



KANE COUNTY

HOUSING *READINESS*



ACTION PLAN

Adopted by the Kane County Board on June 9, 2026

ACKNOWLEDGEMENTS

Steering committee

The Kane County Housing Readiness project selected a steering committee with representatives who are involved in addressing housing issues, along with related transportation and economic development impacts, in Kane County. The steering committee was instrumental in guiding the planning process and will continue engaging local stakeholders to support the plan.

- Mark VanKerkhoff, Kane County
- Chris Toth, Kane County
- Matthew Tansley, Kane County
- Michael Isaacson, Kane County
- Catherine McKenna, Kane County

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CMAP staff and project team

- Mark VanKerkhoff, Kane County
- Chris Toth, Kane County
- Catherine McKenna, Kane County
- Enrique Castillo, CMAP
- Todd Vanadilok, Egret & Ox Planning
- Makala Morales, CMAP
- Prithvi Hegde, CMAP
- Seth Thomas, CMAP
- Malaika Bergner, CMAP

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Other notes

Unless otherwise specified, CMAP staff created all photos, maps, and illustrations that appear in this report.

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HOUSING READINESS OVERVIEW

CMAP and Kane County are partners in promoting housing readiness. This partnership tackles regulatory barriers — such as zoning, entitlement processes, and building codes and inspections — to clear the way for housing that meets the needs of residents through all stages of life and household budgets. Through this planning process, CMAP collaborates with local leaders to identify barriers to housing development and recommend actions to remove those barriers. Increasing housing development is crucial to addressing the county's housing shortage and ensuring housing for all.

What does it mean for a place to be housing ready?

- Development procedures are clear and navigable
- Funding and financing are available to make deals work
- Public and private sector stakeholders work effectively together
- The community is informed and engaged about housing needs
- Zoning regulations and design standards allow many types of housing, especially near economic opportunities and transportation infrastructure

A housing ready place is free from unnecessary barriers to development. Housing readiness clears the way to supply all types of housing residents need.

What are common barriers to housing development?

- Difficult or costly to navigate development procedures
- High costs for land acquisition, materials, and construction
- Lack of capital and over-subscribed funding sources
- Overly burdensome restrictions on what can be built and where
- Opposition to new housing

About the housing readiness process

The process began with a countywide [housing market analysis](#) completed in March 2025. The market analysis offers insights into housing needs, opportunities, and challenges in Kane County. Findings from the data-driven market analysis are combined with insights from stakeholders across the county to understand the current housing supply, evaluate opportunities to expand the housing stock, and identify barriers preventing more housing from being built.

This housing readiness action plan identifies strategies to promote housing readiness, specific actions to advance those strategies, as well as resources and information to support implementation.

This document also includes a housing readiness checklist which prioritizes actions for implementation. Communities that take all the actions on the checklist are considered housing ready.

Housing market analysis key findings

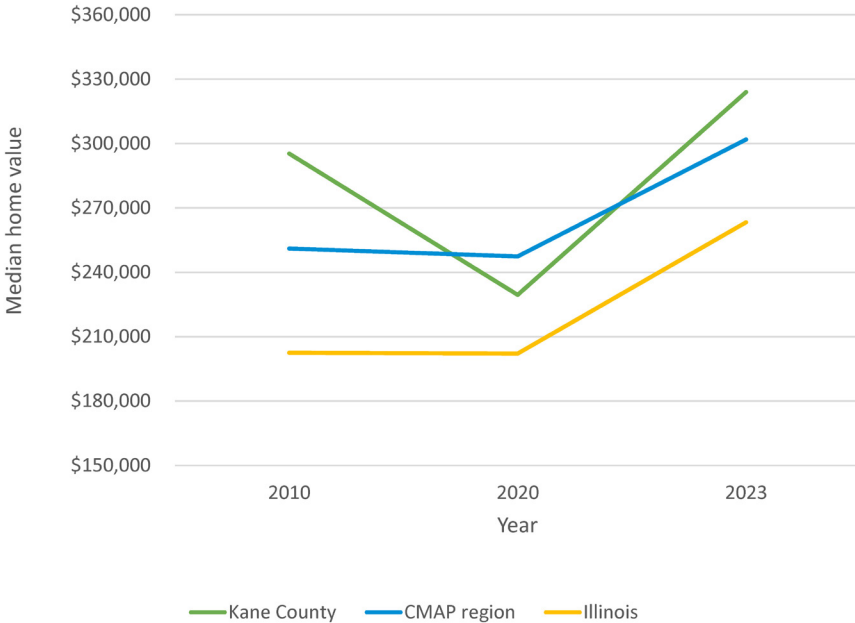
Kane County faces challenges with the variety of land uses and development patterns that characterize the region, including a majority of the land use within the county devoted to agricultural uses. The county is limited in the diversity of its housing stock, with 69 percent being single-family homes. Additional key findings are summarized below. A detailed market analysis is provided in the appendix.



More key findings

- 75 percent of homes in Kane County are owner-occupied and 25 percent are renter-occupied
- Kane County’s housing stock grew 6 percent in the past six years, while vacancies fell to 3.5 percent, signaling higher demand
- Permits for single-family buildings have rebounded after a major drop in 2007, then leveled out from 2012 to 2018 before experiencing a gradual increase since then
- The median home value rose 30 percent in the past 4 years and is now higher than the region’s average (see Figure 1)
- Median rent increased 15 percent from 2020 to 2023. The biggest growth was in units renting for more than \$1,500

Figure 1: Median home value



Source: American Community Survey, 2010-2023

The county’s population is projected to grow over the next 25 years and will need new homes to keep pace with demand (see Figure 2). These projections represent just one potential future, the actual population growth will depend on many variables, including rates of housing production.

Figure 2: Households and population projections for Kane County

2024	2040	2050
520,197 households	17.5% population increase expected	22.8% population increase expected
196,695 units	33,897 new units needed	46,099 new units needed

Source: CMAP Population Forecast, 2025

Beyond the overall housing shortage, demand for housing options for residents over 55 is already high and expected to grow, with nearly half of the county’s population in this age group

Housing goals

Throughout the years Kane County has made housing a priority as costs have risen. Kane County’s 2040 Plan and the Economic Development Strategic Plan both emphasize the importance of aligning housing with changing demographics, infrastructure capacity, and economic activity. Together, the plans call for a more balanced mix of housing types and affordability to support residents and the county’s workforce.

Both plans prioritize expanding housing in areas with existing or planned infrastructure, particularly through infill and redevelopment that supports compact, mixed-use, and walkable development. Reducing regulatory barriers that limit housing diversity or increase costs is also a shared objective. The Economic Development Strategic Plan highlights how limited housing options near job centers contribute to jobs, housing mismatch, and longer commutes, with many Kane County residents working outside the county. Addressing housing affordability and diversity is therefore seen as critical not only to community livability, but also to economic competitiveness and workforce retention.

To better understand local perspectives, CMAP held discussions with municipalities throughout Kane County about their housing goals, priorities, and opportunities. The county is home to a broad range of communities that each had differing local priorities, reflecting each municipality’s unique challenges and opportunities.



Housing readiness strategies

The Kane County Housing Readiness Action Plan details the following six housing readiness strategies to build a more cohesive perspective on housing, remove barriers to development, connect communities to resources, and encourage more partnerships and advocacy:

- 1. Implement a public education and outreach campaign about housing**
- 2. Reform zoning regulations and design standards**
- 3. Streamline development rules and processes**
- 4. Pursue housing funding and financing tools**
- 5. Coordinate land use, transportation, and economic development decisions**
- 6. Facilitate public-private, community-based, and multijurisdictional partnerships**

Each housing readiness strategy is supported by a set of actions that are intended to advance the strategy and achieve overall housing goals. Each action includes a brief description, identification of potential implementation partners, and an estimate of resources required to carry out the action. Resource estimates are provided in four categories:

Category	Description
\$	The action can be completed with resources that implementers are likely to have readily available.
\$\$	The action will require implementers to obtain additional resources that are likely to be available but require additional steps to obtain (e.g., requesting a new expenditure from an existing pool of funds).
\$\$\$	The action will require resources beyond what is already likely to be available. Implementers will likely need to seek out new funding sources, and implementation is expected to take at least one year.
\$\$\$\$	The action will require significant resources beyond what is currently available. Implementers will need to seek out new funding sources that can be replenished over time to sustain the action, and implementation is expected to take multiple years.

Updated codes and ordinances: common thread of housing actions

Several of the actions supporting the six housing readiness strategies relate to updating county and municipal codes and ordinances, which primarily include building codes, zoning ordinances, and subdivision ordinances. This emphasizes how codes and ordinances can often be a barrier to building more housing and advancing attainable housing goals.

Actions relating to updating codes and ordinances include:

	Actions
Strategy 2	2.1, 2.2, 2.3, 2.4, 2.5, 2.6, 2.7
Strategy 3	3.2, 3.3, 3.5, 3.6, 3.7
Strategy 5	5.2, 5.3



While these actions relating to updating codes and ordinances are described as separate actions, they should be pursued as part of a larger coordinated effort as best as possible to ensure the updated codes and ordinances are consistent with each other to advance local and regional attainable housing goals.

Kane County can assist municipalities with advancing housing goals by auditing and updating local codes and ordinances, which can be a time-consuming and technical effort. In particular, Kane County can coordinate with municipal staff and elected officials to ensure their local codes and ordinances align with the strategies and actions outlined in this Housing Readiness Plan.



HOUSING READINESS STRATEGY 1: **IMPLEMENT A PUBLIC EDUCATION AND OUTREACH CAMPAIGN ABOUT HOUSING**

Why conduct public education and outreach about housing?

Housing is one of the more polarizing issues that communities need to address. However, they often face misconceptions of and varying perspectives on all aspects of housing, including its importance to community growth, different housing types, and impacts on schools, parks, jobs, local businesses, traffic, etc. Effective communication and community engagement are critical to clarifying misconceptions and building support for new housing. Engaging residents early and building transparency helps to address concerns, clarify the benefits of diverse housing types, and foster trust between local governments, developers and home builders, and the communities they serve. By involving community members in the planning process, municipalities and the county can implement housing actions that reflect community priorities, reduce opposition, and increase the likelihood of housing being built.

Current public education and outreach about housing

Communication and engagement regarding development of any kind tends to be reactive. Points of engagement like public hearings often focus on specific housing proposals that are up for review and public comment. While housing information and resources on county and municipal websites are helpful, community members need to know where to find them to use them. There is an opportunity for Kane County and its municipalities to be more proactive in engaging with community members about housing in a more strategic manner using cohesive, effective messaging. Public education and outreach can also take a collective approach with private sector and non-profit partners. For example, major employers and local business owners who support more housing may become strong allies, particularly through the advocacy of local housing options for their workers. Non-profits can also be reliable allies, particularly organizations that provide social services, housing assistance, and other wraparound services that boost the quality of life for local residents. Leveraging these strategic partnerships will be essential to promoting a positive narrative about housing and demonstrating to residents why more housing is needed.

Housing readiness actions

Action 1.1 Develop a residential engagement toolkit

Fostering community understanding, building trust, and educating the community on housing are essential to advance attainable housing in communities. One approach that the county can take is to provide municipalities and neighborhood groups with a toolkit in a “meeting-in-a-box” format that provides all the materials and guidance needed to facilitate conversations with residents and other local stakeholders about housing. The toolkit could include sample messaging, presentation materials, discussion prompts, and strategies for answering common questions and addressing specific concerns.

With an established toolkit that can be shared across Kane County, this helps the county and local governments communicate effectively and consistently with their communities. These toolkits can also add to existing resources that some municipalities may already utilize to engage their residents about housing.

Together, the resources highlighted on the right provide strong models for developing a tailored residential engagement toolkit for Kane County municipalities and neighborhood groups.

Implementer(s): County, municipal governments, local business and community-based partners

Resources: \$\$

RESOURCES

Several national organizations offer effective tools for engaging residents around housing, including communities expressing NIMBY concerns. [HousingForward Virginia](#) and the [Massachusetts Housing Partnership](#) provide practical training and toolkits for reframing messages and improving engagement. The [FrameWorks Institute and Enterprise Community Partners](#) offer research-based communication guidance to support local housing efforts.

Additional resources include HUD’s NIMBY [Risk Assessment and Decision Tree Tool](#) and the Non-Profit Housing Association of Northern California’s [comprehensive engagement toolkit](#). The National Association of Home Builders also offers a brief, accessible video explaining NIMBYism that could be adapted for Kane County.



Action 1.2 Create housing fact sheets

Clear, fact-based information can help dispel misconceptions that slow or stop housing development. Developing one or more fact sheets provides the community with a clear, accessible resource to understand housing concepts and answer common questions that often lead to misconceptions about housing, including impacts on traffic, schools, property taxes, and neighborhood character.

In addition, data on housing trends like housing prices, rents, cost burden, and available housing stock can put housing into perspective and make it more relatable to people's daily lives. Fact sheets can help community members make informed decisions and reduce resistance to new housing development. Examples of current developments, including photos and testimonials, can help demonstrate how housing projects are already being incorporated into the community successfully.

Implementer(s): County staff, municipal governments, consultant partner, and community-based partners

Resources: \$

Action 1.3 Launch an educational housing campaign

Public perception plays a powerful role in shaping support for attainable housing development. Positive messaging can go a long way to alter the way people perceive housing and turn doubt into support. One effective way this can be done at a regional scale is for the county to engage a communications consultant to design a countywide campaign highlighting the benefits of diverse and attainable housing.

The campaign could focus on messaging that housing growth supports the entire community, using data, personalized stories, and visuals to build awareness and foster broad public support. A positive housing campaign serves as another opportunity for partnerships, including the business community and local real estate professionals who can advocate from a wide range of perspectives about the value of new housing to serve workers and provide options for different life stages and needs. Partnering with private sector partners may also unlock opportunities for sponsorships or grants that can offset campaign costs

Implementer(s): Municipal staff, county staff, and consultant partner

Resources: \$\$\$

RESOURCES

California YIMBY created a housing policy [myths vs. facts sheet](#) to help the community better understand common housing misconceptions.

CASE STUDY

Geneva, IL launched a City of Geneva Development Projects [landing page](#) on their municipal website which details up-to-date information about all proposed projects within the city. The webpage features an interactive map that locates these development projects, as well as clickable profiles for each project. The profiles provide applicant names, project addresses, detailed request information, and project status. There are also options for website visitors to sign up for email notifications and attend public hearings. This tool provides updated and easily accessible information to community members through a digital platform, providing the means to dispel misconceptions and ease resident concerns.

CASE STUDY

Housing Illinois, a coalition of 40 northeastern Illinois organizations, launched a positive housing campaign in the early 2000s that featured radio and television advertisements, posters, and [brochures](#). Comprised of housing advocates, planners, faith-based groups, foundations, developers, public agencies, and financial institutions, this campaign used various engagement tools to raise awareness and increase public acceptance of affordable housing.

HOUSING READINESS STRATEGY 2: UPDATE ZONING REGULATIONS AND DESIGN STANDARDS

Why update zoning and design standards?

Zoning codes outline the land development standards that regulate how land can be used. Design standards support zoning regulations by providing guidance on the look and feel of development, which is critical to ensure different development types fit into existing neighborhoods and districts. Updating zoning regulations and design standards enables a wider range of housing options, while aligning development with existing infrastructure and respecting existing character of neighborhoods and districts. Expanding the range of housing options would better serve residents at different life stages and income levels. For example, seniors looking to downsize and young adults entering the housing market often face limited choices in their price range. Same goes for teachers, nurses, fire and safety, and other essential workers who face similar limitations when trying to find homes near their workplaces. Updated zoning regulations and design standards can help communities meet demand for more housing options, while preserving community character.

Current zoning and design standards

Residential zoning in Kane County largely prioritizes single-family detached homes, which is reflected in the predominance of this housing type in neighborhoods across the county. About 17 percent of land within Kane County is devoted to single-family residential uses, whereas multifamily residential encompasses only 0.5 percent of land and mixed-use residential or commercial development accounts for less than 0.1 percent of land. This imbalance worsens housing supply-and-demand challenges: developers are limited to building single-family homes, while prospective residents face high costs as single-family housing dominates the market.

Zoning amendments can help communities diversify their respective housing stocks, with design standards enabling different housing types to be incorporated seamlessly into existing neighborhoods and districts. Some municipalities like Elgin, Geneva, and Sugar Grove would like to expand missing middle housing options. Elgin and Sugar Grove are also seeking more downtown infill and transit-oriented development (TOD), along with other municipalities like Aurora, Batavia, and Pingree Grove. Batavia and Geneva are also pursuing workforce and affordable housing options.

Housing readiness actions

Action 2.1 Allow missing middle housing by right in residential, commercial, and mixed-use zoning districts

A majority of housing in Kane County is categorized as single-family detached homes, comprising 69 percent of all housing types. Multi-family residential options like apartments and condominiums, particularly buildings with 5 or more units, make up the next largest amount of housing types in Kane County at 12%.

Like many communities and regions, Kane County could benefit from more housing types in the middle tier, which includes about 11 percent of single-family attached units (i.e., townhouses and rowhouses) and 8 percent of duplexes, triplexes, multiplexes, and smaller apartment buildings (2 to 4 units). This middle tier is generally referred to as missing middle housing.

While many zoning codes allow for missing middle housing, they are often regulated as special or conditional uses, which create additional layers of review and approval. However, allowing missing middle housing by right in residential, commercial, and mixed-use districts removes these layers of review that can be an impediment to housing production.

For commercial and mixed-use districts, allowing missing middle housing by right enables residents to live near transit facilities and job centers, which can help reduce the cost of living with lower transportation expenses. According to a [zoning reform study](#) done by the Michigan Association of Planning, existing commercial districts and corridors can be ideal locations for more housing. Zoning for mixed-use districts along commercial corridors is one of the easiest ways to support new, more cost-effective residential development adjacent to, but outside of, traditional single-family home neighborhoods.

Regardless of the zoning district in which they are built, allowing for missing middle housing by right provides the added benefit of building up a diverse housing stock in existing neighborhoods and districts where services, utilities, and other infrastructure currently exist.

Implementer(s): Municipal governments

Resources: \$\$\$

CASE STUDY

The City of Evanston established a [Two-Family Residence District](#) which allows for single- and two-family dwellings as permitted uses by right.

□
Coordination: Pairing Action 2.1 and Action 2.4, empower communities to be intentional with site design allowing for missing middle housing options to fit into existing neighborhoods. •

Action 2.2 Allow accessory dwelling units (ADU) by right in all residential zones

An accessory dwelling unit (ADU) is a living unit that is accessory to the primary housing structure on a property. ADUs come in many forms. Some ADUs are located within the primary housing structure, such as in a basement, attic, attached garage, or addition to the home. Others are located as a separate unit outside the primary housing structure, such as in a detached garage or smaller structure on the lot.

By allowing ADUs by right in all residential districts, communities are able to expand housing choice while minimizing regulatory barriers. Geneva recently updated their zoning to allow for ADU's by-right in all residential zoning districts. ADUs foster affordability, support multi-generational households, and make it easier for people to age in place. Since they are small and integrated into existing residential lots, ADUs create attainable housing options that blend into the existing community character without requiring large-scale infrastructure expansion.

A unique quality of ADUs is the way in which individual property owners are able to be part of the housing access solution by adding units to the community's housing stock in a hyper-localized manner. Housing production is often viewed in a broad sense for developers and builders to construct multiple housing units as part of a larger development. However, ADUs add to the housing stock too.

Implementer(s): Municipal governments

Resources: \$\$\$

Action 2.3 Create a supportive environment for more starter homes by eliminating zoning barriers

Many communities have bulk standards that were established decades ago, when household sizes were larger and development patterns favored single-family homes on large lots. Demographics have changed considerably to the point where housing needs are not being properly met by existing housing stocks. In Kane County, the population is aging, with a majority of census tracts having between 30 - 55 percent of the total population in 2023 comprised of residents age 55 and over. Household size has also decreased in Kane County.

CASE STUDY

[Geneva](#) have recently updated their zoning to allow for ADU's by-right in all residential, single-family dwelling, zoning districts. ADUs foster affordability, support multi-generational households, and make it easier for people to age in place. Since they are small and integrated into existing residential lots, ADUs create attainable housing options that blend into the existing community character without requiring large-scale infrastructure expansion.

As the population ages and smaller households become more common, more flexible bulk requirements in local zoning ordinances can create opportunities for more attainable and accessible housing options. Communities should review and update bulk requirements like minimum lot size, lot widths, yards, setbacks, and unit size to better reflect emerging trends in housing needs. With respect to starter homes for first-time homebuyers, zoning changes may include eliminating minimum dwelling and lot size requirements and reducing standards for setbacks and lot coverage. Smaller lots for starter homes can help reduce purchase costs, since a significant portion of housing cost is tied to land prices.

Implementer(s): Municipal governments

Resources: \$\$\$

Action 2.4 Update design standards to support a diverse housing stock while preserving neighborhood character

Many zoning ordinances include design standards that enhance community aesthetics and maintain a cohesive development character. Some communities take the extra steps to prepare design guidelines that are separate from but companion to their zoning ordinances. While design standards can be helpful for both the community and developers to build attractive residential products, overly prescriptive standards may create increased construction costs and limit creativity in residential design, which can impede opportunities to build attainable housing. Regularly reviewing and updating local design standards can help reduce unnecessary costs and barriers to housing development.

Design standards that can hinder attainable housing include limits on cost-effective building materials, requirements for complex façades or high window-to-wall ratios, and extensive landscaping or sustainability requirements. Landscaping and sustainability standards may be less flexible for communities, but they illustrate the kinds of tradeoffs involved when balancing goals such as greening properties, promoting green infrastructure, and managing construction costs. Local design standards can also restrict homeowners from making renovations needed to age in place or update homes for resale as older residents downsize.

Municipalities can provide greater flexibility and support context-appropriate, lower-cost housing types. Updated design requirements should balance design quality with feasibility to ensure that new housing can be developed efficiently and affordably. Design standards can also help communities visualize how housing options like ADUs, duplexes, triplexes, and townhouses can fit within context of traditionally single-family residential neighborhoods while preserving local character.

Implementer(s): Municipal governments

Resources: \$\$\$

Action 2.5 Create transit-oriented development or overlay districts near Metra stations and Pace bus corridors

By allowing multi-family and mixed-use development near Metra stations and Pace bus corridors, communities support economic growth and reduce vehicle dependence, which can in turn lower household costs on housing and transportation. A majority of the Metra stations and Pace bus routes serving Kane County are located within the eastern section of the county (i.e., east of Randall Road).

Building on the parking requirement changes mandated by the Illinois People Over Parking Act, special use zones or zoning overlay districts that support transit-oriented development (TOD) within one-half mile of a public transit hub or one-eighth mile of a public transit corridor can expand the types of residential, commercial, and mixed-use development that could be built in those prime transit-accessible locations. Overlay districts are attractive options for communities that wish to enforce TOD-specific zoning standards that support multi-family and mixed-use development while maintaining the existing zoning standards of the underlying zoning districts. Special use districts work in a similar way but create a whole new zoning district with its own standards.

Implementer(s): Municipal governments and county staff

Resources: \$\$\$

Action 2.6 Eliminate minimum parking requirements

Parking requirements often drive up the cost of development, particularly when sites have limited space and may require structured parking above or below ground. This can lead to projects getting scrapped altogether because parking was difficult to provide while meeting parking standards.

The elimination of minimum parking requirements can remove this particular barrier to development, as it removes one less variable for developers, builders, and property owners to reconcile. This does not mean developers and builders won't provide parking on their sites, partly because residents and tenants will require some level of parking. In addition, financial institutions may not approve loans and offer insurance for construction without a reasonable parking plan. Some sites may require typical levels of parking, particularly if they are highly auto-dependent with little to no access to transit.

However, other sites with access to Metra or Pace transit service may be more achievable with no minimum parking standards given more transportation choices, which is further supported by the prohibition of parking minimums via the Illinois People Over Parking Act.

Implementer(s): Municipal governments

Resources: \$\$\$

CASE STUDY

[Champaign, Illinois](#) removed minimum parking requirements in the university district and residential areas in the downtown and midtown areas. The policy change has reduced construction costs, which can translate into more affordable rents for tenants.



Does your community have a Metra station or high frequency Pace route?

The [Illinois People Over Parking Act](#) - which was officially signed by Governor J.B. Pritzker on December 16, 2025, and takes effect on June 1, 2026 - prohibits local governments from enforcing minimum parking standards on development projects within one-half mile of a public transit hub or one-eighth mile of a public transit corridor.

Organizations like CMAP, Metropolitan Planning Council (MPC), and Regional Transportation Authority (RTA; soon to be renamed the Northern Illinois Transit Authority or NITA) will serve as critical resources to help communities navigate the impacts of this new act as it comes into play in 2026 and beyond. [NOTE: The act impacts all types of development, not just housing.]



HOUSING READINESS STRATEGY 3: **STREAMLINE DEVELOPMENT RULES AND PROCESSES**

Why streamline development rules and processes?

Streamlining local development rules and processes helps prepare municipalities to respond to housing needs and attract investment in a more efficient manner, as well as reduce the number of hurdles that developers, builders, and property owners have to manage to move from concept to approval to construction. Long timelines for plan reviews, inconsistent building codes, and outdated requirements can add cost and uncertainty to housing projects. By modernizing codes, clarifying expectations, and improving coordination among municipal departments, communities can make it more efficient and less cumbersome to diversify the housing stock and provide attainable options.

Current development rules and processes

While discussing housing goals for their respective communities, some municipalities include improving entitlement processes and updating zoning codes among their goals. Cumbersome development rules and processes can slow or discourage new housing construction. In some cases, fees are applied uniformly across project types, regardless of size or community benefit, making attainable residential development less feasible. At the same time, several municipalities have expressed interest in exploring how fee structures, zoning standards, and permitting processes could be streamlined to provide more efficient development processes and encourage housing investment.

Housing readiness actions

Action 3.1 Create pre-approved building program

A pre-approved building program provides pre-designed, code-compliant building plans that have been reviewed and endorsed by a municipality. Pre-approved plans are typically for small-scale residential structures like cottage-style single-family, duplexes and other missing middle housing options, and accessory dwelling units that will fit within existing neighborhoods. The pre-approved nature of such a building program for small-scale residential products can be an attractive option for municipalities to pursue as it provides a level of predictability for incorporating unique housing types into traditional single-family residential neighborhoods. A pre-approved building program can essentially serve as a means of advocacy for missing middle housing.

Implementer(s): Municipal governments and county staff

Resources: \$\$\$\$

Action 3.2 Modernize and streamline building codes

Buildings with two or more housing units or a residential/commercial mix require higher design and construction costs, which often lead to compliance with more building code standards and increased inspection requirements. These barriers often appear in the reuse and conversion of existing buildings, such as converting a single-family home to a two-flat, adding one or more residential units above a ground-floor commercial use, or building out a basement, attic, or other space for an accessory dwelling unit. In addition, these thresholds can require extensive upgrades, including fire suppression, accessibility retrofits, structural changes, and green building infrastructure, even when the building footprint remains modest.

Updating local building codes and adopting flexible standards for smaller multi-unit buildings can help municipalities make it easier, faster, and less expensive to build “missing middle” housing types like duplexes, triplexes, fourplexes, small apartment buildings, and townhouses, while maintaining safety and accessibility requirements and aligning regulations with existing community character. While many municipalities adopt the International Building Code (IBC) and related codes from the International Code Council (ICC), municipal officials may adopt these codes with local

CASE STUDY

In South Bend, [the “Sears Catalog” of housing options](#) presents a variety of vetted and approved housing plans for individuals and developers looking to build. Each plan is compatible with current zoning regulations and takes into account typical lot configurations and prices based on current market conditions. This resource not only simplifies the planning process but also enhances the likelihood of successful project implementation.

CASE STUDY

The City of Kalamazoo’s [catalog of preapproved housing](#) slashes permitting timelines and design costs for developers by offering ready-to-build housing plans that meet local codes and match neighborhood character. The city also has [clear instructions](#) to help developers with the permitting process.

CASE STUDY

In Denver adopted the [2025 Denver Building and Fire Codes](#), which incorporate the 2024 international codes (I-codes), except the Energy Code, which incorporates the 2021 IECC. The City adopted the latest versions of the following codes with minimal local amendments.

amendments to adapt the IBC to the intricacies and place-specific needs of the community.

Implementer(s): Municipal governments

Resources: \$\$\$

Action 3.3 Audit and improve development and building permit review processes

The development and building permit review process can typically be one of the primary barriers to providing housing in a community. Developers, builders, and property owners often raise concern with issues like timelines, fees, and special use or conditional use permits. While the planned unit development (PUD or PD) process can offer flexibility to housing development projects, they also create additional layers of scrutiny by municipal staff, planning and zoning commissioners, elected officials, and the general public.

Publishing clear timelines for plan review and inspections helps remove time-related constraints so that communities can more expediently move housing development projects from the proposal stage to the construction pipeline adding to the housing supply. Where possible, timelines can be streamlined by shifting as many plan commission review tasks to administrative review at the municipal staff level. In addition, expedited review may be allowed for certain project types.

For example, local jurisdictions may create priority tracks for affordable units or infill development in priority areas, offer early staff review assistance, implement concurrent review of permits by departments instead of sequential handoffs, ensure single “one-stop-shop” submittals of permit applications, use online permitting and tracking tools, and institute a pre-approved building program (see Action 3.1).



CASE STUDY

Several Illinois communities already set and publish review times. [Wood Dale](#) posts standard review targets of under 10 days for residential and 15 to 20 days for commercial permits. [Elgin](#) states clear review times of 3 to 15 days, based on the types of review required. [Evanston](#) conducts concurrent reviews across various disciplines for residential buildings.

RESOURCES

See the [Top 15 Ways Local Jurisdictions can streamline the Permit Process](#) for a checklist of actions that can be undertaken by the County and Municipalities, and Housing Solution Lab’s guide to [Streamlining permitting processes](#) for the approach, steps and additional resources for permitting process reform.

When the review process is unpredictable or prolonged, development costs rise due to carrying costs, financing delays, and investor uncertainty. These factors can disproportionately impact attainable and small-scale housing projects that operate in smaller margins. Clear review timelines ensure that municipal staff and applicants share a common understanding of expectations and turnaround times. This predictability may also encourage small-scale, mission-driven, and local builders to participate in the housing market.

Implementer(s): Municipal governments, county staff

Resources: \$

Action 3.4 Develop guides for small-scale multi-family and accessory dwelling unit development

Navigation of complex development processes can be intimidating, even for the most experienced builders. Developing clear, step-by-step guidance can help property owners and small builders more easily navigate local regulations and processes, particularly for less common housing types like missing middle housing, small-scale multi-family, and accessory dwelling units. These guides can include zoning and building requirements, approval timelines, design standards, and local examples of successful projects. In addition, detailed guides for these less common housing types may also provide visuals of how these housing options can be incorporated into traditional single-family detached neighborhoods with no disruption of local character.

Implementer(s): Municipal governments, county staff

Resources: \$\$\$

Action 3.5 Allow modular and prefabricated construction

Modular and prefabricated construction can help reduce housing costs and shorten construction timelines. Communities should review and update building and permitting regulations to ensure these housing types are allowed. Local codes should also address design standards to ensure modular homes are integrated with the existing character of the community. Even for municipalities that adopt the International Building Code (IBC), this may serve as a point where municipal staff incorporate local amendments to the IBC to cover modular and prefabricated construction that is context-sensitive to the local community.

Implementer(s): Municipal governments, county staff

Resources: \$\$

CASE STUDY

[Evanston](#) and [Oak Park](#) created guidebooks that help homeowners and developers design and procure permits for ADUs.

RESOURCES

The Urban Land Institute's [Multifamily Housing Development Handbook](#) offers best practices and proven techniques for developers.

CASE STUDY

[Habitat for Humanity](#) offers a national model for the use of modular home construction, particularly in the face of rising construction prices and home prices. The Habitat for Humanity affiliate in La Crosse, WI, is one of the affiliates utilizing the modular home construction model, including receiving its license as a Manufactured and Modular Dealer in Wisconsin.

Action 3.6 Allow for flexible infrastructure requirements for small infill projects

Infrastructure requirements are often designed for large developments and do not always scale properly to smaller residential projects. Stormwater regulations may require small sites to manage runoff as if they were large projects, while utility policies may classify any building with more than two units as commercial, triggering higher tap and meter fees, additional engineering reviews, and longer permitting timelines. These standards can make projects like duplexes, triplexes, or fourplexes financially infeasible. Municipalities can be more housing ready by revising these regulations to support small residential and mixed-use development. Municipalities may also reduce or waive utility fees for certain residential projects, such as those that provide attainable or workforce housing, build in established neighborhoods as infill housing, locate in priority areas, or participate in a pre-approved building program ([see Action 3.1](#)).

Implementer(s): Municipal governments, county staff

Resources: \$\$

Action 3.7 Adjust development fees to support attainable housing development

High development fees can add significant costs to new housing projects, particularly small-scale or infill developments with limited budgets. Uniform fee structures that apply the same rates to all projects, regardless of size or community benefit, can discourage investment in attainable and workforce housing. Municipalities can evaluate their current fee structures to identify opportunities to better align them with housing goals. This may include scaling fees based on project size or unit count, reducing or deferring fees for affordable, workforce, or infill housing, or creating incentive programs that offset fees for developments in priority areas.

Implementer(s): Municipal governments, county staff

Resources: \$\$

CASE STUDY

Aurora's development code allows reduced impact fees for affordable housing projects, permit fee waivers for nonprofit or income-restricted development and tax incentives paired with fee reductions for redevelopment areas. Similarly, Elgin offers fee waivers for affordable housing rehabilitation and construction, reduced water and sewer connection fees for income-restricted units, and permit fee reductions for non-profit developers. Many other jurisdictions in the region use density bonuses, parking reductions, tax incentives and expedited permitting to reduce developer costs.



HOUSING READINESS STRATEGY 4: **PURSUE HOUSING FUNDING AND FINANCING TOOLS**

Why pursue housing funding and financing tools?

Construction and material costs have risen in recent years, driving up the price of creating homes. Projects that provide housing for the lowest-income households are often not financially feasible without external funding and financing tools. Increasingly, housing developments that would be priced attainably for households earning close to the area median income are not feasible either. By strategically using resources like grants, low-interest loans, and tax incentives, communities can help bridge financial gaps, reduce development costs, and make housing projects more feasible. Communities can also collaborate countywide to share information about funding and financing opportunities and learn from past experiences.

Current housing funding and financing tools

Municipalities and the county leverage a mix of local, state, and federal funding programs to support the development and preservation of attainable housing. For example, Kane County coordinates with municipalities to allocate funding via the Community Development Block Grant (CDBG) and HOME Investment Partnerships programs to support priority housing projects and meet community development needs across the county. While funding sources like the Low Income Housing Tax Credit (LIHTC) are commonly utilized, LIHTC has increasingly become over-subscribed and can only be used for certain types of housing. While there have been some successes, developers express a need for a greater amount and more flexible funding and financing tools that would enable them to more capably supply the full range of housing types demanded by the market.

Housing readiness actions

Action 4.1 Convene a housing expo that showcases builders, funding resources, and support services that focus on affordable housing

In many cases municipalities, property owners, and local builders need assistance to get started with getting housing in the pipeline, whether it's seeking out national developers, small-scale builders, funding sources, homeowner and renter resources, and other support. Kane County can take a lead role in convening a housing expo to showcase all of these resources, foster new and long-lasting connections, and generate goodwill between communities and partners within the housing ecosystem.

Local, regional, state, and federal partners in the housing ecosystem can play major roles serving on speaker panels and exhibitors. Banks and other financial institutions may also serve as exhibitors and sponsors. The housing expo can help municipal staff learn more about programs, application requirements, and strategies for positioning projects for success. Expo attendees can also make connections that lay the foundation for future coordination across jurisdictions and shared knowledge about tools and resources that can make attainable housing projects more feasible. If proven successful, the housing expo could become an annual or periodic event to exhibit evolving information, emerging trends, new or cyclical financing streams, and other new or updated information.

Implementer(s): Municipal governments, county staff

Resources: \$

Action 4.2 Build strong connections with developers, builders, and financing partners

The housing expo can serve as one means of helping municipalities and property owners build strong connections with national developers, small-scale builders, and financing partners. Building connections should extend beyond the housing expo to maintain ongoing conversations as opportunity sites come into play, development interest arise, funding cycles open, and other resources come into alignment. An open communication stream can help ensure conversations stay active, even if they run in the background, to advance attainable housing projects across Kane County. Partnerships with organizations like the Illinois Housing Council (IHC), Illinois Housing Development Authority (IHDA), and Urban Land Institute (ULI) can help the county engage national developers and small-scale builders, as well as identify innovative financing solutions.

Implementer(s): Municipal governments, county staff

Resources: \$

Coordination: Partner organizations can help make connections with community-based development resources like mission-driven developers, land bank (see Action 6.1), and community-based housing approaches (see Actions 6.3 and 6.4).

Action 4.3 Support municipalities in building capacity to leverage funding sources

Accessing housing funds can be complex, and many municipalities lack staff capacity or expertise to navigate funding programs, grants, and financing institutions. Kane County can play a vital role in helping municipalities prepare competitive applications for these programs by sharing relevant data, offering technical guidance on funding programs, and providing letters of support. Since Kane County manages the Community Development Block Grant (CDBG) and HOME Investment Partnerships programs via the U.S. Department of Housing and Development (HUD), the county can coordinate with municipalities, Aurora Housing Authority, Housing Authority of Elgin, and the Kane County-City of Elgin Home Consortium to apply CDBG funds to support priority housing projects and meet community development needs across the region.

Implementer(s): County staff

Resources: \$\$

CASE STUDY

Cook County's Department of Planning and Development provides extensive support to suburban municipalities to help them access HOME Investment Partnerships Program and Community Development Block Grant (CDBG) funds. The [Build Up Cook](#) program uses American Rescue Plan Act (ARPA) funds to offer technical expertise and staff resources including tradespeople, engineers and experts to municipalities.

Credit unions and other [community development financial institutions \(CDFIs\)](#) provide financing options that extend credit to support businesses that may otherwise be denied financial opportunities to access funding, build wealth, and allow existing residents, jobs, and businesses to stay in the community. The [CDFI Coalition's database](#) is continually updated with current CDFIs serving each state. The [U.S. Department of the Treasury's CDFI Fund](#) maintains its own, more comprehensive database of CDFIs serving Illinois and specific communities.

HOUSING READINESS STRATEGY 5: COORDINATE LAND USE, TRANSPORTATION, AND ECONOMIC DEVELOPMENT DECISIONS

Why coordinate these decisions?

Housing decisions made by individual people and households are often tied significantly to access to transportation infrastructure (e.g., major roads, highway access, Metra or Pace access, bike trails, etc.) and proximity to job centers (whether someone's present employer or job opportunities for those seeking work). A coordinated approach that considers housing, transportation, and jobs together is more likely to find success to provide for a balanced and attainable housing stock that also helps to reduce transportation costs and build housing near job centers and commercial districts.

Without coordination, fragmented planning can limit development opportunities, increase household costs, and restrict the types of housing that can be built. By aligning policies and coordinating land use, transportation, and economic development decision making, municipalities can ensure that housing development occurs in the most optimal locations and support broader countywide goals for attainable housing.

Current coordination

About three-fifths of the land in Kane County is dedicated to agricultural land (48.6 percent) or open space (12.4 percent). This makes Kane County a desirable place to live with a mix of urbanized areas, pastoral land, and natural areas. Single-use land is distributed across the residential (17.2 percent), commercial (1.9 percent), industrial (3.1 percent), and institutional (2.9 percent) categories. However, mixed-use land accounts for less than 0.01 percent of all land, which constrains opportunities for integrating housing, commercial, transportation, and recreational uses together in compact formats that can help reduce household costs. Jobs tend to cluster near each other and along frequent transit corridors, presenting an opportunity to strategically coordinate housing development, transportation improvements, and employment centers. Kane County and its municipalities can build on past collaborative efforts pursuing multijurisdictional plans studies to align land use policies and planning efforts, such initiatives like the Regional Mobility (with Aurora, Algonquin, Elgin, Naperville, South Elgin) and multiple Homes for a Changing Region studies (Geneva and Carpentersville areas).

Housing readiness actions

Action 5.1 Establish boundary agreements with neighboring communities

Boundary agreements with neighboring communities promote a coordinated approach to local and regional growth, development, and preservation. These agreements help municipalities define shared boundaries, service responsibilities, utilities and infrastructure coverage, and development expectations. From a housing readiness perspective, boundary agreements foster communication and trust between local governments, promoting joint problem-solving on shared issues like housing affordability, strategic growth management, and the capacity of land and zoning standards to support housing. Kane County and Metro West Council of Governments can be key partners in facilitating these agreements, particularly with respect to the other strategies and actions established in this Housing Readiness Plan. This includes updating existing boundary agreements.

Implementer(s): Municipal governments and county staff

Resources: \$\$

Action 5.2 Improve the connectivity between housing and transportation by enhancing access to transit, multimodal connectivity, and roadway infrastructure

With a majority of housing located in traditional single-family detached neighborhoods, most residential units are only accessible to the roadway network with little to no access to other transportation options like transit, walking, and biking. Limited connectivity between housing and transportation may necessitate the identification and removal of barriers to accessing transit, bike routes, and trails, which may require prioritizing capital improvement funds toward pedestrian, bicycle, and other active transportation connections. By taking an intentional approach to plan for housing with consideration of the transportation network, communities accentuate their prioritization of safe access and mobility connecting neighborhoods to commercial districts, job centers, parks and open space, and other community assets.

Implementer(s): Municipal governments and county staff

Resources: \$\$

CASE STUDY

The [RTA's Access to Transit](#) grant program provide municipalities with funding to advance small-scale capital projects that improve access to the Chicago region's transit system serving pedestrians, bicyclists, and transit riders. The RTA also offers grant support to municipalities for amending zoning ordinances to make them more supportive of transit, pedestrian, and bicycle connectivity. Many of the municipal projects that have utilized the RTA's Access to Transit grant serve as potential case studies.

Action 5.3 Coordinate shared zoning and overlay districts

Shared zoning and overlay districts allow neighboring communities to coordinate land use policies and address housing challenges that extend beyond municipal boundaries. For example, when communities adopt similar zoning standards, such as allowing duplexes, townhomes, or mixed-use developments, they can prevent zoning that limits housing types in one area while concentrating them in another. Shared zoning and overlays also help simplify the permitting process for developers working in multiple jurisdictions, lowering costs and making smaller-scale infill or multi-family projects more feasible.

Implementer(s): Municipal governments, county staff, Metro West Council of Governments

Resources: \$\$\$

Action 5.4 Develop joint housing and land use plans

Collaboration on shared housing and land use plans can help neighboring communities work together to understand shared housing challenges, coordinate policy responses, and align future development in ways that strengthen the entire region. By planning collaboratively instead of independently, municipalities can make more efficient use of resources, reduce competition, and create a more balanced housing market. While municipalities typically have their own comprehensive plans that deal with land use decisions, certain municipalities may share a major roadway corridor, have adjacent neighborhoods, or overlap their priority growth areas such that a joint housing or land use plan may be a practical means of addressing shared housing challenges and creating a balanced housing stock.

Implementer(s): Municipal governments, county staff, Metro West Council of Governments

Resources: \$\$\$

CASE STUDY

[RTA's transit-friendly communities guide](#) is a helpful roadmap to understand partnerships and policies a community can make to help strengthen the housing stock.

Action 5.5 Maintain a countywide inventory of opportunity sites for future housing development

Identification of locations where housing can be built is an important step toward housing readiness. Kane County can work with municipalities to maintain an inventory of sites with strong potential for housing development, including both publicly and privately owned parcels. This inventory would prioritize locations near transit, neighborhood services, access to existing or planned utilities infrastructure, and other amenities that support housing. Municipal land use plans and zoning maps may also play an important role in identifying opportunity sites. By proactively identifying and tracking these sites, the county and local governments can quickly respond when development interest arises and provides builders and developers with clear guidance on where housing projects are most viable and aligned with shared community goals.

Implementer(s): Municipal governments, county staff, CMAP

Resources: \$\$\$

Action 5.6 Focus workforce housing in areas with multiple transportation options, including access to transit

Workforce housing is a unique residential type in that it requires coordination with local employers and workers. From a structural design perspective, workforce housing will generally take the same form as general housing types (e.g., townhouses, duplexes, apartments, condos, etc.). One exception is live/work units that provide living and working spaces within the same unit. However, workforce housing may be cited closer to transportation infrastructure (e.g., Metra stations, Pace bus routes, bike routes, trails, and major roadways) to not only provide workers with transportation choice but also enable them to reduce their transportation costs. No site is perfectly accessible to all types of transportation options, which may necessitate the identification and removal of barriers to accessing transit, bike routes, and trails, as described in Action 5.2.

Implementer(s): Municipal governments, Metra, Pace, county staff

Resources: \$\$

HOUSING READINESS STRATEGY 6: **FOSTER PUBLIC-PRIVATE, COMMUNITY-BASED, AND MULTIJURISDICTIONAL PARTNERSHIPS**

Why foster partnerships

Collaborative partnerships allow the county, municipalities, developers, and other partners to coordinate resources, share expertise, and overcome barriers to housing development. By working together, stakeholders can leverage funding, align priorities, and advance projects more efficiently, ensuring that new housing meets local needs and supports countywide goals.

Current partnerships

Kane County and its municipalities actively collaborate with private developers, nonprofit organizations, and regional agencies to advance housing projects and programs. For example, Kane County coordinates with municipalities to allocate funding and resources from the Community Development Block Grant (CDBG) and HOME Investment Partnerships programs via the U.S. Department of Housing and Development (HUD) to support priority housing projects and meet community development needs across the region. In addition to municipal staff and elected officials, other partners include major employers, chambers of commerce, local schools and colleges, nonprofit organizations, and housing advocacy groups. The Metro West Council of Governments convenes county and municipal leaders to discuss and pursue shared solutions around common issues, including housing. Other regional partners that can provide technical assistance with housing matters include CMAP, Metropolitan Planning Council (MPC), Illinois Housing Council (IHC), and Illinois Housing Development Authority (IHDA).



Housing readiness actions

Action 6.1 Establish a land bank

A land bank can be a powerful tool for improving housing affordability by helping communities acquire, manage, and repurpose underutilized or vacant properties for housing development. Land acquisition is typically the biggest barrier to attainable housing due to the rising cost of land. A land bank can sell or lease properties at below market prices to mission-driven developers or charitable organizations that build attainable housing. Land banks can also help package sites and work with lenders and developers to attract financing for projects that would otherwise be too risky without collaboration.

Illinois has nine land banks, including four in the Chicago metropolitan region. These land banks can serve as a resource to establish a land bank in Kane County. The [Center for Community Progress](#) is another valuable source of information, technical assistance, and other resources to help establish and manage a land bank.

Implementer(s): Municipal partners, county staff

Resources: \$\$\$\$

Action 6.2 Partner with the Metro West Council of Government to establish recurring housing collaboration meetings

As a council of municipalities serving over 750,000 people in Kane, DeKalb, and Kendall Counties, the Metro West Council of Governments serves as a primary convening organization bringing together county and municipal leaders to discuss and pursue shared solutions around common issues, including housing. In addition to addressing growth issues and evaluating the impact of state and federal legislation on municipalities, the Metro West Council of Governments facilitates intergovernmental communication and collaboration, which are two essential elements to not only exploring regional solutions to local housing issues but also getting on the same page regarding a common understanding, messaging, and public education around housing.

Based on the 2025 legislative agenda for which Metro West Council of Governments advocated at the state and federal levels, housing was not among the legislative issues for this past year's focus. However, this Housing Readiness Plan may serve as a key

CASE STUDY

While land banks are typically established at the county or regional level, individual municipalities may also set up their own land bank. For example, the [City of Peoria, IL](#), manages its own land bank. Larger cities like Aurora and Elgin in Kane County could go this route. However, a county-wide land bank would help address attainable housing issues at a regional scale by identifying opportunities across the county rather than in individual communities.

CASE STUDY

The [Chicago Southland Housing and Community Development Collaborative](#) (CSHCDC) and the [West Cook County Housing Collaborative](#) (WWCCHC) are two examples of cross-jurisdictional collaboration that have seeded land banks, rehabilitated homes, stabilized neighborhoods following the 2008 housing crisis, and developed shared, cross-border solutions to housing challenges.

document that Metro West Council of Governments can use as the basis for future legislative agendas to raise awareness of housing issues to legislators and advance solutions for Kane County. Kane County may work with Metro West Council of Governments to set up recurring collaboration meetings through a new Metro West committee or task force focusing on housing to discuss housing issues and potential solutions that are important to raise to state and federal leaders. In addition to recurring collaboration meetings, Metro West’s annual Legislative Breakfast event would serve as an opportune time to discuss housing issues with legislators.

While housing hasn’t been on the most recent legislative agenda, transportation and infrastructure issues have been included, including access to infrastructure funding and inclusion of municipalities in decision making for transit, which are critical components to making housing more accessible, affordable, and sustainable.

Implementer(s): Municipal governments, county staff, Metro West Council of Governments

Resources: \$

Action 6.3 Create a public-private regional housing trust fund

A housing trust fund combines governmental, philanthropic, and private sector resources to support attainable housing. By combining multiple revenue streams and establishing clear eligibility criteria, attainable housing projects have a clearer path towards moving from concepts to construction. In addition, housing trust funds allow for flexibility in housing funding that are more difficult to obtain at the state or federal level. They also create a dedicated and locally controlled funding stream to advance housing activities like land acquisition, housing rehab, emergency repairs, operating costs for rental properties, and new construction. As a locally controlled funding source, a housing trust fund can also fill any gaps in funding for residential development projects.

Most housing trust funds are typically designed to support housing for low-income households; however, they can also allocate a certain level of funds for other housing like rental properties and workforce housing. Financial resources are often funded by diverse revenue sources like fees from inclusionary zoning ordinances, allocations from municipal general funds, property taxes, proceeds from land sales, interest from held accounts, and donations from private organizations, philanthropic institutions, or individuals.

Coordination: *Metro West Council of Governments will serve as a resourceful implementation partner for some of the other actions in this housing plan, including Actions [4.2](#), [5.1](#), [5.3](#), and [5.4](#).*



CASE STUDY

The [City of St. Charles, Illinois](#) legislatively implemented their [Housing Trust Fund](#) in 2012 to act as a separate fund to preserve and create affordable housing, offer financial support to low-income households, and support local nonprofit organizations that are addressing the needs of these households.

Through inclusionary in-lieu fees and capital funds, the St. Charles Housing Trust funds the Home Rehab and Accessibility Loan Program, the First-Time Homebuyer Program, and the Affordable Housing Development Program.

This Kane County-specific example provides a pathway for collaboration between St. Charles and other municipalities, as well as a model to expand upon according to unique municipal needs.

Arlington Heights, Evanston, Highland Park, and Lake Forest also have established [Housing Trust Funds](#).

While Kane County could establish a housing trust fund to support a regional housing approach, the fund can also be created by legislative action at the macro (state) and micro (municipal) levels. Establishment of a housing trust fund would require careful planning and collaboration with key partners including, but not limited to, municipalities, housing authorities, the Kane County-City of Elgin Home Consortium, Illinois Housing Development Authority (IHDA), and Illinois Housing Council.

Implementer(s): Municipal governments, county staff, philanthropic organizations

Resources: \$\$\$\$

Action 6.4 Coordinate with local organizations to evaluate and establish community-based housing approaches

Housing solutions that occur at the municipal and county level can be paired with measures taken at the neighborhood or community level. Community-based housing approaches give more power to residents and the collective community regarding how they manage their properties. In particular, such approaches set up mortgages or rental leases that keep costs low to support perpetual attainable housing, protect residents from displacement or gentrification, and preserve neighborhood character. These approaches may be more viable in larger municipalities like Aurora and Elgin; however, they can be adapted to smaller municipalities that have nonprofit organizations like churches and housing advocacy groups that take proactive steps to find housing solutions in the community.

Some community-based approaches to consider include:

- **Community land trust:** A community land trust (CLT) is an agreement between a nonprofit and a community to preserve the long-term affordability of housing. The nonprofit purchases land with the community owning the land collectively in a shared ownership model. The nonprofit leases parcels to individuals or families at an affordable price to serve as individual leaseholders who own the homes and have the opportunity to build wealth. Affordability is achieved partly by separating the cost of land from the cost of housing. With the community owning the land, a CLT helps to impede the harmful impacts of real estate speculation. A CLT can also prepare covenants that require homes be kept affordable for a set amount of time.
- **Tenant opportunity to purchase:** Depending on how municipal policies and ordinances are structured, tenants may have the

CASE STUDIES

COMMUNITY LAND TRUST

Neighborhood organizations in Chicago's Northwest Side neighborhood banded together to create the [Here To Stay Community Land Trust](#) covering West Logan Square and Hermosa. Elevated Chicago is a sponsor. After starting Here To Stay in 2019, the CLT sought a buyer for its first home in 2021 and continues to connect community members to homes in the trust.

The City of Chicago also has a CLT program – one for [buyers](#) and one for [developers](#) – which was launched in 2006. As the Here To Stay CLT illustrates, a proactive community like Logan Square can work in concert with the City's CLT program to tailor its own program specific to its neighborhood. The Metropolitan Planning Council (MPC) conducted a [case study](#) on the [Chicago Community Land Trust](#).

CASE STUDY

TENANT OPPORTUNITY TO PURCHASE

The Chicago City Council enacted the [Woodlawn Housing Preservation Ordinance](#) in 2020 that created a [Tenant Opportunity to Purchase Woodlawn Pilot Program](#) giving tenants the right of first refusal in the purchase of buildings with 10+ units. The program's intent is to increase tenant ownership and preserve the affordability of rental units.

opportunity to purchase buildings when they go on the market for sale. This approach can be paired with the capabilities of a CLT. This unique approach to right of first refusal continues to grow in popularity, including laws and programs in Chicago.

- Community or neighborhood investment trust:** A community or neighborhood investment trust (CIT or NIT) builds community ownership and financial stability by empowering individuals and families within a specified area to make a monthly investment to retain ownership shares of a property, which is purchased by a CIT led by a nonprofit and other investors. In addition to building individual wealth, CIT shareholders gain greater influence on the occupancy of residential and commercial buildings, including the support of local entrepreneurs and minority- and veteran-owned businesses. As the number of neighbor investors grow, they can eventually buy out the original investment made by the nonprofit and any other initial investors, which further empowers the community to own property and support residents and businesses with limited financial resources. The CIT approach seems like it could work in tandem with a CLT, or at least with a collective of nonprofits, to build up local ownership and curtail displacement.
- Limited equity housing cooperative (LEHC):** Similar to CLTs, limited equity (housing) cooperatives (LEHCs or LECs) are democratically owned and managed by a nonprofit cooperative organization that regulates the equity a member can earn with the resale of a home. A resident purchases a share of the development rather than an individual unit. When resale of a unit occurs, the resident resells their share of the development at a price set by a specific formula and certain resale restrictions, which is intended to preserve the long-term affordability of a community's housing stock. Initial affordability is often achieved via government assistance, such as construction subsidies and low-interest financing. An added advantage of an LEHC is the capacity for tenant associations or community-based stakeholder groups to maintain the right of first refusal when subsidized rental properties become available. These nonprofits can partner with the local municipality, housing authority, or other housing advocacy organization that may be able to provide financial and technical assistance.

Implementer(s): Municipal/County staff, philanthropic organizations

Resources: \$\$\$\$

CASE STUDY

COMMUNITY OR NEIGHBORHOOD INVESTMENT TRUST

The intent of the [Catalyzing Neighborhood Investment Strategy](#), which was conceived by the Chicago Community Trust as part of its [Strategic Plan](#) and its exploration of creating a real estate investment trust, seems to align with aspects of the CIT approach. This strategy covers different catalytic investment opportunities ranging from residential to commercial to institutional.

CASE STUDIES

LIMITED EQUITY HOUSING COOPERATIVE (LEHC)

LEHCs are growing in use in large cities like New York, Oakland, San Francisco, and Chicago, particularly with multifamily buildings. However, LEHCs may also be applied to other housing types like townhomes, single-family homes, and mobile home parks. The [Chicago Community Loan Fund](#) maintains a [directory of cooperative communities \(co-ops\)](#) around Chicago, including the [Logan Square Cooperative \(Facebook page\)](#) which is a LEHC.

In addition, the [University of Chicago's Housing Initiative Transactional Clinic](#) assisted [two transactions that utilized the LEHC model](#): (1) an 18-unit apartment building in Uptown representing [Winthrop Apartments Cooperative](#); and (2) a 51-unit apartment building in Wicker Park representing [Washington-Woolman Cooperative Apartments](#).

Action 6.5 Incorporate housing needs into tourism and economic development initiatives

From bustling downtowns, breweries, and casinos to natural open spaces, agribusinesses, and the Fabulous Fox! National Water Trail, Kane County is a prime tourism destination that highlights the region's commerce, dining and entertainment, recreation, and proximity to both urban life and pastoral charm. Housing availability is a major driver of business vitality and an important factor in strengthening the tourism economy. As service industry workers often earn low to moderate incomes, they have limited housing options near their workplaces, which can lead to long commutes and staffing shortages that impact local businesses and attractions that contribute to the regional tourism industry.

Coordinating with tourism partners and local employers can help identify housing needs for entertainment, hospitality, and recreation workers and integrate workforce housing into broader tourism and economic development plans. Expanding nearby, attainable housing options will reduce long commutes, enable more income savings, and support staffing stability for local businesses.

Implementer(s): Municipal governments, county staff, economic development partners

Resources: \$\$

CASE STUDIES

In Door County, WI, they are experiencing a housing shortage that is impacted by their booming tourism industry. Local housing advocates are using several strategies to increase housing options for low-wage and seasonal workers, one being a new residential conversion taking place in Sturgeon Bay, a popular tourist destination. The underutilized upstairs storage space of a historic arcade bar will be transformed into [affordable rental units](#) by the end of 2026.

The project is being funded by the [Door County Workforce Housing Lending Corporation](#) and a loan from the [Wisconsin Housing and Economic Development Authority](#).

There are [national examples](#) of municipal and local employer partnerships that produce workforce housing. In the case of Bar Harbor, ME, a collaboration between the Friends of Acadia National Park nonprofit organization and the National Park Service converted a former bed and breakfast into a [seasonal workforce housing development](#) for Acadia National Park employees.

Additionally, in Pigeon Forge, TN, the Dolly Parton theme park partnered with a private contractor to build a [dormitory-style housing development](#) for student-employees to live seasonally. While these examples may differ from the local context of Kane County, they still show opportunity for local housing goals to merge with other economically-driven projects.

Action 6.6 Work with commercial, public, and non-profit property owners to explore residential conversions

Vacant land and underutilized properties in existing neighborhoods serve as prime opportunities for infill housing, multi-family residential buildings, or housing units in mixed use developments. However, commercial properties, including former businesses and office buildings, are gradually becoming opportunity sites for housing. Conversion of commercial properties for residential use are a bit more complex to build, particularly to pursue adaptive reuse of spaces that were formerly occupied by a range of commercial uses like offices, retail shops, banks, etc. Even non-commercial properties like former schools and churches have been converted into housing. There is precedence of residential conversions in the Chicago region:

- [Torrence Place](#) in Lansing, IL, converted a former bank into 48 affordable housing units for veterans and people with disabilities; the building also includes a 3,600 sq ft health clinic and pharmacy (see case study on the right)
- Conversion of former Lincoln and Todd schools in Aurora into [Fox Valley Apartments](#) into 47 workforce housing units, which showcase two successful school-to-residence conversions right here in Kane County
- Church-to-residence conversions by [SPACE Architects+Planners](#) in Chicago include: [St. Boniface Catholic Church](#) in West Town (42 housing units, including eight affordable units); [Everman Lofts](#) in Wicker Park (11 rental units); the [Synagogue Residence](#) in Uptown (40 units); and [Talman Lofts](#) in Logan Square (16 units, including three affordable units)

Implementer(s): Municipal/county staff, commercial property owners

Resources: \$\$\$\$

CASE STUDY

[Torrence Place](#) in Lansing, IL, converted a former bank into 48 affordable housing units for veterans and people with disabilities; the building also includes a 3,600 sq ft health clinic and pharmacy.



RESOURCES

The Urban Land Institute (ULI) offers resources about the emerging trend of commercial-to-residential conversions, including this [2023 multifamily housing report](#) and [2023 conversion feasibility report](#).

HOUSING READINESS CHECKLIST

Expanding the housing supply and removing barriers to housing production in Kane County is critical to ensuring residents can stay in their community through all phases of life, from youth to adulthood to retirement. A housing stock with varying options and distributed across the region in strategic locations also enables residents to find housing that meets different income levels, life stages, and household needs. Implementation of the housing readiness strategies and actions defined in this plan will enable Kane County and its municipalities to provide a balanced housing supply for a range of residents from renters, first time homebuyers, and growing families to workers, long-time homeowners, and older adults.

Implementation of the strategies and actions will look different in every community. Some communities are in stronger position to pursue implementation steps, including well-resourced municipal staff, forward-thinking community plans in place, and relatively more diverse housing stocks already established. Other communities may have more obstacles to overcome, such as smaller municipal staff, outdated plans and ordinances, and primarily single-family detached neighborhoods. All communities will face varying levels of other barriers like NIMBYism, lack of readily available opportunity sites, and need for public education.



The Housing Readiness Action Plan is intended to place all communities in a stronger position to build up a more diverse and stable housing supply by removing barriers, educating the public, building partnerships, pursuing housing-supportive resources and programs, and updating local plans and ordinances.

Kane County and its municipalities are encouraged to consider all actions in this plan and pursue actions that align with available resources and assets, local interest and support, and accomplishment of community goals. For example, not all municipalities have access to transit facilities like Metra stations or Pace bus routes, so they may pursue the parts of Action 5.2 that improve multimodal connectivity regarding roadways, sidewalks, and trails, while foregoing steps regarding access to transit. As another example, some communities may have little interest in creating a pre-approved building program in Action 3.1 but have more support to allow modular and prefabricated construction in Action 3.5.

Overall, a community does not need to pursue and fully implement every action outlined in this plan to position itself to elevate its housing readiness. Each community will do what it can with respect to its resources, interests, and community support. While there is no magic number regarding the number of actions a community will need to achieve to enhance its housing readiness, the community will be able to self-recognize when their position has significantly changed to the point where they are able to pursue projects and programs that quantitatively build up the local housing stock and qualitatively improve the quality of life for residents.

Municipal leaders are encouraged to connect with Kane County and CMAP to discuss what implementation of the checklist could specifically look like in their community and the resources available to help.

Housing readiness checklist

Is your community housing ready? For communities looking to implement this action plan, the checklist of actions below serves as a guide to place communities in a more advantageous position to achieve greater housing readiness at the local and regional levels. Housing readiness looks different for each community, so some of the actions listed below may be replaced by different actions provided in this plan in order to attain the level of housing readiness that makes the most sense for each community.

<input type="checkbox"/>	<p>1.1 Develop a residential engagement toolkit Gold readiness: Identify partners who will support future engagements and create a plan for maintaining the toolkit over time</p>	\$\$
<input type="checkbox"/>	<p>2.1 Allow missing middle housing by right in residential, commercial, and mixed-use zoning districts Gold readiness: Allow missing middle in as many zones as possible</p>	\$\$\$
<input type="checkbox"/>	<p>2.3 Create a supportive environment for more starter homes by eliminating zoning barriers Gold readiness: Eliminate minimum dwelling and lot size requirements</p>	\$\$\$
<input type="checkbox"/>	<p>3.2 Modernize and streamline building codes Gold readiness: Establish a process and schedule for future building code audits</p>	\$\$\$
<input type="checkbox"/>	<p>3.3 Audit and improve development and building permit review processes Gold readiness: Streamline the process to get developments approved and built</p>	\$\$
<input type="checkbox"/>	<p>3.7 Adjust development fees to support attainable housing development Gold readiness: Implement sliding scale fees based on unit cost</p>	\$\$
<input type="checkbox"/>	<p>4.2 Build strong connections with developers and financing partners Gold readiness: Maintain communication as opportunity sites come into play, development interest arise, funding cycles open, and other resources come into alignment</p>	\$
<input type="checkbox"/>	<p>5.2 Improve the connectivity between housing and transportation by enhancing access to transit, multimodal connectivity, and roadway infrastructure Gold readiness: Prioritize safe access and mobility to jobs, services, businesses, education, recreation, and other opportunities</p>	\$\$
<input type="checkbox"/>	<p>6.2 Partner with the Metro West Council of Government to establish recurring housing collaboration meetings Gold readiness: Expand capacity via coalition building and legislative actions</p>	\$
<input type="checkbox"/>	<p>6.6 Work with commercial, public, and non-profit property owners to explore residential conversions Gold readiness: Seek unique opportunities to build up the housing supply</p>	\$\$\$\$

The Chicago Metropolitan Agency for Planning (CMAP) is the region's comprehensive planning organization. The agency and its partners developed and are now implementing ON TO 2050, a long-range plan to help the seven counties and 284 communities of northeastern Illinois implement strategies that address transportation, housing, economic development, open space, the environment, and other quality-of-life issues.

433 West Van Buren Street
Suite 450
Chicago, IL 60607

cmap.illinois.gov
312-454-0400

