



Homes for a Changing Region: Village of Lindenhurst Housing Action Plan 2026



Acknowledgements

This report thanks the following policymakers and experts who advised Lindenhurst during its expert panel. Please stay in touch with them to implement this plan's recommendations.

- Rob Anthony, President, Community Partners for Affordable Housing
- Mark Kownick, Mayor, Village of Cary
- Steve DeBretto, Director of Strategic Initiatives, Lake County Partners

An additional thanks to Lindenhurst stakeholders who contributed time and effort to advise the development of this housing action plan.

- Mayor Dominic Marturano, Village of Lindenhurst
- Dawn Suchy, Trustee, Village of Lindenhurst
- Clay Johnson, Administrator, Village of Lindenhurst
- Emily Shaw, Economic Development and Special Projects Coordinator, Village of Lindenhurst
- Chris Gheysen, Plan Commissioner, Village of Lindenhurst
- Melinda Linas, Chief of Police, Lindenhurst Police Department,
- Doug Slazes, Fire Chief, Lake Villa Fire Protection District

Homes for a Changing Region Team:

- Nancy Firfer, Metropolitan Mayors Caucus
- Robin Snyderman, BRick Partners
- Beth Dever, BRick Partners
- Colin Goss, BRick Partners
- Inoa Batista, BRick Partners
- Ben Schnelle, Metropolitan Mayors Caucus
- Kathrine Nichols, Graphic Design

Table of Contents

Executive Summary	1
Background on Lindenhurst	3
Housing Needs Assessment	6
Recommended Strategies	14
Key Contacts	27
Appendices	
Appendix A: Community Survey and Meeting Summaries	28
Appendix B: Additional Data	35



Cover images from Apartments.com and Homes.com. Table of Contents image from LindenhurstCenter.com.

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 five months, the *Homes* team has studied specific housing trends in Lindenhurst. The *Homes* team identified four key challenges which form the basis of recommendations that the Village can follow to achieve a balanced and healthy housing stock. These challenges are as follows:

- **Some of Lindenhurst’s older homeowners need assistance with home repairs and accessibility improvements.** About one in four homeowners in Lindenhurst are “housing cost burdened,” meaning they spend more than 30% of their monthly income on housing costs. About 17% of Lindenhurst homeowners spend between 30% and 50% of their monthly income on housing costs, while another 7% spend more than half of their monthly income on housing. Older homeowners are more likely to be housing cost burdened than other age groups.
- **Many of Lindenhurst’s renter households need rental options they can more easily afford.** About 15% of Lindenhurst renters spend between 30% and 50% of their monthly income on housing costs, while another 18% spend more than half of their monthly income on housing. Cost burdens are caused by a mismatch of supply and demand; Lindenhurst is home to over 150 renter households with incomes below \$50,000 but fewer than 75 rental options they can afford. The issue is amplified by growing demand for rental options amid limited supply; in Lindenhurst and neighboring communities, rental vacancy rates have fallen below stable levels in recent years.
- **Lindenhurst’s seniors need more homes that enable them to downsize in terms of both housing size and costs.** Lindenhurst’s population growth is being driven primarily by older adults. Between 2000 and 2020, Lindenhurst gained approximately 286 residents age 75 and older and about 700 residents age 65 to 74. The community also gained nearly 1,300 residents age 55 to 64, indicating that growth in the senior population will continue in future years. Many older adults will want or need to downsize in order to remain in the community. About one in four survey respondents stated that their current home will not meet their future needs, with the top reasons cited being physical accessibility, homeownership costs, and maintenance requirements.
- **Lindenhurst’s younger adults need smaller, more attainable housing options, including both ownership and rental opportunities.** Despite growing by over 1,700 residents from 2000 to 2020, Lindenhurst saw a significant decline in its younger adult population: the number of residents age 20 to 34 decreased by approximately 346 while the population age 35 to 44 declined by about 805. Two contributing factors are the trend of older residents remaining in homes longer, reducing homes available for younger residents to purchase, and rising home prices. Between 2020 and 2023, the median home sale price in Lindenhurst increased by 13% per year. Community survey and focus group input identified needs for both first-time homebuyer opportunities and rental opportunities for younger adults looking to live near their family or workplace as they save up to purchase their first home.

Executive Summary

With a strong housing market, quality schools, and land with the potential to be developed, Lindenhurst has a unique opportunity to improve its quality of life and address the housing needs of its residents and workforce through thoughtful planning, development, and partnerships with area non-profits. The *Homes* team recommends the following actions for the Village to consider pursuing and implementing in years to come:

- **Work with Community Partners for Affordable Housing to help residents access resources for home repair, down payment assistance, and affordable homeownership.** Lindenhurst should grow a relationship with its local Lake County non-profit housing organization, Community Partners for Affordable Housing (CPAH), to assist Lindenhurst residents in maintaining their properties as well as with becoming more successful homeowners and renters. Forgivable loans for home improvement work, financial literacy and housing counseling, and a down payment assistance program are all offered by CPAH. The organization also administers a regional Community Land Trust (CLT). A Community Land Trust is a non-profit 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. Lindenhurst is also encouraged to utilize and share the Accessible and Universal Home Remodeling Guidebook created by the Metropolitan Mayors Caucus, AARP Illinois, and the Universal Design Institute.
- **Update or initiate plans and zoning ordinances to increase housing options that address the changing needs of Lindenhurst residents.** Lindenhurst should consider updating community plans and ordinances to define the Village's vision and guide future development and redevelopment. As the most recent Comprehensive Plan was completed in 1998, it makes sense for Lindenhurst to update this document and include its goals for housing types and price points in a new Comprehensive Plan's housing chapter. Another option for Lindenhurst is to utilize a Corridor Plan to guide future land use and development on Grand Avenue. Next steps include identifying potential sites for multifamily and Missing Middle Housing development and including these as priorities in any new community plans. Lindenhurst can then update zoning regulations to implement plans for these areas and enable multifamily development and a variety of housing types and sizes.
- **Attract developers with a proven track record in affordable rental housing production.** Adding apartments in Lindenhurst can provide more affordable housing options to seniors, young families, and the community's workforce. As demonstrated by a successful example in the Village of Cary, the Village of Lindenhurst can partner with a non-profit or mission-driven for-profit developer to increase the supply of affordable rental options in Lindenhurst for cost-burdened renters, seniors, and local workers. Next steps include educating Village officials and residents about housing needs in Lindenhurst, identifying priority sites, and contacting potential developers about their interest in Lindenhurst, potentially utilizing a Request for Qualifications (RFQ) tool.
- **Leverage support from Lake County Partners in approaching workforce housing solutions as an economic development tool.** Lake County Partners (LCP) is the public-private economic development agency that works to attract, retain, and expand business in Lake County. By actively collaborating with Lake County Partners and local employers to better understand and address workforce housing needs, and to help the County address its production goals, the Village can not only gain a strong ally but can bring a public-private perspective to its housing strategy. Approaches to be considered with LCP include the Enterprise Zone designation, which can result in tax incentives that lower the cost of housing construction.

Background on Lindenhurst

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

Population and Households

Located about 50 miles north of Chicago, the Village of Lindenhurst is a suburban community in Lake County known for its quality schools, sense of community, and access to nature through lakes, forest preserves, and parks.

Lindenhurst has experienced slow population and household growth in recent decades. Since 2000, Lindenhurst grew from 12,645 residents to 14,406 residents – an average annual growth rate of 0.61% per year.

Household types in Lindenhurst have shifted over the past decade. Households without children – including both empty nesters and couples without children – have become the most common household type in Lindenhurst. The community gained over 600 households without children over the past decade, while the number of households with children decreased by approximately 344 households.

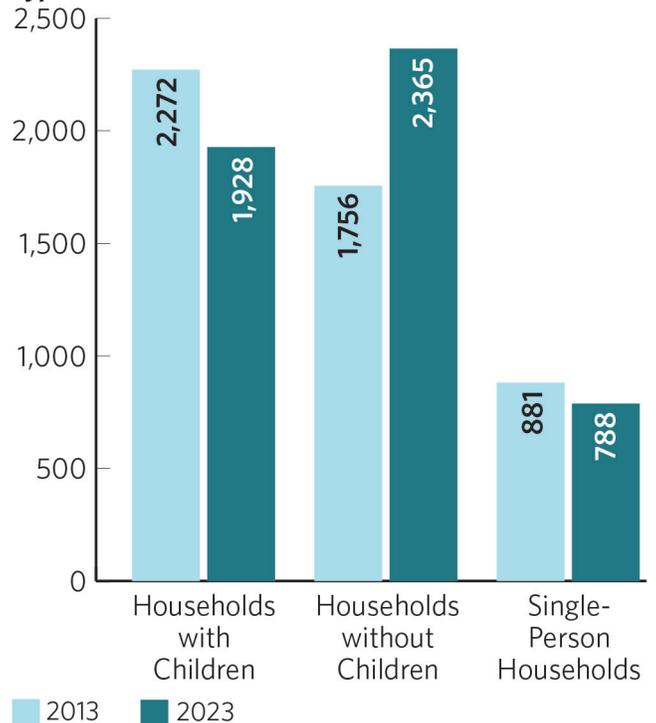
The trend mirrors patterns in Lake County and the broader Chicago region.¹ In all three areas, the number of households without children has increased significantly over the past decade while the number of households with children has decreased.

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

	Population	Households
2000	12,645	4,235
2010	14,462	5,002
2020	14,406	5,040
Annual change, 2000-2010	1.44%	1.81%
Annual change, 2010-2020	-0.04%	0.08%
Annual change, 2000-2020	0.61%	0.80%

Sources: U.S. Census Bureau Decennial Census.

Figure 2: Households in Lindenhurst by Household Type.



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

¹ See Appendix B for more detail.

Background on Lindenhurst

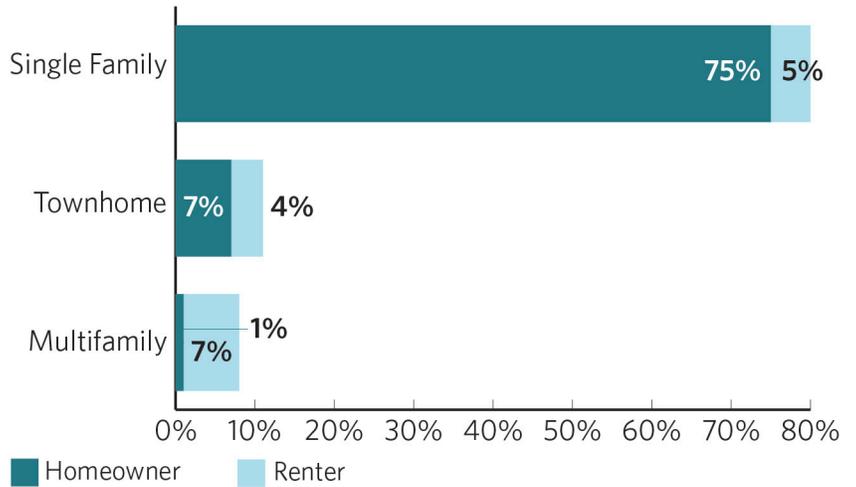
Housing Stock

Most housing in Lindenhurst consists of single-family homes, with townhomes and multifamily buildings comprising a small share of the overall housing stock. Approximately 80% of homes in Lindenhurst are single-family homes, 12% are townhomes, and 8% of homes are in multifamily buildings.

Approximately 83% of homes in Lindenhurst are owner-occupied, while 17% are renter-occupied.

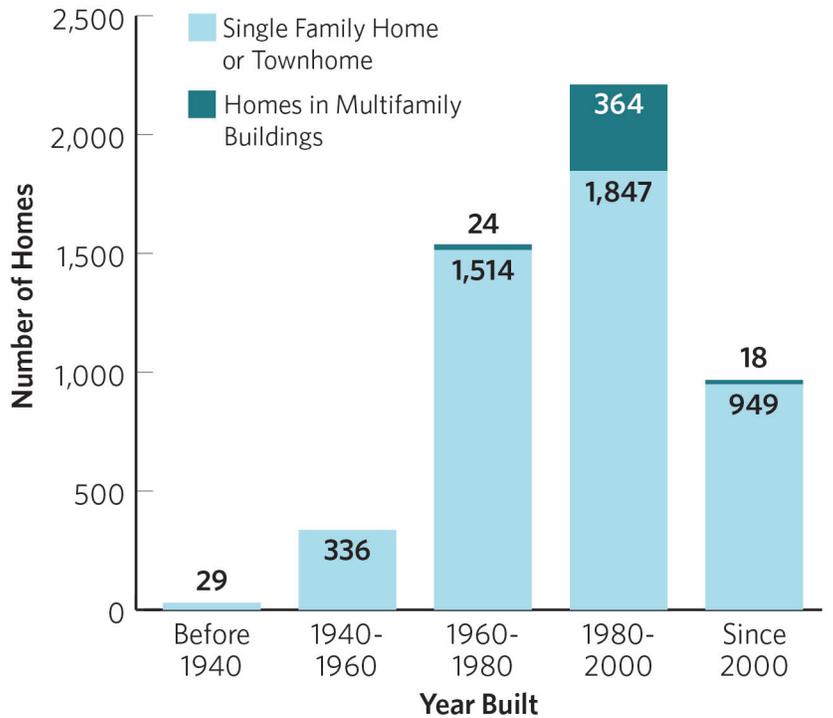
Lindenhurst's housing stock is relatively new compared to that of the broader Chicago region. Nearly two-thirds of homes in Lindenhurst were built since 1980, compared with roughly one-third across the Chicago region.

Figure 3: Housing in Lindenhurst by Type and Ownership.



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

Figure 4: Housing in Lindenhurst by Type and Year Built.



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

Background on Lindenhurst

Jobs, Employment, and Commuting Patterns

The median household income in Lindenhurst is approximately \$127,837, which is 44% higher than the Chicago region’s median household income of \$88,850.

Jobs in Lindenhurst

Lindenhurst has a relatively small employment base with approximately 1,216 jobs located in the community. The largest employment sector in Lindenhurst is the health care and social assistance sector, representing 25.2% of all local jobs. The next largest job sectors are the fields of accommodation and food services (14.7%), retail trade (14.1%), and construction (9.0%), and educational services (8.4%). These five sectors account for over two thirds of jobs in Lindenhurst.

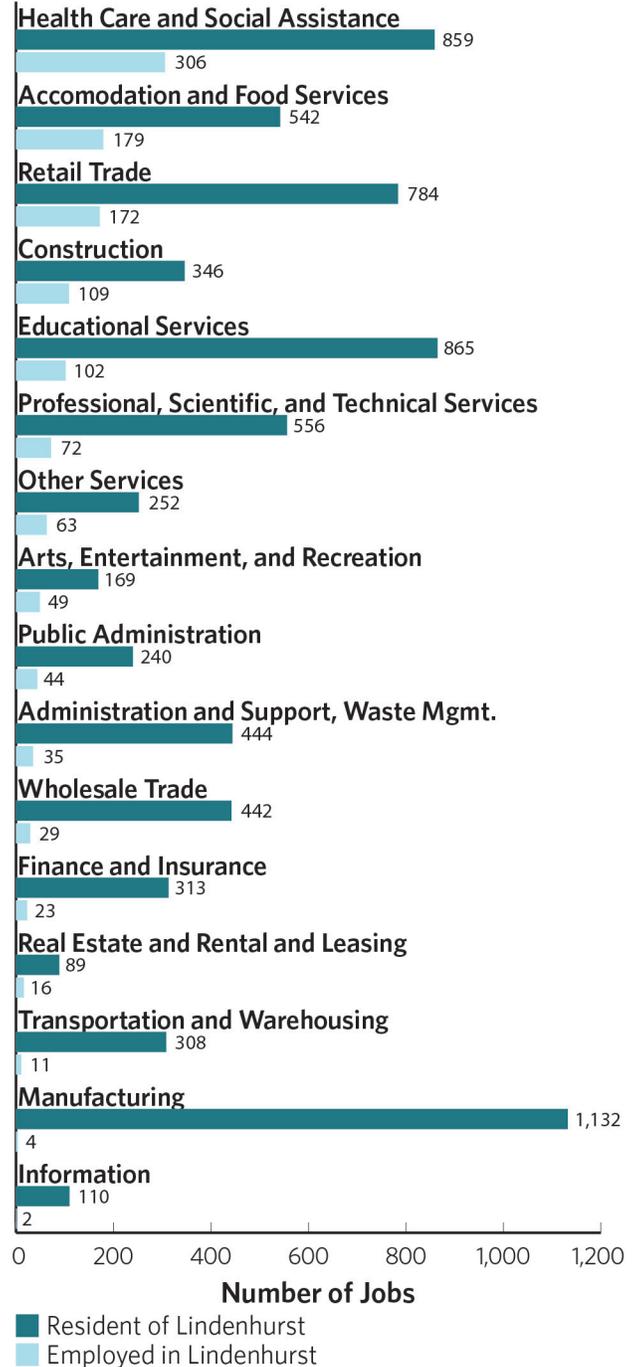
Employment of Lindenhurst Residents

Approximately 7,647 Lindenhurst residents are employed, meaning that more individuals commute out of Lindenhurst than into Lindenhurst each day. The largest share of employed residents works in manufacturing (14.8% of employed residents), followed by educational services (11.3%), health care and social assistance (11.2%), and the retail sector (10.3%).

Commuting Patterns

Of the approximately 1,216 people employed in Lindenhurst, an estimated 20.4% both live and work within the village, while the remaining 79.6% commute from outside the community. Although a majority of Lindenhurst’s workforce has relatively short commutes – about 63% travel less than 10 miles to work – a portion of the workforce travels much longer distances. Approximately 20% of workers commute more than 25 miles each way. As shown in Appendix B, most of these longer commutes originate from communities located south, southwest, or southeast of Lindenhurst.

Figure 5: Employment Industries of Lindenhurst’s Residents and Workforce.



Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, 2023.

Housing Needs Assessment

The following section summarizes four key housing needs in Lindenhurst, identified through quantitative analysis, meetings with stakeholders, and a community survey.

Some of Lindenhurst’s older homeowners need assistance with home repairs and accessibility improvements.

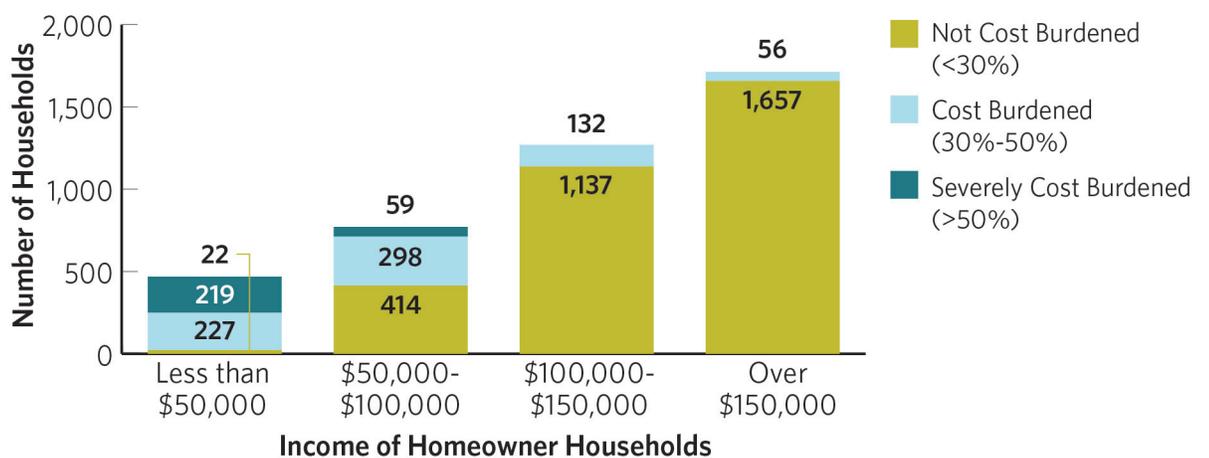
While most homes in Lindenhurst were built in recent decades, a portion of the village’s housing stock is aging. As shown in Figure 4 on page 3, about one-third of homes in Lindenhurst were built prior to 1980. Located primarily near Grand Avenue, these older homes play an important role in the community. Featuring smaller homes than in newly constructed subdivisions and including many ranch-style homes, these neighborhoods are well suited for seniors wishing to age in place as well as first-time homebuyers seeking starter homes.

Given the age of this housing stock, owners of these homes encounter a range of repair and maintenance needs. As noted in focus groups, most homeowners can and do complete these repairs and improvements. Community survey results support this input, with more than three-quarters of respondents agreeing that single-family homes in Lindenhurst are generally well maintained and in good condition. Even so, community input and available data suggest that a portion of homeowners — particularly older adults and those with lower incomes — need assistance to keep up with home repairs and improvements.

About one in four homeowner households in Lindenhurst are “housing cost burdened,” meaning they spend more than 30% of their monthly income on housing costs (which includes their mortgage, insurance, taxes, and utilities). For decades, this measurement has been used by groups ranging from the U.S. Census Bureau to financial institutions to understand whether households are spending more on housing than they can afford. About 17% of Lindenhurst homeowners, or roughly 713 households, spend between 30% and 50% of their monthly income on housing costs, while another 7%, approximately 278 households, spend more than half of their monthly income on housing.

Figure 6:
Housing Cost Burden Among Homeowner Households by Income.

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



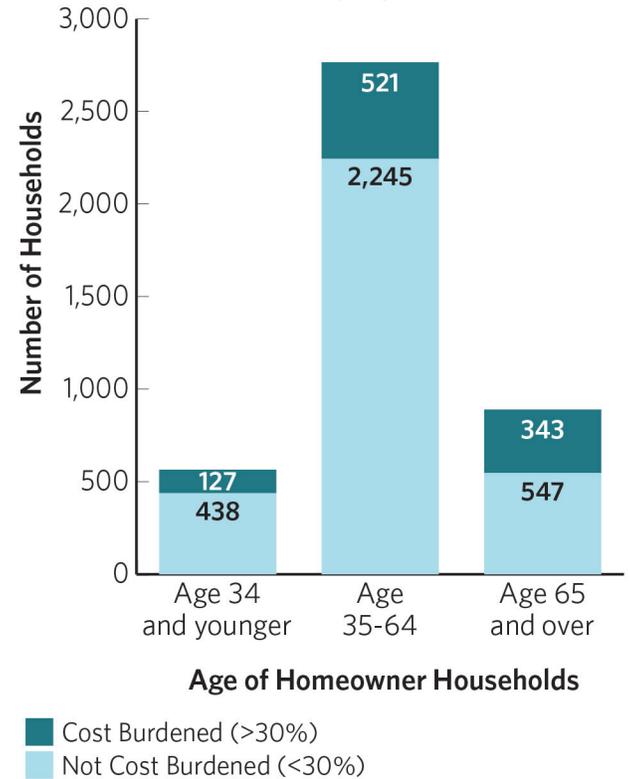
Housing Needs Assessment

As expressed by community survey respondents and focus group participants, older homeowners are more likely to struggle affording monthly housing costs and home repairs. Stakeholders noted this is often true even for those who have paid off their mortgages, as many older residents live on fixed incomes that have not kept pace with rising costs such as property taxes, insurance, and utilities. Available data reinforces this concern. As shown in Figure 7, approximately 39% of Lindenhurst homeowners age 65 and older are housing cost burdened — a higher rate than among other age groups. Of the roughly 1,043 homeowner households headed by residents age 65 and older, 39% (about 405 households) have incomes below \$50,000. This share is significantly higher than among middle-aged households (ages 45-64), at 6%, and younger households (ages 25-44), at 5%.

Beyond routine repairs, some older homeowners may also need to make accessibility improvements to remain safely in their homes. As discussed on page 9 of this report, Lindenhurst’s older adult population is growing, meaning demand for home accessibility modifications is likely to increase in the coming years. As with home repairs, while some homeowners can afford to make accessibility improvements independently, others will require financial assistance to do so.

Looking forward, Lindenhurst can work to cultivate and maintain strong partnerships with non-profit organizations that can provide funding assistance to local homeowners for needed home repair and accessibility improvements.

Figure 7: Housing Cost Burden Among Homeowner Households by Age.



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

Housing Needs Assessment

Many of Lindenhurst's renter households need rental options they can more easily afford.

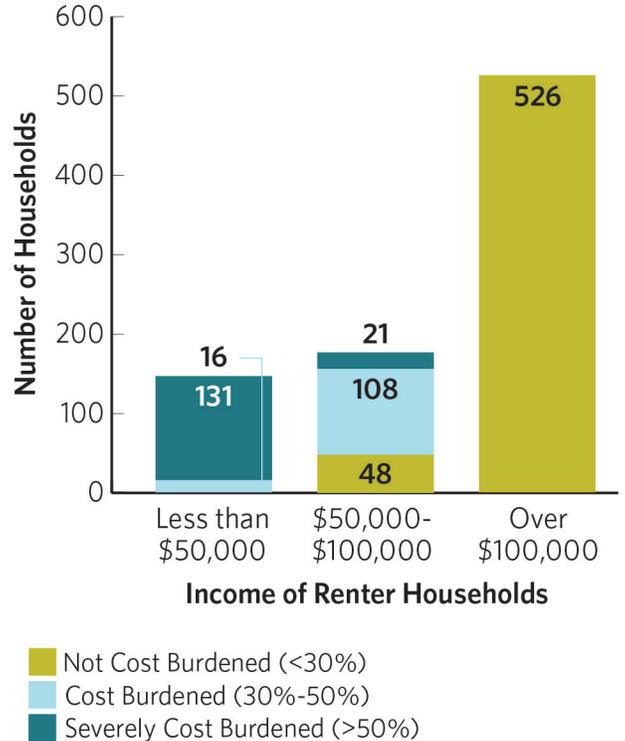
As expressed in community survey input, local renters are a diverse group that includes local workers, seniors who downsized to remain in the community, younger individuals who chose to live close to family, and young families who sought out an excellent school district. While these residents were drawn to rent in Lindenhurst for various reasons, one commonality is that many face challenges continuing to afford rental costs and remain in the community.

About 33% of renter households in Lindenhurst are “housing cost burdened,” meaning they spend more than 30% of their monthly income on housing costs (which includes their rent and utilities). When residents are housing cost burdened, they must cut back expenses on groceries, healthcare, education, and other necessities, affecting their quality of life. This issue also impacts a community’s local economy, as these households have less income available to spend on local businesses and services. As shown in Figure 8, about 15% of Lindenhurst renters, or roughly 124 households, spend between 30% and 50% of their monthly income on housing costs, while another 18%, approximately 152 households, spend more than half of their monthly income on housing.

This issue, particularly its prevalence among renters with lower incomes, is driven by a mismatch between renters’ incomes and rental options available in the community. As shown in Appendix B, Lindenhurst is home to over 150 renter households with incomes below \$50,000 but fewer than 75 rental options they can afford.

The shortage of quality, affordable rental options is not unique to Lindenhurst but is prevalent in many communities. While rental costs rise due to a variety of factors, wages in service-sector professions have not always kept pace. As shown in Figure 9, for households relying on a single income, typical salaries for workers in food service and retail positions, as well as lower-paid roles in healthcare and education, do not enable these employees to afford the median rent in Lindenhurst or nearby communities. Most households in Lindenhurst and the surrounding area have multiple earners, so the challenge illustrated in Figure 9 primarily affects single individuals, such as younger adults just entering the workforce, or families with just one income.

Figure 8: Housing Cost Burden Among Renter Households by Income.



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

Housing Needs Assessment

Figure 9: Which Employees Can Afford the Median Rent or Home Value in Nearby Communities?

Employee	Median Income	Linden-hurst	Round Lake Beach	Fox Lake	Antioch	Grayslake	Beach Park	Lake Villa	Lake County
Waiter or Waitress	\$29,948	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither
Retail Salesperson	\$36,176	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither
Home Health Care Aide	\$37,220	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither
Preschool Teacher	\$38,497	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither
Daycare Administrator	\$46,247	Neither	Neither	Rent	Rent	Neither	Neither	Neither	Neither
Retail Manager	\$48,798	Neither	Neither	Rent	Rent	Neither	Neither	Neither	Neither
Elementary School Teacher	\$65,754	Neither	Buy/Rent	Rent	Rent	Rent	Rent	Rent	Rent
Preschool Teacher + Retail Manager	\$87,295	Rent	Buy/Rent	Buy/Rent	Rent	Rent	Buy/Rent	Rent	Rent
HVAC Company Manager	\$92,735	Buy/Rent	Buy/Rent	Buy/Rent	Rent	Rent	Buy/Rent	Rent	Rent
Education Administrator	\$131,300	Buy/Rent	Buy/Rent	Buy/Rent	Buy/Rent	Buy/Rent	Buy/Rent	Buy/Rent	Buy/Rent

Median Rent	\$1,836	\$1,382	\$1,059	\$1,118	\$1,434	\$1,235	\$1,430	\$1,406
Income Needed to Afford the Median Rent	\$73,440	\$55,280	\$42,360	\$44,720	\$57,360	\$49,400	\$57,200	\$56,240
Median Home Value	\$275,400	\$191,200	\$219,300	\$299,700	\$293,900	\$223,600	\$325,900	\$326,600
Income Needed to Afford the Median Home Value	\$91,800	\$63,733	\$73,100	\$99,900	\$97,967	\$74,533	\$108,633	\$108,867

Sources: Median incomes of various professions are from the Illinois Department of Employment Security's Occupational Employment and Wage Statistics for Lake County, 2024. Median rent and home values are from the U.S. Census Bureau's American Community Survey, 5-Year Estimate, 2019-2023. Notes: The figure above is referred to as a stoplight chart. If a cell is shown in green, it means the worker can afford both the median home value and median rent. Cells in yellow indicate a worker can afford the median rent but not the median home value. Red cells indicate that a worker can afford neither the median rent nor median home value.

The issue of rental cost burdens has been amplified in recent years by growing demand for rental options amid limited supply. Generally, a healthy or stable rental vacancy rate in a community is around 5% to 8%. As shown in Appendix B, the rental vacancy rate in Lindenhurst, Antioch, Fox Lake, Beach Park, Round Lake Beach, and Lake Villa, as well as Lake County as a whole, has fallen and remained below stable levels in recent years. In Lindenhurst specifically, the rental vacancy rate has remained below 4% since it was first measured by the U.S. Census Bureau in 2010. This has, in part, contributed to the median rent in Lindenhurst rising at a pace of 5.8% per year in recent years from \$1,423 in 2018 to \$1,836 in 2023.

Looking forward, Lindenhurst can seek to attract housing options that existing renters can more easily afford, addressing a quality-of-life issue for these residents while also freeing up their budgets which can feed back into the local economy.

Housing Needs Assessment

Lindenhurst’s seniors need more homes that enable them to downsize in terms of both housing size and costs.

Like the county and the broader region, Lindenhurst has experienced tremendous growth in its older adult population. Between 2000 and 2020, the village added nearly 700 residents age 65 to 74 and approximately 286 residents age 75 and older, representing a substantial demographic shift over a relatively short period of time. In 2000, residents age 65 and older accounted for just 7% of the population; by 2020, this share had increased to more than 13%. As shown in Figure 10, the 55–64 age group grew by an even larger margin, indicating that older adults are likely to comprise an even greater share of Lindenhurst’s population in the coming years.

Some older residents live in homes that can be modified to improve physical accessibility, while others live in homes that are far more difficult to adapt. As discussed in focus group meetings and community survey responses, many older homes have design features such as narrow hallways that cannot easily accommodate walkers or wheelchairs, while others are multi-level and require frequent use of stairs for daily activities.

Lindenhurst has begun to add housing options that allow older residents to downsize. The Victory Lakes senior living facility, built in 1989, offers over 314 homes with varying levels of support. Briargate, which began construction in 2021 and is continuing its build-out, is an age-restricted, 55-and-older development consisting of 228 single-story, maintenance-free, owner-occupied homes. These developments have responded to a key need and provided important benefits to residents. However, given the rapid growth of Lindenhurst’s older adult population — nearly 1,000 additional residents age 65 and older since 2000 — continued demand for additional downsizing options is expected.

Figure 10: Population by Age Group.



Source: U.S. Census Bureau Decennial Census.

Housing Needs Assessment

Beyond the overall need for downsizing opportunities, residents have expressed interest in options that are both physically accessible and financially affordable for low- and moderate-income households. In the community survey, approximately one-quarter of respondents indicated that their current home will not meet their future needs; behind physical accessibility, the second most common reason cited was high homeownership costs. Focus group participants also shared examples of older adults living with adult children not by choice, but because they cannot find affordable, age-appropriate housing options nearby.

Victory Lakes and Briargate are major assets for Lindenhurst, helping to meet demand among older adults who can afford market-rate housing options. The village would benefit from opportunities to add similar developments in the future. Equally important — but more challenging — is addressing the need for housing that allows seniors to downsize both in terms of home size and cost. An added benefit of meeting this need not only supports older residents but also aligns well with the housing needs of Lindenhurst’s younger adult population.

Looking forward, Lindenhurst should encourage development that includes physically accessible and affordable downsizing options for its growing senior population.

Figure 11: Will Your Current Home Meet Your Future Needs?

Source: Lindenhurst’s Homes for a Changing Region community survey.

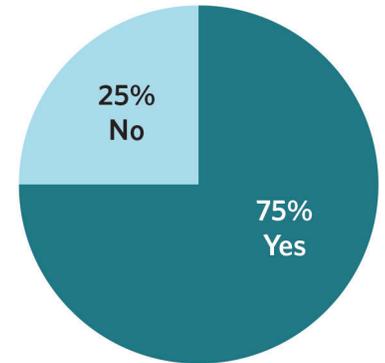
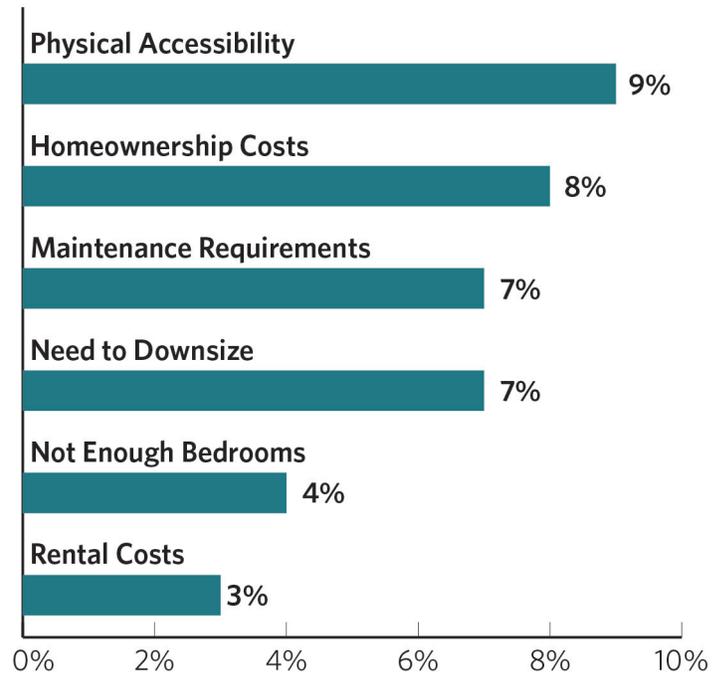


Figure 12: In What Ways Will Your Current Home Not Meet Your Future Needs?



Source: Lindenhurst’s Homes for a Changing Region community survey.

Housing Needs Assessment

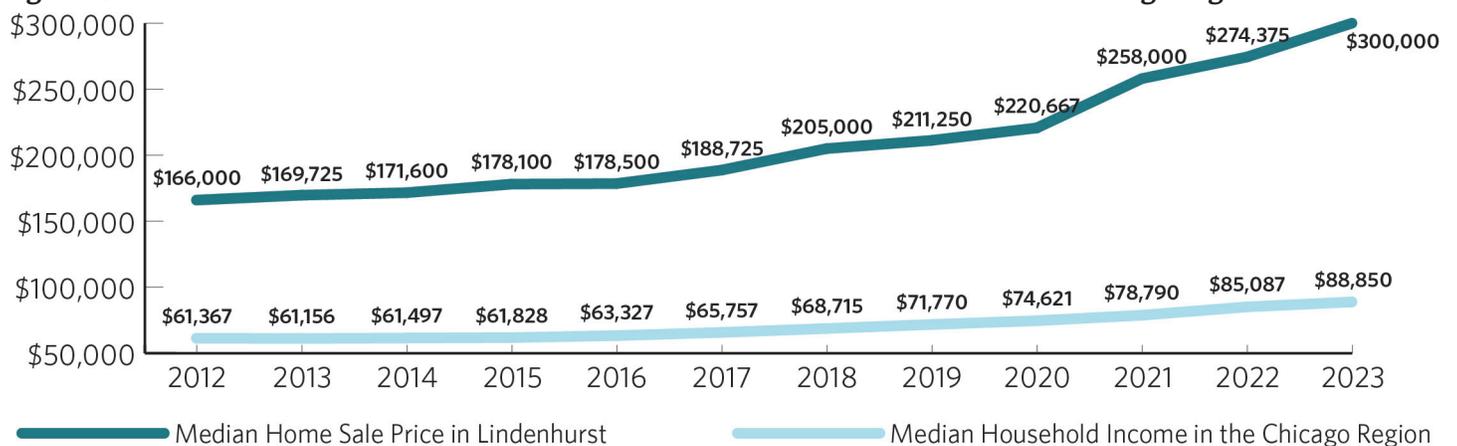
Lindenhurst's younger adults need smaller, more attainable housing options, including both ownership and rental opportunities.

As shown in Figure 10 above, despite growing by over 1,700 residents from 2000 to 2020, Lindenhurst saw a significant decline in population among younger age groups. Over this twenty-year span, the number of residents age 20 to 34 decreased by approximately 346, while the population age 35 to 44 declined by about 805. One contributing factor is the trend of older residents remaining in their homes longer, meaning that fewer homes are available for younger residents to move into. Another factor is the rising cost of homeownership making it more difficult for younger adults to move into Lindenhurst.

Historically, home prices in Lindenhurst have been relatively affordable compared to other parts of the region. However, as shown in Figure 13, home prices have increased sharply in recent years. A commonly used rule of thumb for assessing homeownership affordability is that households can afford a home priced at up to three times their annual income. By this measure, Lindenhurst's median home sale price in 2012 was affordable for most households in the Chicago region and remained within reach of the region's median household income through 2020. That year marked the beginning of a period characterized by low interest rates, heightened housing demand, and rising construction costs. Between 2020 and 2023, median home sale prices in Lindenhurst increased at an average annual rate of approximately 13%.

As detailed in Appendix B, nearby communities are experiencing similar trends. Median home sale prices in Fox Lake, Round Lake Beach, Antioch, Beach Park, and Lake Villa have all risen by more than 10% per year since 2020. Community survey responses suggest one explanation for this pattern is that households are moving farther north within Lake County as housing in the southern part of the county and other parts of the region becomes increasingly unaffordable.

Figure 13: Median Home Sale Price in Lindenhurst and Median Household Income in the Chicago Region.



Sources: Median home sale price from RedFin Data Center. Median household income from the U.S. Census Bureau American Community Survey 5-Year Estimates.

Housing Needs Assessment

Housing needs of younger adults emerged as a recurring theme in both focus group discussions and community survey responses. Focus group participants shared observations that more adults in their twenties are living at home with their parents in Lindenhurst than in previous years. In a community survey question gauging opinions about various housing needs, the most agreed upon need was for additional options for first-time homebuyers.

Residents also acknowledged the diversity of needs among younger adults and the complexity of addressing them. Focus group participants noted that younger households' actual purchasing power is often lower than what standard affordability metrics or rules of thumb suggest, particularly because many older starter homes require ongoing repairs and maintenance. Community survey and focus group input also noted that for some younger adults looking to move back to Lindenhurst and live closer to family, rental options are helpful as either a short-term option in the process of saving up for homeownership or as a longer-term choice that lends itself to flexibility for job changes.

Looking forward, Lindenhurst should consider how its remaining development opportunities can provide smaller, more attainable homes — both ownership and rental options — that support younger adults in moving to or returning to the community.

Recommended Strategies

This housing action plan has identified four key housing needs in the Village of Lindenhurst:

- **Some of Lindenhurst's older homeowners need assistance with home repairs and accessibility improvements.**
- **Many of Lindenhurst's renter households need rental options they can more easily afford.**
- **Lindenhurst's seniors need more homes that enable them to downsize in terms of both housing size and costs.**
- **Lindenhurst's younger adults need smaller, more attainable housing options, including both ownership and rental opportunities.**

In January of 2026, the *Homes* team convened an expert panel to discuss resources for home repair and housing counseling, strategies for preserving affordable homeownership opportunities, addressing affordability needs of local renters, and utilizing housing development to support broader economic and commercial development goals. As a follow-up to this conversation, this housing action plan recommends the following strategies for Lindenhurst to consider pursuing and implementing in years to come:

- **Work with Community Partners for Affordable Housing to help residents access resources for home repair, down payment assistance, and affordable homeownership.**
- **Update or initiate plans and zoning ordinances to increase housing options that address the changing needs of Lindenhurst residents.**
- **Attract developers with a proven track record in affordable rental housing production.**
- **Leverage support from Lake County Partners in approaching workforce housing solutions as an economic development tool.**

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

Recommended Strategies

Recommendation #1:

Work with Community Partners for Affordable Housing to help residents access resources for home repair and accessibility, down payment assistance, and affordable homeownership.

Home Repair and Accessibility

Although Lindenhurst is a relatively young municipality, more than half of its housing stock was built before 2000. Some of these older homes can fill an important need in providing more affordable options in the community. However, stakeholders and survey respondents shared that many of the older homes in Lindenhurst have significant repair needs. Unaddressed, this can lead to health and safety issues for current residents in the short term; in the longer-term, homes in disrepair are at greater risk of being torn down or purchased by an institutional investor rather than a household looking for a starter home.

Lindenhurst can partner with Community Partners for Affordable Housing (CPAH), a Lake County non-profit housing organization, to address many of these issues. CPAH administers several programs that can assist Lindenhurst residents in maintaining their properties as well as with becoming more successful homeowners and renters. Rob Anthony, CPAH's President, spoke at the Lindenhurst Expert Panel and described a range of programs that could be useful in the community.

Thanks to various state, county, and philanthropic resources, CPAH can provide grants and loans to help homeowners make their homes safe, healthy, accessible, and code compliant. The wide range of eligible improvements includes roof repair, electrical work, lead-based paint remediation, mold remediation, structural repairs, widening doorways, addition of wheelchair ramps, etc. Low-income homeowners can receive up to \$50,000 in a forgivable loan, and, if they remain in the home for 5 years, the loan is fully forgiven. Repairs and upgrades of this nature often allow existing homeowners, especially seniors who may want to age in place or low-income residents who otherwise could not afford them, to remain in their homes, as well as ensure the longevity of this older, more affordable housing stock.

Another tool that can assist Lindenhurst residents interested in making their homes more age-friendly and accessible is the Accessible and Universal Home Remodeling Guidebook created by the Metropolitan Mayors Caucus, AARP Illinois, and the Universal Design Institute. This Guidebook offers visual design examples for home entrances, kitchens, bathrooms, and more; provides helpful advice in estimating costs and selecting contractors; and points to more resources for continued education. The guidebook was created to help residents know where to begin this important, yet often complicated, process of modifying their homes to better fit their current needs, the needs of loved ones who may visit, or their future needs.

Recommended Strategies

Homeowner Education and Financial Assistance

CPAH is also a HUD-certified housing counseling agency and offers a number of programs to help people prepare for and remain in their homes. The organization provides foreclosure prevention counseling, homeownership counseling, and financial literacy education, including information on property tax freezes, appeals and exemptions. Property taxes have repeatedly been identified as a key concern, so these resources and opportunities are essential to share. Educational sessions like these can also help renters and homeowners build their savings, establish and improve their credit, take control of their debt, and more sustainably remain in their homes. Classes and counseling are available online, in-person at CPAH's office in Libertyville, or could be scheduled in Lindenhurst.

In addition to all of these services, CPAH also offers a down payment assistance program that provides eligible Lake County homebuyers with up to \$13,999 to help with down payment, closing costs, and buying down the interest rate. Assistance comes in the form of a 0% interest loan with no monthly payment that is forgiven over time. If the purchaser stays in the home for 5 years, the loan will be completely forgiven.

Lindenhurst should reach out to CPAH to establish a relationship and determine how to best market these programs, as well as any others that might be appropriate, to the Village's residents and property owners.

Community Land Trust

Of all CPAH's tools, the Community Land Trust might be its crown jewel. It certainly is the most expensive and complex item in the toolbox, but its proven impact of making housing affordable "in perpetuity" is worth the investment, given the extent to which Lindenhurst's younger households and workforce need more attainably priced home options. The initial financing lasts long past the first household supported, serving all subsequent buyers, per Figure 14 below. A Community Land Trust (CLT) is a non-profit organization, governed by a board of residents and public representatives, that builds new and/or purchases existing properties and then sells the homes at an affordable price while keeping ownership of the land itself. CPAH operates one of the nation's most well-known and effective Community Land Trusts. At the Expert Panel, its President Rob Anthony described how CPAH's model works to ensure "affordability in perpetuity" for the homes that are part of the Community Land Trust.

“

What we see is if someone is in a Community Land Trust home for 10 years, they typically walk away with about \$60,000 in equity.

— Rob Anthony,
Community Partners for Affordable Housing, at the Lindenhurst Expert Panel meeting.

”

Recommended Strategies

Community Land Trusts are an effective tool for keeping owner-occupied homes affordable for the long term, even as ownership changes hands. CPAH utilizes funding from federal, state, and local sources to develop new housing or acquire and rehab existing housing. CPAH then sells the home to low- or moderate-income households, while CPAH retains ownership of the underlying land and leases that land to the homeowner. By doing this, CPAH 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.

The CPAH Community Land Trust currently holds over 100 homes in Highland Park, Evanston, Lake Forest, Wilmette, and other communities. As Rob Anthony noted at the Expert Panel, their work in each partner community is tailored to that municipality. A Community Land Trust in Lindenhurst could start small and build its capacity over time. A key step would be dedicating some local dollars, whether by creating a Lindenhurst Housing Trust Fund or another less formal mechanism, and working with CPAH to identify other funds to supplement local resources. CPAH typically finds that local funding is leveraged 150% - 200% with other state, federal, and philanthropic funds. Putting dollars toward a Community Land Trust is an efficient use of resources since each investment can benefit multiple households over time.

Figure 14: Example of How a Community Land Trust Maintains Long-Term Affordability.

Community Land Trust acquisition of a home and sale to the first income-eligible homebuyer	
Market price of the initial home, whether purchased or newly constructed	\$350,000
What the homebuyer can afford	\$225,000
Acquisition gap filled by the CLT (plus any additional repairs, if needed)	\$125,000
Sale price of the home	\$225,000
10 years later	
New market value of the home (assuming 20% appreciation, as an example)	\$420,000
Resale price using an example of a CLT resale formula	\$232,000
Home seller net gain from appreciation	\$7,000
Equity gained from paying down a mortgage	\$52,000
Total cash to homeowner upon sale	\$59,000
Home is sold to the next income-eligible homebuyer	
What the homebuyer can afford	\$232,000
Sale price of the home	\$232,000
Acquisition gap to be filled by the CLT	\$0

Recommended Strategies

Next Steps:

- Meet with Community Partners for Affordable Housing staff for in-depth discussion of home repair and housing counseling resources and best ways for the Village to promote these to residents.
- Create a plan for promoting homeownership assistance resources to residents through newsletters, social media, water bills, flyers at Village Hall, code enforcement, etc.
- Promote the Metropolitan Mayors Caucus' Guidebook on Home Accessibility Improvements.
- Meet with Community Partners for Affordable Housing to understand if local resources would be needed to create Community Land Trust homes in Lindenhurst.
- Receive a presentation from Community Partners for Affordable Housing to the Village Board about Community Land Trusts for more education.

Recommended Strategies

Recommendation #2:

Update plans and zoning ordinances to increase housing options that address the changing needs of Lindenhurst residents.

Updating the Comprehensive Plan and/or Creating a Corridor Plan for Grand Avenue

Lindenhurst leaders can take steps to demonstrate their interest in strategically increasing housing options, including desired products such as apartments and other more affordably priced homes. Utilizing this housing action plan, local leaders can continue to signal their interest by discussing the need for housing variety at Board and Commission meetings, identifying potential sites for apartments, multifamily, and mixed-use development, and by including this document's housing needs and strategy recommendations as priorities to, respectively, address and advance in an updated Comprehensive Plan or Corridor Plan for Grand Avenue, or any other subarea identified.

As the most recent Comprehensive Plan was completed in 1998, it makes sense for Lindenhurst to update this document and include its goals for housing types and price points in a new Comprehensive Plan's housing chapter. Lindenhurst could also explore using Corridor Planning assistance from the Chicago Metropolitan Agency for Planning's Technical Assistance program. With either approach, the Village might consider incorporating a market study which could understand commercial demand along Grand Avenue and help demonstrate the role of more rooftops and households in attracting new employers and retail options.

Lindenhurst's Grand Avenue has been a major focus of the Village in recent years, and good progress has been made to bring in businesses and enhance the aesthetic appeal of the area. In terms of municipal actions, the Grand Avenue Streetscape Design Project, approved in 2024, established a set of streetscape and design guidelines for this corridor. The project visualized potential for multifamily and mixed-use development on key undeveloped sites along Grand Avenue. Creating a Corridor Plan for this area or including it as a key component of a Comprehensive Plan update would enable Lindenhurst to set a clearer plan for land use and development along this corridor and give clarity to potential developers as to what the community envisions for specific sites.

Lindenhurst may choose to proceed with recommendation #3 (regarding attracting developers) on a parallel track, or even prior to this recommendation on updating plans and zoning, as these strategies are interconnected.

Recommended Strategies

Multifamily development can bring important benefits to the community, whether along Grand Avenue as envisioned in the Streetscape Design Project or in other targeted areas in Lindenhurst, including adjacent land to be considered for incorporation. This type of development, which can include either apartment and condominium buildings, can serve a wide variety of household types and needs, such as seniors interested in downsizing and young families desiring to live in Lindenhurst, groups identified earlier in this report. A larger and well-designed building creates economies of scale that can help reduce housing costs for future residents, while also functioning as an economic development tool, expanding the community’s tax base and adding commercial vitality. With Lindenhurst’s rental vacancy rate remaining below stable thresholds for over a decade, additional multifamily rental development would help expand housing options for new residents while easing pressure on older rental stock that is contributing to rising costs.

Another type of housing for Lindenhurst to consider is “Missing Middle Housing.” This term refers to a range of multi-unit buildings – such as duplexes, triplexes, townhomes, and cottage courts - that are the “middle ground” between single-family houses and larger multifamily buildings. A major benefit of homes in Missing Middle Housing buildings, by being smaller in terms of square footage than a single-family home, offer more attainable options for seniors looking to downsize and first-time homebuyers – two housing needs identified in this report. Missing Middle Housing buildings can be built for homeowners or renters, depending on the focus of the developer, meaning that this approach could also help Lindenhurst add housing options for renters – a third need identified in this report. In updating the Comprehensive Plan and/or creating a Corridor Plan for Grand Avenue, Lindenhurst can identify where Missing Middle Housing can be added to the community. Areas to consider are future annexation sites east of the community and vacant infill sites along Grand Avenue. The Metropolitan Mayors Caucus’ Toolkit on Missing Middle Housing would be useful in understanding best practices in crafting zoning and design regulations for these housing options.

Multifamily Examples



**Panton Mill Station,
South Elgin**

100 homes, 2020



**Station 250,
Mundelein**

169 homes, 2024

Missing Middle Housing Examples



**Morris Station
Townhomes, Mundelein**

139 homes, 2023



**Wood Creek Cottage
Courts, Lincolnshire**

74 homes, 1975

Recommended Strategies

Zoning Updates

The overarching motivation - whether updating existing plans or making new ones - should be making wise use of Lindenhurst's remaining development opportunities. This will inevitably necessitate zoning changes in order to enable multifamily and/or Missing Middle Housing, as the Village's current zoning does not allow multifamily developments by right in any of its residential zoning districts, only townhomes. As Cary Mayor Kownick emphasized at the Expert Panel, communities should not be afraid of changing their zoning; in fact, it is constantly adapting that allows communities to grow and thrive. He further emphasized the importance of creating zoning that is flexible enough to allow the development that is desired by the Village. Taking these steps will likely encourage developers to bring proposals to Lindenhurst that better reflect the community's vision.

Next Steps:

- **Determine whether a market study would be useful to demonstrate the way increased residential options attract employers and economic investment.**
- **Consider available sites in Lindenhurst and which are best suited for development, updating the Comprehensive Plan and/or creating key Corridor Plans.**
- **Update the zoning ordinance to permit multifamily housing in support of these development goals.**
- **Learn about Missing Middle Housing options using the Metropolitan Mayors Caucus' Toolkit.**

Recommended Strategies

Recommendation #3:

Attract developers with a proven track record in affordable rental housing production.

As discussed above, revisions to plans and zoning ordinances can occur before, after, or concurrently with efforts to engage experienced developers and explore comparable developments in nearby communities.

As described earlier in this report, Lindenhurst lacks sufficient housing options for both current renters, many of whom are “housing cost burdened,” as well as future renters who are often deterred by the low vacancy rates. Renters in Lindenhurst with incomes below \$50,000 particularly struggle to find an apartment they can afford. One-third of all Lindenhurst renters pay more than thirty percent of their income on housing expenses, and one in six renters pay more than fifty percent of their income on housing expenses. These numbers include many renter households earning between \$50,000 and \$100,000 per year who are cost burdened. Adding apartments in Lindenhurst could ease the burden on these residents, and open the community up to additional seniors, young families, and members of the local workforce. In addition to helping these groups find affordable home options in Lindenhurst, local businesses can benefit from having a larger customer base living nearby.

The key to adding affordable rental options will be identifying and bolstering the efforts of strong development partners who will work with the community to ensure the final product meets community needs and goals. If the Village is not approached first, Lindenhurst can demonstrate its interest in working with a developer who knows how to leverage both operating subsidies through public sector partners like Lake County Housing Authority (LCHA), and private sector investment through the Low-Income Housing Tax Credit (LIHTC) program. LIHTC produces most of the affordable rental housing in the U.S., largely for households with annual earnings less than 60% of the Area Median Income (AMI). Locally, this translates to \$71,940 for a family of four, which this report identifies as a substantial and unmet need in Lindenhurst.

Garden Place Apartments, Cary, IL

Developed in 2017, Garden Place Apartments is comprised of 60 apartments, ranging in size from one-bedroom to three-bedrooms, and is income-restricted to households earning a maximum of 60% of the Area Median Income (AMI) per Figure 15 below.



Cary Senior Living, Cary, IL

Developed in 2020, Cary Senior Living is a 62-unit senior housing community income-restricted to households earning a maximum of 60% AMI per Figure 15 below.



Recommended Strategies

The LIHTC program has benefited numerous neighborhoods in the Chicago region, including the Garden Place Apartments development in Cary that Mayor Kownick described at Lindenhurst’s Expert Panel. He further noted that some of those apartments also leveraged operating subsidies, like Lindenhurst could from LCHA, to include some options affordable to households earning up to 30% AMI (\$35,970 for a family of four).

When the Garden Place developers first approached the Village, the Mayor relayed, he did not know anything about affordable rental housing and assumed it would not fit in anywhere in Cary. The Village’s largest employer reached out to underscore the need for workforce housing solutions, a voice that greatly informed the Mayor’s strategy. After educating himself and fellow Village Board members about LIHTC developments and the needs of Cary’s residents and local workforce, the Village Board approved Garden Place. The Village was actively involved in the design of and communications about the building, ensuring that it fit in as well as added to the community, and did not have to contribute any funds to the development. Mayor Kownick noted that, since the completion of Garden Place, various residents, including some who initially had concerns about the development, and area employers have expressed their gratitude for the result. He also shared that occasionally people think Garden Place is a luxury condo building. Further, the success of the development has generated demand for additional market-rate development that can support Cary’s broader economic development and downtown revitalization efforts.

The competitive LIHTC program, administered by the Illinois Housing Development Authority, leverages needed equity for local development, thanks to private sector investors. Recognizing that construction and operation costs of these high-quality properties are similar to market rate housing, LIHTCs enable investors to get a dollar-for-dollar credit on their investment in this program, providing those developers selected through the competitive process with the resources needed to build and manage the properties. Though the average household income of those moving into these properties needs to be 60% of the Area Median Income (AMI) or below, a portion of households served can earn up to 80% AMI, which locally is \$95,900 annually for a family of four. As demonstrated by developments in the Village of Cary, developments that utilize the LIHTC program can serve either families or seniors.

Figure 15: Area Median Income (AMI) Levels for Various Household Sizes, Lake County, 2025.

Household Size	30% AMI	60% AMI	80% AMI	100% AMI
1	\$25,200	\$50,400	\$67,150	\$84,000
2	\$28,800	\$57,600	\$76,750	\$96,000
3	\$32,400	\$64,800	\$86,350	\$108,000
4	\$35,970	\$71,940	\$95,900	\$119,900
5	\$38,850	\$77,700	\$103,600	\$129,500
6	\$41,730	\$83,460	\$111,250	\$139,100

Recommended Strategies

While the Village itself is not a developer and would not apply for the LIHTC program, there are several ways that it can promote and/or incentivize the development of quality and affordable homes. At the most basic level, critical is the Village's leadership communicating the benefits of a LIHTC development and providing letters of support for the host of competitive financing applications that supplement a quality LIHTC or other development. Because local support increases the competitiveness of a LIHTC proposal, the Village can proactively seek an experienced and trusted developer. Informally or through a Request for Qualifications (RFQ) process, the Village can reach out to developers active in surrounding communities to engage them in discussions, let them know of Lindenhurst's available opportunities and learn more about the developers' interests and ideas, including any regulatory or zoning barriers they identify. Lindenhurst can also ask peer communities which developers they have worked with to produce quality housing options and add those names to Lindenhurst's outreach list. If the Village becomes the owner of any appropriate lots, it can offer them to interested developers at a discounted or donated cost, which could also leverage financing through the Illinois Affordable Housing Tax Credit program.

Next Steps:

- **Discuss among the Village Board data on affordability needs of local renters and how other communities in the area have successfully addressed these needs.**
- **Review affordable rental developments in the surrounding area, speak with these municipalities, and consider inviting local officials on a site visit to an example development.**
- **Contact potential developers about their interest in Lindenhurst, potentially utilizing a Request for Qualifications (RFQ) tool.**
- **If a proposal is made, bring Village officials on a site visit to a comparable affordable development.**

Recommended Strategies

Recommendation #4:

Leverage support from Lake County Partners in approaching workforce housing solutions as an economic development tool.

Lake County Partners (LCP), the public-private economic development agency that works to attract, retain, and expand business in Lake County, published a 2023 Housing Analysis which found that, if current population and construction rates continued, it would result in a countywide shortage of over 11,000 market-rate housing units and over 7,000 affordable housing units by 2027.

Panelist Steve DeBretto, from Lake County Partners, was recently hired to fill the role of its newly created Director of Strategic Initiatives. He explained that, in the past, housing was not an issue area of LCP, but that the study was undertaken because its member employers noted that housing prices were interfering with employers' ability to recruit and retain workers, and that this phenomenon was affecting the County's ability to grow its employer base. The study underscored that the lack of housing supply and variety of price points will continue to limit the County's workforce and economic base, particularly with an aging population and projected decline in the working-age population.

As Lake County Partners and other stakeholders contemplate how to support local leaders in tackling those trends, Lindenhurst's growth potential, high-quality schools, and many amenities make it uniquely positioned to leverage employer support in its development efforts. In the Expert Panel, the Mayor of Cary underscored the value of employer input and encouraged Lindenhurst to be more proactive in its approach. Steve DeBretto noted that his role, in part, is to explore how best LCP and its members can be proactive in this way.

By actively collaborating with Lake County Partners and local employers to better understand and address workforce housing needs, and to help the County address its production goals, the Village can not only gain a strong ally but can bring a public-private perspective to its housing strategy. Lake County Partners could provide data on local and regional employers and industry trends, help Lindenhurst engage its employers, provide analysis of employee demographics and interest in living near work, and help to involve employers in specific policy or housing initiatives, such as zoning updates or new development proposals.

Lastly, as Lindenhurst looks at increasing its supply of housing, Lake County Partners could help introduce key tools such as the Enterprise Zone, which is a designation that can result in tax incentives that lower the cost of housing construction. Regulatory reform to speed and lower the cost of the entitlement process can also attract housing developers. In the competitive arena around attracting employers and developers, the outcome of this effort might further boost the Village's appeal and give it that needed edge. Given Lindenhurst's TIF work along the Grand Corridor, and an unemployment rate that is slightly higher than the State average, there are indications that an Enterprise Zone and other LCP tools could provide Lindenhurst a competitive edge as it works to attract retail, housing, and mixed-use development.

Recommended Strategies

Next Steps:

- Reach out to Lake County Partners to explore how to collaborate around workforce housing solutions.
- Use LCP data to understand commercial development opportunities.
- Evaluate the use of an Enterprise Zone to support commercial and housing development.
- Incorporate input from local employers and LCP in housing discussions.

Key Contacts

Rob Anthony, President, Community Partners for Affordable Housing
ranthony@cpahousing.org

Mark Kownick, Mayor, Village of Cary
mkownick@caryillinois.com

Steve DeBretto, Director of Strategic Initiatives, Lake County Partners
sdebretto@lakecountypartners.com

Appendix A: Community Survey and Meeting Summaries

Timeline and Perspectives Included

DECEMBER 3, 2025
Community Survey Opens

DECEMBER 4, 2025
Survey Promoted by
Community Organizations

DECEMBER 12, 2025
Survey Promoted Through
the Village's E-Newsletter
and Social Media

DECEMBER 19, 2025
Survey Promoted Through
the Village's E-Newsletter
and Social Media

JANUARY 7, 2026
Survey Promoted Through
the Village's E-Newsletter
and Social Media

JANUARY 16, 2026
Community Survey Closes

December 3, 2025 | Kickoff Meeting

- Dominic Marturano, Mayor, Village of Lindenhurst
- Dawn Suchy, Village Trustee and Board Liaison to the Plan Commission
- Clay Johnson, Administrator, Village of Lindenhurst
- Emily Shaw, Economic Development and Special Projects Coordinator, Village of Lindenhurst
- Chris Gheysen, Plan Commissioner, Village of Lindenhurst
- Melinda Linas, Chief of Police, Lindenhurst Police Department,
- Doug Slazes, Fire Chief, Lake Villa Fire Protection District

December 10 & 16, 2025 | Focus Group Meetings

- Lindenhurst Residents
- Village of Lindenhurst Citizens Academy Participants and Graduates
- School District Officials
- Employees of Lake County Non-profits
- Homeowners Association Board Members
- A Local Realtor

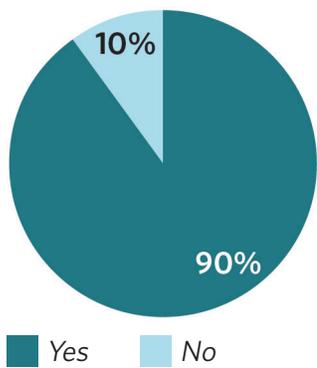
Appendix A: Community Survey and Meeting Summaries

Community Survey Summary

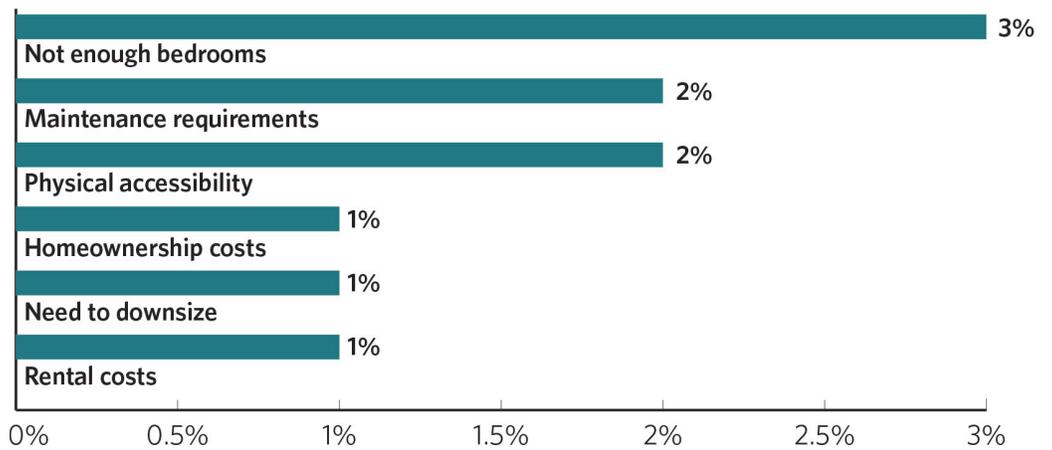
252 residents and 23 local workers completed the survey between December 3, 2025, and January 16, 2026.

Personal Experience

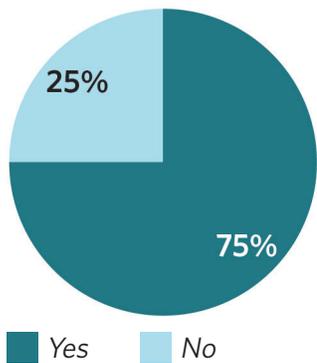
Question 1: Does the home you live in meet your current needs?



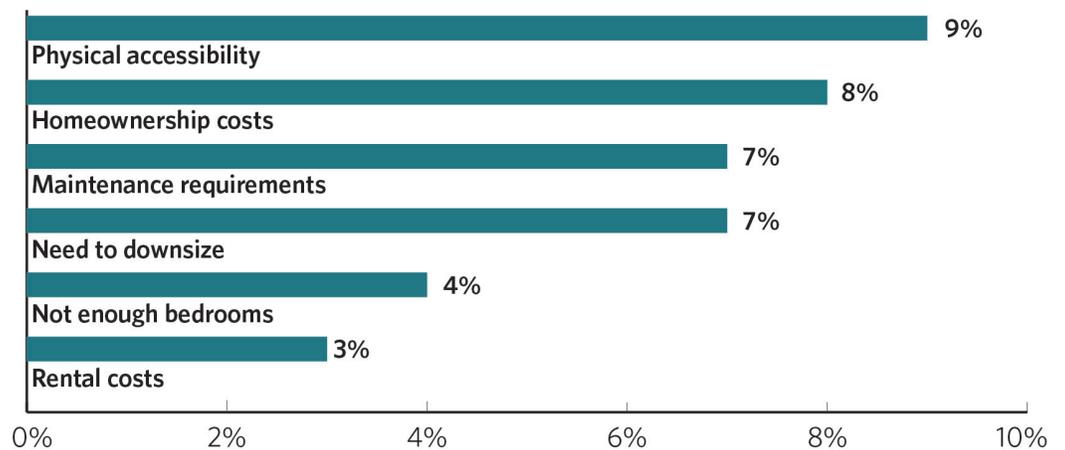
Question 2: In what way(s) does the home you live in not meet your current needs?



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?

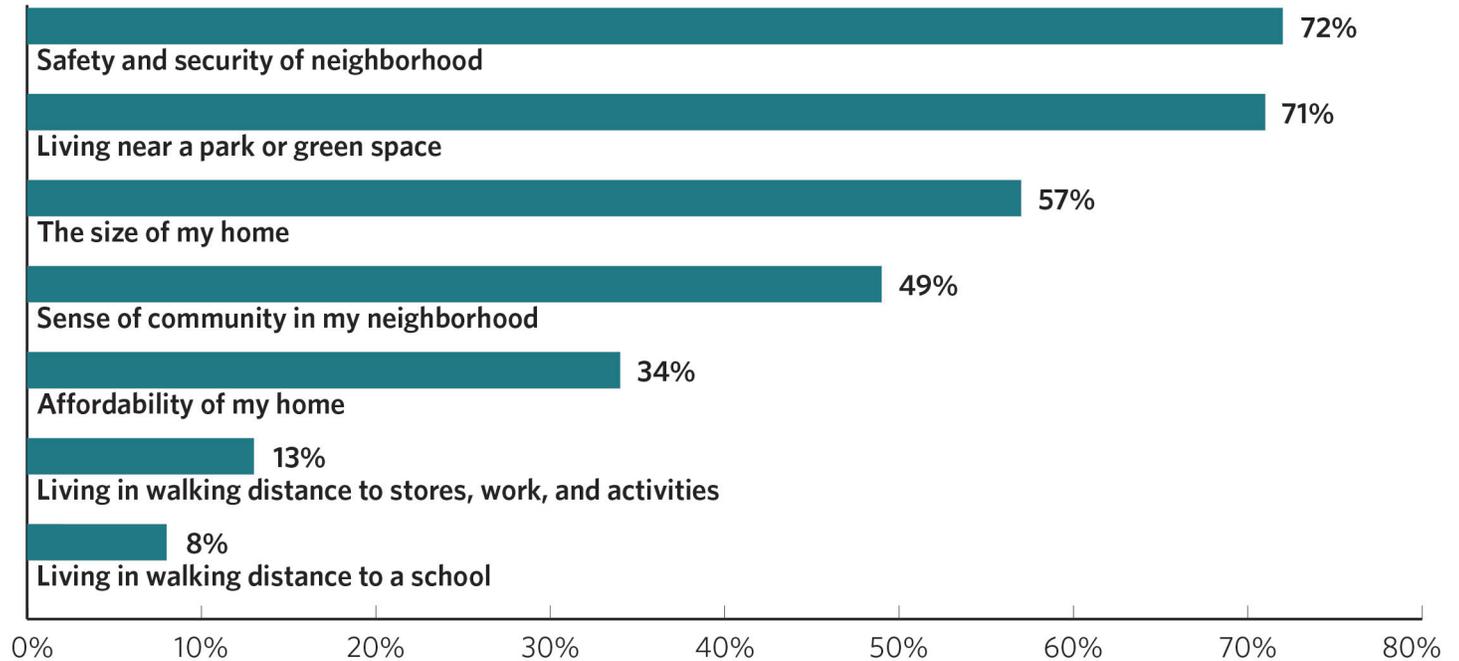


Question 4: In what way(s) does the home you currently live in not meet your future needs?

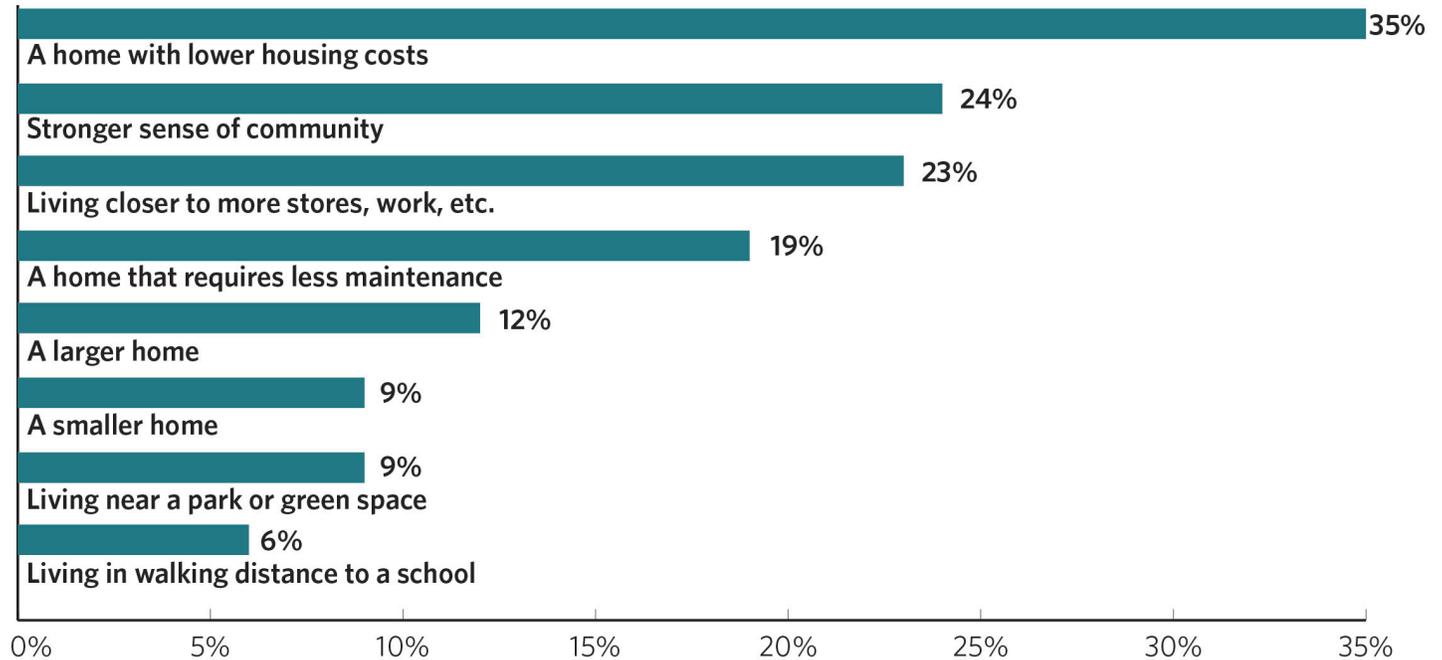


Appendix A: Community Survey and Meeting Summaries

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



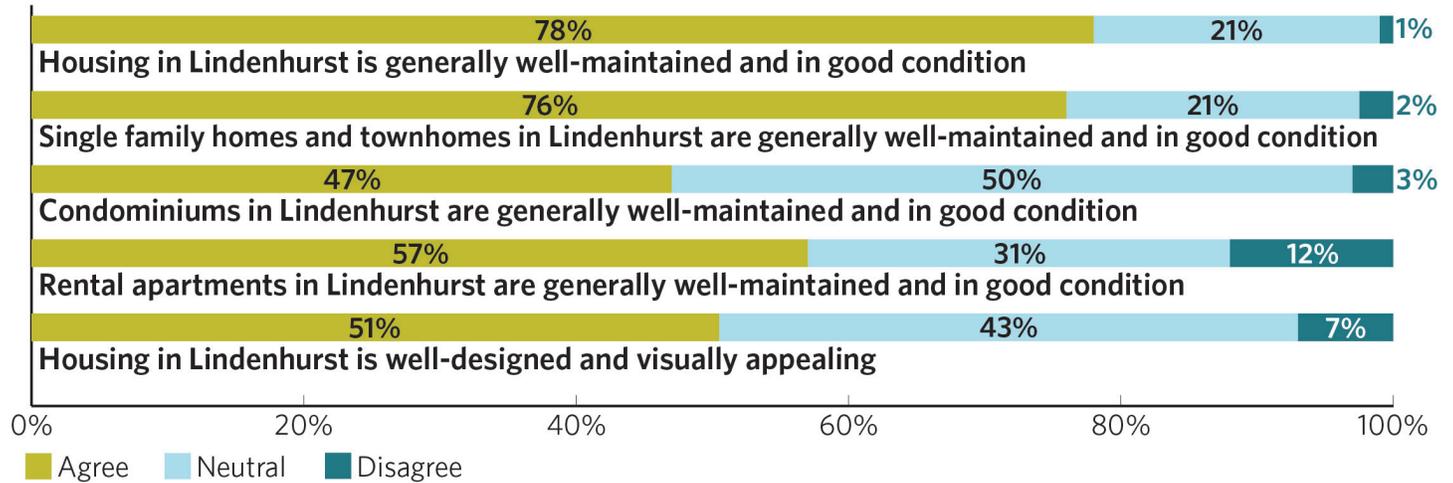
Question 6: What improvements would you like to see in your housing situation or neighborhood?



Appendix A: Community Survey and Meeting Summaries

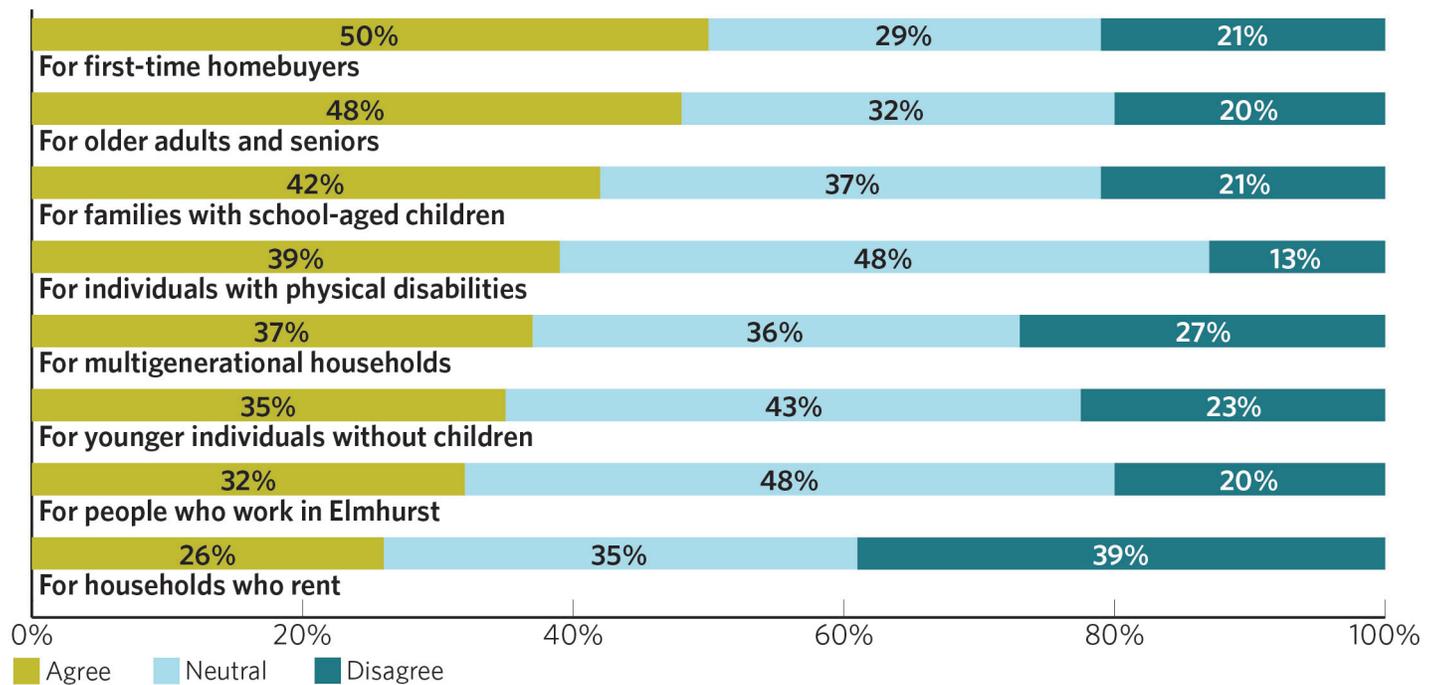
Housing Conditions

Question 7: Please answer the following prompts:



Housing Needs

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

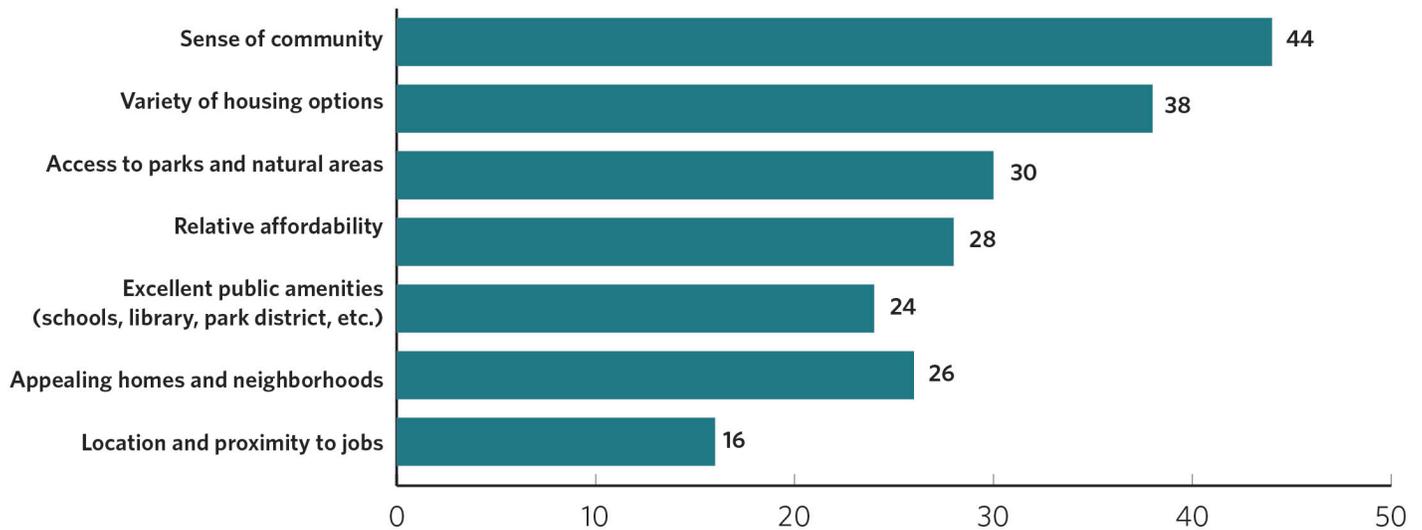


Appendix A: Community Survey and Meeting Summaries

Open-Ended Questions

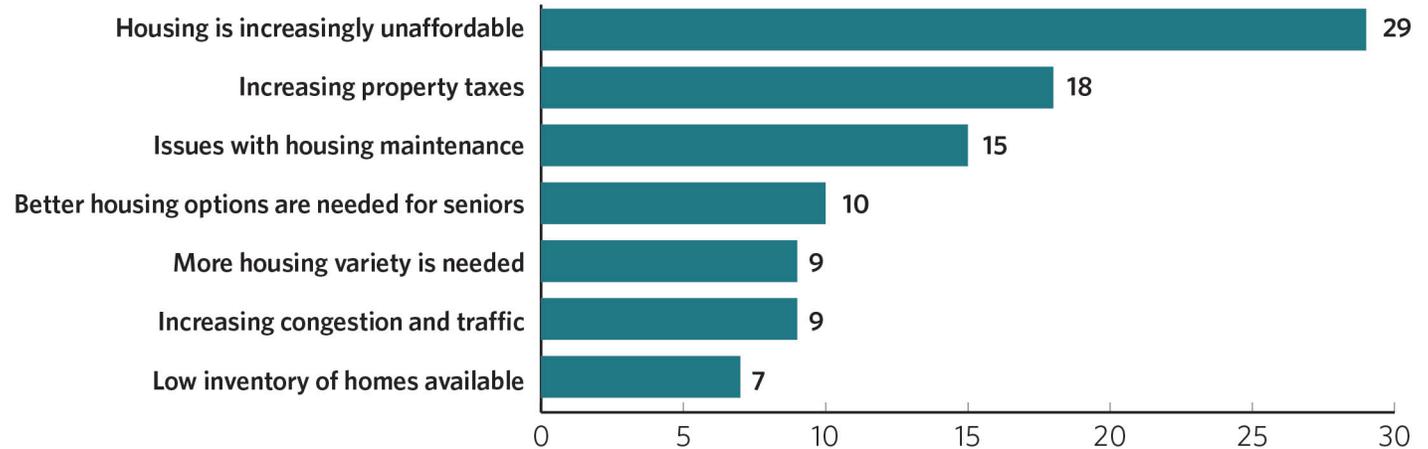
The following survey results were categorized by the Homes for a Changing Region team. Questions were optional for survey respondents, and response totals vary.

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



156 total responses.

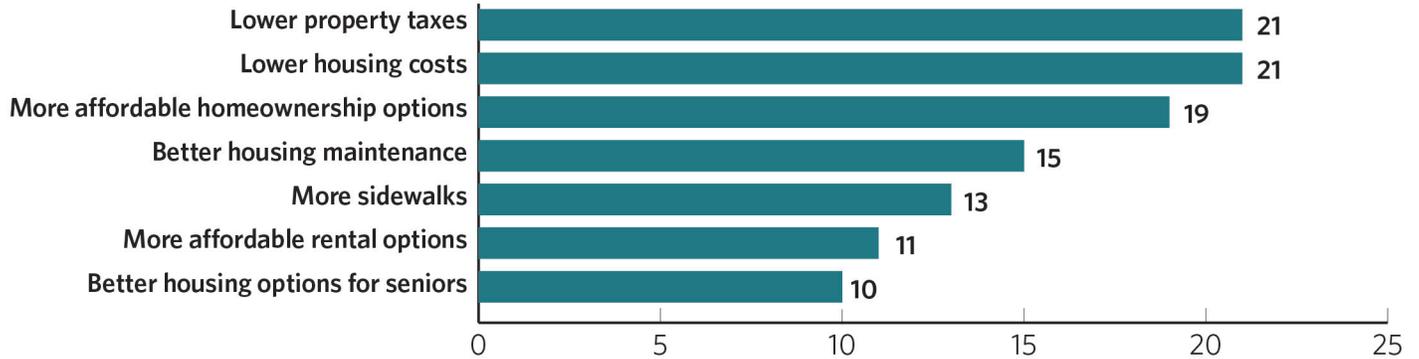
Question 10: Please describe any important trends you see related to housing in Lindenhurst.



115 total responses.

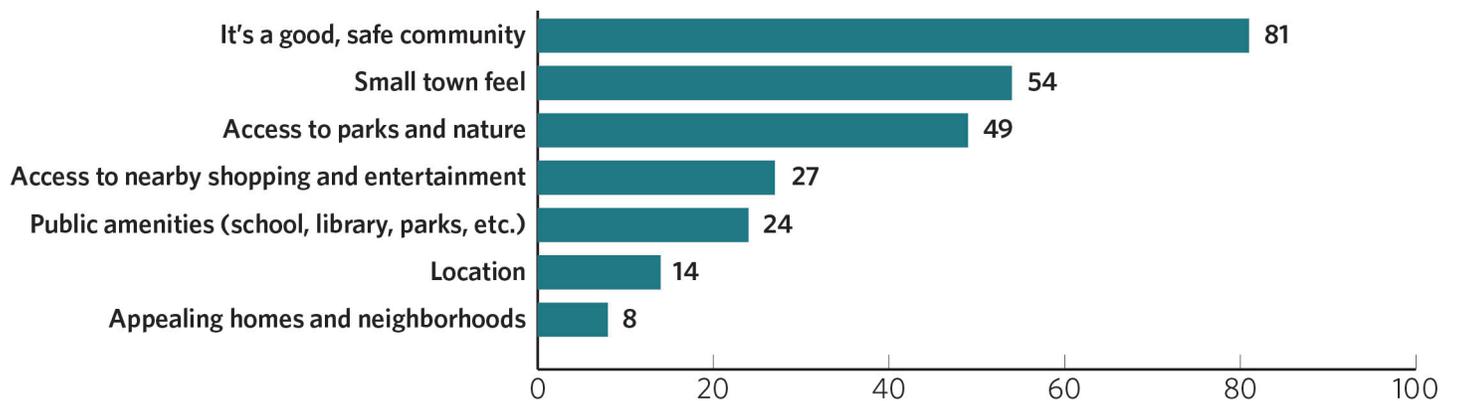
Appendix A: Community Survey and Meeting Summaries

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



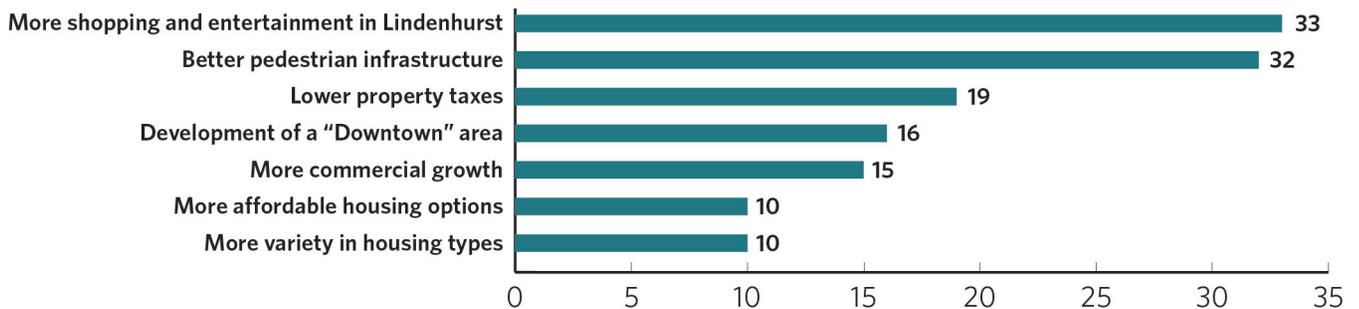
136 total responses.

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



170 total responses.

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



154 total responses.

Appendix A: Community Survey and Meeting Summaries

Key Themes of Kickoff and Focus Group Meetings

Lindenhurst Today Has Different Housing Needs Than When the Housing Stock Was First Built

Seniors often want smaller one-level homes. Families still want larger single-family homes, but these households make up a smaller portion of the community than in years past.

- “I’ve gone out on many calls where elderly residents are living with their adult children because they see no other alternatives.”
- “Single young adults who want to stay in the community don’t have many options.”
- “There’s a higher rate of kids living at home into their 20s than there used to be.”

Affordability – Defined Broadly – Is a Central Housing Challenge

Homeowners noted taxes and rising costs of maintenance and insurance on their ability to afford to remain in Lindenhurst. Those with knowledge of the rental market noted rental costs are increasing faster than incomes.

- “There is a niche of starter homes that is growing harder to fill. Townhomes are getting pricier.”
- “Affordability for seniors is something we need. Senior living facilities and new age-restricted housing are wonderful for some seniors but out of reach for others.”
- “I’ve seen elderly residents and single mothers have to work two jobs to afford the rent.”

Housing, Economic Development, and Taxes Are Interconnected

Housing, particularly the number of residents in an area, affects Lindenhurst’s ability to attract more businesses. Economic development, in turn, can grow the commercial tax base and alleviate property taxes.

- “More housing enables us to attract businesses and support our economic initiative on Grand Avenue.”
- “Trying to compete with Gurnee and others who have big box retailers is difficult. Lindenhurst may need to focus more on small businesses, who are dependent on having a certain number of potential customers nearby.”
- “A challenge in my community is that once kids graduate, empty nesters often leave because of tax rates. If more older residents could stay in the community, that leads to more people to help pay taxes for schools.”

Older Homes Are Generally Well Maintained. A Portion Have Repair or Improvement Needs

Home repair and accessibility improvements cost are rising. Deferred maintenance, when it occurs, is linked to seniors’ ability to afford their housing costs. Certain homes are more difficult to make physically accessible.

- “Older homes are very compartmentalized... walkers don’t fit down most hallways.”
- “Purchasing power for younger adults is actually smaller than it may seem due to the money needed for rehabbing older homes after they are purchased.”
- “There are seniors that are struggling with upkeep to their homes. We receive a lot of calls looking for programs for help with repairs.”

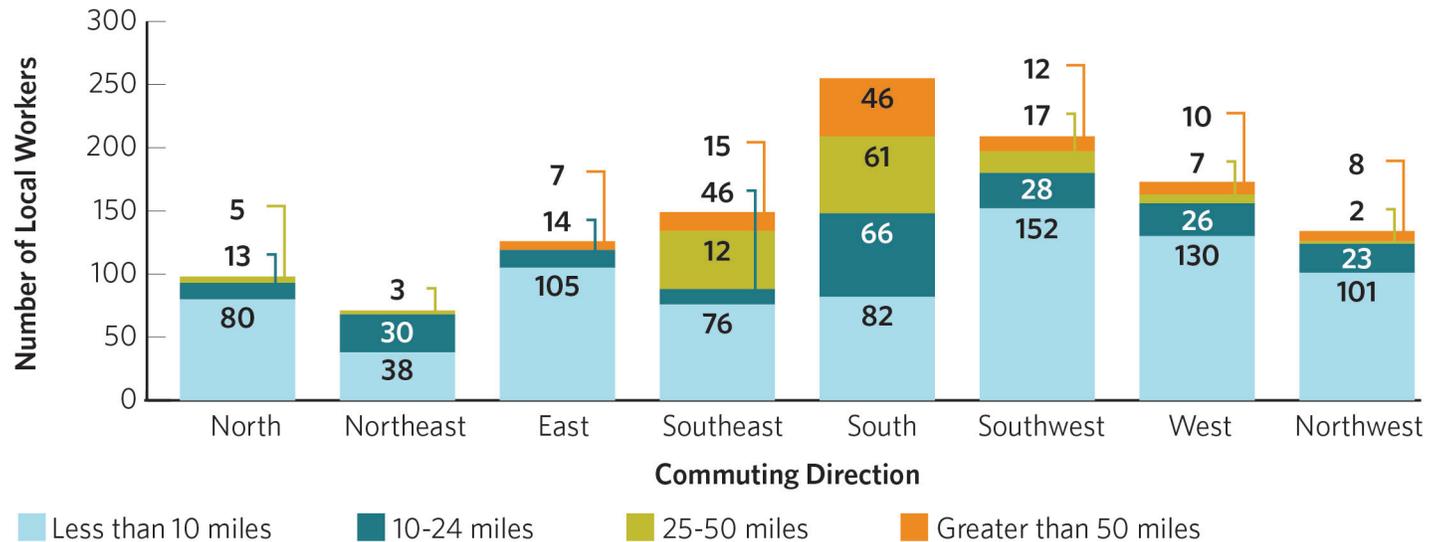
Appendix B: Additional Data

Figure 16: Household Types in Lindenhurst, Lake County, and the Chicago Region.

	Households with Children		Households without Children		Single-person Households		Total Households
	Number	Percentage	Number	Percentage	Number	Percentage	Number
Lindenhurst							
2013	2,272	46%	1,756	36%	881	18%	4,909
2023	1,928	38%	2,365	47%	788	16%	5,081
Lake County							
2013	97,651	41%	90,671	38%	52,750	22%	241,072
2023	81,969	32%	114,671	45%	60,020	23%	256,660
Chicago Region							
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.

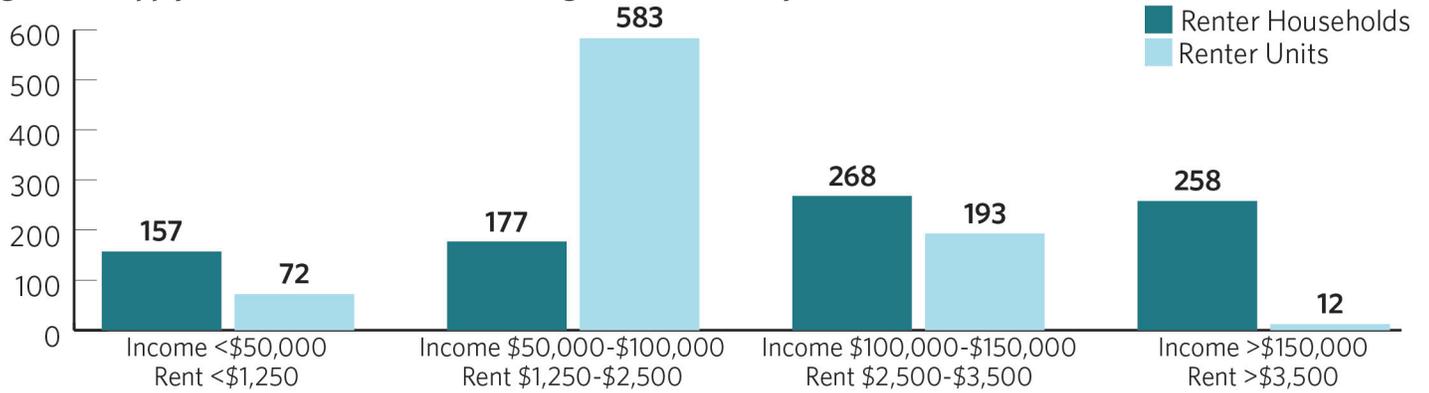
Figure 17: Where Lindenhurst's Local Workforce Commutes From.



Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, 2023.

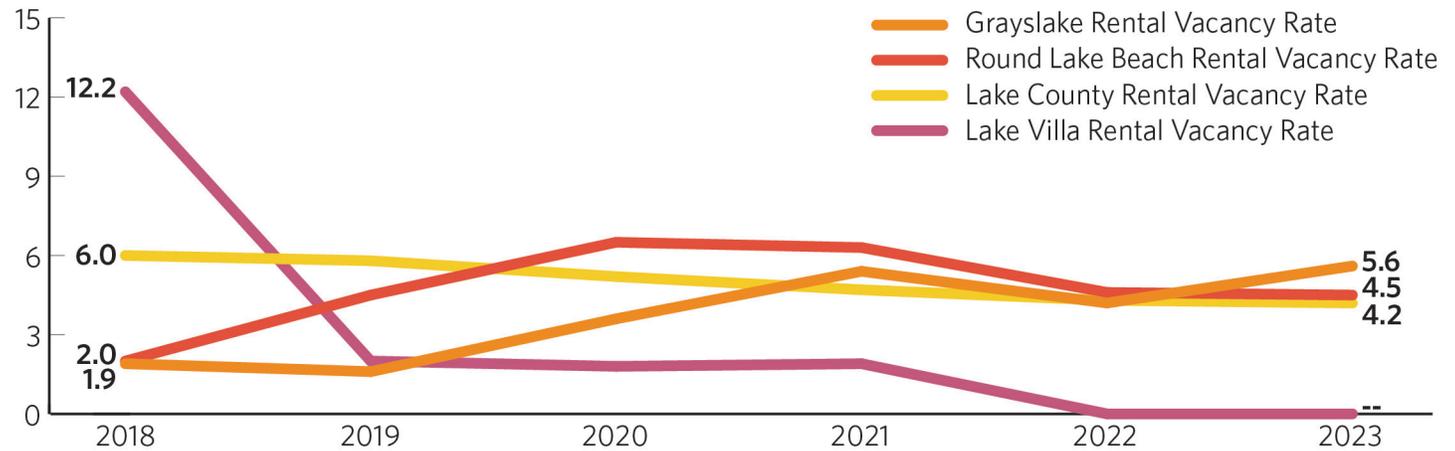
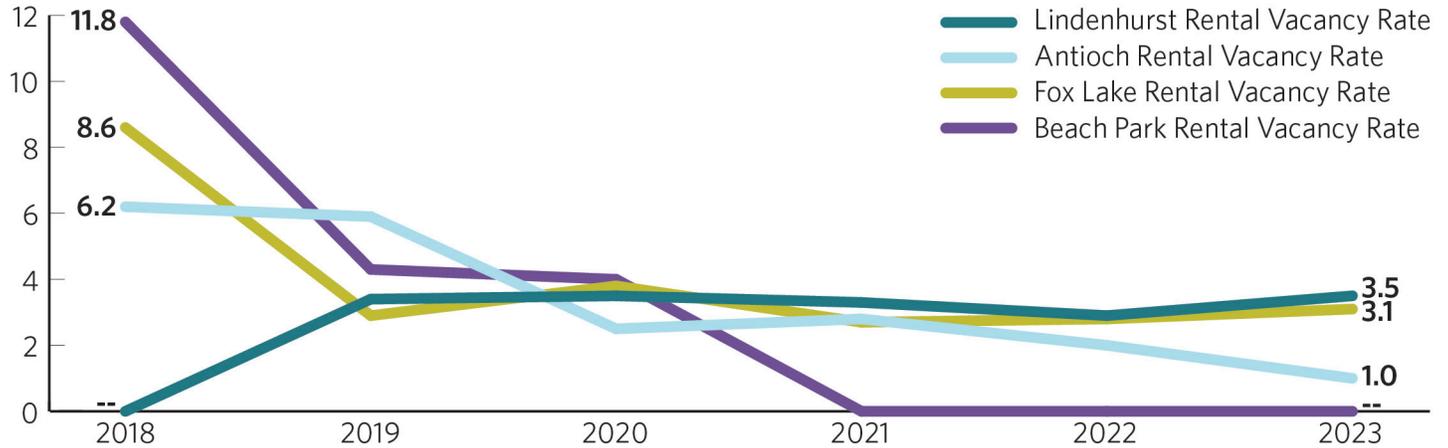
Appendix B: Additional Data

Figure 18: Supply and Demand of Rental Housing in Lindenhurst by Household Income.



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

Figures 19 and 20: Rental Vacancy Rates in Lindenhurst and Nearby Communities.



Source: U.S. Census Bureau American Community Survey, 5-Year Estimates.