

# 2030 Land Resource Management Plan

## PLANNING ISSUES—HOUSING

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### Objectives

1. To encourage a variety of housing types to meet the profound changes and shifts in the social-demographic profile of Kane County residents.
  2. To maintain, enhance, and create neighborhoods that are safe, free from environmental and public health hazards, provide a sense of community, and offer a choice of housing.
  3. To ensure orderly county and municipal development with residential land uses and densities consistent with local and county plans.
  4. To encourage housing developments that enhance community livability, increase walkability and decrease auto dependence.
  5. To support residential infill, redevelopment, and mixed-use in the Urban Corridor.
  6. To encourage the appropriate use of Smart Growth design principles and techniques in county and municipal planning in the Critical Growth Area, as an alternative to conventional suburban sprawl.
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### Chapter Focus



One of the major challenges facing the county and municipalities over the next two and a half decades is housing. From 2000 to 2030, the county will increase by 100,716 households. The profile of these households will be different from today. The number of Americans over the age of 65, the baby boomers, will increase by 103% during this same period. Echo boomers (born between 1975 and 1995) are a population segment as large as the original baby boomers. Today, fewer than 25% of households are comprised of parents with one or more children. Further, approximately 20% of all Kane County households are comprised of individuals living alone. It is Kane County's goal to provide a variety of housing opportunities to meet the changing social-demographics of Kane County. Housing that creates a sense of community, rather than contributing to conventional suburban sprawl, should be provided. The county encourages housing development following the smart growth principles and emphasizing neighborhood cohesiveness and environmental integrity.

This chapter examines:

- Residential Growth
  - Affordability and Housing Balance
  - Neighborhood Design, Character and Livability
  - Lifespan Housing
  - Redevelopment
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### Residential Growth



After agriculture, residential is the second largest land use in Kane County. Between 1980 and 2000, Kane County gained 40,007 households for a total of 133,901. It is important to note, however, that 84% (112,588) of the county's total households resided in the 27 municipalities. These trends are expected to continue as the population increases and in fact the municipal incorporated areas will include 90% or more of all households by 2030.

The Fox River communities in the Urban Corridor contain the majority of the county's population and the richest diversity of housing due to history, available infrastructure and years of neighborhood investment. This is attributed to communities having established sewer and water services, transportation networks, and a variety of businesses with employment opportunities. The urban communities of Algonquin,

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Aurora, Batavia, Carpentersville, East Dundee, Elgin, Geneva, Montgomery, North Aurora, Sleepy Hollow, South Elgin, St. Charles, Wayne, and West Dundee are addressing growth, infill, and redevelopment issues. The Fox River cities are becoming more interested in redevelopment and infill opportunities. A renaissance of their downtown areas is creating a new residential townhome and apartment market, stimulating reinvestment in historic buildings and preserving and enhancing the character and quality of life. The challenges facing these communities include planning in the western fringes extending into the Critical Growth Area and examining infill and redevelopment opportunities closer to their central cores and along Randall Road.



*Residential is the second largest land use in Kane County.*

The Critical Growth communities include Elburn, Gilberts, Lily Lake, Pingree Grove, Hampshire, Huntley, and Sugar Grove. Population projections indicate these communities will experience substantial growth in the next 20 to 30 years. Much of the growth is expected to be new construction. Many of these communities are looking to enhance or create their town center. These town centers are a community focal point and create gathering places for people. Challenges facing the Critical Growth communities as they develop are tremendous and include not only housing, but related issues of traffic congestion and sustainable water supply. The dominant

housing type in the unincorporated areas of the Critical Growth Corridor is single-family detached homes on large lots of one and one-quarter acre. In larger developments, such as Mill Creek and Fox Mill, Kane County has emphasized the use of design principles often missing from conventional suburban developments: preserving historic, cultural and visual landmarks; planting native landscaping; protecting viewsheds; and preserving natural features and landscapes including creeks, wooded areas, hedgerows, and land forms. Challenges facing Kane County as it develops in the unincorporated areas include restricting the subdivision of land with severe physical limitations for septic systems, buildings, and roads, as well as requiring development to preserve and enhance natural features such as vegetation, wildlife, waterways, wetlands, topography, and scenic vistas.

The Agricultural Villages in Kane County include Big Rock, Burlington, Maple Park, and Virgil. These towns have populations of less than 1,000, yet are expected to face new housing growth pressures in the next 30 years. These towns have a unique challenge facing them as they grow and develop. Much of their attraction is due to the area's rural character. It is to everyone's advantage to capitalize on and to protect as many elements of the rural character as possible, incorporating them into development as it occurs. These towns have a unique opportunity to create an alternative to typical suburban sprawl.

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### **Affordability and Housing Balance**

**T**here is an increasing need for affordable housing in Kane County. On January 1, 2004, the Illinois legislature enacted the Affordable Housing Planning and Appeal Act. In the findings, the legislature declared that there exists a shortage of affordable, accessible, safe and sanitary housing in the state, that there is a need for workforce and retirement housing and that local governments need to provide affordable housing. The Act further states that beginning October 1, 2004, the Illinois Housing Development Authority shall determine which local governments are currently

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*Joint meeting of the CDBG and HOME Commissions.*



providing affordable housing. Those communities not providing affordable housing will need to develop a plan for providing affordable housing by January 1, 2005.

Federal programs, such as the Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) Programs, assist Kane County in addressing housing and community development needs. While CDBG funds are used to improve housing quality, build neighborhood infrastructure, and expand economic opportunities for residents, HOME funds assist in the development of quality affordable workforce and senior housing. These programs provide gap financing for projects that strengthen the livability of communities and offer a valuable incentive for projects that demonstrate the principles of Smart Growth.

Kane County and the Cities of Aurora and Elgin participate separately in the CDBG Program. In order to access HOME funds, however, Kane County and the City of Elgin formed a Consortium—or partnership—in 2004. The City of Aurora also participates in the HOME Program, but under a separate partnership with DuPage County. Regardless of the conduit, HOME funds may be used to finance the construction of new affordable housing units, rehabilitate existing housing, and provide both homebuyer and rental assistance. Each

consortium determines the specific uses for HOME funds after evaluating the housing needs of their citizens and prioritizing the types of activities and projects that will best meet those needs. The Housing Endorsement Criteria, prepared by the Metropolitan Planning Council and Metropolitan Mayors Caucus, provide a set of sound principles on which to base these critical funding decisions (Refer to Figure 19).

As a precursor to receiving HOME funds, Kane County and the City of Elgin launched a planning initiative in the summer of 2004 that will culminate with the completion of what is known as a “Consolidated Plan” in the spring of 2005. Once adopted by the County Board, the Consolidated Plan will be submitted to the U.S. Department of Housing and Urban Development and will guide the use of federal housing funds over the next five years. The plan will identify the most-urgent housing and community development issues facing our area and establish a strategy for using available federal resources to tackle those issues. Included in the plan will be a housing market analysis, which will take into account the varying market conditions in a number of areas within the county. Based in part on the results of the analysis, the plan will identify the housing needs specific to each of those areas. HOME funds will then be used to make strategic investments in projects and activities that address the housing needs in each area of Kane County. For instance, financing for the construction of new affordable housing units can be targeted for areas where the need for such units is greatest in order to meet affordable housing goals set by the State of Illinois under the Affordable Housing Planning and Appeal Act.

There is a strong tie between affordable housing, job location, and transportation. According to the American Planning Association in their report *Jobs-Housing Balance* (November 2003), “land-use patterns, which have increased travel distances because of the separation of homes, jobs, and other destinations—can be blamed for

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approximately one-third of the increase in driving. Better-planned communities with balanced jobs and housing can help reduce travel distances and thus limit the growth in trip lengths.” Achieving a balance between housing and jobs without straining the transportation system is a growing concern within the Chicago metropolitan region. The majority of workers drive to their place of employment, often with long commute times, resulting in traffic congestion. This decreases the overall livability and desirability of an area.

Residential development should be designed to encourage walking, bicycling, bus, commuter rail and other forms of transportation. Public transportation improves mobility choices for all ages and for citizens with disabilities. It eases traffic congestion, enhances economic opportunities, and improves quality of life. However, higher residential densities are required to support increased opportunities for public transit. Design elements supporting transit use that can be incorporated into residential design are grid street networks, sidewalks leading to transit routes, crosswalks, diagonal walkways and shortcuts to make access to transit more direct.

In Kane County, the greatest percentage of residential development is not within a mass transit node. Most residential development is only accessible by its surrounding road network. Transportation planning for housing has often focused solely on the internal subdivision road system, losing sight of the larger transportation network. When the internal and regional networks are planned along with land use, the resulting transit effects are maximized. Subdivision design and land use planning can reduce the number of residential vehicle trips. This can be accomplished by internalizing and concentrating neighborhood businesses and services, implementing mixed-use development, and concentrating housing near mass transit.



“Location Efficiency” is a term used to describe the conditions under which urban households devote substantially less of their income to meet their day-to-day transportation needs. A household with high location efficiency is located in an area with characteristics as, compact residential design, availability of shops and other amenities, and pedestrian friendliness. Annually, households with high location efficiency can spend from \$1,200 to \$6,000 less on transportation than their counterparts in poorly planned developments where shops, schools, and workplaces are generally accessible only by automobile. These savings can be attributed to the option to own fewer cars and take more trips by walking, bicycling, and using public transit. A new Location Efficient Mortgage (LEM) program has been initiated in the Chicago area as an incentive to reduce automobile trips and to increase affordability of homeownership in location-efficient communities (Refer to Figure 20).

Reduced employee commute times and a nearby supply of reasonably priced housing are advantages to

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employers. In one recently created Employer Assisted Housing (EAH) program, the employer offers assistance to employees, often with financial support of state housing programs, purchasing homes within a reasonable distance of the employer. The EAH initiative offered by the Metropolitan Planning Council, in partnership with nonprofit housing organizations and area employers, is growing as it gains recognition and financial support from the State of Illinois. Participating Illinois corporations can receive a credit toward their state income tax for cash, land or property donated for the creation of workforce housing. The state's goal is to generate private sector investment in workforce housing.

### Neighborhood Design, Character and Livability

**H**omebuyers are becoming more sophisticated and demanding in their choices for a desired neighborhood. Their selection criteria are not based only on home design and size; it includes the neighborhood, schools, parks, and other community facilities, as well as easy access to work and shopping.

A component of a successful community is the strength of its existing housing and neighborhoods. Neighborhood character—the appearance and feeling of an area—is supported as people take pride in their home and neighborhood. Planning for the neighborhood level has resurged and is most effective when incorporated into a community's comprehensive plan, ordinances, and regulations. A neighborhood plan addresses topics such as housing and community development, schools, libraries, transportation, community policing, economic development and tourism from the local perspective. Characteristics such as churches, landmarks, historic sites, or natural features that help define a neighborhood are identified and recommended for protection. Future public and private investment in neighborhoods should compliment the character and design pattern established in its architecture and infrastructure.



In new residential developments, it is common for developers to provide additional amenities including entrance landscaping, unified signs, decorative lighting and fencing, and common area landscaping. Recreational amenities such as golf courses, swimming pools, tennis courts, and fishing ponds and small lakes are often the focal point of newer developments.

Residential developments are more desirable when natural amenities are protected and incorporated into the development. Developments planned and clustered around open space networks, viewsheds, and waterways are becoming more popular. It is now recognized that even in-town development can protect and incorporate the site's natural features including topography, wetlands, waterways, and wooded areas. A design concept coinciding with protection of natural areas is compact building. Compact building creates smaller living spaces and preserves larger natural areas. A smaller home and lot with adjacent open space is becoming more popular in the market place.



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New development layouts can be greatly improved when other design and land use patterns are utilized. One example is incorporating a network of trails, paths and sidewalks into the development. The network would include certain paths for recreation and others for functionality, such as connections to schools, churches, parks, and nearby retail. Trails, paths and sidewalks

should be located where they derive the greatest benefit, such as along a greenway system. Other non-traditional design patterns include a variety of lot types, housing styles, and layout techniques allowing for more efficient use of land and opportunities to protect and incorporate natural features.



Existing land features to be considered in new development design include: viewsheds; topography; rustic roads; tree lines; fences and stone rows;



agricultural buildings including barns and silos; ponds; tree stands; and native vegetation. These features should be evaluated on a site-by-site basis. It is important that local development codes allow for the design flexibility that is needed to incorporate such features when appropriate.

## Lifespan Housing

The housing needs of Kane County residents in the upcoming 30 years will be as varied as the population. For years the single-family detached home suited the primary needs and desires of homebuyers. Because single-family detached housing is the primary type, it is expected to continue to fulfill much of the demand. However, demand for other housing styles and options is increasing. Single-family attached units, such as townhomes, coach homes, and garden apartments, provide a variety of housing choices and opportunities, especially with the maintenance-free lifestyle offered. Flex houses or live/work units are becoming more mainstream options as home-based businesses and home offices increase. Residential accessory units, providing separate living quarters in addition to the principal dwelling unit, meet special housing needs for a variety of residents, including the elderly, singles and disabled persons.



From 1990 to 2000, Kane County lost 500 rental housing units. Rental units provide a housing option for residents that do not want to make a commitment to homeownership. Job and life changes make rental units a

desirable and realistic option for people, such as young professionals or empty nesters. Recent national and county level studies indicate there is an insufficient number of rental units being built or redeveloped. There is also an unmet need for workforce housing in the Chicago metropolitan area. While portions of the county, including Aurora and Elgin, offer workforce housing opportunities, Kane County and the other municipalities should investigate options to address and meet this housing requirement. To maximize the benefit of rental units, they should be appropriately located in a downtown or town center, adjacent to higher density housing units, mass transit centers, retail and entertainment districts, and places of work.

There is also an increasing need for senior housing. This need can be addressed by a variety of housing choices, including planned developments, townhomes, and

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apartments. Accessibility is an important feature for senior housing units. Local code authorities should review plans for compliance with all state and federal codes and guidelines for accessible and adaptable housing units. Location and site plans should also be reviewed for accessibility and connectivity to community amenities, such as stores, medical facilities, parks, libraries, and public buildings.

Housing diversity can be achieved by developing zoning and building codes that are flexible enough to accommodate new design and construction methods. This is especially important with technological advances in building construction such as precast concrete panels, components, and other non-traditional building techniques.

## Redevelopment

**A**s greenfield sites dwindle, municipalities and developers will reexamine underused sites. This is part of the renaissance of the Urban Corridor and refinement in the Critical Growth Area. Redevelopment projects are often the catalyst for the rejuvenation of an entire area or neighborhood. These sites are attractive because a neighborhood framework is established. While infrastructure is often in place and utilities immediately available, there are often constraints to redevelopment of infill projects. Subdivision standards and zoning ordinances are two of the local regulations that should be examined and revised to make these tracts of land more desirable to developers. Other barriers to overcome include assembly of land, repair and improvement of infrastructure (including streetscape and parks), and

environmental issues such as contamination, soil conditions, and remaining building debris. Because redevelopment occurs within an existing neighborhood context, community support is essential for project success. Municipalities can lay the groundwork for project support by underscoring the importance of revitalization of older areas in advance of specific projects.

As architects and designers work to develop plans for new neighborhoods and redevelopment projects, many use techniques to create what is called “place making” or a “third place.” Sociologist Ray Oldenburg refers to the first two places as the home and workplace. A “third place” is an area that draws people to an informal social setting where friends and neighbors can meet old friends, meet new acquaintances, discuss the important issues of the day, and relieve the stresses of the day. Creating a “third place” requires a desirable and attractive physical location that has a unique identity, facilitates social interaction, and creates a sense of pride and community.



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### Policies

1. Encourage an open housing market throughout the county that provides housing regardless of age, race, religion, ethnic background or income levels.
2. Discourage residential development in areas detrimental to county farmland preservation goals.
3. Encourage new residential development and redevelopment to be pedestrian, bicycle and transit friendly with links between housing, jobs, and retail.
4. Restrict subdivision of land with severe physical limitations for septic systems, buildings, and roads.
5. Require that residential developments preserve and enhance natural features such as vegetation, wildlife, waterways, wetlands, topography, and scenic vistas.
6. Consider code revisions reflecting new techniques and innovations to facilitate housing development, rehabilitation, and construction.
7. Encourage infill, preservation and rehabilitation of housing in the Urban Corridor and in the Critical Growth Area villages.
8. Incorporate the Housing Endorsement Criteria as policy for the consolidated CDBG plan for Kane County.
9. Focus funding of the five-year consolidated CDBG plan towards projects furthering the renaissance of the Urban Corridor.

**Figure 18**

### **Successful Infill Development Offers Rewards To Communities:**

- Provides housing (both affordable and market rate) near job centers and transit;
- Increases property-tax base;
- Preserves open space at the edge of regions;
- Provides new residents to support shopping districts and services;
- Capitalizes on community assets such as parks, infrastructure, and transit; and
- Creates new community assets such as child-care centers, art districts, and shopping areas.

*Source: Strategies for Successful Infill Development, Northeast-Midwest Institute; and Congress for the New Urbanism, 2001.*

**Figure 19**

### **Housing Endorsement Criteria—General Principles**

- **Promote Economic Development and Sustainability**  
Housing, when appropriately located, encourages the expansion of existing and the location of new businesses and industries within the region. The mismatch between where the jobs are and where workers can afford to live has significant costs. Local housing for all levels of the workforce promotes stability and productivity for workers as well as for individual companies.
- **Encourage an Array of Quality Housing Options Throughout the Region**  
Developments with units at price points accessible to a wide range of income levels are needed to provide the local workforce and residents with a housing supply that is critically needed and currently lacking.
- **Support Innovative Community Development and Design**  
Quality residential and mixed-use developments maintain, enhance, or create livable streets, neighborhoods, and public spaces oriented to the pedestrian. A variety of housing types provides a healthy mix of different age groups, racial and cultural backgrounds, income levels, and household types.
- **Provide for Mixed Uses within a Neighborhood**  
In order to enhance community livability and decrease auto dependency, a mix of land uses within a neighborhood combine residential with retail, restaurants, schools, and other amenities in close proximity. The location of schools, entertainment districts, parks, businesses, institutions, and recreational facilities will be consciously integrated with new existing residential developments to encourage ease of pedestrian access.
- **Minimize Cost of Municipal Services**  
Clustering housing near existing infrastructure minimizes the per capita costs of municipal services by allowing for more efficiency and economies of scale.
- **Promote the Use of Public Transit**  
Housing, together with commercial space and public amenities, should be planned for, and built first, within walking distance of existing or planned transit service in order to strengthen transit ridership and decrease traffic congestion.
- **Support Sensible Growth**  
Infill development and redevelopment within existing municipal areas and conservation developments are of tremendous value. Adhering to development policies that encourage compact, mixed-use development will promote an array of housing types and expand individual choice. This will advance other community needs such as the protection of open space and growth of the local tax base.

*Source: The Housing Endorsement Criteria is a joint initiative of the Metropolitan Planning Council and the Metropolitan Mayors Caucus Housing Task Force.*

**Figure 20**

### **Location Efficient Mortgage**

The Location Efficient Mortgage (LEM) is an innovative, new mortgage product offered in Chicago as part of a Fannie Mae sponsored \$100 million product test. LEM allows people looking for homes in location efficient communities to borrow more money since these locations allow people to spend less on transportation. Location-efficient communities take into account the transportation-related savings achieved by households that use public transportation, bike, or walk and rely on local shops, services, entertainment, and recreation. Depending on the location, the household size, and the number of vehicles owned, a LEM borrower could expect to manage a mortgage that is approximately \$15,000 to \$50,000 more than other mortgage products. The LEM can be used to purchase an owner-occupied, detached, single-unit home, or a condominium or town home located within the city of Chicago. The LEM borrower would be expected to lead an LEM lifestyle, which involves walking, bicycling, and use of public transportation to travel to work, shop, or attend entertainment, cultural, or other events. If widely used, the LEM could result in a 5% increase in the home ownership rate in the Chicagoland area, reduce sprawling neighborhoods by increasing population in location-efficient areas, as well as reduce automobile use.

*Source: Driven to Spend, A Transportation and Quality of Life Publication 2000, Surface Transportation Policy Project, Center for Neighborhood Technology; and Introducing the Location Efficient Mortgage, The Institute for Location Efficiency and member organizations, 2002.*

**Figure 21**

### **Residential Accessory Units**

Residential accessory units, when approved as part of a planned unit development, meet special housing needs for a variety of residents such as elderly, single-parent families, and disabled persons in Kane County. Accessory units augment other housing types when appropriately located and regulated. Accessory units are separate living quarters in addition to the principal dwelling unit, and are above or part of the attached or detached garage. Residential accessory units have been created as part of the Mill Creek Planned Unit Development and have been very well received by local residents. Typically, accessory units have the following features:

- Maximum size of approximately 800 square feet
- Maximum of one accessory unit per lot
- Separate outside entrance
- One off-street parking space required
- Cannot be converted to a condominium or sold separately from the principal dwelling.

*Source: Kane County Development Department, 1996.*

**Figure 22**

### **Live/Work Units**

Downtown revitalization depends on a successful combination of cultural, retail, entertainment, and residential uses. The City of Aurora’s zoning district encourages nontraditional uses for revitalized structures. Live/work units, offering the opportunity for individuals to live and work in the same structure, have been introduced into the City of Aurora. The Dye House, historically the Stolp Woolen Mill Dye House dating from 1858 to 1960, is currently being redeveloped into live/work units for artisans. Situated adjacent to the Fox River, the 3,900-square-foot redeveloped Dye House has a lot to be desired with combined live/work units, inspirational river views, and the amenities of living downtown. The lower level will be used as a workspace for artists and the upper level to be used as their living space. Such projects are bringing more talent to Aurora and enhancing the culture of their downtown district.

*Source: City of Aurora, Downtown Development Division and the Aurora Area Convention and Visitors Bureau, 2003.*

**Figure 23**

### **Active Adult Communities**

Active adult communities are age restrictive communities targeting people 55 years or older. At least one resident must be 55 years of age, and no one under 19 can be a permanent resident. The Del Webb Corporation is a leader in active adult community design. Opened in 1998 in Huntley, Del Webb’s Sun City is situated on 2,155 acres and will contain 6,016 homes. Sun City was designed to build not only homes, but also to create a lifestyle and community for future residents. Amenities include a golf course, fitness room with outdoor and indoor pools, hiking or biking paths, sports complex, tennis courts, art and design classes and workspace, computer lab, and lodge.

*Source: Del Webb Corporation, 2003.*