Bridging the Gap:
A Plan for Addressing the Affordable Housing Deficit in Lake County, Illinois

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Client: Lake County Community Development
Executive Summary

Like many suburban communities around the country, Lake County is encountering a number of demographic and economic changes that will have substantial ramifications in the future. In particular, the County’s minority populations, which have already been identified as experiencing a reduced ability to afford housing, are likely to see significant growth over the next 30 years. Existing trends reveal other challenges, as the poverty rate has risen substantially from 2000-2014, housing cost burden has increased for both renters and owners, and neighborhood input reveals that affordable housing provision and transportation infrastructure needs are important issues facing Lake County. To meet the specific challenges identified, a number of housing models have been recommended that can be customized to local contexts.

The five housing strategies recommended for prioritization in this report include community land trusts, mixed-income suburban-style developments, affordable housing within transit-oriented development (TOD), supportive housing for the mentally ill and developmentally disabled, and re-use of existing structures. These recommendations are presented through a bifurcated approach, meaning that investments should be made in both higher- and lower-income communities throughout the County, while certain models should also be used in combination as well.

- Community Land Trusts (CLTs) extend affordable housing into otherwise unaffordable communities. Community Partners for Affordable Housing (CPAH) is an existing asset, but a new CLT may need to be created in the future.
- Mixed-income housing is flexible and can fit different contexts. Mixed-income developments can be implemented in communities across the income spectrum, should be located near transit and community amenities, and can be enhanced with lease-to-own units as well as accessory dwelling units.
- Equitable TODs could provide critical affordable housing within walking distance of transportation infrastructure. Diverse funding sources and a careful implementation approach could help to make this strategy possible.
- Group living arrangements and scattered-site supportive housing can hold promise for the mentally ill and developmentally disabled, while supportive housing located on the campuses of major institutions could be useful as well.
- Re-use of existing residential and non-residential structures should be considered within walking distance of amenities. Rehabilitation of existing homes in certain areas could also be a source of decent affordable housing.

Priority siting locations for these strategies can be organized through proximity to community amenities and infrastructure. Such attributes were mapped and used to prioritize areas for housing development in the County. CLT coverage is recommended wherever it could be beneficial and it can be used in tandem with the other strategies.
Acknowledgements:

This project was made possible through the support, time, resources, and effort of various governmental branches of Lake County. Notably, Community Development has played a critical role in refining my project, giving me direction, and supporting me in numerous other ways throughout the process. Other individuals from the Planning, Building and Development Department have provided invaluable support and information as well. The assistance of individuals from the Lake County Health Department has also been key to informing my work, especially as it related to supportive housing. The data that the Health Department provided for the project’s maps were also highly beneficial. The mapping aspect of the project would not have been possible at all without the GIS/Mapping Division’s data and support. Likewise, the willingness of the Public Works Department to provide me with access to sanitary sewer data was also important.

Outside of the County, Professor Mary Edwards played a key role in helping to guide this project from start to finish. Also, the eagerness of Pace Suburban Bus to provide me with their route and stop data was greatly appreciated. A number of other individuals from a diverse array of backgrounds also provided crucial assistance, and I appreciate all of your efforts greatly.
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Cover images, clockwise from top-left: Hutchins Affordable Townhomes, which are an LCRDC project that could be emulated for mixed-income developments (source: LCRDC); A CPAH volunteer event (source: CPAH); A group photo outside the Northpointe Activity Center (source: Northpointe); A view from inside Karcher Artspace (source: Artspace); A transit hub in Buffalo Grove (source: author)
I. Introduction

To provide a proper context, this plan begins by laying out the existing conditions in Lake County as they relate to affordable housing provision. Included in the Existing Conditions section is information from a variety of sources that gives indications of the community development situation in various parts of the County, as well as input from relevant stakeholders. This information combines to portray the issues that the recommendations presented in the second section of the plan aim to counteract.

Each of the five recommendations is discussed in the Strategies for Affordable Housing Development section. That section includes a description of each strategy, an explanation of its applicability to Lake County, and at least one case study of its use in a relevant context. The following Implementation section provides greater detail on how each recommendation can be realized on the ground. Included in this section is a description of the recommendation steps, an abbreviated summary of those steps, and a list of resources that can be leveraged to assist in implementation.

The purpose of the final section is to add a spatial component to the recommendations. CLTs are recommended wherever feasible within the County, but the other four recommendations have specific location criteria that can be used to prioritize areas of the County in terms of how beneficial they might be for affordable housing residents due to their proximity to various amenities and infrastructure. Specific sites for implementing the recommendations are also presented, including their attributes in terms of ownership, zoning, and access to amenities. The sections of the County that fall under moderate, high, and the highest priority levels are shown in the attached map.

II. Existing Conditions

Introduction to the County

Lake County, Illinois (the “County”) is located along Lake Michigan between Cook County, Illinois to the south and Kenosha County, Wisconsin to the north. The County’s population in 2011 was 706,222, according to data provided by TDA Consulting in preparation for the County’s 2015-2019 Housing and Community Development Consolidated Plan.¹ That number represents a 9.6% increase from 2000, with the fastest growth occurring in the County’s northern and western sections.² The County seat is the City of Waukegan, which is the ninth largest city in Illinois with a 2010 population of 89,078.³ Lake County’s residents live in a wide range of geographic

² Ibid.
settings, from urban downtowns to rural agricultural lands. However, the majority of the County’s inhabitants live in suburban settings.

**Demographics**

Lake County is highly diverse with regards to race and ethnicity, as shown in Table 1. According to the County’s Analysis of Impediments to Fair Housing Choice, or AI, the County’s African-American population is largely concentrated in the urban centers along the eastern edge of the County. At the same time, the Hispanic population is concentrated in those same areas, and in some western portions of the County. Lake County’s Asian population resides mostly in its central and southern portions, and the White majority population pervades throughout the County, but is less concentrated in some parts of the eastern urban centers, which are mostly inhabited by African-American and Hispanic populations.4

Table 1.
**Racial and Ethnic Composition of Lake County (2000-2010)**

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<thead>
<tr>
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<tbody>
<tr>
<td>White</td>
<td>516,189</td>
<td>528,204</td>
<td>2.27%</td>
</tr>
<tr>
<td>Black or African-American</td>
<td>44,741</td>
<td>49,033</td>
<td>8.75%</td>
</tr>
<tr>
<td>Asian</td>
<td>25,105</td>
<td>44,358</td>
<td>43.40%</td>
</tr>
<tr>
<td>Other Race Alone1</td>
<td>45,392</td>
<td>63,581</td>
<td>28.61%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>12,929</td>
<td>18,286</td>
<td>29.30%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>92,716</td>
<td>139,987</td>
<td>33.77%</td>
</tr>
<tr>
<td>Total</td>
<td>644,356</td>
<td>703,462</td>
<td>8.40%</td>
</tr>
</tbody>
</table>

1Other Race Alone category includes Other Races and the data for American Indian and Native Hawaiian/Pacific Islander groups

Totals include the sum of responses in the White, Black, Asian, Other Race Alone, and Two or More Races categories

Source: U.S. Census Bureau, Census 2000 SF1 100% Data Table DP-1, Census 2010 SF1 100% Data Table QT-P3, accessed using American FactFinder

Although Lake County’s median household income in 2011 was $79,666, which is up 18.95% from 2000, its population is relatively varied from an economic perspective, as individuals from across the income spectrum call Lake County home.5 As a counterpoint to the relatively high median household income as measured County-wide, household income generally increases from north to south when examined at smaller geographies.

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At the same time, median household income has actually decreased in several sections of the County.\(^6\) The Cities of Waukegan, North Chicago, and Zion, as well as the Round Lake communities, also have some of the highest concentrations of extremely low-income households.\(^7\) Poverty rates have risen the highest in some sections of the Waukegan and North Chicago areas and in the Round Lake area.\(^8\)

As a whole, TDA Consulting notes that 8.2% percent of Lake County residents currently live in poverty, which is an increase of about 44% from 2000, as detailed in Figure 1.\(^9\) Income among residents is keenly tied to race, as African-American populations and Hispanic residents as a whole earn less than their White and Asian counterparts.

![FIGURE 1. LAKE COUNTY POVERTY RATE](image)

Accordingly, much higher proportions of the African-American and Hispanic population groups earn incomes that are beneath the poverty level, as the poverty rates for those two groups were shown as being 23% and 18% respectively in the AI.\(^10\) This pattern likely indicates that increasing poverty and decreasing incomes in some areas are more commonly impacting many peoples’ abilities to live in the County, even as the County-wide median household income increases.

Future population projections indicate that an increase of just over 50% in Lake County’s Hispanic and African-American populations will occur in the next 30 years, while the Asian population will also almost double and the White population will increase marginally. Considering past figures, Lake County’s senior population has been rapidly increasing.

\(^6\) Ibid. 
\(^7\) Ibid. 
\(^8\) Ibid. 
\(^9\) Ibid. 
increasing recently, as that population has grown at a rate of 5.4% annually from 1990 to 2012, which is relatively high compared to the non-senior population’s annual growth rate of 0.4% in that same timespan. Members of the “baby boom” generation started entering retirement age in 2011, and all members will be of retirement age by 2029. Seniors may become income-restricted as they enter retirement, which could force them to explore affordable housing options. If the racial minority and senior populations do indeed increase as anticipated, then the demographics of Lake County as a whole are set to change dramatically in the coming years. Unfortunately, the County’s present housing situation might not be capable of meeting the potential future demand without substantial change.

The Housing Market

According to data provided by TDA, Lake County had 259,358 owner-occupied and rental housing units in 2011. Owner-occupied units made up about 72% of the County’s total housing units that same year, while rental units only made up about 21% of the total. The ratio of owner-occupied to rental properties in the County has not shifted significantly since 2000, decreasing only from about 3.51 to about 3.47. Such a dynamic could squeeze the rental market, as seniors looking to downsize could begin looking for apartments along with members of growing minority populations that rent relatively frequently. On the other hand, home values have jumped roughly 42%, from $198,000 in 2000 to $280,900 in 2011. Geographically, the highest increases in value were seen in the County’s central and southeastern sections, while values were more stagnant in Newport Township, near the Round Lake communities, and in the Waukegan and North Chicago area. With regards to rental payment trends, the County’s median rent was $988 per month in 2011, which represents a roughly 33% increase from the $742 per month median rent in 2000. Rent has increased to varying degrees throughout the County, but it has risen more sharply further to the south. The increase in home values and median rent is particularly relevant considering that median household income has only risen about 19% in the same timeframe and that the overall poverty rate has increased as well.

In terms of housing costs relative to income, the data provided by TDA illustrates rather shocking increases in housing cost-burden for renters and homeowners of 46.5% and 41.8% respectively. The percentages of renter and owner households facing cost-burden are shown in Figure 2. Such statistics are critical because 41% of Hispanic households and 57% of African-American households rent, and calculations presented in the AI show that those populations in general have reduced abilities to afford

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housing.\textsuperscript{13} Housing cost burden is a major concern among all residents, but it is especially worrisome among the aforementioned minority groups, which are also projected to see substantial population growth.

Assuming Lake County’s population continues to diversify and age, the lack of affordable housing in preferential areas, which can be partially seen through the housing cost burden statistics, will only become a more pressing issue. The largest concentrations of affordable rental units are in the Waukegan, North Chicago, and Zion areas, while affordable ownership units are concentrated in the same areas as well as the Round Lake area. Relatively few affordable owner units exist in the southern half of the County.\textsuperscript{14} Such a geographic distribution of affordable units in lower-income areas illustrates the County’s economic segregation, which plays a key role in access to employment and other necessities. Even if it were to occur evenly among demographic groups, any significant population increase similar to what is expected for Lake County would likely cause demand for affordable housing to outpace supply at an even greater rate than it does now. It is clear that investments in affordable housing will need to be made in specific areas going forward, but new solutions should be considered to meet the needs of the current and future populations of Lake County.

Community Input

During the summer of 2014, information regarding a wide range of community development concerns was gathered from a number of sources around the County.

Township supervisors were some of the main sources of information, since the townships often interact directly with people in need of housing, food, transportation, and other necessities. For example, Moraine Township Supervisor, Ms. Anne Bassi, referred to housing as “the biggest hurdle” in her township, and said that it is often difficult to overcome the existing stigmas associated with higher density housing. Her statements can be taken to mean that not only are existing affordable housing options limited in her township’s area, which includes much of Highland Park, but that they are also difficult to create in higher density concentrations with economies of scale.\textsuperscript{15} Similarly, Mr. Steve Smouse, the Antioch Township Supervisor, lamented that property taxes are making it unaffordable for people to retire in his far northwestern township, while the Libertyville Township Supervisor, Ms. Kathleen O’Connor, also noted property taxes as a major affordability concern in her area near the County’s center.\textsuperscript{16,17} A number of social service providers concurred at a meeting of the Lake County Housing Action Coalition that affordable housing, especially for the homeless and those experiencing disabilities, is a major concern.\textsuperscript{18} With this input in mind, affordable housing stands out as a major community development need in the County, but community input also sheds light on the forms of affordable housing that could be most beneficial.

TDA Consulting distributed community opinion surveys to Waukegan residents separately, as well as to residents of North Chicago and the rest of the County, and the results provide important feedback on the nature of housing needs. The Waukegan survey respondents were overwhelmingly Non-Hispanic, white homeowners, but the most commonly shared housing needs regarding their neighborhoods were foreclosure prevention services, homebuyer counseling, and housing rehabilitation. City-wide housing needs that were rated as “high” included affordable housing and homeless services. Similarly, the majority of respondents to the survey distributed to the remainder of the County were also Non-Hispanic, white homeowners. Roughly half stated that their communities were barely affordable or not at all, and that affordable housing, housing rehabilitation, housing dedicated to seniors and individuals with disabilities, and homebuyer assistance and counseling were “top” needs.\textsuperscript{19} Lake County staff confirmed that the community input collected by TDA matches the statistically demonstrated weaknesses and needs of the County. Among public infrastructure-related needs, public transportation improvements and improved transportation

\textsuperscript{15} Bassi, Anne. "Community Input Interview." Personal interview. Summer 2014.
\textsuperscript{17} O’Connor, Kathleen. "Community Input Interview." Personal interview. Summer 2014.
\textsuperscript{18} Lake County Social Service Providers. "Community Input Interview." Personal interview. Summer 2014.
opportunities for individuals with disabilities were noted as priorities. The housing feedback is detailed in Figures 3 and 4.

The geographic mismatch between housing and everyday destinations presents one of the most clearly voiced community development concerns by County residents. Almost all of the stakeholders who provided input mentioned the scarcity of transportation options for those who lack access to an automobile, or the problems associated with the transit options that do exist. Given the suburban context of Lake County and the large physical separation between affordable housing concentrations and main employment hubs, it is hardly surprising that this dynamic has emerged as a major problem. It is clear that if access to automobiles is limited, then affordable housing is often only a partial solution when it is located far from essential destinations such as employment, grocery stores, laundromats, and recreational spaces. Access to employment is an

20 Ibid.
issue in particular because much of the County’s affordable housing lies in its northern half, many jobs lie around Gurnee and in the south-central corridor from Libertyville to Buffalo Grove and the southern edge of the County, with some major employers in and around the Waukegan and North Chicago areas. Relatively few reliable transportation options for those who lack automobiles exist to take residents from the areas with concentrations of affordable housing to employment centers directly, thereby creating a critical jobs-housing mismatch.

To corroborate these points, data can be used from the Center for Neighborhood Technology’s Housing and Transportation Index, which is a state-of-the-art model for determining the true cost of living in a certain area by factoring in both housing and transportation costs, to better illustrate the nature of the issue. It rated Lake County as having moderate access to jobs and public transportation, but limited walkability. It also noted that annual transportation costs for households were $13,459, and that 0% of Lake County’s neighborhoods were “efficient,” such that they have access to various transportation options as well as jobs and places of interest, and have a compact form of development.21 With this context in mind, it is clear that transportation options and access to employment, healthcare, food, and other necessities are crucial needs of affordable housing residents.

Interviews conducted during the winter of 2014-2015 with affordable housing developers also revealed important information regarding affordable housing provision in the County. The first of these interviews involved Mr. Rob Anthony, the Executive Director of Community Partners for Affordable Housing (CPAH), which is a community land trust (CLT) that operates in southern Lake County, and Mr. Jordan Bartle, a planner for Lake County Community Development. This discussion focused largely on issues concerning CLTs. Mr. Anthony explained that slow and steady expansion as well as appropriate risk management has been an important part of CPAH’s success, but he also stated that restrictions related to density have limited CPAH’s ability to capitalize on economies of scale. Going forward, Mr. Anthony is anticipating upcoming affordable housing opportunities, including the possible expansion of CPAH into Deerfield and other communities.22

A second interview involved Ms. Mary Ellen Tamasy, President of the Lake County Residential Development Corporation (LCRDC), and Ms. Monika Bobo, a planner for Lake County Community Development. This conversation focused broadly on affordable housing concerns throughout the County. Ms. Tamasy noted that the most serious needs for affordable housing are for people with disabilities and large families needing

three or more bedrooms. From a regulatory standpoint, Ms. Tamasy noted that inclusionary zoning would have a large impact on affordable housing availability, and its use in tandem with a tear down tax could be even more valuable. Although she lauded the use of mixed-income housing as beneficial for affordable housing tenants, she stressed that it is easier to work with mixed-income rental properties than ownership ones. Ms. Tamasy said that density will continue to be a struggle, but that workforce housing near transit is possible and can be beneficial.\textsuperscript{23}

With regards to affordable housing near transportation infrastructure, Ms. Eve Lee, a realtor from Eve B. Lee & Associates, stated her belief that “it is essential to build new affordable housing within walking distance of transit in Lake County wherever possible,” but also indicated that the financing climate that exists today, opposition from individuals and communities regarding perceived negative impacts, and the dearth of higher density zoning near transit make that type of affordable housing development in the County considerably difficult. She also stated that affordable housing near transit would likely have to come about through new construction, and that “[t]here are developers who are capable of and willing to construct affordable family units[,] but most don’t want to engage in the controversial process.”\textsuperscript{24} Ostensibly, the referenced controversy relates to the substantial neighborhood resistance that affordable housing developments often encounter in Lake County.

\textbf{Fair Housing}

The availability of affordable housing is also affected by the political and social forces at play in the County. The AI contains a tract-based comparison between the percentage of racial and ethnic groups that would be expected in each tract in a truly free market, and the actual percentage of the racial and ethnic groups in each tract. According to the document, “[w]hat became clear through the analysis is that racial and ethnic groups are not spread throughout Lake County as much as would be predicted if income was the sole determinant of household location.” Since FY2008, 134 fair housing complaints have been filed with HUD in Lake County, and the municipalities in which they have been most commonly filed are Waukegan, Zion, and Gurnee.\textsuperscript{25}

Twenty different impediments to fair housing choice were identified in the AI, and were grouped according to their relevance to the public sector, private sector, or both. These impediments include the existence of zoning patterns that could be restricting housing choice, more frequent denials of home mortgage applications submitted by people of color than those submitted by white individuals, and the interchangeable use of the


\textsuperscript{24} Lee, Eve. "Community Input Interview." E-mail interview. Winter 2015.

phrases “fair housing” and “affordable housing,” among others.\textsuperscript{26} The fair housing issue is presented as an acknowledgement that the following affordable housing recommendations are not being made in a vacuum, but rather in a socially and politically complex environment. This plan encourages the County to work toward the fulfillment of the AI’s recommendations to ease the process of affordable housing development and the lives of Lake County residents who live in or seek such housing.

Summary

- Substantial increases in Lake County’s minority populations are expected going forward, which is especially relevant because minorities in Lake County tend to disproportionately rent and experience lower-incomes. A rapidly growing senior population is also a concern.
- Housing cost burden is a critical concern in the County. In particular, the rising costs of renting and homeownership relative to much more slowly growing incomes is of serious concern.
- Local stakeholders and members of the public have identified affordable and supportive housing as presenting major concern in the County, and have particularly noted transportation difficulties and tax relief as key components of those concerns.
- Fair housing complaints indicate that political and social forces likely add to the difficulty associated with finding quality affordable housing.

\textbf{III. Strategies for Affordable Housing Development}

The following recommendations for affordable housing investment in Lake County are presented through a bifurcated approach, which stipulates that affordable housing investments must be made not only in lower-income communities, but also in more economically well-off areas. Accordingly, some of the following strategies are most applicable in high-income communities, while others are best used in lower-income areas, but the majority can and should be applied with modifications to almost every part of Lake County. Specific locations where these recommendations can be sited are presented in Sections IV and V of this document, and span the breadth of the County in both geographic and economic terms. Tailoring the form of affordable housing to its context can also help to transform affordable housing itself from an often stigmatized concept into an amenity that benefits residents as well as the surrounding neighborhood. Combinations of different recommendations could also be utilized to beneficial effect when applicable.

\textsuperscript{26} Ibid.
Community Land Trusts

Some of the key issues often facing affordable housing development in higher-income communities are the high land values and associated property taxes. One way to circumvent those barriers and provide affordable housing options in wealthier communities lies in an approach called the community land trust model. The National Community Land Trust Network defines community land trusts (CLTs) as “nonprofit organizations—governed by a board of CLT residents, community residents and public representatives—that provide lasting community assets and permanently affordable housing opportunities for families and communities.”27 Capable of being applied to single- and multi-family units, as well as non-residential land uses, many CLTs preserve affordability in high-income communities by offering clients the opportunity to purchase units independently of the land on which they are situated.28 If a homeowner chooses to sell their home, they can be restricted to selling it for a reasonable price, which helps to ensure continued affordability with a fair return for the seller.29 All the while, the land beneath the structures is still owned by the CLT and the housing is kept affordable for many years.

Applicability to Lake County

This form of affordable housing is especially relevant to, and already present within, the Lake County context. CLTs’ ability to offset the cost-burden presented by otherwise prohibitory land values in high-income communities makes them be well-suited to the more affluent municipalities in the County. Providing lower-income individuals with homes closer to or in municipalities with relatively high job concentrations would help to alleviate the concerns expressed by community members that the jobs-housing mismatch is a stumbling block to those living in affordable housing. For instance, CLTs could make it possible for Lake County residents who work in Lincolnshire to also live there, rather than in a further away but more affordable locality. Similarly, CLTs could also improve access to nutritious food and health services as well by extending affordable housing to communities that have a greater concentration of necessary amenities.

Although CLTs offer a creative and effective solution to the jobs-housing mismatch, they can be hindered by a number of factors. Notably, the prospect of affordable housing in more affluent communities has triggered controversy and skepticism from residents and officials on several occasions. For example, several years ago a neighborhood with 15

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affordable single-family homes was proposed in Lake Forest, but the proposal was rejected due to the insistence of the City Council that the demographics of the project be expanded to include seniors and additional market-rate housing units. Some Lake County affordable housing advocates cited fear of affordable housing and its stigmas as contributing factors in the proposal’s demise. CLT housing could face a similar fate if local politicians perceive it to be a negative force in their communities; with that in mind, image control is of key importance if CLTs are to have a substantial impact on the affordable housing shortage in Lake County. Also, CLTs are a somewhat new and not widely adopted concept in Illinois. The National Community Land Trust Network recognizes only four member organizations in the state, and only one based in Lake County. Therefore, a learning curve may be necessary before CLTs are truly able to have a significant impact throughout the County.

Case Study: Community Partners for Affordable Housing (CPAH)

Community Partners for Affordable Housing (CPAH) puts the community land trust model into practice in Lake County, and, in the process, it provides residents with affordable housing in otherwise inaccessible communities. As of December 2014, CPAH owned 67 properties in Highland Park and Lake Forest, as well as the City of Evanston in Cook County. Their properties include single-family homes, townhomes, and apartments. CPAH also has clear intentions to grow, both in terms of the number of units in its inventory and geographically.

In Lake County, CPAH is only active in Highland Park and Lake Forest, but CPAH’s 2014-2017 Strategic Plan states that it would like to be present in 1-3 new municipalities by 2017, which would allow it to have a substantially greater impact. Mr. Rob Anthony said during an interview that communities such as Deerfield, Highwood, municipalities that are noted by the Illinois Housing Development Authority (IHDA), and those communities in which less than 10% of their housing stock is affordable could be candidates for expansion. Whether administered by CPAH or another similar organization, CLT housing certainly has a place in the high-income communities of Lake County. For example, active land trusts in employment-rich municipalities such as Vernon Hills, Libertyville, and Lincolnshire could enable lower-income individuals to live in those communities and have easier access to employment in nearby schools, fire or police departments, hospitals, or retail outlets. The stage is clearly set for CLTs to have a larger role in Lake County, and whether CPAH fills more of the existing need or another local CLT emerges, it is crucial that this model of affordable housing expands in the County.

Some factors currently inhibit CPAH’s growth, and they could also challenge a new CLT if one were to take root in the County. Specifically, Mr. Anthony stated that density restrictions can limit the land trust’s expansion in terms of total housing units, and because some federal grants incentivize or necessitate higher density developments, the organization is in a sense being squeezed. Mr. Anthony also mentioned the
reduction of HOME Investment Partnerships Program and rising housing costs in general as key concerns for the future.\textsuperscript{36}

It is important to note that CPAH is also carefully monitoring its image. For example, the organization makes it clear that they are providing housing for vital community members who otherwise would suffer hardships and exacerbate environmental issues by commuting from outside the municipalities in which they work. Posted on CPAH’s website are descriptions of what CLTs are as well as the organization’s resident selection criteria.\textsuperscript{37} This transparency should help put to rest any anxiety that residents of affluent communities might have should they learn that CPAH is expanding near them.

Aside from CPAH, no other community land trusts are active in the Chicago suburbs, as the other three Illinois land trusts are focused on the City of Chicago or specific neighborhoods within it.\textsuperscript{38} With that in mind, as well as the possibility of CPAH expanding further south into Cook County rather than north into Lake County, the opportunity to form another local land trust may need to be explored in the coming years. Such a land trust could take the form of an organization similar to the Champlain Housing Trust in Vermont, which was spoken highly of by Rob Anthony as one of the oldest and largest CLTs in the United States. The Champlain Housing Trust operates in northwestern Vermont, and offers a number of housing models including rental properties and shared-equity ownership opportunities.\textsuperscript{39} Examination of a prestigious CLT that also covers a substantial land area could be a potential starting point for the creation of a second CLT that could serve the areas of greatest need in Lake County outside of CPAH’s footprint should the need arise.

\textit{Summary}

- CLTs are uniquely capable of making housing affordable in otherwise unaffordable communities through their ability to isolate the costs of housing from the costs of the land.
- The often higher-income environments in which CLTs operate can leave them susceptible to significant neighborhood resistance.
- CPAH is a highly successful and rapidly growing CLT that operates in the southern half of Lake County. Part of that success is due to careful expansion and risk-management, but overall transparency ostensibly helps to smooth the process as well.

\begin{thebibliography}{9}
\item[Ibid.]\textsuperscript{36}
\item[Ibid.]\textsuperscript{37}
\item[Ibid.]\textsuperscript{38}
\item[Ibid.]\textsuperscript{39}
\end{thebibliography}
Some of the issues that challenge CPAH include density restrictions, rising housing costs, and the ever-diminishing funding associated with the HOME Investment Partnerships Program.

**Mixed-Income Suburban-Style Developments**

Mixed-income housing has been a national priority since the early 1990s, and was offered as a solution to the concentration of poverty that formed as a result of older public housing arrangements. This form of affordable housing has been viewed as having varied results. Mary Ellen Tamasy indicated that mixed-income housing is beneficial for low-income residents in Lake County, and numerous examples can reinforce that notion, but community resistance can still be a detrimental factor for these types of developments. Mixed-income developments can take a variety of forms, but given the housing market in much of Lake County, such a development would likely have to be relatively low-density in nature to suitably blend with the surrounding housing stock. Such adaptation can also help to mitigate stigmatization. Given proper financing mechanisms, suburban-style mixed-income housing is, and can continue to be, a beneficial model for affordable housing provision in Lake County.

**Applicability to Lake County**

Due to the flexibility offered by mixed-income developments, they can be implemented in almost any municipality, especially in the appropriate development and redevelopment areas highlighted later in this document. Essentially, suburban-style mixed-income developments could be situated almost anywhere that conventional residential development could take place, as its primary limiting features, outside of community acceptance, are the availability of financing mechanisms as well as developers and other parties willing to engage with the process. Several examples of mixed-income developments do exist within Lake County, and North Chicago’s Marion Jones mixed-income public housing redevelopment especially holds promise through its claim to offer a variety of options to public housing residents, housing voucher-holders, and potential residents interested in market rate units. Additionally, the City of Highland Park has an inclusionary housing ordinance that requires many residential developments to incorporate affordable units. Such a system creates affordable housing opportunities from a wide variety of what would otherwise be conventional residential developments. The flexibility offered by mixed-income housing schemes allow it to be a model that has adaptability throughout Lake County.

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Highland Park's inclusionary zoning ordinance effectively calls for many new residential developments, such as these above a commercial use, to be mixed-income nature through the Inclusionary Housing requirement.

Although mixed-income developments have had success in the County, some difficulties do inevitably come with the strategy. Specifically, it may be difficult to attract residents representing a mix of incomes to mixed-income developments, since successfully doing so has been found to depend on a number of factors including the “location, size, design, condition, amenities, and other physical and demographic attributes that make developments more or less desirable.”42 Less attractive developments or stigmatized locations may hinder the inclusion of higher-income residents and in turn limit the financial feasibility of an entire project. Such limitations could be a factor in the Marion Jones redevelopment and other projects in communities with less vibrant housing markets. However, locational attributes could also strengthen the case for mixed-income communities in the County’s stronger housing markets, but in those communities the same NIMBYism that was rumored to haunt the unsuccessful Lake Forest project, mentioned earlier in the plan, could also inhibit other mixed-income projects as well. Mixed-income development may be more financially feasible and able to address the jobs-housing mismatch in higher-income communities, but they would be valuable to the economies of lower-income communities through the introduction of market-rate residents with relatively high spending power. To provide input from a Lake County developer on the matter, Mary Ellen Tamasy indicated that she found it more difficult to bring higher-income tenants into mixed-income housing in lower-income communities than vice versa.43 Like most affordable housing arrangements, mixed-income housing development necessitates a balance between a project's feasibility and the different types of community benefit that can stem from it, and it will be up to the specific entities involved in the projects to determine that balance.

Another type of mixed-income development gaining popularity around the country is related to the concept of “tiny houses.” A broad range of tiny houses exist and are used for a variety of purposes. Specifically with regards to affordable housing, one type of tiny house is the Accessory Dwelling Unit (ADU), which according to Smart Growth America is a small apartment or guesthouse-like structure built as an accessory use on the same lot as a typical low-density or single-family housing structure. ADUs can be attached to the principle structure or detached and located in a yard. This type of structure could provide general affordable housing, but it particularly has potential as a senior housing solution. One barrier that can prevent ADU development from the start is a community’s zoning ordinance, which can prevent such structures or their habitation altogether. Two communities that have amended their zoning ordinances to allow ADUs are Santa Cruz, California and Minneapolis, Minnesota. Santa Cruz moved to reiterate its support for ADUs due to high housing costs especially for the elderly. To encourage the use of ADUs for affordable housing, Santa Cruz streamlined regulations for ADUs and offer the ability for homeowners to waive permit fees if they rent the ADU on their property to low-income earners. Ten years after the zoning ordinance was updated, over 220 ADUs had been built. In Minneapolis, ADUs were allowed by a zoning ordinance amendment that permitted them on any lots with single-family homes or duplexes. ADUs in Minneapolis do not have a parking requirement, which minimizes additional automobile traffic.\textsuperscript{44} ADUs have potential for alleviating the affordable housing gap in Lake County and are part of a proven strategy that is trusted by major American cities.

However, small structures such as these do have some drawbacks that must be kept in mind when regulating their use. One drawback relates to the climate of Illinois, as threats to tiny house-dwellers are present throughout the year. During the winter, detached tiny houses would need proper insulation and a reliable heating mechanism,

both of which could substantially add to housing costs, while in the spring, summer, and fall, tiny houses could be at risk from severe thunderstorms and tornadoes, which similarly threaten mobile homes. Also, as with almost any form of affordable housing, neighborhood resistance could be a stumbling block to ADU implementation. Though certainly not perfect, tiny homes or apartments do have the potential to at least partially alleviate the need for affordable housing among a wide variety of low- or restricted-income residents.

**Case Study: Massachusetts Mixed-Income Suburban-Style Housing**

A study on mixed-income suburban housing regarding several different communities in Massachusetts was published in 2006; it discussed six different case studies that varied in a number of different ways. One of those case studies focused on a development called the Homes at Auburndale Yard, which includes ten units in the form of single family homes and duplexes, three of which are rented to people with housing choice vouchers, three of which were sold to first-time homebuyers at affordable prices, and four of which were sold at market rates. The first-time homebuyer units have a 90-year resale restriction and the rental units are governed by 40-year High-HOME rent restrictions and a 99-year affordability restriction in general. The development is situated within Newton, MA, which is a relatively high-income suburb of Boston. The funding was provided through a Federal Home Loan Bank program that offered a below market rate construction loan, $180,000 of municipal HOME Program funds, and $200,000 of inclusionary housing funding. The project was initiated by the City of Newton and the land on which it is sited was also donated by the City, which had considerable experience with affordable housing development and mixed-income communities prior to this development. A housing trust and statewide community preservation act were also noted as being leveraged by the project. The Massachusetts Community Preservation Act in question “allows communities to create a local Community Preservation Fund for open space protection, historic preservation, affordable housing and outdoor recreation. Community preservation monies are raised locally through the imposition of a surcharge of not more than 3% of the tax levy against real property.” A non-profit developer was found after it was determined that private-sector developers could not feasibly carry out the development due to its small scale and a right of first refusal by a previous developer. The non-profit developer advertised the development as mixed-income and mixed-tenure, and attributed some delay in full-sellout to the hesitation caused by the notion of mixed-income housing and general unfamiliarity with condominium ownership of homes. Applicants for the first-time

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homebuyer units were grouped into three pools, two of which required residency in or connection to Newton, while another was open to anyone.\footnote{Gornstein, Aaron, and Ann Verrilli. “Mixed-Income Housing in the Suburbs: Lessons from Massachusetts.” (n.d.): n. pag. Sept. 2006. Web.}

Two owners and two renters completed surveys related to their satisfaction with the development’s management, maintenance and construction, and expressed their satisfaction with those components. The project also experiences low turnover is also experienced, suggesting satisfaction as well. The market rate units have risen in value with the rest of the outside market and no adverse impacts on adjacent properties have been noted, while some adjacent property values have actually increased faster than those for Newton as a whole.

The conditions present in Newton are not unlike those in parts of Lake County. Although the case study project did leverage some tools that were somewhat specific to its context, including the Federal Home Loan Bank program and the Community Preservation Act, Lake County communities could use tools unique to Illinois, such as the Affordable Housing Planning and Appeal Act and local CDFIs, to their advantage. Successful mixed-income communities such as the Auburndale Yards community may require experience, dedication, and creative financing, but they are certainly possible in many contexts.

**Summary**

- Mixed-income housing is a highly flexible strategy that can fit many different types of community contexts. They can be implemented in both low- and high-income communities, and can offer different benefits in either type of location; however, development in lower-income communities could struggle to attract higher-income residents.
- ADUs could offer important affordable housing opportunities for the general population and seniors, but can face climatological and social challenges.
- Suburban-style mixed-income housing as implemented in Newton, MA illustrates the benefits that could come with this form of housing, and also shows the diverse funding arrangements that might be needed to execute this model.

**Affordable Housing within Transit-Oriented Development**

Transit-oriented development (TOD), which often refers to relatively dense mixed-use development that is within walking distance of transit infrastructure, offers one solution for much needed housing that is near amenities such as jobs and transportation. TOD can be adjusted to allow for affordable units in proximity to transit infrastructure, and that process has been successfully accomplished in the County and elsewhere before.
Due to the nature of TOD and the convenience factor that it offers, housing values within its residential components are often relatively high. With regards to potentially including affordable units, this situation is summarized succinctly by the Center for Transit-Oriented Development: “mixed-income TODs will not happen by themselves.”

Though it often requires somewhat complex regulatory conditions and funding mechanisms, equitable TOD has the potential to at least partially correct the jobs-housing mismatch in the County, while offering access to commercial amenities and healthy food. As a result, it is certainly a model worthy of exploration, and if possible, implementation.

**Applicability to Lake County**

Lake County has three Metra commuter rail lines running through it and a relatively extensive network of Pace bus lines. These public transit systems offer several opportunities for TOD in the County, some of which are already being capitalized upon while others still await development. To provide a local example, TOD could allow more individuals to live near the Prairie View Metra Station just outside of Buffalo Grove and use it to travel to work in communities such as Libertyville or Grayslake. Similarly, residents living along a Metra line would also be able to use the train to access shopping and recreation in other communities. Although it does not provide as much freedom as an automobile would, housing within TOD would help to link residents to many of life’s necessities.

*Prairie View Metra Station near Buffalo Grove is one of several sites specifically recommended for transit-oriented development upgrades in the unincorporated portions of the station area.*

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Unfortunately, TOD in general faces many implementation difficulties in Lake County. Particularly, many of the station areas are in incorporated areas and have already been developed, leaving little room for purpose-built mixed-income or affordable housing opportunities. Adaptation of existing structures for affordable housing in this context is possible, but depending on the situation, it could be more difficult. Also, TOD with a substantial affordable housing component often needs to be developed at relatively high densities to ensure financial feasibility, but higher density structures, if allowed by zoning ordinances, would likely concern nearby residents. This sort of resistance to density was noted by Ms. Anne Bassi, with regards to the development of the multi-family, mixed rental and homebuyer, affordable housing complex called Hyacinth Place in Highland Park. Aside from its generally more expensive nature, TOD is also a politically sensitive topic among Lake County government officials. Combined, these factors show that TOD is difficult to implement in general, and much more so when an affordable housing component is involved.

Though TOD is often associated with rail travel, PACE bus stops could also serve the same function as Metra stations, since they can connect people living near them to locations throughout the County and beyond. A bus “pulsepoint” in downtown Waukegan serves as a center of bus activity, where multiple bus routes can be regularly accessed for travel in many different directions. However, few locations outside of that pulsepoint offer such flexibility with regards to transportation between places within Lake County. The same inflexibility can apply to Metra as well, since someone who would like to travel from Round Lake to Waukegan via rail would have to first travel to the Ogilvie Transportation Center in Chicago and then ride along the Union Pacific North Line to Waukegan. That trip would likely take about two and a half hours one-way, even though the two municipalities are only about 14 miles apart.

Case Study: Equitable TOD in the Denver Area

In the mid-2000s, residents of the Denver Metropolitan Region voted on and approved a 12-year plan called FasTracks, which promises to substantially expand Denver’s regional commuter rail inventory and bus network. Previously, the Denver region only had two light rail lines that connected the central city with its south suburbs. One rail extension to the west has already been completed as part of FasTracks, and lines that are either planned or under construction will eventually connect Denver to more of its suburban areas to the north and east.

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The Regional Transportation District of Denver (RTD) made special accommodations for TOD. In particular, it calls for the inclusion of housing for low- and moderate-income populations within its TOD Strategic Plan. The RTD has taken this commitment seriously and is dedicated to ensuring that appropriate affordability goals are included in RFPs/RFQs that are issued for its joint development proposals. A number of entities have emerged to preserve affordable housing in areas that will be subject to TOD improvements. Among them is an organization called the Urban Land Conservancy (ULC); the ULC has worked with the City of Denver as well as other governments and organizations to develop a $15 million acquisition fund to potentially allow for over 1,000 affordable housing units proximate to transit. By April of 2013, this fund had been responsible for the preservation or establishment of 626 affordable residential units and 120,000 square feet for the creation of neighborhood assets such as libraries, after-school care facilities, and office space for non-profit entities. From 2010 to 2013, the TOD Fund also leveraged roughly $200 million of public, private, and non-profit funds. This fund is the first of its kind in America, and the initial $15 million was provided by a national non-profit called Enterprise Community Partners, while the City of Denver has contributed $2.5 million of top loss investment. Although this funding is only used in the City of Denver, the ULC would like to expand it to the suburbs.

Although the urban context of this example does not correlate specifically to Lake County, the framework behind FasTracks and the decisions of the actors involved offer lessons for equitable TOD on a smaller scale. Currently, Metra has a policy encouraging affordable housing, and a financing structure that emulates the one that exists in the Denver area could be leveraged to make equitable TOD a reality in Lake County. TOD is often a difficult proposition for many reasons, and equitable TOD certainly brings with it even more challenges, but it has been shown to be possible, and therefore it has at least some potential in Lake County. Indeed, Mary Ellen Tamasy stated that affordable housing near transit is possible in Lake County, especially when institutional employers help in the coordination of transportation and down payments for housing.

Summary

- Though especially challenging due to the social stigmas associated with both density and affordable housing, mixed-income equitable TODs could provide

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much-needed reasonably priced housing within walking distance of transportation infrastructure.

- Fixed public transportation lines do provide increased access to employment and community amenities, but they can limit travel options to only those destinations along the transportation corridors.
- Equitable TOD has been executed in the Denver area, and the process involved a diverse range of financing mechanisms and institutional partners. This model is not directly comparable to Lake County’s context, but it does provide an idea of the type of framework necessary for large-scale equitable TOD.

**Supportive Housing for the Mentally Ill and Developmentally Disabled**

Broadly speaking, supportive housing for individuals with mental illnesses and developmental disabilities provides its residents with the supportive services that they need on a daily basis. Supportive housing for the mentally ill and developmentally disabled takes a variety of forms, since it can involve housing for homeless individuals, affordable housing units coordinated with mental health services, and the concept of group homes. Group homes refer to residences that are inhabited by groups of individuals who either cannot live on their own or simply benefit from living together. They are also staffed by trained professionals around the clock. With regards to the developmentally disabled, these arrangements are often long-term in nature, but housing for the mentally ill often entails a certain timeframe that limits the length of a resident’s stay. The wide variety of housing services reflects the needs of these diverse populations.

*Applicability to Lake County*

A number of supportive housing systems are currently active within Lake County. One example is The Mental Health Group Home operated by the Lake County Health Department, which offers supervised housing for as many as 14 residents with chronic mental illnesses who have the potential to live alone. This facility does require residents to contribute 80% of their monthly income, up to a maximum of $635, to cover expenses such as room and board, utilities, telephone, and other costs. Residents are limited to staying for a year at most, but staff works with residents to help them access housing, employment assistance, and health resources, while also learning necessary life skills for independent living. Similar resources also exist in the private-sector, such as Northpointe Resources in Zion, which offers Community Integrated Living Arrangements (CILAs) to the developmentally disabled, as well as off-site options. CILAs are a type of group home that allows residents to live with others and have levels of activity and

services that match their needs.\(^5\) Glenkirk is another example from the private sector, and it is located just south of Lake Cook Road in Northbrook, but it serves Lake County residents. Glenkirk offers a range of residential options, including CILAs, an apartment-style community living facility, a foster family living arrangement, and in-home services.\(^5\) In a slightly different vein, Lake County PADS offers its Safe Haven program to allow residents to stay for up to three years in an environment that encourages treatment for mental illness and avoidance of detrimental activities under the constant guidance of staff, which includes a Clinical Social Worker and Advanced Practice Nurse.\(^6\)

\[\text{The Affordable Housing Group Home operated by the Lake County Health Department is one public-sector resource for the mentally ill.}\]

In spite of the current availability of some public- and private-sector resources, mental illness services will need to continue growing. The Illinois Project for the Local Assessment of Needs (IPLAN), in conjunction with the Lake County Health Department and Community Health Center, notes a need for mental health resources, especially in Waukegan, is a problem facing Lake County.\(^6\) A lack of supportive housing in general was also noted by healthcare providers through surveys, interviews, and focus groups for a report entitled Behavioral Health Needs in Northern Lake County, that lack was said to be acute for children who rely on Medicaid.\(^6\) Additionally, the point was made at a 2014 Housing Action Coalition meeting that room exists for more supportive housing in Lake County.\(^6\)

Expanding supportive housing services to match the current need and then keep pace with the rapid growth of the County will be difficult, and it will require creative funding mechanisms and strategies to improve supportive housing availability. A lack of

\(^{63}\) Lake County Social Service Providers. "Community Input Interview." Personal interview. Summer 2014.
supportive housing also has the potential to impact other affordable housing concerns as well, since mental illnesses is associated with homelessness, underemployment, and related concerns. Supportive housing resources can clearly provide a range of benefits that ultimately help to keep more people in homes.

Case Studies in Supportive Housing for the Mentally Ill and Developmentally Disabled

According to the Web-based Guide to Securing and Maintaining Community Based Housing For People with Mental Illnesses, sponsored by the Washington State Department of Social and Health Services:

“[t]here is no single preferred model for the design, creation and/or provision of supportive housing; in fact, it is important to create a range of supportive housing types and models within communities in order to address the diverse needs and preferences of individuals and families, and to offer meaningful choices for prospective tenants of supportive housing.”

With this notion in mind, it would not be helpful to present a single case study on supportive housing, but rather various different programs put on by different providers.

One example stems from Maryland, where Coalition Homes, an affordable housing developer, and the Corporation for Supportive Housing (CSH), its partner organization which acts as a Community Development Financial Institution (CDFI), have published a guide called the Best Practices Manual: Integrating Property Management and Services in Supportive Housing. According to the document, CSH operates by its Seven Dimensions of Quality for Supportive Housing which emphasizes traits such as a tenant-oriented approach, comprehensive social services, and streamlined regulation. Encouraging adaptability to the appropriate context, the document recommends considering supportive housing in settings such as apartment, townhouse, or single-room occupancy structures with or without other affordable units, single-family housing units solely dedicated to supportive housing, scattered-site supportive housing in various forms, subsidized apartments in the market, or set asides in private structures. Financially, Coalition Homes in particular has leveraged local inclusionary zoning regulations to occupy affordable units in high-end private structures, while it also utilizes HUD Section 811 to maintain two units dedicated to mentally ill adults, on top of its use of funding obtained from all levels of government and the private sector. In this model, a smaller organization joins with a larger CDFI to complete projects, and a comparable situation could take shape in Lake County, where a new developer focused on supportive housing could take advantage of a CDFI such as IFF.

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A specific example of set-asides in private structures being used for supportive housing purposes stems from the Montgomery County (MD) Coalition for the Homeless (MCCH), which spearheaded the Partnership for Permanent Housing (PPH), a program that leverages private-sector apartments for supportive housing. The program began as a collaborative effort between MCCH and three different County-level government agencies using 50 Housing Choice Vouchers, along with supportive services that were funded separately. The PPH eventually expanded and currently offers housing and supportive services to 137 households, while another 50 households are soon to be added through federal HOME Tenant-Based Rental Assistance funding. One of the key lessons that appear to have materialized through this program, according to PPH’s director, is the importance of relationships with landlords, specifically with regards to assuring them that supportive services will help residents to assimilate into the general community, and that any harm or discomfort that the residents may cause will be quickly addressed.\(^{66}\) This sentiment was echoed locally by Ms. Carol Craig, Housing Coordinator with the Lake County Health Department, who stated that “educating and working with landlords is a key part of program success.”\(^{67}\) The PPH is a partnership along with the County Departments of Health and Human Services and Housing and Community Affairs, and the Housing Opportunities Commission.\(^{68}\)

A further example comes from the Los Angeles affordable housing developer called A Community of Friends, which specifically targets homeless individuals with mental illness. The organization uses several similar funding mechanisms to the ones utilized by Coalition Homes, but in addition it also leverages LITHC, funds from the Los Angeles Housing Department, project-based Section 8 subsidies, HUD’s Shelter Plus Care rent subsidies, and HUD Supportive Housing Program grants. A Community of Friends lies in an urban setting and currently has 43 properties and 1,700 units to its name. For each property, A Community of Friends secures all sources of financing and otherwise organizes the entire development process through leasing.\(^{69}\) Though A Community of Friends has a substantial portfolio and lies in a clearly urban context, a large-scale supportive housing developer that can manage almost the entire development process would be a valuable asset to Lake County. One example of an institution that could potentially fit this model in Lake County is Heartland Alliance, which is a large affordable housing developer that offers its own supportive housing services in four of its properties.\(^{70}\)

\(^{66}\) Ibid.
\(^{67}\) Craig, Carol. “Supportive Housing Interview.” E-mail interview. Winter 2015.
To provide a more local example, Mercy Housing is a national non-profit that develops a wide range of affordable housing types, including supportive housing, in the Chicago region and around the country. One of their developments, the Margot and Harold Schiff Residences in Chicago’s Near North neighborhood, serves 96 formerly homeless individuals in single-room units. The funding structure allows residents to pay at most 30% of their income in rental payments. Construction financing was provided through the following sources:

- Corporation for Supportive Housing ($100,000)
- HUD Supportive Housing Program ($400,000)
- Federal Home Loan Bank ($750,000)
- IHDA Trust Fund ($750,000)
- Tax-Increment Financing ($1,000,000)
- Illinois Affordable Housing Tax Credit (State Donations Tax Credit: $1,800,000)
- IHDA HOME Loan ($2,500,000)
- Land, Cash, and Materials Donations ($4,200,000)
- Low Income Housing Tax Credit Equity ($6,500,000)
- Total: $17,900,000

Source: Corporation for Supportive Housing (CSH)

The Margot and Harold Schiff Residences in Chicago demonstrate that supportive housing can act as an attractive community attribute.

Half of the 96 units receive operating funding through Chicago Housing Authority project-based Section 8 subsidies, while the other half are supported through the

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Shelter Plus Care Program. The development also includes a variety of programming opportunities for residents, including on-site case management, employment and financial literacy training, and social programming. These services are funded through the Supportive Housing Program ($78,750), the Illinois Department of Human Services ($150,000), and the Polk Brothers Foundation ($25,000). The site’s urban context also affords it easy access to public transit. Mercy Housing utilizes a unique Blended Management approach, which encourages property and case managers to collaborate to ensure that all residents’ needs are met in as appropriate a manner as possible. The project also received the award for the 2007 Best Special-Needs Project by readers of Affordable Housing Finance magazine. One factor that may have mitigated NIMBYism in this development is the fact that it was constructed in an area that is dominated by mixed-use and non-residential structures, along with a few recently built multi-family structures.

Another possible strategy, called the Co-Located Partnership Model, stems from a Center for Integrated Health Solutions’ document entitled Behavioral Health Homes for People with Mental Health & Substance Use Conditions. This model exists “for behavioral health agencies that do not have the desire or capacity to provide all services themselves in-house, [but for which] partnerships with outside healthcare providers can make the behavioral health home feasible,” which is especially valuable in situations where funding is at a premium, as it is in Lake County. The document also states that the Primary Behavioral Health Care Integration (PBHCl) grant program exists to assist behavioral health agencies in obtaining primary care services, while the recipients are said to concentrate on adults who experience serious mental disorders. The case study presented in CSH’s document concerns an Atlanta-area agency called the Cobb County Services Board (CSB) which operates a program that coordinates between the CSB and the West End Medical Center by helping the two agencies fill each other’s gaps, in primary care and mental wellness services respectively, and in doing so conserve resources. A form of this model is in place near Lake County, as Northpointe Resources leverages partnerships with The Alexian Center for Mental Health Clinic as well as The Center for Developmental Disabilities of The United Methodist Hospital of Chicago.

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73 Ibid.
A final local example concerns Independence Center in Waukegan. Independence Center’s mission involves offering “ongoing social, educational, vocational, and housing opportunities” for adults with mental illnesses. It accomplishes this through a variety of means, specifically including “[p]yschosocial rehabilitation; case management services; therapy; community support, vocational training; supported employment and residential services.” Independence Center's supportive housing services include on-site case management, 24-hour access in case of a crisis, recreational programming, in-home visits, and other community support services. Many services are provided by Independence Center staff; including customized programs to help members develop “daily living skills, social skills, health management skills, skills needed to improve occupational functioning and skills needed to access resources in the community,” while case management and referral services are also provided in-house.

Recognizing the opposition that supportive housing in particular can face, considerations for overcoming this resistance need to be taken into account. According to Coalition Homes and CSH’s Best Practices Manual, scattered-site supportive housing is presented in detail and described as embodying several advantages, including the possibility of leveraging existing properties and property management as well as the placement of supportive housing tenants directly within the community. Crucially, scattered-site housing also “[m]ay result in less community opposition than single site new developments.” Downsides to this approach include the lack of economies of scale, the necessity of having to manage leasing and financing procedures as well as relationships with landlords and property managers, and fewer opportunities for on-site supportive service provision, tenant engagement, peer support systems, and assistance with employment. Decreased supervision may contribute to tenants feeling isolated, relapsing, or resorting to drug activity. Though each situation needs to be explored uniquely, scattered-site housing represents a potentially more feasible solution for supportive housing if resistance is a major concern.

**Summary**

- Supportive housing, for both the mentally ill and developmentally disabled, is a clear necessity for Lake County going forward and its need will only grow as the population grows.

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• A wide range of public- and private-sector affordable housing resources exist in Lake County, but a need for more supportive housing resources has been expressed.

• No single proper way to implement supportive housing exists, and a truly wide range of models can be used to leverage specific resources or meet particular needs that are evident.

• Various models exist ranging from those involving the provision of many services in-house to the use of institutional partnerships to cover residents’ otherwise unmet needs.

• Supportive housing finance can leverage a diverse range of tools including Housing Choice Vouchers, HOME Program Tenant-Based Rental Assistance, TIF funds, and a variety of organizational partnerships.

• Scattered-site supportive housing could face comparatively less resistance than traditional supportive housing due to its diffuse nature.

Re-Use of Existing Structures

Long considered a beneficial practice for environmental reasons, the process of rehabilitating and repurposing existing structures has been in place for many years. This model has been used in Lake County and certainly has the potential for expansion given the County’s large volume of existing homes and structures. However, re-use also faces a number of inherent problems that can make it somewhat challenging. Primarily, re-use is often more complex than originally envisioned. Regulatory procedures and building codes stipulated by all levels of government can cause major issues with the process, and it could also be difficult for inspectors to analyze an older structure’s integrity due to unfamiliarity with earlier building methods. Funding for rehabilitation is also often more difficult to obtain than money for demolition, which is a process that lenders might understand more easily than re-use.  

Despite the barriers that make re-use of existing structures difficult, the opportunity that underutilized buildings represent is too great to ignore. A variety of funding sources, including ones specifically dedicated to adaptive re-use, as well as more general ones, are available to turn underutilized structures into valuable affordable housing. Re-use is especially suited to the County’s stock of structures that are either vacant or not currently used to their full potential, and as such could be adapted for affordable housing.

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Applicability to Lake County

One local example with regards to the re-use process is the rehabilitation of the historic Karcher Hotel building in downtown Waukegan, which was rehabilitated and turned into affordable lofts specifically for artists. After a cost of $14.6 million, the mixed-use building now encompasses 36 affordable units as well as first floor retail businesses and space for community organizations.\(^\text{87}\) In addition to this project, a number of potential adaptive re-use affordable housing developments are also in the works. For example, Rob Anthony spoke about the possibility of underutilized buildings on the campus of Lake Forest Hospital and Lake Forest College being transformed into workforce housing, while the movie theater building in downtown Highland Park is also slated to be redeveloped with at least a component of affordable housing.\(^\text{88}\) Though difficult, Mary Ellen Tamasy indicated that the former vacation homes that are now being used as year-round single-family houses in places such as the Round Lake communities and unincorporated Wildwood represent a crucial opportunity for improving the living conditions for many households.\(^\text{89}\) Possibilities for adapting existing structures for use as affordable housing are plentiful in Lake County.


increasingly prevalent use of the internet as a means of commerce, questions will be raised about their capacity for re-use. Adaptation of strip malls for affordable housing is not common in America, as few case studies can be found through research and relatively little discussion of the topic takes place among planning professionals. However, it has been done before; one instance of adaptive re-use of a similar structure took place in Milwaukie, Oregon, a suburb of Portland, where a vacant Safeway store was converted into a mixed-use development with affordable apartments, market-rate townhomes and condos, and retail space. The center is near bus service and a proposed light rail station.

Arthur Nelson, a University of Utah professor, has been at the forefront of transformations of suburban retail formats and claims that half of America’s non-residential structures that were standing in 2000 will be demolished by 2030, which he casts as a key opportunity.\(^90\) It is also important to note that Milwaukie is within Portland’s urban growth boundary (UGB), which limits development to the area immediately surrounding the City. This raises land values inside the boundary and creates an incentive for re-use that does not exist in Chicago’s regional context. Furthermore, strip malls are often distinctly auto-oriented, and without access to public transit, they would be of diminished value for affordable housing. In spite of these issues, when presented with Lake County’s context and asked if redevelopment of commercial spaces for affordable housing would be feasible even in the absence of a growth boundary, Professor Nelson responded by stating that “[o]ne does not need UGBs to stimulate suburban redevelopment,” and that “considerable market demand” exists for the redevelopment of commercial spaces, ostensibly into affordable housing.\(^91\)

**Case Studies in Re-Use of Existing Structures**

One example of adaptive re-use being utilized to generate affordable housing units took place in the central Indiana community of Clinton, where a former garment factory was rehabilitated and transformed into lofts affordable to households whose incomes lie between 30% and 60% of the area median income (AMI). The for-profit firm Herman and Kittle redeveloped the property and decided to take the adaptive re-use approach as a way to simultaneously deal with blighted properties while generating affordable housing in a community that desperately needs it. This project was made possible through LIHTC as well as the Indiana Housing and Community Development Authority’s HOME Program and Development Fund. IFF also supported the project by providing a mortgage. To support the application for LIHTC, the Community Action Agency of Western Indiana promised a broad array of general services to residents, such as adult education, food provision, and mentorship.\(^92\) This example and many others like it

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91 Nelson, Arthur C. “Redevelopment Interview.” E-mail interview. Spring 2015.

provide a possible vision for the future of some of the larger existing buildings in Lake County, which could be put to more meaningful use in a different manner.

In a similar context to the Artspace project in Waukegan, Mercy Housing Lakefront renovated the Harold Washington Apartments in Chicago, which now offer permanent supportive housing and are based in an early-20th century former hotel structure. For its efforts, Mercy Housing Lakefront was awarded the 2012 Polk Bros. Foundation Affordable Rental Housing Preservation Award. The renovation involved major environmental sustainability upgrades, including a geothermal heat system. Funding for this project was acquired through the City of Chicago’s HOME program, State of Illinois Tax Credit Equity, the Chicago Equity Fund, historic tax credit equity, and the TIF and HUD Multifamily Green Retrofit Program. Mercy Housing used creative means to obtain much of this funding; for example, the organization combined the renovation at Harold Washington Apartments with work on a different 231-unit property using a financing structure that permitted them to distribute the costs of the two projects in a single transaction. They also used four-percent LIHTC and tax-exempt bonds on the project, while bank funders included Bank of America Merrill Lynch and PNC Real Estate. Mercy Housing even played a major role in establishing the apartments and their surroundings as a historic district, which allowed for the leveraging of historic tax credits. Overall, this process allowed Mercy Housing to renovate the Harold Washington Apartments at a cost of $15.1 million through the application of a number of innovative approaches to affordable housing financing.

Other case studies relate more directly to the County’s glut of former beach and vacation homes, which were constructed many decades ago and are now being used by families as full-time residences. It is popular for communities’ residential rehabilitation programs to perform repairs that are intended to bring a structure up to the building code or whatever other standards apply. One such program is the Washington, D.C. Single Family Residential Rehabilitation Program (SFRRP), which provides grant and loan funds up to $75,000 for home repairs. According to the program’s website, “[t]he funds assist households finance home repairs that will address DC building code violations, threats to health and safety, and roof repairs or replacement.” Among the issues that can be targeted through this program are general building code violations, roof issues, health and well-being hazards, lead-based paint issues, and obstacles to the mobility of physically handicapped individuals. Many of the old vacation homes in Lake County likely have little in the way of accessibility for physically handicapped

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individuals, and could also have older roofs, lead-based paint, and other deficiencies. Although the Affordable Housing Corporation of Lake County (AHC) does administer $20,000 Life Systems Grants to make large-scale repairs and improvements, which could be helpful for installing insulation and other necessary repairs, it might neither provide enough funds nor be flexible enough for an improvement such as a room addition.97

These preceding examples represent possible avenues through which Lake County can leverage the existing building stock within its communities by putting it to use for purposes of affordable housing. Such an undertaking can be done on a case-by-case basis concerning large properties, or broadly with regards to older and/or inadequate homes. In time, the County’s older structures will only deteriorate further and will eventually become unusable. With that in mind, action is recommended soon to act on buildings that represent opportunities for improvement.

**Summary**

- Re-use of existing structures presents an opportunity to effectively leverage underutilized structures in the County, but confusion over the nature of earlier building methods and unfamiliar financing mechanisms can inhibit the process.
- Summer cottages in the Round Lake area and Wildwood as well as the County’s underutilized strip malls and other commercial spaces represent unique challenges and opportunities for affordable housing provision.
- Case studies on the re-use of existing structures for affordable housing includes situations in which formerly industrial, commercial, and residential structures were leveraged for affordable housing purposes.

**IV. Implementation**

**Community Land Trusts**

CLTs are a valuable tool for improving affordable housing access in areas of high opportunity. However CLTs are complex, and despite the success of CPAH in the southeastern part of the County, they are only used in limited contexts. The following suggestions for implementation discuss the different ways through which a goal of providing at least the opportunity for CLT activity throughout Lake County could be achieved, as well as some of the necessary considerations involved. This goal could be accomplished through further support of CPAH or, if need be, the creation of one or more new CLTs.

CPAH is a reliable CLT, and investment in that organization for permanently affordable housing development in Lake County is highly recommended. Its only limitation at this point is its geographic reach; however, expansion is a point of emphasis for them going forward. Mr. Rob Anthony stated that CPAH is open to expanding into any of the communities that have been noted as non-exempt from AHPAA, presumably in the northern suburbs, including several prominent Lake County municipalities. With this in mind, investment in CPAH on the part of Lake County Community Development should continue at current or increased rates with encouragement to expand throughout the parts of Lake County that could benefit the most.

However, CPAH is a private entity and has no obligation to cover all of Lake County. For example, CPAH could find it best to continue pursuing opportunities in suburban Cook County, and their involvement in Lake County could remain limited to the communities in which it already operates. If for whatever reason CPAH turns out to not be the answer for providing CLT coverage throughout Lake County, then the County may want to consider facilitating the startup of a CLT dedicated to serving much or all of Lake County through the sponsorship of a non-profit corporation. The path that Highland Park took to create what would later become CPAH can serve as a starting point for exploring how a new CLT in Lake County, one that could serve in a County-wide capacity, could come into being.

CPAH, known at its launch as the Highland Park Illinois Community Land Trust, began as a component of a three-fold strategy by the City of Highland Park to ensure affordable housing in their community. This approach was outlined in the 2001 Highland Park Affordable Housing Plan. The other two components of the Plan involved a housing trust fund and an employer-assisted housing program. To begin the process of implementing the CLT that would eventually become CPAH, the Plan encouraged Highland Park to work with a “technical assistance provider such as the Institute for Community Economics or one with a similar land trust focus…for strategic planning purposes.” The Institute for Community Economics claims to have first used the CLT model and also currently acts as a CDFI. Though based in Washington, D.C., their experience and potentially their funding ability could be leveraged to help make a County-wide CLT a reality. Mr. Rob Anthony also mentioned that the Champlain Housing Trust in Vermont is one of the most prominent CLTs in the country, and that they can perform consulting work for upstart CLTs. The National Community Land Trust Network is another organization dedicated to supporting existing CLTs with information and other resources, it puts an emphasis on helping new organizations get off the ground as well.

The Highland Park Affordable Housing Plan further indicated that the then-immediate matters facing the community with regards to starting a CLT included “the corporate

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structure of the land trust, staffing requirements for the land trust, the role of the City of Highland Park/Highland Park Housing Commission in its operation, the land trust relationship to an affordable housing trust fund, the initial funding of the land trust; and, other issues. Some of the same questions posed by the Plan and other important points related to the initiation of new CLTs were raised by John Emmeus Davis of Burlington Associates in Community Development through his article Starting a Community Land Trust: Organizational and Operational Choices. Each of the questions and issues made by Davis has the potential to be contentious and necessitates consideration.

One of Davis’ issues relates to the advantages and disadvantages of having region-sized CLTs. Specifically, larger CLTs have access to greater grassroots funding opportunities, more constituents, and can more easily contact allied agencies, but management of a more expansive region is costlier, accountability is more difficult to uphold, and larger CLTs also become less able to fend off resistance. Given the relatively large population and land area that Lake County comprises, the creation of more than one CLT may be warranted. For example, one could be created for the eastern and western halves of the County, or maybe one for each quadrant where a need for a new CLT is felt. Davis also mentions the disadvantages of a CLT being sponsored by a non-profit entity. Specifically, such a non-profit could struggle to balance CLT and traditional affordable housing development. Potential conflict concerning the non-profit’s authority over land trust operations versus autonomy for the non-profit’s CLT arm could pose a challenge. Government sponsorship, perhaps by Lake County or smaller municipal governments, could alleviate some of those concerns, but would raise others as well. Additional questions posed by Davis relate to the effects of serving relatively higher or lower income groups, keeping the same level of affordability or increasing it following home sales, or emphasizing certain populations such as the elderly, homeless, or mentally ill. Furthermore, Davis discusses how startup CLTs plan to obtain housing; for example, they could develop it themselves, buy properties that already exist, oversee a municipality-led project, steward the land assembly and affordability preservation process but let others perform property development, or engage in various other related approaches, each of which has unique costs and benefits. Also of a crucial nature, Davis asks potential CLTs to think about the sources of their project and operating funding. Many potential sources exist, ranging from CDBG and HOME Community Housing Development Organization (CHDO) Operating funds to private or institutional contributions or loans. Other sources include tax credits, TIF, and even mandatory “donations” of land or housing units by developers in exchange for a municipality providing concessions elsewhere. Again, Davis points out that each funding strategy is distinct, and intuitively CLTs should use those that suit them best.

Many options also exist regarding the tenure that eventual CLT residents will have to the land, since CLTs can sell properties as owner-occupied houses or as condominiums, but the latter approach carries its own complexities. CLTs can also offer rental, cooperative, lease-to-own, or mixed-income housing, but these options embody their own complications such as the prospect of performing or paying for property

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management, obtaining staff with necessary experience, and other requirements. The governance structure of the CLT could also vary widely, since typical governing boards are comprised of CLT tenants, homeowners, and representatives of the public; however, spots can also be reserved for representatives of government bodies, the financial community, and other entities. All of the factors brought up by Davis, as well as others, need to be taken into account when determining the best form for a possible new CLT in the County.102

Without a doubt, any proposed CLT that would be sponsored by Lake County would be difficult to realize and would be subject to considerable political debate. A sound analogue for this type of proposal would be the also politically contentious but similarly bold affordable housing set-aside that the County proposed as part of its Unified Development Ordinance (UDO) in 2001. That matter would have made Lake County one of the most progressive counties in the country with regards to affordable housing requirements, but the proposal was eventually left out of the UDO.103 Specifically, politicians said that it “would create a bureaucratic nightmare” and would involve "meddling in the free market."104 The same charges could be levied toward a County-sponsored CLT. Drawing from this example, as well as the fiscal conservatism that the County generally displays and the presumed start-up costs of a County-sponsored CLT, it is highly unlikely that Lake County would be able to sponsor a CLT. However, should political attitudes change, such a CLT could potentially be feasible. Given the overall reluctance that municipal governments of high-income communities often have toward affordable housing, a variety of obstacles could plague CLTs sponsored by smaller municipalities as well.

Regardless of sponsorship, municipal partners outside of CPAH’s footprint that are interested in engaging in CLT activity need to be contacted prior to a proposed CLT taking shape to show that support does exist on the local government level. With sympathetic municipal partners and specific projects in hand, a CLT proposal could be much more attractive to investors and more feasible to implement. Ideally, a CLT could begin operations in those supportive communities, and after years of success have been shown, CLTs could use the evidence of that success to sell initially resistive municipal officials on the benefits of CLTs, while dispelling fears about property value loss with real data. Mr. Rob Anthony stressed the value of a patient, slow, and low-risk expansion of the type that CPAH engaged in, which has been worthwhile due to CLTs’ abilities to secure permanently affordable housing.105

Mr. Anthony also stated that when Lake Forest became interested in the work that CPAH was doing, they contacted him and asked if CPAH could help them to set up Lake Forest’s own CLT. After working with the community, the parties realized that it

would not be worthwhile for Lake Forest to launch its own CLT; instead, CPAH initiated operations in Lake Forest which continue to this day.\textsuperscript{106} With regards to this issue, Mr. Anthony stated that many successful CLTs have had regional areas of focus. Therefore, a non-profit sponsored County-wide CLT, or multiple sub-Countywide CLTs, should be active in more than one municipality since they will be more feasible with multiple municipal partners supporting the endeavor from the start.

The simplest course of action with regards to expanding CLT coverage in the County would likely involve developing a deeper partnership with CPAH, which could be encouraged to expand its Lake County footprint into the central, southwestern, and potentially northern parts of the County. Incentivizing CPAH’s expansion deeper into Lake County is the initial recommendation for implementing CLTs in the County, but the other options presented earlier are relatively feasible alternatives for the development of CLT housing in Lake County. Much depends upon the willingness and ability of CPAH’s leadership to take on a larger role in the County, and also if need be, upon the leadership structures of Lake County non-profits to undertake the considerable task of initiating a new CLT should CPAH’s expansion not prove feasible. As is the case with any affordable housing in Lake County, siting preference should be given to locations proximate transit infrastructure, public open space, public schools, major employers, and healthy food sources.

The use of a land bank to act as a receiving agent for new properties is another course of action to facilitate CLT activity in the County. According to HUD, “[l]and banks acquire properties through tax foreclosure, intergovernmental transfers, nonprofit transfers, and open market purchases. Tax foreclosures are the most common method of

\textsuperscript{106} Ibid.
acquisition.” A land bank could use such channels to acquire appropriate properties and either hold onto them for rehabilitation or pass them along to a CLT. Lake County tax sales will be held on November 16th and 17th, 2015, and land or home acquisition through this process could be an exceptional opportunity for a CLT or other affordable housing developer, to add to its inventory of affordable housing or developable land on which affordable housing can be constructed.\footnote{107}{
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Summary of Recommendation Steps

- Continue to leverage CPAH, an established and effective CLT with a positive reputation, for the purposes of providing CLT coverage throughout the sections of the County that could benefit the most. That course of action would be preferable to the initiation of a new CLT, which would involve high start-up costs. Detailed discussions with CPAH are recommended for determining where in Lake County they are most needed, where they would be most able to expand, and what Lake County can do to facilitate the process.

- If it is determined that CPAH is not able to provide for CLT housing throughout Lake County for whatever reason, then Lake County should begin discussions with a capable non-profit developer for the purpose of encouraging that partner to begin operating a CLT. Specifically, LCRDC and the AHC are two primary candidates for this possibility.

- Another option would be the creation of a CLT with the sponsorship of the County, or at least one of the smaller municipal governments, for the purpose of providing permanently affordable housing throughout the County or in certain sections of it. This step should only be considered if the creation of a CLT would be reasonably feasible from a political standpoint with the government entities in question. Multiple sub-Countywide CLTs could be implemented to cover as many areas as possible.

- Regardless of the CLT’s sponsorship, if it is decided that a new CLT should be created to serve the sections of Lake County that are not served by CPAH, then a series of important questions need to be answered. Among them, where will the project and operating funding come from? How will the CLT acquire housing? What types of clients will the CLT serve?

- The County should consider sponsoring the creation of a land bank to work alongside existing or potential CLTs as a property acquisition entity.

- Preference should be given to siting locations within walking distance of transit infrastructure as well as public open space, public schools, healthy food sources, and major employers.

The following are entities that offer resources which could be engaged for assistance in CLT implementation or funding an expanded role for CPAH:

- The National Community Land Trust Network: http://cltnetwork.org/

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• Institute for Community Economics: [http://www.nhtinc.org/ice.php](http://www.nhtinc.org/ice.php)
• Champlain Housing Trust: [http://www.getahome.org/](http://www.getahome.org/)
• The Land Trust, Neighborhood Housing Services of Greater Cleveland: [http://www.nhsclleveland.org/buy-a-home/land-trust-homeownership/](http://www.nhsclleveland.org/buy-a-home/land-trust-homeownership/)
  - The Land Trust was referred to as a successful land trust by Mr. Rob Anthony, and hosted the 2014 National Community Land Trust Conference. Materials from that conference can be found here: [http://cltnetwork.org/2014-national-conference-session-materials/](http://cltnetwork.org/2014-national-conference-session-materials/)

The following are grants and other funding sources that could be leveraged to make CLT expansion or creation more feasible:

• HUD Self-Help Homeownership Opportunity Program (SHOP) Grants are to be used for land acquisition, infrastructure upgrades, and administration. Spending in any of those categories is not allowed to exceed an average of $15,000 per unit, while administrative costs are not allowed to surpass 20% of the total grant. The grant is limited to a narrow range of eligible applicants, but Habitat for Humanity is one.109

• Bank of America Charitable Funding offers opportunities to receive grants related to neighborhood preservation, workforce education, and basic human needs.110 The neighborhood preservation opportunity offers awards up to $1 million, but the application period for that grant expired in May, and the potential for additional rounds of funding in the future is unknown.111

• Social Impact Bonds (SIBs) require a complex procedure, and although the most recent one to be enacted in Illinois required support from the governor, linkage to SIBs could be a possibility in the future.112 In this arrangement, external investors provide capital to a service provider, and a payor, usually a government entity, pays those investors back based on the success of the program. Many other actors and smaller steps are involved in the process, but this type of financing structure is still likely many years away from being commonplace enough to be feasible for Lake County.113

### Mixed-Income Suburban-Style Developments

Although still relatively difficult to implement with comparison to traditional residential development, mixed-income housing is an appropriate response to the affordable housing needs, as well as barriers, present in Lake County. Foremost, Lake County has a range of developers who engage in mixed-income housing, including LCRDC and

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111 Ibid.
others. Those institutional ties between the County and the mixed-income developers must be preserved and augmented whenever possible. Furthermore, relationships with other affordable housing developers, CDFIs, and community development corporations (CDCs) should be sought out. Among those organizations, developers with experience in more urban areas might be more adept at addressing the increasingly urban issues that face Lake County; consequently, the County is recommended to reach out to developers such as Community Housing Advocacy & Development (CHAD), which is based in Wheaton.

CHAD describes itself as “the largest nonprofit supplier of quality, affordable, long-term rental housing on a scattered-site model in 29 communities in Chicago’s western suburbs,” and specializes in scattered site affordable housing that is integrated into existing neighborhoods. Though once confined to DuPage County, they have since expanded beyond those boundaries and changed their name as a result. They may continue to concentrate on the western suburbs going forward, but a relationship with that organization can help to facilitate their expansion into Lake County, should they decide to expand to the north. With regards to CDFIs, IFF has supported affordable housing projects in Lake County before and would be a beneficial partner to have a stronger relationship with going forward.

CHAD is offering to lease out an apartment in this complex in Itasca. In time, CHAD may look to expand beyond the western suburbs, and a relationship with that organization could convince them to offer their services in Lake County.

A variety of options could make mixed-income housing in the suburbs more feasible but they require expertise and/or research on the parts of affordable housing developers. One of those options includes lease-to-ownership programs. Mary Ellen Tamasy indicated that affordable rental units are easier to maintain in scattered-site or mixed-income settings because value is not as much of an issue. However, ownership

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opportunities can be much more valuable to a low- or moderate-income family due to the amount of capital that it can provide to such a household. With that in mind, lease-to-ownership opportunities can bridge the gap by educating applicable leaseholders in property maintenance and homeownership skills, to the point that they can build self-reliance and have a higher chance of becoming homeowners. A document by Stable Communities and NeighborWorks America highlights five issues that should be considered by a developer prior to instituting a lease-to-own program.¹¹⁶

1. Do you have enough capacity - particularly in property management and housing counseling?
2. Do you have clear selection criteria for potential lease-purchasers?
3. Do you have a solid lease-purchase contract?
4. Do you have an exit strategy?
5. Have you developed a three-part pro forma?

Lease-to-ownership currently works in Lake County, as Mr. Rob Anthony mentioned during an interview that they currently operate at least one lease-to-own property and that it has performed well.¹¹⁷

Mixed-income housing would certainly be effective in single-family home settings, but it is not recommended that the County abandon the prospect of mixed-income, if not outright affordable, multifamily development. However, multifamily zoning districts would need to be expanded throughout Lake County for their development to increase. Local land use planners are especially encouraged to expound upon multifamily housing’s ability to provide homes for the growing senior population, which might be looking to downsize, as well as for younger people who are just entering the workforce when advocating for multifamily housing.

The need for transportation access is of a high concern for affordable and mixed-income development. It is apparent that many locations within Wildwood are in proximity to Pace Bus stops and are also served by LCPW sanitary sewers. At the same time, this area is highly developed with much of the housing consisting of summer cottages and lake homes that were never meant for year-round habitation. As a result, affordable housing development must either be done in conjunction with rehabilitation strategies, or it must take the form of new construction in place of existing housing. Such new construction can be built in conformance with the Lake County Unified Development Ordinance (UDO) as single-family housing, but any denser structures will likely require some type of zoning variance or map amendment, and will likely need to pass through considerable neighborhood opposition.

With regards to tiny houses or similar structures, necessary zoning changes will need to be established to enable their implementation. Accessory dwelling units are permitted as accessory uses in the AG, RE, E, and R1 zoning districts per the Lake County Unified Development Ordinance. ADUs are subject to all of the development standards applicable to typical housing in the zoning district in question and only one ADU is allowed per lot. A lot must also be at least 80,000 square feet in size for the accessory dwelling unit to be allowed as well. The owner of the land on which the ADU is sited must either live in the principal or accessory dwelling unit. ADUs are also limited to one bedroom and 1,000 square feet of gross floor area. The definition of an ADU states that it needs to be occupied by “a person or persons either employed on the premises or related by blood, marriage or adoption to the occupants of the principal dwelling.” These regulations appear to be oriented toward the housing of domestic or agricultural workers on large properties. To truly be effective from an affordable housing perspective, a zoning ordinance text amendment is recommended to allow ADUs in higher density residential zoning districts such as the R2, R3, and R4 districts. Likewise, the minimum lot size to allow for an ADU should also be reduced in those districts accordingly and the requirement that the ADUs occupants be either related to or employed by the residents of the principal dwelling unit be struck. These changes will allow ADUs, which could include tiny houses, to be more accessible to general renters from more diverse backgrounds.

Summary of Recommendation Steps

- Lake County must preserve and strengthen the ties it enjoys with existing affordable housing developers who engage in mixed-income housing, while simultaneously seeking out new developers.
- The County should encourage the use of lease-to-ownership programs as a middle ground between ownership and leasing to improve the flexibility of mixed-income housing.
- Rather than abandoning the prospect of multifamily affordable housing, Lake County Community Development should work with County and municipal land use planners to encourage the preservation and designation of land for multifamily housing through zoning techniques.
- Considering the acute need for transportation in Lake County, the presence of transportation infrastructure within walking distance is one of the most important considerations when siting any affordable housing in the County. Also of importance for any affordable housing in Lake County is access to healthy food sources, major employers, public open space, and public schools.
- ADUs should be allowed in residential zoning districts up to R4, and the minimum lot size to allow for an ADU should be reduced to a number that is reasonable for

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those districts. The requirement that ADU occupants be either related to or employed by the residents of the associated principal dwelling unit should be eliminated.

The following are resources that could be engaged for assistance in mixed-income housing implementation:

- Assistance from IFF or other regional CDFIs for financing and other resources.
- Fees-in-lieu or other developer incentives acquired through annexation agreements is one possible avenue for financing additional affordable housing. For example, the Boulder, Colorado Inclusionary Housing Ordinance stipulates that “all annexed parcels with potential residential unit development are subject to the requirements of inclusionary housing.” Lake County could approach from a similar direction, such that an affordable housing set-aside or fees-in-lieu stemming from it could be required as a component of the annexation agreement.
- The use of tax-free bonds should also be explored, as they have been leveraged for County projects in the past, while the use of the sheriff’s tax sale to acquire land at competitive prices should also be considered.
- The use of a linkage fee could also be deliberated. A proposed linkage fee in Seattle would impose a charge for all commercial and multifamily development equivalent to the cost required to create 3%-5% of the units constructed at an affordable level. Such a fee could be used to support an affordable housing development fund. However, this fee could be a barrier to development on a countywide scale and it could also theoretically be passed along to renters. A narrower version of this fee could relate to development and annexation only. For example, if a parcel is annexed within a certain period of time before or after development, then the developer would need to pay a linkage fee into an affordable housing fund.
- Pay-for-success Social Impact Bonds (SIBs) could be used to fund affordable housing projects and are offered by banking institutions such as Merrill Lynch. These resources should be considered especially if they become more mainstream.

**Supportive Housing for the Mentally Ill and Developmentally Disabled**

Housing with appropriate supportive services for the mentally ill and developmentally disabled is a key matter in the County, and must be implemented going forward to meet future demand. A wide variety of models for affordable housing have been presented earlier in the plan, and although all have the potential to be used in Lake County,

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several of them are preferable over others given the unique environment at play in Lake County. Specifically, the model used by the Lake County Health Department, scattered-site housing, and the Co-Located Partnership model seem to have a high degree of potential in Lake County.

According to Lake County Health Department Housing Coordinator Ms. Carol Craig, the appropriate model for supportive housing depends on a variety of different factors, but her experience has revealed a few strategies that have been successful with Health Department properties in the past. As one example, a group living facility that the Health Department operates in Zion has been successful primarily because of round-the-clock on-site staff (which is much appreciated by the City of Zion), the multifamily nature of the structure, and the exposure to social situations that it presents to residents, as well as its location among other higher-density residential structures. Ms. Craig noted that communities such as Waukegan, North Chicago, Zion, and Ingleside could be beneficial for supportive housing development due to the reduced neighborhood resistance that is likely to be encountered in those areas.

Scattered-site housing has also been supported by the Corporation for Supportive Housing as a way of providing supportive housing with the possibility of decreased community opposition due to its decentralized nature. Ms. Craig has experience with scattered-site housing, and noted that the Health Department preferred to be on the lease for the supportive units rather than the individual who will live in the unit. The reason for this distinction is that if the resident is not able to handle that particular living environment, the Health Department is then able to retain the unit, move the current resident to a more favorable living situation, and house a new resident when possible. Ms. Craig noted that scattered-site supportive housing depends extensively upon appropriately gauging how tenants fit with certain living arrangements and understanding the personalities and expectations of specific landlords. If used properly, scattered-site housing has the potential to serve as a reliable source for supportive housing going forward.

Finally, the Co-Located Partnership Model offers a collaborative solution to supportive housing that involves leveraging services provided by institutional stakeholders to augment supportive housing situations. Keeping in mind the potential availability of workforce housing through adaptive re-use near Lake Forest Hospital, as mentioned by Mr. Rob Anthony, it is important to think about potentially using some of those structures or available land for supportive housing. Such an arrangement would be ideal from the perspective of avoiding community backlash and being near services as well as employment, open space, and community activities outside of the institutional setting. Since Lake Forest College is also considering the transformation of underutilized structures into workforce housing, a similar recommendation is made for a partnership

123 Craig, Carol. "Supportive Housing Interview." E-mail interview. Winter 2015.
between supportive housing providers and Lake Forest College. The College has numerous resources and also has easy access to nearby Rosalind Franklin University in North Chicago. Although establishing workforce housing at either institutional location would be an outstanding affordable housing achievement, the suitability of each site for supportive housing allows for the recommendation that both institutions explore devoting a segment of the structures in question to supportive housing.

Lake Forest College offers an intriguing possibility for supportive housing, as it is located within a high-opportunity community yet it could offer seclusion from most residential resistance.

One of the primary barriers to supportive housing development in Lake County is neighborhood resistance, and besides the use of scattered-site housing, other strategies could help to lessen the antagonism that many supportive housing developments face. While speaking at the National Housing Conference 2015 Solutions Convening, Diana Sugimura of the Seattle Department of Planning and Development stated that discussions about affordable housing should take place prior to actual housing development. Although she did not go into specifics, such an approach could go a long way toward guiding future the form of future affordable and supportive housing. As some possibilities, this type of input could be gained through some type of County-wide survey, a report produced by a consultant or County staff, or events hosted in conjunction with the Housing and Community Development Commission. Also speaking at the 2015 Solutions Convening was Kim Herman of the Washington State Housing Finance Commission; he spoke about agricultural communities in Washington that had a particularly welcoming attitude toward affordable housing because residents knew the value to the entire community of the agricultural workers who lived in it. A series of townhall-type meetings related to affordable or supportive housing development in the County and a public information campaign and transmitted to the public through radio or print ads, such as those offered by HUD, could aid in this matter.

125 Anthony, Rob. “Affordable Housing Interview.” E-mail interview. Spring 2015.
A multitude of options exist with regards to supportive housing, but filing them under distinct models can give the impression that the models are rigid. In reality a great deal of flexibility and creativity with regards to development is not only allowed but is required to assemble supportive housing in such a way that the concerns of the community are appropriately balanced with the needs of the mentally ill and developmentally disabled. Such creativity needs to be involved in decisions regarding any affordable housing situation, but especially for supportive housing.

Summary of Recommendation Steps

- The Lake County Health Department has had some success with group living arrangements for residents in need of supportive housing and also has operated scattered-site supportive housing for several years. Their strategies for both offer insights and feasible models of supportive housing development.
- Workforce housing opportunities identified at Lake Forest Hospital and Lake Forest College should be explored for potential supportive housing opportunities in the manner of the Co-Located Partnership model.
- Continued experimentation with new models is recommended to continually adapt to changing circumstances and determine the most appropriate methods for supportive housing delivery.
- An attempt to obtain input on how to best implement supportive housing is recommended through a townhall-type meeting with residents. It is important to hear what residents’ supportive housing preferences are when such a development is not planned near them.
- A public service advertising campaign extolling the benefits of affordable and supportive housing for communities should be considered to increase understanding of the importance of affordable and supportive housing.

The following are resources that could be leveraged to facilitate supportive housing development:

- HUD-VASH operates as a housing choice voucher program that aims to provide scattered-site supportive housing to homeless veterans. The program is operated in conjunction with a local public housing authority; consequently, Lake County should inquire as to whether or not LCHA is involved in the program, and should encourage involvement if none is taking place.\(^\text{128}\)
- The Department of Health and Human Services Substance Abuse and Mental Health Services Administration (SAMHSA) recently offered Grants for the Benefit of Homeless Individuals-Services in Supportive Housing (GBHI-SSH). These grants are available to non-profit entities and governments. These grants were offered in a 2014 funding round and could include amounts of up to $400,000.\(^\text{129}\)

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Although no information about a 2015 funding round has been made public, this grant could be offered again in the near future.

- Veteran’s Affairs Supportive Services for Veteran Families Program has a grant opportunity for non-profit entities to apply for awards up to $2,000,000. Although this particular grant closed in March of 2015, Lake County should be aware of this grant program potentially becoming active again in the future.
- The Section 811 Program offered by HUD can be used for supportive housing for people with disabilities in rental units. A total of $6,420,000 was awarded to the State of Illinois in 2015, which will fund 200 units. In 2013, program funding was given to eligible property-owners, and presumably the funding is issued in a similar manner in 2015.

### Re-Use of Existing Structures

Given the age of real estate development in Lake County as well as the changing economies that have taken hold in the County over the decades, existing residential and non-residential structures near affordable housing amenities present a key opportunity for affordable housing in the County. Re-use and adaptation of structures for affordable housing brings forth a unique set of challenges, but with the proper use of available resources, it can be accomplished effectively. Developers who have experience in the adaptation of existing structures for affordable housing should be engaged to further advance the practice in other parts of the County. At the same time, other agencies from out of the County should be engaged as well.

Several examples of re-use exist in Lake County, but the most prominent is likely the Karcher Artspace development in downtown Waukegan. Artspace typically renovates larger buildings such as the former Karcher Hotel building, which is understandable since they are a national developer and might not be as interested in small-scale projects. With that in mind, several other large structures on the scale of the Karcher Hotel redevelopment stand out as possibilities for re-use. While partnering with a developer who is already familiar with the area, the re-use of larger structures is one recommended model for re-use in the County. Likewise, other models were introduced earlier in this Plan, and include leveraging the aging housing stock of summer homes in the Round Lake communities and Wildwood, as well as examining the use of strip malls and other commercial properties for affordable housing.

Several key opportunities have arisen in the eastern half of the County. In particular, Mr. Rob Anthony identified re-use projects in downtown Highland Park as well as in underutilized buildings on the campuses of Lake Forest Hospital and Lake Forest College. These projects show much potential as supportive housing, but they could

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be highly beneficial as any type of affordable housing. Additionally, Mr. Karl Molek, a Commissioner for the Lake County Housing and Community Development Commission (HCDC) mentioned that redevelopment of portions of the Grayslake Gelatin site could include affordable housing. However, the property is currently unavailable while legal issues are being settled. Likewise, the Grayslake Gelatin site’s industrial past and current Village Board resistance to residential development will likely make this site more of a long-term redevelopment possibility.\textsuperscript{134} Any affordable housing development at that site would certainly be positive, as the site is proximate to housing, commercial activity, Pace stops, and recreation space. This site is recommended for further study as a priority affordable housing redevelopment site, and Artspace could be one developer that might be qualified to take on the challenge that it presents.

\begin{figure}[h]
\centering
\includegraphics[width=\textwidth]{grayslake_gelatin_factory_site.jpg}
\caption{The Grayslake Gelatin Factory Site is in a prime location for affordable housing, assuming that environmental, social, and political conditions permit it to be used as such.}
\end{figure}

With regards to leveraging the stock of summer homes and cottages in certain parts of the County, a number of steps should be taken. Specifically, as the AHC has experience with and existing grant programs for home improvements in place, they should be the lead organization for programs to upgrade these homes. Their current grant programs appear to be sufficient for the installation of insulation and replacement windows alone, which is reputed to cost $15,000-$18,000 for a small cottage in New York.\textsuperscript{135} Therefore, those grants should be leveraged when only that type of improvement is desired; however, if further assistance is required, such as a room addition or another improvement of that nature, then additional funding is needed. For example, the installation of a furnace in a small summer cottage is expected to cost

\begin{itemize}
\item \textsuperscript{134} Molek, Karl. "Grayslake Gelatin Inquiry." E-mail interview. Spring 2015.
\end{itemize}
around $7,000-$15,000. Further funding could come from a range of different sources, and could stem from a larger pot delivered by IFF or a bank. Summer cottages in Wildwood present a particularly intriguing possibility, as they are largely already connected to sewer service, transportation, and recreation, and therefore are particularly recommended for further study as year-round affordable housing options.

The prospect of using strip malls or other suburban-style commercial retail centers for affordable housing, though uncommon, could be initiated in Lake County. Candidate commercial structures for this upgrade would need to be initially sought, and some do stand out as potential targets. For example, the existing Vanderweff Construction building located in unincorporated Libertyville is one opportunity. It is located across the street from a trail that leads to a Metra station, and is also immediately proximate to recreational space, Prairie Crossing Charter School, and retail development. It is currently occupied and used for its intended industrial use. It also appears to not be connected to sanitary sewer services, which might not be necessary for its existing use, but would be necessary for its adaptation as multifamily affordable housing.

The Concrete Erectors Ltd. building, on unincorporated property just outside Buffalo Grove represents another opportunity for redevelopment should the structure ever become available. It is located near a Metra station and a Pace bus hub, giving its location a number of transportation advantages for affordable housing residents. Again, this structure is currently occupied, but adaptive re-use could become a possibility in the future.

One large and secluded property, which is currently home to a kennel facility, is currently for sale in Grayslake. A potential redevelopment could leverage the existing residential structures on the 21-acre site for supportive housing purposes, in keeping with a similar model to that used by Lamb’s Farm. Existing living facilities on property could be used for group housing or other living arrangements, while the kennel facility could be repurposed into an all-weather activity space for residents. Plenty of open space exists for new development if desired as well. Additional low-density structures could also be built on the site in a manner consistent with Village zoning. The property is currently for-sale and can be purchased for $1,675,000.

These types of projects are not immune to NIMBYism even though no new construction is taking place. Specifically, Karl Molek noted that an old factory structure in Grayslake was proposed for conversion to multifamily units, but the venture was not pursued due to neighborhood resistance. In general, this type of resistance can be countered for these projects through dialogue with the community and extensive information about the development to dispel neighbors’ fears.

Summary of Recommendation Steps:

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136 Ibid.
• Further explore the following sites that represent possible redevelopment options by speaking with developers, architects, preservationists, and contractors when appropriate:
  o Grayslake Gelatin factory site
  o Vanderweff Construction building
  o Concrete Erectors Ltd.
  o Winds Chant Farm and Kennel site
• Workforce housing opportunities identified at Lake Forest Hospital and Lake Forest College should be explored for potential affordable housing opportunities.
• Work with the AHC to administer their existing grant funds in such a way that as many summer homes and cottages are renovated for year-round housing as possible.
• Try to develop additional funding opportunities for cottage redevelopment through funding sources such as IFF and banking institutions.

The following are resources that could be leveraged to facilitate adaptive re-use for affordable housing:

• CDBG funds can be leveraged for rehabilitation or the conversion of a building to serve as affordable housing. Though this activity has not been commonly done in Lake County in recent years, it can be accomplished through CDBG under the Acquisition and Rehabilitation eligible activities.139
• HUD’s Lead-Based Paint and Lead Hazard Reduction Demonstration Grant Programs would be an important tool to leverage, especially with regards to the summer home and cottage renovation. Availability of this grant is published in HUD’s yearly Notice of Funding Availability (NOFA).140
• The Illinois Abandoned Housing Rehabilitation Act can be used by certain agencies to temporarily acquire and rehabilitate properties, then return them to their owners. If left unclaimed for two years following the beginning of the temporary possession, the agency acquiring and rehabilitating the property can claim the property and use it for affordable housing purposes.141
• Membership in the National Trust for Historic Preservation is recommended to become eligible for that organization’s grants, which typically range from $2,500-$5,000 and require match. These grants can be used for planning or architecture work, such as master plans or structure reports, related to historic sites. This support could be especially valuable with situations such as the Grayslake Gelatin property.142

Brownfield redevelopment, which would likely have to occur before re-use is possible at the Grayslake Gelatin site and possibly at the Vanderwerff Construction site as well, could be aided through a variety of grants offered by the EPA. According to the EPA, home property values went up by 5.1-12.8% when a brownfield was cleaned or analyzed, and property values can increase from $0.5 million to $1.5 million within a one-mile radius of the site.\textsuperscript{143} Available EPA grants include the following:\textsuperscript{144}

- Area-Wide Planning Pilot Program
- Assessment Grants
- Revolving Loan Fund Grants
- Cleanup Grants
- Environmental Workforce Development and Job Training Grants
- Multi-Purpose Pilot Grants
- Training, Research, and Technical Assistance Grants
- Targeted Brownfields Assessments

If re-use is not desired, the IHDA Blight Reduction Program grant offers an opportunity to demolish housing that is too blighted for adaptation for housing purposes. The grant allows municipalities to work with a non-profit to demolish at least 10 abandoned residential properties and prepare the sites for redevelopment.\textsuperscript{145}

\textbf{Affordable Housing within Transit-Oriented Development (TOD)}

Lake County’s numerous units of transportation infrastructure are critical attributes that are instrumental to overcoming the challenges posed by the suburban layout of the County. Though difficult and at times even controversial, equitable TOD has the potential to not only put a roof over the heads of people who need affordable housing, but also connect them to a livelihood and services that can help them to achieve stability. Lessons should be learned from Lake County’s past as well as the successes seen in other locations. With such matters in mind, Lake County can take steps forward to relieve the transportation burden on those who face critical housing issues through TOD.

TOD in Lake County is challenging, mainly due to the suburban context of the County. Lake County TOD cannot focus solely on proximity to either rail or bus routes because of the lack of developable land in proximity to rail stations and bus stops. In spite of the dearth of developable land, a few potential development sites have been pinpointed in

\textsuperscript{143} \textit{EPA. “The EPA Brownfields Programs Produces Widespread Environmental and Economic Benefits.” EPA, n.d. Web.}

\textsuperscript{144} \textit{EPA. “Grants & Funding.” EPA. Environmental Protection Agency, n.d. Web.}

\textsuperscript{145} \textit{IHDA. “Blight Reduction Program Application Overview.” Illinois Housing Development Authority. N.p., n.d. Web.}
proximity to Metra stations. It is also important to keep in mind that the rail and bus routes in the County connect to different destinations, as Pace largely links Lake County from east to west across its central and southern portions, while Metra is an extension of a much larger regional network that is focused on transportation between Chicago and its suburbs. A need exists for housing in proximity to both of those public transit systems.

With regards to the Metra system, two stations stand out as particularly plausible sites for equitable TOD. Accordingly, each station has its own unique advantages and disadvantages. First, the unincorporated parcels surrounding the Vernon Hills Metra station south of the existing Arrowood Pet Cemetery have the potential to develop density based on proximity to the station. Currently, the area is entirely within Estate zoning districts, meaning that only extremely low density development is permitted, and several scattered single family homes exist in that area. The area is not served by LCPW sanitary sewers, but judging by the low-density zoning and development, the few residents who do live in the area likely use septic systems and are not connected to sanitary sewer service. If provided with proper incentives and infrastructure, a developer could be encouraged to assemble property and create a mixed-use or relatively dense residential development in that area, which could function as a key source of affordable housing in a high-opportunity community. To make this possible, an easy to use and inviting connection between the developable land and the station area to the north is a necessity. Therefore, the owners of the pet cemetery will have to be engaged in the process as well. Roughly 13.6 acres of this area are currently listed as for sale by CBRE Group. It is not clear whether the parcels for sale are vacant or are the ones with homes currently on them. Regardless, a developer looking to create a larger development in the area may need to consider available options with regards to the existing buildings. Although the acquisition and demolition of habitable housing with CDBG funds is lamentable, it would be logical if the single-family houses made way for a townhome development that could conceivably contribute many affordable housing units. Although complex and probably in the realm of a 15-20 year vision, such an unrealized potential for this type of development exists in that area. Even if the area is never linked up to sewer service, the existing vacant land in the area could still permit low-density affordable housing development in proximity to transit.
Pedestrian infrastructure within Arrowwood Pet Cemetery offers a unique opportunity to link the presently wooded unincorporated area to the Vernon Hills Metra Station.

A similar situation exists surrounding the unincorporated land near the Prairie View Station, which is surrounded by a mix of unincorporated parcels and land within the Village of Buffalo Grove. Unfortunately, a major part of the unincorporated land near the station does not have sewer access, and in turn has Estate zoning to allow for the space required by septic systems. According to the County’s Regional Framework Plan, the intended future land use of these parcels is multifamily development, but sewer access is necessary before that use becomes a reality. Across the street from those properties to the east, a series of incorporated parcels support townhouse developments. The Village of Buffalo Grove has planned for eventual annexation and TOD upgrades around the entire station area, but such development depends on the unincorporated property owners requesting annexation before the Village can exercise any control over the currently unincorporated areas. Providing sewer service to this area could enable housing density above what currently exists on the site, but the unusual shape and topography of the area may stymie efforts to replicate the density seen across the road to the east. The possibility of mixed-use development and potential live-work situations for residents of affordable housing units could be implemented in the unincorporated area near the station that lies in a General Commercial (GC) district, but such development would necessitate purchasing and clearing the property if the owners are willing to sell, as well as developing the appropriate infrastructure. This process would have to be done relatively quickly on the

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County’s part in either of the two unincorporated areas closest to the station, as the property owners could conceivably request annexation any time. In terms of populations served, affordable housing around either this station area or the Vernon Hills Station could offer young professionals who work in Chicago an attractive alternative to living in Chicago. Middle-market housing, including forms such as courtyard apartments and multiplexes, could be help to entice young professionals.\footnote{AIA Michigan - MI Missing Middle.} If the parcels are annexed and developed, the County could still benefit from losing this land by tying an affordable housing linkage fee to it that would have to be paid by either the developer or the Village of Buffalo Grove.

Also of note are the concerns about density, which were partially responsible for sinking an attempt at establishing equitable TOD in Lake County on a large scale about 15 years ago. With this in mind, the current recommendation is to work incrementally toward establishing TOD in the abovementioned areas, and only to seek increased density as it is allowable by site constraints and potential resistance. The previous attempt at TOD in Lake County involved developing 42 different locations, and this was met with suspicion of bringing urban life into what were then considered rural areas.\footnote{Bukro, Casey. "County Panels Ok Affordable Housing." Chicago Tribune 20 June 2000: n. pag. Web.} To counter this, only a handful of TOD candidate sites should be considered, and they should be in already developed locations with relatively high population densities. Another critique of the TOD initiative in 2000 focused on the nature of the TOD improvements within municipalities, but by planning only for unincorporated areas, TOD could be better managed under the purview of the County.\footnote{Bukro, Casey. "County Panels Ok Affordable Housing." Chicago Tribune 20 June 2000: n. pag. Web.} Zoning for these sites could take the form of a new zoning district, which could in turn be based upon the proposed TOD-Overlay zone that was put forth in 2000 but never became part of the UDO.

It is critical to identify funding institutions from the start of a TOD process, as TOD will only become reality if something akin to the network of funding institutions that Denver used to develop FasTracks forms in Lake County to help realize this possibility. That network of funding partners included an acquisition fund and a wide variety of other public, private, and non-profit sponsors who had the ability develop or preserve affordable housing as well as the necessary infrastructure. The use of CDBG funds for establishing the necessary sewer connections in the relevant station areas could be explored, while a TIF district could leverage property value increases on the site into further infrastructure construction once real estate development begins to take hold. The use of bonds for infrastructure development, possibly including the use of tax-free bonds, could also be leveraged. Furthermore, Mary Ellen Tamasy stated that institutional employers could be contacted to help employees with regards to down

\footnote{AIA Michigan - MI Missing Middle. AIA Michigan - MI Missing Middle. N.p., n.d. Web.}

\footnote{Bukro, Casey. "County Panels Ok Affordable Housing." Chicago Tribune 20 June 2000: n. pag. Web.}

\footnote{Bukro, Casey. "County Panels Ok Affordable Housing." Chicago Tribune 20 June 2000: n. pag. Web.}
payments for housing near transit. This sentiment was echoed by Kim Herman at the 2015 Solutions Convening, as he said that institutional funding could be a valuable asset to affordable housing, but institutions must be shown that it is in their best interests to provide the support for workforce housing. In particular, he cited an example of a snowstorm in Seattle that prevented building maintenance workers from traveling from out-of-town to operate the heating systems at a university and a hospital in the city; as a result, the two institutions had to close temporarily, but this situation brought the importance of workforce housing to light. Similar examples could be leveraged to convince institutional employers within and outside of the County to support workforce housing within walking distance of transit. It is hoped that TOD could become increasingly feasible when more financing options are in play.

Convincing institutional investors of the importance of affordable housing near transit is critical to the financing element of TOD, but overcoming potential resistance from neighbors is another concern that could especially be an issue at the two station areas presented. A report from the University of California at Berkeley discusses a variety of approaches to building acceptance around equitable TOD, among the strategies found to be most effective with focus group participants includes the accurate presentation and marketing of the residents of affordable housing as real individuals and families that need housing that they can afford. The article stressed the importance of helping people relate to the types of people who will be living in the development. Another strategy particular relevant to the Lake County context involves focusing on an attractive built environment, since the last major attempt to institute TOD in the County was resisted by politicians who were nervous about multifamily housing coming into “rural” parts of the County. In particular, the Berkeley article mentions that members of a focus group specifically preferred buildings and a design that fit into the context of the community. With this in mind, townhouses like those in the incorporated sections of Buffalo Grove around the Prairie View Station are the recommended model for townhouses in the unincorporated areas around that station. Similarly attractive and relatively low-density townhomes are also recommended for the unincorporated areas near the Vernon Hills Station. Another technique relates to the need for proposed TODs to explicitly state the community benefits that they could offer including parks and recreation space, while they should also use specific examples if possible. Proposed developments need to be upfront and honest about what they want to do, but also need to flexible enough to adjust to the will of the community.

Regardless of development in proximity to Metra or Pace stops, the feasibility of live-work situations near transportation infrastructure should be examined in greater detail. Live-work arrangements often involve adaptive re-use or otherwise re-using an existing non-residential structure. Re-use may be one manner of accomplishing this goal, but new construction live-work arrangements in mixed-use developments are also a possibility. A live-work arrangement in Lake County could be customized in a wide variety of ways, and land use planners can regulate them through zoning, especially with regards to where the commercial and residential sections are allowed within structures.

Summary of Recommendation Steps

- Examine the potential for TOD on land that is within walking distance (a radius of at least 0.5 miles) of Metra stops. Sewer access is often a major limiting factor, and it should be taken into account as a primary development concern. CDBG, municipal bonds, and other funding mechanisms could be leveraged to remedy infrastructure needs in particular.
- Seek necessary zoning changes to go along with the creation of infrastructure that is necessary for denser housing. Higher density developments must balance housing and economic concerns with the likelihood of neighborhood resistance that typically follows dense development.
- Examine the possibility of implementing live-work arrangements within existing apartments and houses that are proximate to train stations or bus terminals. Such a strategy could provide valuable affordable housing while reducing transportation costs. Developing live-work arrangements in proximity to transportation infrastructure can allow residents within them to have mobility.
- The unincorporated areas surrounding the Prairie View and Vernon Hills Metra Stations are particularly promising for TOD upgrades and should be considered accordingly. Sanitary sewer connection is likely a major stumbling block at both sites, but options do exist even if sewers are not connected.

The following are resources that could be leveraged to facilitate affordable housing development in proximity to transit infrastructure:

- In keeping with the equitable TOD example from Denver, the development and use of an acquisition fund through a CDFI such as IFF or a bank could form the basis for a TOD network around Metra stations in the County.
- Building off of the acquisition fund, commitments from local municipalities or other public agencies, possibly as fees-in-lieu or to assist in meeting the requirements of the Affordable Housing Planning and Appeal Act, could spur additional affordable housing within the often residential structures located near transit.
• The Lake County Partners CDC 504 Loan Program is a low-interest and fixed-rate loan that is also tax-exempt. It is primarily designed for industrial development, but can be used by non-profit organizations and for affordable housing development. It requires a minimum 10% down payment, but can finance up to 40% of a project’s Small Business Administration (SBA) portion. The program can be used to purchase land and build new structures, but it can also be used to purchase extant structures. The term is 20 years, and a job creation criterion dictates that one job must be created for at most every $65,000 in loan funding. The job creation requirement makes this program especially relevant to mixed-use TOD projects.155

• Finally, funding should be sought from the private and non-profit sectors as well, since commitments from those fields could more easily translate into results on the ground through the minimization of restrictions. These sectors could be sought out for infrastructure development as well.

V. Siting of Recommended Housing Methods

Data from various sources including the Lake County Planning, Building, and Development Department, GIS/Mapping Division, Health Department, and Public Works Department, as well as Pace Suburban Bus Service, were used to assemble the attached affordable housing suitability map. The data from the Lake County Planning, Building and Development Department contains the locations of three types of “suitability factors”: major employers, public recreational and open space, and public schools. Data concerning a fourth suitability factor, healthy food sources, were provided by the Lake County Health Department. Half mile buffers are drawn around sites that fit into each of those categories, and the buffers are presented as shadings of yellow, orange, and red in unincorporated areas of the County. Locations increasingly shift from yellow to red when the buffers from multiple types of suitability factors overlap. Areas within one 0.5 mile buffer are considered as having “moderate” suitability, locations within two 0.5 mile buffers are considered to have “high” suitability, and sites that are within the buffers of three or four amenities are considered to have the “highest” suitability. Major employers were included as a factor to present the possibility of workforce housing, while recreational space was included to provide for the opportunity to exercise. Schools were included due to the benefits that that they can have for families with children; specifically, a report by the National Center for Safe Routes to School states that 45% of children travel to school through use of a family vehicle, while only 13% walked or used a bicycle.156 Allowing children to walk to school can save families money on gasoline and provide important health benefits to children as well as

the adults who walk with them. Other suitability factors include Metra commuter rail stations and Pace bus stops, which have also had half-mile buffers drawn around them and colored blue and purple respectively. A larger number of buffers overlapping indicates that an area is within walking or biking distance of multiple suitability factors or amenities, and might be worth a closer examination for development suitability. The locations of Lake County Public Works Department sanitary sewer lines are also shown on the map and act as an additional suitability factor, as multifamily or other dense development is typically dependent upon sewer connections.

The following is a list of potential sites where four of the recommended housing types could be implemented in Lake County. Since CLTs are based more so upon specific developers and municipalities, individual sites for them are not selected and more detail on CLT development was provided in the Implementation section. However, many of these sites could be developed for their recommended purpose as part of a CLT. Sites were selected in as varied circumstances as possible, in urban, suburban, and rural contexts in all quadrants of the County. The highest degree of preference was placed on sites in unincorporated sections of the County, but especially with regards to recommended sites for adaptive re-use, some opportunities in incorporated areas are too promising to pass up. In the past, Lake County staff recommended affordable housing within TOD sites that were within incorporated areas,157 but these recommendations were accused of offering municipal officials greater leverage in facilitating the TOD sites than County politicians.158 A preference is given to sites on unincorporated areas due to similar concerns and the relative ease provided by County jurisdiction of unincorporated land.

Again, in keeping with the bifurcated approach to affordable housing development, these recommendations span the entire County and are located in areas that are often considered high-income and low-income, as well as places that do not fit neatly into either category. This diversity is important because often people with the greatest need live in low-income communities, but locations near higher-income municipalities offer the best access to employment and services. Some of the more ambiguously defined communities, such as Wildwood and the Gages Lake area, offer intriguing potential development sites due to their unincorporated nature and relatively higher degree of access to infrastructure and transit services. Unincorporated areas that have such a degree of access to transportation and services are somewhat rare in the County.

Mixed-Income Suburban-Style Developments

18520 W. Gages Lake Rd.
Grayslake, IL 60030
Lake County Zoning: R-4
Owner: LaSalle Trust
Amenities: Recreational space
Transit Access: Pace
Potential Use: Mixed-income housing
Details: The area is currently an undeveloped wetland, but it could be converted to a small mixed-income townhome or townhome development. The site is near LCPW sewers and could potentially gain access to them.

18470 W. IL Route 120
Grayslake, IL 60030
Lake County Zoning: R-5
Owner: Buss Partnership
Amenities: Recreational space
Transit Access: None (0.64 miles from the nearest Pace stop)
Potential Use: Mixed-income housing
Details: A lack of sidewalks in this area makes transit and green space access challenging, but higher density zoning permits multiplex development. An existing residential structure would either need to be subdivided off the property or incorporated into the development. Sanitary sewers exist in the area and a hook-up is likely possible.

27771 N. Beech St. and surrounding parcels
McHenry, IL 60051
Lake County Zoning: R-1
Owner: Individuals
Amenities: Recreational space and a healthy food source
Transit Access: None
Potential Use: Mixed-income housing
Details: This parcel and three other open parcels near it are outside of transit access in the far southwestern portion of the County, but they could be developed with single-family housing. The area is within walking distance of Converse Park and is near sanitary sewer access provided through the Northern Moraine Wastewater Reclamation District, but would still likely have to rely on septic systems.
Supportive Housing for the Mentally Ill and Developmentally Disabled *(sites could also act as workforce or mixed-income housing depending on site-specific factors)*

38130 N. U.S. Highway 41
*Wadsworth, IL 60083*
Lake County Zoning: AG
Owner: James J. and Marie N. Cowhey
Amenities: Recreational space
Transit Access: None
Potential Use: Mixed-income or supportive housing
Details: Site is currently undeveloped and located across from a forest preserve. It could take the form of a planned mixed-income subdivision, possibly with ADUs forming the affordable component. Location is not likely served by sanitary sewers and the site is far from public transportation access. The site’s large and relatively secluded nature could open the door to possible supportive housing uses.

Existing conditions at the properties near 41412 N. Sheridan Road.

41412 N. Sheridan Rd. and nearby parcels
*Zion, IL 60099*
Lake County Zoning: GC
Owner: Er Shabo Realty Llc.
Amenities: Recreational space and a healthy food source
Transit Access: Pace
Potential Use: Mixed-income or supportive housing attached to commercial structures
Details: The urban setting in this location near Zion permits access to commercial development, recreational space, and a Pace stop. Land is for sale and will be auctioned on May 19th-28th by Rick Levin & Associates. A zoning map amendment is required for a principal residential use. Otherwise dwelling units attached to commercial uses could be established. The site could potentially have access to sanitary sewer service, but a bar located just north of 17th Street could be problematic.

*Lake Forest College*
555 North Sheridan Road
Lake Forest, IL 60045
Lake County Zoning: Incorporated (Lake Forest)
Owner: Lake Forest College
Transit Access: Metra and Pace
Amenities: Recreational space, schools, and healthy food sources
Potential Use: Workforce housing; supportive housing
Details: According to Mr. Rob Anthony, Lake Forest College is considering the creation of workforce housing in underused buildings on its campus.

*Lake Forest Hospital*
660 North Westmoreland Road
Lake Forest, IL 60045
Lake County Zoning: Incorporated (Lake Forest)
Owner: Northwestern Medicine
Transit Access: None
Amenities: Recreational space and major employer
Potential Use: Workforce housing; supportive housing
Details: According to Mr. Rob Anthony, Lake Forest Hospital is considering the creation of workforce housing in underused buildings on its campus or on remaining land following the implementation of its campus plan.
29940 N Bay Shore Dr. and nearby parcels  
Lake Bluff, IL 60044  
Lake County Zoning: R-1  
Owner: Various individuals  
Transit Access: Pace  
Amenities: Recreational space and schools  
Potential Use: Mixed-income housing; supportive housing  
Details: Though close to a bus stop, the most direct walking route would take someone through private property. The existence of nearby high density apartment buildings indicates a tolerance for uses that might face resistance elsewhere, but low density zoning limits development to detached houses and accessory dwelling units. The neighborhood is likely not connected to sanitary sewers or water mains, necessitating septic systems and wells. Construction of roads and subdivision of parcels may be necessary prior to development.

24979 W. Rollins Rd. and nearby parcels  
Round Lake, IL 60073  
Lake County Zoning: R-3  
Owner: Individuals and Drm Properties  
Amenities: Recreational space  
Transit Access: Pace  
Potential Use: Mixed-income or supportive housing
Details: The site is almost directly across the street from a Pace bus stop and likely has or is near sanitary sewer connections provided by the Lakes Region Sanitary District. Although no sidewalks exist along Rollins Rd., the site is within walking distance of Grant Woods, owned by the Lake County Forest Preserves. The low-density zoning limits development to single-family homes, which could make supportive housing difficult, but the property is across Long Lake from Ingleside, which was identified as a community that might be less resistant to supportive housing.

35575 N. Wilson Rd.
Ingleside, IL 60041
Lake County Zoning: Split Zoning (R-3 and OS)
Owner: Lake County Department of Transportation
Amenities: Recreational space
Transit Access: Pace, Metra (about 0.75 miles from Long Lake Metra Station)
Potential Use: Mixed-income or supportive housing
Details: The site is adjacent to a Pace bus stop and is likely near sanitary sewer lines provided by the Lake County Public Works Department. The Chain O’ Lakes Bike Path connects the site to Grant Woods, owned by the Lake County Forest Preserves, and the Long Lake Metra Station, from which the site is about 0.75 miles away. The R-3 zoning prohibits development larger than single-family homes, which could make supportive housing problematic, but Ingleside was identified as a community that might be less resistant to supportive housing. As the property is undeveloped and owned by the Lake County Department of Transportation, it is possible that the Department is holding it for a specified reason and might not be willing to allow development. Also, Long Lake extends into part of the property and the surrounding area is within a 100-year flood zone. With that in mind, it might be necessary to subdivide the lot.
Affordable Housing within Transit-Oriented Development (TOD)

Prairie View Metra Station
2701 Main Street
Vernon Township, IL
Lake County Zoning: E, GC
Owner: Various individuals
Transit Access: Metra
Amenities: Recreational space, schools
Potential Use: Townhomes with mixed-income or supportive housing. Affordable residential units attached to commercial structures in GC district.
Details: The Prairie View Station is one of the few Metra stations on unincorporated land. It also has several semi-developed unincorporated parcels surrounding it. These unincorporated areas could be developed in a manner that matches the relatively dense housing built in the incorporated sections. This land must receive sanitary sewer service to support any development greater than what is currently on the site, and the construction of sanitary sewers is a key recommendation regarding this site. Once the residential sections have been provided with sewer access and suitably rezoned, they can be redeveloped with townhomes that can better capitalize off of the nearby Metra station. The GC-zoned parcels could be effectively redeveloped with mixed-income housing in mixed-use structures, or a rezoning could allow for principal use residential structures. Presently, Buffalo Grove has plans to annex the unincorporated areas around the station; therefore, any development plans would likely have to include the Village of Buffalo Grove.
Existing conditions (left) and potential TOD redevelopment alternative (right) at the Vernon Hills Metra Station.

**Vernon Hills Metra Station**
75 East Rt 45
Vernon Hills, IL
Lake County Zoning: E
Owner: Sislow Family Partnership, Stonemor Operating LLC, and various individuals
Transit Access: Metra
Amenities: Recreational space
Potential Use: Townhomes with mixed-income or supportive housing
Details: The Vernon Hills Metra Station is immediately adjacent to large tracts of unincorporated land. Part of this land is zoned for open space and is an existing pet cemetery, while another section is entirely Estate zoning, ostensibly due to a lack of sewer service. Some parcels in that area are also up for sale. Once sewer service is provided and the zoning is adjusted accordingly, this unincorporated land could be developed with townhomes, small apartment complexes, or even mixed-use structures. Existing homes do exist on the property, and they would either need to be incorporated into a redevelopment, avoided by any new development, or acquired and demolished. Even if high-density residences associated with the transit station are not built, this is still a sound location for some kind of affordable housing development, potentially with single-family homes and ADUs. It should be considered for acquisition in the near-term.

**Re-use of Existing Structures**

**Vanderweff Construction**
19115 W Casey Rd.
Libertyville, IL 60048
Lake County Zoning: GC  
Owner: Dale and Terri Vanderweff  
Transit Access: Pace and Metra  
Amenities: Recreational space  
Potential Use: Mixed-income housing attached to commercial structure. Possible implementation site for a live-work arrangement.  
Details: Although Vanderweff Construction might occupy this structure for many decades to come, it should be considered for acquisition and adaptation if possible. This building is within biking or walking distance of a Metra station as well as a Pace bus stop. It is connected to the train station through the Prairie Crossing Bike Path. The property would need rezoning if principal use residential structures are desired and it would likely need sanitary sewer service as well.

Concrete Erectors Ltd.  
16051 W Deerfield Pkwy.  
Prairie View, ILL 60069  
Lake County Zoning: LI  
Owner: Concrete Erectors Ltd.  
Transit Access: Pace and Metra  
Amenities: Recreational space and schools  
Potential Use: Mixed-income housing attached to commercial structure. Possible live-work arrangement  
Details: This property is in the same situation as the Vanderweff building, as it is currently occupied and could continue to be occupied for the foreseeable future. That said, if the building becomes vacant or is otherwise put up for sale, it could become an...
important affordable housing asset due to its location near the Buffalo Grove Metra Station and a large Pace stop. Although it would require rezoning and a sanitary sewer hook-up before principal use housing could be considered, it should be monitored to see if the site becomes available.

*Grayslake Gelatin Company*
40 East Railroad Ave
Grayslake, IL 60030
Lake County Zoning: Incorporated (Grayslake)
Owner: Grayslake Gelatin Company
Transit Access: Pace
Amenities: Recreational space and schools
Potential Use: Mixed-income housing
Details: The Grayslake Gelatin buildings have sat largely vacant for many years, and were put up for auction as recently as 2013. Much depends upon the political climate in Grayslake, especially given the site’s location near downtown. If permitted for affordable housing development, suitably remediated, and provided with the necessary sanitary sewer infrastructure if need be, this site could become a viable affordable housing opportunity near a Pace bus route. Another drawback is its location within the Village of Grayslake, but as the Karcher Artspace project demonstrated, rehabilitation and re-use projects are still feasible within municipal boundaries.

*Winds Chant Farm and Kennels Site*
18451 W Belvidere Rd.
Grayslake, IL 60030
Lake County Zoning: Incorporated (Grayslake)
Owner: Windschant Farm, LLC
Transit Access: None
Amenities: Recreational space
Potential Use: Supportive housing with a possible live-work arrangement
Details: This property is currently listed as being for-sale, and could be purchased and developed with additional structures while leveraging the existing buildings and infrastructure as well. An existing residential area could be used for housing purposes, while the kennel facility could be repurposed into a type of all-weather activity space or a business for supportive housing residents.

**VI. Conclusions**

The gap in affordable housing opportunities for Lake County residents, both current and those projected to live in the County in the future, is truly alarming. A substantial increase in resources devoted to affordable housing will need to be contributed to
counteract this situation, and indeed many such resources will be put into place through existing mechanisms. Even with the use of the existing tools to combat the affordable housing issues in Lake County, all stakeholders with some stake in affordable housing concerns, whether developers, funders, or government agencies, will need to continue to think creatively about how affordable housing can be most effectively implemented in Lake County. The five main recommendations presented in this report, and additional ones such as workforce housing and the use of accessory dwelling units, are starting points that require further examination. But the search for innovative solutions to the gap in affordable housing cannot stop. Considering the wide range of experimentation that takes place around the world, Lake County must keep its eyes open to trends occurring elsewhere to potentially adapt those solutions to the unique context within the County. Given appropriate time and effort, Lake County can become a nationally respected leader in advocacy for affordable housing and innovation in its implementation, and in doing so achieve the relevant goals and visions set forth in municipal documents and plans.

Through undertaking this study, several subjective attributes among governments and institutions related to affordable housing have become clearly necessary for success in reducing the affordable housing gap. Specifically, advocates from all sectors need to be relentless in their insistence upon the necessity of affordable housing as a key part of the future of the County and in their responses to the spoken and unspoken resistance to affordable housing that exists among existing residents. Often the most powerful attributes of affordable housing advocates are their abilities to communicate ideas in convincing manners to politicians, members of the public, and anyone who has a role in affordable housing development. Clearly, affordable housing provision is a difficult venture for all involved, but it is of paramount importance, and when advocates give of their time, skills, and abilities to bring about success, the entire community benefits immeasurably.
VII. Maps

Affordable Housing Suitability in Lake County

Created by Matthew Rejc
University of Illinois at Urbana-Champaign
5/10/15

Sources: Lake County Planning, Building, and Development Department;
Lake County Public Works Department;
Lake County GIS/Mapping Division;
Lake County Health Department;
Pace Suburban Bus

Legend:
- Unincorporated Lake County
- Walking Distance from a Metro Station
- Walking Distance from a Pace Stop
- Highest Affordable Housing Suitability
- High Affordable Housing Suitability
- Moderate Housing Suitability
- LCPW Sanitary Sewer Lines
Affordable Housing Suitability in Lake County

Created by Matthew Rejc
University of Illinois at
Urbana-Champaign
5/10/15

Sources: Lake County Planning, Building, and Development Department;
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Lake County GIS/Mapping Division;
Lake County Health Department;
Pace Suburban Bus


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"NorthPointe's History from 1953 to 2013." NorthPointe's History from 1953 to 2013.

"Photo Gallery." Community Partners for Affordable Housing - Highland Park, IL. CPAH,

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