



# Homes for a Changing Region: City of Elmhurst Housing Report 2026



# Introduction and Acknowledgements

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- Cathy Jordan, Chair of Elmhurst's Senior Citizens Commission
- Susan Rose, Chair of Elmhurst's Zoning and Planning Commission
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# Table of Contents

Executive Summary	1
Background on Elmhurst	3
Housing Needs Assessment	6
Potential Strategies	13
Key Contacts	34
Appendices	
Appendix A: Community Survey and Meeting Summaries	35
Appendix B: Additional Data	48
Appendix C: Illinois' Affordable Housing Planning and Appeals Act	51



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# Executive Summary

Homes for a Changing Region (“Homes”) is a program provided by the Metropolitan Mayors Caucus and BRick Partners and funded by the Illinois Housing Development Authority. *Homes* is designed to help localities in the greater Chicago region analyze, diagnose, and develop market and evidence-based solutions for the housing challenges each locality faces. Over the last eight months, the *Homes* team has studied specific housing trends in Elmhurst through quantitative analysis, meetings with local stakeholders, and a community survey. Through this process, the *Homes* team identified three key housing needs in Elmhurst:

- **Elmhurst’s senior residents need more homes that are physically accessible, smaller, and more affordable.** Since 2013, Elmhurst’s senior population has grown by 30%, increasing from about 6,500 individuals over the age of 65 to more than 8,400. Many seniors want or need to downsize. 26% of community survey respondents age 65 or older indicated that their current home will not meet their future needs. This concern primarily stems from issues related to physical accessibility, maintenance requirements, and homeownership costs. One in four senior households – approximately 1,544 households – are housing cost burdened, meaning they spend more than 30% of their monthly income on housing.
- **Elmhurst’s renter households need housing options that better match their incomes.** Nearly half of all renter households – approximately 1,558 households – are housing cost burdened, spending more than 30% of their income on housing, and 18% spend more than half of their income on housing. The issue is driven by a mismatch between incomes of local renter households and price points of available rental options. Over half of community survey respondents who were renters stated their home will not meet their future needs, with affordability being the primary concern.
- **First-time homebuyers have fewer housing options for them in Elmhurst.** Amid strong demand, the median sale price of homes in Elmhurst rose from \$300,000 in 2012 to \$604,000 in 2025, an increase of 7.8% per year. From 2020 through 2024, Elmhurst averaged 78 residential demolitions per year, decreasing the supply of older, smaller homes. Starter home opportunities were a top interest in the community survey, with 72% of all respondents stating that Elmhurst needs more first-time homebuyer opportunities.

Based on this analysis, the *Homes* team presents the following strategies for the City to encourage a balanced housing stock that meets the needs of various residents:

- **Leverage resources from area nonprofits to help preserve affordable housing options in Elmhurst.**
  - To preserve a supply of affordable rental options, Elmhurst can promote resources offered by the Preservation Compact – such as below-market financing and property management training – that would help rental property owners refinance, renovate, and otherwise improve their ability to sustain the provision of quality and affordable rental housing.
  - To preserve a supply of affordable homeownership options, Elmhurst can collaborate with DuPage County to utilize its Community Land Trust. A Community Land Trust is a nonprofit that works by acquiring a property, then selling the home at an affordable price to an income-eligible homebuyer while retaining ownership of the land underneath the home. When the home is sold in the future, whether that be one year later or 20 years later, the resale price of a home is calculated in a way that allows homeowners to gain a fair share of appreciation while still preserving the home as affordable for the next homebuyer.

# Executive Summary

- Elmhurst can inform homeowners and multifamily property owners of nonprofit resources that can help them address needed maintenance, accessibility modifications, and energy efficiency improvements which in turn preserve the community's older housing stock while reducing housing costs.
- **Consider the creation of a Housing Commission.** Elmhurst may find value in creating a Housing Commission to add capacity and report to the City Council, utilizing residents' expertise to advance the implementation of this report's potential strategies, identify funding opportunities that address various housing challenges, and advance a range of solutions.
- **Determine a path forward on Missing Middle Housing to provide smaller homes for seniors, couples, individuals, and smaller households.** With a footprint that is typically not larger than a large single-family home, Missing Middle Housing buildings can help Elmhurst provide smaller, more attainably priced homes that meet growing demand among seniors, first-time homebuyers, and other middle-income households. Next steps in pursuing this strategy would include gaining understanding of these housing types through available resources, considering which areas are best suited for this housing, and determining a zoning approach that makes sense for Elmhurst.
- **Pilot, evaluate, and customize public-private partnerships and an Inclusionary Housing Ordinance to increase the supply of affordable housing.**
  - As a short-term strategy, Elmhurst can engage a motivated developer to increase the supply of housing to address the affordability needs of local renters and individuals with disabilities. As demonstrated by the Village of Glen Ellyn, key steps would include researching potential development partners and identifying suitable sites in the community.
  - More broadly, Elmhurst can create an Inclusionary Housing Ordinance, as has been used in St. Charles and other suburban municipalities, to encourage new multifamily developments to include a percentage of affordable homes. To design an Inclusionary Housing Ordinance tailored to Elmhurst's market, the City would consider factors such as the size of developments the ordinance applies to, level of affordability, and incentives offered to offset the cost of including affordable homes. Municipalities with Inclusionary Housing Ordinances generally allow developments to pay a fee in-lieu of affordable homes provided, which can then support other local housing efforts.
- **Create a Housing Trust Fund and increase demolition fees to support Elmhurst's housing efforts.** A Housing Trust Fund is a municipally-controlled fund that can hold dollars to be directed specifically to housing-related initiatives such as helping seniors make repairs and accessibility improvements to their homes, providing gap financing for mixed-income development, or supporting the Community Land Trust created by DuPage County to acquire and preserve affordable homeownership options in Elmhurst. The City can consider increasing its demolition fee and gathering this revenue in a Housing Trust Fund, as has been used in other suburban municipalities. If Elmhurst establishes an Inclusionary Housing Ordinance, a Housing Trust Fund can be used to receive in-lieu fees generated by an Inclusionary Housing Ordinance and dedicate their future use to the City's housing priorities.

# Background on Elmhurst

The following section provides background context on Elmhurst’s growth, housing stock, and workforce.

## Population and Households

Located about 17 miles west of downtown Chicago, Elmhurst is a suburban community in DuPage County.

Elmhurst has experienced stable population and household growth in recent decades. Since 2000, Elmhurst grew from 42,959 residents to 45,786 residents - an average annual growth rate of 0.31% per year. This represents a slightly faster pace than the Chicago region overall, which grew by 0.26% per year during the same period.

Household types in Elmhurst have shifted over the past decade. According to U.S. Census Bureau estimates, households without children - including both empty nesters and couples without children - have become the most common household type in Elmhurst. The city gained nearly 1,500 households without children over the past decade, while the number of households with children decreased.

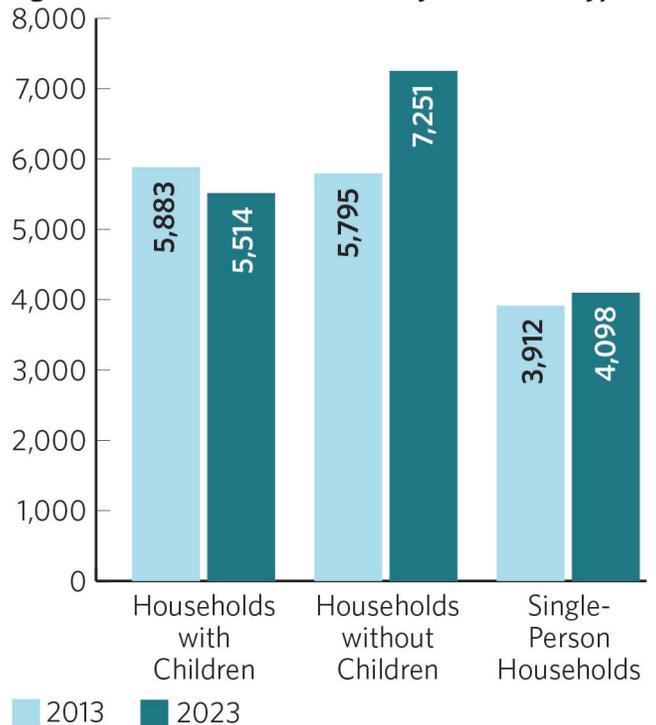
The trend mirrors patterns in DuPage County and the broader Chicago region.<sup>1</sup> In all three areas, the number of households without children has increased while the number of households with children has decreased. In each area, more than two-thirds of households are now either households without children or single-person households.

**Figure 1: Population and Household Growth in Elmhurst, 2000-2020.**

	Population	Households
2000	42,959	15,714
2010	44,121	15,765
2020	45,786	16,317
Annual increase, 2000-10	0.27%	0.03%
Annual increase, 2010-20	0.38%	0.35%
Annual increase, 2000-20	0.31%	0.18%

Sources: U.S. Census Bureau Decennial Census (2000, 2010, and 2020).

**Figure 2: Households in Elmhurst by Household Type.**



Source: U.S. Census Bureau American Community Survey, 2009-2013 and 2019-2023 5-Year Estimates.

<sup>1</sup> See Appendix B for more detail.

# Background on Elmhurst

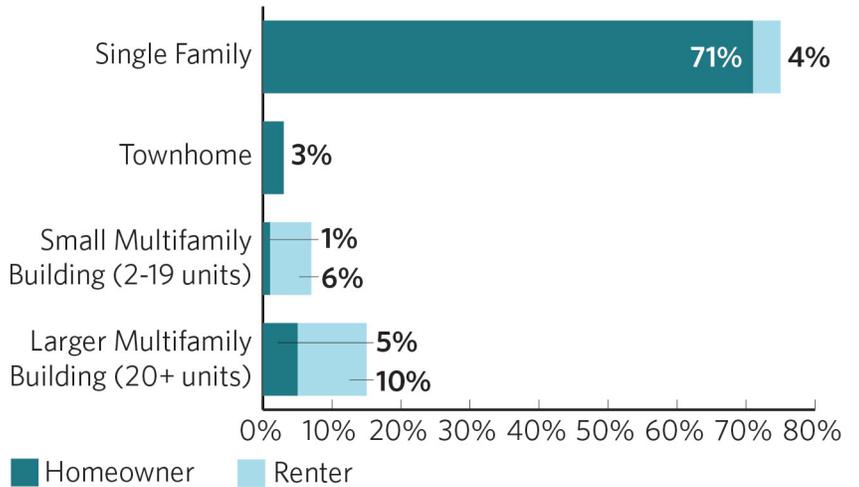
## Housing Stock

Most housing in Elmhurst consists of single-family homes, but the community also offers a mix of apartments, condominiums, and townhomes. Approximately 75% of homes in Elmhurst are single-family homes, 3% are townhomes, 7% are located in small multifamily buildings with fewer than 20 units, and 15% are in larger multifamily buildings with 20 or more units.

Approximately 80% of homes in Elmhurst are owner-occupied, while 20% are renter-occupied.

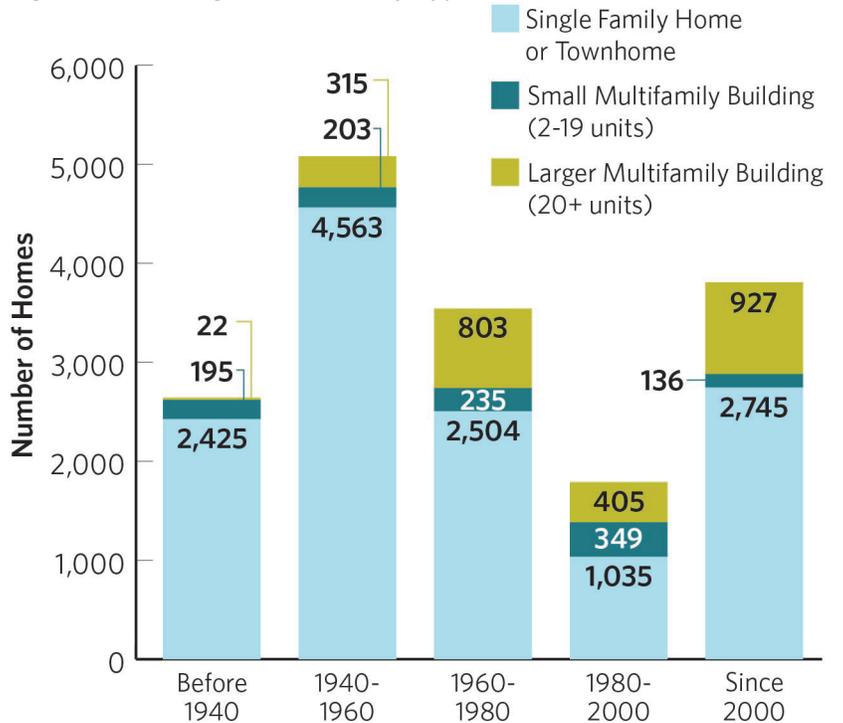
More than 90% of homes built in Elmhurst before 1960 were single-family homes or townhomes. During the 1960s and 1970s, Elmhurst began to diversify its housing stock. Multifamily housing accounted for about 30% of homes built in Elmhurst in the 1960s and 1970s, and today these apartments and condos provide much of Elmhurst’s more affordable housing options. Multifamily housing made up more than 40% of homes built in the 1980s and 1990s, and approximately 28% of homes constructed since 2000.

**Figure 3: Housing in Elmhurst by Type and Ownership, 2023.**



Source: U.S. Census Bureau American Community Survey, 5-Year Estimate, 2019-2023.

**Figure 4: Housing in Elmhurst by Type and Year Built, 2023.**



Source: U.S. Census Bureau American Community Survey, 5-Year Estimate, 2019-2023.

# Background on Elmhurst

## Jobs, Employment, and Commuting Patterns

The median household income in Elmhurst is \$145,374, approximately 64% higher than the Chicago region's median household income of \$88,850.

### Jobs in Elmhurst

Elmhurst has a large employment base with approximately 32,320 jobs located in the community. The largest employment sector in Elmhurst is the healthcare and social assistance sector, representing 24.4% of all local jobs. The next largest job sectors are the fields of wholesale trade (13.1%), administration, support, and waste management (8.7%), educational services (8.3%), and retail trade (7.8%). Elmhurst also has significant employment in construction (6.7%), accommodation and food services (6.3%), and manufacturing (6.2%).

### Employment of Elmhurst Residents

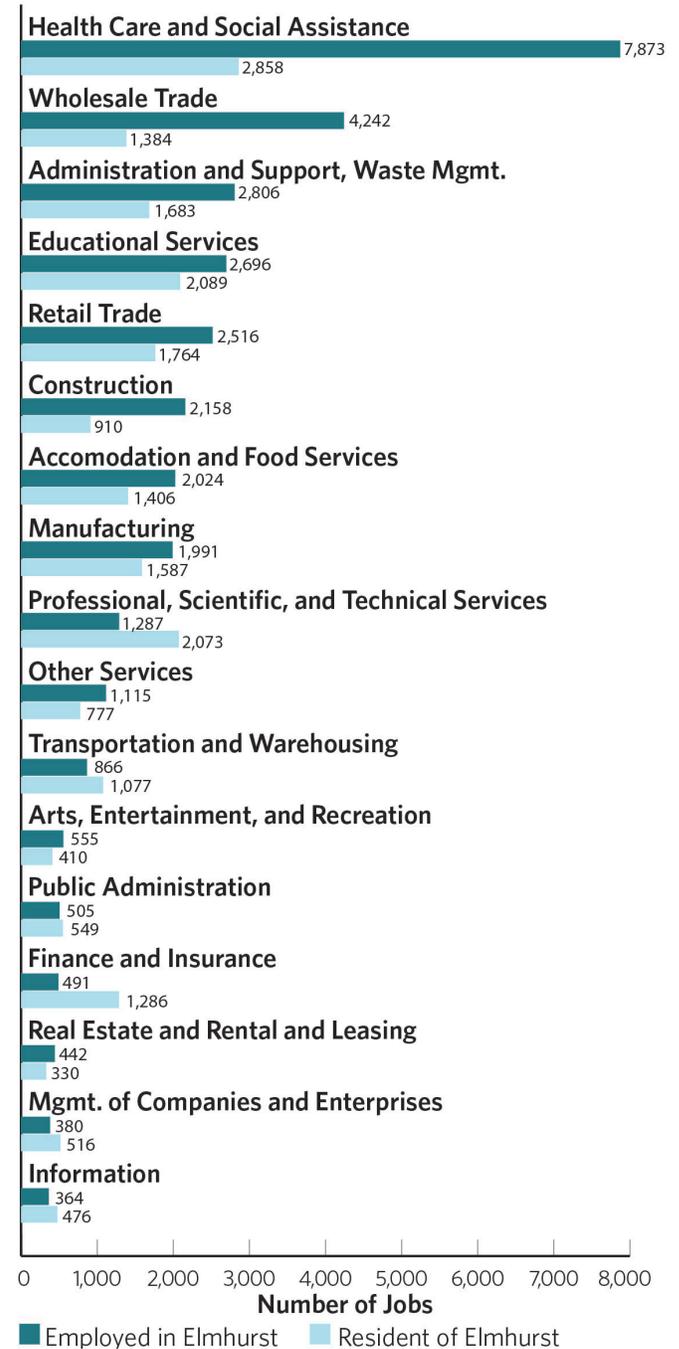
Approximately 21,264 Elmhurst residents are employed, and these individuals work in a variety of job sectors. The largest share - 13.4% of employed residents - work in healthcare and social assistance, followed by educational services (9.8%), professional, scientific, and technical services (9.7%), and retail trade (8.3%).

### Commuting Patterns

Of the 32,320 people who work in Elmhurst, approximately 8%, or 2,606 individuals, both live and work in Elmhurst. The remaining 29,714 workers commute from elsewhere. Approximately 40% commute less than 10 miles to work and 42% commute 10-25 miles. About 18% commute more than 25 miles each way, most often from areas to the south, southwest, or southeast.<sup>2</sup>

<sup>2</sup> See Appendix B for more detail.

Figure 5: Employment Industries of Elmhurst's Residents and Workforce.



Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, 2022.

# Housing Needs Assessment

The following section summarizes three key housing challenges facing Elmhurst, identified through quantitative analysis, meetings with stakeholders, and a community survey.

## Elmhurst's senior residents need more homes that are physically accessible, smaller, and more affordable.

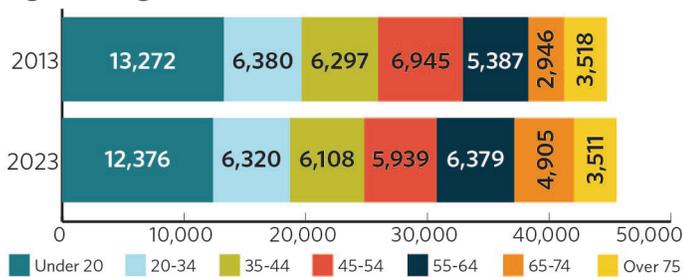
Elmhurst is home to a large and fast-growing senior population, defined here as residents age 65 or older. Since 2013, the community has gained nearly 2,000 individuals age 65 or older, increasing from approximately 6,464 seniors to 8,416 seniors. This amounts to a 30% increase in the number of seniors in just over a decade. During the same period, Elmhurst's population in all other age groups declined, except for the 55-64-year-old age group, which grew by nearly 1,000 individuals, or over 18%, during this time.

This reflects a broader regional trend. DuPage County's senior population has grown by 40% since 2013, while the Chicago region's senior population increased by 31%.<sup>3</sup> In both the county and region, the 55-64-year-old age group grew by nearly 10%, indicating that seniors will continue to make up a growing share of Chicagoland communities.

Notably, Elmhurst's population that is age 75 and older remained stable, even as that age group grew by 25% in DuPage County and 16% in the Chicago Region. This difference between Elmhurst and the broader region suggests that residents age 75 and older may be leaving Elmhurst when they cannot find appropriate housing options for them as they age – a concern often noted in community survey responses.

Elmhurst currently offers five senior housing facilities ranging from affordable rental developments to market-rate independent and assisted living communities. In addition, some seniors have downsized into new apartments in downtown Elmhurst. Even with this supply of downsizing options, the community's large senior population means that most seniors are "aging-in-place" in larger homes. Approximately 74% of Elmhurst's senior households – amounting to approximately 3,940 households – live in single-family homes or townhomes, most of which require daily use of stairs. This figure is up from approximately 3,092 senior households who lived in single-family homes or townhomes in 2013.

**Figure 6: Age of Elmhurst Residents, 2013 and 2023.**

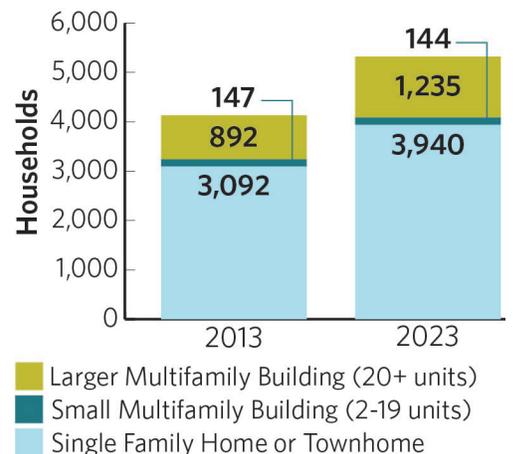


Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2009-2013 and 2019-2023.

<sup>3</sup> See Appendix B for more detail.

**Figure 7: Senior Households by Housing Type in Elmhurst, 2013 and 2023.**

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2009-2013 and 2019-2023.



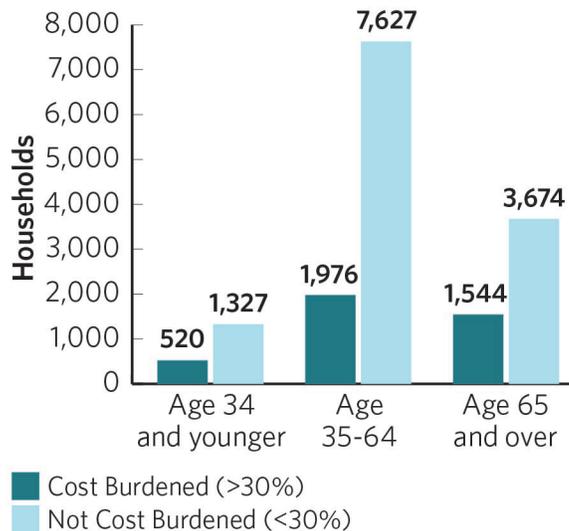
# Housing Needs Assessment

Affordability is also a consideration for many seniors. Elmhurst’s seniors are an economically diverse group: 30% have annual incomes below \$50,000, and another 28% have incomes between \$50,000 and \$100,000.<sup>4</sup> Many are feeling the effects of rising housing prices. More than one in four senior households – approximately 1,544 households – are “housing cost burdened,” meaning they spend more than 30% of their monthly income on housing.<sup>5</sup> Cost-burdened households typically must reduce spending on groceries, healthcare, transportation, and other necessities.

Input from Elmhurst residents helps bring these trends into a more specific, local perspective. Of the 508 community survey respondents age 65 years or older, 26% stated that their current home will not meet their future needs. This concern primarily stems from issues related to physical accessibility (14% of all respondents age 65 or older), the need to downsize (12%), maintenance requirements (10%), and homeownership costs (7%).

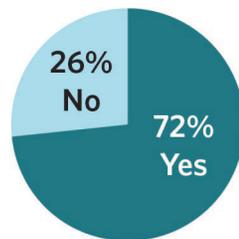
Focus group participants emphasized that, amid growing demand for housing that meets seniors’ physical and financial needs, Elmhurst’s stock of smaller ranch-style homes is shrinking due to teardowns. As discussed later in this report, this trend is partly a symptom of Elmhurst’s success, desirability, and amenities. Many of these same amenities – parks in walking distance from most neighborhoods, an excellent library with community programs, transit access, and proximity to healthcare facilities – are also key to helping seniors live well as they age. Given these factors, Elmhurst may explore ways to expand housing options that meet the needs of its large and growing senior population.

**Figure 8: Housing Cost Burden by Household Age in Elmhurst, 2023.**



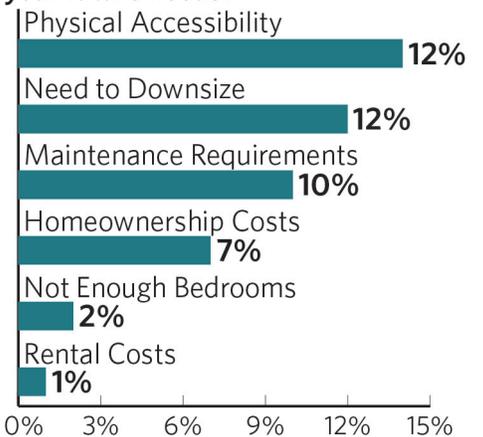
Source: U.S. Census Bureau American Community Survey 5-Year Estimate, 2019-2023.

**Figure 9: Responses from Elmhurst residents age 65 or older to the question “Do you believe the home you currently live in will meet your future needs?”**



Source: Homes for a Changing Region Elmhurst community survey, May-October, 2025.

**Figure 10: Responses from Elmhurst residents age 65 or older to the question “In what way(s) does the home you currently live in not meet your future needs?”**



Source: Homes for a Changing Region Elmhurst community survey, May-October, 2025.

<sup>4</sup> U.S. Census Bureau American Community Survey 5-Year Estimate, 2019-2023. Income includes retirement, social security, and pension income.

<sup>5</sup> For homeowners, costs include mortgage, insurance, taxes, and utilities. For renters, costs include rent and utilities.

# Housing Needs Assessment

## Elmhurst's renter households need housing options that better match their incomes.

An estimated 3,418 households in Elmhurst rent their homes, and many struggle to afford their rent each month.

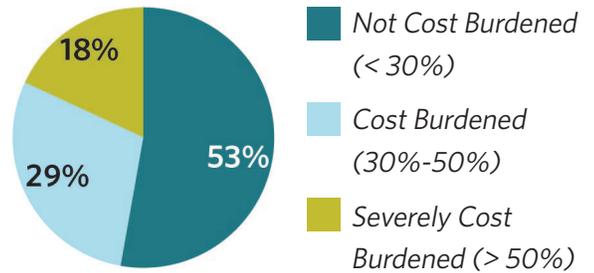
Nearly half of all renter households in Elmhurst are housing cost burdened, meaning they pay more than 30% of their income on housing costs. This measurement is a time-tested standard used by the federal government and U.S. Census Bureau for decades. As mentioned previously, housing cost burdened residents must cut back on expenses for groceries, healthcare, education, and other necessities. When this issue affects many households, it also impacts the local economy, reducing residents' expendable income available for local businesses, restaurants, and services.

Approximately 18% of Elmhurst renter households are "severely cost burdened," a term used when a household pays more than 50% of its income on housing costs. Beyond cutting back on necessities, these households are at risk of losing their housing following a disruption to income or an unexpected expense.

Altogether, approximately 1,558 renter households in Elmhurst are either cost burdened or severely cost burdened. Shown in Figure 12, severe cost burdens are common among renters with annual incomes below \$50,000. Most renter households with incomes between \$50,000 and \$100,000 are cost burdened, demonstrating that rental affordability challenges are extending further up the income ladder.

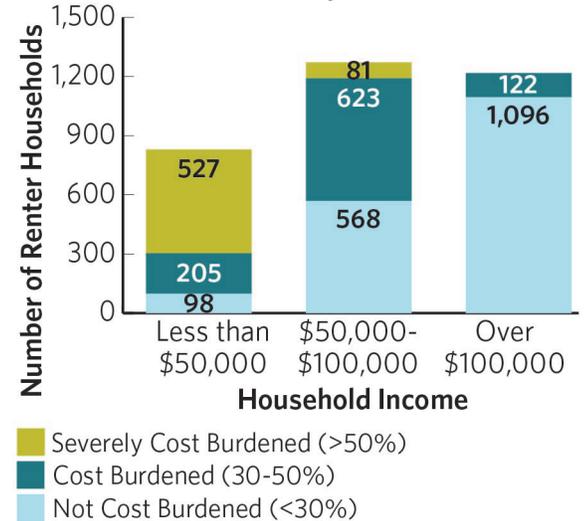
Housing affordability issues are largely driven by supply and demand. Elmhurst is home to approximately 886 renter households with incomes below \$50,000 and approximately 675 rental units affordable to those households. Figure 13 understates the mismatch at the lower-cost end of the market, since many middle-income renters can and do choose to rent homes at the lower-cost end of the market. This helps explain why nearly 90% of renter households with incomes below \$50,000 are housing cost burdened.

**Figure 11: Housing Cost Burden Among Renter Households in Elmhurst, 2023.**



Source: U.S. Census Bureau American Community Survey 5-Year Estimate, 2019-2023.

**Figure 12: Housing Cost Burden Among Renter Households in Elmhurst by Income, 2023.**



Source: U.S. Census Bureau American Community Survey 5-Year Estimate, 2019-2023.

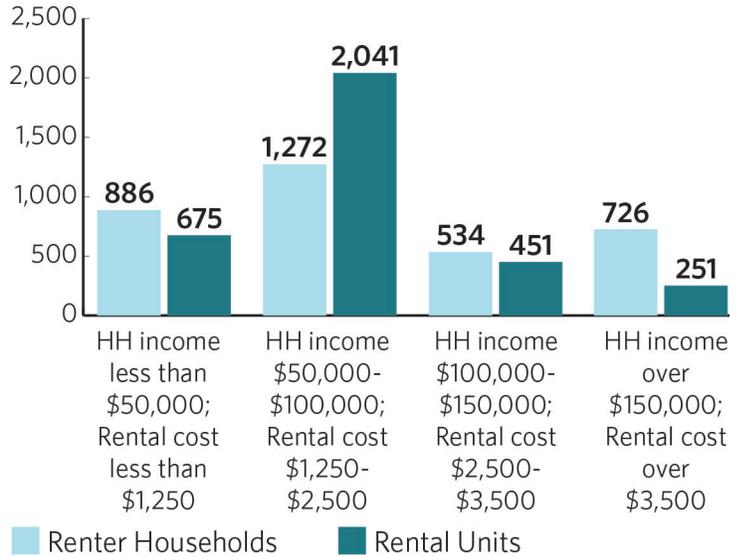
# Housing Needs Assessment

What makes up the lower-cost end of Elmhurst’s rental market? Elmhurst has two income-restricted senior housing developments that provide a total of 184 affordable rental homes. The rest of Elmhurst’s approximately 675 lower-cost rental units are considered “naturally occurring affordable housing,” meaning they are affordable without receiving support from a federal or state housing funding program.

Elmhurst’s naturally occurring affordable housing stock – which includes several older apartment buildings located in and around the City Centre – faces strong demand, rising prices, and the risk of losing its affordability. Shown in Figure 14, median rents increased by 3.7% to 3.9% per year over the past decade in rentals built prior to 1980, outpacing national inflation. Input from Elmhurst residents reflects these challenges, with many citing steep increases in monthly rents for older apartments.<sup>6</sup>

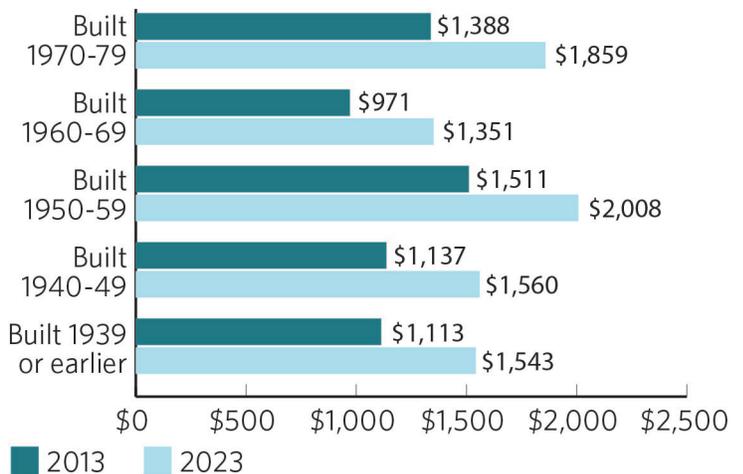
Renters were underrepresented in the community survey, making up only 6% of responses despite comprising 20% of Elmhurst households. However, the 97 survey responses from Elmhurst renters provide valuable insight into their housing needs. Renters reported housing challenges at a notably higher rate than the broader community. 31% stated that their home does not meet their current needs – significantly higher than the 10% of all respondents who reported the same. 51% of renters indicated that their home will not meet their future needs, compared to 27% of all respondents. Affordability is the primary concern: three-quarters of those who said their home does not meet their current or future needs cited high rental costs as the reason.

**Figure 13: Supply and Demand by Household Income in Elmhurst’s Rental Market, 2023.**



Source: U.S. Census Bureau American Community Survey 5-Year Estimate, 2019-2023.

**Figure 14: Median Rent by Year Structure Was Built, Elmhurst, 2013 and 2023.**



Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2009-2013 and 2019-2023.

<sup>6</sup> See Appendix A.

# Housing Needs Assessment

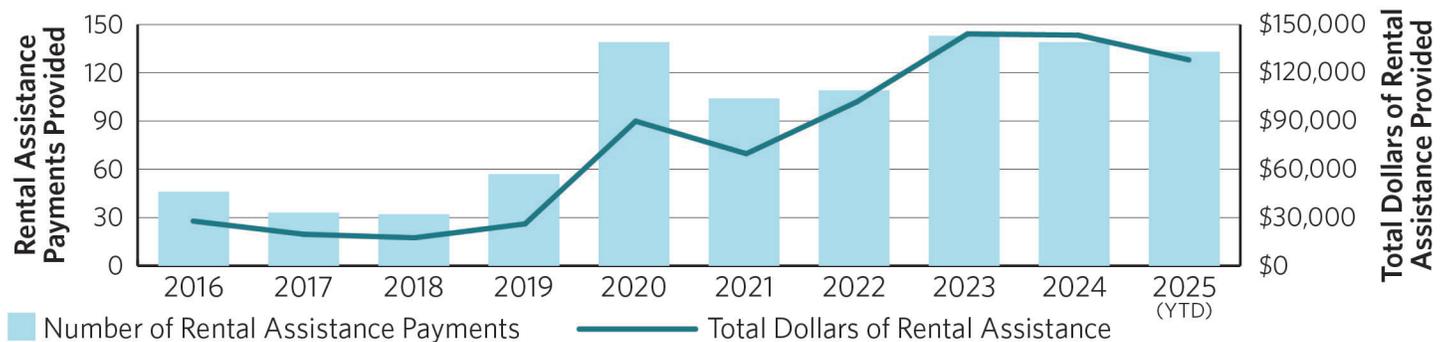
While survey respondents overall were split on whether Elmhurst needs “more housing options for households who rent,” renters identified this as the second-highest need, surpassed only by housing for first-time homebuyers. In an open-ended question asking what housing-related changes residents would like to see, the most frequent response from renters was a call for more affordable rental options in Elmhurst.

Community organizations have taken an increasingly active role in addressing rental affordability issues. For example, the Elmhurst Walk-In Assistance Network (EWAN) has significantly expanded its rental assistance program in response to growing demand. Shown in Figure 15, EWAN’s number of rental assistance payments has tripled in recent years, rising from an average of 42 payments per year before 2020 to 128 per year since. In both 2023 and 2024, EWAN distributed more than \$140,000 in rental assistance – over six times its average annual distribution prior to 2020.

For its part, the City of Elmhurst has facilitated a significant increase in rental housing over the past decade. From 2013 to 2025, 768 market-rate rental apartments and 86 market-rate rental townhomes were built in Elmhurst. Along with providing quality housing options, this new rental development has helped ease demand and competition for Elmhurst’s naturally occurring affordable housing stock. Continuing to expand the rental supply would help with stabilizing rental prices in Elmhurst’s older rental stock – helping existing renter households – while offering more housing options for young professionals, downsizing seniors, and others.

Looking forward, Elmhurst can carefully evaluate strategies used by other municipalities within the region to encourage a mix of price points and affordability in new rental construction and preserve affordability within the community’s naturally occurring affordable housing stock.

**Figure 15: Emergency Rental Assistance Provided by the Elmhurst Walk-In Assistance Network.**



Source: Elmhurst Walk-In Assistance Network, November 2025.

# Housing Needs Assessment

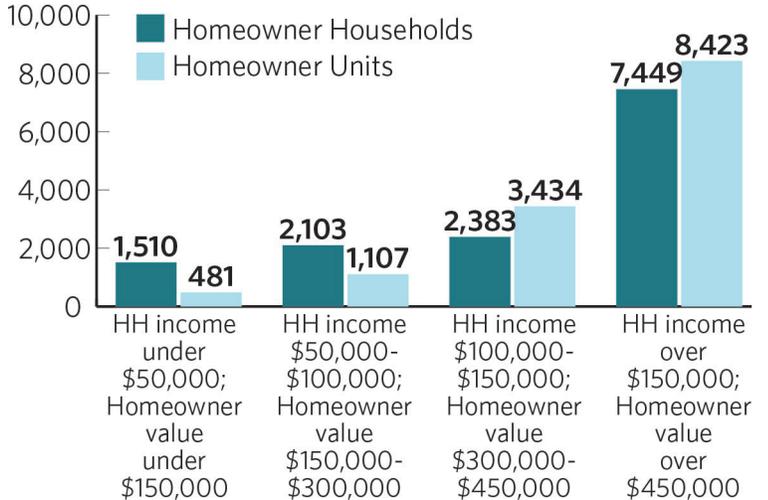
## First-time homebuyers have fewer housing options for them in Elmhurst.

Similar to Elmhurst’s rental market, the city’s homeownership market is defined by strong demand and steadily rising prices. According to the U.S. Census Bureau, the vacancy rate in Elmhurst’s homeowner market fell below 2% in 2016 and has been below 0.5% since 2021. Amid strong demand, the median sale price of homes in Elmhurst rose from \$300,000 in 2012 to \$604,000 in 2025, an increase of 7.8% per year.<sup>7</sup>

Another way of understanding Elmhurst’s homeowner market is comparing incomes of homeowners to home values. According to the most recent U.S. Census Bureau data, Elmhurst is home to approximately 3,613 homeowner households with incomes below \$100,000 and approximately 1,588 homeowner units with price points that match their incomes. With housing prices rising faster than incomes, many long-time homeowners who purchased moderately priced homes now live in homes valued at a much higher price point.

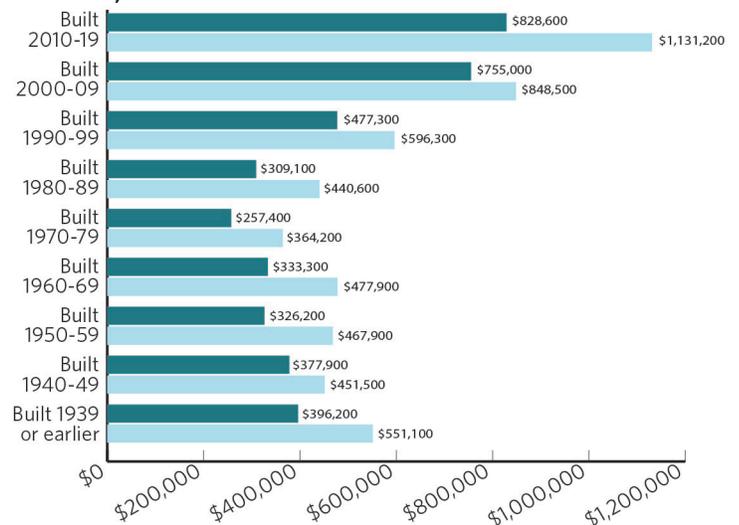
In Elmhurst, older homes make up the moderately priced homeownership stock. These homes, sought after by both young families looking for their starter home and seniors looking to downsize, have seen their value rise significantly in recent years. For example, the median value of homes built in the 1950s rose from approximately \$326,200 to \$467,900, or 4.34% per year, since 2013. Homes built in the 1960s, 1970s, and 1980s also saw their median values rise by over 4% per year during this period.

**Figure 16: Supply and Demand by Household Income in Elmhurst’s Homeowner Market, 2023.<sup>8</sup>**



Source: U.S. Census Bureau American Community Survey 5-Year Estimate, 2019-2023.

**Figure 17: Median Home Value by Year Structure Was Built, Elmhurst, 2013 and 2023.**



Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2009-2013 and 2019-2023.

<sup>7</sup> Source: RedFin Data Center. See Appendix B for a county and regional comparison.

<sup>8</sup> Calculation assumes that households can afford to purchase a home three times their annual income.

# Housing Needs Assessment

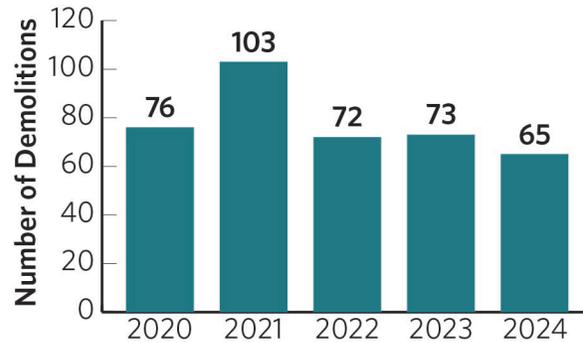
Also competing for older and smaller homes are families looking to tear down and rebuild their dream home. From 2020 through 2024, Elmhurst averaged 78 residential demolitions per year. To put these figures into context, Elmhurst has an estimated 12,639 single-family homes. Demolition of 389 homes during this five-year period amounts to the replacement of 3.1% of Elmhurst’s single-family housing stock.

While demolitions and subsequent new home builds were most common in certain areas, such as near the Prairie Path Trail and City Centre, they also occurred in other areas, such as north of North Avenue and near Butterfield Road.

Issues related to teardowns and first-time homebuyer options were top concerns cited in community survey input. In one question asking residents about various housing needs, 72% of all respondents agreed with the statement that “Elmhurst needs more housing options for first-time homebuyers.” In a separate open-ended question about desired housing changes in Elmhurst, 229 respondents called for fewer teardowns – making it the second most frequently requested change, surpassed only by requests for more affordable housing. Another 169 respondents mentioned adding or preserving first-time homebuyer options, making this the fourth most frequently requested change.

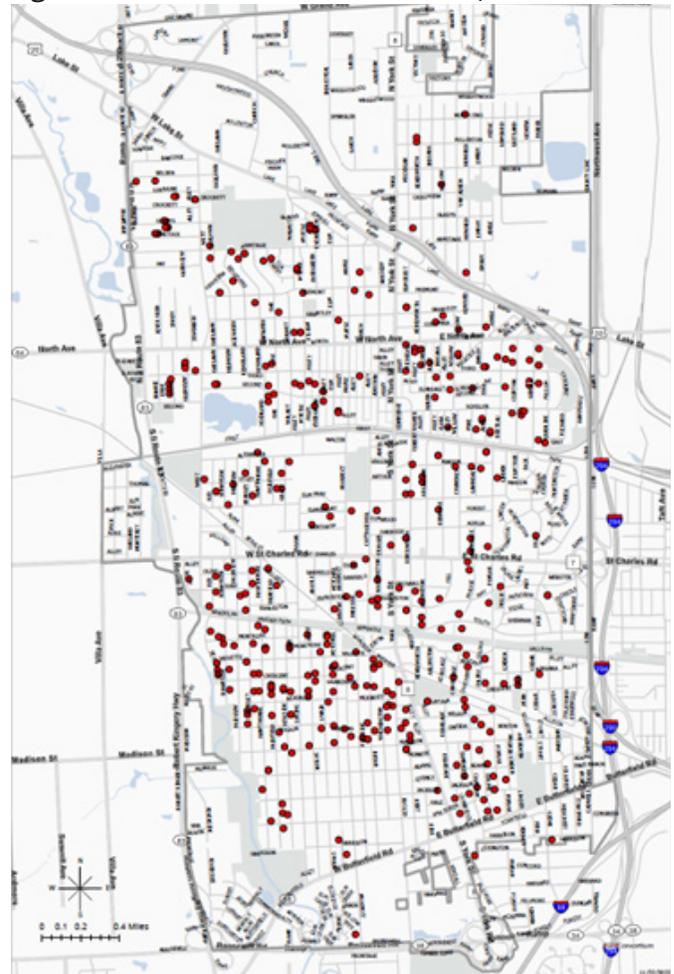
Looking forward, Elmhurst may consider a variety of strategies that have helped other municipalities both preserve and add first-time homebuyer opportunities.

**Figure 18: Residential Demolitions in Elmhurst, 2020-2024.**



Source: City of Elmhurst.

**Figure 19: New Home Builds in Elmhurst, 2020-2024.**



Source: City of Elmhurst.

# Potential Strategies

This report has identified three housing needs in the City of Elmhurst:

- **Elmhurst's senior residents need more homes that are physically accessible, smaller, and more affordable.**
- **Elmhurst's renter households need housing options that better match their incomes.**
- **First-time homebuyers have fewer housing options for them in Elmhurst.**

In November of 2025, the *Homes* team convened an expert panel to discuss with Elmhurst stakeholders how various strategies can assist Elmhurst in addressing its housing needs. Discussions focused on examples from Glen Ellyn and St. Charles in addressing housing needs of local renters and people with disabilities, how DuPage County's Community Land Trust can help preserve starter homes in Elmhurst, and how Missing Middle Housing can meet needs of seniors and first-time homebuyers. Noteworthy in the panel discussion was how several of the tools discussed could address multiple housing needs, and how combining these tools could strengthen their impact.

As a follow-up to this conversation, this report presents the following strategies for Elmhurst to consider in order to encourage a balanced housing stock that meets the needs of various residents:

- **Leverage resources that help preserve affordable housing options in Elmhurst.**
  - **Inform rental property owners of nonprofit resources that can help with refinancing, renovating, and otherwise improving their ability to sustain the provision of quality and affordable rental housing.**
  - **Collaborate with DuPage County to utilize its Community Land Trust to preserve the affordability of starter homes and downsizing options in Elmhurst.**
  - **Introduce homeowners and multifamily property owners to home repair, accessibility, and energy efficiency resources that lower their housing expenses.**
- **Consider the creation of a Housing Commission.**
- **Determine a path forward on Missing Middle Housing to provide smaller homes for seniors, couples, individuals, and smaller households.**
- **Pilot, evaluate, and customize public-private partnerships and an Inclusionary Housing Ordinance to increase the supply of affordable housing.**
  - **Engage a motivated nonprofit or mission-driven developer to increase the supply of housing to address the affordability needs of local renters and individuals with disabilities.**
  - **Establish goals for an Inclusionary Housing Ordinance and determine the size of developments covered, eligibility of households, in-lieu fees, density bonus, and other cost offsets.**
- **Create a Housing Trust Fund and increase demolition fees to support Elmhurst's housing efforts.**

Each strategy is detailed more thoroughly below. Strategies can be coordinated and addressed in tandem to support each other or pursued individually.

# Potential Strategies

## Strategy #1:

### Leverage resources that help preserve affordable housing options in Elmhurst.

Elmhurst has a small supply of older properties that already provide housing options at lower, more affordable prices for residents. Given the high demand driving up price points with every vacancy, Elmhurst's "naturally occurring affordable housing" (often referred to as "NOAH") may soon be unaffordable to the households currently residing in those properties. While addressing the needs of current and future Elmhurst residents involves adding new supply of housing options, on a parallel track, it is also important to focus on the less costly and more efficient strategy of keeping in place these diminishing NOAH opportunities. Elmhurst leaders can explore resources dedicated to the preservation of affordable housing, forming strategic partnerships and sharing key information with private sector owners through correspondence or convenings.

#### **Strategy 1.A.: Inform rental property owners of nonprofit resources that can help them with refinancing, renovating, and otherwise improving their ability to sustain the provision of quality and affordable rental housing.**

One such preservation resource in the region is the Preservation Compact, a collaboration of organizations with a number of financial, educational and renovation tools to help both public and private sector partners maintain and enhance the quality and affordability of existing rental housing options. Launched in 2007, the Preservation Compact is housed at Community Investment Corporation (CIC), a non-profit community development financial institution that has financed affordable rental housing for 35 years. The Preservation Compact drives intentional, coordinated strategies that preserve affordable rental housing and does so by convening various levels of government, for-profit developers, non-profit developers, lenders, civic groups, and tenant advocacy groups.

Elmhurst can support local property owners in accessing resources to preserve the affordability of their properties. For example, the CIC's Opportunity Investment Fund, available for buildings of 5 or more units, provides below-market financing for property owners who lease a portion of rentals to lower-income residents. Participating property owners typically lease to residents in rental assistance programs, meaning that property owners retain market-rate rents and the same bottom line. CIC also offers Property Management Training that can equip local property owners with knowledge to better market, manage, and maintain a residential rental property. Elmhurst could initiate discussions with the Preservation Compact to explore these programs, along with other strategies applicable to the city's older rental buildings, and then actively promote these resources to local rental property owners. If city staff are able to convene a meeting of property owners, representatives from the Preservation Compact or CIC can also present and discuss available tools and funding options.

# Potential Strategies

## **Strategy 1.B.: Collaborate with DuPage County to utilize its Community Land Trust to preserve the affordability of starter homes and downsizing options in Elmhurst.**

As seen in community survey and focus group input from residents, affordability of homeownership for first-time homebuyers and seniors looking to downsize is a key concern in Elmhurst. As with other amenity-rich municipalities in the region and nationwide, strong demand and rising home prices have resulted in many residents becoming housing cost-burdened or being forced to look to other communities. One of the best ways for Elmhurst to ensure a subset of affordable homeownership opportunities is to explore the Community Land Trust model that is currently being developed by DuPage County.

A Community Land Trust (CLT) is a vehicle that provides affordable housing for the long term by maintaining control of the land underneath the housing. In strong markets with historically high housing prices, CLTs are an effective tool for (a) offering homes to households who otherwise could not afford homeownership in the community, (b) keeping those owner-occupied homes affordable in perpetuity, and (c) allowing the homeowner to build some equity that they can take with them when they leave the land trust home. Although that equity build-up does not include the value of the land – which would not have been affordable when the homeowner first purchased the property – the equity gained from home appreciation and the gradual paydown of a mortgage can still be substantial. And the cycle can continue, with the CLT providing affordable housing to another income-eligible buyer.

The mechanics of CLTs can vary slightly in each iteration, depending on the local landscape and variations on the resale formulas, but, in their general form, CLTs utilize funding from federal, state, and local sources to develop new housing or acquire and rehab existing sites. The CLT then sells the home to low- or moderate-income households, while retaining ownership of the underlying land and leasing that land to the homeowner for a small amount, often \$25 to \$50 per month. By doing this, the CLT takes the land value out of the equation and is able to make the home affordable in perpetuity. When the home is sold in the future, whether that be one year later or 20 years later, the resale price of a home is calculated in a way that allows homeowners to gain a fair share of appreciation while still preserving the home as affordable for the next homebuyer. An example of a CLT in action can be seen in Figure 20.

Benefits of Community Land Trusts include their versatility, as they can be used for single-family homes, townhomes, and condominiums; their ability to provide long-term benefits and a cost-effective use of funds by providing affordable housing to multiple households over time with just one up-front subsidy; and their flexibility, as the CLT administrative body – in this case DuPage County – can determine the income thresholds they serve. If the CLT decides to target a certain income level, such as 80% or 120% of the Area Median Income, that can be part of the CLT guidelines.<sup>9</sup>

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<sup>9</sup> For more information on how Area Median Income thresholds translate to household incomes, see Appendix B.

# Regional Examples of Community Land Trust Homes



**4 Bedroom, Highland Park**

\$225,000



**2 Bedroom, Highland Park**

\$190,000



**3 Bedroom, Evanston**

\$220,000



**2 Bedroom, Wilmette**

\$199,000

*Images: Community Partners for Affordable Housing, a Community Land Trust founded in Highland Park and now serving multiple North Shore communities. Homes and price points shown reflect listings offered for sale in 2025.*

# Potential Strategies

A CLT does require some administrative work: finding and financing properties, ensuring qualified homebuyers, facilitating the resale process, etc. CLTs also require funding. Rather than create its own CLT, Elmhurst officials could reach out to their peers at DuPage County, as the County is launching a CLT of its own.

The County's CLT will focus on unincorporated DuPage but could also work in incorporated areas if invited. Elmhurst could partner with the County and determine the best form of collaboration. For example, the County could manage the CLT's activity in Elmhurst with input from local officials, while the City could make residents aware of this resource and help with identifying properties that may become part of the CLT.

In discussions with DuPage County, Elmhurst could ask about the extent that local funds would be needed to support the CLT's acquisition and preservation of homes in Elmhurst. DuPage County has already identified funds for its CLT program, which might be furthered with other housing-related funds such as Community Development Block Grants or philanthropic funding. Depending on countywide CLT's goals and structure, Elmhurst may need to contribute some resources for CLT activity in Elmhurst. As discussed in Strategy #5, Elmhurst has an opportunity to generate significant funding to support CLT activity to no cost to local taxpayers by revising the city's demolition fee, as has been done in other suburban municipalities that pursued a Community Land Trust.

**Figure 20: Example of How a Community Land Trust Maintains Long-Term Affordability.**

<b>Community Land Trust acquisition of a home and sale to the first income-eligible homebuyer</b>	
Market price of the initial home, whether purchased or newly constructed	\$400,000
What the homebuyer can afford	\$300,000
Acquisition gap filled by the CLT (plus any additional repairs, if needed)	\$100,000
Sale price of the home	\$300,000
<b>10 years later</b>	
New market value of the home (assuming 20% appreciation, as an example)	\$480,000
Resale price using an example of a CLT resale formula	\$309,333
Home seller net gain from appreciation	\$9,333
Equity from paying down a mortgage	\$69,306
Total cash to the homeowner upon sale	\$78,639
<b>Home is sold to the next income-eligible homebuyer</b>	
What the homebuyer can afford	\$309,333
Sale price of the home	\$309,333
Acquisition gap to be filled by the CLT	\$0

*As described below, a Community Land Trust bases home prices and resale formulas on the income levels it aims to serve.*

## The Illinois Affordable Housing Tax Credit

In Illinois, land donated for affordable housing is eligible for a state tax credit equal to 50 cents for every dollar of the land's appraised value. In many cases, Community Land Trust activity benefits from this resource. For example, if a municipality or private owner donates land valued at \$400,000, the donation could generate roughly \$200,000 in tax credits—benefiting either the donor or the property itself. Discount sales or partial donations are also eligible. Entities without state tax liability, such as municipalities or other institutions, can transfer the credit to others.

# Potential Strategies

## Strategy 1.C.: Introduce homeowners and multifamily property owners to home repair, accessibility, and energy efficiency resources that lower their housing expenses.

Several other resources exist for Elmhurst homeowners and property owners to address needed maintenance, accessibility modifications, and energy efficiency improvements which in turn help to preserve the community’s older housing stock while reducing housing costs.

**Figure 21: Nonprofit resources for Home Repair, Accessibility, and Energy Efficiency.**

Program	Lead Organizations	Program Description	Elmhurst’s Potential Role
<b>Multifamily Energy Savers Program</b>	Collaboration between the Community Investment Corporation (CIC) and Elevate Energy	Offers a free energy assessment, access to utility incentives and rebates, low-cost financing, and assistance with equipment maintenance. Energy Savers has provided \$25 million in loans and grants.	Provide information through direct outreach to property owners, city communications (newsletter, social media, etc.), code enforcement, and potential convenings of property owners.
<b>Home Repair and Accessibility Program (HRAP)</b>	Within DuPage County: <ul style="list-style-type: none"> <li>• DuPage Habitat for Humanity</li> <li>• North West Housing Partnership</li> </ul>	Funded by the Illinois Housing Development Authority and administered via nonprofit organizations, HRAP can provide funding to single-family homeowners for health and safety repairs (up to \$50,000), accessibility improvements (up to \$50,000), and roof repairs (up to \$25,000). Assistance is provided via a 3-5-year forgivable loan. Household income, property value limits, and other eligibility criteria apply.	Contact nonprofit organizations to understand program rollout and timing, then provide information through city communications (newsletter, social media, utility bills, etc.) and code enforcement.
<b>Senior Handyman Program</b>	North West Housing Partnership	Connects seniors of any income with trusted handymen for small repairs and accessibility improvements around the home at either no cost or on a sliding scale based on household income.  First started in Palatine, Wheeling, and Oak Park Townships, the program has since expanded to other areas such as Streamwood and Carpentersville after receiving municipal funding support.	Contact the North West Housing Partnership to discuss what local funding would be needed for the organization to provide the program in Elmhurst.
<b>Older Adult Home Modification Program (OAHMP)</b>	North West Housing Partnership	Provides simple, low-cost home modifications and repairs for income-eligible senior homeowners to help them age in place. The OAHMP incorporates an occupational therapist and registered nurse and provides all materials, equipment, and services at no cost to eligible applicants. OAHMP is currently available for DuPage County residents.	Promote through city communications (newsletter, social media, utility bills, etc.), code enforcement, and the city’s Senior Citizens Commission.

*North West Housing Partnership is not currently providing the Senior Handyman Program or Older Adult Home Modification Program in Elmhurst but has expressed an interest in doing so.*

# Potential Strategies

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## Next Steps:

- Reach out to the Preservation Compact to discuss how its resources can help with preserving the affordability of Elmhurst's older rental housing stock.
- Encourage property owners and managers to take property management training courses offered by the Community Investment Corporation.
- Engage DuPage County to understand their next steps, funding available, and interest in collaborating with Elmhurst on Community Land Trust efforts.
- Reach out to the Community Investment Corporation, Elevate Energy, DuPage Habitat for Humanity, North West Housing Partnership, and any other possible partners to discuss resources that can aid Elmhurst homeowners and renters.
- Create a communications plan (newsletters, utility bills, etc.) to market resources to local residents and building owners.
- Remain active with key groups such as the MMC's Housing and Community Development Committee and the DuPage Mayors and Managers Conference to keep track of available funding resources for home repair and other useful programs.

# Potential Strategies

## Strategy #2: Consider the creation of a Housing Commission.

Elmhurst may find value in creating a housing advisory group to add capacity and report to the City Council, utilizing residents' expertise to advance the implementation of this report's strategies, identify funding opportunities that address various housing challenges, and advance a range of solutions. The community has several options to choose from if it sees value in such a housing advisory group:

- A Housing Commission is utilized on an ongoing basis to guide ongoing programs and policies.
- A Housing Task Force is generally utilized for a specific focus and over a shorter-term, such as 1-3 years.
- A Committee of the City Council could serve this role, either as a transitional or a long-term approach.

As Elmhurst already has a number of Commissions, it is suggested that this may be the best route to pursue. Municipalities in the Chicago region that have formed a Housing Commission include St. Charles, Arlington Heights, Lake Forest, Highland Park, Park Forest, Oak Park, and Wilmette. Communities with a Housing Commission often appoint a Council member to the commission as a liaison.

If Elmhurst were to choose to create a Housing Commission, its first tasks could be, for example, to use this report as a starting point and begin addressing its strategies, forming partnerships where beneficial and revising strategies as needed. For example, the Commission could begin the process of exploring how an Inclusionary Housing Ordinance could work in Elmhurst, reach out to the County to learn more about its Community Land Trust work, and begin to think about areas where Missing Middle Housing could be added in the community. At the Elmhurst expert panel, State Senator Don DeWitte, former Mayor of St. Charles, spoke about the many housing initiatives that his community has undertaken, and noted that this work has been aided by the existence of a Housing Commission. The Commission works with St. Charles Council Members on overall housing goals and the creation of specific policies and helps to administer programs. As noted by Senator DeWitte, it can be helpful to have a commission that maintains a continued focus on housing, provides relevant information, and adds capacity to City officials and staff.

Some municipalities structure monthly Housing Commission meetings, while others like St. Charles meet as needed, generally once per quarter. In communities that have a Housing Commission, the commission can undertake research, facilitate community input, and clarify options and recommendations for the City Council, which then makes the final decisions. Whatever the model, a local housing advisory group can provide ongoing attention to housing issues and shift resident engagement from reactive to proactive. It may be particularly useful for a Housing Commission to include employers and faith-based leaders in further discussions about how they can support and be supported by the City's housing strategies. Such dialogue would contribute greatly to broader outreach and education efforts, while also providing tangible resources to all involved. If Elmhurst does not want to pursue an ongoing Housing Commission, it has other options. The City could create a temporary housing task force for a specific task (i.e. initial research into an Inclusionary Housing Ordinance). The City could also form a Committee of the City Council, as was used in Northbrook. Or, Elmhurst can handle decisions at the Council level.

# Potential Strategies

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## Next Steps:

- Consider whether a Housing Commission is worth pursuing.
- Recruit a diverse group of participants, including groups such as local employers, faith-based leaders, realtors, the local school district, nonprofits, homeowners, and renters.
- Create a specific work plan for a Housing Commission, perhaps starting with advancing any or all of the potential strategies included in this document.

# Potential Strategies

## **Strategy #3: Determine a path forward on adding Missing Middle Housing to provide smaller homes for seniors, couples, individuals, and smaller households.**

During the November expert panel, Jennifer Settle of Opticos Design described how Missing Middle Housing can help address the mismatch between Elmhurst's shifting demographics and available housing stock and provide housing choices for seniors, first-time homebuyers, and other middle-income households. The term Missing Middle Housing, first coined by Opticos Design's founder in 2010, refers to a range of house-scale buildings with multiple units - compatible in scale and form with detached single-family homes - located in walkable neighborhoods. With a footprint that is typically not larger than a large single-family home, Missing Middle Housing can be an attractive option for Elmhurst because it can integrate seamlessly into existing neighborhoods and provide a gentle transition to higher-density areas.

A primary benefit of Missing Middle Housing is that these housing types have more attainable price points than newly constructed single-family homes. Homes in these buildings are typically smaller - often having 2 or 3 bedrooms. In communities with high land costs such as Elmhurst, Missing Middle Housing spreads land costs across multiple units, reducing the cost per home.

Homes in Missing Middle Housing buildings - such as duplexes, triplexes, and cottage courts - are especially appealing to seniors who want to downsize while staying in the tree-lined, walkable neighborhoods they know, rather than moving to a standalone senior housing development. Homes on the first floor of Missing Middle Housing buildings can also address demand among seniors for single-story living and physical accessibility.

During the expert panel, Ms. Settle outlined a series of steps Elmhurst can take to explore this strategy. The first step for Elmhurst would be to gain education and understanding about the various Missing Middle Housing types. For an introduction, Elmhurst leaders can utilize Opticos Design's website ([missingmiddlehousing.com](http://missingmiddlehousing.com)). For in-depth information and examples from the Chicago region, local officials can utilize the Missing Middle Housing Toolkit, created by Opticos Design for the Metropolitan Mayors Caucus based on input from 18 suburban municipalities that participated in the Caucus' Missing Middle Housing Peer Network.

The second step for Elmhurst leaders is considering which groups - such as seniors, first-time homebuyers, local workers, single-person households, young people returning to Elmhurst after college, etc. - Missing Middle Housing is most needed for, and consistently revisiting that focus moving forward. A third step for Elmhurst leaders is considering which types of Missing Middle Housing are most responsive to these groups' needs.

# Examples of Duplex, Triplex, Cottage Court, and Fourplex Homes



## **Duplex**

*May be side-by-side, or stacked to fit on a narrower lot.*



## **Triplex**

*Can be designed to look like a single-family home.*



## **Cottage Court**

*Smaller, detached homes around a shared courtyard.*



## **Fourplex**

*Two homes on the ground floor and two on the floor above.*

*Images courtesy of Opticos Design.*

# Potential Strategies

After these initial steps, Elmhurst leaders can identify which areas are most suited for Missing Middle Housing types. As Ms. Settle emphasized, there is no “one-size-fits-all” solution, and not every type of Missing Middle Housing is appropriate for every area. To support municipal leaders on this step, Opticos Design has drawn on its experience working with communities of all sizes across the country and distilled it into several criteria that make an area “Missing Middle Housing ready”:

- **Proximity to Amenities and Services:** Missing Middle Housing is most successful when located near amenities like grocery stores, restaurants, coffee shops, or schools. While an area does not require all of these to be “Missing Middle Housing ready,” the more amenities and services it has, the better suited the area is for these housing types.
- **Walkability:** Households are most willing to trade a large yard when they can walk to a nearby park, especially in areas with sidewalks, crosswalks, and other pedestrian-friendly components.
- **Access to Public Transportation:** When situated within walking distance to a bus line or train station, Missing Middle Housing addresses the needs of older residents who want to maintain independence but may not be able to drive as often, as well as residents of any age who value convenient access to public transit for commuting, errands, or leisure activities.

The fifth step for Elmhurst would then be a close look at how zoning in these priority areas could better support Missing Middle Housing. The Missing Middle Housing Toolkit offers a simple “code audit” tool that can be used to understand which zoning standards prevent Missing Middle Housing types. Because house-scale Missing Middle Housing types – such as duplexes, triplexes, and fourplexes – have a maximum height of 2.5 stories and a similar footprint to a typical house, these regulations are less likely to present barriers than density standards.

## Allowing Multiple, Smaller Homes in House-Scale Buildings



**Single-family home**  
**Elmhurst, IL**

7,000+ sq. ft.



**Fourplex**  
**LaGrange, IL**

1,400 sq. ft. feet per home



**Townhome**  
**Elmhurst, IL**

3,425 sq. ft. per home



**Sixplex**  
**Chicago, IL**

1,300 sq. ft. per home

# Potential Strategies

The sixth step for enabling Missing Middle Housing is to determine a zoning approach that makes sense for Elmhurst. One option is to create a zoning district specifically for Missing Middle Housing, which can then be mapped appropriately or allowed through a rezoning process. Elmhurst’s “R-4 Limited General Residence” or “NT Neighborhood Transition” zoning districts, which have been used to enable townhomes in transition areas between City Centre and single-family neighborhoods, could be modified to enable house-scale Missing Middle Housing types. A second option is an overlay district that allows certain Missing Middle Housing types when design standards are met, which can then be mapped appropriately.

In terms of design requirements, Elmhurst could consider how elements such as building frontage (porches, stoops, etc.), on-site shared open spaces like a rear yard, and driveways that match the neighborhood context and help distinguish Missing Middle Housing from other multifamily housing types. Parking can also be carefully considered, as the number of required off-street parking spaces can greatly impact the feasibility of Missing Middle Housing. When setting minimum parking requirements, a best practice is visualizing the level of off-street parking that typical lots in priority areas can accommodate while still enabling desired Missing Middle Housing types. An important factor to remember is that Missing Middle Housing is particularly well suited for single seniors, individuals, and other smaller households that typically require fewer parking spaces.

In addition to zoning, Elmhurst may want to evaluate how well its building codes enable or disincentivize Missing Middle Housing types. One aspect to consider in the short-term is that Elmhurst’s building code currently prevents stacked duplexes, which are more feasibly built on narrower lots than side-by-side duplexes. Elmhurst can also consider which overarching building code should apply to Missing Middle Housing types. The International Residential Code (IRC) applies to single-family, duplexes, and townhomes while the International Building Code (IBC) covers all other buildings. Because the IRC is generally clearer, less costly, and easier for small-scale developers to use, a growing number of municipalities have allowed certain Missing Middle Housing types to be permitted under a modified version of the IRC to improve the financial feasibility of developing these homes. If Elmhurst explores this issue, it may benefit from a coordinated effort involving Building and Planning staff and legal counsel to evaluate approaches used in other municipalities.

## Zoning District Examples

Several communities in Illinois and nearby states provide examples of zoning districts that allow Missing Middle Housing, including:

- Geneva, Illinois
- Bensenville, Illinois
- Oak Forest, Illinois
- Champaign, Illinois
- South Bend, Indiana
- Kalamazoo, Michigan

## Overlay District Example

In 2024, the City of Warrenville adopted Warrenville by Design, a Mixed-Use and Middle Housing Overlay District that enables middle housing – such as duplexes, fourplexes, and cottage courts – by right when specific design guidelines are met. Applied in two focus areas, the overlay district ensures compatibility of new development with surrounding areas and offers predictability for homebuilders.

# Potential Strategies

Finally, Elmhurst's choice of which Missing Middle Housing types to allow can be highly context-specific, even down to the block level. For instance, larger house-scale buildings such as fourplexes or sixplexes could be allowed at the end of a block or on blocks immediately adjacent to commercial areas, minimizing their impact on neighboring lots, while the middle of blocks could be reserved for smaller house-scale buildings such as duplexes or triplexes.

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## Next Steps:

- **Gain understanding of Missing Middle Housing types through available resources.**
- **Consider which groups of residents Missing Middle Housing is most needed for and what types of Missing Middle Housing are most responsive to their needs.**
- **Identify which areas in the community are most suited for Missing Middle Housing types.**
- **Review how zoning in these priority areas could better support Missing Middle Housing and determine a zoning approach that makes sense for Elmhurst.**
- **Convene building officials and related staff to review how current building codes treat stacked duplexes and small multifamily buildings and identify opportunities for changes.**

# Potential Strategies

## **Strategy #4: Pilot, evaluate, and customize public-private partnerships and an Inclusionary Housing Ordinance to increase the supply of affordable housing.**

As described above, with a range of public sector resources, Community Land Trusts can fill significant affordability gaps with the purchase or construction of specific properties that serve income-eligible households in perpetuity. Another way to provide affordability is to leverage the momentum of private sector development by passing an Inclusionary Housing Ordinance (IHO) or otherwise incentivizing further levels of affordability. An IHO is a tool to ensure that new multifamily housing includes a percentage of affordable homes within market-rate developments. Many IHOs further include an option to negotiate a fee in lieu of the on-site development, often an amount sufficient to support one or more Community Land Trust homes, fund housing rehab or downpayment assistance programs, or support other priorities.

State Senator Don DeWitte, the former Mayor of St. Charles, spoke at the expert panel to share his community's experiences with an Inclusionary Housing Ordinance. As he described, development in St. Charles was booming but housing costs kept skyrocketing. City leaders felt that developers, not taxpayers, should be carrying at least some of that burden. The City worked closely with a couple developers to negotiate the inclusion of affordable housing in their developments. At the same time, the City worked on the creation of an IHO that required builders to provide 15% of any development as affordable or pay a fee in lieu. The Senator emphasized that, like other communities, the IHO did not deter any development, and it resulted in both new affordable options in the city as well as funds in the city's Housing Trust Fund when developers chose to pay instead.

Typically used in communities with strong housing markets with high demand, an Inclusionary Housing Ordinance leads private developers to advance municipal policy priorities, creating well-designed and constructed mixed-income properties. In some cases, local leaders allow developers to opt out of some or all of the creation of new affordable homes by allowing a per-home "fee in lieu" option. In the Chicago region, suburban municipalities with Inclusionary Housing Ordinances include Arlington Heights, Evanston, Highland Park, Lake Forest, Northbrook, Oak Park, St. Charles, Morton Grove, and Skokie. While the concept of this type of ordinance can broadly be applied, there are many local questions that need to be addressed and incorporated into the final ordinance to get the right fit for each municipality.

### **Strategy 4.A.: Engage a motivated nonprofit or mission-driven developer to increase the supply of housing to address the affordability needs of local renters and individuals with disabilities.**

One way to help Elmhurst determine if or how to craft an IHO that meets the specific needs of the City would be to pilot an affordable housing development with a motivated and strong development partner. Taking this path could help Elmhurst to identify what incentives would ensure that an IHO produces the desired results, and what developers view as barriers.

# Potential Strategies

At the expert panel, participants learned about an affordable apartment building recently approved in Glen Ellyn. Mark Franz, Glen Ellyn's Village Manager, described his community's process at the expert panel, and he emphasized the importance of community engagement and partnering with a strong, responsive developer. Glen Ellyn issued a Request for Qualifications to sell an underutilized property it had acquired, ultimately selling half of the site to Full Circle Communities, a non-profit developer that leveraged more than \$20 million to develop 42 affordable and accessible apartments. Each apartment will help address a local shortage of quality, affordable rental options, and over half of the apartments will be home to individuals with disabilities. Full Circle focused on including adults with disabilities, as this was a group that Glen Ellyn's community outreach had indicated is very underserved in Glen Ellyn and the region as a whole. Throughout the process, Village leadership and the development team benefitted from a strong stakeholder group that helped to educate the board and community on the issue and to build support for the development. Informed by this process, the Village is exploring further changes to its zoning code to encourage more affordable and accessible housing options.

Working with a developer to meet the housing needs of Elmhurst's target populations can, in addition to expanding housing options in the city, help to lay the groundwork for a future inclusionary housing ordinance by identifying barriers to building housing in Elmhurst as well as incentives that could encourage more of this type of development.

## **Strategy 4.B.: Establish goals for an Inclusionary Housing Ordinance and determine the size of developments covered, eligibility of households, in lieu fees, density bonus and other cost offsets.**

While Inclusionary Housing Ordinances are increasingly common, with proven benefits including both new housing and new housing funds, they also vary significantly, often evolving over time.

If Elmhurst decides to move forward with an IHO, there are a number of factors to take into consideration. For example, to encourage developers, each municipality offers incentives as part of the ordinance to offset the costs of including affordable homes within a development. Each municipality allows a developer to build an additional market-rate home for each affordable home they are required to include. Highland Park, with the longest track record in this area, offers the strongest density bonus (1.5 additional market-rate homes for each affordable unit provided) and has seen the benefits. Most communities, including St. Charles, offer 1 additional market-rate home for each affordable home developed. Other standard incentives include building and zoning permit fee waivers for affordable homes, parking reductions, and priority processing ahead of other residential land use development proposals. In many communities with an Inclusionary Housing Ordinance, developers may choose to pay a fee in lieu of providing affordable homes. Municipalities use a Housing Trust Fund (described in Strategy #5) to collect these "in-lieu fees" and then utilize the fund to provide grants or loans to help finance affordable housing, housing repairs, or other related programs.

# Potential Strategies

If Elmhurst chooses to create a Housing Commission, this body can oversee the creation of an IHO; otherwise, the City Council, Zoning and Planning Commission, or another ad-hoc group can play that role. As with all steps taken to address affordable housing, community outreach and education will be critical. Ensuring that residents have accurate information, including an understanding of how the ordinance works, who will live in them, and what the buildings will look like, will greatly increase the likelihood of success.

Most municipalities with an IHO partner with a nonprofit for administration (marketing inclusionary homes, managing waitlists, etc.) and utilize regional examples to help community members understand the potential policy as it is being considered. Policy details such as the percentage of a new development required to be affordable, income levels, in-lieu fee amount, and cost offsets are best when tailored to the local market.

It should be noted that if Elmhurst chooses to adopt an Affordable Housing Plan to comply with the State's Affordable Housing Planning and Appeals Act (AHPAA), an IHO is a strategy that several municipalities have used to progress toward their Affordable Housing Plan's goal.

The AHPAA requires municipalities in which affordable housing represents less than 10% of the local housing stock to prepare, approve, and submit an Affordable Housing Plan to the State of Illinois. Under the AHPAA, a calculation of each municipality's affordable housing share is completed every five years by the Illinois Housing Development Authority. According to the most recent calculation in December 2023, 9.4% of homes in Elmhurst were affordable. A key component of an Affordable Housing Plan, as outlined by the AHPAA, is the selection of one of the following goals: a) at least 15% of all new development or redevelopment within the local government that would be defined as affordable housing; b) a 5% increase in the overall percentage of affordable housing within the jurisdiction; or c) a total of 10% affordable housing within the jurisdiction. If Elmhurst were to select the first goal, the strategy to implement this goal would be to adopt an Inclusionary Housing Ordinance. For more information on the AHPAA, see Appendix C.

## In tailoring an IHO for Elmhurst, the City would need to consider the following key questions:

- What percentage of a new development would be required to be affordable, and at what income level(s)?
- How important is the provision of affordable homes included in new development versus the collection of in-lieu fees?
- What size in-lieu fee is appropriate?
- What level of density bonus and other cost offsets or incentives are appropriate to help inclusionary housing developments be financially feasible?
- Would the City partner with a nonprofit to market inclusionary homes, perform income verification, and manage waitlists, or take on this work itself?
- How would the community be educated about this potential policy?

# Potential Strategies

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## Next Steps:

- For partnering with a developer:
  - Research potential nonprofit development partners who could leverage the financing needed and share their expertise creating high quality housing.
  - Identify potential sites, either already under consideration by a developer or of interest to the City, a nonprofit developer, or the community.
- For pursuing an Inclusionary Housing Ordinance:
  - Consider a process and timeline for drafting an Inclusionary Housing Ordinance.
  - Tour inclusionary developments in St. Charles and other communities.
  - Engage needed partners, including municipalities with an Inclusionary Housing Ordinance and the local development community, to evaluate an Inclusionary Housing Ordinance approach tailored to Elmhurst.
  - Consider a community education component to ensure accuracy of information shared.

# Regional Examples of Mixed-Income and Affordable Developments



## **Prairie Center, St. Charles**

595 market-rate apartments, Anthony Place, 80,000 sq. ft commercial.



## **Anthony Place, St. Charles**

75 affordable independent living senior apartments.



## **401 S. 1st Street, St. Charles**

Mixed-use building with 16 affordable apartments.



## **1st Street Development, St. Charles**

5 mixed-use buildings, including 401 S. 1st St.



## **Taft & Exmoor Apartments, Glen Ellyn**

42 affordable apartments for families and persons with disabilities.



## **Glenwood Station, Glen Ellyn**

86 apartments, 2 of which are affordable.



## **Albion at Highland Park, Highland Park**

161 apartments, 17 of which are affordable.



## **555 Roger Williams Ave, Highland Park**

30 apartments, 5 of which are affordable, plus 5,470 sq. ft. of commercial space.

# Potential Strategies

## **Strategy #5: Create a Housing Trust Fund and Increase Demolition Fees to support Elmhurst's housing efforts.**

Many of the above strategies require at least some resources. Elmhurst can consider the creation of a Housing Trust Fund to hold housing-specific dollars that can support local housing initiatives. While many state and federal resources come with specific criteria, a locally created Housing Trust Fund represents the priorities of its local leadership and can support a wide range of needs – from helping seniors make accessibility modifications in their homes to providing gap financing for mixed-income housing development or supplying acquisition funds needed to place a property into a Community Land Trust. Similarly, there is flexibility in how the funds can be allocated to meet the City's priorities, such as grants, forgivable loans, credit guarantees, and more.

If Elmhurst establishes an Inclusionary Housing Ordinance, a Housing Trust Fund creates a flexible vehicle for receiving in-lieu fees generated by an Inclusionary Housing Ordinance and dedicating their future use to the City's housing priorities. Some communities do not offer that option, some only require a \$15,000 in-lieu fee per unit, and others (Northbrook and Highland Park) charge in-lieu fees of \$125,000 and \$185,400 per unit.

In addition to the in-lieu fees, Elmhurst could grow a Housing Trust Fund with revenue generated by an increased demolition fee. The City currently charges \$2,416 per teardown, an amount meant to cover the administrative cost of review. The City could raise this fee to be more in line with some others in the region and direct the new funds to the Housing Trust Fund. Northbrook charges \$10,000 for the demolition of a single-family home while Highland Park charges \$15,000, and both municipalities place these funds into their Housing Trust Fund. In Northbrook, that fee has already raised about \$800,000.

---

### **Next Steps:**

- **Consider local priorities for a Housing Trust Fund.**
- **Adopt an ordinance to establish guidelines and administration procedures for a Housing Trust Fund.**
- **Evaluate a modification to the demolition fee to support a Housing Trust Fund.**
- **Engage DuPage County or local financial institutions about contributing resources to a local Housing Trust Fund or pairing their resources with future efforts of a Housing Trust Fund.**

# Potential Strategies

## Regional Examples of Housing Trust Fund Uses

**Highland Park** has utilized its Housing Trust Fund to support the creation of over 80 Community Land Trust homes, located in various parts of the community, that provide affordable homeownership opportunities.

**Wilmette** has created 15 permanently affordable homes in partnership with Community Partners for Affordable Housing. This was made possible by a \$1.6 million public-benefit contribution tied to the development of a 100-unit apartment building.

**Libertyville** used its Housing Trust Fund to provide gap funding for a 34-unit affordable senior development with ground floor office space, currently under construction.

**Oak Park** has utilized its Housing Trust Fund to provide gap funding for four affordable housing developments, enable accessibility improvements to one affordable development, and provide emergency rental assistance administered by local nonprofits.

**St. Charles** has used its Affordable Housing Fund to offer down payment and closing cost assistance to first-time homebuyers and assist homeowners with home repairs and accessibility improvements. Having grown the fund to \$2 million, the City is looking to provide gap funding for affordable housing development.

# Key Contacts

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**Don DeWitte, Illinois State Senator, 33<sup>rd</sup> District**

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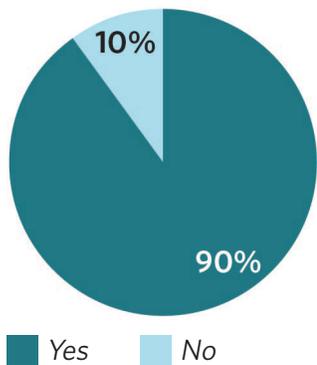
# Appendix A: Community Survey and Meeting Summaries

## Community Survey Summary

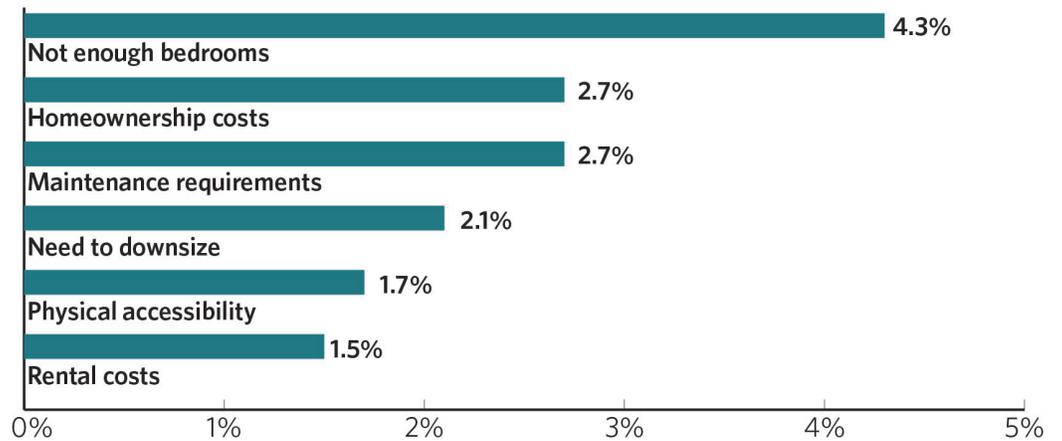
1,594 residents and 64 local workers completed the Elmhurst Homes for a Changing Region community survey between May 31 and October 13.

### Personal Experience

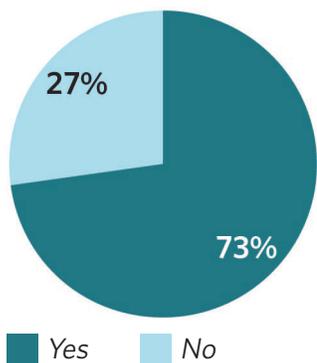
**Question 1: Does the home you live in meet your current needs?**



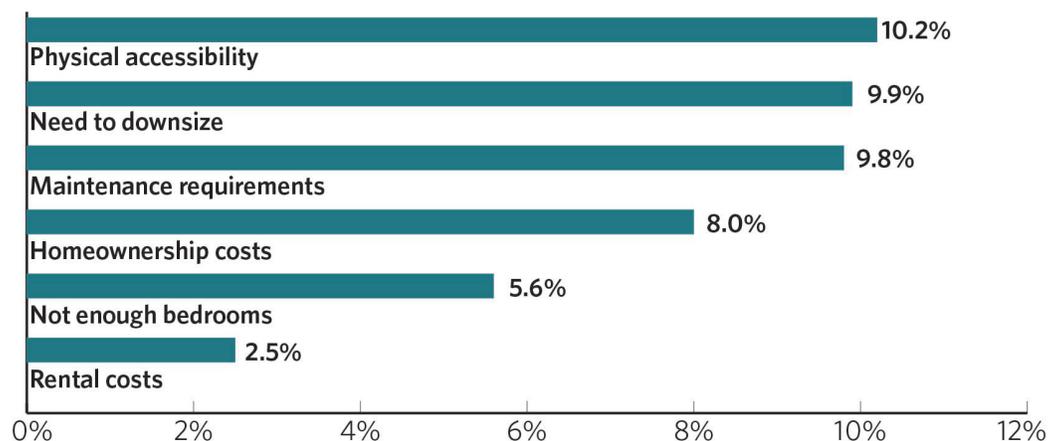
**Question 2: In what ways does the home you live in not meet your current needs?**



**Question 3: Do you believe the home you currently live in will meet your future needs, allowing you to remain in this home for the foreseeable future?**

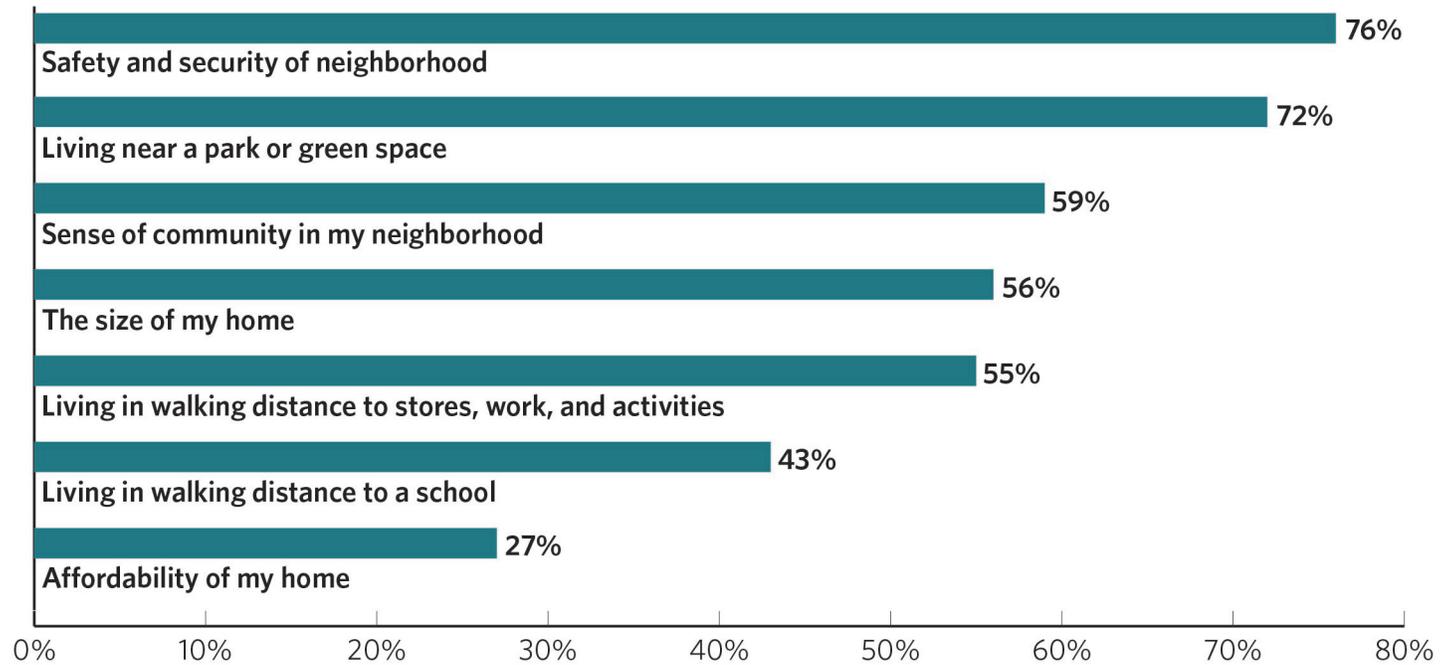


**Question 4: In what way(s) does the home you currently live in not meet your future needs?**

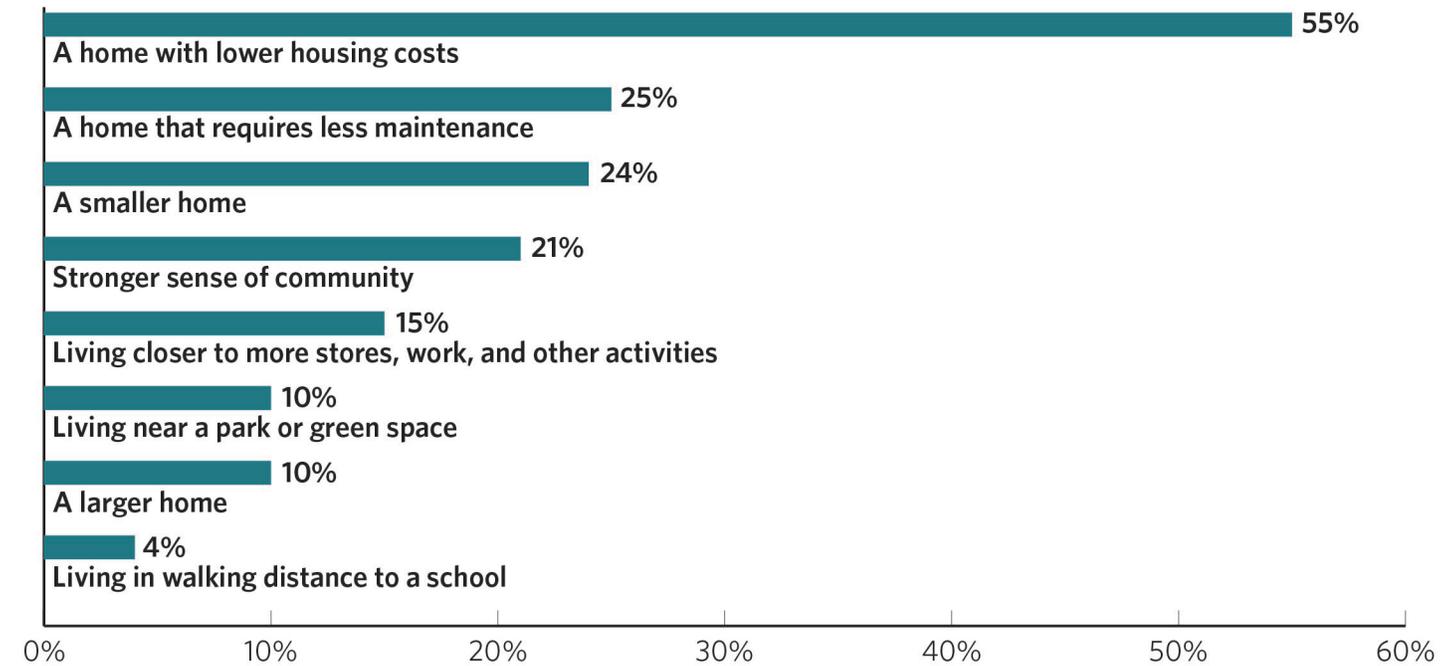


# Appendix A: Community Survey and Meeting Summaries

Question 5: What do you like most about your current home and neighborhood?



Question 6: What improvements or changes would you like to see in your housing situation or neighborhood?



Questions 1 through 6 were asked to Elmhurst residents and received 1,594 responses.

# Appendix A: Community Survey and Meeting Summaries

## Representative Quotes from the Personal Experience Section

“ We love our home and immediate neighbors but worry about the pace in which homes have been torn down and huge homes built in their place, affecting the character and charm of the community. ”

“ We struggled to find housing in Elmhurst as first-time homeowners and lack of starter homes. When we were looking to upgrade, we ran into the same problem. It was hard to find anything under \$1 million, or under 1,700-2,500 square feet. We had to find an off-market house. ”

“ We are senior citizens and are having health problems. We would like to downsize to a home that is more accessible but find there are limited choices. Affordable housing for senior citizens who want to stay in Elmhurst is needed in our community. ”

“ One thing that we always liked about Elmhurst was the small-town community feel; now it has become too developed for our liking. ”

“ If my husband and I want to move to a ranch as we get older, we will not be able to find one because there won't be any available or the cost is not worth it at that point in our lives. Also, we lose our community feel because it is too expensive for kids who grew up in Elmhurst to return to Elmhurst to raise their families. All the connections to one another, the roots of the community, the generations who know and take care of each other cannot continue. ”

“ I have a disabled daughter and there are few options in Elmhurst for her to live more independently that are affordable. ”

“ 2<sup>nd</sup> floor makes it rough later in life to walk stairs. ”

“ I'm retiring and most likely will move away from here due to the high cost of living. Any small homes are high priced and bought up by contractors. ”

“ My parents own my home and I'm trying to buy my own, but Elmhurst doesn't have properties that are affordable for me. I grew up in town, but now I'm priced out. ”

“ Complexes increase rents, and decent tenants that work in downtown businesses for minimum wages can't afford to rent in Elmhurst anymore. ”

“ Elmhurst is an amazing city. As have other friends, we are looking to downsize and gain more convenience to shops and restaurants. ”

“ I love my house – we've lived here for 33 years. When we considered a larger home years ago, prices were out of reach, so we added on. ”

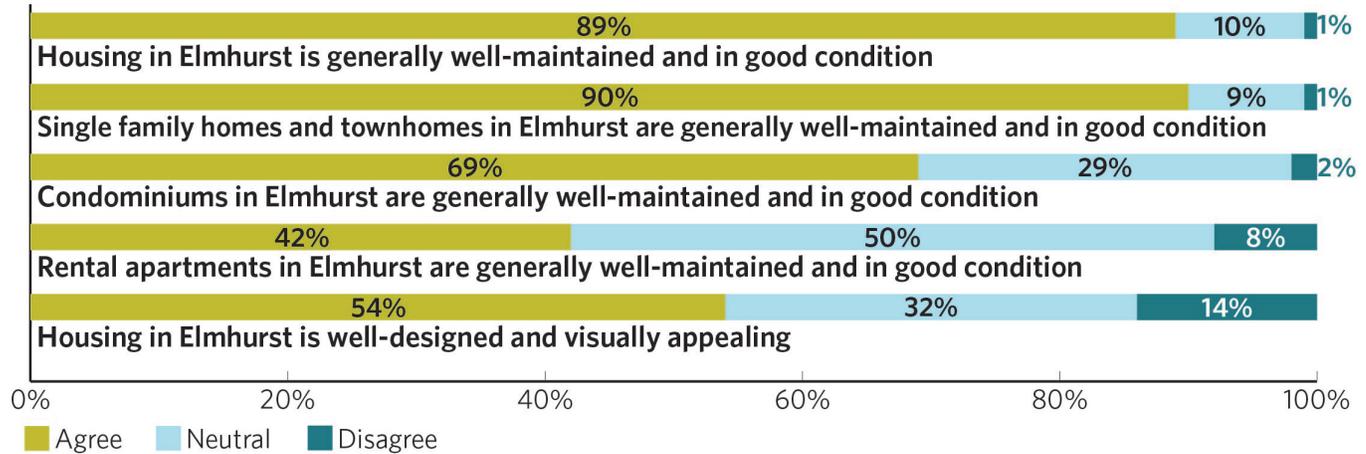
“ I would like to see more affordable & accessible housing for my disabled daughter. ”

“ Our cost of living in the same house over the past decade has increased significantly due to property tax and utilities increases. It means we make less progress saving for our future and makes us want to leave Elmhurst as soon as we're done with the schools. ”

# Appendix A: Community Survey and Meeting Summaries

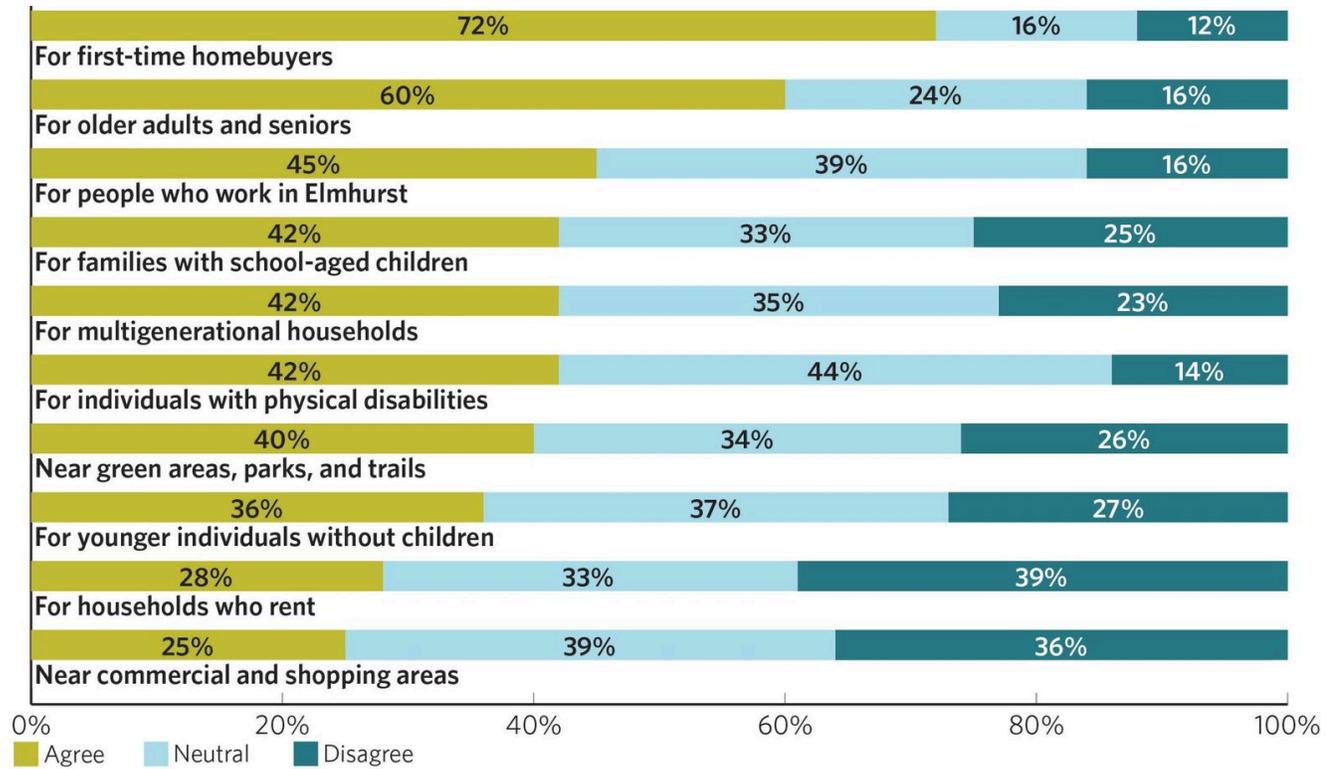
## Housing Conditions

Question 7: Please answer the following prompts:



## Housing Needs

Question 8: Elmhurst has a need for more housing options...



Questions 7 and 8 were asked to all respondents and received 1,658 responses.

# Appendix A: Community Survey and Meeting Summaries

## Representative Quotes from the Housing Needs Section

“

Adding more multiunit apartments or condos to the downtown area is causing a great deal of additional traffic and travel times.

”

“

Been in Elmhurst over 30 years. Love my neighborhood, street, house, safety. Love the central location to highways, airports, city, etc. Do not like the increases in taxes, additional amenities we don't need, traffic on major Elmhurst roads, or the continued building of high-rises & multi-unit properties bringing in more people than roads, parking, space or nature.

”

“

Our city is mostly zoned for apartments and for single-family homes, without much in between. There is no way my kids will be able to afford to live here's and I'm a 3<sup>rd</sup> generation Elmhurst family. Allow missing middle housing and density.

”

“

Not enough decently priced homes. I think the big new home look beautiful, but they don't look good when they are too close together and is upsetting to the neighbors who lived there first.

”

“

As a disabled resident of Elmhurst, I would love to see ranch style homes that are wheelchair accessible not just the entrance but all through the house. Disabled individuals especially in wheelchairs are extremely limited in housing options because all homes are built for normal able people. Too many huge homes with stairs. Need more ranch style homes that are accessible.

”

“

I love my home and community but property taxes for seniors makes life hard and after living in my home for 40 years I don't want to leave because I can't pay the taxes.

”

“

I would not be able to afford my house if I purchased it today. There are a lot of opportunities in my neighborhood to add gentle density: townhomes, duplexes, etc., particularly near the commercial areas. This would help improve affordability and make our neighborhoods more diverse.

”

“

Home prices are too high for people to downsize. Rents in these high-rise apartments are astronomical. Taxes and fees keep rising beyond income increases. So, we are stuck or must leave Elmhurst. There are no more affordable homes here. Our children want to stay here but can't afford to buy or rent either.

”

“

Elmhurst needs more affordable housing: truly affordable, for people working 40 hours a week making minimum wage. Every town should have some housing like that.

”

“

I love Elmhurst and the community is wonderful. I just wish it was more affordable so it could be accessible to more people.

”

“

I wish that Elmhurst was more affordable for my children to come live here.

”

“

We need options for empty nester that are affordable and easy to maneuver in (one story) that don't require relocating to a high rise.

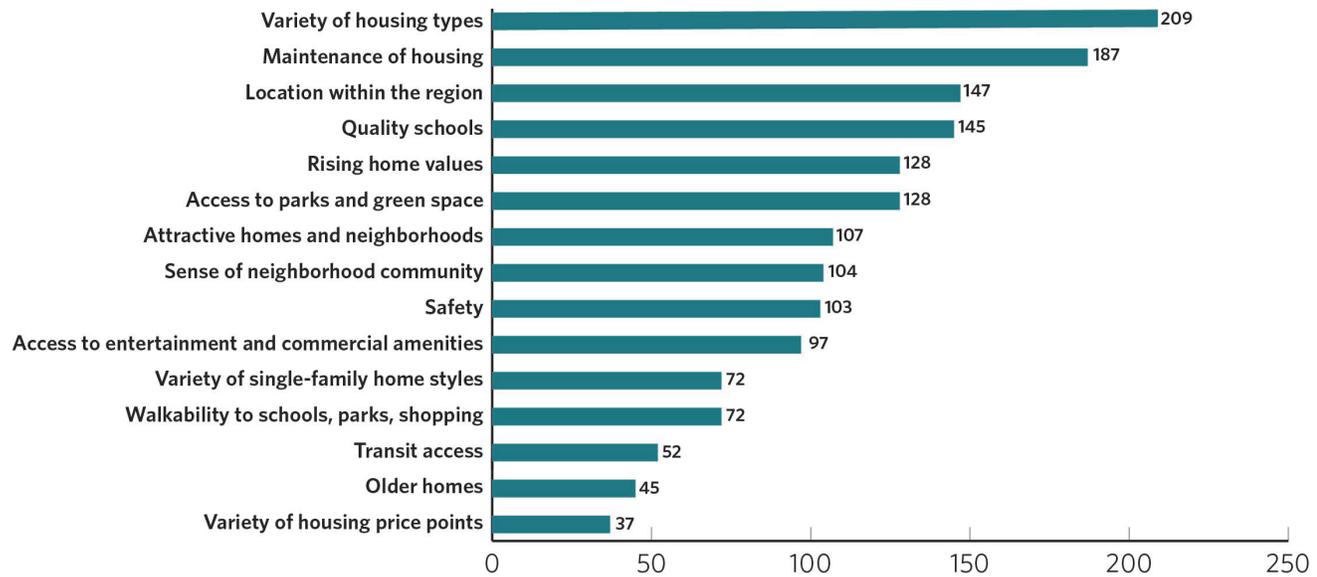
”

# Appendix A: Community Survey and Meeting Summaries

## Open-Ended Questions

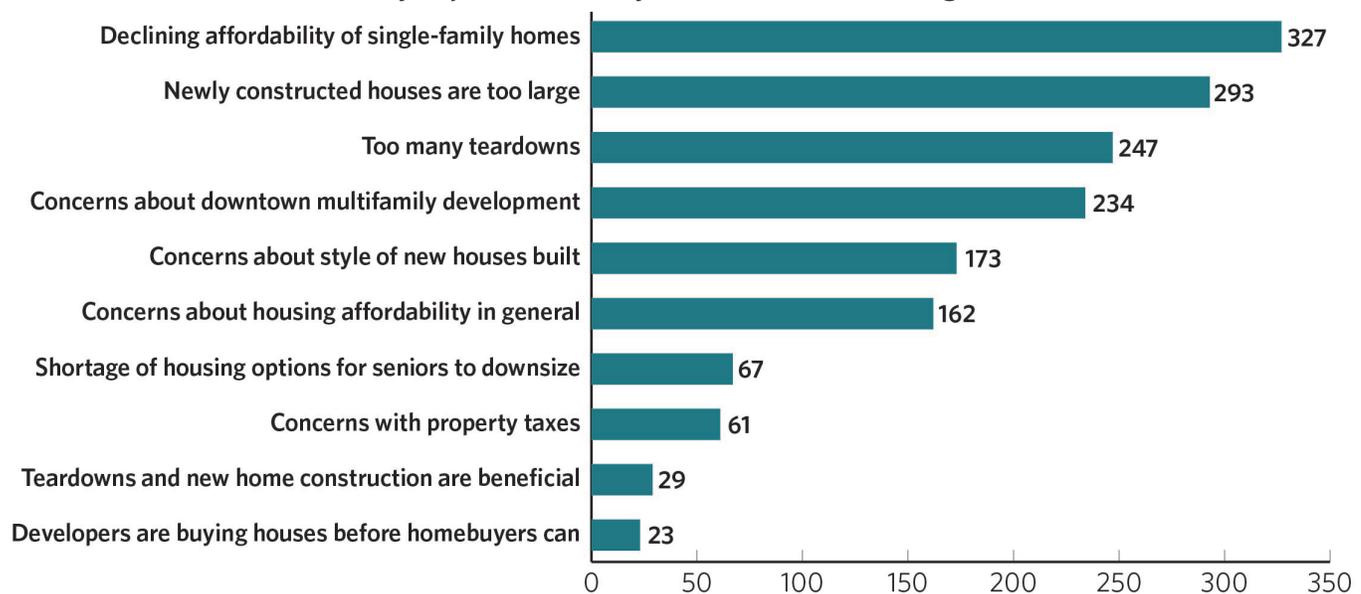
The following charts present responses to optional open-ended questions, analyzed and categorized by the Homes for a Changing Region team. Response totals vary by question.

### Question 9: What are the major strengths of housing in Elmhurst?



Question 9 received a total of 1,110 responses

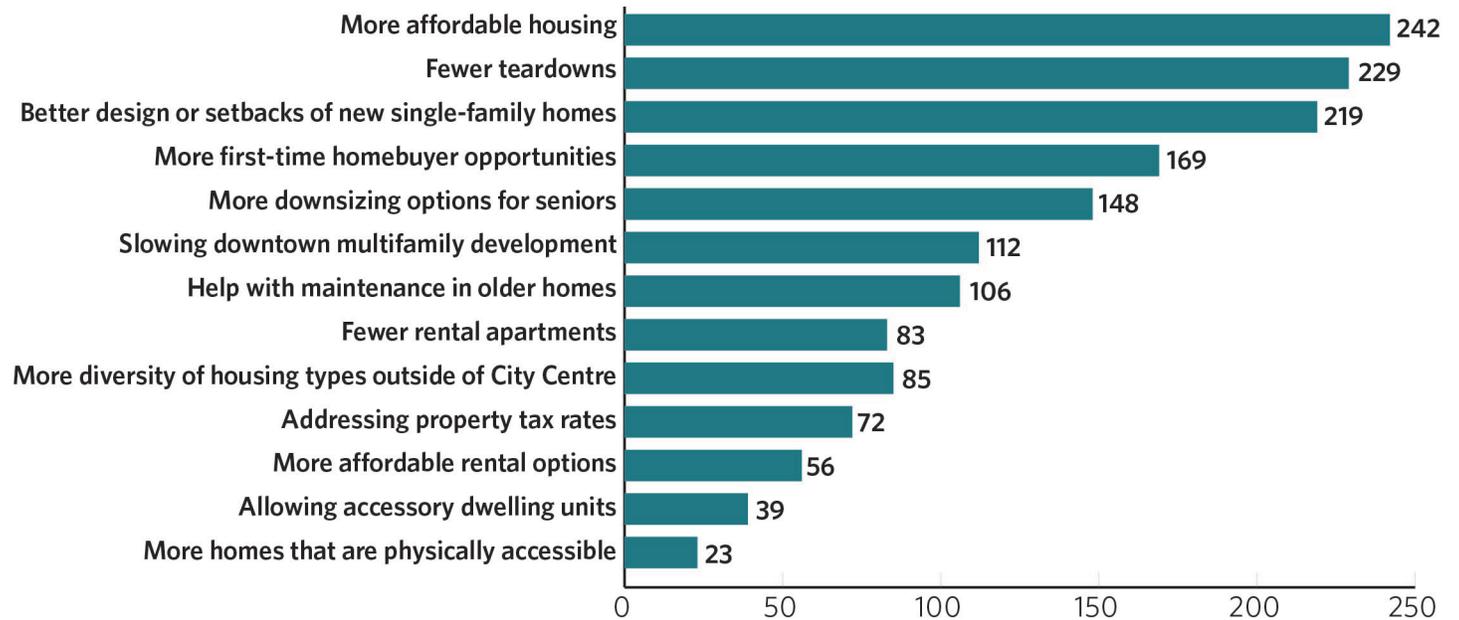
### Question 10: Please describe any important trends you see related to housing in Elmhurst.



Question 10 received a total of 1,166 responses.

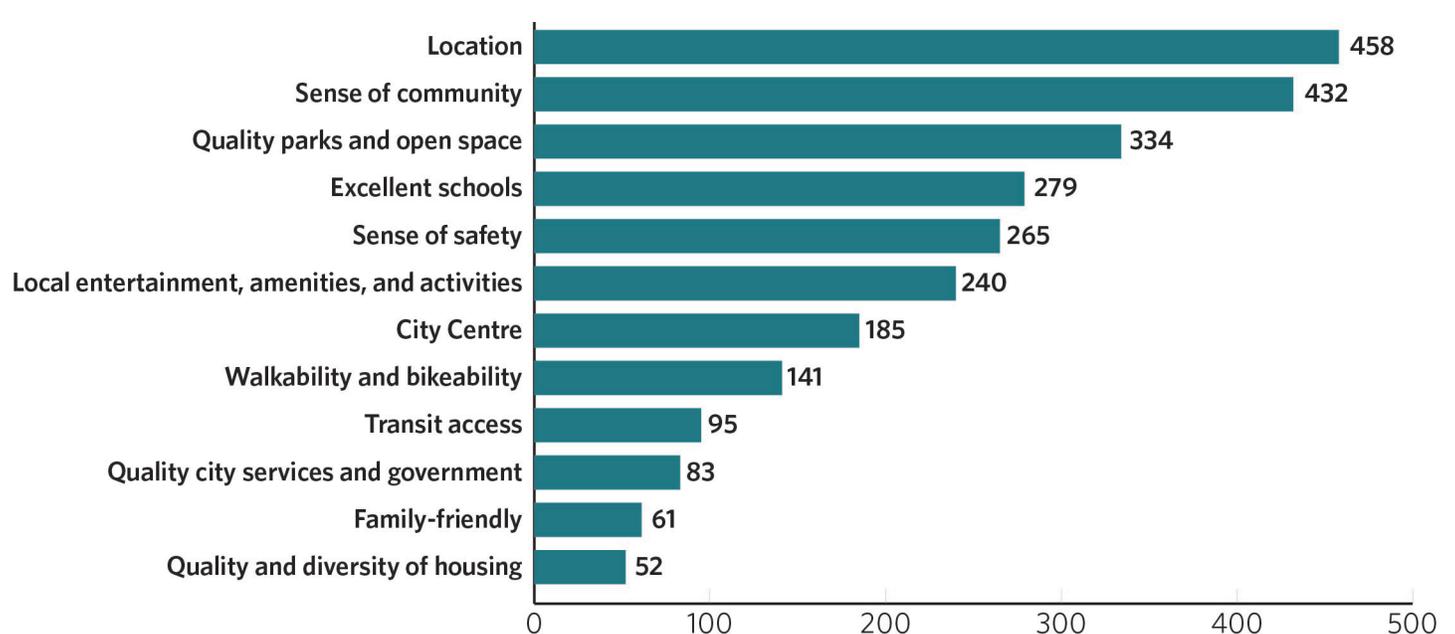
# Appendix A: Community Survey and Meeting Summaries

Question 11: What housing-related changes would you like to see in Elmhurst?



Question 11 received a total of 1,211 responses.

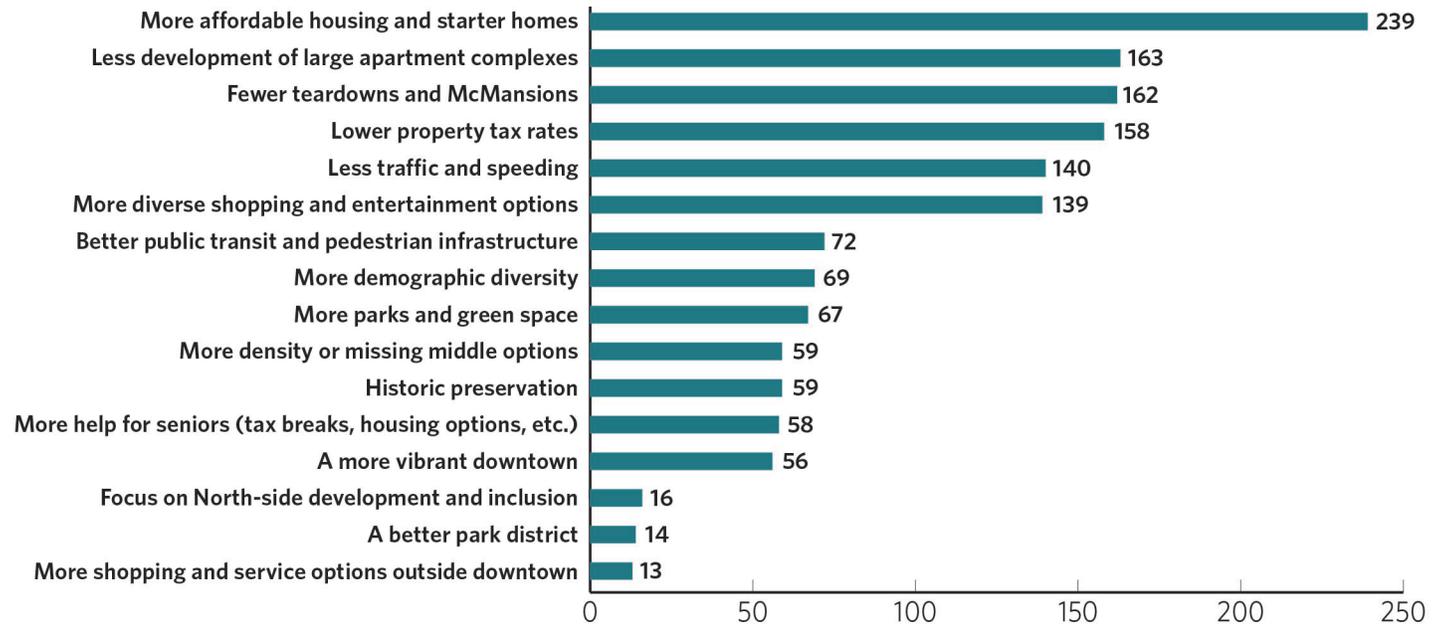
Question 12: Generally speaking, what do you like most about Elmhurst?



Question 12 received a total of 1,258 responses.

# Appendix A: Community Survey and Meeting Summaries

## Question 13: Generally speaking, what changes would you like to see in Elmhurst?



Question 13 received a total of 1,142 responses.

# Appendix A: Community Survey and Meeting Summaries

## Representative Quotes from Open-Ended Questions

“ More variety. Not everyone needs a big house. I would love to see more townhomes, condos, and options for people who want to stay in Elmhurst but downsize or move here and feel part of the community. ”

“ A greater focus on smaller, more affordable single-family homes (or designed multigenerational homes). ”

“ I would like to see more affordable rentals. I would also like to see more importance placed on renovating or preserving homes. ”

“ More affordable housing and supportive housing options for people with developmental disabilities. ”

“ Require building companies to provide a certain percentage of affordable housing as part of any building project. ”

“ More affordable housing so life-long residents don't have to leave town for housing as they age. ”

“ Improved permitting process to encourage renovation of older homes. ”

“ No more large-scale apartment buildings. ”

“ Teardowns need to slow down. ”

“ I would like to see a stronger historical preservation presence. I would also like to see stricter housing rules regarding the look, size of a house, and the end of people buying multiple lots so they can build a huge house. There needs to be a limit to the number of tear downs on a street. ”

“ There is not enough housing to support seniors who want to retire in the area with accessibility. Lower income individuals are struggling to afford in the area. We need to encourage diversity in the population through housing. ”

“ Regulations imposed on the tearing down of homes by all these contractors trying to make money. We are a very old city and should be proud of it! Smaller homes are needed in communities. ”

“ Zoning requirements that influence variety in design. ”

“ Codes making it harder to tear down and put up a new build. Codes restricting single-family home building size. More mixed income housing. Policies that encourage a more diverse community. ”

“ Townhouses that are adorable so we could retire there (and not need to maintain a big home and yard). Right now, the options cost as much or more than our single-family home. ”

“ More diversity in size, appearance and affordability of new homes. ”

“ More affordable rentals for young adults and appropriately sized homes for older adults. ”

“ More accessibility for walking and biking, more local businesses and restaurants. ”

“ Group housing for adults with disabilities, located close to downtown or places that they can walk to work. ”

“ More condos and townhomes that allow for owners to live on the first floor, limiting the need to use stairs. ”

“ Maintain current level of - and grow slightly - the rental home options. Families who can't afford to buy in Elmhurst should still have options to rent in Elmhurst. ”

# Appendix A: Community Survey and Meeting Summaries

## Survey Respondent Demographics

Differences exist between survey respondents and community demographics regarding age, homeownership, income, household size, and race and ethnicity.

	Homes for a Changing Region Community Survey Respondents		U.S. Census Bureau Estimates	
Housing Type	Number	Percentage	Number	Percentage
Single-family home	1,422	89%	12,639	75%
Townhome	58	4%	633	4%
Apartment	64	4%	2,642	16%
Condominium	50	3%	948	6%
Tenure	Number	Percentage	Number	Percentage
Own	104	94%	13,444	80%
Rent	97	6%	3,418	20%
Age	Number	Percentage	Number	Percentage
20-34	104	6%	6,320	19%
35-44	284	17%	6,108	18%
45-54	353	21%	5,939	18%
55-64	400	24%	6,379	19%
65-74	356	21%	4,905	15%
Over 75	161	10%	3,511	11%
Income	Number	Percentage	Number	Percentage
Under \$50,000	90	5%	2,336	14%
\$50,000-\$100,000	261	16%	3,360	20%
\$100,000-\$150,000	372	22%	2,917	17%
Over \$150,000	935	56%	8,175	49%
Household Size	Number	Percentage	Number	Percentage
1	183	11%	4,098	24%
2	641	39%	5,369	32%
3	260	16%	2,930	17%
4 or more	574	35%	4,465	26%
Race/Ethnicity	Number	Percentage	Number	Percentage
White	1,483	89.4%	35,971	78.6%
Black/African American	20	1.2%	931	2.0%
Latino/Hispanic	73	4.4%	4,269	9.3%
Asian/Pacific Islander	59	3.6%	2,949	6.4%
Native American/Indigenous	11	0.7%	41	0.1%
Other	98	5.9%	1,625	3.5%

# Appendix A: Community Survey and Meeting Summaries

## Key Themes of Kickoff and Focus Group Meetings

### Seniors and Changing Housing Needs

- There's an increase in aging in place. It could be that more people are just staying in Elmhurst. Or maybe they have a low interest rate or no mortgage. But it also seems correct that most people can't find a downsizing option.
- Seniors are especially interested in homes with one floor and fewer stairs.
- Stakeholders cited a lack of options for seniors to downsize in terms of square footage or fewer stairs without spending much more than they did on their larger home.
- The motivation for families is to come for the schools, but then it can be a challenge to downsize and stay near family, friends, and social ties.
- Some of the long-time homeowners live in older homes that need modifications in order for them to stay in their home. Affordability of these modifications can be difficult, especially for older adults living on a fixed income.

### Loss of Starter Homes for Young Families

- Most starter homes are well-cared-for, but some are at risk of being torn down if they are not well-maintained or costly to bring up to code.
- We do have a responsibility to preserve home values. It's people's biggest investment. Affordability is an issue but the other side of that is people getting good value in their homes
- Land values and demand are increasing at an incredible rate, but well-designed homes at more attainable prices are possible if Elmhurst keeps an open mind about townhomes, condos, and other building types.
- Without a plan, economics will drive everything, and Elmhurst will continue on a path to being less affordable.
- There are still some neighborhoods less affected by teardowns. The older homes make these areas into a "starter home" neighborhood.

### Housing Demand is Driven by Elmhurst's High Quality of Life

- Elmhurst's location is a major asset, being centrally located in the region, near major highways, and with convenient transit access to Chicago.
- Residents enjoy not just a walkable downtown but also walkable neighborhoods, and most are within walking distance of a neighborhood park.
- In many ways, high housing prices are a symptom of Elmhurst's success as a community.

# Appendix A: Community Survey and Meeting Summaries

## Changing Community Identity

- Elmhurst is kind of perfect, and that's what is driving this demand, but there's also this pride that Elmhurst is more down-to-earth than some of our peers. Everyone wants to retain the down-to-earth feel.
- I appreciate the good schools and housing values but also want to be sure we have a diverse community. That's valuable.

## Affordability Issues for Elmhurst's Renters

- The more affordable rental units are very competitive, and the market is tight for people who cannot afford rents in new apartments.
- Affordable rental options near downtown Elmhurst would be ideal. A lot of our nonprofit's clients would be happy to live there.
- I know about the rental cost burden issue because I hear it from my son and his friends.
- There has been a massive increase in our nonprofit's number of rental assistance payments and total assistance paid in Elmhurst since 2015. Nowadays, the rental payment is always \$1,500 or more.
- In Elmhurst and elsewhere, formerly affordable buildings are at risk of being purchased by corporations that will then raise rents. I've seen this already occur with one apartment building in Elmhurst.
- Rental affordability strikes me as one area where the city has some power to address the issue. At the same time, we cannot control the market.

## Workforce Housing and Nearby Communities

- Non-management employees cannot afford to live in Elmhurst. Instead, they live in communities nearby that are more affordable.
- If we can develop some initiatives that get more businesses involved, we can begin to better address some of these challenges.
- As a business owner, affordability is the biggest issue. More affordable housing would be a big attraction for us and our workforce.
- It concerns me that two people earning decent salaries of \$60,000 each cannot afford to buy a home in Elmhurst.
- We're fully staffed at our Elmhurst location, which is not the case in another location where there aren't as many working-class communities surrounding it.
- Many of our employees come from Bellwood, Maywood, and Stone Park. Many have two jobs. We've raised wages since the pandemic started, but the larger economics of our field make it challenging for certified nurse assistants and similar roles, and that's part of why there's not enough people to provide care to those who need the care.
- Rental affordability strikes me as one area where the city has some power to address the issue. At the same time, we cannot control the market.

# Appendix A: Community Survey and Meeting Summaries

## 2025 Timeline and Perspectives Included

JUNE	JULY	AUGUST	SEPTEMBER	OCTOBER
<p><b>Kickoff Meeting</b> Elmhurst Development, Planning, and Zoning Committee. Chairs of Elmhurst’s Historic Preservation, Economic Development, and Zoning and Planning Commissions.</p>	<p><b>Focus Group Meetings #1, #2, and #3</b> Local business owners, Elmhurst Historic Preservation Commission, Elmhurst School District 205, Elmhurst University, Endeavor Health Elmhurst Hospital, Elmhurst Chamber of Commerce, McMaster-Carr, a local architect, a local homebuilder, Park Place of Elmhurst, The Roosevelt at Salt Creek, Elmhurst Walk-In Assistance Network, Elmhurst/Yorkfield Food Pantry, and We Pop Up.</p>			<p><b>Senior Citizens Commission</b> Members of the Elmhurst Senior Citizens Commission.</p>

# Appendix B: Additional Data

Figure 22: Households by Type in Elmhurst, DuPage County, and the Chicago Region, 2013 and 2023.

	Households with Children		Households without Children		Single-person Households		Total Households
	Number	Percentage	Number	Percentage	Number	Percentage	Number
<b>Elmhurst</b>							
2013	5,883	38%	5,795	37%	3,912	25%	15,590
2023	5,514	33%	7,251	43%	4,098	24%	16,863
<b>DuPage County</b>							
2013	117,795	35%	135,368	40%	82,865	25%	336,028
2023	103,951	30%	158,999	45%	86,547	25%	349,497
<b>Chicago Region</b>							
2013	1,182,545	34%	1,280,523	37%	966,670	28%	3,429,738
2023	973,163	27%	1,559,613	43%	1,082,852	30%	3,615,628

Source: U.S. Census Bureau American Community Survey, 2009-2013 and 2019-2023 5-Year Estimates.

Figure 23: Distance and Direction that Local Workers Commute From.



Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, 2022.

# Appendix B: Additional Data

Figure 24: Population by Age in Elmhurst, DuPage County, and the Chicago Region.

ELMHURST				
	2013		2023	
	Number	Percentage	Number	Percentage
Under 20	13,272	29.7%	12,376	27.2%
20-34	6,380	14.3%	6,320	13.9%
35-44	6,297	14.1%	6,108	13.4%
45-54	6,945	15.5%	5,939	13.0%
55-64	5,387	12.0%	6,379	14.0%
65-74	2,946	6.6%	4,905	10.8%
75 and Older	3,518	7.9%	3,511	7.7%
Total	44,745		45,538	
Median Age	40.0		41.6	

DUPAGE COUNTY				
	2013		2023	
	Number	Percentage	Number	Percentage
Under 20	249,326	27.0%	229,930	24.8%
20-34	173,147	18.8%	168,770	18.2%
35-44	124,675	13.5%	125,786	13.6%
45-54	146,499	15.9%	119,617	12.9%
55-64	117,433	12.7%	127,025	13.7%
65-74	61,896	6.7%	93,703	10.1%
75 and Older	49,827	5.4%	62,432	6.7%
Total	922,803		927,263	
Median Age	38.4		40.0	

CHICAGO REGION				
	2013		2023	
	Number	Percentage	Number	Percentage
Under 20	2,605,469	27.5%	2,322,646	24.8%
20-34	2,000,845	21.1%	1,909,120	20.4%
35-44	1,310,897	13.8%	1,277,423	13.6%
45-54	1,364,148	14.4%	1,198,720	12.8%
55-64	1,089,904	11.5%	1,192,052	12.7%
65-74	610,386	6.4%	873,792	9.3%
75 and Older	506,844	5.3%	585,802	6.3%
Total	9,488,493		9,359,555	
Median Age	36.0		38.4	

Source: U.S. Census Bureau American Community Survey, 2009-2013 and 2019-2023 5-Year Estimates.

# Appendix B: Additional Data

**Figure 25: Median Home Sale Prices in Elmhurst, DuPage County, and the Chicago Region, 2012-2025.**

	Elmhurst	DuPage County	Chicago Metro
2012	\$300,000	\$198,627	\$156,000
2013	\$327,375	\$216,475	\$175,000
2014	\$372,500	\$229,000	\$187,250
2015	\$377,500	\$238,000	\$205,000
2016	\$406,500	\$250,000	\$220,000
2017	\$405,000	\$268,000	\$234,450
2018	\$413,042	\$275,000	\$242,500
2019	\$425,000	\$279,335	\$243,000
2020	\$445,000	\$303,000	\$269,573
2021	\$475,000	\$329,500	\$297,000
2022	\$531,500	\$350,500	\$307,500
2023	\$485,500	\$367,125	\$320,000
2024	\$577,167	\$399,500	\$349,125
2025	\$604,000	\$422,000	\$370,000
Total Increase, 2012 to 2025	\$304,000	\$223,373	\$214,000
Increase Per Year, 2012 to 2025	7.8%	8.7%	10.6%

Source: Redfin Data Center.

**Figure 26: Area Median Incomes Thresholds for the Chicago Region, 2025.**

Household Size	1	2	3	4	5
60% AMI	\$50,400	\$57,600	\$64,800	\$71,940	\$77,700
80% AMI	\$67,100	\$76,750	\$86,350	\$95,900	\$103,600
100% AMI	\$84,000	\$96,000	\$108,000	\$119,900	\$129,500
120% AMI	\$100,800	\$115,200	\$129,600	\$143,880	\$155,400

Source: U.S. Department of Housing and Urban Development (HUD).

Community Land Trusts and Inclusionary Housing Ordinances often focus on the above income thresholds.

# Appendix C: Illinois' Affordable Housing Planning and Appeals Act

## Background

In 2003, the Illinois General Assembly passed the Affordable Housing Planning and Appeal Act (AHPAA) to encourage local governments to incorporate affordable housing into their communities. The AHPAA requires that municipalities in which affordable housing represents less than 10% of the local housing stock prepare, approve, and submit an Affordable Housing Plan to the State of Illinois. For more information on the AHPAA, see the Illinois Housing Development Authority's [2023 Handbook for Local Governments](#).

## Calculation of Affordable Housing in Elmhurst, 2023

According to the most recent calculation, Elmhurst is approximately 100 affordable homes short of the 10% threshold.

	Homeowner Occupied	Renter Occupied	Total
Affordable Homes	786	763	1,550
Total Homes	13,307	3,169	16,476
<b>Percent Affordable</b>			<b>9.4%</b>

Source: Illinois Housing Development Authority, 2023, using sources outlined in the AHPAA.

## Components of an Affordable Housing Plan

According to the AHPAA, the following components are required in an Affordable Housing Plan:

- 1) A statement of the total number of affordable housing units that are necessary to exempt the local government from the operation of the AHPAA.
- 2) An identification of lands within the jurisdiction that are most appropriate for the construction of affordable housing and of existing structures most appropriate for conversion to, or rehabilitation for, affordable housing, including a consideration of affordable housing for both owner-occupied dwelling units and dwelling units for rent, lands and structures of developers who have expressed a commitment to provide affordable housing, and lands and structures that are publicly or semi-publicly owned.
- 3) Incentives that local governments may provide for the purpose of attracting affordable housing to their jurisdictions.
- 4) A description of any housing market conditions, infrastructure limitations, local government ordinances, including zoning and land use ordinances, local government policies or practices that do not affirmatively further fair housing as defined in the federal Fair Housing Act, and other factors that may constrain the local government's ability to create and preserve affordable housing.
- 5) A plan or potential strategies to eliminate or mitigate the constraints identified in item 4.
- 6) One or more of the following goals:
  - a. A minimum of 15% of all new development or redevelopment within the local government that would be defined as affordable housing.
  - b. A minimum of a 5% increase in the overall percentage of affordable housing within the jurisdiction.
  - c. Or a minimum of a total of 10% affordable housing within the jurisdiction.
- 7) Proposed timelines to commence, within the first 24 months after the date upon which the affordable housing plan was adopted, for actions to implement the components of the affordable housing plan.