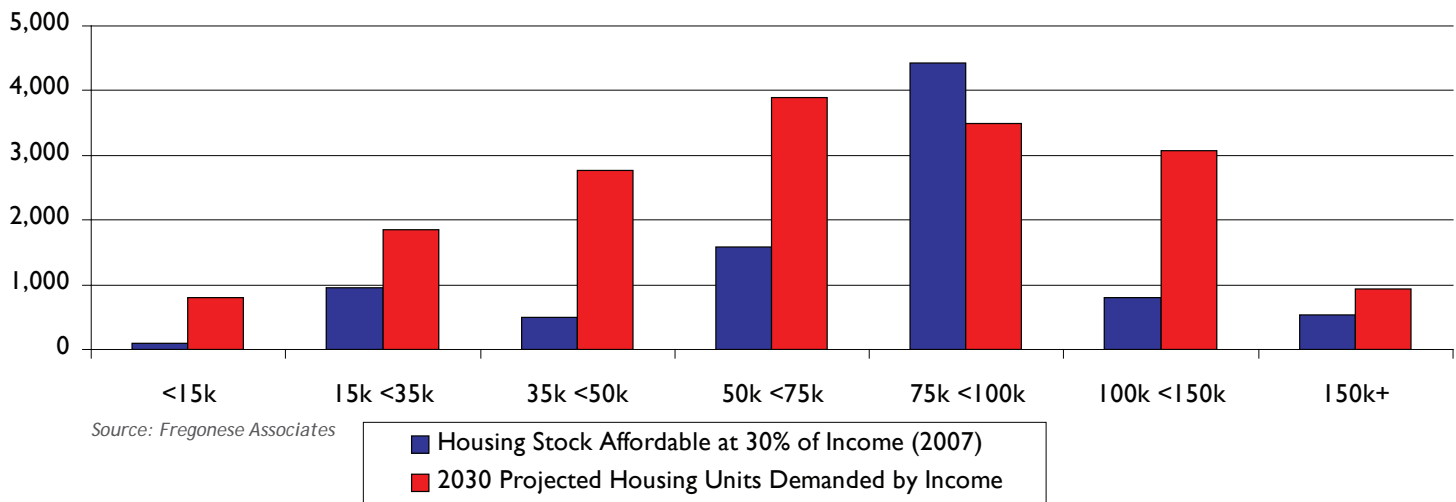


Table E: 2030 Ownership Demand Compared to Current Housing Stock

		Owner Units							Total
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	
Plainfield	Housing Stock Affordable at 30% of Income (2007)	91	957	489	1,582	4,434	810	540	8,903
	2030 Projected Housing Units Demanded by Income	802	1,850	2,775	3,890	3,485	3,074	940	16,816
	Target Units Needed to Meet Projected Demand by Income	711	893	2,286	2,308	<i>n/a</i>	2,264	400	7,913
	Additional Units Beyond Forecasted Need Within this Income Range	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	949	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>

Source: Fregonese Associates

PROJECTING FUTURE HOUSING NEEDS

Rental Housing

Plainfield’s current lack of rental apartments is reflected in the Fregonese demand/supply projection for 2030. As Exhibit 3 and Table D show, the village would have to build 2,700 rental units over the next 20 years to meet projected demand, and more than two-thirds of these units would have to be targeted for low to moderate income residents. A relatively small number of units, a little over 500, would have to be built for middle-to-upper-middle income residents.

Some part of the projected demand for low-to-moderate income units could be met by building two senior housing complexes in the village. These senior complexes, as well as the middle-to-upper income rental units mentioned above, could be built near the planned Metra station or near the village’s historic downtown area. As for the remaining units needed, the village could explore sub-regional solutions to projected housing needs by working with its neighbor, Joliet, which has the interest and the demographics to obtain significant federal and state housing aid to rehab or build a meaningful quantity of housing units to serve low and moderate income families.

Exhibit 3: 2030 Rental Demand Compared to Current Housing Stock

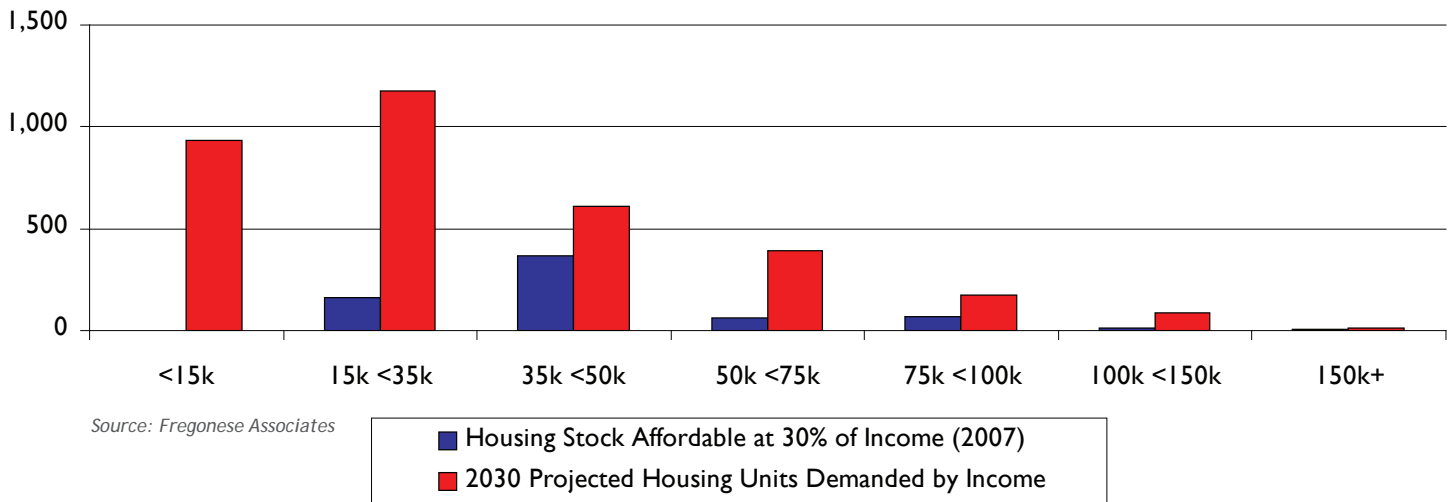


Table F: 2030 Rental Demand Compared to Current Housing Stock

		Rental Units							Total
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	
Plainfield	Housing Stock Affordable at 30% of Income (2007)	0	162	367	61	70	13	9	682
	2030 Projected Housing Units Demanded by Income	934	1,176	611	395	173	85	12	3,386
	Target Units Needed to Meet Projected Demand by Income	934	1,014	244	334	103	72	3	2,704
	Additional Units Beyond Forecasted Need Within this Income Range	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>

Source: Fregonese Associates

PROJECTING FUTURE HOUSING NEEDS

Plainfield Compared with Will County

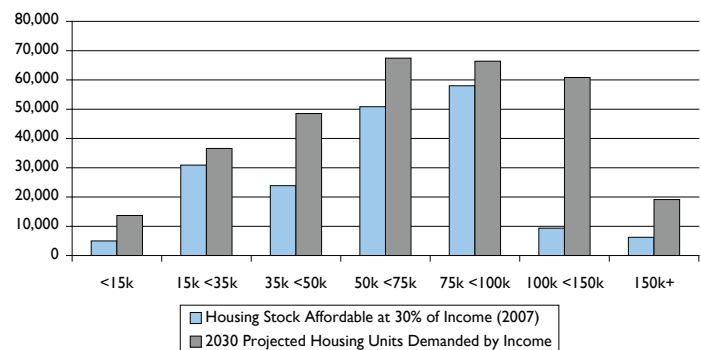
Will County’s current supply and projected future demand for owner-occupied housing is fairly well matched except at the upper end of the market (see Exhibit 4). Moderate amounts of additional housing are needed to serve all income levels, but the number of new units required can certainly be accommodated given the County’s future capacity for new housing. Plainfield, on a comparative basis, will be far more challenged to build housing to serve the projected needs of low to moderate income families.

As for rental housing, Will County, like Plainfield, must fill a large projected gap if it is to provide needed housing for low income families by the year 2030 (see Exhibit 5). Subsidized senior housing will undoubtedly fill part of the gap, but a sizeable number of publically supported family housing units will be needed as well. Housing choice vouchers may be used to meet this need. Some of the projected surplus in rental units serving moderate income families may be used for voucher holders. Additional upscale rental housing, housing which will serve the needs of families earning between \$50,000 and \$150,000 in today’s dollars, will also be required. Will County communities, if they follow the lead of many other suburban communities in the region, may locate these rental units near Metra stations or transit nodes.



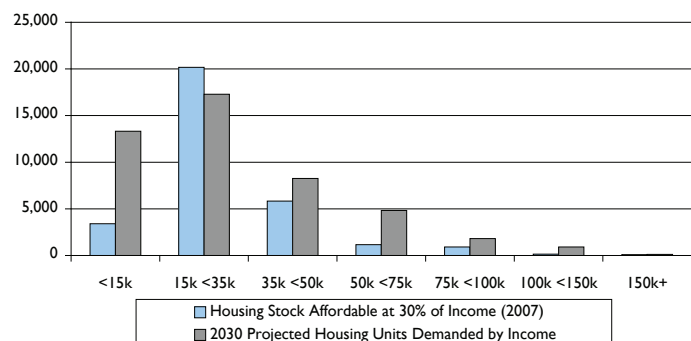
Plainfield has created a number of townhomes close to its downtown and planned Metra station.

Exhibit 4: Will County Ownership Demand Compared to Current Housing Stock



Source: Fregonese Associates

Exhibit 5: Will County Rental Demand Compared to Current Housing Stock



Source: Fregonese Associates

HOUSING CAPACITY

Capacity Analysis

Fregonese Associates researchers conducted a capacity analysis, following the method described in the Appendix, to determine if Plainfield had the growth potential to accommodate its projected increase in population by the year 2030. Two different approaches were used, one which simply built out Plainfield's current zoning and the other which built out its community land use plan. Both approaches yielded the same conclusion—Plainfield has more than enough space and zoning potential to house the 9,400 new households CMAP projects will live in the Will County sections of the village by 2030. There will obviously be additional capacity within Plainfield's Kendall County area.

Table G, which is based on the village's current zoning, shows that sizeable capacity in residential single-family (R1) housing zones can, by itself, meet future expansion needs. The 15,000 unit R1 capacity projection assumes that a density of approximately four homes per acre—a density similar to that of developments recently completed in Plainfield—would be permitted. The other residential zones with smaller acreage for new development could be built out with a mix of small-lot single-family homes and townhomes. Some apartments and condominiums could be built in R4 zones following current zoning regulations. B5 zones could be used for mixed-use development which would create up to 1,000 new units adjacent to retail properties, development which would improve the prospects for businesses serving the neighborhood such as restaurants, convenience stores, dry cleaners and the like.

Table G: Plainfield Housing Capacity by Zone

Zone	Units
R1	15,025
R2	2
R3	394
R4	607
AG	13
B1	-
B3	-
B5	1,020
BTD	3
I1	-
I2	-
TOTAL	17,064

Source: Fregonese Associates

Table H: Plainfield Housing Capacity by Type

Type	Units
Apartment	714
Condo	488
Townhouse	555
SFR Small	9,284
SFR Medium	4,508
SFR Large	1,515
TOTAL	17,064

Source: Fregonese Associates

HOUSING CAPACITY

Building Out the Community Land Use Plan

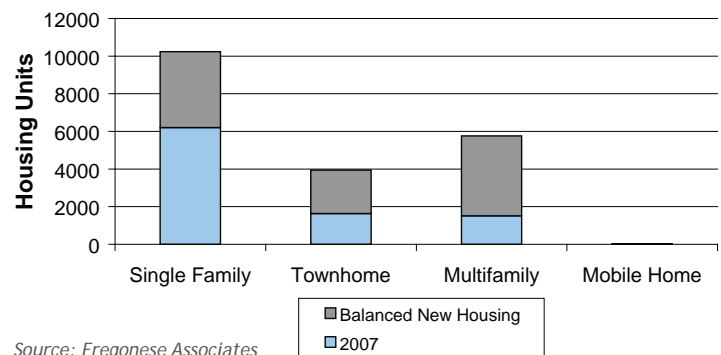
Plainfield's Community Land Use Plan (see Table H) calls for higher densities than most of the village's newer developments. The Plan allows a full build out of just under 62,000 households and a population exceeding 150,000, a figure which includes both the Will County and Kendall County parts of Plainfield. The Plan, like the village's current zoning, permits more than enough single-family housing to meet projected demand. It needs further modification, however, if it is to accommodate projected demand for townhomes, condominiums and apartments.

Under either housing growth plan there are major opportunities to develop housing and commercial development on vacant land west of the village. There are also very attractive opportunities to create a variety of housing near Plainfield's new Village Hall and its planned Metra Station.

What specific kind of housing should be built to meet future demand? Matching the likely income of Plainfield's future residents with estimated housing capacity, we developed a suggested mix of housing types (See Exhibit 6).

The proposed mix of housing is diverse and likely to attract a wide variety of buyers and renters.

Exhibit 6: A Possible Future Balanced Housing Profile for Plainfield

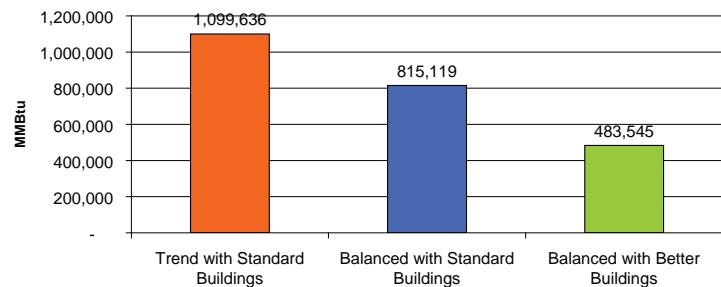


Source: Fregonese Associates

SUSTAINABILITY

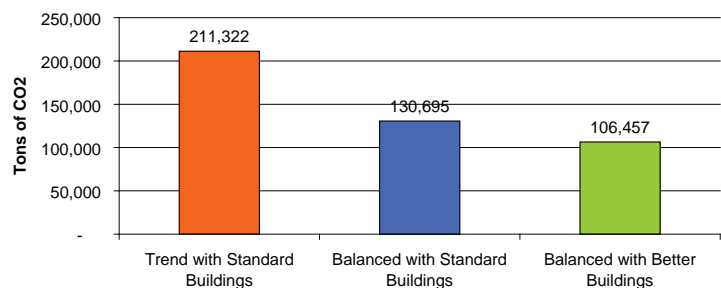
What benefits in terms of energy savings could Plainfield enjoy if its new housing development through the year 2030 incorporated a more balanced mix of housing, a mix which included not only single-family homes but also townhomes, condominiums and apartments? What additional benefits could be realized if all these new housing units were designed to be energy efficient? Our analysis indicates that a better mix of housing alone would reduce energy consumption by 26% and lead to a 38% reduction in the carbon footprint created by the new housing. If all the new dwellings were designed to be energy efficient, then energy consumption would be reduced by 56% and the carbon footprint by 50%. The carbon footprint savings would be somewhat less than the energy consumption savings because the footprint includes the embodied carbon in the building materials.

Exhibit 7: Annual Energy Use of Build-Out Alternatives (in MMBtu)



Source: Fregonese Associates

Exhibit 8: Annual Carbon Footprint of Build-Out Alternatives (in tons of CO₂)



Source: Fregonese Associates

FOCUS AREA

In order to demonstrate Plainfield's potential for new energy-efficient transit-oriented development that meets its future housing needs, Fregonese Associates created a conceptual design for an L-shaped parcel of land northwest of the intersection of Lincoln Highway and State Route 126. What makes this parcel particularly attractive is that it is situated near Plainfield's new City Hall and its planned Metra Station.

The streets form a grid pattern with small pocket parks at the intersection of many of the streets. This street design slows traffic and, at the same time, creates open space amenities near residences. The overall design of the focus area promotes walk-ability and connectivity to adjacent neighborhoods and main roads. Cul-de-sacs prevent such connectivity and therefore are not used.

Housing is largely small-lot single family, with townhomes, condos and apartments in clustered areas. The suggested density can support shops and services within walking distance of residences. Note that the site design includes mixed-use retail establishments fronting Route 126. Additional retail and mixed-use structures could be located at the northern border of the site along West 143rd Street.

Focus Area: This L-shaped parcel could be the future of sustainable, walkable development in Plainfield.



An aerial view of conceptual new development on a vacant parcel.



Single family homes and townhomes are clustered around ample open space.



The concept includes walkable mixed-use development along Route 126.

RECOMMENDED STRATEGIES

Plainfield's past success in community development can certainly continue into the future. While economic circumstances have changed, housing markets have been temporarily disrupted, and new transportation-related challenges have arisen, Plainfield has many opportunities to continue its rapid expansion in a very productive way. We suggest that the following strategies be pursued to assure successful growth over the next twenty years:

The village should take a series of steps to re-start residential development. Previously approved planned unit developments may need their housing mixes to be modified to make them more attractive to current buyers. Serious thought should be given to replacing some large-lot single-family homes with smaller, less expensive homes, townhomes, attached homes and condominiums. Regardless of what new housing mix is decided upon, impact fees should be reduced until housing sales reach a normal level. The village has already taken steps in this direction. Finally, key employers in the area like the school district and Edward Hospital should be approached about creating employer-assisted housing (EAH) programs. By providing forgivable down payment assistance loans to creditworthy employees who want to move closer to their job sites, EAH programs make home purchase more attractive and, at the same time, reduce job stress related to commuting.

Plainfield should continue its efforts to create transit-oriented development near its planned Metra station. Mixed-use development with a solid retail component including restaurants, cafes, a drug store, small grocery and service stores and other shops should be an integral part of any major development program.

Continue current plans to pursue housing in the village's historic downtown area. This recently revitalized area is one of Plainfield's greatest assets. Its retail shops will definitely benefit from additional nearby housing, especially if residents can conveniently walk to them.

As future developments are designed, give serious thought to encouraging sustainable, energy efficient development. "Green" features should be part of every development. As a progressive community, Plainfield can be a leader in conserving energy and improving the regional environment.

Finally, seek regional support for the overpasses and underpasses the village badly needs to reduce road congestion, especially as Canadian National rail traffic increases. Plainfield has a compelling case to make in this regard, and this case must be heard by regional, state and federal government leaders. Canadian National must also be an active partner in the development and funding of any solutions to this problem.

CONCLUSION

Our constructive interaction with Plainfield's leadership and planning staff over the past year gives us a high level of confidence that Plainfield will address its current challenges and move onward to become a successful satellite city in the Chicago region. It figures to become a model for other regional communities undergoing rapid growth.



Most of Plainfield's neighborhoods are comprised of single family homes.



Future demand projections suggestion that Plainfield needs to plan for more smaller size dwelling units.



HOUSING POLICY PLAN WOODSTOCK

CHICAGO METROPOLIS 2020 AND THE METROPOLITAN MAYORS CAUCUS

PROJECT SUMMARY

A community with historic charm and promising growth potential, Woodstock faces a number of challenges as it seeks to preserve its high quality of life which has attracted new residents for many years. How fast should it grow over the next twenty years? What kind of housing should it develop to satisfy the needs of future residents? How can it make its attractive downtown Woodstock Square area even more successful than it is today? How can it get more effective use out of selected land parcels already within the city? How can it successfully integrate an increasingly diverse population base? Woodstock's nine month collaboration with the *Homes for a Changing Region* research team was designed to answer or partially answer some of these questions.

Woodstock's interest in future housing planning reflects the bold thinking of its "Vision 2020" community development plan as well as its Comprehensive Plan which was approved in 2008. Among other things, "Vision 2020" calls for balanced lifecycle housing, a solid mix of owner-occupied and rental housing at a variety of price points, and development which is environmentally sustainable. The Comprehensive Plan calls for the city to "encourage the availability of a diverse housing stock that is safe, environmentally sound, and economically and socially open with a variety of housing styles and types."

Homes research indicates that Woodstock has a clear path toward achieving many of the objectives of Vision 2020. Its capacity for housing expansion significantly exceeds its projected population growth. Its ownership housing stock is already well balanced for the future needs of moderate-to-middle-income families. Its projected shortage of both upscale ownership housing and moderate-to-low income rental housing offers interesting opportunities for downtown development which can strengthen its retail base. It can promote energy efficient housing development in a number of ways.



Woodstock's downtown square is one of its greatest amenities. The town square has the potential to serve a key housing segment.

To help Woodstock achieve its ambitious goals, it is recommended that Woodstock adopt a Housing Policy Plan which would implement the following strategies:

- **Plan for a diverse mix of upper income ownership housing.** While there will still be a demand for large-lot single family homes, many future households are likely to be older and smaller than they are today. To meet their needs, smaller yet amenity-rich single family homes, townhomes and condominiums will be needed.
- **Include senior housing, condominium development and mixed-use housing in greater downtown development plans.** Woodstock's historic downtown is a key community asset, one that can be enhanced by carefully increased housing density. Locating senior housing and mid-to-upscale condominium development within walking distance of retail establishments and the Metra station can positively increase density and expand local business.
- **Incorporate sustainable features in new and existing developments.** New housing can incorporate the sustainable features mentioned earlier in this report (see page 5). Existing housing can be made more energy efficient via improved insulation, upgraded HVAC systems, and new windows. State and federal support

PROJECT SUMMARY

for energy efficiency improvements in existing construction is available if Woodstock actively seeks it.

- **Encourage clustered development.** The city has high standards and has made great strides toward encouraging clustered development. Such development can preserve environmentally sensitive areas including many of the city's wetlands. The focus area concept, described later in this section, features clustered housing in the area near Brink Street.
- **Consider modifying previously approved planned unit developments and, if necessary, existing annexation agreements, so that their housing mix more closely fits the current housing market.** The current recession is forcing developers across the region to rethink their offerings. In most cases they are substituting smaller-lot single-family homes and townhomes for a select number of large-lot single-family homes.
- **Create an employer-assisted housing (EAH) program which would incentivize workers to live and work in Woodstock.** Woodstock already benefits from having local residents make up a significant percentage of its workforce. A locally based EAH program could encourage additional local workers to move into the community. Their employers would benefit from having more productive employees and less turnover.



Clustered development will allow Woodstock to grow while also preserving its natural beauty and environmental features.



The City should continue to work with developers to encourage a housing mix, with smaller-lot single-family homes and townhomes, that better matches the region's housing market.

EXISTING CONDITIONS

Located roughly 50 miles northwest of Chicago, Woodstock has a unique, historic character. Its population, which reached just under 22,000 in 2007, is expected to increase to 30,500 by 2030 according to the most recent estimates of the Chicago Metropolitan Agency for Planning (CMAP). Median household income is currently \$53,700; average family size is 2.65 people; and its residents have educational attainment levels comparable to the nation as a whole. Twenty-seven percent of Woodstock adults have college degrees.

Woodstock has a strong jobs-housing balance with close to 15,000 people currently working in the city. CMAP projects that employment will increase by about 6,600 employees to 21,600 (44%) by 2030. The city's largest employment sector is manufacturing, followed by health care, education, public administration and retail.

One in four people who work in Woodstock live in Woodstock (see Table B). Another 16% live in nearby Crystal Lake, McHenry, Harvard and Marengo, while 42% live elsewhere. These workers represent good targets for employer-assisted housing programs. As for Woodstock residents, apart from the nearly 25% who work in Woodstock, over 14% work in Crystal Lake and McHenry (see Table C). 6% commute daily to Chicago.

Table A: Woodstock Population and Household Forecast

	2007 (est.)	2030	% change
Population	21,842	30,522	40%
Households	8,860	10,832	22%

Source: 2006 CMAP Forecast, 2005-2007 American Community Survey 3-Year Estimates

Table B: Where Do Woodstock's Workers Live?

City/Town	Percent of Workforce
Woodstock	25.1%
Crystal Lake	6.7%
McHenry	3.8%
Harvard	3.8%
Marengo	2.5%
All Others	41.9%

Source: 2006 U.S. Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics Program

Table C: Where Do Woodstock's Residents Work?

City/Town	Percent of Workforce
Woodstock	24.6%
Crystal Lake	8.4%
Chicago	6.0%
McHenry	5.9%
Elgin	2.3%
All Others	51.4%

Source: 2006 U.S. Census Bureau, Center for Economic Studies, Longitudinal Employer-Household Dynamics Program

CURRENT HOUSING ANALYSIS

Woodstock has a fairly mixed owner-occupied housing stock with over half its units affordable to households earning less than \$75,000. Most of these homes are detached single-family structures, but the city also has a considerable number of owner-occupied duplexes and townhomes. The median value of owner-occupied homes was \$193,000 as of 2007. 31% of the city's 5,600 home owners were paying over 30% of their income on housing and housing-related costs in 2007; 12% were clearly stressed and paying more than 50% of their income on housing. Both percentages increased between 2000 and 2007 (see Table D).

The city has 2,600 rental units, ranging from small five-unit buildings to larger apartment complexes with over 50 units. Rental housing largely serves the needs of households earning less than \$35,000 per year. A small number of upscale rental units are available for households earning more than \$75,000 per year. What is troubling is that 55% of Woodstock's renters were paying more than 30% of their income for housing in 2007; 26% were paying more than 50% (see Table E). The relative scarcity of rental housing in the sub-region, coupled with the attractiveness of Woodstock's schools and city amenities, may explain the willingness of renter families to stretch their budgets to live in the community.

Table D: Percentage of Woodstock Owners Living in Unaffordable Housing

	2000	2007	% Change
Unaffordable (over 30% of income)	26%	31%	19%
Extremely Unaffordable (over 50% of income)	8%	12%	50%

Source: U.S. Census Bureau

Table E: Percentage of Woodstock Renters Living in Unaffordable Housing

	2000	2007	% Change
Unaffordable (over 30% of income)	37%	55%	49%
Extremely Unaffordable (over 50% of income)	15%	26%	73%

Source: U.S. Census Bureau

WHAT IS HOUSING "AFFORDABILITY"?

- While varying from household to household, **"affordable"** is generally defined as **spending 30% of household income on housing costs** (including utilities, insurance and taxes).
- **Higher income households** tend to **pay less than 30% of their household incomes toward housing costs** (underpaying).
- **Lower income households** tend to **pay more than 30% of their household incomes toward housing costs** (overpaying).



Woodstock's housing stock includes a mix of single family homes, townhomes, and apartments

PROJECTING FUTURE HOUSING NEEDS

Prototype Households

We created several prototype households to better illustrate the housing needs of Woodstock’s workforce. The four households created were based on the city’s estimated median household income of \$53,700 (2007 Census data) and the city’s employment sectors. The likelihood of a household renting versus owning was based on

local calculations of tenure choice (rent versus own), income level, and age of the head of household.

The trend in the Chicago region, as is the case in most of the country, is for households to progress from renting to owning as their incomes and ages increase.

These hypothetical households are based on Woodstock’s estimated median household income of \$53,687. The likelihood to own or rent is created using Census data to estimate the probability of a household in each of 28 age/income cohorts selecting an owner-occupied or rental unit.



50% MHI
\$26,844

Young Couple
Less than 25 years old

Two Retail
Workers

RENT
\$671/month
86% likelihood

PURCHASE
\$87,593
14% likelihood

80% MHI
\$42,950

Single Person
25-44 years old

Manufacturing
Worker

RENT
\$1,074/month
47% likelihood

PURCHASE
\$140,149
53% likelihood

100% MHI
\$53,687

Family
25-44 years old

Engineer

RENT
\$1,342/month
36% likelihood

PURCHASE
\$175,186
64% likelihood

120% MHI
\$64,424

Working Couple
45-64 years old

Nursing Assistant;
Manufacturing technician

RENT
\$1,611/month
19% likelihood

PURCHASE
\$210,223
81% likelihood

Source: Fregonese Associates

PROJECTING FUTURE HOUSING NEEDS

Ownership Housing

As Exhibit 1 and Table F indicate, Woodstock’s current owner-occupied housing stock matches up well with its projected housing demand through the year 2030. Most of the roughly 1,800 new homes projected to be needed will be for families whose incomes exceed \$75,000. A modest shortage of housing for low income households is shown, but this “shortage” probably reflects fully-paid-for homes that might be occupied by senior citizens living on modest retirement income.

Woodstock could address its future owner-occupied housing needs in a variety of ways. It could approve

new sub-divisions that include both homes targeted at upper income families and a mix of smaller-lot homes and townhomes targeted at moderate income families. It could also encourage the development of condominiums in the downtown area in both stand-alone projects and as part of mixed-use developments. Such transit-oriented development has proven successful in other Chicago area communities. In approving design work for all such development, we would suggest city planners note that future households are likely to be smaller and older than they are today. These households may seek out smaller but amenity-rich homes, town homes, and condominiums.

Exhibit 1: 2030 Ownership Demand Compared to Current Housing Stock

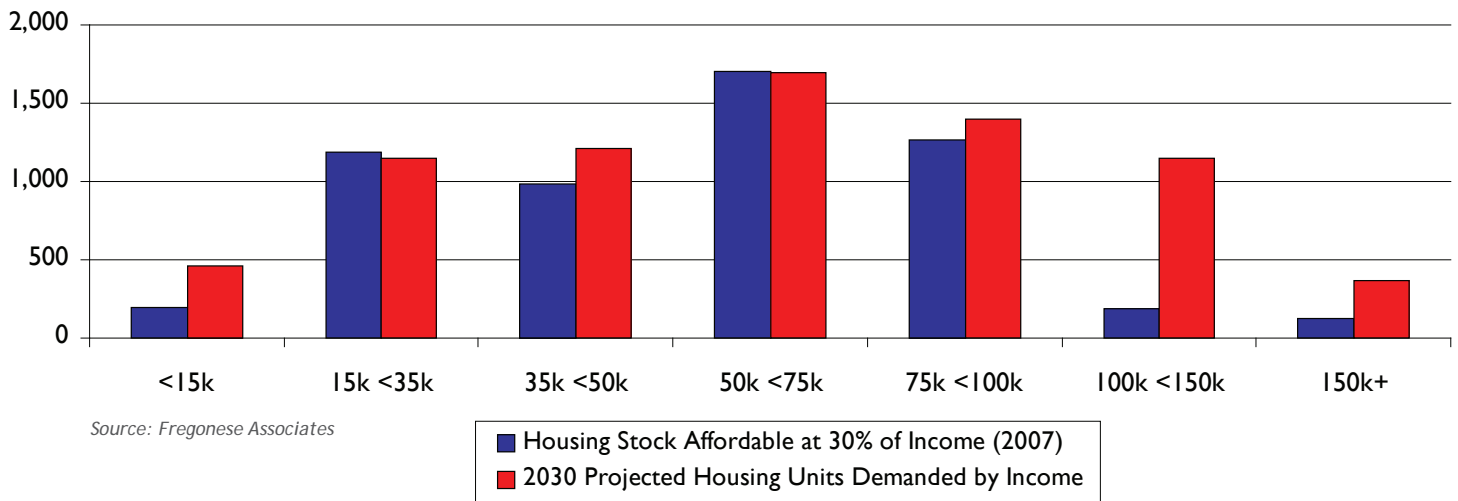


Table F: 2030 Ownership Demand Compared to Current Housing Stock

		Owner Units							Total
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	
Woodstock	Housing Stock Affordable at 30% of Income (2007)	196	1,185	984	1,705	1,269	190	127	5,656
	2030 Projected Housing Units Demanded by Income	457	1,151	1,215	1,692	1,395	1,145	364	7,419
	Target Units Needed to Meet Projected Demand by Income	261	n/a	231	n/a	126	955	237	1,763
	Additional Units Beyond Forecasted Need Within this Income Range	n/a	34	n/a	13	n/a	n/a	n/a	n/a

Source: Fregonese Associates’ housing needs assessment model.

PROJECTING FUTURE HOUSING NEEDS

Rental Housing

As for future rental housing needs, our projections (see Exhibit 2 and Table G) indicate that the city will need to add somewhat over 1,000 new rental units by 2030. Close to half of these units will be needed for households whose incomes exceed \$50,000 per year. Free-standing rental and mixed use developments in the downtown area within walking distance of the Metra station might address this need. Another 575 units will be needed for low to moderate income households. Additional senior housing, again located near the downtown area, may present an attractive opportunity to begin addressing this need.



Woodstock retains a rural feel on the edges of the city.

Exhibit 2: 2030 Rental Demand Compared to Current Housing Stock

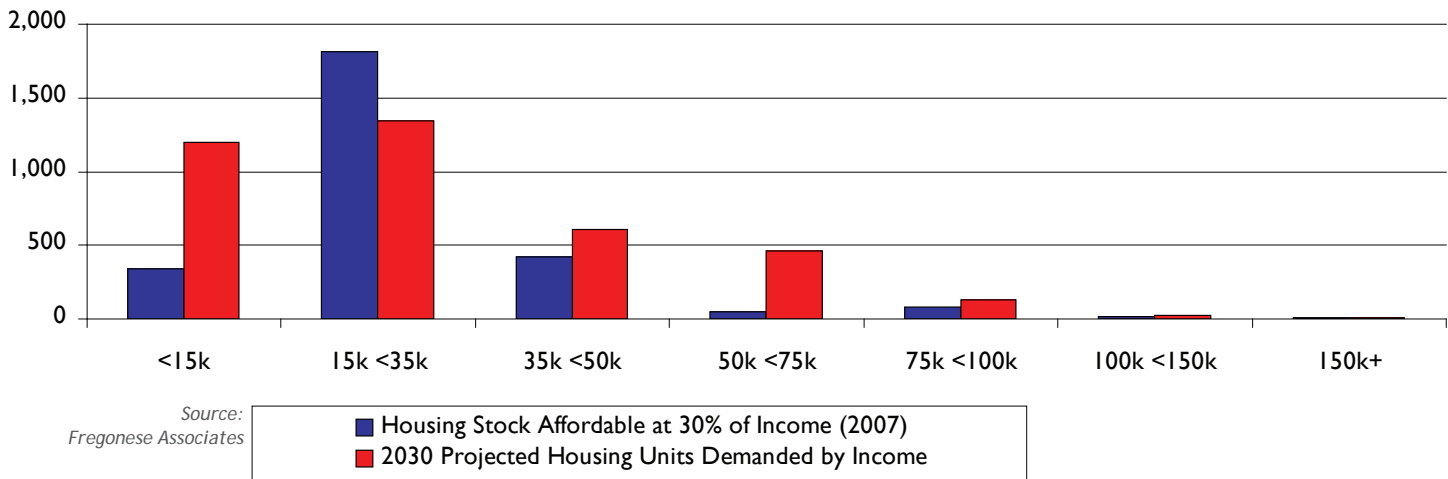


Table G: 2030 Rental Demand Compared to Current Housing Stock

		Rental Units							Total
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	
Woodstock	Housing Stock Affordable at 30% of Income (2007)	343	1,816	419	52	81	14	9	2,734
	2030 Projected Housing Units Demanded by Income	1,199	1,347	607	462	128	23	5	3,771
	Target Units Needed to Meet Projected Demand by Income	856	<i>n/a</i>	188	410	47	9	<i>n/a</i>	1,037
	Additional Units Beyond Forecasted Need Within this Income Range	<i>n/a</i>	469	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	4	<i>n/a</i>

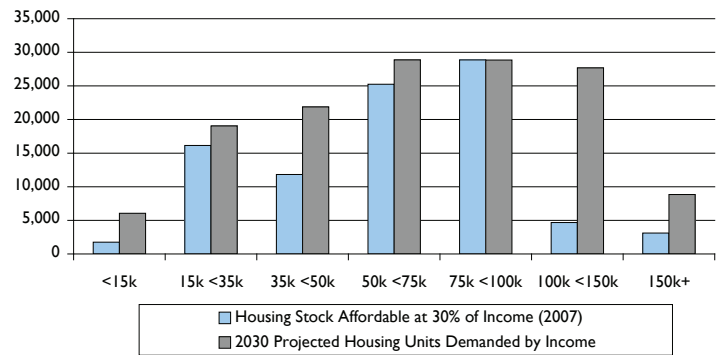
Source: Fregonese Associates

PROJECTING FUTURE HOUSING NEEDS

Woodstock Compared to McHenry County

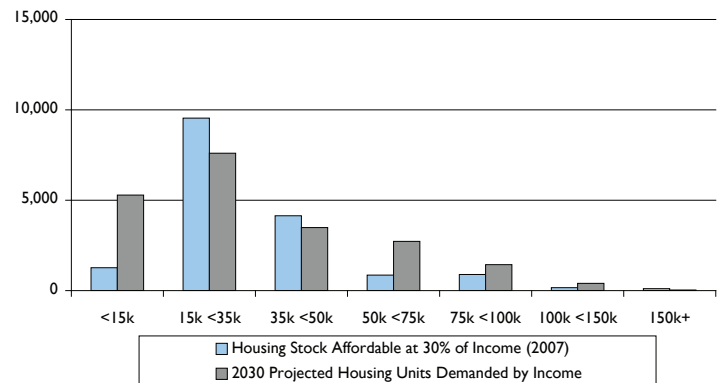
Woodstock's current housing stock and future needs are very similar to those of McHenry County as a whole (see Exhibits 3 and 4). In terms of ownership housing, McHenry County has significant projected demand for housing units serving the needs of families whose incomes exceed \$100,000 (in today's dollars) as well as a pocket of demand for moderately priced homes for workforce families whose incomes range between \$35,000 and \$50,000 (again, in today's dollars). Private development should, over the next twenty years, build the required units. In terms of rental housing, the County's projected needs are concentrated at the low end of the market. Subsidized senior and family housing will probably have to address this need.

Exhibit 3: McHenry County Ownership Demand Compared to Current Housing Stock



Source: Fregonese Associates

Exhibit 4: McHenry County Rental Demand Compared to Current Housing Stock



Source: Fregonese Associates

HOUSING CAPACITY

Capacity Analysis

Following existing zoning regulations, the *Homes* research team calculated the available capacity within Woodstock to add new housing. The capacity figure derived—just under 6,500 units—far exceeds projected population needs of 2,400 units if we use CMAP’s 2030 population forecast (see Table H). Quite clearly, the city is in a position to decide how large it wants to be. Should population growth be cut off at 30,000 or should the city expand to 35,000 to 37,000 residents?

As to the projected capacity itself, over 30% resides in R and R1B residential zones which can be used to accommodate a mix of single-family homes and townhomes through the planned unit development process. If the City wants to increase the density of its downtown area via condominium and apartment development and expand its housing stock near the Metra station, it needs to modify some of its existing zoning.

Though the center parts of Woodstock are mostly built out, there are large parcels of land on the city’s outskirts which could accommodate future development. Selected infill opportunities also exist including the Brink Street Focus Area which we discuss below.

Table I: Housing Capacity by Zone

Zone	Units
AG	3
AGS	29
B1- B5	61
E	-
M1	-
M1PUD	-
M1S	-
M2	-
R	942
R1B	1,021
R1BPUD	576
R1BS	4
R1D	88
R1DPUD	12
R1DS	15
R1R 3 PU	6
R3	234
R3PUD	7
R3S	11
R4	58
R4PUD	3,391
R4S	-
RS	-
TOTAL	6,458

Table H: Housing Capacity by Type

Type	Units
Apartment	720
Condo	720
Townhouse	816
SFR Small	3,692
SFR Medium	381
SFR Large	129
TOTAL	6,458

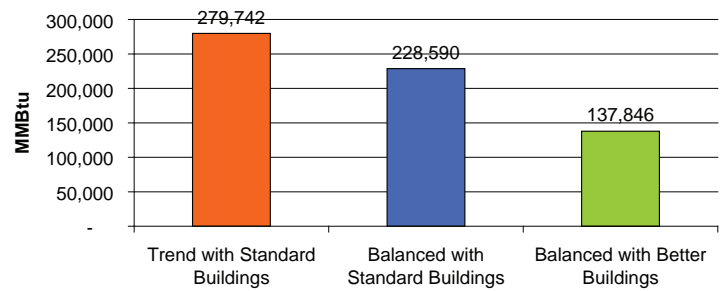
SUSTAINABILITY

Woodstock's Vision 2020 Plan calls for providing "new housing....that emphasizes green space and environmental sustainability." Recognizing this vision, our research team made a series of estimates of energy savings the city could realize if it pursued environmentally sensitive development.

If Woodstock somewhat modified its current housing mix as it approved new construction, energy consumption in those new dwellings would be reduced 18% and their carbon footprint by 27% from what they would have been following the city's current construction mix (see Exhibits 5 and 6). If energy efficient design were used building these new structures (see page 5 for a listing of these design features), the energy savings would jump to 51% and the carbon footprint savings to 40%. The carbon footprint savings estimated do not track with the energy reduction because the carbon footprint includes the embodied carbon in building materials used.

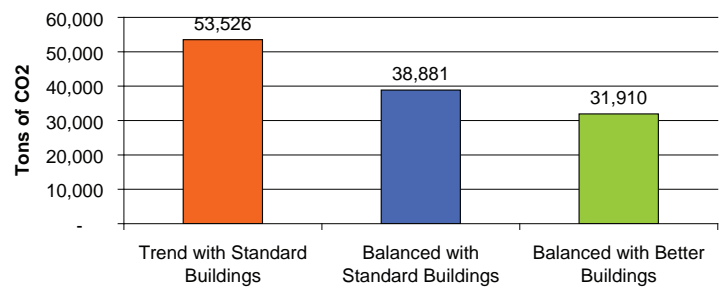
Potential savings, of course, are not limited to new construction. By seeking and taking advantage of government energy savings programs, thousands of existing homes can be made more energy efficient. Yearly savings per household can reach close to \$650.

Exhibit 5: Annual Energy Use of Build-Out Alternatives (in MMBtu)



Source: Fregonese Associates

Exhibit 6: Annual Carbon Footprint of Build-Out Alternatives (in tons of CO2)



Source: Fregonese Associates

FOCUS AREA

Neighborhood Design Concept near Brink Street

As part of its forward looking housing planning effort, the *Homes* research team was asked by city officials to design a possible redevelopment of a neighborhood near Brink Street, northeast of Lake Avenue. Currently this area contains fairly low density housing though it does have one wooded section.

The *Homes* design first seeks to improve connections for pedestrians, cyclists and drivers in the neighborhood. It features an east-west pedestrian/bike trail running along Raintree Park which connects Woodstock Square with the new development.

A new eastern gateway into the park is created which increases its role as a local amenity. There is also a new road tying the neighborhood with South Eastwood Drive, one designed for local traffic, not through traffic.

Focus Area: Conceptual development of the neighborhood near Brink Street, northeast of Lake Avenue featuring conservation design.



New infill development in the form of single-family homes, duplexes, townhomes and small condominium/apartment buildings is added, making the neighborhood a stronger, more cohesive place.

To demonstrate the benefits of environmentally sensitive conservation design, a model sub-division is added on the south side of the Focus Area. The sub-division preserves most of the wooded area with some clustered housing lining its edge.



The neighborhood design includes connections to community open space along with the Woodstock Square.



Housing is clustered around open space.

RECOMMENDED STRATEGIES

Given the projections for Woodstock's future housing demand as well as its capacity to meet those projections, what specific housing development strategies, strategies which meet the objectives of Woodstock's 2008 Comprehensive Development Plan, can be considered? Four such strategies are presented below:

A diverse range of new multi-family and mixed-use housing can be carefully added near Woodstock Square and its Metra station, housing which will add to the commercial vitality of the downtown area yet preserve its essential character. Our research has identified the need for mid-to-upscale condominium development as well as senior housing, both obvious candidates for further downtown development. As our Focus Area proposal indicates, there are some interesting infill and redevelopment possibilities which could also tie into city center growth.

City planners should review projected planned unit developments as well as previously approved developments to make sure that their proposed housing mixes fit today's economic realities. While demand still exists for large-lot single family homes, there is growing demand for amenity rich smaller

homes, townhomes and condominiums. A mix of housing which includes smaller living units will also help achieve Vision 2020's goal of creating "a balance of housing opportunities throughout the community..."

Regardless of whether new development is downtown or in the outskirts of Woodstock, it should follow a central tenet of Vision 2020 and be sustainable in terms of design. We have indicated earlier in this report the energy savings which are possible via sustainable design. We have also shown how woodland and wetland preservation can accompany redevelopment in our Brink Street Focus Area proposal.

Finally, we believe that one of Woodstock's greatest strengths is the commitment its residents have to its ongoing success. One reason that this commitment is so strong is that a significant number of its residents live and work in the community. To build on this strength, we encourage Woodstock to explore employer-assisted housing (EAH) programs with community employers including schools and public agencies.

CONCLUSION

Woodstock does not need encouragement to grow creatively in the future. Its Vision 2020 and 2008 Comprehensive Plan are very progressive in their approach to future development and redevelopment while, at the same time, being very respectful of the city's historic and successful past. Our future housing projections show that the city clearly has the capacity to accommodate anticipated growth by the year 2030 and the opportunity to incorporate that growth within Vision 2020 guidelines.



Tree-lined streets are characteristic of many of Woodstock's neighborhoods.



APPENDIX

APPROACH AND METHODOLOGY

This technical memorandum provides an overview of two key analysis tools utilized for Phase Two, Year 3 of the *Homes for Changing Region* report: a housing needs analysis and a capacity analysis.

Housing Analysis

The housing needs analysis was conducted using a model to determine housing needs for each of three pilot communities and counties. The model's results are driven by current and projected demographics and regional tenure choices. The model's outputs include needed housing units by tenure (ownership versus rental) by income range. We use the model to find gaps that may represent current unmet needs and future housing needs. In this project, the model has been used to identify local and county housing needs and market opportunities.

How does the model work?

The housing needs for the region are driven by the current housing choices in the region and the projected future demographic trends. In many areas around the country, the standard practice for estimating future housing need has been to use the past to extrapolate future housing requirements. While this market or demand driven approach was commonly used to define the housing "needs" for an area, the true housing "needs" of that area's population may not have been addressed. Using Fregonese Associates' Balanced Housing Model, tenure choices and incomes determine housing "need." In this model, "affordable" is not referring to low-income housing, but rather to the relationship between incomes and housing costs. The "30% rule" assumes that housing is only affordable for a household if it spends less than 30% of its gross income on housing expenses.

Our model approach was designed based on research showing that two variables—age of head of household (Age—A) and household income (Income—I)—demonstrated significantly stronger

correlation with housing tenure than other variables, including household size. These two variables were selected as the primary demographic variables for the model. In addition, household income is another key variable used to help determine the affordability component of housing needs. As expected, data gathered during research on model development showed that different Age/Income (AI) cohorts make significantly different housing tenure choices. For example, a household headed by a 53 year-old and earning \$126,000 is likely to make a different housing choice than one headed by a 29 year-old and earning \$43,000.

The model is first used to calculate the total number of housing units needed for the planning period based on:

- CMAP forecasts,
- number of people in group quarters,
- number of occupied housing units (number of households),
- average household size, and
- assumed vacancy rate for the study area.

WHAT IS HOUSING "AFFORDABILITY"?

- While varying from household to household, **"affordable"** is generally defined as **spending 30% of household income on housing costs** (including utilities, insurance and taxes).
- **Higher income households** tend to **pay less than 30% of their household incomes toward housing costs** (underpaying).
- **Lower income households** tend to **pay more than 30% of their household incomes toward housing costs** (overpaying).

APPROACH AND METHODOLOGY

Age Ranges and Income Ranges for *Homes* Analysis

Age Ranges	Income Ranges
<25	<15k
25-44	15k <35k
45-64	35k <50k
65+	50k <75k
	75k <100k
	100k <150k
	150k+

The data sources for the population estimate, people in group quarters, and occupied housing units were taken from 2007 American Community Survey (ACS) of the Census Bureau. The number of households in each AI cohort for the Chicago MSA was calculated by utilizing Census data to determine the percentages of households that are in the 28 AI cohorts (4 age cohorts and 7 income cohorts):

The Census-generated tenure parameters used in the model represent the probabilities of being a renter or homeowner for each of the 28 AI cohorts. Based on these tenure parameters, the model allocates those households in each AI cohort to an indicated number of rental and ownership units that is affordable for the Income range for that cohort. The model then aggregates the units demanded within each income range to show the total units that could be afforded at each income range by tenure. To estimate the future AI cohorts, the current AI percentages were adjusted to reflect demographic forecasts for Illinois by the US Census Bureau.

Capacity Analysis

As part of our more detailed housing analysis for three pilot cities, a capacity analysis was conducted for Blue Island, Plainfield and Woodstock. A capacity analysis is:

- An estimate of the amount of development potential remaining under the existing zoning or long term plan;

- A comparison between this development potential, or capacity, with a municipality's housing goals; and
- Recommended adjustments of zoning or plans to help a municipality achieve those goals.

This approach uses Geographic Information Systems (GIS) and the calculated development capacity of land is based on standardized buildable land assumptions developed through Fregonese Associates' experience around the nation.

Geographic Information Systems

GIS was used to calculate vacant and redevelopable land, after environmentally constrained lands were removed. The basic GIS process involved several steps:

- CMAP 2001 Land Use data was used to summarize vacant acres of land by zone (this includes removal of environmentally constrained land, such as wetlands, flood plains, steep slopes, etc).
- CMAP 2001 Land Use data was used to summarize redevelopable acres of land by zone.
- The maximum density allowed in the zoning code for each zone was calculated using City zoning code as a guide.
- The development potential of vacant land by zone was calculated by multiplying maximum density by vacant acres.
- The development potential of redevelopable land by zone was calculated by multiplying maximum density by vacant acres and by a redevelopment %.
- The initial capacity estimates were sent to cities for review and refinement
- Based on municipal input, necessary adjustments were made.

MAYORS' ADVISORY GROUP

Former Mayor Anthony W. Arredia, City of Des Plaines

Mayor Gerald R. Bennett, City of Palos Hills

President Michael P. Collins, Village of Plainfield

President Joseph Cook, Village of Channahon

President Kerry Cummings, Village of Glenview

Mayor Don DeWitte, City of St. Charles

Former Mayor Zenovia G. Evans, Village of Riverdale and
Co-Chair, Metropolitan Mayors Caucus Housing Committee

Former Mayor Bill Gentes, Village of Round Lake

Former Mayor Jeffrey A. Harger, Village of Libertyville

Mayor Elliot Hartstein, Village of Buffalo Grove

Mayor Larry Hartwig, Village of Addison

Former Mayor JoAnn M. Kelly, City of Oak Forest

Mayor Kristina Kovarik, Village of Gurnee

Trustee Bill Lamb, Village of Plainfield

Mayor Michelle Markiewicz Qualkinbush, Calumet City

President Marilyn Michelini, Village of Montgomery

Mayor Arlene J. Mulder, Village of Arlington Heights

Former Mayor Rita L. Mullins, Village of Palatine and
Co-Chair, Metropolitan Mayors Caucus Housing Committee

Trustee Dale Multerer, Village of Round Lake

Former Mayor Thomas J. Murawski, Village of Midlothian

Mayor Ken Nelson, City of Rolling Meadows

Mayor Donald E. Peloquin, City of Blue Island

Alderman Betsy Penny, City of St. Charles

Township Supervisor Pat Rogers, Township of Lyons

Mayor Brian Sager, City of Woodstock

Mayor Jeffrey D. Schielke, City of Batavia

President Jeffrey Sherwin, City of Northlake and
Co-Chair, Metropolitan Mayors Caucus Housing Committee

Mayor Ed Schock, City of Elgin

Mayor Gayle Smolinski, Village of Roselle

Mayor George Van Dusen, Village of Skokie

Former President James Waldorf, Village of Plainfield

Mayor Tom Weisner, City of Aurora

Mark Baloga, DuPage Mayors and Managers Conference

Anna Bicanic-Moeller, McHenry County Council
of Governments

Larry Bury, Northwest Municipal Conference

Joe Deal, City of Chicago

Mark Fowler, Northwest Municipal Conference

Chris Gentes, Lake County Municipal League

Neil C. James, West Central Municipal Conference

Tam Kutzmark, DuPage Mayors and Managers Conference

Edward W. Paesel, South Suburban Mayors and Managers
Conference

Steven Quigley, Will County Governmental League

Mary Randle, Metro West Council of Government

Vicky Smith, Southwest Conference of Mayors

TECHNICAL ADVISORY GROUP

Mark Angelini, S. B. Friedman & Company

Ben Applegate, Applegate & Thorne-Thomsen, P.C.

Sue Augustus, Corporation for Supportive Housing

Scott Berger, Kane County Development Department

Perry Bigelow, Bigelow Homes

Leah Bradford, The Chicago Community Trust

Paul Colgan, Colgan Public Affairs

Lee Deuben, Chicago Metropolitan Agency for Planning

Adam Dontz, Gladstone Builders and Developers

Adam Dotson, City of Oak Forest

DeShana Forney, Illinois Housing Development Authority
(formerly)

Steve Friedman, S.B. Friedman & Company

Adam Gross, Business and
Professional People for the Public Interest

Tammie Grossman, Village of Oak Park

Janet Hasz, Supportive Housing Providers' Association

Jim Hayner, Village of Gurnee

Mera Johnson, Village of Montgomery

Mary Keating, DuPage County Community Development

James Lewis, The Chicago Community Trust

Bonnie Lindstrom, Northwestern University

Joe Martin, Diversity Inc.

Tom Monico, Thomas & Thomas Associates, Inc.

Andy Mooney, Local Initiatives Support Corporation

Anthony Pasquinelli, Pasquinelli Homes

Bill Pluta, Illinois Housing Development Authority

Stephane Phifer, City of Aurora

Erika Poethig, The John D. and
Catherine T. MacArthur Foundation

Sylvia Puente, Latino Policy Forum

Kim Riordan-Van Horn, Field Foundation of Illinois

Roberto Rodriguez-Torres, Lake County Planning Department

Jacques Sandberg, IFF

Greg Sanders, Chicago Metropolitan Agency for Planning

Rich Sciortino, Brinshore Development

Heather Smith, Congress for New Urbanism

Janet Smith, University of Illinois at Chicago

Lee Smith, City of Highland Park

Robin Snyderman, Metropolitan Planning Council

John Spoden, Village of Libertyville

Lisa Tapper, Affordable Housing Corporation of Lake County

Kai Tarum, Kane County

Phillip Thomas, The Chicago Community Trust

Joanna Trotter, Metropolitan Planning Council

Daniel Ungerleider, DRH Cambridge Home, Inc.

Ty Warner, Chicago Metropolitan Agency for Planning

Bill Wiet, City of Aurora

COMMUNITIES IN YEAR THREE COUNCILS OF GOVERNMENTS*

McHenry County Council of Governments

Algonquin
Bull Valley
Greenwood
Harvard
Hebron
Holiday Hills
Huntley
Johnsburg
Lake in the Hills
Lakewood
Marengo
McCullom Lake
McHenry
Oakwood Hills
Prairie Grove
Richmond
Ringwood
Spring Grove
Trout Valley
Union
Wonder Lake
Woodstock

Southwest Conference of Mayors

Alsip
Bedford Park
Blue Island
Bridgeview
Burbank
Chicago Ridge
Crestwood
Evergreen Park
Hickory Hills
Hometown
Justice
Lemont
Merrionette Park
Oak Lawn
Orland Hills
Orland Park
Palos Hills
Palos Park
Worth

Will County Governmental League

Beecher
Bolingbrook
Braidwood
Channahon
Coal City
Crest Hill
Diamond
Elwood
Frankfort
Godley
Homer Glen
Joliet
Lockport
Manhattan
Minooka
Mokena
Monee
New Lenox
Peotone
Plainfield
Rockdale
Romeoville
Shorewood
Steger
Symerton
Wilmington

* The Chicago region is split into nine suburban municipal associations, called Councils of Government (COG). When communities are part of more than one COG, we assigned them to the COG with which they are most associated. Therefore, a community may be a member of a particular COG but not be listed here.

Housing Factsheet Overview

1 Population and Household Forecast 2007-2030

	2007 (est.)	2030	% change
Population	31,680	65,744	108%
Households	10,285	19,682	91%

The data for 2007 comes directly from the U.S. Census American Community Survey. The projections for 2030 reflect an estimate of each community's potential population and household growth.

2 Estimated 2030 Housing Demand by Income

The tables in this section compare the number of dwelling units in 2007 that were "affordable" to households within an income category to the projected demand for such units in 2030. A unit is defined as "affordable" if a household can live in it by allocating no more than 30% of its income for housing-related costs (rent, mortgage payments, utilities, etc).

If the 2007 housing stock for an income category exceeds the 2030 demand projections, it means that a municipality may already have units beyond its forecasted need. If, however, 2030 demand is higher than the 2007 housing stock, additional units will be needed to meet projected demand.

Rental Housing

		Rental Units							Total
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	
Plainfield	Housing Stock Affordable at 30% of Income (2007)	0	162	367	61	70	13	9	682
	2030 Projected Housing Units Demanded by Income	934	1,176	611	395	173	85	12	3,386
	Target Units Needed to Meet Projected Demand by Income	934	1,014	244	334	103	72	3	2,704
	Additional Units Beyond Forecasted Need Within this Income Range	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

Ownership Housing

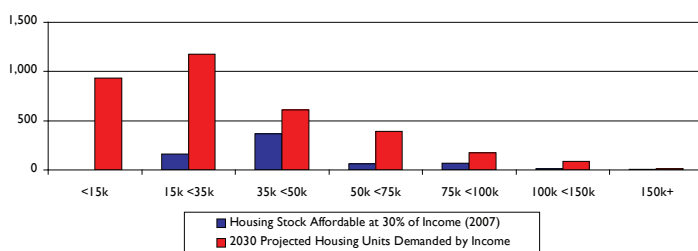
		Owner Units							Total
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	
Plainfield	Housing Stock Affordable at 30% of Income (2007)	91	957	489	1,582	4,434	810	540	8,903
	2030 Projected Housing Units Demanded by Income	802	1,850	2,775	3,890	3,485	3,074	940	16,816
	Target Units Needed to Meet Projected Demand by Income	711	893	2,286	2,308	n/a	2,264	400	7,913
	Additional Units Beyond Forecasted Need Within this Income Range	n/a	n/a	n/a	n/a	949	n/a	n/a	n/a

Please note that housing units may not add up exactly to 100% due to rounding.

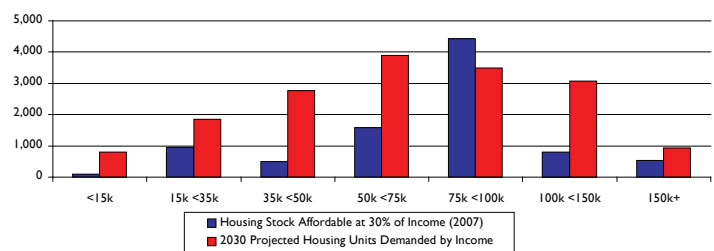
3 Estimated 2030 Affordable Housing Demand Compared to 2007 Housing Stock

This section contains the charts which illustrate the data from the tables above.

2030 Affordable Rental Demand Compared to Current Housing Stock



2030 Affordable Ownership Demand Compared to Current Housing Stock



Blue Island Southwest Conference of Mayors

1 Population and Household Forecast 2007-2030

	2007 (est.)	2030	% change
Population	24,227	25,511	5%
Households	8,176	9,057	11%

2 Estimated 2030 Housing Demand by Income

Rental Housing

		Rental Units							
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Blue Island	Housing Stock Affordable at 30% of Income (2007)	29	2,663	448	324	60	0	0	3,524
	2030 Projected Housing Units Demanded by Income	924	1,456	969	570	258	110	2	4,289
	Target Units Needed to Meet Projected Demand by Income	895	n/a	521	246	198	110	2	765
	Additional Units Beyond Forecasted Need Within this Income Range	n/a	1,207	n/a	n/a	n/a	n/a	n/a	n/a

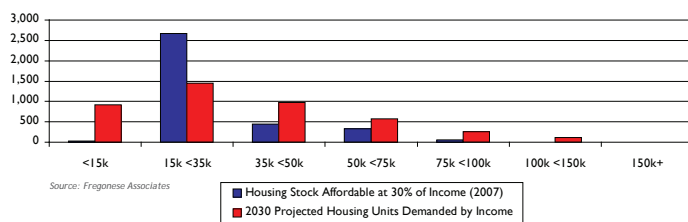
Ownership Housing

		Owner Units							
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Blue Island	Housing Stock Affordable at 30% of Income (2007)	354	1,092	1,064	1,679	571	48	32	4,840
	2030 Projected Housing Units Demanded by Income	459	1,002	985	1,148	995	459	64	5,112
	Target Units Needed to Meet Projected Demand by Income	105	n/a	n/a	n/a	424	411	32	272
	Additional Units Beyond Forecasted Need Within this Income Range	n/a	90	79	531	n/a	n/a	n/a	n/a

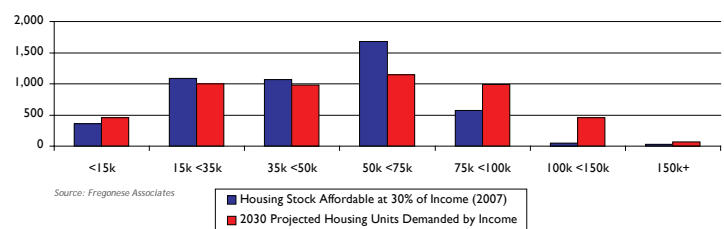
Please note that housing units may not add up exactly to 100% due to rounding.

3 Estimated 2030 Affordable Housing Demand Compared to 2007 Housing Stock

2030 Affordable Rental Demand Compared to Current Housing Stock



2030 Affordable Ownership Demand Compared to Current Housing Stock



1 Population and Household Forecast 2007-2030

	2007 (est.)	2030	% change
Population	31,680	65,744	108%
Households	10,285	19,682	91%

2 Estimated 2030 Housing Demand by Income

Rental Housing

		Rental Units							
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Plainfield	Housing Stock Affordable at 30% of Income (2007)	0	162	367	61	70	13	9	682
	2030 Projected Housing Units Demanded by Income	934	1,176	611	395	173	85	12	3,386
	Target Units Needed to Meet Projected Demand by Income	934	1,014	244	334	103	72	3	2,704
	Additional Units Beyond Forecasted Need Within this Income Range	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

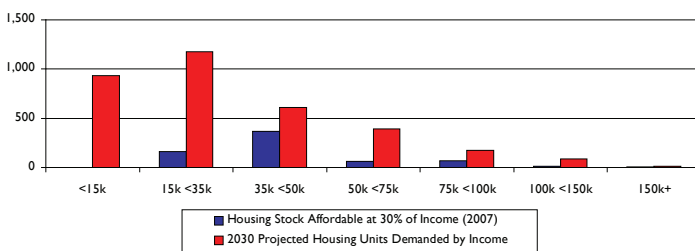
Ownership Housing

		Owner Units							
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Plainfield	Housing Stock Affordable at 30% of Income (2007)	91	957	489	1,582	4,434	810	540	8,903
	2030 Projected Housing Units Demanded by Income	802	1,850	2,775	3,890	3,485	3,074	940	16,816
	Target Units Needed to Meet Projected Demand by Income	711	893	2,286	2,308	n/a	2,264	400	7,913
	Additional Units Beyond Forecasted Need Within this Income Range	n/a	n/a	n/a	n/a	949	n/a	n/a	n/a

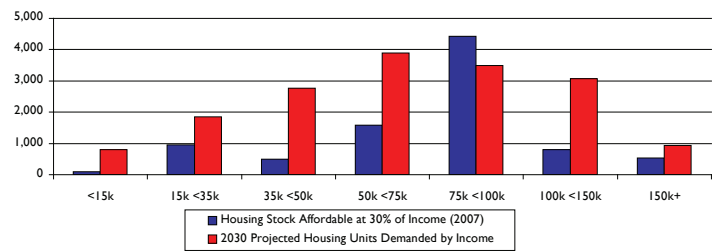
Please note that housing units may not add up exactly to 100% due to rounding.

3 Estimated 2030 Affordable Housing Demand Compared to 2007 Housing Stock

2030 Affordable Rental Demand Compared to Current Housing Stock



2030 Affordable Ownership Demand Compared to Current Housing Stock



Woodstock

McHenry County Council of Governments

1 Population and Household Forecast 2007-2030

	2007 (est.)	2030	% change
Population	21,842	30,522	40%
Households	8,860	10,832	22%

2 Estimated 2030 Housing Demand by Income

Rental Housing

		Rental Units							Total
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	
Woodstock	Housing Stock Affordable at 30% of Income (2007)	343	1,816	419	52	81	14	9	2,734
	2030 Projected Housing Units Demanded by Income	1,199	1,347	607	462	128	23	5	3,771
	Target Units Needed to Meet Projected Demand by Income	856	n/a	188	410	47	9	n/a	1,037
	Additional Units Beyond Forecasted Need Within this Income Range	n/a	469	n/a	n/a	n/a	n/a	4	n/a

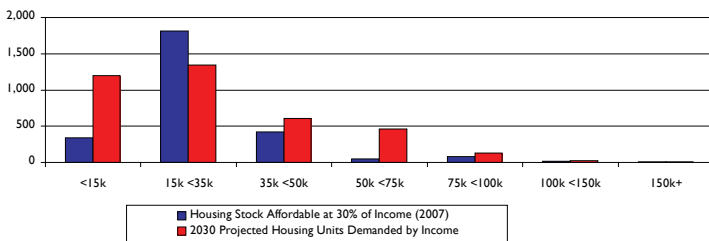
Ownership Housing

		Owner Units							Total
		<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	
Woodstock	Housing Stock Affordable at 30% of Income (2007)	196	1,185	984	1,705	1,269	190	127	5,656
	2030 Projected Housing Units Demanded by Income	457	1,151	1,215	1,692	1,395	1,145	364	7,419
	Target Units Needed to Meet Projected Demand by Income	261	n/a	231	n/a	126	955	237	1,763
	Additional Units Beyond Forecasted Need Within this Income Range	n/a	34	n/a	13	n/a	n/a	n/a	n/a

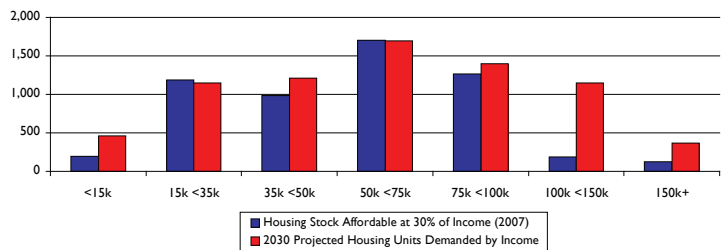
Please note that housing units may not add up exactly to 100% due to rounding.

3 Estimated 2030 Affordable Housing Demand Compared to 2007 Housing Stock

2030 Affordable Rental Demand Compared to Current Housing Stock



2030 Affordable Ownership Demand Compared to Current Housing Stock



Cook County

1 Population and Household Forecast 2007-2030

	2007 (est.)	2030	% change
Population	5,288,161	5,952,794	13%
Households	1,935,764	2,229,864	15%

2 Estimated 2030 Housing Demand by Income

Rental Housing

	Rental Units							
	<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Housing Stock Affordable at 30% of Income (2007)	79,785	496,430	131,000	35,968	20,857	3,468	2,312	769,820
2030 Projected Housing Units Demanded by Income	277,021	298,381	152,640	106,112	56,045	30,279	4,855	925,333
Target Units Needed to Meet Projected Demand by Income	197,236	n/a	21,640	70,144	35,188	26,811	2,543	155,513
Additional Units Beyond Forecasted Need Within this Income Range	n/a	198,049	n/a	n/a	n/a	n/a	n/a	n/a

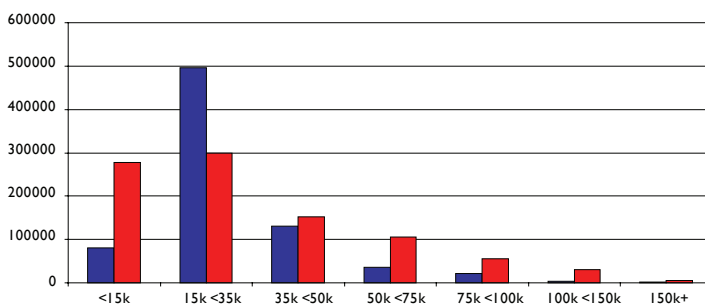
Ownership Housing

	Owner Units							
	<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Housing Stock Affordable at 30% of Income (2007)	56,479	276,836	172,414	298,592	329,899	54,000	36,000	1,224,220
2030 Projected Housing Units Demanded by Income	97,519	225,368	225,631	266,983	234,959	241,668	91,911	1,384,039
Target Units Needed to Meet Projected Demand by Income	41,040	n/a	53,217	n/a	n/a	187,668	55,911	159,819
Additional Units Beyond Forecasted Need Within this Income Range	n/a	51,468	n/a	31,609	94,940	n/a	n/a	n/a

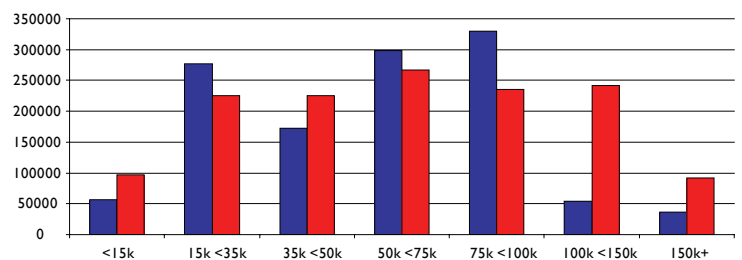
Please note that housing units may not add up exactly to 100% due to rounding.

3 Estimated 2030 Affordable Housing Demand Compared to 2007 Housing Stock

2030 Affordable Rental Demand Compared to Current Housing Stock



2030 Affordable Ownership Demand Compared to Current Housing Stock



■ Housing Stock Affordable at 30% of Income (2007)
 ■ 2030 Projected Housing Units Demanded by Income

McHenry County

1 Population and Household Forecast 2007-2030

	2007 (est.)	2030	% change
Population	309,448	457,594	48%
Households	105,901	158,233	49%

2 Estimated 2030 Housing Demand by Income

Rental Housing

	Rental Units							
	<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Housing Stock Affordable at 30% of Income (2007)	1,268	9,544	4,140	858	894	161	107	16,972
2030 Projected Housing Units Demanded by Income	5,288	7,601	3,489	2,724	1,434	403	33	20,972
Target Units Needed to Meet Projected Demand by Income	4,020	<i>n/a</i>	<i>n/a</i>	1,866	540	242	<i>n/a</i>	4,000
Additional Units Beyond Forecasted Need Within this Income Range	<i>n/a</i>	1,943	651	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	74	<i>n/a</i>

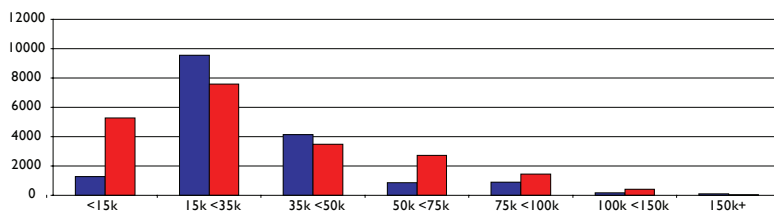
Ownership Housing

	Owner Units							
	<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Housing Stock Affordable at 30% of Income (2007)	1,744	16,137	11,827	25,253	28,865	4,681	3,120	91,627
2030 Projected Housing Units Demanded by Income	6,045	19,050	21,872	28,864	28,844	27,684	8,851	141,210
Target Units Needed to Meet Projected Demand by Income	4,301	2,913	10,045	3,611	<i>n/a</i>	23,003	5,731	49,583
Additional Units Beyond Forecasted Need Within this Income Range	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>	21	<i>n/a</i>	<i>n/a</i>	<i>n/a</i>

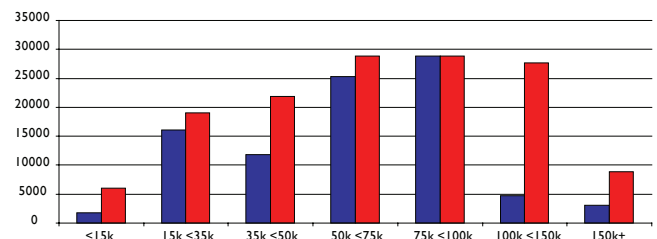
Please note that housing units may not add up exactly to 100% due to rounding.

3 Estimated 2030 Affordable Housing Demand Compared to 2007 Housing Stock

2030 Affordable Rental Demand Compared to Current Housing Stock



2030 Affordable Ownership Demand Compared to Current Housing Stock



■ Housing Stock Affordable at 30% of Income (2007)
 ■ 2030 Projected Housing Units Demanded by Income

Will County

1 Population and Household Forecast 2007-2030

	2007 (est.)	2030	% change
Population	654,540	1,076,446	64%
Households	210,889	350,355	66%

2 Estimated 2030 Housing Demand by Income

Rental Housing

	Rental Units							
	<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Housing Stock Affordable at 30% of Income (2007)	3,403	20,175	5,832	1,164	914	142	95	31,725
2030 Projected Housing Units Demanded by Income	13,319	17,285	8,260	4,826	1,808	907	117	46,522
Target Units Needed to Meet Projected Demand by Income	9,916	n/a	2,428	3,662	894	765	22	14,797
Additional Units Beyond Forecasted Need Within this Income Range	n/a	2,890	n/a	n/a	n/a	n/a	n/a	n/a

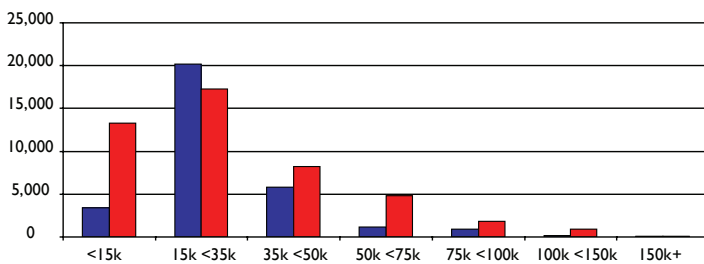
Ownership Housing

	Owner Units							
	<15k	15k <35k	35k <50k	50k <75k	75k <100k	100k <150k	150k+	Total
Housing Stock Affordable at 30% of Income (2007)	4,989	30,904	23,854	50,843	57,996	9,369	6,246	184,201
2030 Projected Housing Units Demanded by Income	13,676	36,580	48,507	67,453	66,405	60,841	19,126	312,588
Target Units Needed to Meet Projected Demand by Income	8,687	5,676	24,653	16,610	8,409	51,472	12,880	128,387
Additional Units Beyond Forecasted Need Within this Income Range	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

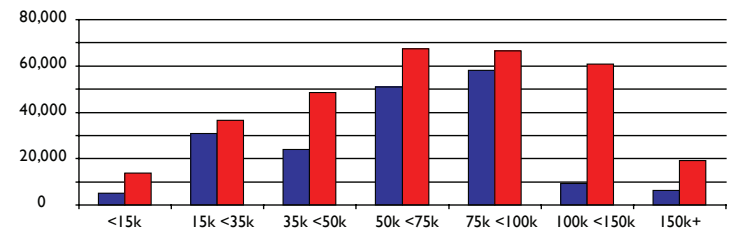
Please note that housing units may not add up exactly to 100% due to rounding.

3 Estimated 2030 Affordable Housing Demand Compared to 2007 Housing Stock

2030 Affordable Rental Demand Compared to Current Housing Stock



2030 Affordable Ownership Demand Compared to Current Housing Stock



■ Housing Stock Affordable at 30% of Income (2007)
 ■ 2030 Projected Housing Units Demanded by Income

The following sponsors made this project possible:

The Harris Family Foundation, the Searle Funds at The Chicago Community Trust, the John D. and Catherine T. MacArthur Foundation, and the Field Foundation of Illinois. In addition, we thank National City Bank, now a part of PNC, for underwriting the printing of this report.