



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



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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 South Elgin. The *Homes* team identified several 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:

- **South Elgin’s senior population is growing and has changing housing needs.** South Elgin’s 65 and older population doubled between 2013 and 2023, from approximately 1,400 seniors to over 2,800. Approximately 1 in 4 survey respondents indicated their current home would not meet their future needs, with physical accessibility, maintenance requirements, and homeownership costs being the top reasons cited. Many senior households struggle to afford the housing in which they currently live. Approximately 25% of senior homeowners and 95% of senior renters are housing cost burdened, paying more than 30% of their monthly income on housing.
- **South Elgin needs more rental options for residents with modest incomes.** As South Elgin’s population grows, so does its need for more diverse housing types. South Elgin’s rental vacancy rate has been below 1% since 2015, far below a healthy vacancy rate of 5-8%. Strong demand and limited supply contribute to rental price increases and affordability challenges for local renters. Over 50% of local renter households are housing cost burdened, paying more than 30% of their monthly income on housing, and 33% are severely housing cost burdened, paying more than 50% of their monthly income on housing. The issue most strongly impacts lower-income households, as South Elgin has over 800 renter households with incomes below \$50,000 but fewer than 400 rentals affordable to them.
- **South Elgin needs more starter homes for first-time homebuyers.** Home sale prices in South Elgin are rising faster than incomes, and traditionally attainable starter homes, such as townhomes and ranch houses, are seeing prices grow beyond affordability for young homebuyers. In South Elgin, the median home sale price rose from \$143,750 in 2012 to \$347,975 in 2023, a 12.9% increase per year. Fast-increasing home prices in South Elgin can force lower and moderate-income households to settle elsewhere, changing the working-class character of the community.
- **South Elgin needs to support the quality and maintenance of its older housing stock.** Approximately 23% of homes in South Elgin were built before 1980. These older homes often provide more affordable options, but, as they age, they face various maintenance needs. Survey and focus group input revealed housing maintenance issues in both older apartments and older single-family homes.

Executive Summary

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

- **Engage experienced partners to help seniors and low- and moderate-income homeowners with needed renovations, accessibility improvements, and other essential home repairs.** The North West Housing Partnership (NWHP), an area nonprofit, offers two programs currently available to South Elgin residents: the Home Repair and Accessibility Program (HRAP), which provides forgivable loans for major repairs and accessibility improvements, and the Older Adult Home Modification Program (OAHMP), which offers low-cost modifications and incorporates handyman services with occupational therapist and registered nurse services at no cost. NWHP also offers two other programs which would require Village or partner funding but could address smaller repairs and ongoing housing needs. Next steps include coordinating with the NWHP and other area nonprofits and developing a strategy to ensure residents are aware of these resources.
- **Identify an area nonprofit organization to create a home sharing program that can help local seniors age in place.** Home sharing programs help seniors afford to remain in their homes by renting out a spare room. Next steps include identifying interested nonprofit partners, engaging potential funders, and exploring collaboration with neighboring municipalities to support a regional program.
- **Increase the Village's role in tracking the conditions of South Elgin's older rental housing.** Older rental buildings provide needed affordably priced rental options in South Elgin, but as these buildings age, they face increased maintenance needs. One strategy South Elgin can utilize is a Rental Registration and Inspection Program that requires annual registration and regular inspections to ensure life safety and property maintenance, funded through registration fees. A second strategy is partnering with the Preservation Compact, an area nonprofit, to help rental owners refinance, renovate, and better manage properties while maintaining long-term affordability.
- **Build new housing that addresses the affordability needs of South Elgin's existing renters, local workers and special needs populations.** The Village is well positioned to partner with a non-profit or mission-driven for-profit developer to increase the supply of affordable rental options in South Elgin, particularly for vulnerable populations such as those with disabilities or special needs. Next steps include identifying priority sites, engaging partners and the public, aligning incentives and resources, and issuing an RFQ or RFP to attract development partners.
- **Explore Missing Middle Housing to add housing options for South Elgin seniors and first-time homebuyers.** Missing Middle Housing 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. Duplexes, triplexes, cottage court homes, and small courtyard buildings can create more physically accessible and attainably priced homes that match the needs of South Elgin's growing senior population and demand for starter homes. Next steps include determining which areas are most appropriate for Missing Middle Housing, identifying zoning changes needed to enable these housing types, and coordinating with overlapping agencies to align policies such as impact and utility connection fees to support Missing Middle Housing.

Background on South Elgin

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

Population and Households

Located about 40 miles northwest of Chicago, the Village of South Elgin is a suburban community in Kane County.

South Elgin has experienced strong population and household growth in recent decades. Since 2000, South Elgin grew from 15,673 residents to 23,865 residents – an average annual growth rate of 1.72% per year. This represents a much faster pace than the Chicago region overall, which saw population growth of 0.26% per year during the same period.

Household types in South Elgin 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 South Elgin. The community gained nearly approximately 1,350 households without children over the past decade, saw the number of households with children decrease by approximately 404 households, and gained approximately 365 single-person households.

The trend mirrors patterns in Kane County and the broader Chicago region.¹ In all three areas, the number of households without children and single-person households 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.

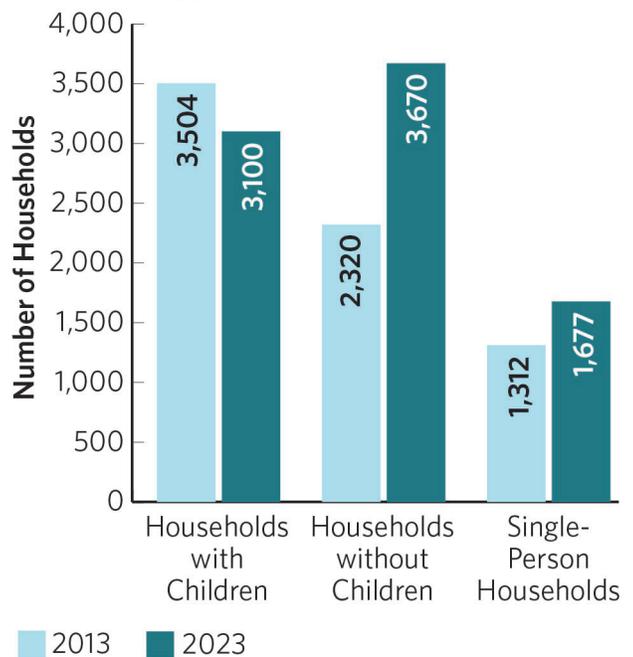
¹ See Appendix B for more details.

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

	Population	Households
2000	15,673	5,565
2010	21,985	7,187
2020	23,865	8,171
Annual increase, 2000-10	4.03%	2.91%
Annual increase, 2010-20	0.86%	1.37%
Annual increase, 2000-20	1.72%	1.59%

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

Figure 2: Households in South Elgin by Household Type.



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

Background on South Elgin

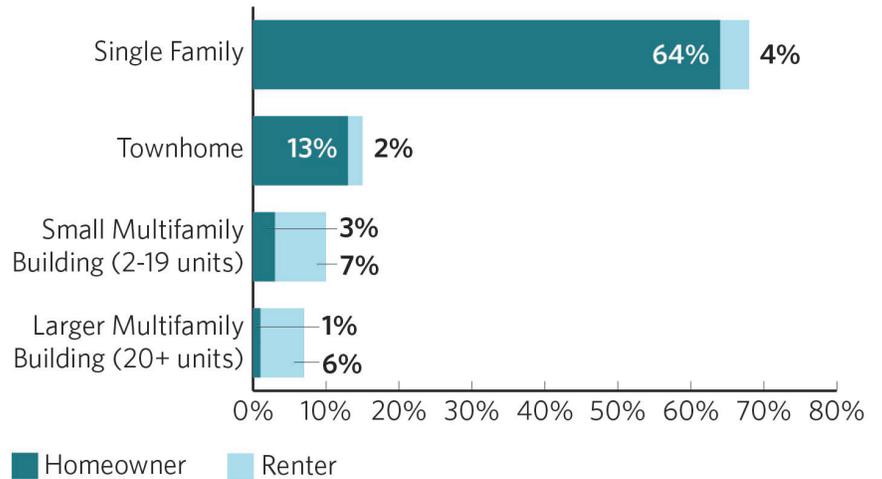
Housing Stock

Most housing in South Elgin consists of single-family homes, but the community also offers a mix of townhomes and multifamily buildings. Approximately 68% of homes in South Elgin are single-family homes, 15% are townhomes, 10% are located in small multifamily buildings with fewer than 20 units, and 7% are in larger multifamily buildings with 20 or more units.

Approximately 81% of homes in South Elgin are owner-occupied, while 19% are renter-occupied.

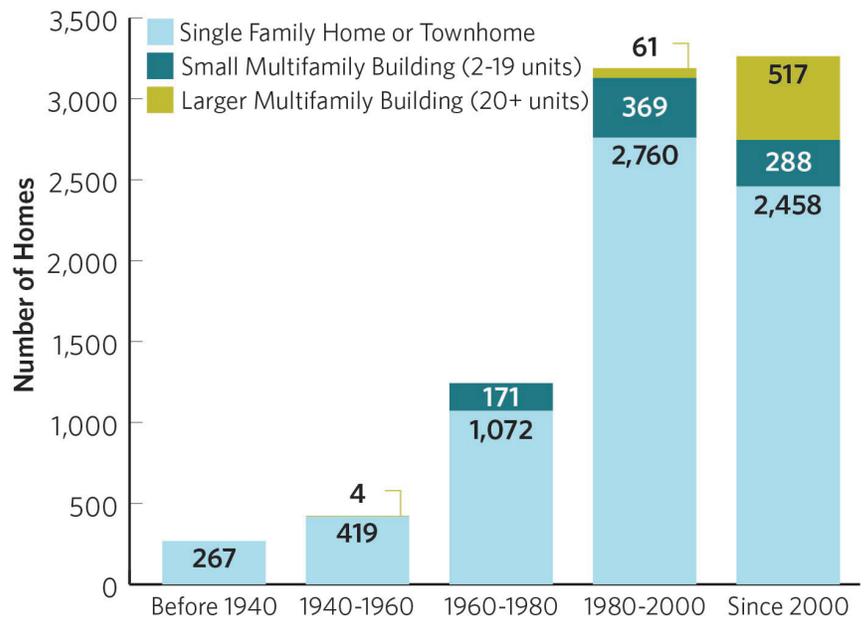
More than 90% of homes built in South Elgin before 1980 were single-family homes or townhomes. During the 1980s and 1990s, South Elgin began diversifying its housing stock. Multifamily housing accounts for 13% of homes built in the 1980s and 1990s and 25% of homes built since 2000.

Figure 3: Housing in South Elgin by Type and Ownership, 2023.



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

Figure 4: Housing in South Elgin by Type and Year Built.



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

Background on South Elgin

Jobs, Employment, and Commuting Patterns

The median household income in South Elgin is approximately \$123,744, which is 39% higher than the Chicago region's median household income of \$88,850.

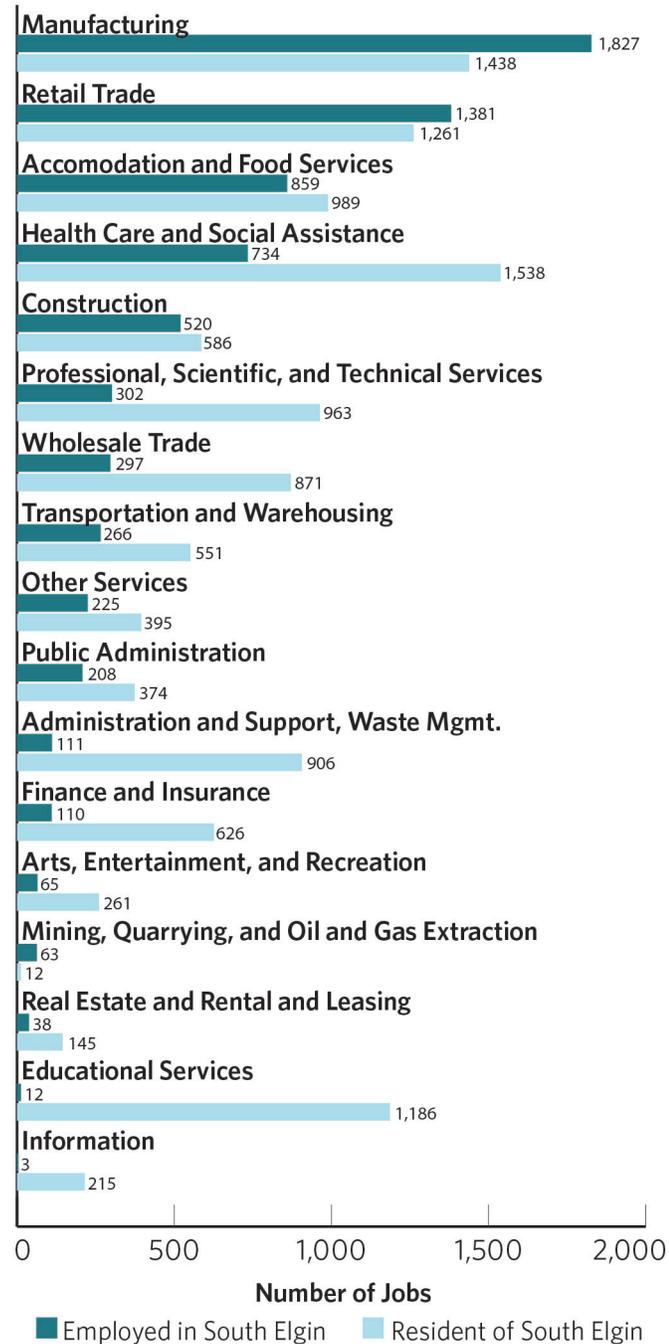
Jobs in South Elgin

South Elgin has a moderately sized employment base with approximately 7,021 jobs located in the community. The largest employment sector in South Elgin is the manufacturing sector, representing 26.0% of all local jobs. The next largest job sectors are the fields of retail trade (19.7%), accommodation and food services (12.2%), and health care and social assistance (10.5%). These four sectors account for over two-thirds of jobs in South Elgin. The community also has a sizable number of local jobs in construction (7.4%), professional, scientific, and technical services (4.3%), and wholesale trade (4.2%).

Employment of South Elgin Residents

Approximately 12,551 South Elgin residents are employed, meaning that more individuals commute out of South Elgin than into South Elgin each day. The largest share of employed residents work in health care and social assistance (12.3% of employed residents), followed by manufacturing (11.5%), retail trade (10.0%), and educational services (9.4%). Other key employment sectors for South Elgin residents include accommodation and food services (7.9%), professional, scientific, and technical services (7.7%), and administration, support, and waste management (7.2%).

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



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

Background on South Elgin

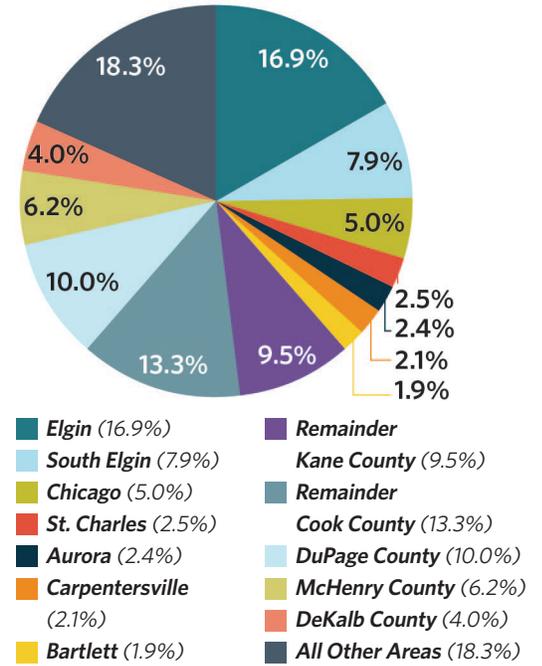
Commuting Patterns

Of the approximately 7,021 people who work in South Elgin, an estimated 7.9%, or 553 individuals, both live and work in South Elgin. The remaining 6,468 workers commute from elsewhere.

Approximately 41.2% of local workers commute from communities in Kane County, 20.3% commute from Cook County, and 10% commute from DuPage County.

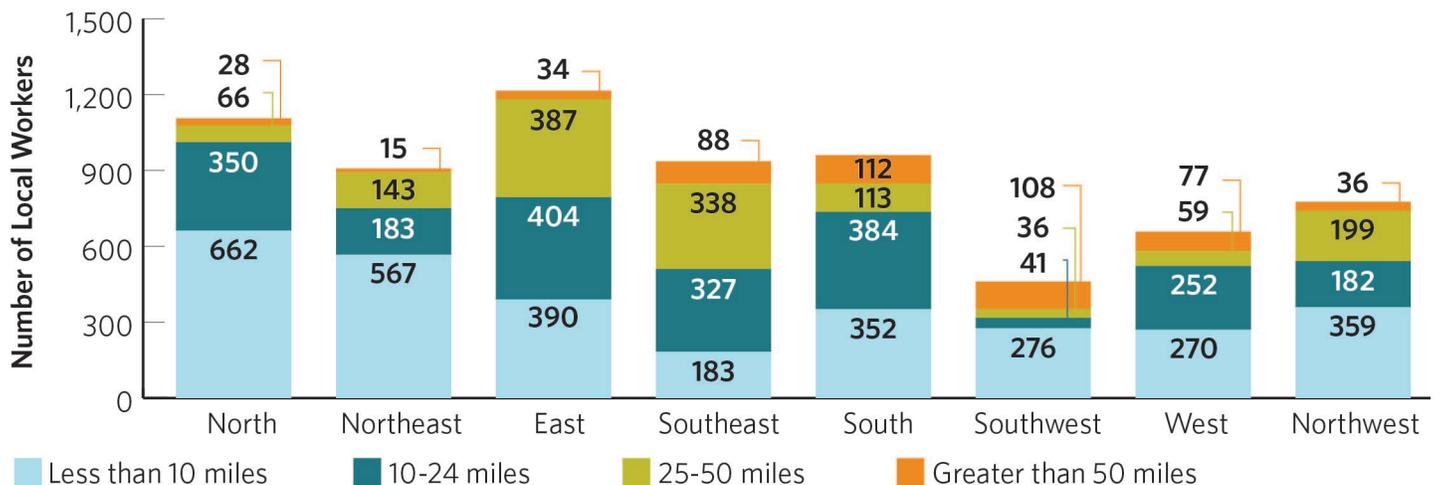
While many individuals who work in South Elgin have short commutes - approximately 44% travel less than 10 miles to work - there is a portion of the local workforce that travels much further. Approximately 26% of local workers commute more than 25 miles each way. About 6% of all local workers commute over 25 miles from the east and live in central Cook County. Another 6% of all local workers commute over 25 miles from the southeast and live in Will County or southern Cook County.

Figure 6: Residence of South Elgin's Workforce.



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

Figure 7: Commuting Distance and Direction of South Elgin's Workforce.



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

Housing Needs Assessment

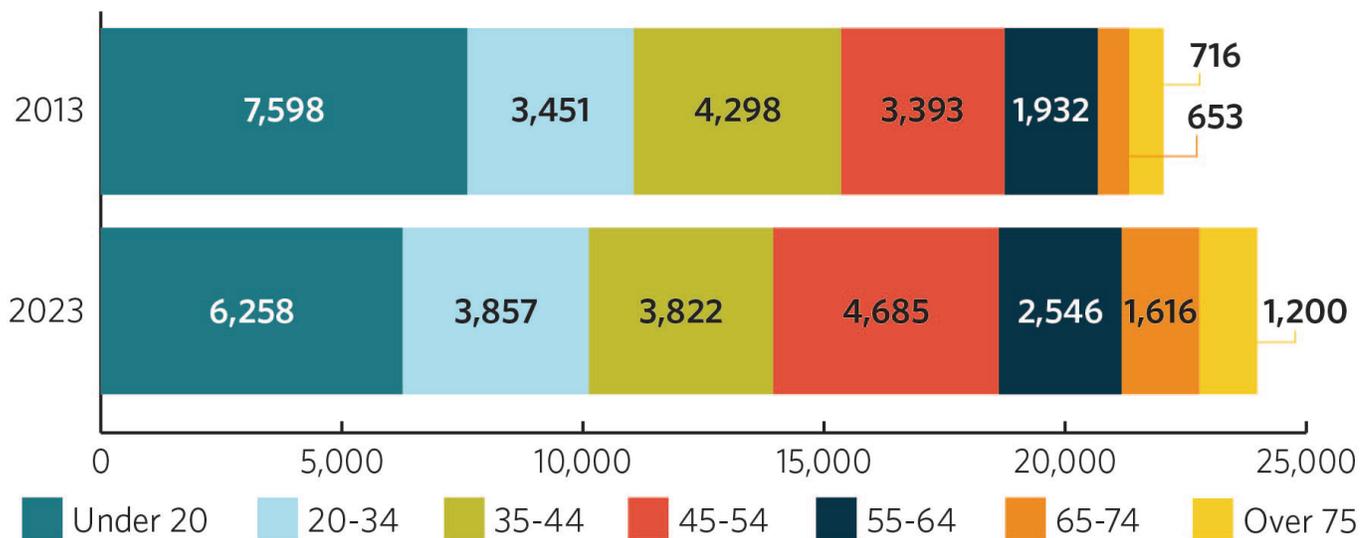
The following section summarizes four key housing needs in South Elgin, identified through quantitative analysis, meetings with stakeholders, and a community survey.

South Elgin's senior population is growing and has changing housing needs.

As in most of the region and nation, South Elgin's population is aging. The senior population – defined here as age 65 and over – doubled between 2013 and 2023, from 1,400 to 2,800, as seen in Figure 8. In this time, the number of residents ages 65-74 more than doubled from 653 to 1,616. The 75 and over group grew from 716 to 1,200. Overall, the senior population grew from 6.2% of the community in 2013 to 11.7% in 2023. With this shift, the median age of South Elgin has shifted from 34.9 in 2013 to 39.2 in 2023.

Even with this rapid increase, South Elgin's senior population has yet to catch up with that of the region.² Seniors currently make up 11.7% of the population in South Elgin, 15.0% in Kane County, and 15.6% across the Chicago region. In South Elgin, the largest population age group is 45-54, with 19.5% of residents, or 4,685 people. Current trends and age distributions indicate that in the next 10-20 years, seniors will be the largest population group in South Elgin.

Figure 8: South Elgin Population Change by Age Group 2013-2023.



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

² See Table 2 in Appendix B.

Housing Needs Assessment

As residents age, their housing needs often change. In the community survey, 27% of respondents indicated they do not think their current home will meet their future needs, with physical accessibility, maintenance requirements, and homeownership costs being the top reasons cited. In stakeholder meetings and in open-ended survey questions, community members reported challenges seniors face when trying to find housing that is physically accessible and financially attainable in South Elgin. Due to a lack of appropriate housing, seniors are often faced with the choice of staying in a home that does not work for them or leaving South Elgin.

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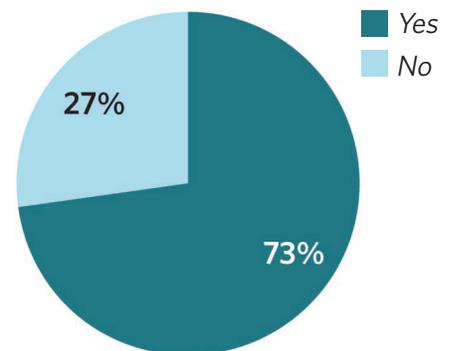
All the houses and townhomes are large and very, very few are a single level. The aging population of South Elgin seniors, nearing retirement, need more disability and affordable housing. I live in a two-story house, don't have kids anymore living in the house, and really want to stay in South Elgin. But I'm getting older, I need a one-level house. But when I get Social Security, I have no options for housing in South Elgin unless I can find an older ranch for sale.

— Community survey respondent

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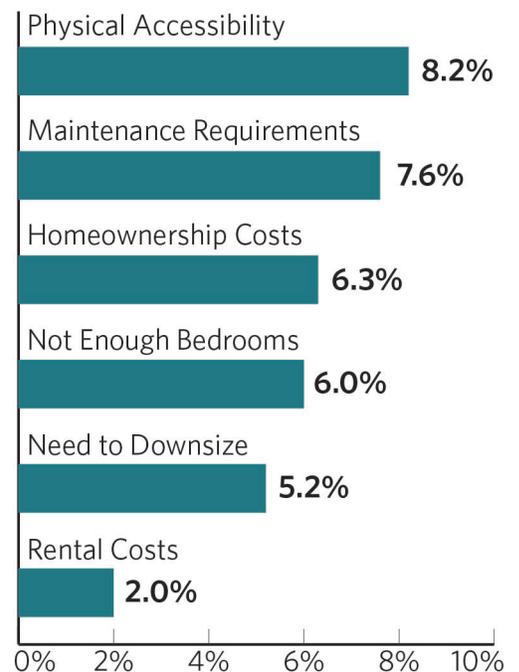
While housing costs are an important factor for all households, they can be especially important for older adults, who are often on fixed incomes and can face increased costs for healthcare and other needs. In South Elgin, 40% of senior households earn less than \$50,000 a year, and over three quarters - 77% - earn less than \$100,000. Compared to greater Kane County - where 65% of seniors earn less than \$100,000 - and the Chicago region - where 70% of seniors earn less than \$100,000 - South Elgin has a higher percentage of low- and moderate-income seniors. This also means that at least 77% of South Elgin's seniors earn less than the community's median income, which was \$123,744 in 2023.

Figure 9: "Do you believe the home you currently live in will meet your future needs?"



Source: Homes for a Changing Region South Elgin community survey.

Figure 10: "In what ways does the home you currently live in not meet your future needs?"



Source: Homes for a Changing Region South Elgin community survey.

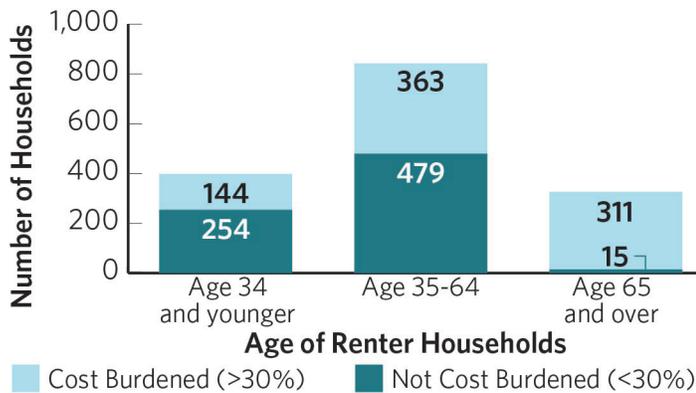
Housing Needs Assessment

When a household pays more than 30% of their monthly income on housing, they are considered “housing cost burdened.” This measurement is a time-tested standard reflected in areas ranging from the underwriting standards of private lenders to data from the U.S. Census Bureau. When residents are housing cost burdened, they often cut back expenses on groceries, healthcare, education, and other necessities. Moreover, they are then unable to fully participate in the local economy. Many senior households struggle to afford the housing in which they currently live. 25% of senior homeowners in South Elgin - approximately 346 households - and 95% of senior renters - approximately 311 households - are housing cost burdened.

South Elgin has seen the private sector begin to address the housing needs of seniors through developments such as Marison Mill Suites and Silver Glen Senior Living. While there are different levels of independence and care provided across the different buildings, many seniors in South Elgin prefer accessible and affordable housing in neighborhoods more than age-restricted developments with incorporated senior care services. Across responses to open-ended questions in the community survey, the most common desire voiced was for single-level homes with fewer maintenance requirements.³

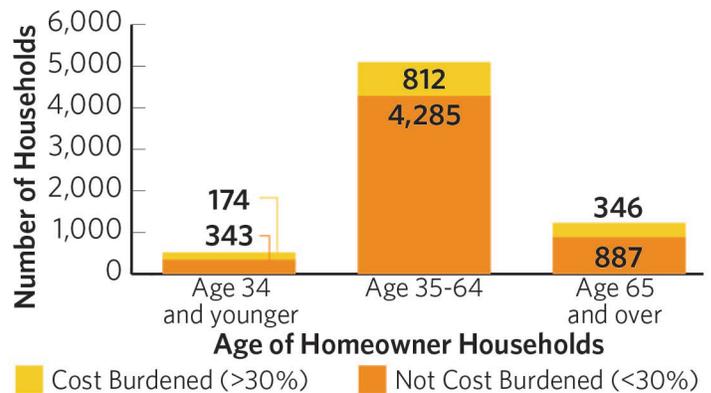
As demand increases for housing types that work well for seniors, it will be important for South Elgin to monitor and evaluate how well its existing housing stock is meeting the needs of its older residents and how new developments or innovative programs can address any unmet needs.

Figure 11:
South Elgin Renter Cost Burden by Age.



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

Figure 12:
South Elgin Homeowner Cost Burden by Age.



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

³ See Appendix A.

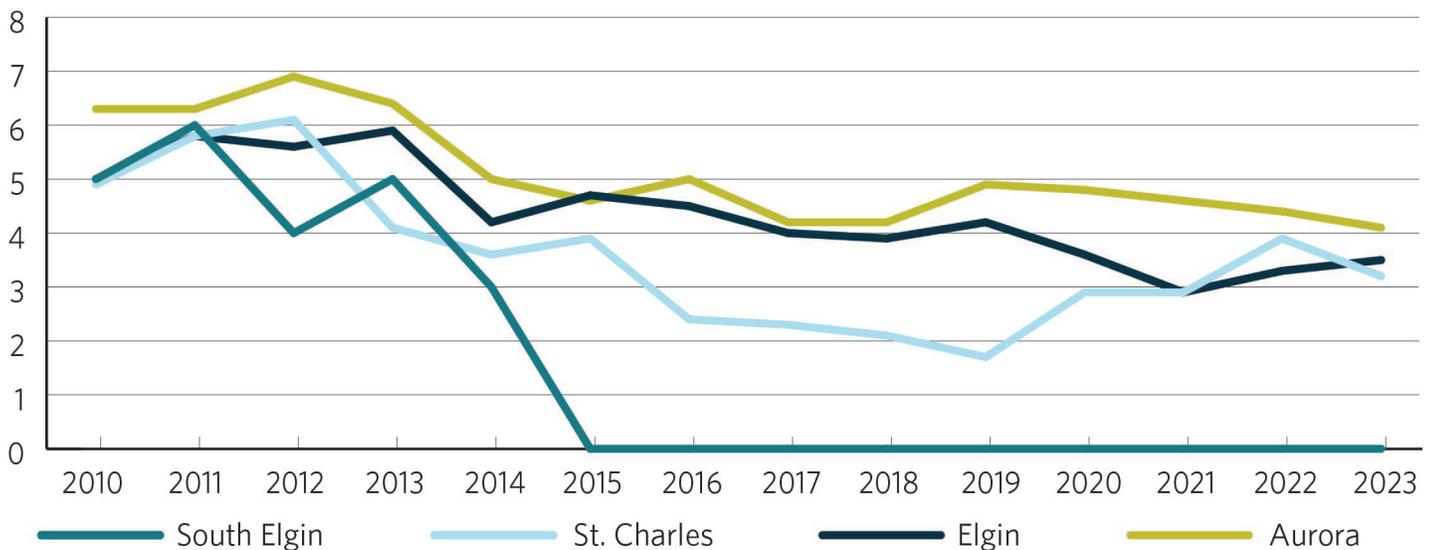
Housing Needs Assessment

South Elgin needs more rental options for residents with modest incomes.

As South Elgin grows, the demand for diverse housing types increases as well. Many households prefer rental solutions for numerous reasons, including that they may not be in a position to buy, they prefer rental living, or to avoid the maintenance demands of homeownership. This interest in rental options has resulted in a rental vacancy rate in South Elgin below 1% from 2015 until 2023. In 2020, a new rental building, Pantan Mill Station, was completed and leased up almost entirely very quickly.⁴

Typically, a healthy vacancy rate is understood to be between 5%-8%. When higher, it can indicate oversupply, low demand, or prices mismatched to the market. A vacancy rate below 5%, on the other hand, can create an overly competitive market, drive up prices, and indicate that supply is not meeting demand. In South Elgin, low rental vacancy rates shows that there is very high demand for renting in South Elgin, but the housing supply is lagging in meeting that demand. As seen in Figure 13, South Elgin has the lowest vacancy rate in the area, which could drive potential residents away from South Elgin. Often, rentals house seniors looking to downsize, children returning to settle in their hometown, and local workers, and a lack of options can force them to look elsewhere or to find a less suitable housing choice.

Figure 13: Rental Vacancy Rates in South Elgin and Nearby Communities, 2010-2023.



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

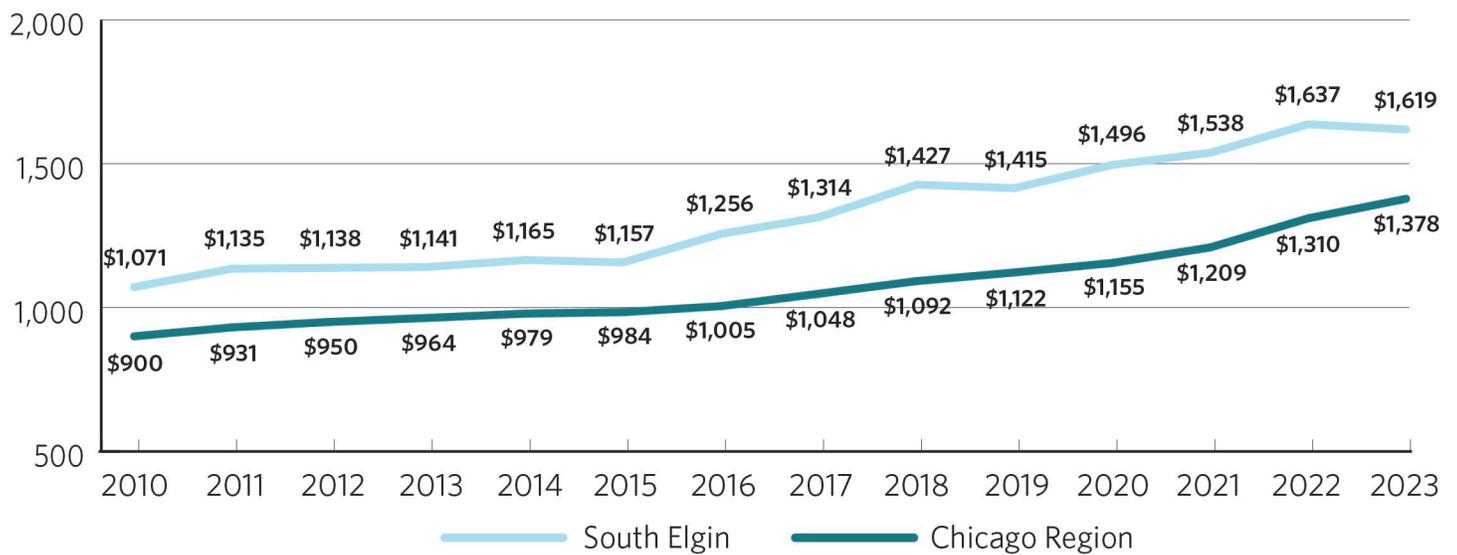
⁴ Kiser Group (2025) "Kiser Group's Midwest Team Lists Pantan Mill Station, a 100-Unit Luxury Apartment Community in Downtown South Elgin"

Housing Needs Assessment

The impacts of the low vacancy rate on the market can be seen in the rapid increase in rental prices since 2013, as seen in Figure 14. These increases have resulted in a large portion of cost-burdened renters: 52% of renter households in South Elgin are paying more than 30% of their monthly income on housing, and 33% are paying more than 50%, meaning that they are severely cost burdened.

This mismatch is even more severe for lower-income households, as South Elgin has over 800 renter households with incomes below \$50,000 but fewer than 400 rentals affordable to them. Because of this, 90% of renter households with incomes below \$50,000 are cost burdened, as seen in Appendix B. Based on community survey responses, these conditions can force renters to find less-than-ideal living solutions. Many survey respondents indicated they viewed a trend of multiple households living in single-family homes in order to stay in the community.

Figure 14: Median Rent in South Elgin and the Chicago Region, 2010-2023.



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

Housing Needs Assessment

Furthermore, rental prices in South Elgin are often out of reach for many local workers. The largest employing industries in the area are Healthcare and Social Assistance, Manufacturing, Retail, and Education. As seen in Figure 15, common jobs in these industries don't always provide the necessary income to afford the median-priced rental housing in South Elgin. As discussed in the focus group, this not only affects local workers, but also local businesses and services that rely on those workers.

Considering the strong demand, affordability challenges faced by South Elgin renters, and impacts on the local workforce, South Elgin has a need to increase rental options available for households with low to moderate incomes.

Figure 15: Can Employees Afford the Median Rent and Median Home Value in Nearby Communities?

Employee	Median Income	South Elgin	Elgin	St. Charles	West Dundee	Hanover Park	Bartlett
Waiter/Waitress	\$29,948	Neither	Neither	Neither	Neither	Neither	Neither
Assembly Line Worker	\$41,224	Neither	Neither	Neither	Neither	Neither	Neither
Nurse Assistant	\$47,545	Neither	Neither	Neither	Neither	Neither	Neither
Production Inspector	\$47,584	Neither	Neither	Neither	Neither	Neither	Neither
Retail Supervisor	\$49,520	Neither	Neither	Neither	Neither	Neither	Neither
Chef	\$53,832	Neither	Rent	Neither	Neither	Neither	Neither
Executive Assistant	\$74,095	Rent	Rent	Rent	Rent	Rent	Neither
Construction Worker	\$76,038	Rent	Rent	Rent	Rent	Rent	Rent
Production Inspector + Retail Salesperson	\$83,158	Rent	Rent	Rent	Rent	Rent	Rent
Auto Mechanic + Nurse Assistant	\$100,949	Own or Rent	Own or Rent	Rent	Rent	Own or Rent	Rent
Physician Assistant	\$121,583	Own or Rent	Own or Rent	Rent	Own or Rent	Own or Rent	Own or Rent

Income Source: Kane County, Illinois Department of Employment Security, 2024; Rent and Home Value Source: U.S. Census Bureau American Community Survey, 2019-2023 5-year Estimate.

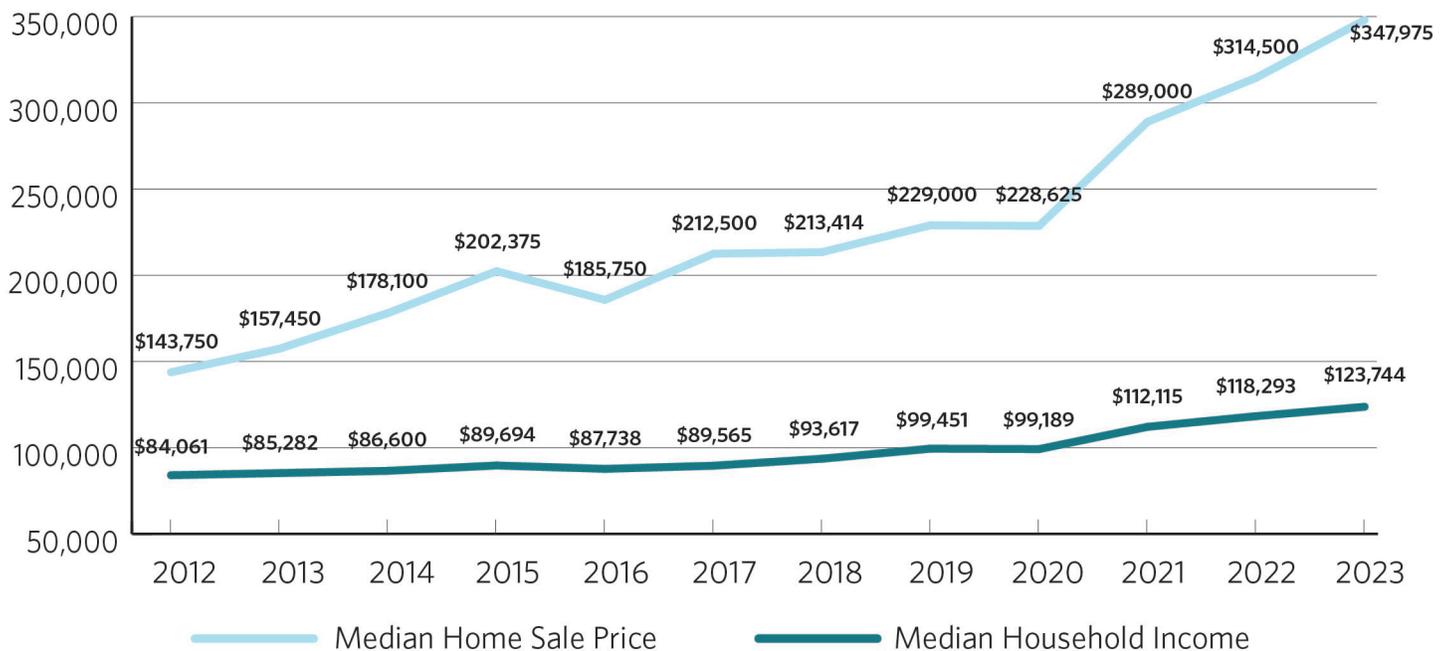
Housing Needs Assessment

South Elgin needs more starter homes for first-time homebuyers.

Across the region and the nation, home sale prices are rising faster than typical incomes. Traditionally attainable starter homes, such as ranch houses and townhomes, have seen prices increase beyond what the typical first-time homebuyer can afford. In South Elgin, the median home sale price rose from \$143,750 in 2012 to \$347,975 in 2023, a 12.9% increase per year, as seen in Figure 16. South Elgin's median household income, meanwhile, has risen from \$84,061 to \$123,744, a 4.3% annual increase. As home sale prices increase at rates outpacing incomes, many potential homebuyers are excluded from the market, often forced to leave their home communities in search of more affordable housing.

Home prices rising at such rates can mean that many two-income blue-collar households and one-income white-collar households cannot afford the median home sale price. South Elgin often prides itself on being a hard-working, middle-class community, but these trends may alter the community's character if local workers cannot afford to purchase homes in the Village.

Figure 16: South Elgin Median Home Sale Price and Median Household Income, 2012-2023.



Source: Median Household Incomes from U.S. Census Bureau American Community Survey 5-Year Estimates; Median Home Sale Prices from Redfin Data Center.

Housing Needs Assessment

In the community survey, 51% of respondents said that South Elgin needs more housing options for first-time homebuyers, making it the most agreed-upon need. Many families are seeing their adult children wanting to return to South Elgin to grow their own families, but young adults can struggle to find appropriate homes selling at prices they can afford, forcing them to look elsewhere, further from family members and their desired community.

Survey respondents also indicated that typical starter homes are good options for seniors wanting to downsize, especially single-level smaller homes. Intentional design and affordability of newly built housing can provide options for diverse populations within South Elgin.

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I am a 30-year-old teacher who is considering moving out of South Elgin to be able to afford housing on my own. There is no way I could live in South Elgin by myself and be comfortable.

— Community survey respondent

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Housing Needs Assessment

South Elgin needs to support the quality and maintenance of its older housing stock.

About 23% of homes in South Elgin were built before 1980, shown in Figure 17. Older homes often provide more affordable options, but, as they age, they face different and increased maintenance needs. Keeping up with maintenance of an older home can be challenging, especially for lower- and moderate-income households and seniors.

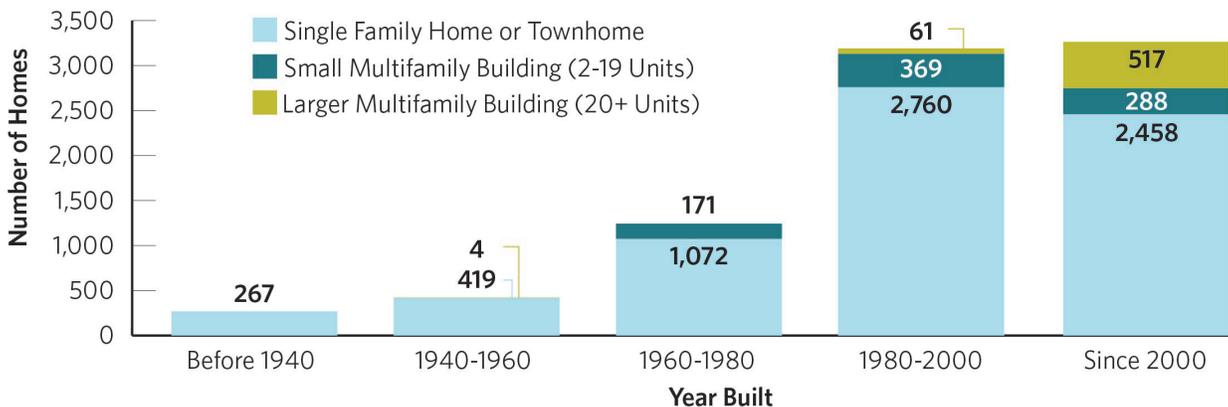
Survey and focus group input revealed housing maintenance issues in both older apartments and older single-family homes. "Better maintained properties" was the third most cited issue in the survey's open-ended question about changes desired. While much of South Elgin's rental properties were built recently, a portion are over 40 years old and are facing the need for large repairs, ongoing maintenance, or the replacement of building equipment. These expensive repairs can be a burden on local landlords, who are often providing much-needed affordable rental options.

Aside from regular maintenance of homes, some older homeowners may need to make accessibility improvements to their homes that enable them to "age in place." In the community survey, many senior households indicated the desire to remain in their long-term homes, but also noted that difficulties keeping up with maintenance and the accessibility needs may require them to move.

South Elgin residents could benefit from accessing programs that enable them to address maintenance challenges, make accessibility improvements, and enhance the community's existing housing stock.

“As I am single and aging it is becoming more difficult to take care of the maintenance of my home. Finding affordable help is difficult.”
— Community survey respondent

Figure 17: Housing Types in South Elgin by Year Built.



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

Recommended Strategies

This plan has identified four key housing needs in South Elgin:

- **South Elgin's senior population is growing and has changing housing needs.**
- **South Elgin needs more rental options for households with modest incomes.**
- **South Elgin needs more starter homes for first-time homebuyers.**
- **South Elgin needs strategies to support the quality and maintenance of its older housing stock.**

In November of 2025, the *Homes* team convened an expert panel to discuss resources for home repair and accessibility improvements, strategies to ensure South Elgin's rental stock is well maintained, and developments that can help address needs of seniors, first-time homebuyers, and local renters. As a follow-up to this conversation, this action plan recommends the following strategies for South Elgin to pursue and implement in years to come:

- **Engage experienced partners to help seniors and low- and moderate-income homeowners with needed renovations, accessibility improvements, and other essential home repairs.**
- **Identify an area nonprofit organization to create a home sharing program that can help local seniors age in place.**
- **Increase the Village's role in tracking the conditions of South Elgin's older rental housing.**
- **Build new housing that addresses the affordability needs of South Elgin's existing renters, local workers and special needs populations.**
- **Explore Missing Middle Housing to add housing options for South Elgin seniors and first-time homebuyers.**

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:

Engage experienced partners to help seniors and low- and moderate-income homeowners with needed renovations, accessibility improvements, and other essential home repairs.

As South Elgin residents age, some will need or prefer a home that requires less maintenance, has fewer stairs, and has reduced costs. Others may prefer to remain in their homes if possible. The Village can identify programs that will help seniors, should they choose to do so, age in place. Other groups that could benefit from this type of assistance are moderate-income South Elgin residents and members of the local workforce.

During the South Elgin Homes for a Changing Region expert panel, Paula Bush, Executive Director of the nonprofit North West Housing Partnership (NWHP), shared several programs that her organization operates with and for other municipalities. While initially focused on Northwest and West Cook County, NWHP has been expanding its footprint into other counties, including Kane County. Ms. Bush shared two programs that resonated with South Elgin's Advisory Group and that are immediately available for South Elgin residents:

- The state-funded **Home Repair and Accessibility Program (HRAP)** assists low- and very low-income households with health, safety, and energy efficiency improvements for their homes. The program offers three project types: rehabilitation and repair of homes, for which the property is eligible for up to \$50,000 in improvements; accessibility improvements, subject to the same \$50,000 cap; and roof only projects, for which up to \$25,000 is eligible in repairs. Assistance is provided in the form of a 3- to 5-year forgivable loan. Property eligibility differs for each project type, and the program is open to income-eligible households in owner-occupied single-family homes. The NWHP administers the HRAP program throughout much of the region, including Kane County, meaning that it is currently available to South Elgin residents. HRAP is also provided in Kane County by two other organizations: Community Contacts Inc. and The Neighbor Project.
- The **Older Adult Home Modification Program (OAHMP)** provides simple, low-cost home modifications and repairs for income-eligible senior (62+) homeowners to help them age in place. Modeled on a successful Johns Hopkins program and supported by federal resources from the U.S. Department of Housing and Urban Development, OAHMP incorporates handyman services with occupational therapist and registered nurse services at no cost. The NWHP is funded to administer the OAHMP throughout much of the region, including Kane County, meaning that it is currently available to South Elgin residents.

Recommended Strategies

Ms. Bush also discussed two additional programs that resonated with South Elgin's Advisory Group and can be expanded to serve South Elgin residents:

- The **Senior Handyman Program** connects seniors of any income with trusted handymen who perform small repairs and accessibility improvements around the home. Payment is calculated on a sliding scale based on household income. These programs are funded in a variety of ways including grant funding as well as municipality dollars. The program originated in Palatine, Wheeling, and Oak Park Townships in Cook County and has since been expanded to Streamwood and Carpentersville, where municipal dollars supported expansion to these communities. For the Senior Handyman Program to be made available to South Elgin residents, some funding would need to be provided by the Village, a local township, or possibly an area foundation.
- Additionally, the NWHP manages **Single-Family Home Repair Programs** in a few communities, including Streamwood and Carpentersville. Specifics of each program can vary, depending on the funding source and local priorities, but in general they are available to help homeowners to correct code violations as well as address home repairs that can improve the health or safety of the home. In Streamwood and Carpentersville, funds are provided by the municipality and programs are tailored to meet local needs. For the Single-Family Home Repair Program to be made available to South Elgin residents, some funding would need to be provided by the Village or an area foundation. A key benefit of this program in Streamwood and Carpentersville is that it establishes funds for residents on an ongoing basis, whereas programs such as the HRAP serve a broader area and may have a wait list.

South Elgin officials can reach out to NWHP to discuss how these programs could be utilized in the community. As some of these programs may require local funds, the Village can evaluate its ability to provide such resources as well as develop a plan to explore other funding sources, such as local foundations, financial institutions, local townships, or the County. Another consideration will be how to ensure the programs are used once they are implemented. A community-wide outreach effort could educate South Elgin residents about these resources.

Next Steps:

- **Reach out to the North West Housing Partnership to discuss how its programs can assist South Elgin residents.**
- **Reach out to possible partners to fund efforts such as a Senior Handyman Program and other home maintenance programs. Outreach should include the Community Foundation of the Fox River Valley and Kane County.**
- **Connect with Community Contacts Inc. and The Neighbor Project to discuss the Home Repair and Accessibility Program.**
- **Create a communications plan (newsletters, utility bills, etc.) to market resources to residents.**

Recommended Strategies

Recommendation #2

Identify an area nonprofit organization to create a home sharing program that can help local seniors age in place.

Helping seniors access resources for home repairs and accessibility improvements (as outlined in Recommendation #1) and building new senior-friendly homes (as discussed in Recommendation #5) would greatly benefit many of South Elgin’s older residents. Given the scale and variety of housing needs among this fast-growing group, a third strategy that surfaced thanks to local input may also be worth pursuing.

Home sharing programs, used for decades across the region and country, help seniors remain in their homes by renting out a spare room. In this model, a nonprofit matches a “provider” (a senior homeowner) with a “seeker” (an individual looking for a room to rent). Notable regional examples include Open Communities, which operated a home sharing program in more than a dozen North Shore suburbs from 1985 to 2016, and the Center of Concern, which more recently started a program in northwest Cook County. Typically, the process begins with a senior contacting the nonprofit. The nonprofit then conducts an in-home visit to understand the senior’s situation, needs, and preferences. For example, some seniors may discount rent in exchange for help shoveling snow. Meanwhile, the nonprofit regularly fields applications from seekers, who indicate which communities they are interested in. When a potential match emerges, the nonprofit brings the provider and seeker together to form a home-sharing agreement. Programs may also conduct background checks on seekers. Throughout the process and after the move-in, the nonprofit serves as a safe, trusted, experienced resource for both parties.

A home sharing program typically requires one full-time coordinator. Funding often comes from foundations, but can also be provided by townships, counties, or municipalities. Home-sharing programs can be highly cost-effective. For example, Open Communities’ program created an average of 40 matches each year – effectively producing 40 affordable rental options and helping 40 seniors remain in their homes – for the cost of one staff salary.

Next Steps:

- **Identify potential nonprofit partners, gauge their interest, and explore next steps. A starting list of potential partners includes Senior Services Associates, Community Contacts Inc., and North West Housing Partnership.**
- **Communicate local needs alongside the nonprofit in discussions with area foundations and Kane County.**
- **Discuss this strategy with neighboring municipalities and explore the potential to jointly support an area home sharing program.**

Recommended Strategies

Recommendation #3

Increase the Village's role in tracking the conditions of South Elgin's older rental housing.

While programs such as those administered by the North West Housing Partnership (as discussed in Recommendation #1) are responsive to needs of individual homeowners, there are also strategies for responding to the needs of renters and the rental housing stock itself. Survey results identify both the need to maintain and preserve the affordability of older rental housing, as well as to remedy and prevent any disrepair or neglect. It was also noted in Advisory Group discussions that any code enforcement programs that are 100% reliant on a complaint basis are likely to miss out on properties in need.

Strategy 1: Establish a Rental Registration and Inspection Program.

During the expert panel, Walter Magdziarz, Community and Economic Development Director for the Village of Bensenville, described the experience of his community creating, sustaining, and monitoring an effective Rental Registration and Inspection Program. Although Bensenville is now a home-rule community and has expanded aspects of this program, the components described below were created when it still, like South Elgin, did not have home-rule status. The program itself is self-funded, and has two key requirements as part of its overall goal of ensuring compliance with rental housing property maintenance and life safety regulations:

- 1) All rental properties register annually with the Village. Registration fees are set by housing type: \$211 for single-family homes, \$222 for two-family properties, and \$210 per multifamily building plus \$11 per unit. Failure to register results in referral to administrative adjudication.
- 2) Rentals shall not be occupied unless a certificate of inspection has been issued by the Village. Inspections focus on key life safety and property maintenance issues. A Village staff member conducts inspections in addition to other responsibilities.

Once registered, an inspection is scheduled within 30 days. Inspections are conducted annually and may also be triggered at any time by tenant complaints. Each registration fee covers the cost of two inspections, with additional follow-up inspections incurring extra fees if violations are not corrected promptly. Mr. Magdziarz noted that, as inspectors became familiar with common issues, and once the operations were streamlined via an online registration and scheduling system, the process became very efficient and effective.

The Bensenville program is one of the more established programs, but South Elgin can look to other examples and tailor a strategy, including such variables as the inspection schedule and fee structure, that works best for the Village.

Recommended Strategies

South Elgin can also refer to guidebooks created by the Center for Community Progress in partnership with the Metropolitan Mayors Caucus and available on the Caucus' website. The first guidebook, "Drafting Rental Regulation Ordinances in Illinois Municipalities," outlines how to draft a rental registration and inspection program for both home-rule and non-home-rule municipalities, while the second guidebook, "Raising the Bar," outlines how registration and inspection programs can include reduced fees for property owners who have demonstrated consistent compliance, have completed landlord education, or met other requirements.

Strategy 2: Leverage support from the Preservation Compact.

While rental registration and inspection can raise the baseline quality of South Elgin's entire rental stock, working with the Preservation Compact can further assist existing rental owners to refinance, renovate, and otherwise improve their ability to sustain the provision of quality rental housing. A collaboration of organizations with several financial, educational, and renovation tools to help public and private sector partners maintain and enhance the quality and affordability of existing rental housing options, the Preservation Compact includes all levels of government, for-profit developers, non-profit developers, lenders, civic groups, and tenant advocacy groups. The Preservation Compact drives intentional, coordinated strategies that preserve affordable rental housing. 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.

South Elgin can support local property owners in accessing resources to help renovate and refinance their multifamily properties and ensure long-term affordability to existing and future residents. CIC also offers Property Management Training that can equip local property owners with knowledge to better market, manage, and maintain a residential rental property. South Elgin could initiate contact with the Preservation Compact to discuss these programs as well as any other applicable strategies for the Village's older rental buildings.

Next Steps:

- **Assess several different Rental Registration and Inspection models, beyond Bensenville, such as Round Lake, Round Lake Park, and Antioch.**
- **Establish goals, processes, and fees for a new Rental Registration and Inspection program.**
- **Connect with the Preservation Compact and identify best resources to pursue.**
- **Create a database of all South Elgin rental housing owners and managers.**
- **Educate rental housing owners, through written outreach and potential convening, about both the Rental Registration and Inspection Program and the Preservation Compact resources.**

Recommended Strategies

Recommendation #4

Build new housing that addresses the affordability needs of South Elgin’s existing renters, local workers, and special needs populations.

As discussed in the Needs Assessment on page 11, South Elgin has fewer than 400 rentals affordable to the over 800 existing renters with incomes below \$50,000, and many key area workers are unable to afford to rent in the village or nearby communities. With a rental vacancy rate hovering at zero since 2015, and over half of renter households considered “cost-burdened,” indicators point to the need for an increase in South Elgin’s rental housing supply, particularly for renters with modest incomes.

Given its successful track record with multifamily rental development, the Village is nicely positioned to refine its approach to attracting nonprofit or mission-driven for-profit developers in advancing South Elgin’s housing and economic development priorities. South Elgin has, for example, benefited already from the State’s Low Income Housing Tax Credit program, but not yet from its Supportive Housing Program. An experienced developer could utilize either of these resources to increase the supply of multifamily rental housing for targeted populations, such as people with special needs or other households whose incomes do not enable them to afford rents in market-rate developments.

During the November expert panel meeting, Doug Martin, the Economic Development Director for the City of McHenry, described how, absent any municipal funding, a private developer was able to finance and build Pearl Street Commons, a 25-unit affordable housing development. McHenry was approached by a mission-based developer, who added tremendous capacity not only by developing the property but also by facilitating the community outreach and education to ensure the community and neighborhood understood the type of development proposed. The City, in turn, provided necessary zoning variances as well as letters of support for the financing.

Pearl Street Commons, McHenry



A 25-unit permanent supportive housing building in downtown McHenry. Veterans and people with disabilities are prioritized for tenants, and all tenants pay only 30% of their income towards rent. Funding support came from the: National Housing Trust Fund; Illinois Housing Trust Fund; federal HOME program; ComEd; and operating subsidies through the Regional Housing Initiative.

Image source: Full Circle Communities.

Recommended Strategies

Pearl Street Commons was well-designed and, since its construction, has been well-received by the community. McHenry has since attracted two additional developments to fill gaps in the local rental market.

South Elgin can attract a similar development by proactively engaging nonprofit housing developers. The Village can also choose to negotiate density bonuses and other incentives with for-profit developers, creating a culture that encourages private sector builders to better address the Village's housing needs. Mixed-use development in South Elgin's downtown area / Village Center would provide the additional benefit of generating demand for needed retail and commercial growth, but zoning and financial incentives for infill and redevelopment would be needed to attract experienced developers and yield some affordability in these properties.

Although experienced developers know how to layer the resources necessary to finance this kind of development, that task will be more efficient and less costly if the Village has already worked with the County and area financial institutions to align priorities, such as attracting new development for certain income levels and mixed-use buildings in target areas.

With sites, priority populations, zoning incentives, density bonuses and perhaps even some gap financing identified, the Village can increase its likelihood of attracting a suitable developer by releasing a Request for Qualifications (RFQ) or a Request for Proposals (RFP) to clarify its objectives and interest in a public-private-partnership. While an RFP would allow the Village to pick from a number of proposals, an RFQ would be an opportunity to select a developer with whom to explore the range of options and participate in discussions about existing barriers and needed incentives. An RFQ could be done early in the process, to attract a development partner to participate in the above discussions. An RFP would be a better strategy once the above steps were complete, to select a more specific development proposal.

Next Steps:

- **Identify preferred Village locations, priority population to be served, and potential incentives (fee waivers, parking variances, density bonuses).**
- **Formalize a public engagement process for the discussions about the above, perhaps through the Planning and Zoning Commission or a special Housing Task Force.**
- **Review successful and affordable multifamily developments in similar communities.**
- **Engage Kane County, area foundations, and financial institutions to leverage existing resources to reduce costs and/or fill financing gaps if needed.**
- **Issue an RFQ or RFP to attract mission-driven developers.**

Recommended Strategies

Recommendation #5

Explore Missing Middle Housing to add housing options for South Elgin seniors and first-time homebuyers.

During the November expert panel meeting, Jennifer Settle of Opticos Design discussed how development of Missing Middle Housing can help South Elgin increase housing options for its fast-growing senior population while also addressing the need for more affordable homeownership options for first-time homebuyers. 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. This includes duplexes, cottage court homes, accessory dwelling units, small multiplex apartment buildings, and other housing types in the middle of a spectrum between single-family homes and larger mid-rise multifamily buildings.

A main benefit of Missing Middle Housing types is their ability to offer homes at more attainable price points than single-family homes or townhomes. The typical unit size of homes in these buildings is typically smaller, often falling between 800 to 1,200 square feet. Missing Middle Housing types also reduce the impact of high land and infrastructure costs by distributing these costs across multiple units. Townhomes once filled an important gap by offering more attainable price points, but rising construction costs and the tendency toward larger, higher-end units have reduced their affordability. As a result, communities are seeking new strategies and other housing types to provide more attainable options.



Recommended Strategies

Development of Missing Middle Housing types can help South Elgin respond to the mismatch between the available housing stock, primarily built for larger families, and demand for housing among growing demographics of smaller households such as empty-nesters, single seniors, couples without children, smaller families, and younger adults looking to return to South Elgin. First-floor units in Missing Middle Housing buildings would also help address the need for single-story living and physical accessibility for seniors.

As Ms. Settle described, Missing Middle Housing was common in neighborhoods built before 1940, but a series of regulatory, market, and design barriers that emerged afterward has caused these housing types to go “missing.” These barriers include planning and zoning regulations and a lack of familiarity among national developers. For developers interested in meeting demand with these housing types, uncertainty about whether a community will accept them creates significant risk, making it harder to justify early investments such as architectural design, land acquisition, or permitting processes. From a financial standpoint, impact fees and building codes often treat house-scale Missing Middle Housing – such as a triplex – the same as a much larger apartment building, adding cost and affecting financial feasibility of development.

These barriers, while challenging, are not insurmountable when thoughtfully addressed. During the expert panel, Ms. Settle outlined a series of steps South Elgin can take to explore this strategy.

Key Characteristics of Missing Middle Housing

Located in a Walkable Context

Missing Middle Housing works best in walkable areas. This does not necessarily mean a downtown, but locations near everyday amenities like those in South Elgin’s Village Center or Randall Road Corridor.

Compatible with Single-Family Homes

Missing Middle Housing buildings maintain compatibility with single-family neighborhoods by mirroring their height, width, and depth and by using design features like front porches, stoops, and shared green spaces like rear yards.

Strong Sense of Community

Features like a common courtyard, shared green space, and porches offer a sense of community that many people want, especially aging seniors or single-person households of any age.

Reduced Needs for Parking

Missing Middle Housing buildings often provide fewer off-street parking spaces to fit on their lots. Because they mainly serve 1- or 2-person households, this reduced parking is generally practical and manageable.

Recommended Strategies

The first step is gaining an understanding of the various Missing Middle Housing types. For an introduction, South Elgin leaders can utilize Opticos Design’s website (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, including the Village of South Elgin, that participated in the Caucus’ Missing Middle Housing Peer Network.

South Elgin leaders’ second step is identifying the groups – seniors, first-time homebuyers, local workers, single-person households, young adults, and others – who most need Missing Middle Housing, and revisiting this focus regularly during the following steps. The third step is to consider which Missing Middle Housing types best serve the needs of these groups.

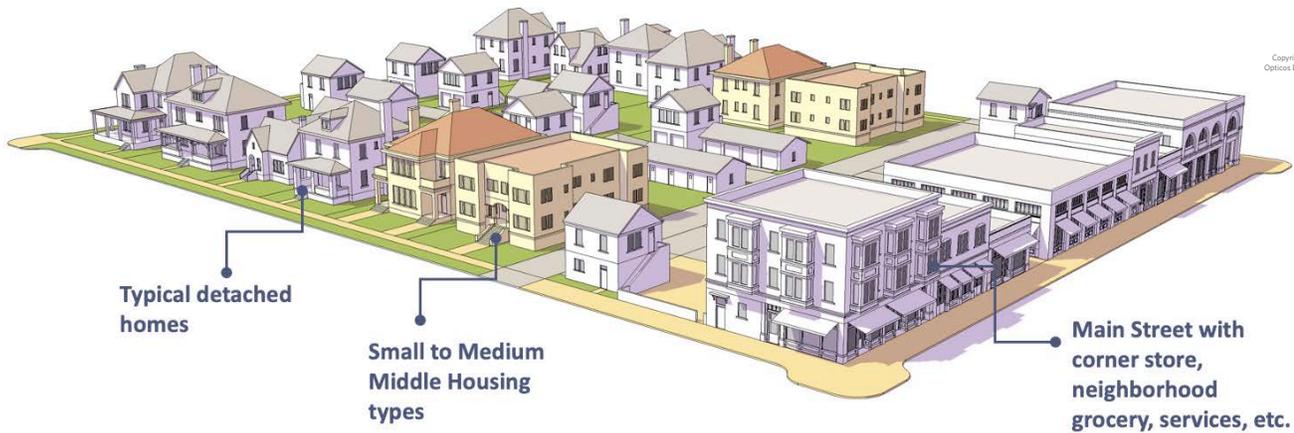
Following these initial steps, South Elgin leaders can determine which areas are most appropriate for Missing Middle Housing. As Ms. Settle noted, there is no “one-size-fits-all” approach, and some housing types are better suited to certain contexts than others. To assist local leaders, Opticos Design has developed visualizations illustrating how different Missing Middle Housing types can be incorporated into a variety of contexts.



Small Missing Middle Housing Types Can Fill Gaps in Existing Neighborhoods.

Duplexes, cottage courts, triplexes, and fourplexes blend in well due to their house-scale size and form. This approach can be used for vacant lots in residential neighborhoods near South Elgin’s Village Center.

Recommended Strategies



Small and Medium Missing Middle Housing Types Can Transition Between Single-Family Neighborhoods and Commercial Corridors.

Small and medium types - such as fourplexes, sixplexes, and courtyard buildings - can serve as a transition between quieter neighborhoods and busier streets like La Fox Street in South Elgin's Village Center.



Larger Missing Middle Housing Types Can Provide Additional Housing on Commercial Corridors.

Although most Missing Middle Housing is house-scale and limited to 2.5 stories, 3-story buildings may be suitable on underutilized lots along corridors such as La Fox Street if larger mixed-use or 4+ story buildings are not feasible.

Recommended Strategies



Larger Undeveloped Sites Near Existing Infrastructure and Amenities.

Undeveloped properties west of Randall Road that may become available for future development provide an opportunity to design a neighborhood integrating various Missing Middle Housing types, larger multifamily buildings, and single-family homes.

Once potential areas for Missing Middle Housing have been identified, a fourth step for South Elgin is reviewing zoning standards to see what changes are necessary to enable the type of Missing Middle Housing desired. 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.

In reviewing this code audit, South Elgin leaders may wish to consider the need for a new zoning district. The existing R-3 Multiple Dwelling Unit District is intended for larger multifamily buildings, requiring larger lots than is typical for Missing Middle Housing and permitting structures up to 50 feet tall. Establishing a zoning district specifically for house-scale Missing Middle Housing would help ensure these buildings are compatible in size and scale with single-family homes. Notably, South Elgin’s R-2 Single Dwelling Unit District – which allows duplexes – already aligns more closely with the ideal characteristics of many Missing Middle Housing types in terms of lot size, width, and setbacks, making it a useful starting point for developing a new district.

In reviewing zoning standards, South Elgin should also consider design elements including building frontages (porches, stoops, etc.) and on-site shared open spaces such as rear yards that help distinguish Missing Middle Housing from other multifamily housing types.

Recommended Strategies

As an alternative, the Village could work with developers on a case-by-case basis using the Planned Development Process, which may be useful if the Village's goal is a development that blends Missing Middle Housing types, larger multifamily buildings, and single-family homes. The limitations to this approach are that it does not offer the upfront predictability that developers often want before investing in early steps in the development process, and that it is less suited to smaller infill sites near South Elgin's Village Center. Considering this, the Village may find value in utilizing both approaches: establishing a new zoning district for predictability and smaller sites and utilizing the Planned Development process where beneficial. With either approach, the Village could encourage developers to include first-floor homes in Missing Middle Housing buildings that offer single-story living.

Finally, South Elgin should coordinate with overlapping agencies to align policies that support Missing Middle Housing. When water and sewer connection fees or impact fees treat house-scale Missing Middle Housing types – such as accessory dwelling units, duplexes, or triplexes – the same as much larger multifamily buildings, it can inadvertently create a financial disincentive for these housing types.

Next Steps:

South Elgin can identify a tailored approach for adding Missing Middle Housing, using either the Village's Planning and Zoning Commission or a Housing Task Force to work through the following steps:

- **Gain an understanding of the various Missing Middle Housing types through available resources.**
- **Identify which groups of residents Missing Middle Housing is most needed for and what types of Missing Middle Housing would best serve the needs of these groups.**
- **Determine which areas in the community are best suited for Missing Middle Housing.**
- **Review zoning standards to see what changes would enable the Missing Middle Housing types desired. The Missing Middle Housing Toolkit's Code Audit can be a guide for reviewing the Village's standards.**
- **Consider utilizing the Planned Development process for larger sites that could accommodate a mix of Missing Middle Housing types, larger multifamily buildings, and single-family homes.**
- **Coordinate with overlapping agencies to align policies such as impact and utility connection fees to support Missing Middle Housing.**

Summary of Next Steps

The following table can be used to track implementation of South Elgin’s *Homes for a Changing Region* Housing Action Plan.

Strategy	Next Steps
<p>#1: Engage experienced partners to help seniors and low- and moderate-income homeowners with needed renovations, accessibility improvements, and other essential home repairs.</p>	Reach out to the North West Housing Partnership to discuss how its programs can assist South Elgin residents.
	Reach out to possible partners to fund efforts such as a Senior Handyman Program and any other home maintenance programs. Outreach should include the Community Foundation of the Fox River Valley and Kane County.
	Connect with Community Contacts Inc. and The Neighbor Project to discuss its provision of the Home Repair and Accessibility Program.
	Create a communications plan (newsletters, utility bills, etc.) to market resources to residents.
<p>#2: Identify an area nonprofit organization to create a home sharing program that can help local seniors age in place.</p>	Identify potential nonprofit partners, gauge their interest, compare their skillsets, and explore next steps. A good starting list of potential partners include Senior Services Associates, Community Contacts Inc., and North West Housing Partnership.
	Play a connector role, articulating local needs alongside the nonprofit in discussions with area foundations and Kane County.
	Discuss this strategy with neighboring municipalities and explore the potential to jointly support an area home sharing program.
<p>#3: Increase the Village’s role in tracking the conditions of South Elgin’s older rental housing.</p>	Assess several different Rental Registration and Inspection models, beyond Bensenville, such as Round Lake, Round Lake Park, and Antioch.
	Establish goals, processes, and fees for a new Rental Registration and Inspection program.
	Connect with the Preservation Compact and identify best resources to pursue.
	Create a database of all South Elgin rental housing owners and managers.
	Educate rental housing owners, through written outreach and potential convening, about both the Rental Registration and Inspection Program and the Preservation Compact resources.

Summary of Next Steps

Strategy	Next Steps
<p>#4: Build new housing that addresses the affordability needs of South Elgin’s existing renters, local workers, and special needs populations.</p>	Identify preferred Village locations, priority population to be served, and potential incentives (fee waivers, parking variances, density bonuses).
	Formalize a public engagement process for the discussions about the above, perhaps through the Planning and Zoning Commission or a special Housing Task Force.
	Review successful and affordable multifamily developments in similar communities.
	Engage Kane County, area foundations, and financial institutions to leverage existing resources to reduce costs and/or fill financing gaps if needed.
	Issue and RFQ or RFP to attract mission-driven developers.
<p>#5: Explore Missing Middle Housing to add housing options for South Elgin seniors and first-time homebuyers.</p>	Gain an understanding of the various Missing Middle Housing types through available resources.
	Identify which groups of residents Missing Middle Housing is most needed for and what types of Missing Middle Housing would best serve the needs of these groups.
	Determine which areas in the community are most appropriate for Missing Middle Housing.
	Review zoning standards to see what changes would enable the Missing Middle Housing types desired. The Missing Middle Housing Toolkit Code Audit can be a guide for reviewing the Village’s standards.
	Consider utilizing the Planned Development Process for larger sites that could accommodate a mix of Missing Middle Housing types, larger multifamily buildings, and single-family homes.
	Coordinate with overlapping agencies to align policies such as impact and utility connection fees to support Missing Middle Housing.

Key Contacts

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Appendix A: Community Survey and Meeting Summaries

Timeline and Perspectives Included

JULY

July 3: Community Survey Opens

July 15: Kickoff Meeting

- Village Clerk
- Village Trustee
- Local realtor and Co-Chair of South Elgin’s Committee for Equity and Belonging
- Two South Elgin Planning and Zoning Commission members
- Two long-time residents
- South Elgin Community Development Department staff
- South Elgin Communications Department staff

AUGUST

August: Survey Promoted in Water Bills

August 6: Focus Group Meeting

- Kane County Board Member and Elgin Township Supervisor
- Elgin Area Chamber of Commerce CEO
- Elgin Community College Dean of Workforce Development and Continuing Education
- South Elgin Fire Protection District Fire Chief
- St. Charles Community Unit School District 303 staff
- Senior Services Associates staff
- South Elgin Economic Development Council Member
- Local banker
- Long-time residents
- Local Homeowners Association board member and resident
- South Elgin Utility Billing and Customer Service Manager and resident
- South Elgin Building and Code Enforcement Manager

Late August: Survey Promoted in Village Light Newsletter

SEPTEMBER

OCTOBER

October 14: Community Survey Closes

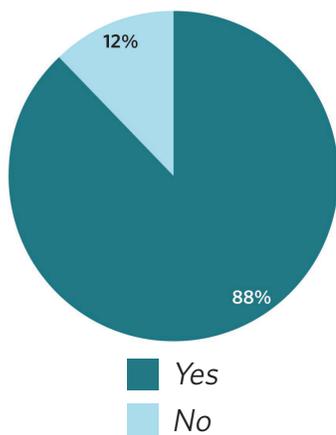
Appendix A: Community Survey and Meeting Summaries

Community Survey Summary

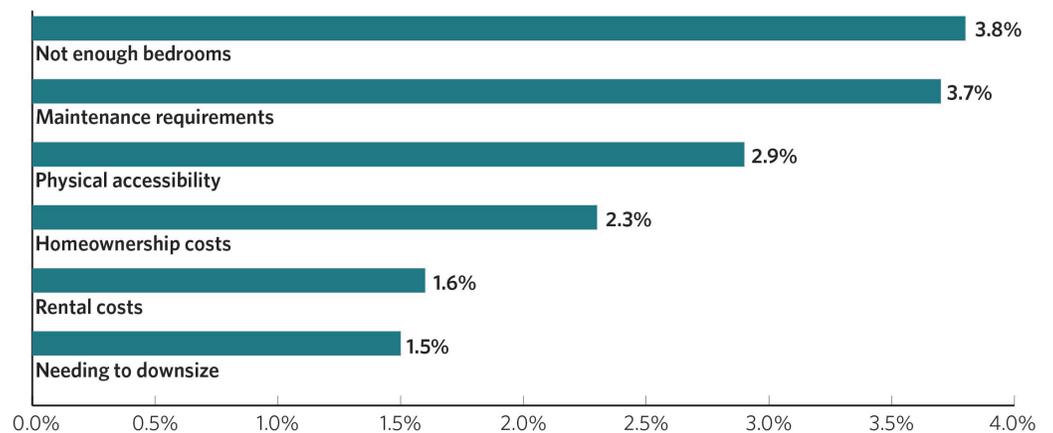
712 residents and 21 local workers completed the South Elgin Homes for a Changing Region community survey between July 3 and October 14, 2025.

Personal Experience Section

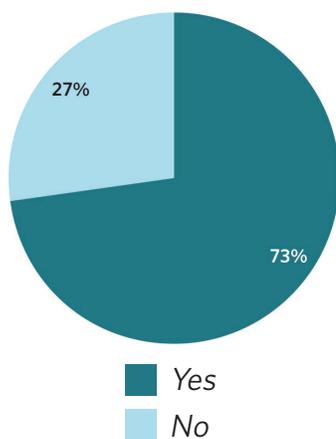
Does the home you live in meet your current needs?



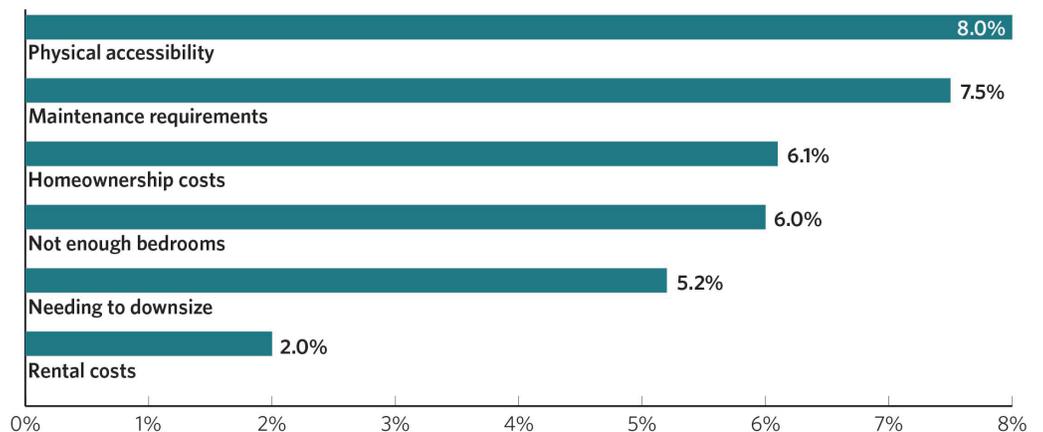
In what ways does the home you live in not meet your current needs?



Will the home you live in meet your future needs?

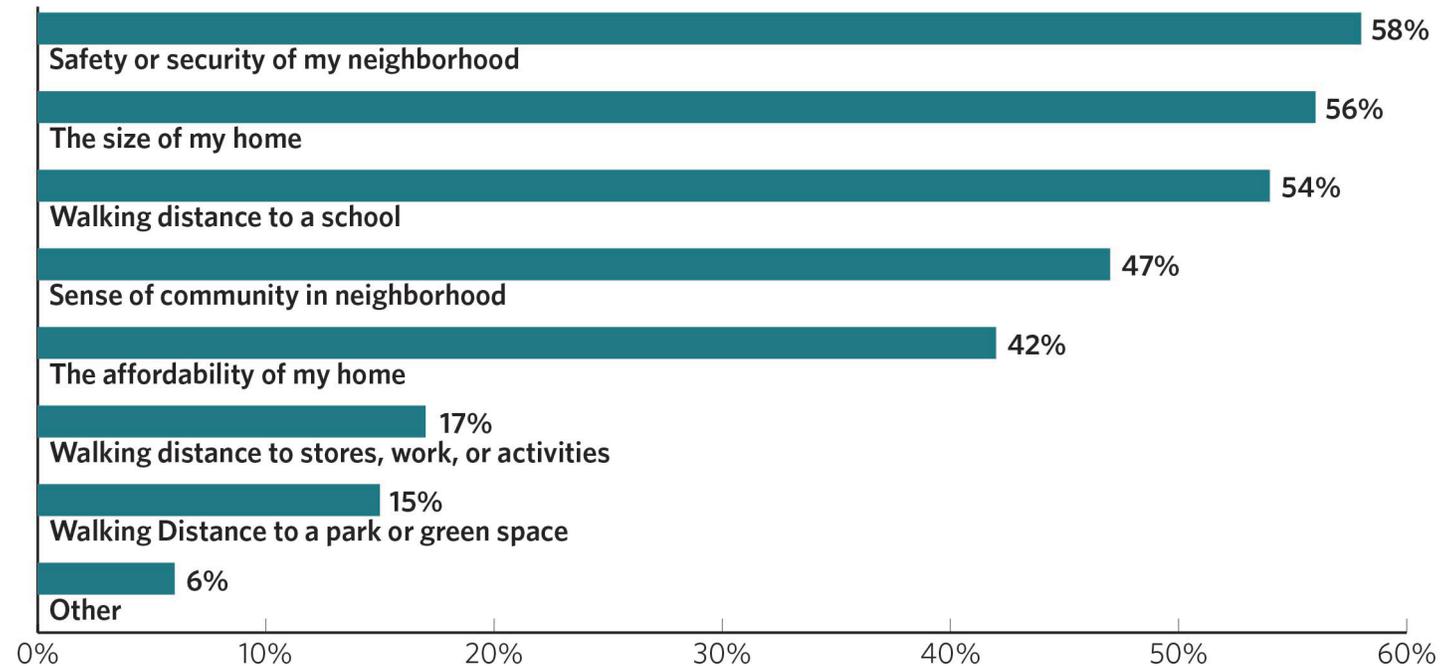


In what way(s) does the home you currently live in not meet your future needs?

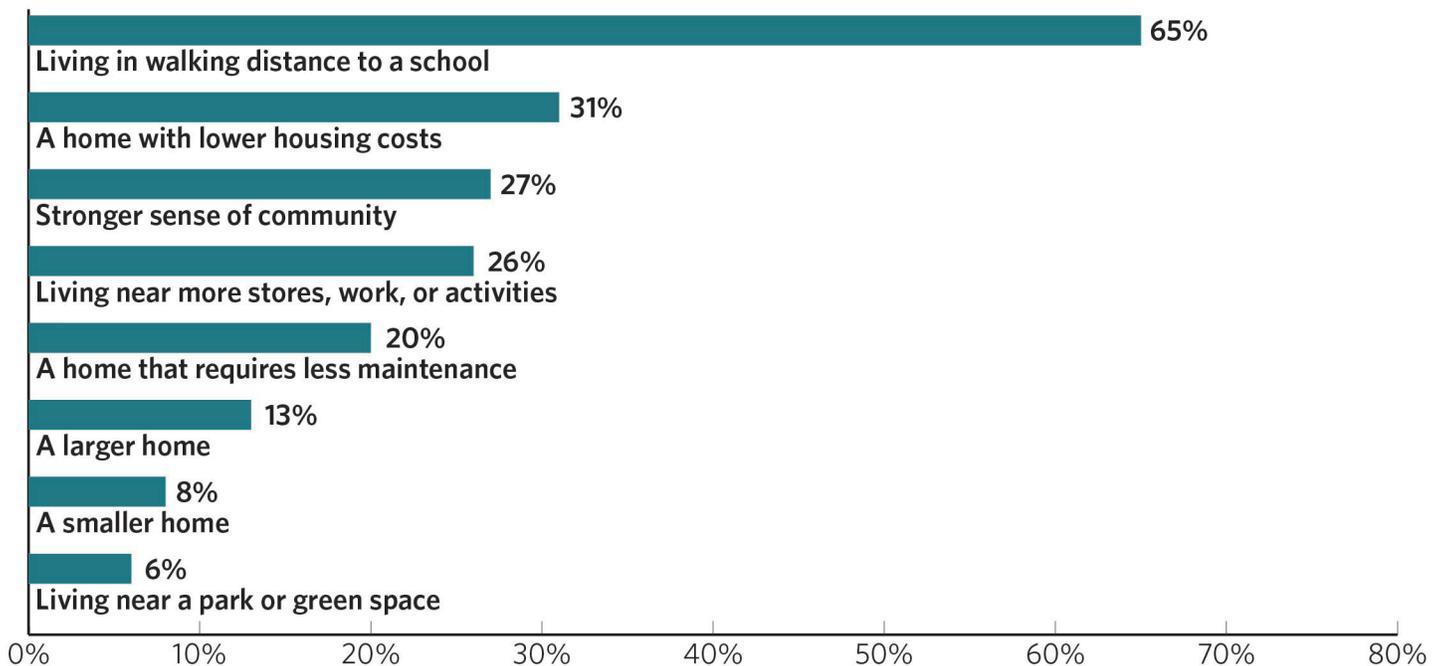


Appendix A: Community Survey and Meeting Summaries

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



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



Appendix A: Community Survey and Meeting Summaries

Representative Quotes from the Personal Experience Section

“ South Elgin is great, but it is getting crowded. There are too many new builds and small lots. ”

“ There is nothing really affordable in the area. If I move, it will have to be out of South Elgin to afford it. ”

“ My concern is that my children are not able to buy homes in South Elgin due to the extremely high housing costs. They have their own children and would like to raise them here but cannot. ”

“ My family would love to buy our first home. Housing prices have shot up drastically since the pandemic, but our household income has not. We can afford a \$200-\$300k home, but there are very few any more. My aging mother lives in the apartment next to us. My dream is to purchase a home in South Elgin (or nearby) that would work as a multigenerational home, but that dream feels impossible. ”

“ I love my 3-floor townhouse, but as I get older, I know that I eventually will need to move into a one-level apartment/ condo. I would like to have the option to move into a condo/apartment that has an outdoor entrance and a garage, but I do not think there is any housing in South Elgin with those preferences. I love my neighborhood so would like to stay in this area. ”

“ We would like to move to a single-level home but could not find one within our budget. We also wanted a low-maintenance home but did not find that option when we were initially looking to buy in South Elgin. ”

“ As I am single and aging it is becoming more difficult to take care of the maintenance of my home. Finding affordable help is difficult. It would be nice if there was a program in addition to the schools/churches that offer volunteers. ”

“ My rent goes up \$100 or more a year which is not sustainable and major appliances break and aren't fixed for years. ”

“ We live 15 minutes away from Randall Road. The only things that ever get built by us are gas stations or industrial work buildings. We need more grocery stores, restaurants, and shopping stores. ”

“ The property taxes are extremely high in this neighborhood which will be tough for us to remain here in the future. ”

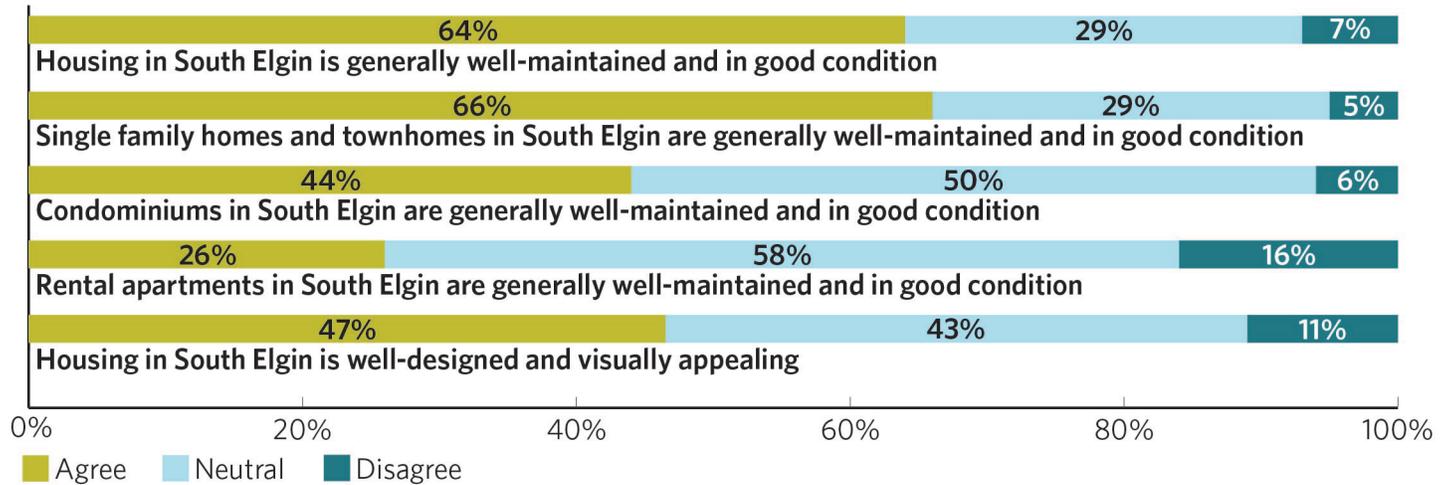
“ Everything is going well except one thing. The water is damaging all our water supply systems. We have a softener but are still facing an issue. ”

“ I really wish South Elgin had a more established downtown/riverfront. I visit Elgin and St. Charles, but I'd love to give more dollars to the local community. ”

“ My home suits my personal needs, but we would love a house with a yard that doesn't have taxes that are prohibitively expensive. Simple, 2- or 3-bedroom homes with 1 or 2 bathrooms seem to be non-existent. ”

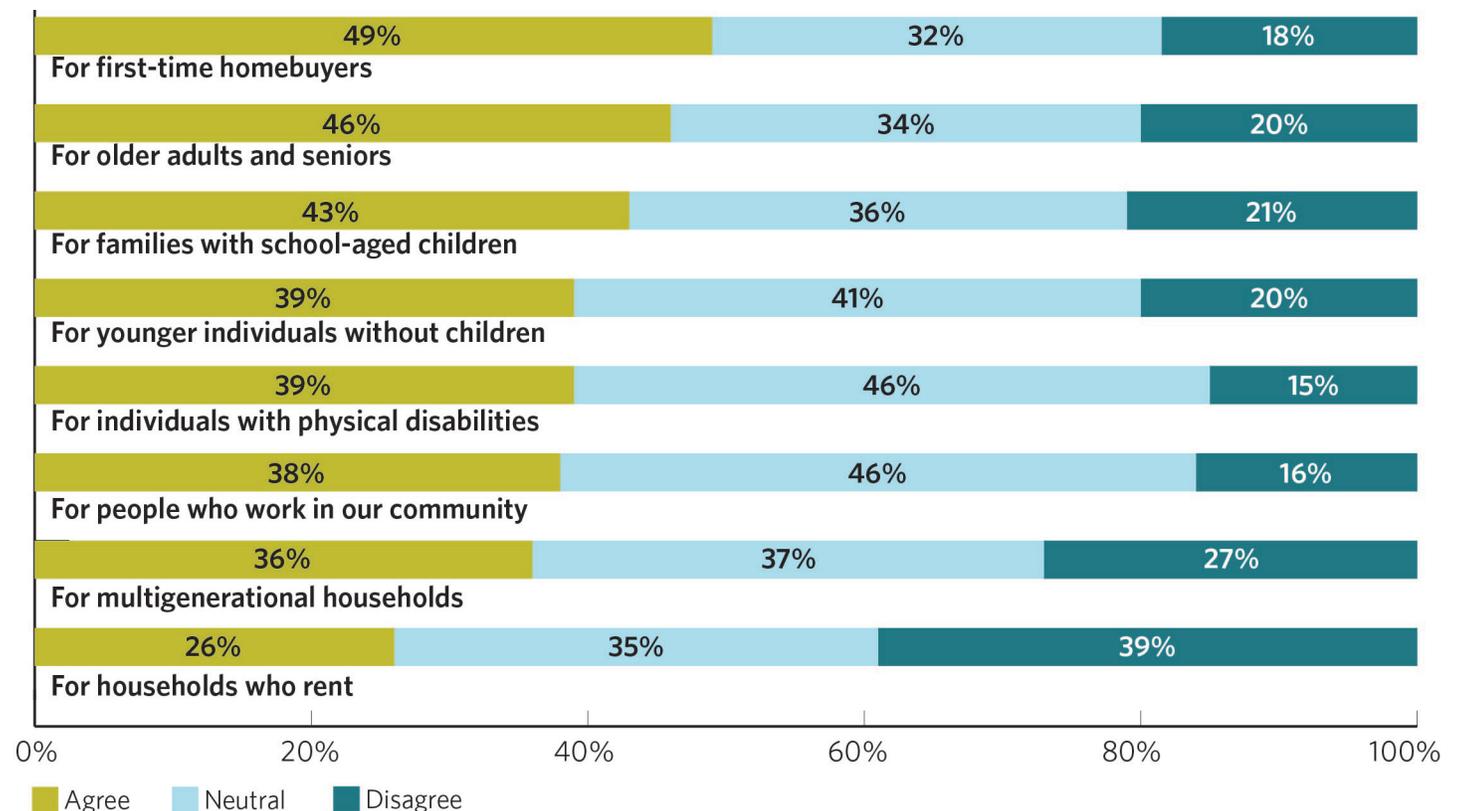
Appendix A: Community Survey and Meeting Summaries

Housing Condition Section



Housing Needs Section

South Elgin has a need for more housing options...



Appendix A: Community Survey and Meeting Summaries

Representative Quotes from the Housing Needs Section

“ Basic, affordable homes that don't need to be gutted and completely remodeled are few and far between. ”

“ We need housing being built without stairs, first floor options or disabled people who live on tiny incomes and have families to support. We need 2-3 bed, 1-3 bath condos or small homes or apartments with yards, with pets allowed and no fees. Poor and disabled populations are growing yearly and are being pushed to the streets. ”

“ We need more affordable housing. The Seasons and Springs apartments cost more per month than my mortgage on my 3-bedroom house. That's with taxes and insurance included. People need to have somewhere clean, safe, and well maintained to live in that they can afford. ”

“ This is a very nice area. I plan to retire in South Elgin. I would love to see a ranch community of single-family homes and or townhomes. ”

“ South Elgin needs to build more affordable housing such as apartments and condominiums. There are too many new single-family homes and townhomes that younger residents may not be able to afford. ”

“ All the houses and town homes are large and very, very few, are a single level. The aging population of South Elgin seniors, nearing retirement, need more disability and affordable housing. ”

“ There is not enough emphasis on senior living issues in this community. This community needs more senior housing. ”

“ We need lower property taxes. It's not going to sustain if the costs of property taxes keep on increasing and is not a good thing for retirees like us. ”

“ I don't think we need more housing. I think putting in businesses to try and keep taxes down should be prioritized. ”

“ I'd love to see a vibrant downtown with restaurants and shopping. ”

“ South Elgin needs a downtown area that is walkable and filled with small businesses. ”

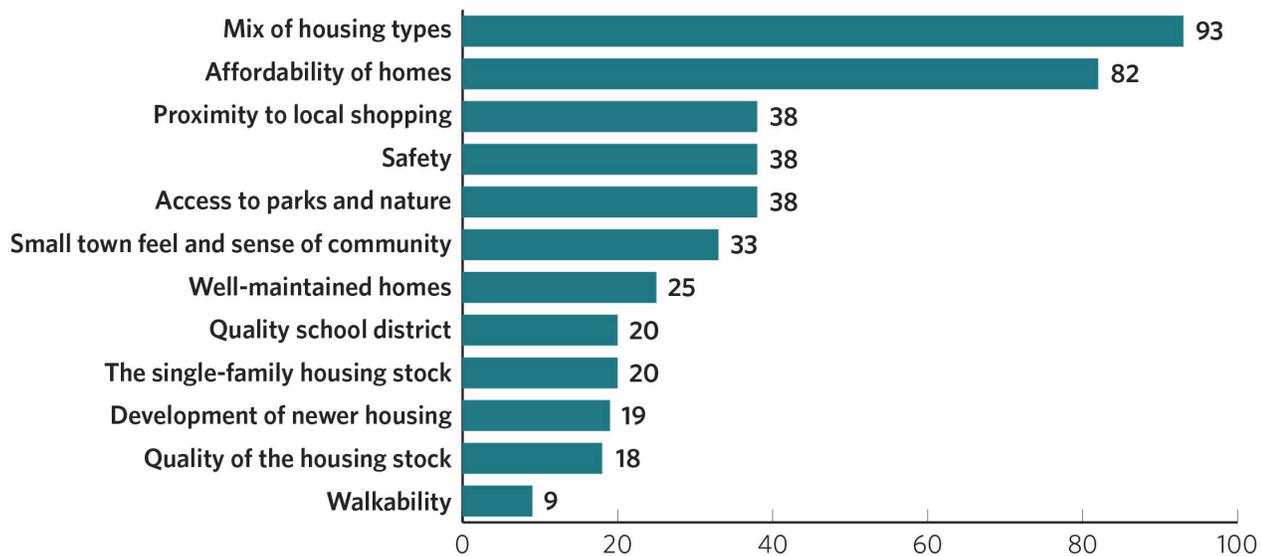
“ The newer homes are well-maintained and visually appealing but some of the older homes are an eyesore. ”

Appendix A: Community Survey and Meeting Summaries

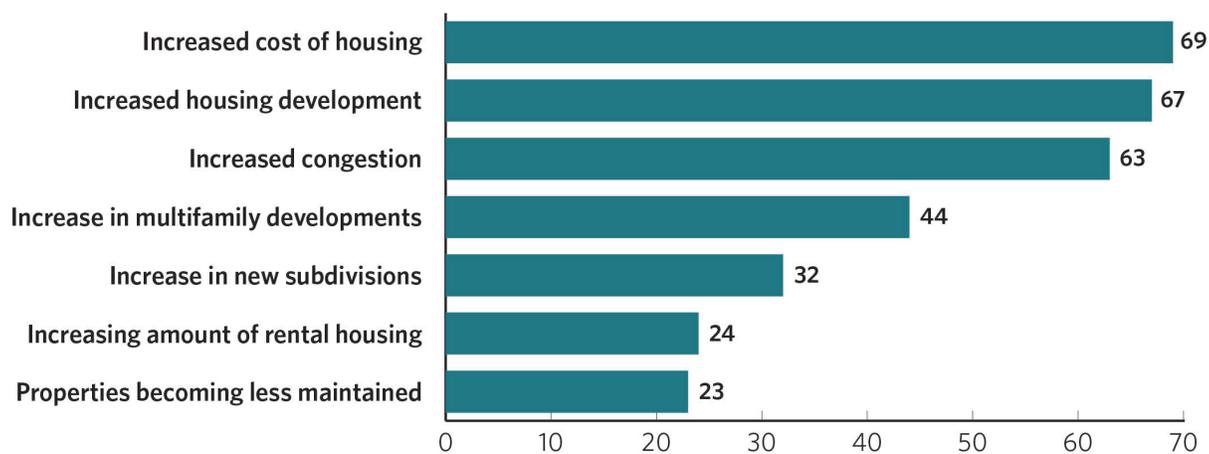
Open-Ended Questions

Responses to the following questions were categorized by the Homes for a Changing Region team.

What are the major strengths of housing in South Elgin?

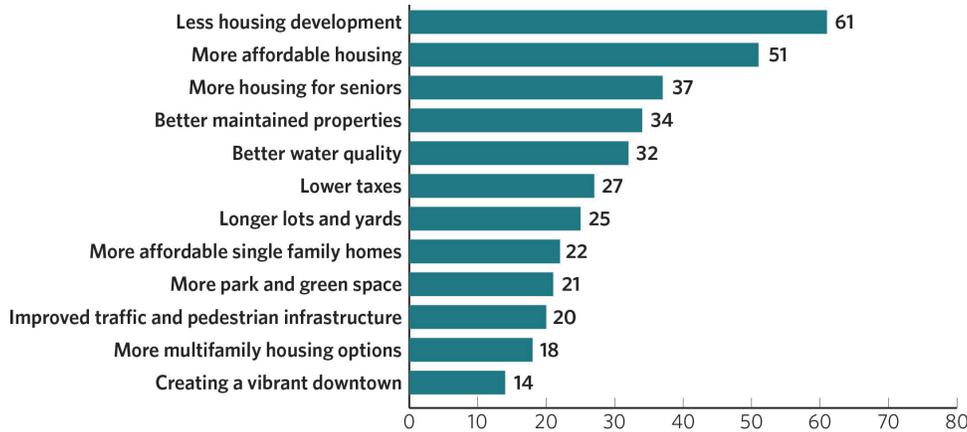


Please describe any important trends you see related to housing in South Elgin.

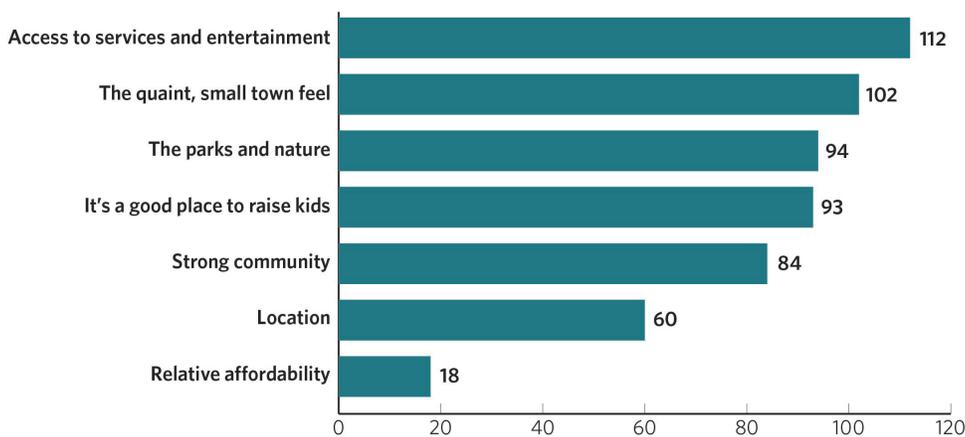


Appendix A: Community Survey and Meeting Summaries

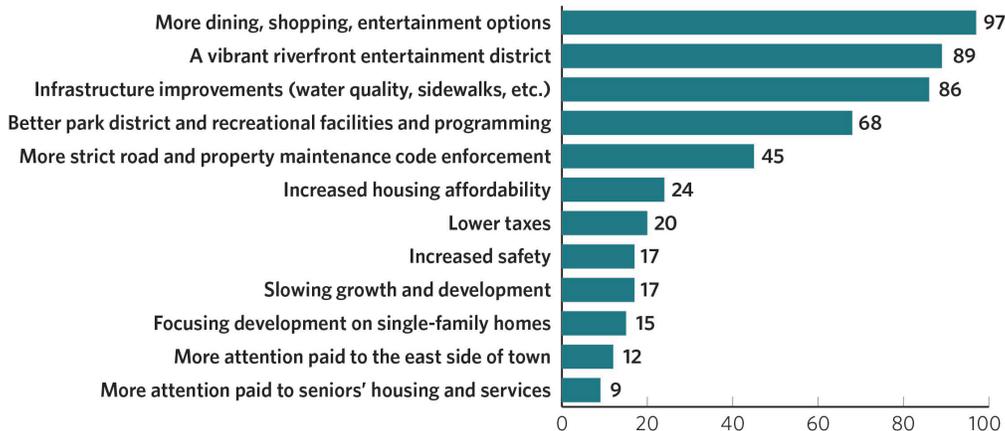
What housing-related changes would you like to see in South Elgin?



Generally speaking, what do you like most about South Elgin?



Generally speaking, what changes would you like to see in South Elgin?



Appendix A: Community Survey and Meeting Summaries

Representative Quotes from Open-Ended Questions

“ South Elgin needs an increased number of units having first floor living, with primary bedrooms and laundry on the first floor, and an increase in availability of assistance to help older adults maintain their homes. ”

“ I would like to see more ranch style home and senior living options for seniors, and more multi-story condos near the river. ”

“ Lower prices, lower rent, and more affordability for young people. ”

“ We need more affordable options for senior citizens living on fixed incomes. ”

“ We need more housing for lower to middle income families. ”

“ There are too many housing complexes being built when there's already too much traffic ”

“ I would love to see continued growth around the river for a more downtown area feel. ”

“ South Elgin needs more options for single parents or single income families. Rent is too high for single income families. New construction homes are not an option for single income. ”

“ Average salaries have not increased at the same rate of home costs, and it is pushing people out of their own homes and forcing the middle class to have multi-generational living. ”

“ We are doing good for now. We don't need to be a big city. I like our town's small and almost rural feeling. ”

“ Figure out a way to incentivize and support the building of affordable housing for purchase. ”

“ I would like to see more attractive city center to dine and shop in. ”

“ South Elgin needs more single-level homes and town homes that are not so big, and more affordable for seniors. ”

“ I would like to see more apartments and condominiums at an affordable rate that's less than the average rent. ”

“ South Elgin needs more code enforcement for homes lacking maintenance in otherwise well-kept neighborhoods. ”

“ I would like to see the water situation resolved so that my family would feel safe to drink the water we pay for in our home. ”

“ I would like to see more enforcement of Village code for property maintenance. ”

Appendix A: Community Survey and Meeting Summaries

Key Themes of Kickoff and Focus Group Meetings

Housing Needs of Seniors

- "South Elgin is aging and there are not many one-story homes, making it difficult to age in place."
- "Seniors on fixed incomes tend to run into home maintenance issues, and there should be more programs to help older adults stay in their homes longer."
- "In recent years, the Village conducted a study the needs of older adults, which revealed a strong desire for more single-level homes."
- "Some seniors in the Village struggle to get out of their homes, and many struggle to afford maintain the exterior of their home such as shoveling snow and mowing the grass."

Housing Affordability

- "Younger adults are not able to afford homeownership in the same way that previous generations have."
- "Many cannot afford the area's housing costs at entry-level and service-sector salaries."
- "Employers are concerned about the impact of housing affordability on their employees and their businesses."
- "While there is more building, affordability is limited, especially for seniors on a limited income. We moved here because it was an affordable community, but with more people moving here that has decreased."
- "Workers in the jobs that make the community 'go' are the ones who are most cost burdened."
- "A lot of recent graduates are looking for rentals because they cannot afford to buy."
- "Many first responders are not able to live in the Village because of affordability issues."

Appendix A: Community Survey and Meeting Summaries

Property Maintenance

- "Newer apartment buildings tend to be well-maintained, and there are some older buildings that may not have been adequately maintained."
- "There are maintenance issues in both single-family and multi-family homes. The Village completes code inspections for new construction, but does not utilize rental licensing or rental inspection for existing units."

Alternative Housing Options

- "Homeowners are not selling currently because they do not have anywhere to go. There is a lack of supply."
- "A greater diversity of housing types is something that should be looked at for South Elgin."
- "Older homeowners are having difficulty finding adequate downsizing options".

Appendix B: Additional Data

Table 1: Household Types in South Elgin, Kane County, and the Chicago Region.

	Households with Children		Households without Children		Single-person Households		Total Households
	Number	Percentage	Number	Percentage	Number	Percentage	Number
South Elgin							
2013	3,504	49%	2,320	33%	1,312	18%	7,136
2023	3,100	37%	3,670	43%	1,667	20%	8,447
Kane County							
2013	69,735	41%	65,290	38%	35,333	21%	170,358
2023	58,733	32%	84,479	46%	39,984	22%	183,196
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.

Appendix B: Additional Data

Table 2: Population by Age in South Elgin, Kane County, and the Chicago Region.

SOUTH ELGIN

	2013		2023	
	Number	Percentage	Number	Percentage
Under 20	7,598	34.5%	6,258	26.1%
20-34	3,451	15.7%	3,857	16.1%
35-44	4,298	19.5%	3,822	15.9%
45-54	3,393	15.4%	4,685	19.5%
55-64	1,932	8.8%	2,546	10.6%
65-74	653	3.0%	1,616	6.7%
75 and Older	716	3.2%	1,200	5.0%
Total	22,041		23,984	
Median Age	34.9		39.2	

KANE COUNTY

	2013		2023	
	Number	Percentage	Number	Percentage
Under 20	160,917	31.0%	139,631	27.1%
20-34	97,805	18.9%	93,970	18.2%
35-44	75,471	14.6%	68,488	13.3%
45-54	74,801	14.4%	70,034	13.6%
55-64	56,169	10.8%	66,596	12.9%
65-74	30,671	5.9%	46,834	9.1%
75 and Older	22,546	4.3%	30,544	5.9%
Total	518,380		516,097	
Median Age	35.1		38.6	

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 18: Homeowner Cost Burden by Income in South Elgin, 2023.

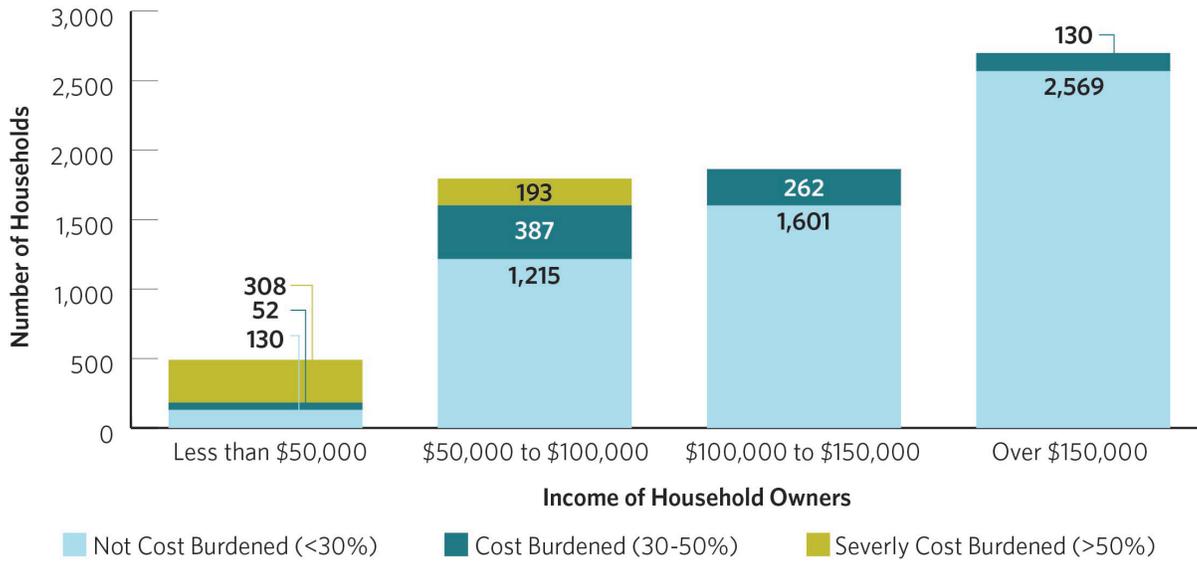
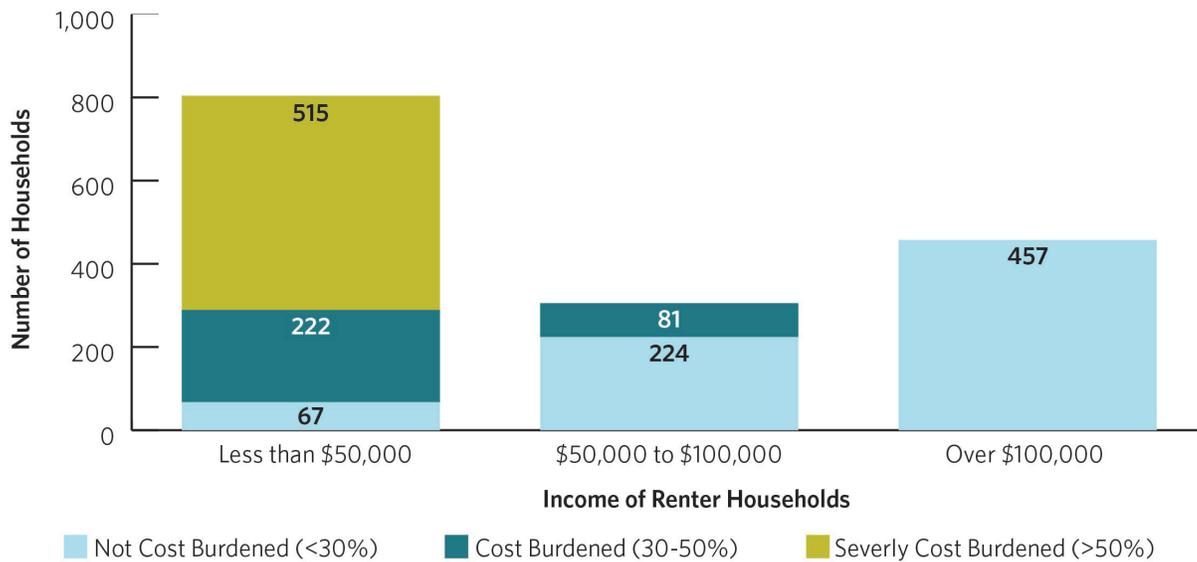


Figure 19: Renter Cost Burden by Income in South Elgin, 2023.



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

Not Cost Burdened: Household spends less than 30% of monthly income on housing.

Cost Burdened: Household spends 30% to 50% of monthly income on housing.

Severly Cost Burdened: Household spends more than 50% of monthly income on housing.