

James McDonald, Mayor  
Mary Konrad, Clerk  
Christine McKinley, Treasurer



Trustees:  
Allena Barbato  
Scott Bartlett  
Glenn McCollum  
Jeff Nielsen  
Tom O'Reilly  
Doug Savell

## The Village of Lake Villa

Plan Commission/Zoning Board of Appeals  
Thursday, November 21, 2024  
Village Hall, 65 Cedar Avenue

7:00 pm

### Agenda

1. Call to Order & Roll Call
2. Pledge of Allegiance
3. Review of the Minutes
4. Public Comment
5. **Discussion**: Better City – Downtown Vision Plan Discussion
6. **Discussion**: Residential Density Discussion
7. Adjournment

Individuals with disabilities who require certain accommodations in order to allow them to observe and/or participate in this meeting, or who have questions regarding the accessibility of the meeting or the facilities, are required to contact Village Hall at (847) 356-6100 promptly to allow the Village to make reasonable accommodations for those persons.

The Village of Lake Villa  
 Plan Commission Meeting  
***DRAFT Proceedings of the August 15, 2024***  
 Plan Commission / Village Board Joint Meeting – Village Hall  
 65 Cedar Avenue, Lake Villa, IL 60046

**1. CALL TO ORDER AND ROLL CALL**

A Meeting of the Plan Commission of the Village of Lake Villa was held on June 20, 2024, at the Village Hall, 65 Cedar Ave., and was called to order by at 7:31 pm by Chairman Kressner.

<b>Present:</b>	Commissioners: Jake Cramond, Tracy Lucas, Lee Filas, Steve Smart, Craig Kressner, Jerry Coia
<b>Absent:</b>	None
<b>Also Present:</b>	Village Administrator Michael Strong; Village Attorney Rebecca Alexopoulos; Assistant to the Village Administrator Jake Litz; Village Planner Scott Goldstein

**2. PLEDGE OF ALLEGIENCE**

**3. Conceptual Review: Cedar Lake Park Proposed Development Follow-up**

Conceptual Review by representatives from Lennar Builders on a Cedar Lake Park Proposed Development located at Cedar Lake Road and Grand Avenue SE corner. There was a general concensus by both the Village Board and the Plan Commission for the developer to proceed with the conceptual plan presented following discussion by both bodies.

**4. Discussion: Zoning Audit**

The audit of current zoning codes will assess the strengths and challenges of the code and recommend steps to improve the ordinance. The Village has begun to update the process of updating the zoning and plan development process and standards. This Plan Commission has received training and follow-up meetings that are providing a clearer approach and bringing the zoning process in line with the Comprehensive Plan, including allowing for mixed uses and up dates to landscape requirements. A number of issues related to the current ordinance remain which present difficulty with interpretation for the ZBA, Plan Commission, property owners and developers. To understand and convey ways in which the current zoning ordinance can be improved, staff and Teska will evaluate the code and the procedure it sets.

**5. PUBLIC COMMENT**

A resident voiced appreciation for the Joint meeting and felt it was productive.

**6. ADJOURNMENT**

*Proceedings of the August 15, 2024  
Plan Commission Meeting*

With there being no further business Chairman Kressner asked for a motion to adjourn. Commissioner Filas made a motion to adjourn, seconded by Commissioner Coia. The motion was approved unanimously by voice vote at 9:54 p.m.

Respectfully submitted,  
Jacob Litz, Assistant to the Village Administrator



**DATE:** November 15, 2024  
**TO:** Mayor James McDonald and Board of Trustees  
**FROM:** Michael Strong, Village Administrator  
**CC:** Jason Godfrey, Better City, LLC.  
**RE:** Downtown Vision Planning – Downtown Walking Tour Reminder

---

**Background**

The Village Board authorized a contract with Better City, LLC. to assist the Village in various economic development strategies and goals relative downtown revitalization and redevelopment. Over the past couple of months, Better City has been mobilizing local stakeholders to participate in a public input process to gather ideas on the types of products, services, amenities desired within specific locations along the Cedar Avenue in the Village’s downtown.

This public input process included online surveys, focus group discussions, and one-on-one interviews with a variety of stakeholders including Village Board members, Plan Commission/Zoning Board of Appeals members, local business owners, property owners and residents. In addition to this feedback, Teska Associates is working collaboratively with Better City on creating visuals to illustrate, at a high level, what these opportunities might look like in the context of the downtown area.

In addition to the stakeholder engagement, a small group of representative stakeholders, made up of local business owners, property owners, and elected and appointed officials, has been engaged to help steer and react to feedback gathered throughout this process.

**Review of Input Received**

Better City reported that over 25 interviews were conducted in October, and over 140 responses were collected through an online survey. The input was categorized into the following key themes, which emerged through this collection of feedback:

- Downtown Character & Aesthetics
- Walkability
- Parking
- Desired Businesses
- Events and Activation
- Visibility and Draw

A summary report is attached to this memorandum that includes an overview of the input received.

### **Next Steps**

To bring these ideas into focus, we will be conducting a walking tour of our downtown corridor along Cedar Avenue. The tour aims to provide a firsthand look at areas identified through community feedback as priorities for potential enhancements or changes.

#### Downtown Walking Tour Details

- Date: Monday, November 18
- Time: 5:30pm
- Location: We will convene at the Metra Station, 129 Railroad Avenue
- Duration: Approximately 45 minutes

Following the walking tour, we will reconvene to discuss observations and identify potential opportunities. This tour will serve as an essential step in translating the community's ideas and concepts into practical strategies that align with the needs and desires of our residents and visitors.

# Community Engagement Summary Report

## Interviews:

25 community stakeholders were interviewed from Oct 4 to Oct 21, 2024

- Village Trustees
- Village staff
- Planning Commissioners
- Local business owners
- Real estate professionals and developers
- Downtown property owners
- Representatives from Visit Lake County, the library, and school district.

## Survey:

From Sep 19 to Oct 21, 2024, 143 residents responded to an online survey:

- Lake Villa residents (85%)
- People who work in Lake Villa (6%)
- People who own a business in Lake Villa (5%)
- People who visit Lake Villa regularly for dining or shopping (25%)

## Online Map & Message Board:

Community members provided input through:

- 73 comments on the Social Pinpoint map
- 59 comments across 3 Facebook posts.

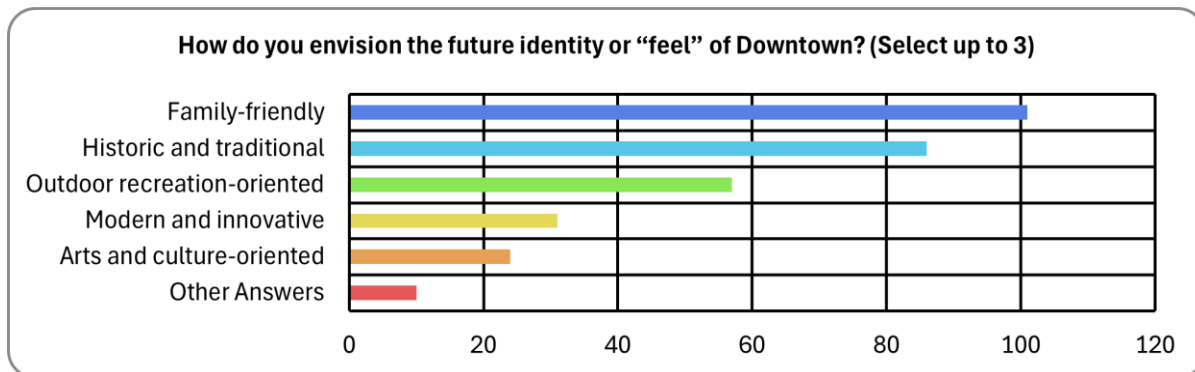
# Key Topics

## Downtown Character & Aesthetics

Maintain the historic, small-town/country feel by preserving classic architecture and using high-end materials like brick and antique signage.

- Improve building facades  
*“Update the older buildings to spruce them up a bit.”*
- Create a strong identity or brand—with a focus on entertainment and sociability, small-town charm, and/or outdoor recreation  
*“The downtown needs more small town charm...traditional street lamps, benches, plants and flowers, and vintage signage.”*
- Strong support for mixed-use buildings
- Bury or relocate power lines
- Rebrand to “Village Center”

Survey responses indicate that community members want the downtown to feel family-friendly and historical.



## Walkability

Improve walkability by:

- Connect the downtown area to surrounding neighborhoods, especially the apartments across 83
- Make an accessible Metra track crossing on the north side of Cedar, for strollers and wheelchairs

## Parking

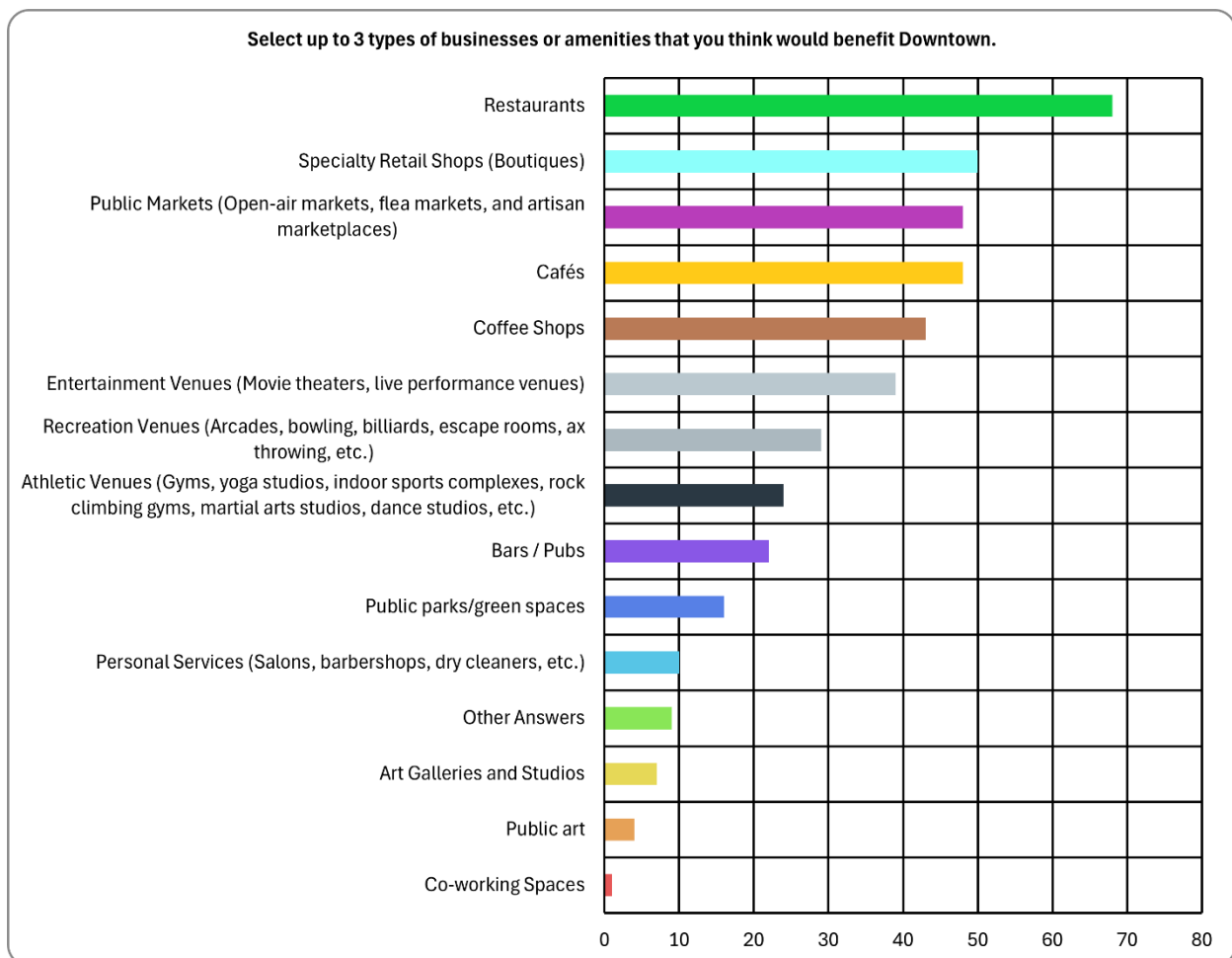
There are mixed opinions as to whether parking is an issue; with some stakeholders specifying that parking is only an issue during events.

- Signage to make parking visible and inviting, especially the Metra parking lot
- Provide designated and advertised event parking

## Desired Businesses

Locally-owned businesses (not national chains) that make Cedar Ave a destination for residents and visitors from surrounding towns. Desired business types include:

- **Upscale Restaurants:** Steakhouse, French bistro, nice Mexican, smokehouse
- **Experiential specialty food / beverage shops:** Coffee shop, ice cream shop, bakery, candy store, soda shop, boba tea, smoothie, bagel shop
- **Fitness & Activities:** Gym, yoga studio, pickleball, kayak & paddleboard rental
- **Other:** Flower shop, art gallery, paint & sip ceramic place, boutique retail





## Events & Activation

More frequent, small scale, well-planned events to increase foot traffic / vitality.

- Monthly or quarterly events  
*“More community focused events. We have wonderful ones already but I think we need more. A weekly farmers market with well vetted produce, food and craft vendors would be awesome.”*

## Visibility & Draw

Lehmann Park and the downtown area were described as uninviting and underutilized, with visibility and signage problems. Cedar Lake is considered a unique opportunity to draw people to Downtown Lake Villa.

- **Wayfinding:** Make the area more attractive with better signage and visibility at key entrances on 83 and Grand Ave to direct visitors to Historic Cedar Ave
- Make Lehman Park more inviting: Signage directing to the beach and parking options for non-residents, improved lighting, and amenities like kayak/paddleboard rentals and improved playground near Cedar Ave
- Signage that directs people to parking

## Existing Businesses

The high turnover of businesses and vacancies are significant concerns. Some landlords are content to wait for ideal tenants, while others aren't actively marketing available spaces. Suggested support for current businesses included:

- Grants or incentives to improve storefronts
- Business fundamentals—such as consistent hours
- Provide a guide to opening businesses

*“INVOLVED businesses. Businesses that sponsor teams, host fundraisers, have targeted events and clubs for women or couples or toddlers or teens. Businesses that get together and do window decorating or host a Halloween trick-or-treat or a block party. I truly think that's what makes people fall in love with an area. I actually think it'd be worth hiring some sort of business liaison that helps all downtown businesses coordinate events and sponsorship for our families.”*

*“I want existing businesses to be supported and raised up along with the rest of downtown.”*

# Appendix: List of Interviewees

## **Village Trustees**

- Jeff Nielsen
- Tom O'Reiley
- Doug Savell
- Glenn McCollum

## **Village Staff**

- Mikaela Alonso
- Karen Mercure
- Corey Westman
- Carey Denzel
- Jacob Litz
- Christine McKinley

## **Planning Commission**

- Jake Cramond

## **Visit Lake County**

- Maureen Riedy
- John Maguire

## **Local Business Owners**

- Jenny Simpson
- Jessica Finley
- Felicia Rahmani
- Kyle Wenzel
- Ted Nielsen

## **Real Estate Agents & Developers**

- Robert Frank
- Jim Cacioppo
- Alan Santi

## **Lake Villa District Library**

- Mick Jacobsen

## **School District**

- Jeff Feucht

## **Residents**

- Mike Thirtle
- Mrs. Jeff Nielsen

# Appendix: Examples to Research

## Places

- Zionville, IN: cool example of building styles
- Franklin: bring vitality without changing the character of the town
- Long Grove
- Mundelein: created a high-end townhome development
- Antioch\*: public art sculpture, ghost signs (look like 1940s)
- McKenrick: ten small buildings for small retailers as an incubator area
- Downtown in Greys Lake: Some mixed use, charming four or five block area. They do a lot of festivals to create interest downtown
- Downtown Highland Park: cool archways and sidewalks to make the sides of the train track feel closer, more of a boulevard
- Liberty Ville\*: downtown
- Crystal Lake\*
- Pewaukee, WI: Little strip on the lake, small in scale and adjacent to a lake,

## Programs

- Mundelein: Relevant consumer profile (along the same train line, but with a busier stop)
- Mainstreet Libertyville: neighboring communities have private groups that sponsor and plan activities
- Lindenhurst: does a great job at community marketing and marketing the new businesses from their economic development department
- Cedarburg, WI: they have a great model/blueprint for holding property owner's feet to the fire

*\*Marked as aspirational prior to community engagement*

James McDonald, Mayor  
Mary Konrad, Clerk  
Christine McKinley, Treasurer



Trustees:  
Allena Barbato  
Scott Bartlett  
Glenn McCollum  
Jeff Nielsen  
Tom O'Reilly  
Doug Savell

November 1, 2024

**RE: Downtown Visioning Walking Tour Invitation**

Dear Local Business Owner,

The Village of Lake Villa is excited to invite you to be a part of our downtown visioning process aimed at revising the vision and plan for our community's future. As a valued member of our business and property owner community, your input is vital in shaping the future of our downtown.

We appreciate your participation in our engagement process thus far, which resulted in over 25 individual interviews, and more than 140 individual responses to a recent online survey. In addition to this survey, Village staff and consultants will be coordinating a walking tour of the downtown area to gather firsthand feedback and insights from those who know it best – our local business and property owners. This tour will be an opportunity to share your thoughts, ideas, and observations about the area's strengths and potential improvements to Cedar Avenue.

Event Details: **Downtown Walking Tour**

Date: **Monday, November 18**

Time: **5:30 p.m.**

Meeting Location: **Lake Villa Metra Station, 129 Railroad Avenue**

**Please join us for the tour and lend your voice to this important initiative.** Your participation will help ensure that our downtown vision reflects the unique needs of our community.

If you have any questions or would like more details about the walking tour or the visioning process, please contact the Village at (847) 356-6100 or email [MStrong@lake-villa.org](mailto:MStrong@lake-villa.org).

Thank you for your continued commitment to our community. We look forward to working with you to create a vibrant and prosperous downtown.

Sincerely,

Michael Strong  
Village Administrator  
Village of Lake Villa



**DATE:** November 15, 2024

**TO:** Mayor Jim McDonald and Board of Trustees and Chairman Craig Kressner and Members of the Plan Commission

**FROM:** Michael Strong, Village Administrator

**CC:** Jake Litz, Assistant to the Village Administrator  
Scott Goldstein, Teska Associates

**RE:** Zoning Code Audit – Residential Lot Size Standards and Market Trends

---

**Purpose**

The purpose of this memorandum is to provide an overview to the Plan Commission on emerging issues that Illinois municipalities are considering when evaluating modifications or amendments to their existing zoning code to support housing market trends. The aim is to inform our ongoing zoning code audit discussions and open a dialogue on how the Village can align its regulations to support housing diversity, affordability and long-term sustainability.

**Background**

As has previously been discussed, the Village’s current Zoning Code is under review by Teska Associates to identify areas of opportunity to align community standards with current market trends and housing needs. While these standards have traditionally shaped the character of our community, the regional housing market is shifting toward smaller lot sizes to meet a range of housing demands. The recent Lake County Housing Analysis, conducted by Lake County Partners and Kretchmer Associates, highlights growing needs for a variety of housing options – including single-family homes on smaller lots, multi-family units, and apartments – to meet growing workforce demands, demographic changes, and affordability concerns.

Specifically, the study suggests that despite modest projected growth over the next five years, the projected increase in the number of senior households with incomes \$50,000 and over and households under age 65 with incomes \$100,000 or over will generate demands for over 17,000 market-rate owner and renter units over the next five to ten years. Unfortunately, restrictive zoning makes it difficult to build in many parts of Lake County. Much of the County was developed when large lot single-family housing was the preferred housing type.

Given the high land costs in much of Lake County and increasing construction costs, it is difficult to build housing to serve those with low and moderate incomes, especially the “Missing Middle” range who earn \$75,000 - \$125,000. In 2022, Lake Villa’s median household income was \$126,711. In reviewing this report, there are several key issues that communities in Lake County should take into consideration when evaluating their residential land use planning.

*1. Market Trends and Housing Needs*

- The analysis by Kretchmer Associates underscores the increasing demand for more compact and varied residential options across Lake County. Smaller lots and

diversified housing types can provide attainable homeownership opportunities for young families, workforce members, and retirees.

- Market demands for smaller lots and a greater mix of housing types reflect trends across comparable communities that have successfully updated their zoning standards to allow smaller, more flexible lot sizes while retaining community character.
- Additional housing is needed to support economic development efforts, both to support local retail and the workforce needs for larger employers. Lake Villa is situated with convenience to employers in Lake County, the I-294 corridor, the O'Hare market. With a decrease in household size, a variety of housing options – from small-lot and attached single-family to new, high-quality apartments are needed to support this demand.

## 2. *Benefits of Smaller Lot Sizes and Housing Mix*

- Smaller lots are often more economically viable for developers, reducing land and development costs. This can make new housing projects more feasible and appealing, especially within urbanizing areas like ours.
- Allowing a mix of housing options creates more inclusive neighborhoods. By supporting smaller single-family lots, multi-family developments, and apartment complexes, we can offer affordable options for diverse population segments.
- Higher density and mixed-use housing can promote walkability, reduce the village's infrastructure footprint, and support transit-oriented development.

## 3. *Potential Zoning Adjustments to Consider*

- Adding new zoning districts for single-family homes on quarter-acre and smaller lots could diversify the types of housing developments in our community.
- Establishing zones that support duplexes, townhomes, and apartments to encourage a range of residential developments.
- Exploring Overlay Districts or Planned Unit Developments can provide flexible zoning options to incentivize innovative housing layouts while maintaining quality design standards and community compatibility.

### **Current Trends in Illinois Land Use Planning Regulations**

As Illinois communities review their zoning standards for single-family residential areas, a clear trend is emerging: municipalities are increasingly focused on creating flexible yet predictable zoning frameworks that support varied residential densities. This approach is intended to attract a range of housing developments while minimizing the administrative burdens associated with seeking zoning variances. By carefully defining bulk standards, communities can encourage development that meets both current market demands and long-term community goals. Below is a summary that provides additional context on these key trends.

- **Range of Lot Sizes and Density Options** – CMAP's [On to 2050 Plan](#) highlights the need for adaptable lot sizes to promote more affordable and accessible housing throughout the Chicago metropolitan area.
  - More communities are reducing minimum lot size requirements, especially in areas near transit or established commercial centers, to accommodate compact, affordable single-family homes. For example, some municipalities allow lot sizes

as small as 4,000–6,000 square feet in designated districts, down from traditional half-acre or one-acre standards.

- To support more compact development, zoning codes may include R-4, R-5, or other higher-density residential zones specifically designated for smaller lots and greater housing density. This provides developers with options without requiring individual lot-by-lot variances.
- **Flexible Setbacks and Coverage Standards** – The APA’s Zoning Practice issues provide case studies and analyses on zoning modifications, including reduced setbacks and increased lot coverage allowances.
  - Communities are increasingly allowing reduced front, side, and rear setbacks in specific residential districts or through overlay zones to accommodate smaller lots and create a more cohesive neighborhood layout. For instance, front setbacks of 10-15 feet and side setbacks as low as 5 feet are becoming common in higher-density districts.
  - Higher lot coverage ratios (e.g., 50-60%) allow developers greater flexibility in building footprints while maintaining outdoor space and open areas. This approach is especially useful for areas targeting compact development and reduces the need for variances.
- **Incentives for Cluster and Mixed-Use Residential Development** – Various APA Zoning Practice issues and various Urban Land Institute reports document the use of cluster developments and mixed-use zoning to support higher density while preserving open spaces. CMAP’s On To 2050 Plan also promotes these zoning practices to enhance community-oriented development in Illinois.
  - By permitting cluster or conservation subdivisions in designated areas, communities allow for higher densities while preserving open space and maintaining neighborhood character. Cluster developments typically reduce lot sizes and group homes to allow more natural or shared open space, supporting community-oriented design.
  - Communities are introducing mixed-use residential zoning to integrate residential units into commercial areas, supporting walkable neighborhoods and urban living options. For single-family housing within these zones, relaxed bulk standards and setbacks may apply.
  - A recent article on “[Gentle Density](#)” supports the notion that well-planned, gentle-density – like duplexes or townhomes – tend to boost nearby property values rather than reduce them. Modest density brings lifestyle improvements that can enhance community value thereby fostering fiscal sustainability by increasing property values and reducing infrastructure costs in the long term.
- **Reduction in Variance Requirements** – Kretchmer Associates’ Lake County Housing Analyses notes that offering by-right density options and simplifying variance requirements can reduce development costs and streamline approvals for housing developments.
  - Offering by-right higher-density zoning districts or overlay zones means that developers have a clear path to building more compact residential projects without needing variances. This reduces the administrative burden on both the municipality and developers.

- For developments that still require adjustments, municipalities are simplifying variance processes, particularly when the requested adjustments align with community objectives like affordable housing or sustainable design.

### **Surrounding Community Projects**

In advance of the November PC/ZBA meeting, staff sent out a memorandum dated October 21, 2024 (attached), that identifies local residential developments that have different housing and mixed-use development types that align with these issues and trends. They include the following developments:

1. Prairie Crossing, Grayslake
2. Sheldon Woods, Mundelein
3. Villas at the Commons, Hawthorn Woods
4. Route 22 and Quinton, Hawthorn Woods
5. Lakeview Place and Sunset Pavilion, Lake Zurich

Members are encouraged to visit these sites prior to the November 21 meeting, and take note of the different site layouts, and the difference between gross density (the total land area/number of units) and net density.

### **Village's Comprehensive Plan Alignment**

#### ***Land Use Goals and Strategies***

- 2. Enhance the tax base and reduce the tax burden on residents by supporting fiscally sound growth and development.**

2.1 Promote new development on vacant land within the Village that is fiscally sound and provides benefits to the local economy and tax base.

- 3. Add appropriately to the housing stock and provide housing options to attract families, professionals and allow seniors to stay in the community.**

3.1 Promote homeownership through single-family, townhome and multi-family condominiums that can serve the demand for housing at different stages of life.

3.2 Plan for quality rental development that can meet the demand for housing while being a transition to homeownership for many younger households.

3.3 Plan for a range of quality housing options for seniors, from active adult to age restricted housing so that residents can stay in the community.

### **Discussion Points for the Plan Commission**

- What is the Commission's vision for residential development within the village? How can zoning changes reflect our goals while balancing character and housing needs?
- Are there specific standards or areas within the village that could benefit from flexible zoning regulations to support a range of housing types?



- What additional research or community input should be pursued as we continue to evaluate these potential changes to the Village's Zoning Code relative to residential development?

**Attachments**

- Lake County Housing Analyses Report
- Memorandum Dated October 21, 2024 by Teska Associates (Site Tour List)
- Village of Lake Villa Comprehensive Plan – Land Use Goals and Strategies

# Lake County Housing Analysis

For Lake County Partners

October 2023

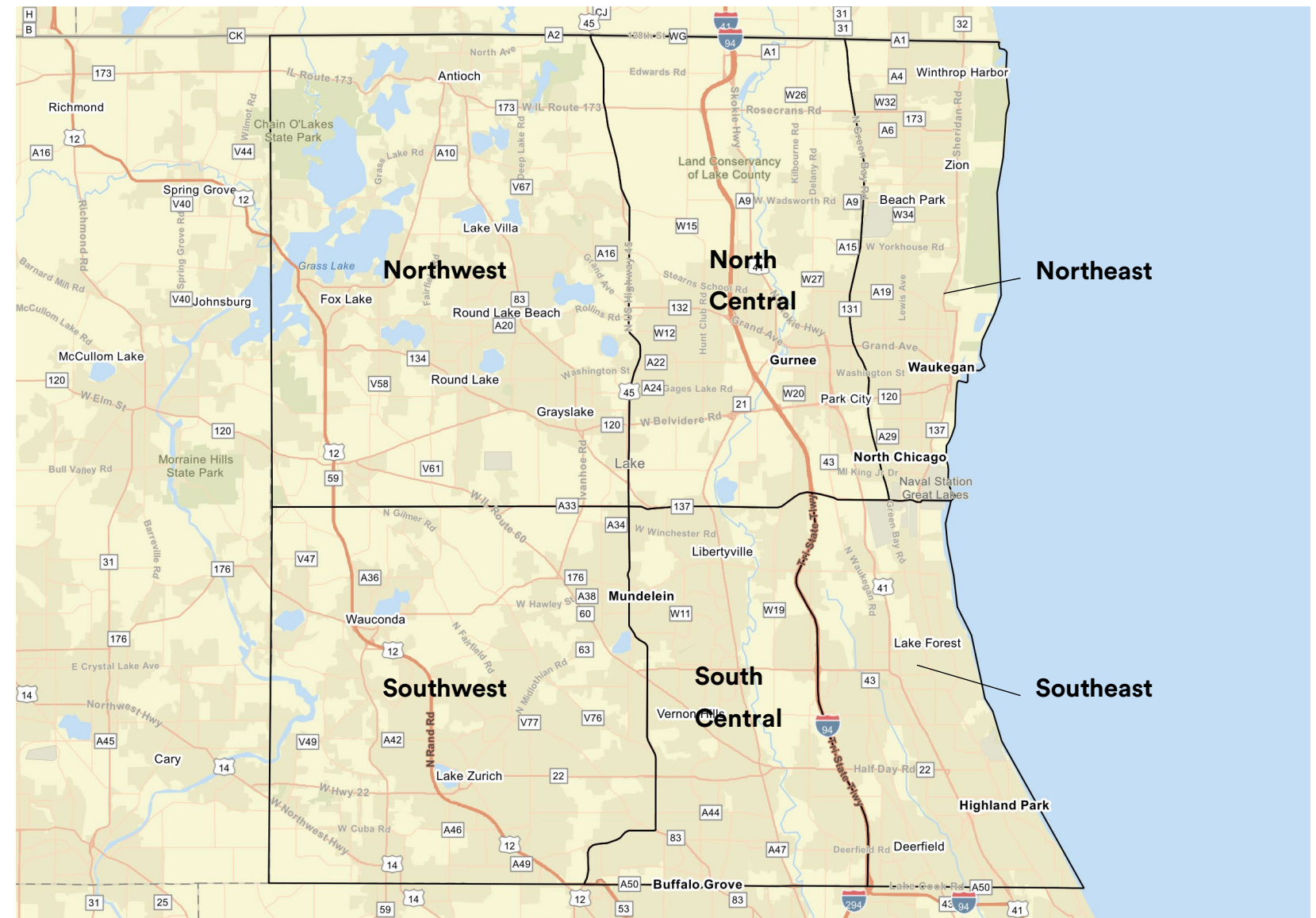
807 Davis Street #2004  
Evanston, IL 60201  
vsk@kretchmerassociates.com  
rholmes@kretchmerassociates.com  
847-864-8895



# Table of Contents

## Lake County Housing Analysis

Purpose, Scope, and Executive Summary	3
Sub-Region Definitions	4
Demographics	7
Job Locations by Sub-Region	12
Housing Characteristics	14
Housing Affordability	19
Housing Construction	23
Missing-Middle Housing	25
Market-Rate Housing Demand	26
Affordable Housing Demand	27
Conclusions	28
Appendix	29



*This project is supported through a Community Development Block Grant, provided by Lake County and the Department of Housing and Urban Development, and through a grant from Illinois REALTORS®.*

# Introduction

## Purpose and Scope

### Project Scope

Kretchmer Associates was retained by Lake County Partners to conduct a countywide housing analysis to understand demographic and market factors affecting the county overall and its communities. This report looks at housing as a whole, not just housing affordability or affordable housing.

We conducted the following:

- Divided the county into 6 sub-regions and collected and analyzed demographic, employment and housing market data
- Interviewed Realtors, developers, and housing staff at Lake County and the Illinois Housing Development Authority regarding housing issues

The next step, Phase 2, will be for communities to discuss individual and collective strategies for moving forward.

### Organization of the Report

The sections that follow provide key data and analysis of the issues for the county as a whole and the six sub-regions. A separate Appendix includes detailed data for each sub-region.

## Executive Summary

### Key Issues

In order for Lake County to attract and retain residents and businesses, it must have a diverse housing stock that provides options for households at different life stages, ages, incomes, and sizes. It needs a greater diversity beyond owner-occupied single-family detached homes.

The lack of housing will limit the county's ability to attract and retain workers, particularly with an aging population, and projected decline in the working age population.

Between 2018 and 2022, new residential development averaged only 1,200 units per year, well below the near and long-term household projections by ESRI and CMAP. This will result in a significant shortage over time.

Despite modest overall projected growth in the county over the next five years, the projected increases in the number of senior households with incomes \$50,000 or over and households under age 65 with incomes \$100,000 or over will generate demand for 17,700 market-rate owner and renter units. Given the existing shortage of affordable rental units in the county, there is demand for 7,900 units for seniors and families, especially in the south sub-regions which have limited options.

Housing prices increased at a greater pace than income over the past four years. The share of homes selling for less than \$400,000 decreased substantially, while the share that sold for more than \$500,000 almost doubled. Rent increases also exceeded the rate of income growth and inflation.

Despite being an affluent county with a 2022 median household income of \$103,000, almost one quarter of all households earns less than \$50,000, including in the more affluent south sub-regions.

Countywide, 44,000 owners and 29,000 renters are living in unaffordable housing. While low-income households are most cost-burdened, a sizable number with incomes of \$75,000-100,000 are paying over 30% of their income for housing.

Restrictive zoning makes it difficult to build in many parts of the county. Much of the county was developed when large lot single-family housing was the preferred housing type. Education on the need for and benefits of a wider housing mix is needed to address common NIMBY concerns about new development.

Given high land costs in much of the county and increasing construction costs, it is difficult to build new affordable housing without government programs and incentives to developers, or direct subsidies to households. Government funding is limited and it is highly competitive to get. Corporate, foundation, and other support is also needed to serve those with low and moderate incomes, as well as those in the "Missing Middle" range who earn \$75,000-125,000.

Redevelopment of former office and retail properties offers an opportunity for residential and mixed-use development proximate to jobs and shopping.



# Lake County Sub-Regions

## Divided Into 6 Sub-Regions for Analysis

### Sub-region Definitions

We divided the county into 6 sub-regions based on geography and general market areas.

They and the communities included in each are:

#### Northwest

Fox Lake, Antioch, Lake Villa, Lindenhurst, Round Lake Beach, Round Lake, Round Lake Heights, Round Lake Park, Grayslake, Hainesville, Volo, Lakemoor

#### North Central

Gurnee, Park City, Wadsworth, Old Mill Creek

#### Northeast

North Chicago, Waukegan, Beach Park, Zion, Winthrop Harbor

#### Southwest

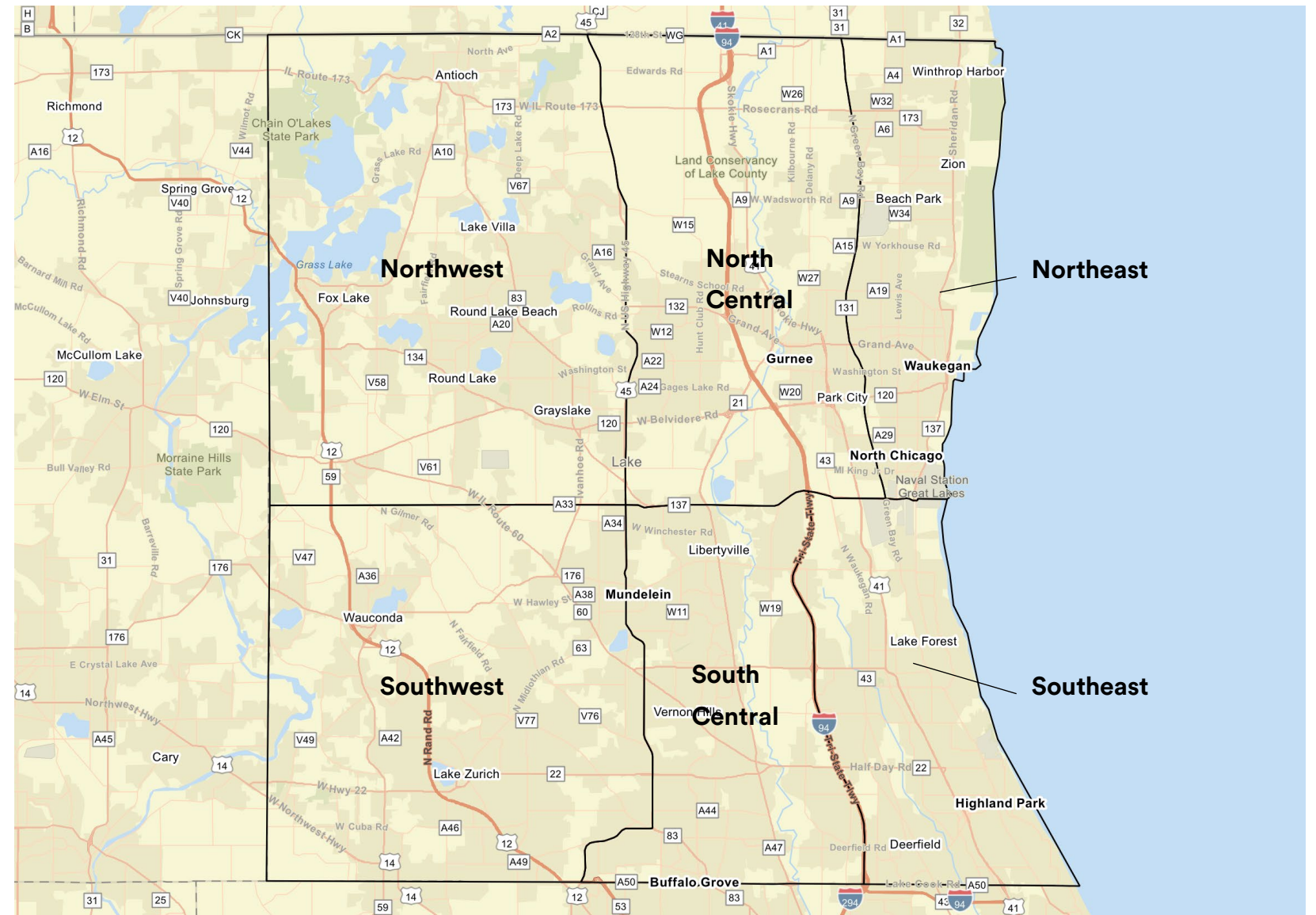
Barrington, Lake Barrington, North Barrington, Barrington Hills, Lake Zurich, Deer Park, Hawthorn Woods, Wauconda, Island Lake, Kildeer, Long Grove, Mundelein (portion)

#### South Central

Mundelein (portion), Libertyville, Vernon Hills, Lincolnshire, Buffalo Grove, Riverwoods, Mettawa

#### Southeast

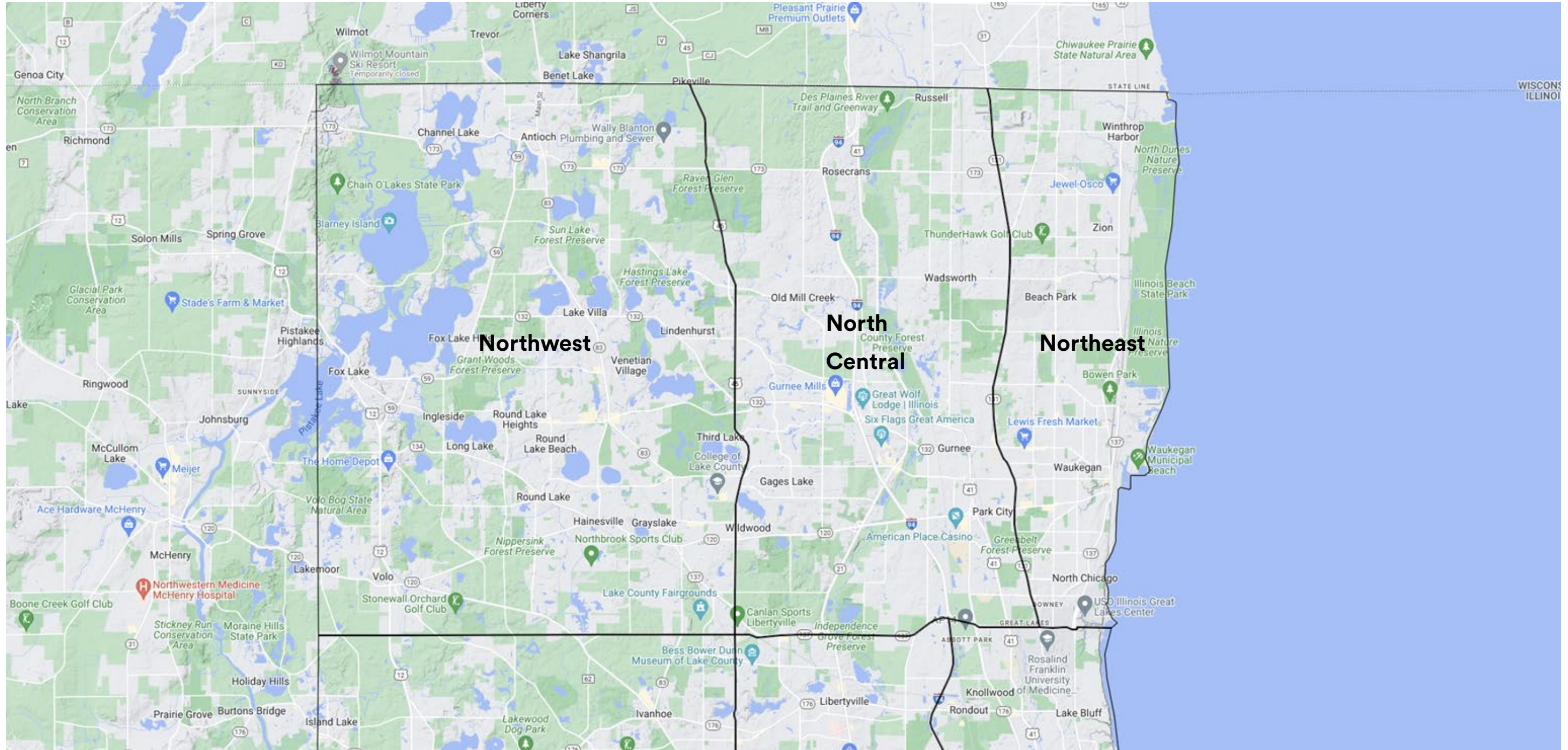
Highland Park, Deerfield, Bannockburn, Highwood, Lake Forest, Lake Bluff



Sources: ESRI, Kretchmer Associates

# Lake County Sub-Regions

## Northern Lake County Sub-Regions

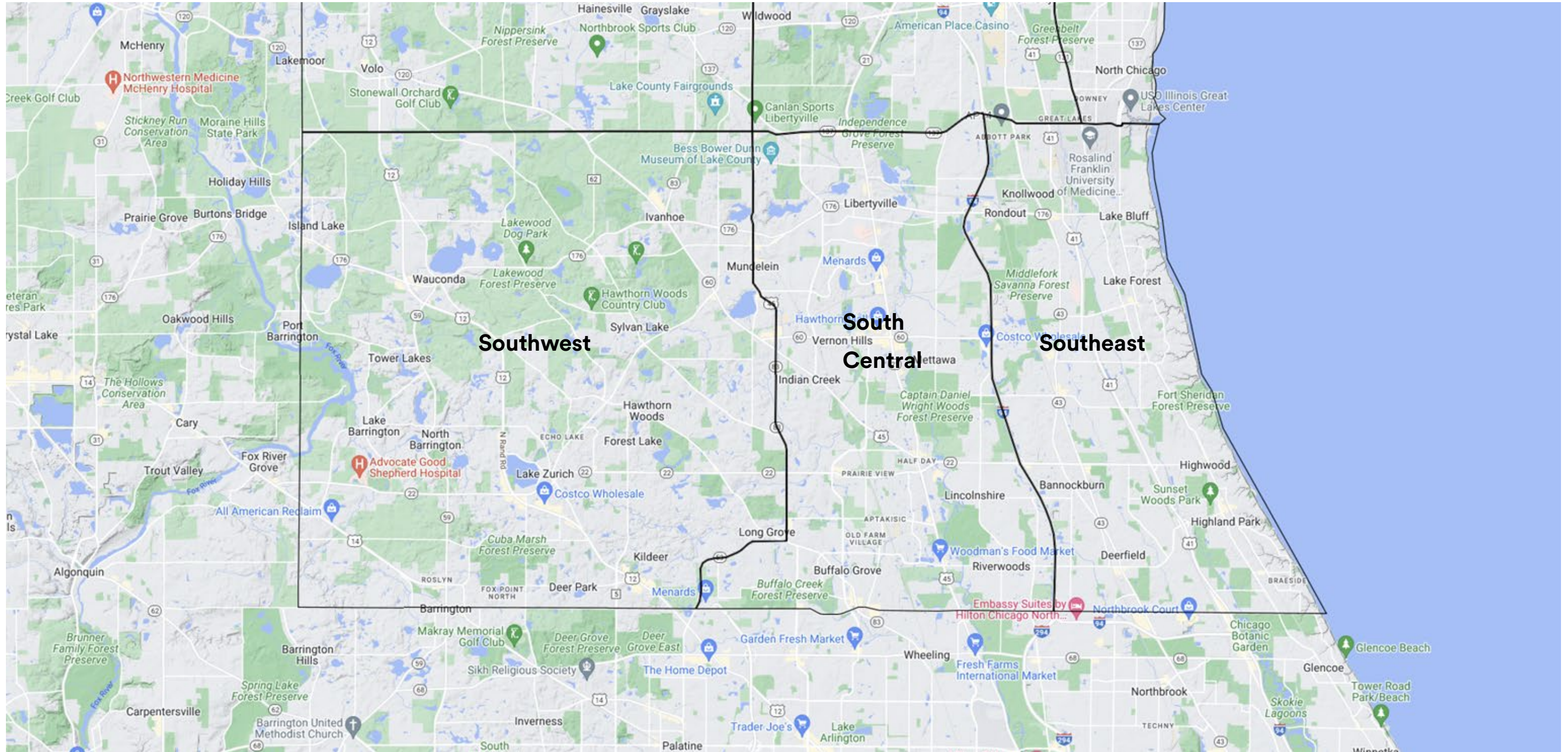


Sources: ESRI, Kretchmer Associates



# Lake County Sub-Regions

## Southern Lake County Sub-Regions



Sources: ESRI, Kretchmer Associates



# Demographics

## Slow Growth Since 2010

### Population Growth Lagging DuPage County But Outpacing Others

Beginning in the 1950s, Lake County and DuPage County's population growth greatly outpaced nearby McHenry County's in Illinois and Kenosha County in Wisconsin. By 1960, DuPage's population exceeded Lake's.

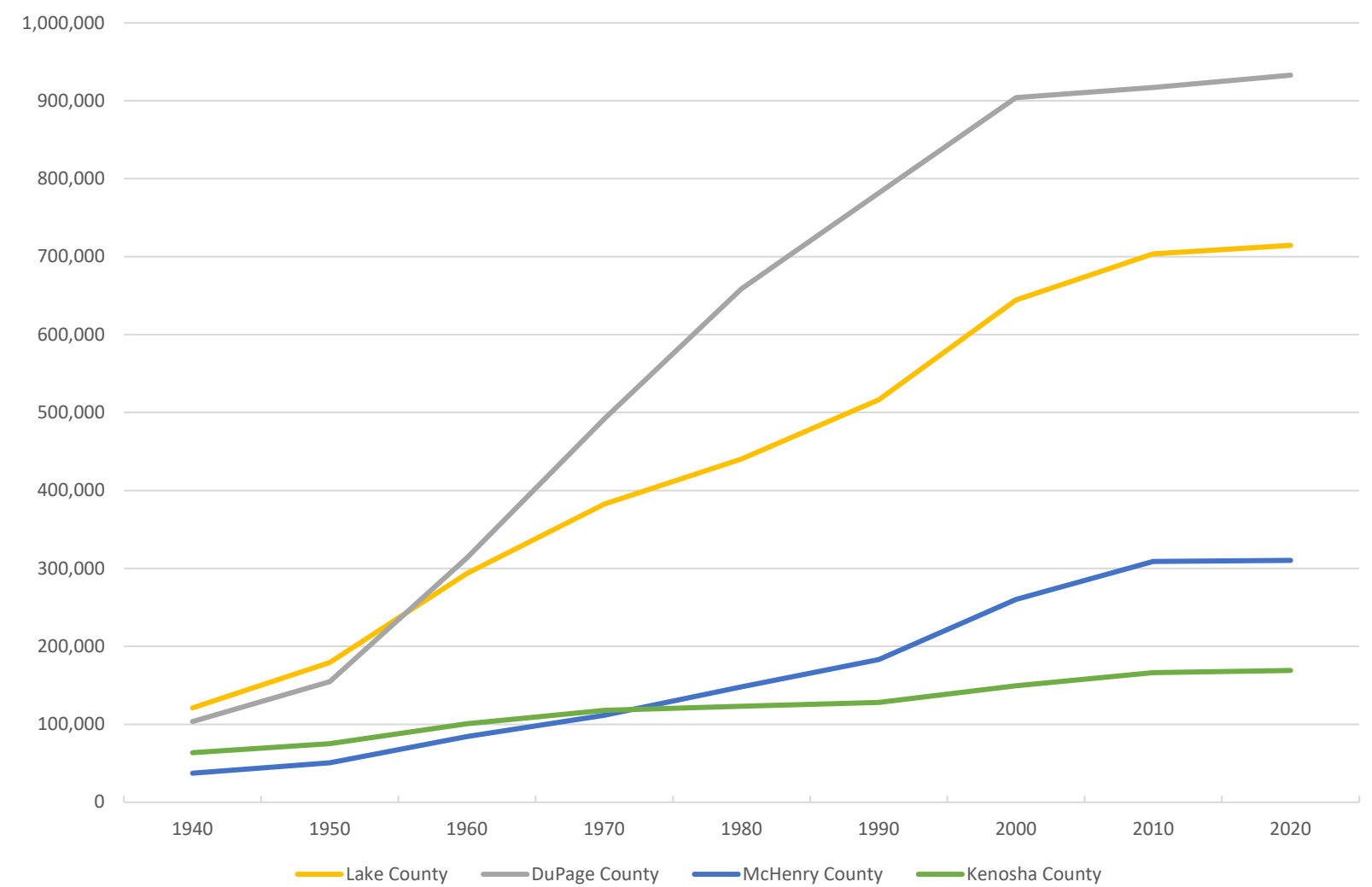
Still, by 2020, Lake County was home to 714,342 residents, more than double McHenry County's 310,229 and more than 4x Kenosha County's 169,151. DuPage County had 932,877. (With its population of over 5.2 million people, home of Chicago, Cook County is not comparable so is not shown.)



Open space near Tribeca of Grayslake townhouses. It is important to maintain Lake County's natural assets amidst population growth and development.

Source: MI Homes

Population Growth in Lake County and Nearby Counties



Source: Source: IPUMS NHGIS, University of Minnesota, www.nhgis.org



# Demographics

## Stable or Aging with Decreasing Working Population

### Population Trends

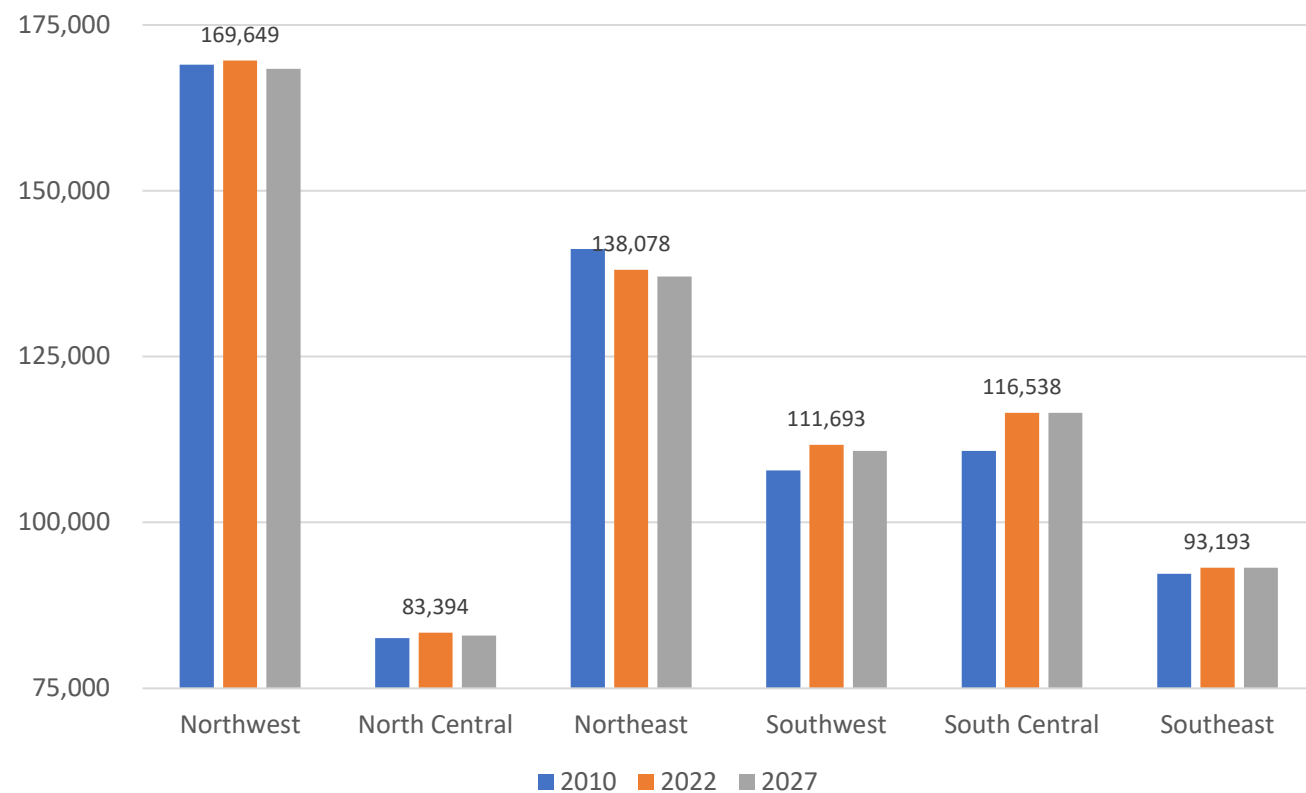
From 2010-2022, Lake County's population grew by 1.3% (8,900) or 740 per year. However, according to projections by ESRI, a demographic data vendor, the county's population is projected to decrease slightly by 0.5% (3,700) over the next five years.

Five sub-regions gained population since 2010, with only the Northeast declining. However, over the next five years, the North Central, Northeast, Northwest and Southwest are projected to lose between 400 and 1,300 residents each, while the Southeast and South Central areas are projected to be stable.

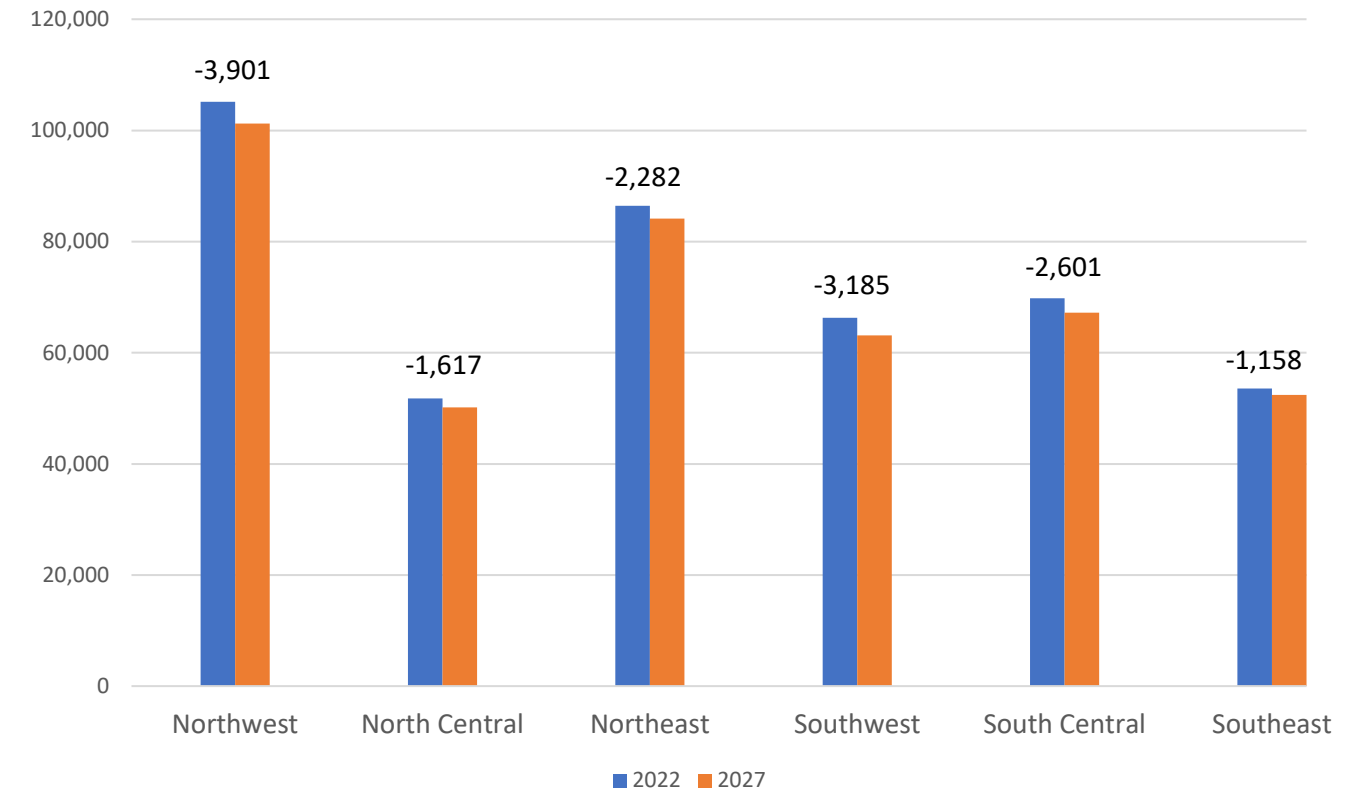
### Population Age 18-64 Declining

By 2027, the working age (18-64) population of Lake County is projected to shrink by 14,747 people, with declines in every sub-region. This is not unique to the county given the aging population nationwide, but it remains a demographic factor that will affect communities and companies.

Lake County Sub-Regions Population Trends 2010-27



Population Age 18-64 by Sub-Region, 2022 and 2027



Source: ESRI

# Demographics

## Household Growth Greater than Population Growth, but Projected to Slow

### Household Trends

From 2010-2022, the number of households grew by 5% (12,200) or 1,000 per year, almost 5 times the rate of the population. However, the rate is projected to slow to only 0.2%, or 100 per year, over the next five years.

All of the sub-regions registered increases over the last 12 years, with the greatest in the Northwest, Southwest, Northeast and South Central sub-regions. Increases are projected in four of the six areas, with small declines projected in the Northeast and Southwest.

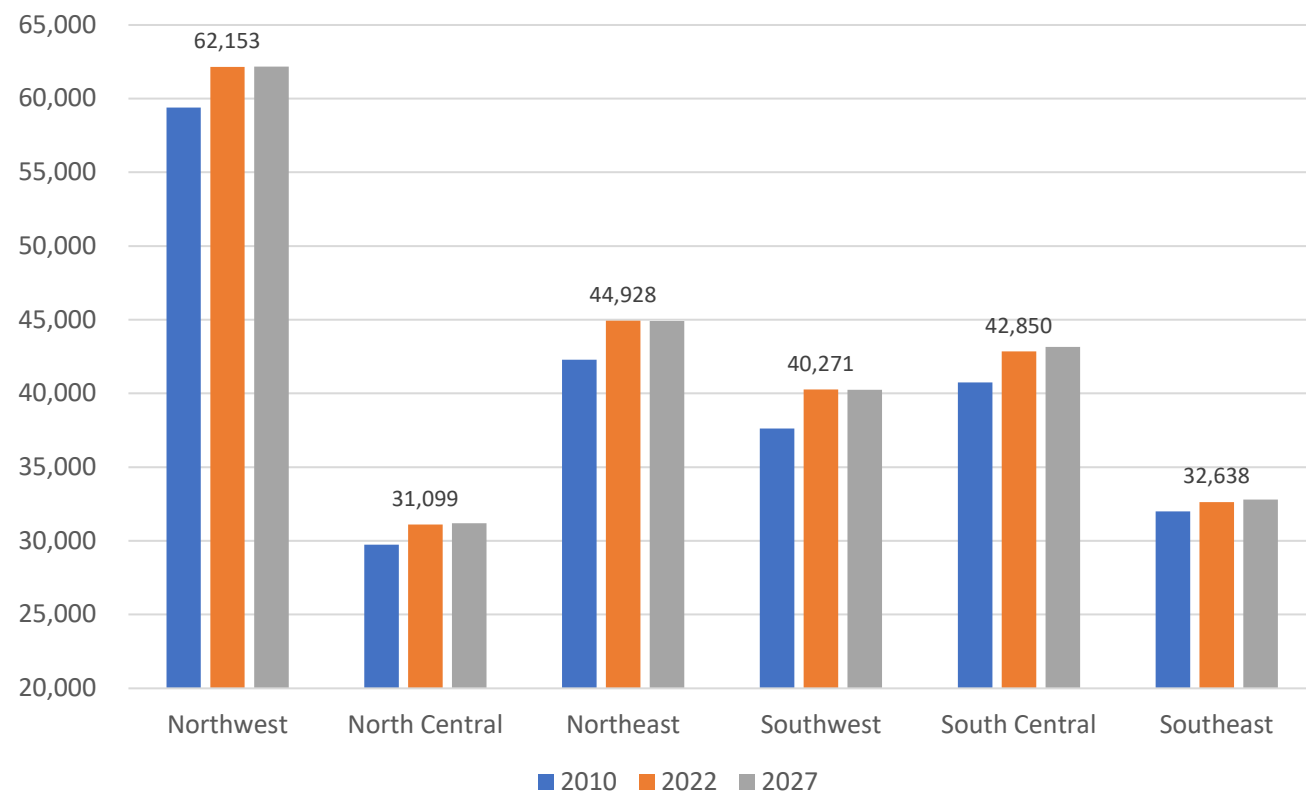
Long term, the Chicago Metropolitan Agency for Planning (CMAP) projects Lake County will grow by more than 31% between 2020 and 2050, adding 79,500 households, an average of 2,700 per year. Current trends are not on track to meet this prediction.

### Aging Householders

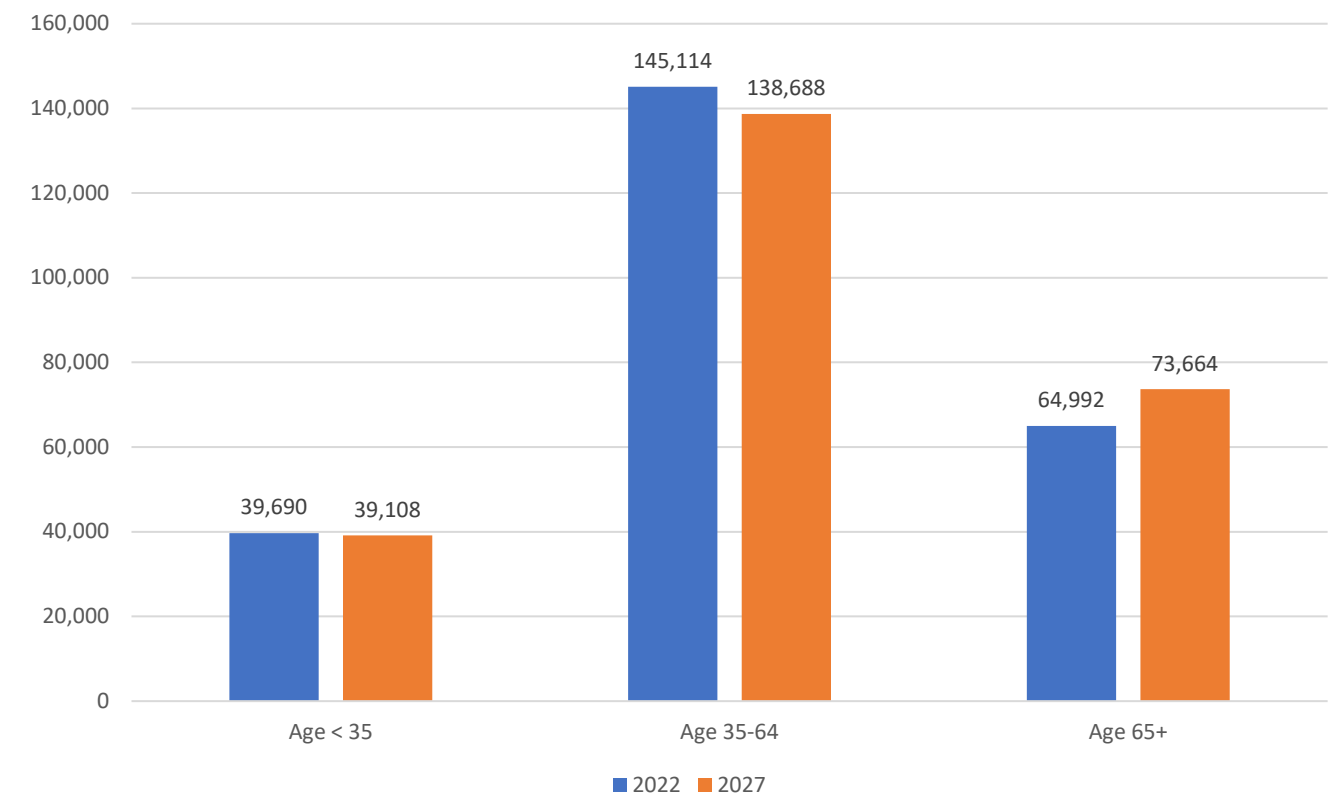
Senior-led households are growing in number, while households of other ages are expected to decline by 2027. This reflects the aging of the Baby Boomer generation and is not unique to Lake County.

Seniors are projected to increase by 13% countywide, while the number of households headed by a person 35-64 years of age is projected to decrease by 5%, and the number under 35 by 1.5% countywide. This has implications for the county's labor force.

Lake County Sub-Regions Household Trends (2010-27)



Lake County Households by Age (2022-27)



Source: ESRI

# Demographics

## Affluent – with Significant Differences

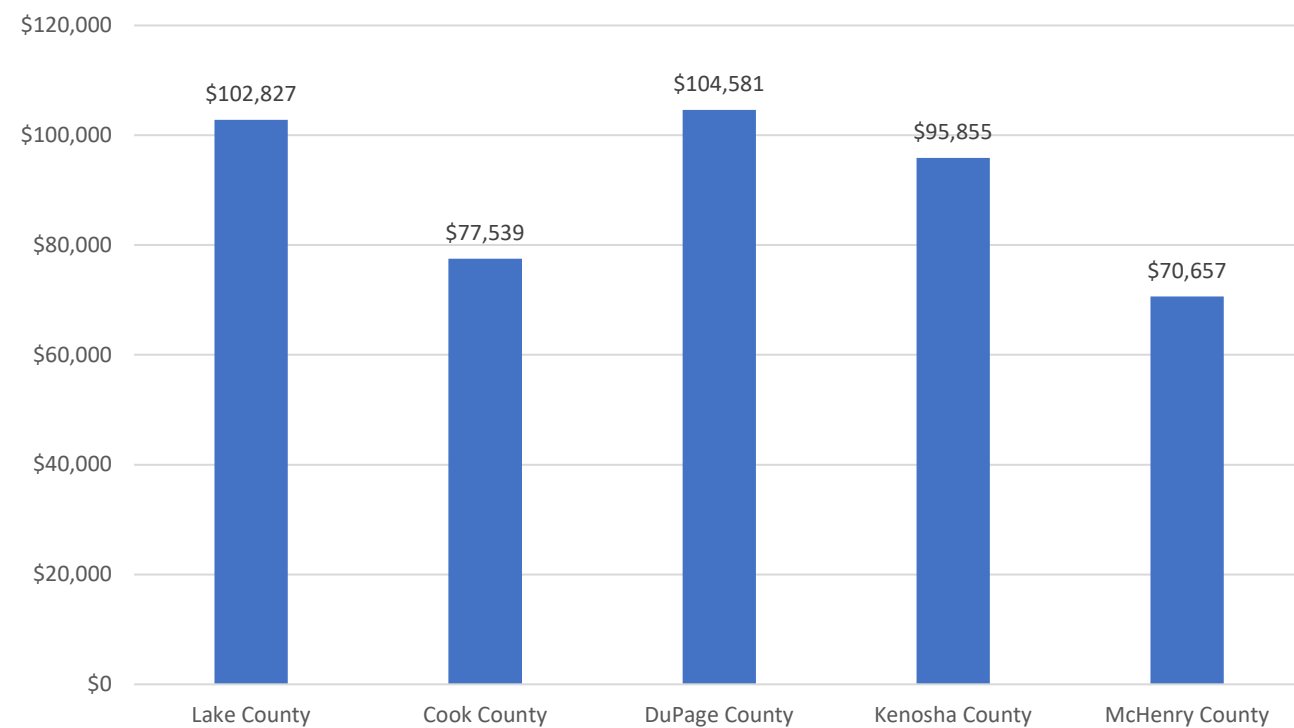
### Median Household Income

Lake County is affluent with a median household income of \$102,800 in 2022. This compares to \$77,500 in Cook, \$70,700 in McHenry, \$104,600 in DuPage and \$95,900 in Kenosha counties.

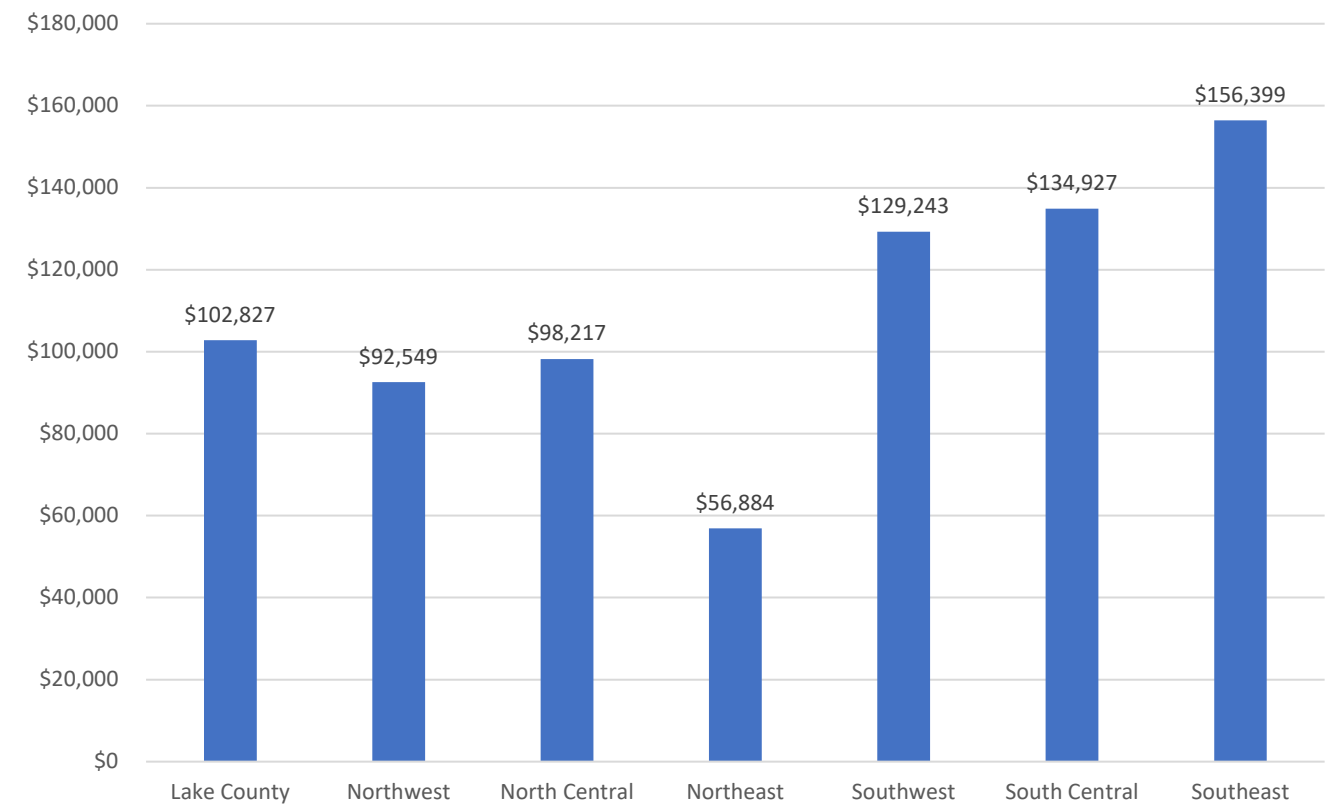
However, there is a significant divide between the north and south sub-regions, ranging from \$56,900 in the Northeast to \$156,400 in the Southeast. Even with these high incomes, 23% of all households have incomes under \$50,000, including 19-20% in the three south sub-regions, and 27-45% in the three north sub-regions.

The county's median household income is projected to grow by 14% over the next five years to \$117,000, with the greatest increases among households with incomes over \$100,000.

Lake County and Other Counties 2022 Median Household Income



2022 Median Household Income in Lake County and Sub-Regions



Source: ESRI



# Diversity

## A County of Many Ethnicities

### Diversity Varies Across Sub-Regions

According to ESRI's Diversity Index, Northeast Lake County is the most diverse sub-region, while the Southeast is the least diverse. People who identify as White are the majority in every sub-region besides the Northeast, which also has the largest share who identify as Black/African American.

In addition to the Northeast, North Central and Northwest Lake County are also more diverse than the United States as a whole.

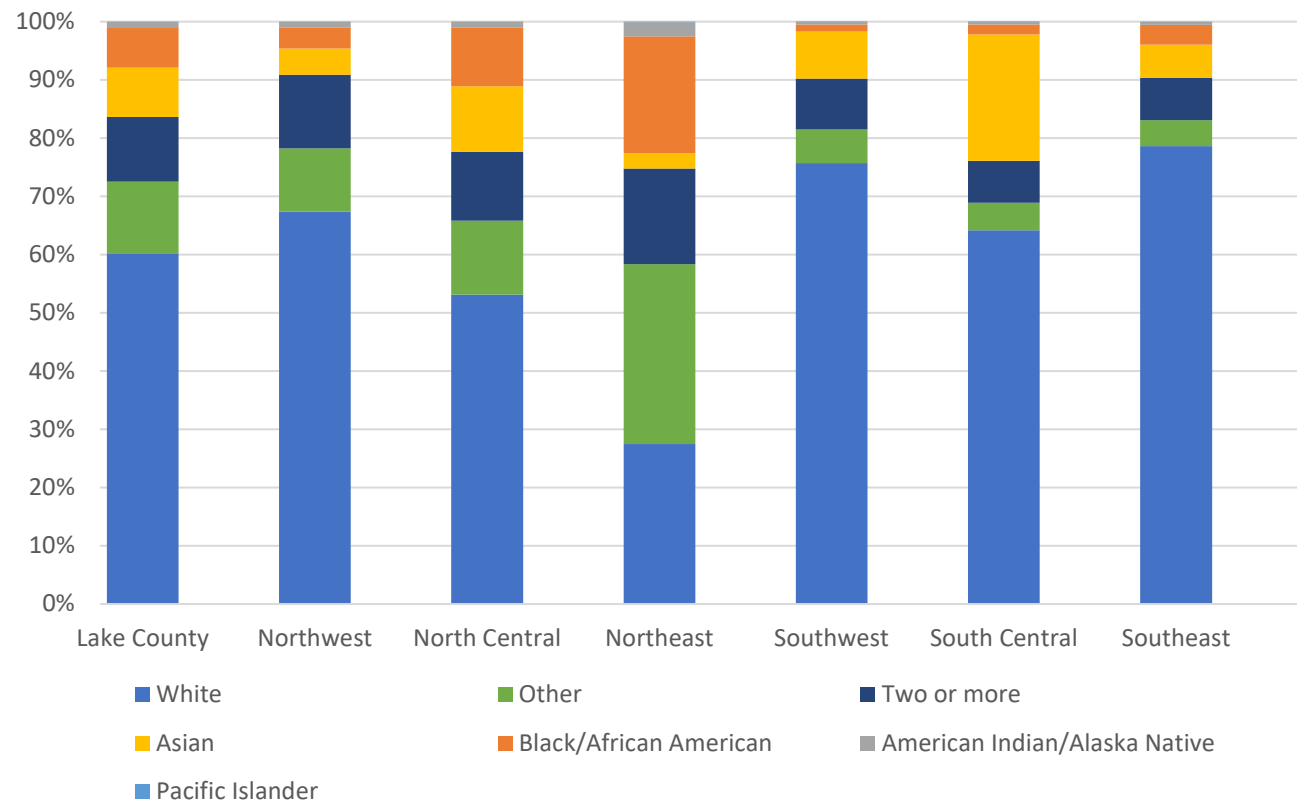
A higher percentage of the South Central sub-region's population identifies as Asian by a wide margin.

### Increasing Asian and Hispanic Population

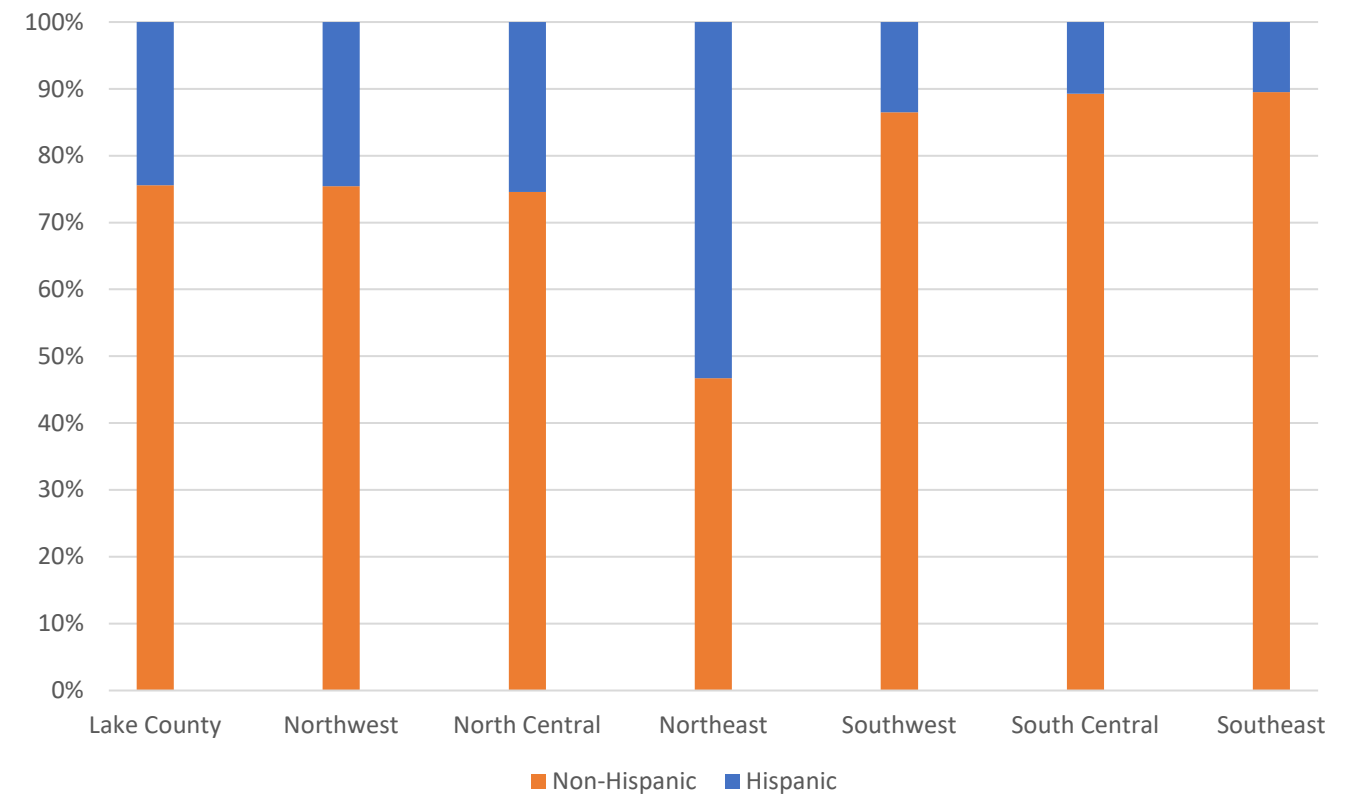
Contributing to its high diversity level, a majority of people in the Northeast identify as Hispanic (53%). This is the only sub-region in which this is the case. The Northwest and North Central sub-regions have a higher share of Hispanic people (25% - like Lake County) than the Southwest, South Central, and Southeast (11-14%).

By 2027, ESRI projects decreases in the White non-Hispanic (-4%), and the Black non-Hispanic population (-1%), with increases in the Asian non-Hispanic (+5%), and the Hispanic population (+4%). The Hispanic population is projected to increase at a higher rate in the three south than in the three north sub-regions, though the absolute number is far greater in the north sub-regions.

Lake County and Sub-Regions - Share of Population by Race/Ethnicity, 2022



Lake County and Sub-Regions - Hispanic Population Share, 2022



Source: ESRI

# Job Locations by Sub-Region

## Where People Live and Work

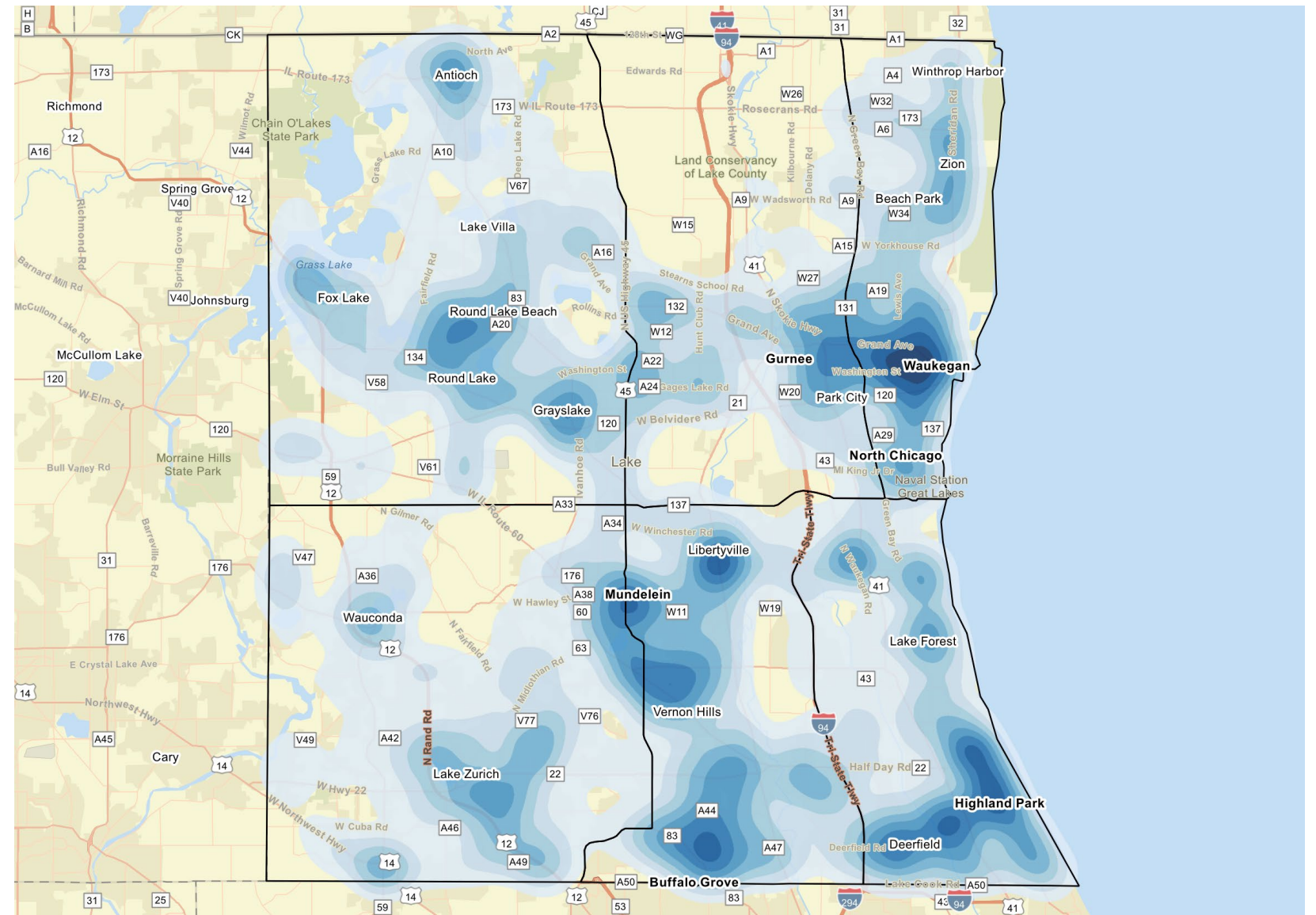
### Job Concentrations

The South Central and Southeast sub-regions have the most jobs. The largest job concentrations are in the South Central sub-region with over 100,000 jobs, primarily in Vernon Hills, Buffalo Grove, Mundelein, and Libertyville, and in the Southeast sub-region with nearly 70,000 jobs, primarily in Highland Park, Deerfield and Lake Forest.

However, there are also significant concentrations in the Northeast in Waukegan, the North Central in Gurnee, and the Northwest in Round Lake Beach. The Northeast has the fewest jobs, despite having many jobs in certain categories given its role as a government and industrial center.

Darker blue areas have more jobs.

However, since the COVID-19 pandemic, the number of employees physically working in the county's office parks, particularly in the Southeast, has decreased. A number of major companies already have or plan to decrease their office space in the coming year.



Sources: U.S. Census On The Map, Kretchmer Associates

# Job Locations by Sub-Region

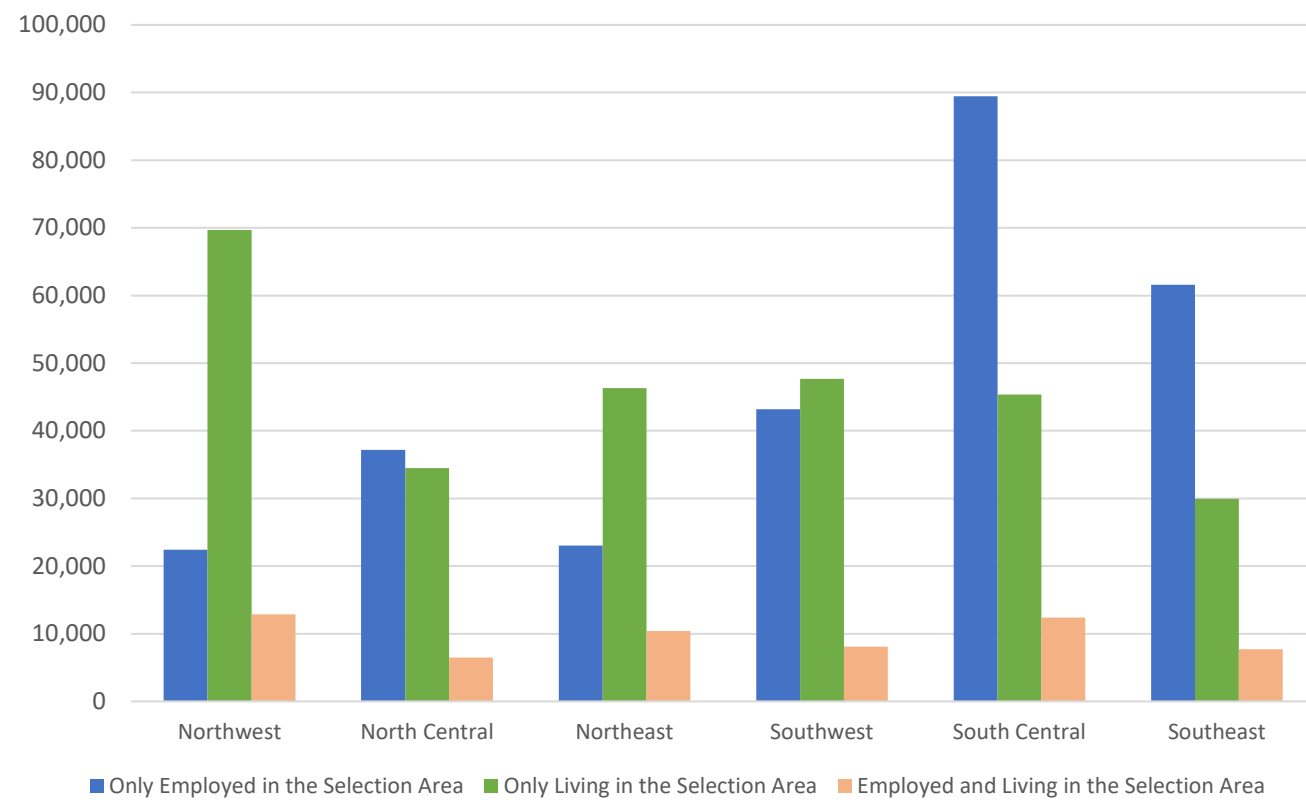
## Commuting

### Commuting from Northwest to South Central/Southeast

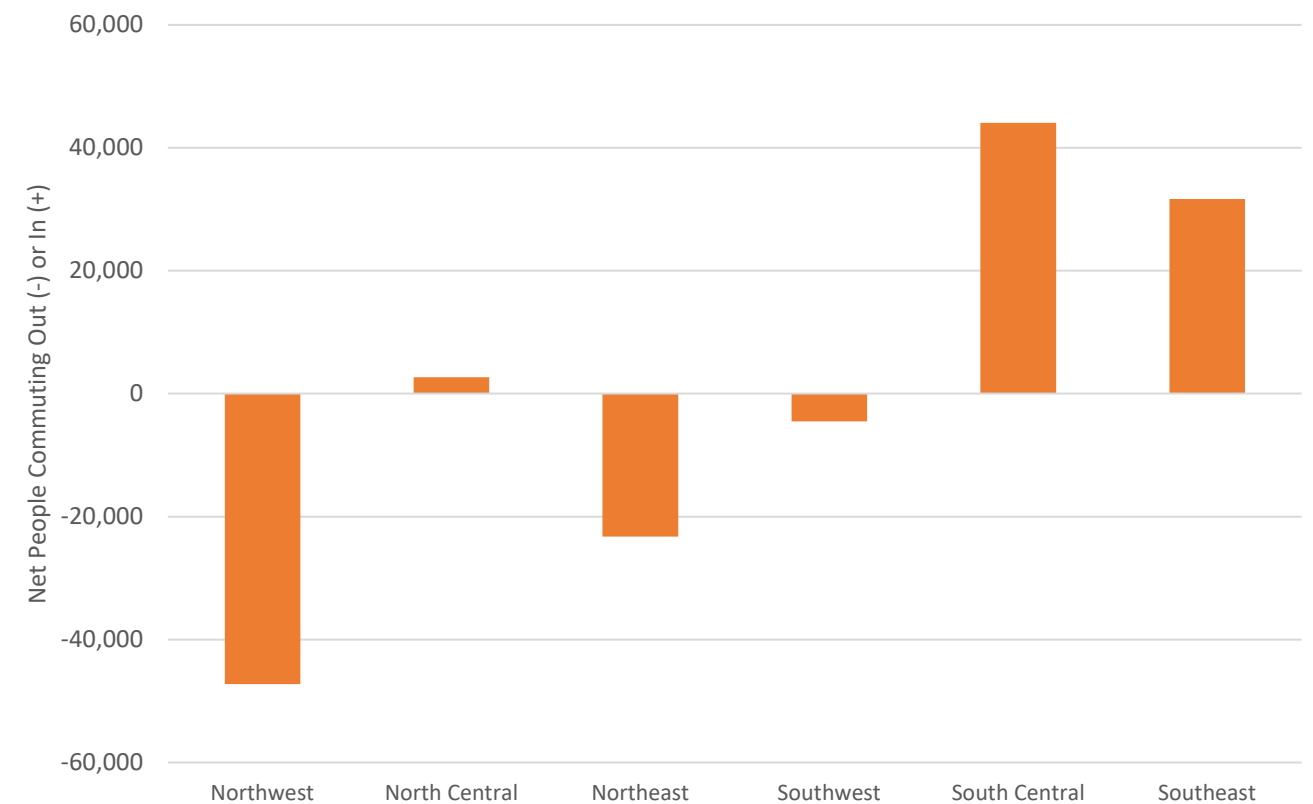
As suggested by the proportion of residents to workers, there is a net outflow of over 40,000 people who live in the Northwest but commute to other areas for work due to the more limited local employment opportunities. The Northeast also has a net outflow of more than 20,000 workers. The North Central and Southwest are in relative balance between those commuting in and out.

The Northwest and South Central have the largest number of people who both live and work within the sub-region, with more than 12,000 people, followed by the Northeast, with more than 10,000. From 11% to 36% of workers in each sub-region also live where they work. However, only 12% in the South Central and 11% in the Southeast live where they work.

Lake County Workers by Sub-Region



Lake County Net Commuter Inflow/Outflow by Sub-Region (2019)



Source: U.S. Census On The Map

# Housing Characteristics

## Mostly Owner-Occupied in Every Sub-Region

### Housing Tenure

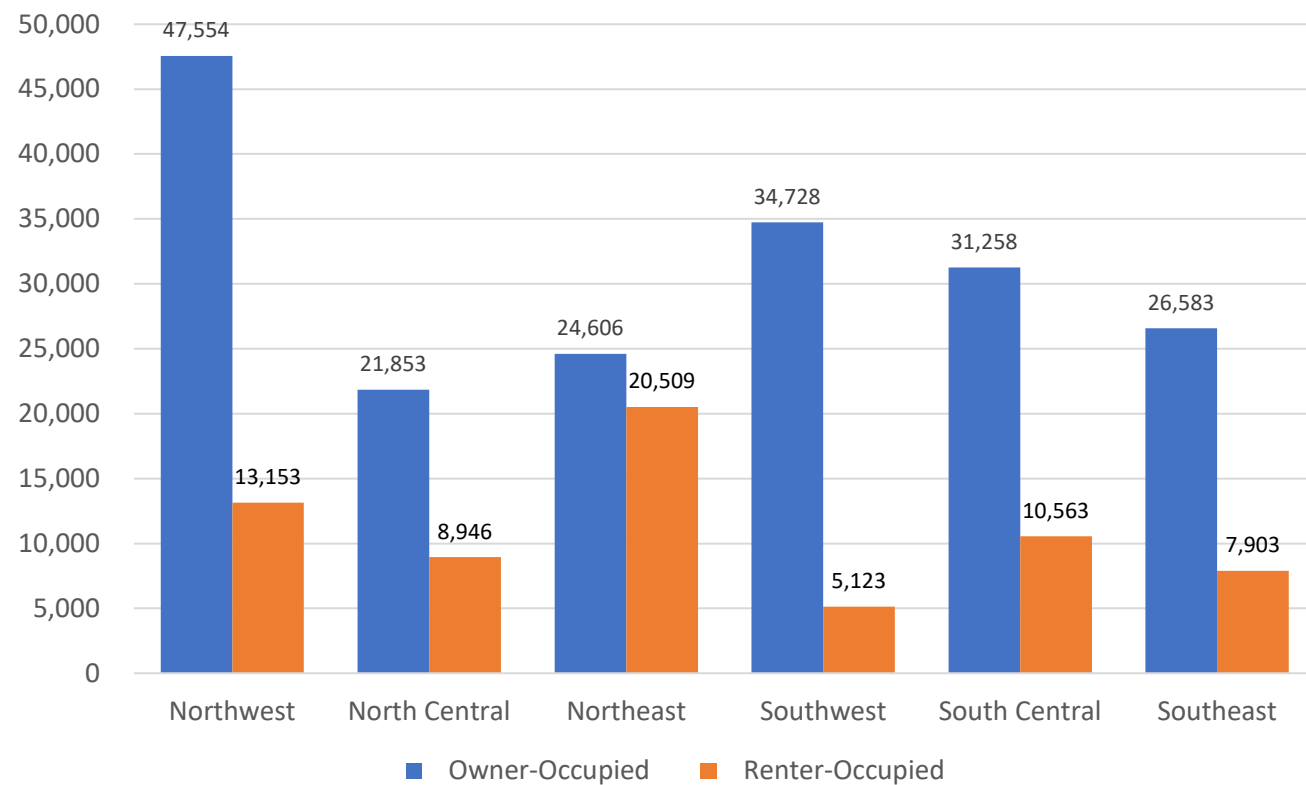
Countywide, 74% of housing units are owner-occupied and 26% are renter-occupied, though the shares vary considerably by sub-region. The Southeast and Northwest have the highest owner shares (87% and 78%), while the Northeast has the lowest (55%).

In absolute numbers, the Northeast has the largest concentration of rental units (more than 20,500), more than the South Central and Southeast sub-regions combined. While many Hispanic households own their homes, rentals predominate in this sub-region in which they are the majority.

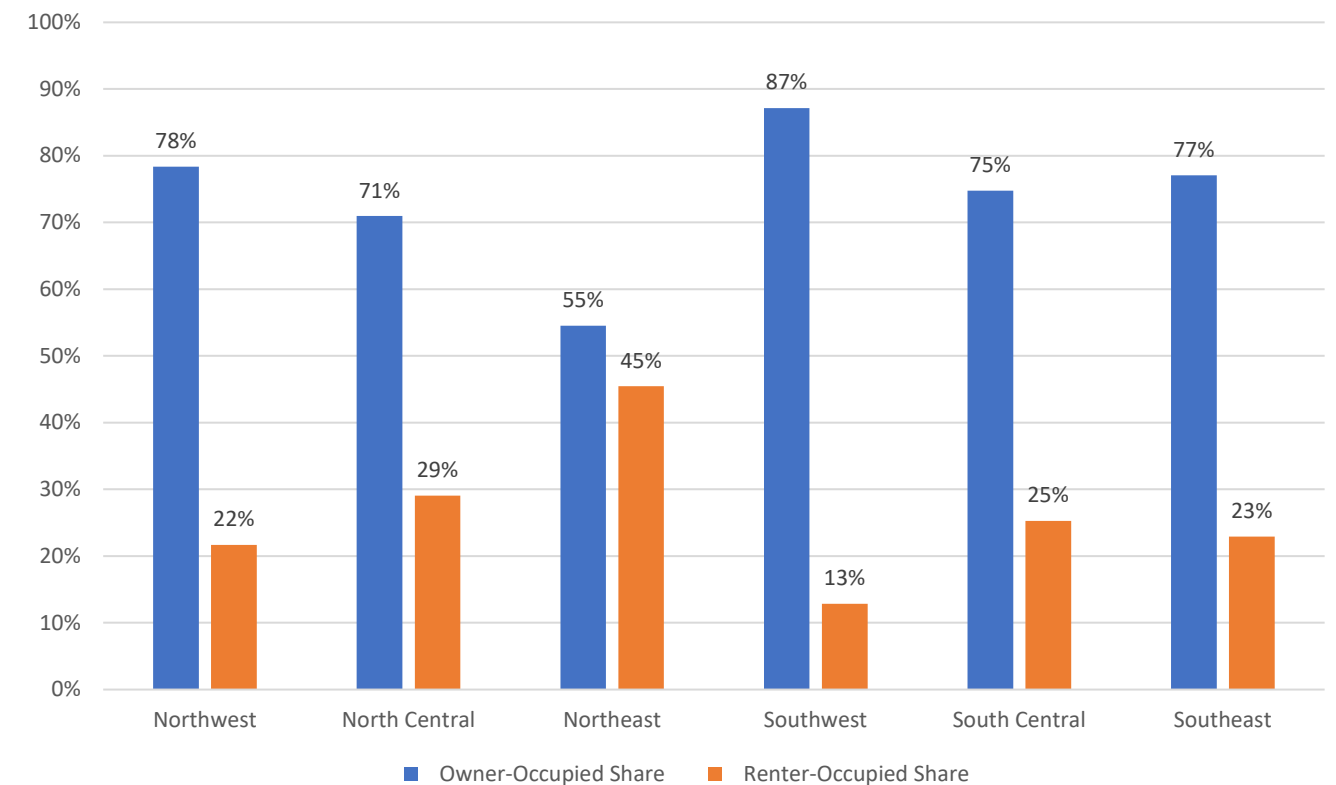
Though it has 18% of all households, the Northeast accounts for 31% of all rental housing in the county. Owner-occupied units are more evenly distributed among the sub-regions.

The Southwest sub-region has both the lowest share and the lowest absolute number of rental units. In addition to the Southwest, the Southeast and Northwest fall short of the County's 26% renter share.

Lake County Owner and Renter Units By Sub-Region, 2017-2021



Lake County Owner and Renter Unit Shares by Sub-Region, 2017-2021



Source: U.S. Census American Community Survey

# Housing Characteristics

## High Rents in South Lake County

### Market Rents

The median gross rent (including tenant-paid utilities) was \$1,286 in the county according to the most recent 2017-2021 American Community Survey and ranged from a low of \$1,006 in the Northeast to \$1,723 in the South Central sub-region. This high rent is due to the fact that more market-rate Class A apartments have been constructed in this sub-region than the others.

There is a shortage of rental units in most of the county with rent pressure in all areas, but especially in the south sub-regions. There are also fewer single-family homes available for rent now than in the past 10 years. The for-sale market exploded during the pandemic and many owners of single-family rental homes sold.

Class A market-rate apartments, which tend to be newer and have more in-unit and common area amenities such as a washer/dryer, have much higher net rents (before tenant-paid utilities). Two-bedroom units in these properties have rents ranging from \$1,455 in the Northeast to more than \$4,000 in the Southwest and Southeast sub-regions. The median gross rent is lower than the Class A two-bedroom market rents in all of the sub-regions.

### TWO-BEDROOM RENTS IN CLASS A APARTMENTS

Sub-Region	Asking Range
Northwest	\$1,545
North Central	\$1,991-2,289
Northeast	\$1,455-1,520
Southwest	\$2,159-4,076
South Central	\$2,778-3,925
Southeast	\$2,400-4,040

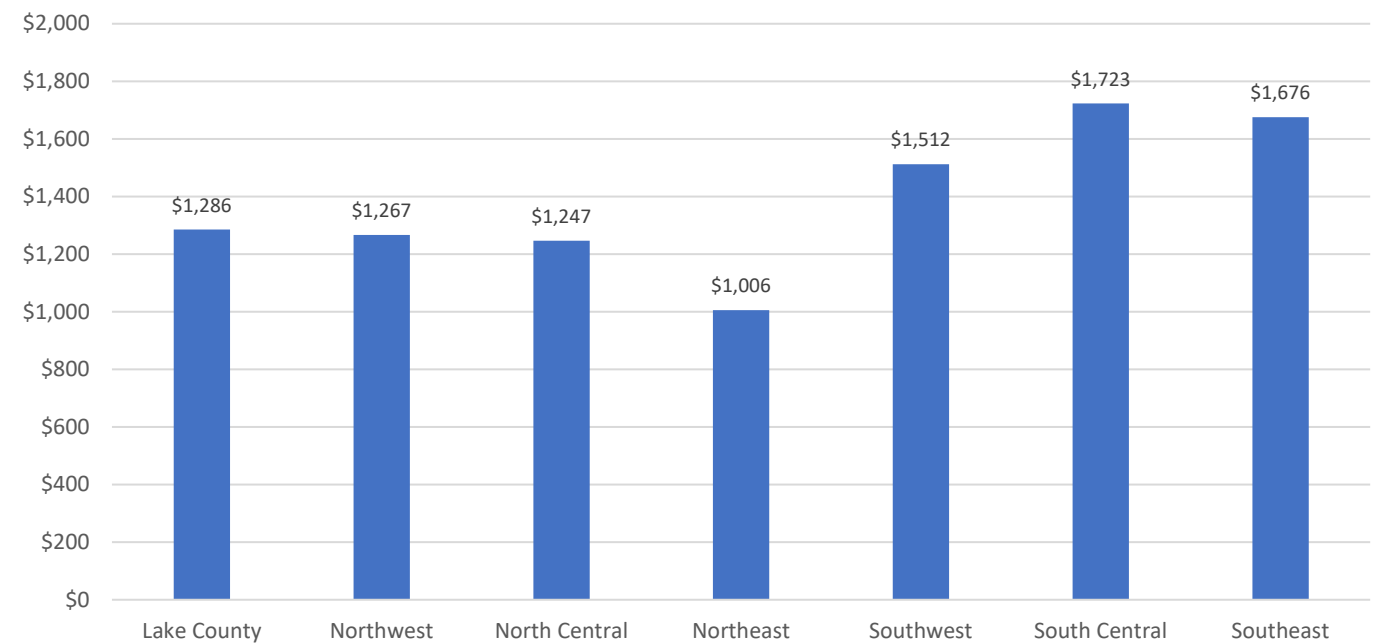
Source: Kretchmer Associates based on on-line listings

According to Moody's Analytics, between 2019 and 2022, average asking rents at Class A properties in East Lake County increased by 25% and in West Lake County by 9%.

However, the newest apartments in the Northeast and North Central sub-regions are now more than 20 years old, accounting in part for the lower rents. There is only one Class A property in the Northwest sub-region and it was built last year in Volo.

Given high construction costs and interest rates, only the higher income areas can support the rents needed to finance market-rate apartments. Public incentives of varying degrees are needed to make developments financially feasible in most locations, such as free or reduced land cost, waiving fees, and utilizing TIF. In recent years, new construction has been almost exclusively the luxury end of the rental market.

Lake County and Sub-Regions - Median Gross Rent, 2017-21



Source: U.S. Census American Community Survey



# Housing Characteristics

## Supply Constraints Leading to Price Increases

### For-Sale Market – Single-Family Detached Homes

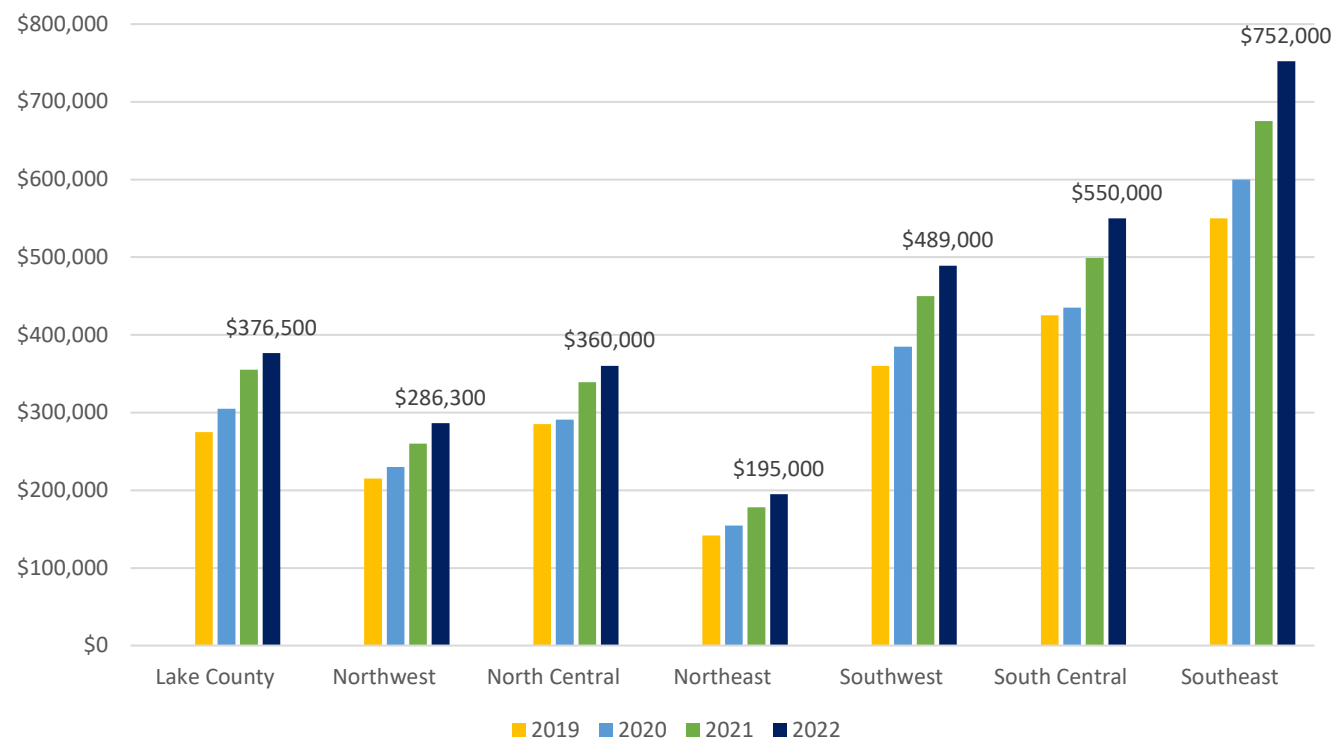
The for-sale market has seen major price increases since 2019 before the start of the pandemic. The median single-family detached home price in Lake County was \$377,000 in 2022, a 37% or \$101,500 increase in three years. In 2019, 72% of all single-family detached homes sold for under \$400,000. By 2022, the share decreased to 54%, while the share of homes selling for over \$500,000 almost doubled from 18% to 33%.

Home prices vary greatly in the county. The median single-family detached home price in 2022 was an affordable \$195,000 in the Northeast, but \$752,000 in the Southeast. 91% of homes that sold for less than \$250,000 and 71% of those that sold for \$250,000-400,000 were in the three North sub-regions. The Southeast and South Central sub-regions had very few homes selling for less than \$400,000.

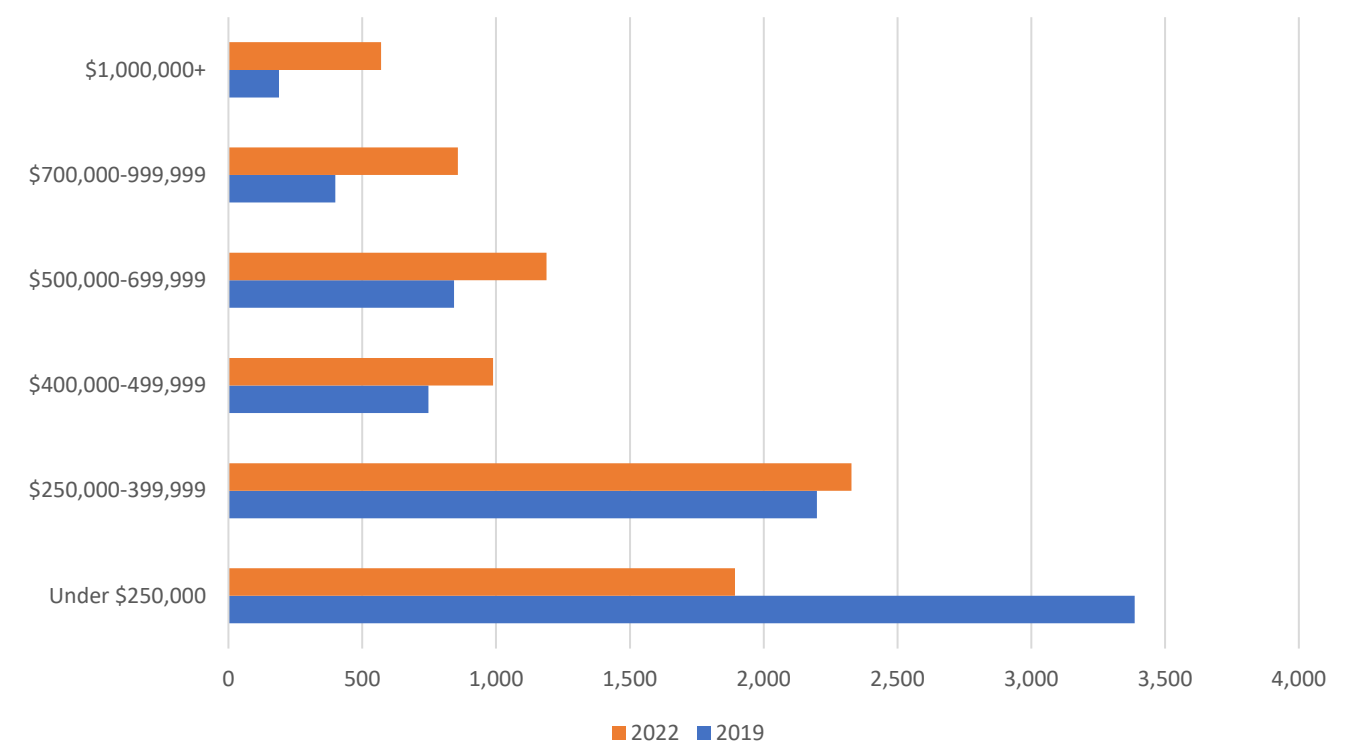
According to local Realtors, “COVID was a gift to the suburbs.” Along with record low interest rates, the number of detached homes sold in Lake County in 2021 was 33% higher than the number in 2019, but returned to the pre-COVID level in 2022 when interest rates increased. COVID accelerated the movement of younger buyers looking for more open space outside of Chicago, and people working from home needed more room for home offices. With less frequent commuting trips to downtown Chicago and other suburban job centers, buyers were willing to move to suburbs farther out from Chicago, including Lake County.

Low interest rates made it possible for buyers to afford larger homes. Inventory is tight, and even with the increase in interest rates in the past year, demand exceeds supply. Homeowners with low interest rate mortgages are reluctant to move and take on mortgages with much higher rates. Baby Boomers are not selling unless they have to, since what they want to buy or rent isn't readily available.

Single-Family Detached Median Home Sales Prices  
In Lake County and Sub-Regions, 2019 - 2022



Lake County Single-Family Detached Home Sales  
Price Distribution, 2019 and 2022



Source: Midwest Real Estate Data (MRED)



# Housing Characteristics

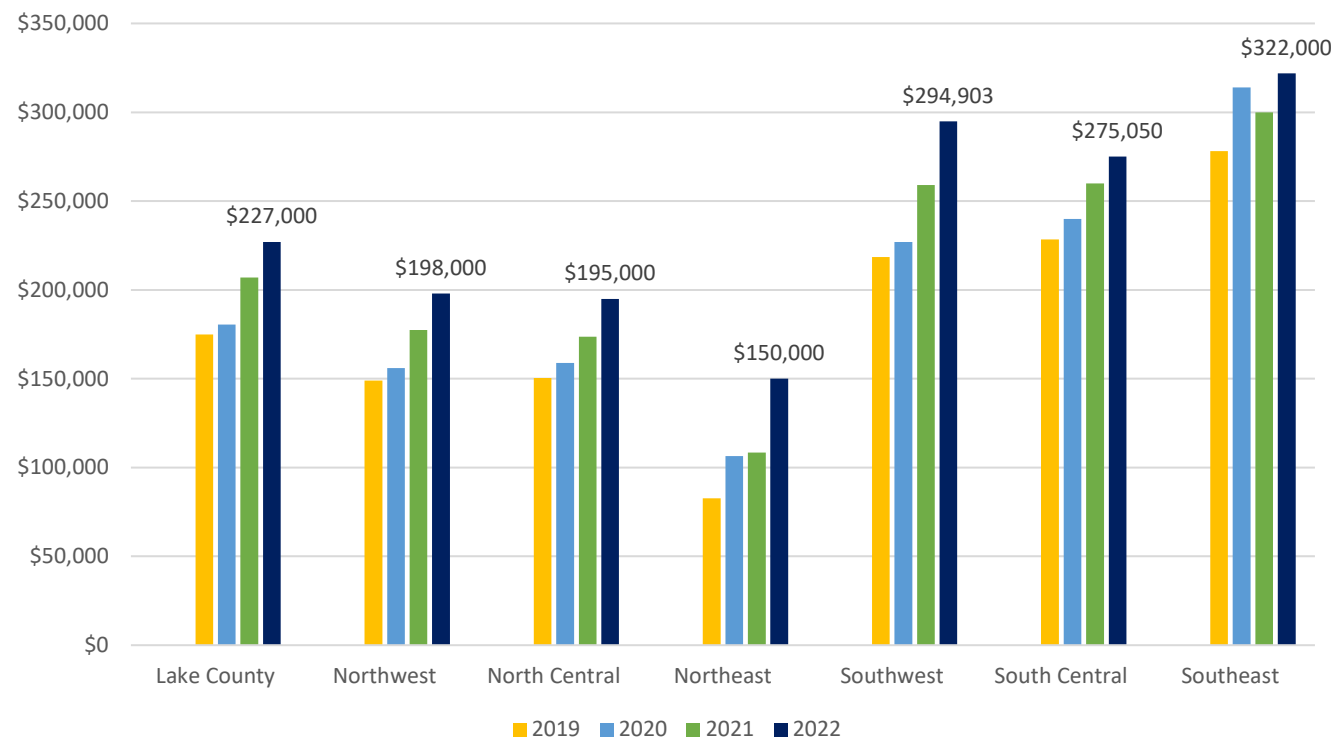
## Supply Constraints Leading to Price Increases

### For-Sale Market – Single-Family Attached Homes

The median single-family attached (condos and townhouses) price was \$227,000 in 2022, a 30% or \$52,000 increase since 2019. All sub-regions experienced large percentage increases. Of particular note is the 82% increase in the median single-family attached home price in the Northeast sub-region. Among sub-regions, the price range was less extreme for single-family attached than detached homes - lowest in the Northeast at \$150,000 and highest in the Southeast at \$322,000.

Townhouses can be a more affordable ownership option, especially for first-time buyers and those with incomes between \$75,000 and \$150,000. Condominiums in elevator buildings can offer a lower maintenance option, especially for seniors. However, there has been very limited new condominium development in recent years other than a few buildings in the Southeast sub-region.

Single-Family Attached Median Home Sales Prices  
In Lake County and Sub-Regions, 2019 - 2022



Source: Midwest Real Estate Data (MRED)



Tribeca of Grayslake townhouses Source: MI Homes



Townes at Oak Creek townhouses in Mundelein Source: D.R. Horton

# Housing Characteristics

## Price Appreciation Outpacing Income Growth

### For-Sale Market

Housing price appreciation is outpacing income growth. Since 2019, the median income for a 4-person household in the county increased by 17% and the CPI by 18%, while the median single-family detached home price increased by 37%. At the same time, the price of a median single-family home increased from 3.1 times the median income to 3.6 times, making for-sale housing less affordable.

It is becoming increasingly difficult for first-time buyers to find homes in the \$200,000-400,000 range in most parts of the county, despite strong demand and need. Northern Lake County offers the only affordable options, though entry level homes under \$300,000 typically need work. Kenosha County has attracted buyers in search of more affordable newer homes.

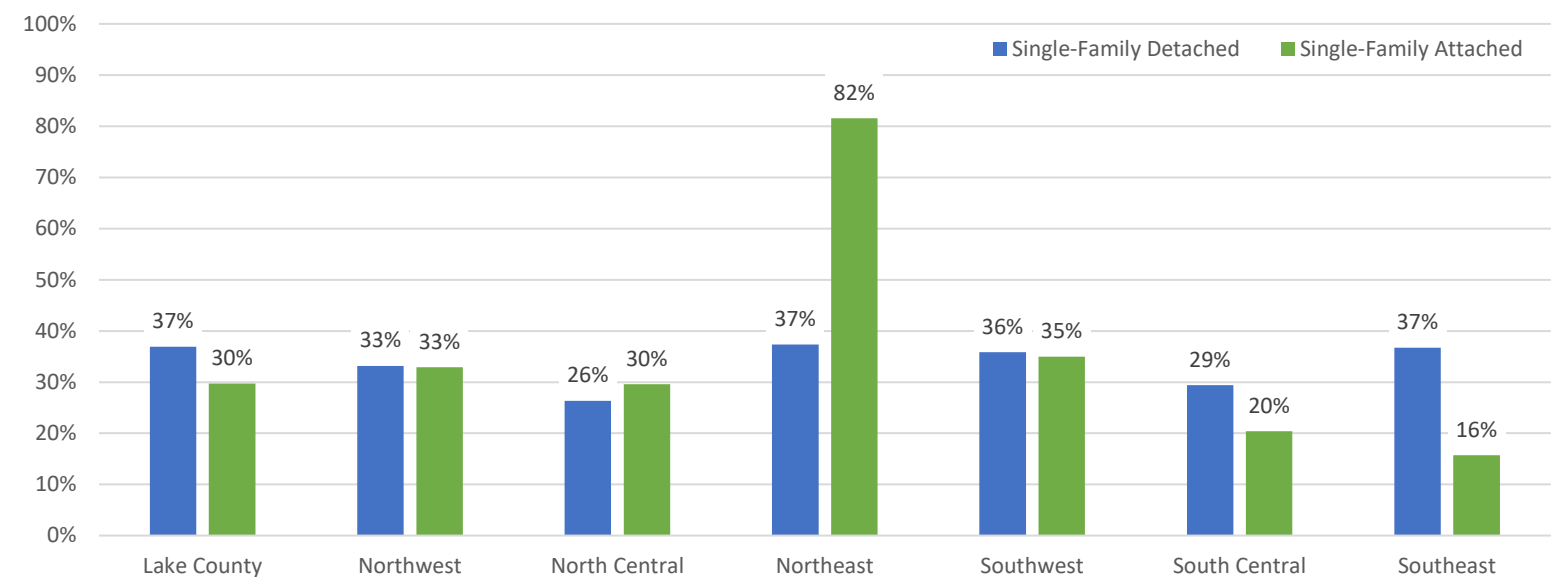
Teardowns are most prevalent in Southeast Lake County, resulting in less expensive smaller homes being replaced by expensive large ones. Prices for new homes aren't high enough to justify teardowns of smaller homes in most other parts of the county.

**LAKE COUNTY MEDIAN INCOME AND SINGLE-FAMILY DETACHED MEDIAN SALES PRICE, 2019-22**

Year	4-Person HH Median Income	SFD Median Sales Price	Ratio of Sales Price to Median Income
2019	\$89,100	\$275,000	3.1
2020	\$91,000	\$305,000	3.4
2021	\$93,200	\$355,000	3.8
2022	\$104,200	\$376,500	3.6
% Change	16.9%	36.9%	

Source: Kretchmer Associates; IHDA; Midwest Real Estate Data

**Percent Change in Median Single-Family Detached and Attached Home Sales Prices - Lake County and Sub-Regions, 2019 - 2022**



Source: Midwest Real Estate Data (MRED)

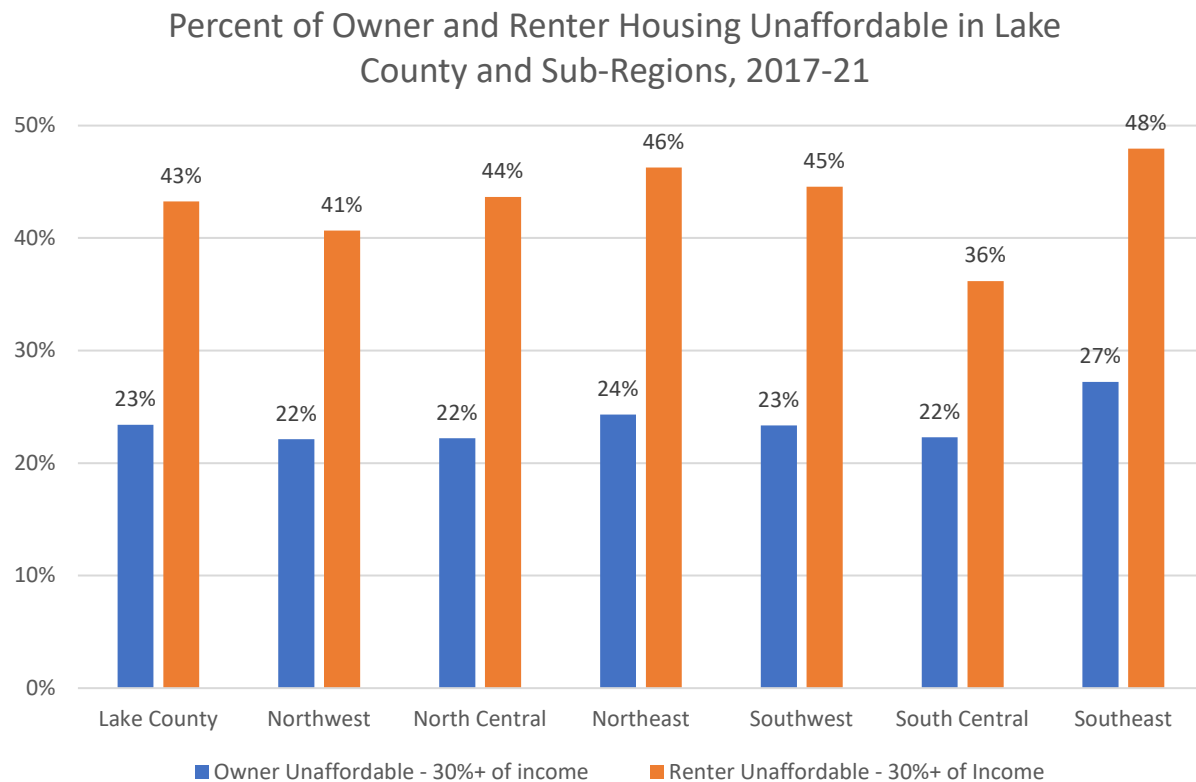
# Housing Affordability

## 23% of Owners & 43% of Renters Live in Unaffordable Housing

### Affordability for Renters and Owners

In total, 44,000 owners and 29,000 renters in Lake County are living in unaffordable housing and are considered cost-burdened, paying 30%+ of their income.

Almost 75% of renters with incomes under \$50,000 and 31% with incomes between \$50,000 and \$75,000 are living in housing that is unaffordable. Similarly, 70% of owners with incomes under \$50,000 and 37% with incomes between \$50,000 and \$75,000 are cost-burdened. Even sizable numbers with incomes of \$75,000-100,000 (22% of owners and 10% of renters) are living in unaffordable housing.



Source: U.S. Census American Community Survey

Renters are more susceptible to annual increases. Monthly costs for owners are more stable, though property tax increases affect affordability. This is especially concerning for seniors on fixed incomes.

The Southeast has the highest share of owners (28%) and renters (57%) paying more than 30% of their income for housing. This is the most expensive but also the highest income sub-region. The share of renters in unaffordable housing is also over 50% in the Southwest and Northeast.

Workers in low- and moderate-income occupations are hard-pressed to afford housing in Lake County. Occupations such as educators, EMTs, pharmacy technicians, home health aides, food preparation and servers, retail, and protective services have median wages below \$65,000, and some are less than half this amount. Based on spending no more than 30% of income for housing, affordable monthly payments for these occupations ranges from \$738 for food service workers to \$1,617 for police and firefighters. As shown above, the county's median gross rent of \$1,286 is higher than what people in most of these occupations can afford. In the Southeast and South Central sub-regions, the median exceeds what these workers can afford.

### TYPICAL ANNUAL WAGES LAKE COUNTY OCCUPATIONS

Occupation	Median Wage	Affordable Monthly Payment
Educational Instruction and Library	\$62,849	\$1,571
Preschool Teachers (exc. Special Ed)	\$30,903	\$773
Music Directors (in Education)	\$44,020	\$1,101
Emergency Medical Technicians	\$37,854	\$946
Pharmacy Technicians	\$38,117	\$953
Home Health and Personal Care Aides	\$31,499	\$787
Protective Services (Fire, Police, etc.)	\$64,668	\$1,617
Food Preparation and Serving	\$29,517	\$738
Sales and Related Occupations	\$37,694	\$942

Source: Illinois Department of Employment Security (IDES)

# Rental Affordability

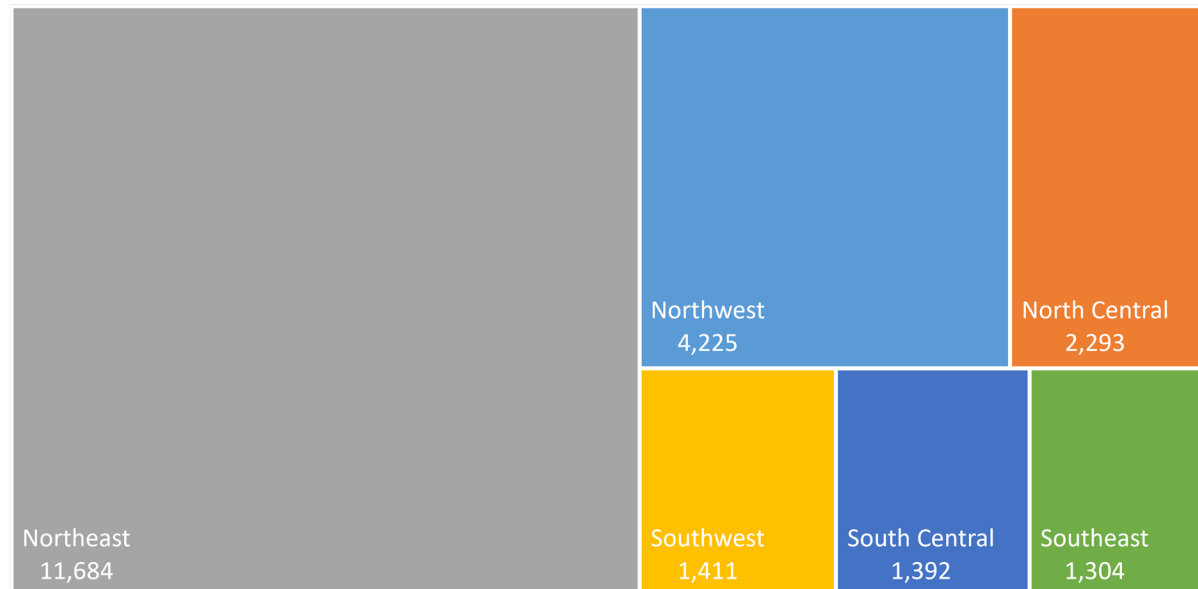
## Most Affordable Housing in the North; Most Jobs in the South

### Affordable Rental Unit Survey

Using Census data, the survey shows how many rental units are affordable to households at different income levels, including units covered by affordable housing programs (such as Section 8 and Low-Income Housing Tax Credits) and naturally occurring affordable units in the private rental market, generally in older buildings with no maximum income restrictions.

The Northeast sub-region has by far the largest stock of apartments affordable to households with incomes of \$30,000-70,000, with 54% of its units affordable. At 13%, the South Central sub-region has the lowest share, while the Southeast has the lowest number of such units (1,304). 65% of the Northeast sub-region's rental units are affordable to households with incomes less than \$70,000, accounting for more than half of the county's rental units affordable to this population.

Rental Units Affordable to Households Earning \$30,000-70,000 by Sub-Region, 2016-20



Source: Illinois Housing Development Authority (IHDA)

### Affordable Rental Housing

There are approximately 8,100 existing and approved affordable family and senior rental units covered by government affordable housing programs, including those with subsidies (Section 8, Section 202 for the elderly, and the housing authorities), and Low-Income Housing Tax Credits. They are also heavily concentrated in the Northeast, and to a lesser extent, the Northwest sub-regions of the county, accounting for 51% and 19% respectively of the countywide total. The south sub-regions combined account for only 16% of the total affordable rental inventory.

Affordable rental properties usually have long wait lists. Most new affordable housing is financed using Low-Income Housing Tax Credits and few new affordable properties were approved by the Illinois Housing Development Authority (IHDA) in Lake County in the past four years, with only one for families. Senior affordable housing is more acceptable to neighbors, but even these projects face NIMBY concerns. IHDA provided tax credits for the rehabilitation of existing, older properties in the county, which is important in preserving the existing affordable housing stock.

Housing affordability is tied to household incomes. IHDA sets the maximum incomes and rents allowable for different household sizes. Most affordable housing programs are targeted to households with incomes up to 60% of the Area Median Income or AMI (\$46,000 for one person, up to \$77,000 for six people in 2023). Households with incomes up to 80% AMI (\$62,000-\$90,000 depending on household size) need what is commonly referred to as "Missing Middle" housing (see page 25).

*In Lake County, the hourly wage to afford a two-bedroom apartment at the HUD FMR (Fair Market Rent) of \$1,440 is \$27.69, or \$57,600. The hourly estimated mean renter wage is \$26.58 (per 2021 5-Year ACS), and the affordable rent at this wage is \$1,382."*

**National Low-Income Housing Coalition  
Out of Reach 2023**

# Housing Affordability

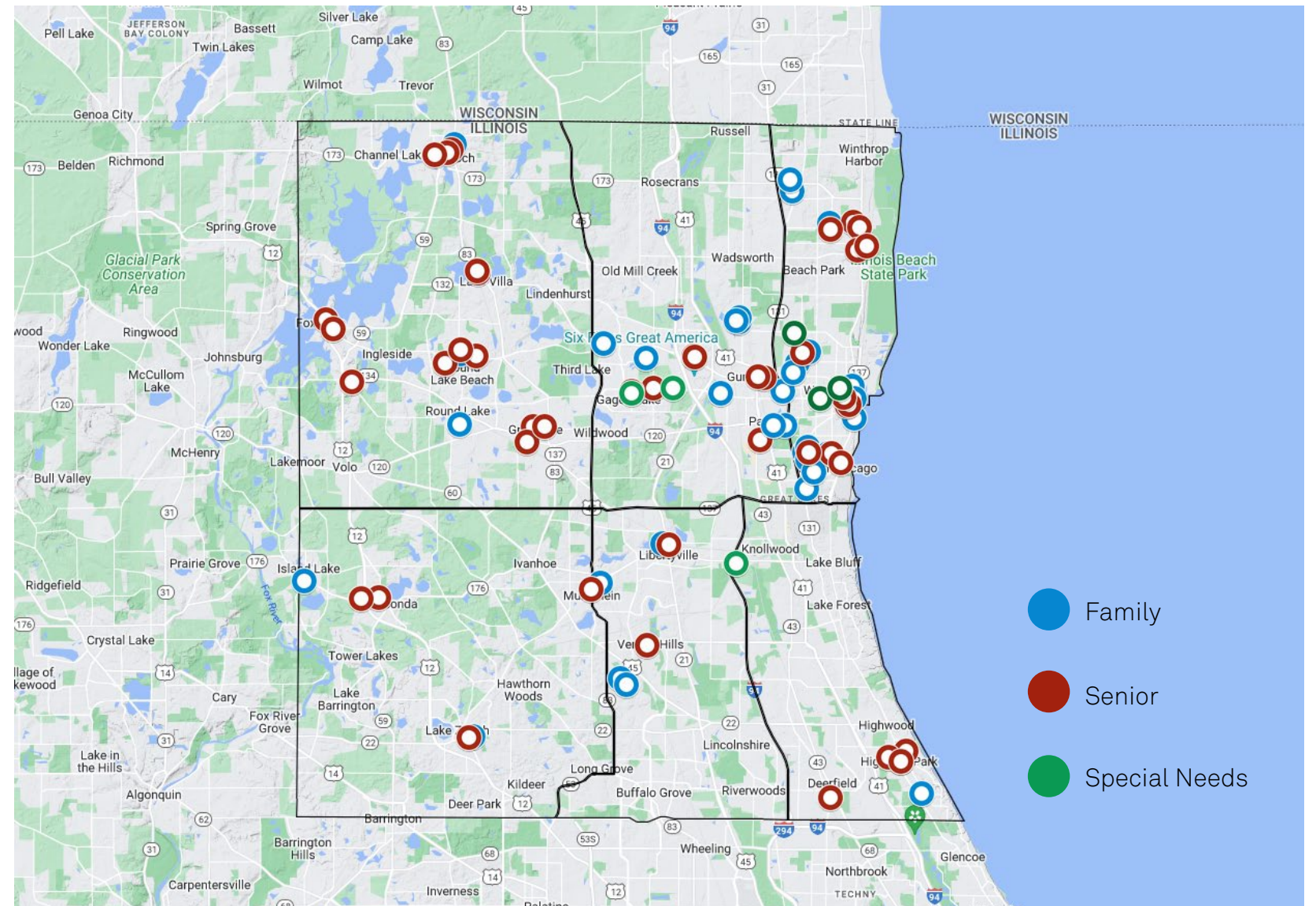
## Little Affordable Housing in the South

### Affordable Housing with Financing from IHDA, HUD and Local Housing Authorities

Affordable housing covered by these programs exists primarily in the north part of Lake County, with most in the south limited to seniors (usually age 62 or 65 and older).



Cleland Place non-age-restricted affordable apartments, Wilmette  
Developer: HODC



Sources: ESRI, IHDA, Kretchmer Associates

# Housing Affordability

## Affordable Housing Contextual to the Community

### Various Styles and Scales

Affordable housing development has long diverged from the image of massive apartment blocks surrounded by pavement.

Contemporary affordable housing comes in all shapes, sizes, and designs, and can be targeted to best fit its intended neighborhood and tailored to suit its residents and community's needs.



Coles Park family townhouses, North Chicago



Emerson Square family townhouses, Evanston



Village Park apartments, Waukegan

# Housing Construction

## Building Permits Below Predicted Household Growth

### Permits by Sub-Region

Countywide, between 2018 and 2022, permits were issued for 6,200 new housing units, averaging 1,244 per year. This pace is well below ESRI's projected 5-year household growth and CMAP's long-term 2050 projection, resulting in a shortage in both the near and longer term.

The South Central sub-region permitted by far the most housing (39%), more than twice the number of the Southeast (19%). The South Central sub-region split its permits almost evenly between single-family and 5+-unit buildings. The Southeast favored 5+-unit buildings over single-family (65% to 29%), while single-family construction dominated the Northwest sub-region (65% to 27%).

### New For-Sale Development

New for-sale housing is limited. Single-family detached subdivisions by production builders are underway only in the Northwest and Southwest sub-regions. Townhouses are also under construction in the South Central. Base prices for the least expensive detached homes range from \$385,000-480,000 in the Northwest and \$436,000-\$800,000 in the Southwest. Townhomes start at \$300,000, going up to \$700,000 in the Southwest and South Central areas. Custom homes on individual lots are advertised for sale in all but the North Central sub-region, but the number under construction and planned is small. These tend to be very high-priced, with most well over \$600,000.

#### NEW CONSTRUCTION BASE PRICE RANGES

Sub-Region	Single-Family Detached		Townhouses/Duplexes
	Production Builders*	Custom Homes	Production Builders*
Northwest	\$385,000-480,000	\$385,000-750,000	\$305,000
North Central	-	-	-
Northeast	-	\$300,000-325,000	-
Southwest	\$436,000-800,000	\$426,000-1,500,000	\$342,000-700,000
South Central	-	\$770,000-1,900,000	\$453,000-672,000
Southeast	-	\$1,100,000-4,000,000	-

\* Base prices shown are for the least expensive floorplans at a development.

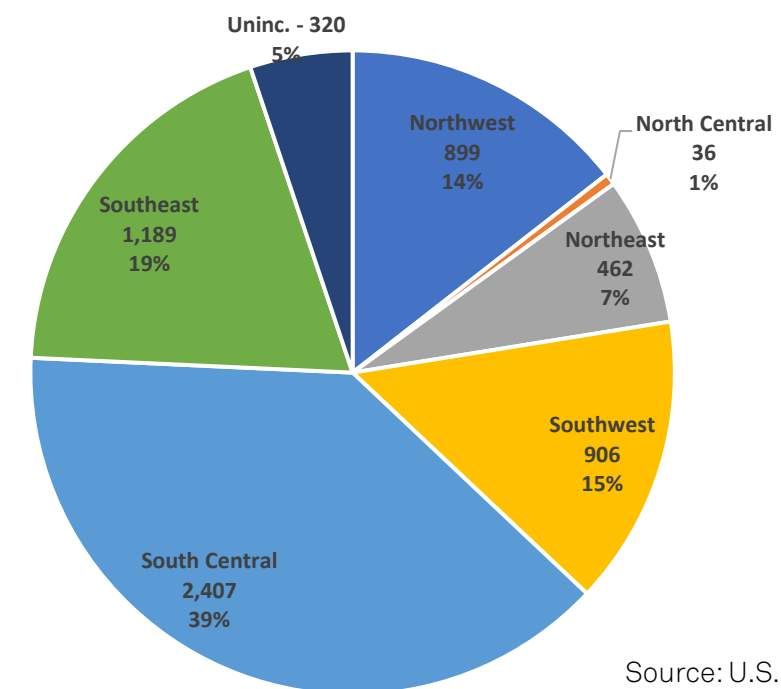
### Impediments to New Development

According to residential developers active in Lake County, **the system is designed to say no to all but single-family detached housing.** The major impediments to new market-rate residential construction are:

- High construction costs, including labor and materials
- High interest rates
- Limited zoning for other than single-family detached housing
- Density – minimum lot and home sizes, and height limits make it difficult to build smaller homes at lower price points
- High parking requirements for multi-family, often unrealistic
- High impact fees
- NIMBY, especially towards multi-family development
- Opposition from some school districts, fearing adding school-aged children will overburden schools
- High land costs in parts of the county, making it difficult to build anything but expensive homes
- Difficult to build Missing Middle housing without subsidies or incentives (see page 25)

HUD is also encouraging communities to tackle restrictive land use through \$85 million in grants that will help cities identify and implement zoning reforms.

Housing Units Permitted by Sub-Region  
2018-2022



Source: U.S. Census and Kretchmer Associates



# Housing Construction

## Lake County Permitting Relatively Low Since 2017

### Permits Countywide Compared to Neighbors

Lake County communities permitted more units in 2017 than in subsequent years or the prior two. Single-family levels have remained typical, while fewer multi-family units have been permitted per year.

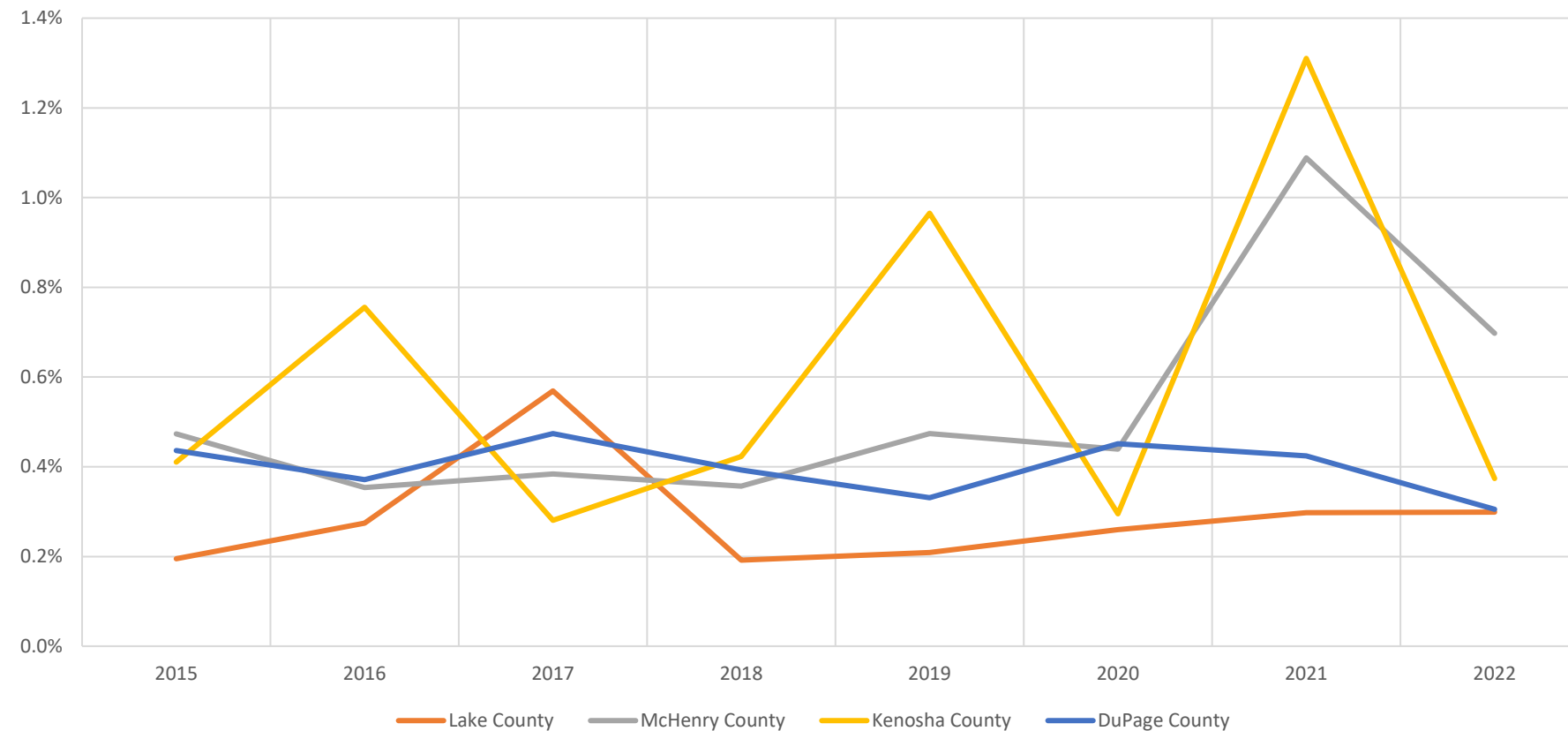
McHenry County experienced a spike in 2021, primarily for single-family developments.

Kenosha County, WI permitted notable numbers in 2016, 2019, and especially in 2021. Its two most recent peaks can be attributed entirely to multi-family permits.

In both years, the county exceeded Lake County's permitting, according to Census data, a large change compared to its relatively small existing housing stock of 73,600 units as of 2022. (Lake County had 270,700.) These peaks represent a substantial multi-family housing boom in Kenosha County. After 2017, while Lake County's permitting remained relatively flat as a percentage of its existing housing stock, Kenosha County's growing spikes in permitting stand out for a county much smaller than its Illinois neighbors that also works to attract cross-border company moves.

This also shows the relatively large scale of McHenry County's burst of single-family permitting in 2021, as the county's housing stock is 55% smaller than Lake County's (121,450 units).

Residential Building Permits - Annual Totals as Percent of Existing Housing Units



Source: U.S. Census

# What is Missing Middle Housing?

## Much Needed and Often Missing

### Household Incomes

Missing Middle refers to both household incomes and housing types. It generally includes households with incomes between \$75,000-\$125,000 in the Chicago metro area. (The Lake County 2022 median is \$103,000.) These households earn too much to qualify for most affordable housing programs, but typically are priced out of better-quality market-rate housing, and include teachers, many health care workers, manufacturing and logistics workers, and public sector employees.

### Housing Types

It also refers to the type of housing often missing in communities, particularly in suburban areas such as Lake County, in which the vast majority of housing is single-family detached. Examples of Missing Middle housing include smaller single-family homes on smaller lots, duplexes, townhouses, cottage homes, accessory dwelling units, and small multi-family buildings with up to 6 units (typically 2-, 3-, or 6-flats in older neighborhoods).

### Advantages

The advantages of Missing Middle housing are:

- Smaller homes are more affordable for owners and renters
- Land costs per unit are lower with attached and small multi-unit buildings
- Development fits within the scale of existing neighborhoods
- They can accommodate a range of households based on age, life stage, size, type, and income
- Infill development is more environmentally friendly
- They provide development opportunities for small builders
- They can provide opportunities for owner-occupants to rent out one or more units in the building to defray some housing costs and build equity

### Tailored to Their Communities

Zoning and development regulations at the local level can be tailored to allow for Missing Middle housing development and preservation while respecting existing neighborhood character. For example, the City of Champaign's In-Town Zoning allows for a mix of housing types, including owner- and renter-occupied single-family, duplexes, and apartment buildings. At the same time, it enacts objective standards devised with neighbor involvement that control maximum lot coverage and building footprint, building orientation, roof geometry, design of facades, windows, balconies, parking, and trash areas, and exterior materials.



1212 Larkin Apartments, Elgin Developer: Full Circle Communities

*“Even though multifamily construction is at historic highs, increasing production of moderately priced rental housing is an urgent priority.”*

**Harvard Joint Center for Housing Studies  
The State of the Nation's Housing 2023**

# Market-Rate Housing Demand

## Housing Development Lagging Projected Household Increases

### Shortage of Units if Current Building Trends Continue

Between 2019 and 2022, 6,200 new housing units were permitted in the county (an annual average of 1,244), almost all market-rate for those with incomes well above \$75,000. Over the next five years, ESRI projects increases of 6,300 households under age 65 with incomes \$75,000+ and 11,400 households age 65+ with incomes \$50,000+, totaling 17,700 additional households in the county. **If the current rate of new construction continues, there could be a shortage of 11,400 units countywide by 2027.**

#### Growth in Households Under Age 65 by Income

\$75,000-100,000	-2,800
\$100,000-125,000	+800
\$125,000-200,000	+4,800
\$200,000+	+3,500

The projections reflect anticipated increases in incomes in the coming years based on past trends and inflation. While the number of households in the \$75,000-100,000 range is projected to decrease, this group is the “Missing Middle”, earning too much to qualify for affordable housing programs, but not enough to afford the cost of a home in the three south sub-regions and parts of the north sub-regions, or the rent at a Class A apartment anywhere in the county. 22% of owners and 10% of renters (almost 6,000 in total - 5,057 owners and 850 renters) in this income range are cost-burdened. They would benefit from new housing targeted to what they can afford. Those in the \$100,000-\$125,000 range, the higher end of the “Missing Middle” range, are also priced out of homes in the south sub-regions.

The master-planned Ivanhoe Village residential development, northwest of Mundelein, will add approximately 2,600 units in a variety of housing types, providing a significant increase in the Southwest sub-region of the county.

However, all the county’s demand will not be met by larger-scale development – though this is important. It can also be met with preservation and renovations to older buildings that would allow for rent or price increases alongside quality improvements, targeting different price points. Also important is small-scale new infill construction in existing communities through targeted zoning relaxation, such as reducing minimum setbacks and allowing accessory dwelling units in some districts, for example.

A range of housing types beyond 4+-bedroom single-family detached homes is needed to serve a diverse population. This includes for-sale and rental duplexes and townhouses, smaller detached houses, as well as low, mid- and high-rise buildings. Apartments with more limited common area amenities could bring a more affordable option than the luxury buildings currently being built.

#### Growth in Households Age 65+ by Income

\$50,000-100,000	+400
\$100,000-125,000	+1,600
\$125,000-200,000	+4,800
\$200,000+	+4,600

With the large projected increase in the senior population, there will be demand for a wider range of options than currently exists, especially for younger seniors who don’t need to be in senior-only independent and assisted living facilities (of which there are many in Lake County). Most seniors prefer to age in place in the communities in which they have lived for many years. Programs that enable seniors to safely stay in their homes, such as adding accessibility features and helping with repairs, are important in keeping seniors safe.

However, many seniors will want to move into housing that is better suited to their lifestyle and health situations, including one-story living in smaller free-standing houses, attached duplexes and townhouses, or elevator buildings. Ideal locations are in walkable and transit-accessible neighborhoods with shopping, services and health care close by. These can be included within larger non-age-targeted residential developments, as well as infill locations in established neighborhoods, so that seniors have interactions with people of all ages.



444 Social apartments in Lincolnshire

# Affordable Housing Demand

## 1,200 More Affordable Units Needed for Seniors, 6,700 for Families by 2027

### Market Penetration and Demand

Market penetration refers to the share of affordable housing as a percent of households eligible for affordable housing programs. For purposes of this analysis, we assume affordable senior housing will have no more than two residents with incomes less than \$50,000. Family housing can have 6 people in a three-bedroom unit, so we assume a maximum income of \$75,000.

Countywide, by 2027, there will be an estimated 74,000 households age 65+ with incomes under \$50,000. The existing and approved 3,773 affordable senior units will penetrate 19% of these age and income-eligible households. The Illinois Housing Development Authority considers 25% the maximum desired penetration rate in a given area, so that an area is not oversaturated with affordable housing.

There will be an estimated 178,000 households under age 65 with incomes under \$75,000 in 2027. The 4,298 existing and approved family units will penetrate only 10% of the age and income-eligible households, indicating a severe shortage.

The family penetration rates are less than 5% in all of the sub-regions except the Northeast (17%) and North Central (11%). Senior penetration rates are higher in all sub-regions, ranging from 11% in the Southwest to 22% in the Northwest and North Central sub-regions.

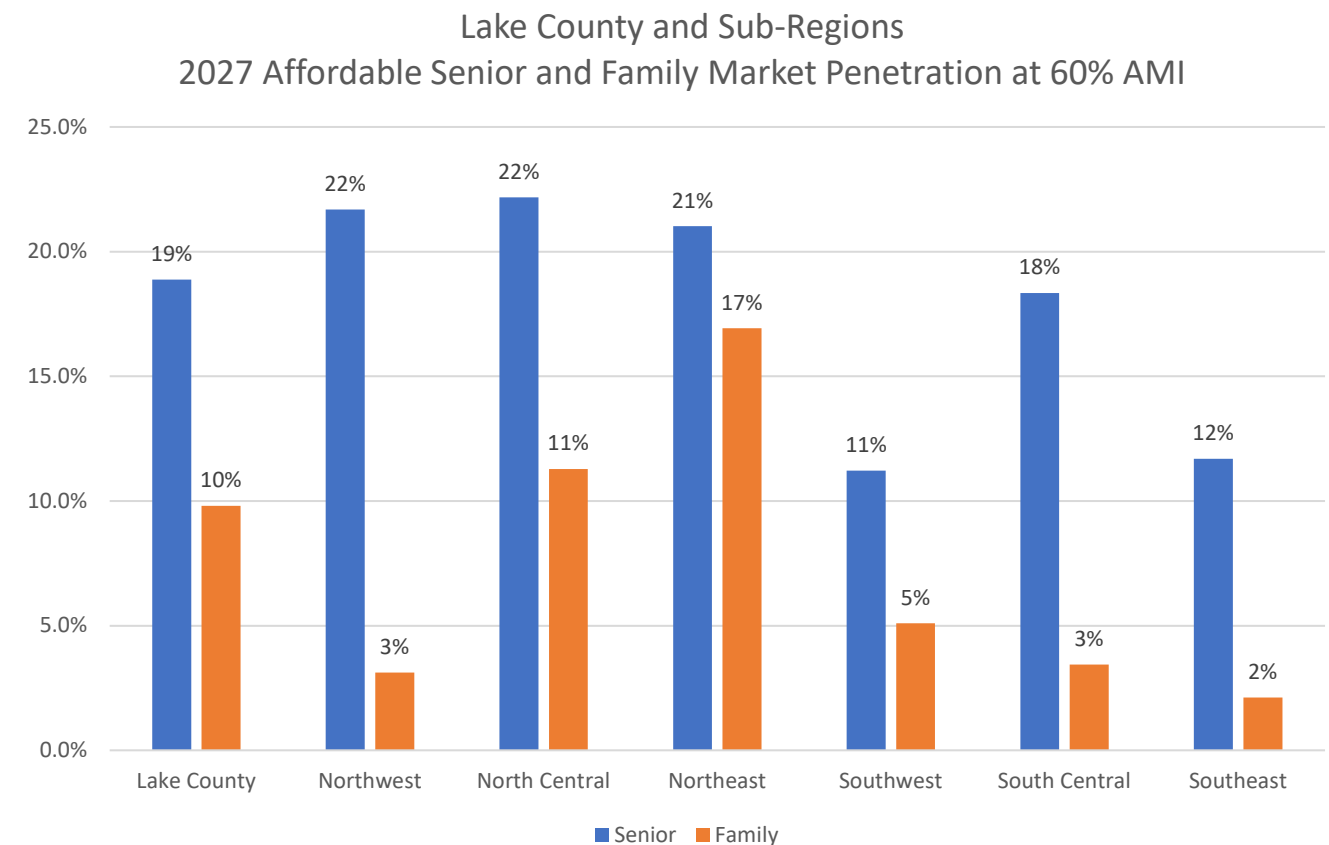
In 2027, at 25% market penetration, the county would need 1,200 more affordable units for seniors with incomes under \$50,000, and almost 6,700 for families with incomes under \$75,000.

### Impediments to Affordable Rental Development

Affordable developments face even more roadblocks than market-rate projects. They include:

- NIMBY concerns by neighbors
- Almost all need zoning variances, which can be a long, expensive and unpredictable process
- They need allocations of Low-Income Housing Tax Credits which are limited and highly competitive. Projects in Lake County compete for funding with projects in suburban Chicago.
- In the past, IHDA's scoring favored projects in Opportunity Areas and there were only 7 in Lake County. However, starting in 2024, this will change. A new Quality of Life Index will replace Opportunity Areas and there are 93 Census tracts with scores of 7 or higher (out of 10), greatly increasing the number of attractive locations.

- Multiple layers of financing and grants from the county, state, localities and others are needed to make a project financially feasible given the restricted rents and high development costs. It is difficult to make these projects work.
- Union labor is required, which can raise development costs, despite broader benefits.
- Market-rate developers can pay more for land than affordable developers, making it difficult to secure sites.
- Rent subsidies are also needed to serve very low-income households who are most in need.
- Existing programs primarily target households with incomes under 60% AMI (\$66,180 for 4 and \$76,800 for 6 people), but recent rule changes allow some units to be rented to households with incomes up to 80% AMI (\$88,250 for 4 and \$102,000 for 6 people), if the overall average in a development is 60% AMI. This will help address the need for Missing Middle housing.
- There are few programs specifically targeting "workforce" and Missing Middle housing. A few municipalities in the county have inclusionary housing requirements, but most do not.



Source: ESRI, IHDA, Kretchmer Associates

# Conclusions

More home construction is needed in Lake County across the range of prices and types. This includes housing for all income groups, from low to high-income households, and for all age groups.

Current permitting suggests a pace of development that will fall far short of ESRI's near-term and CMAP's long-term growth projections for the county.

Lake County's working age population is declining in the near term, as the population ages. This can impact the county's attractiveness to employers.

Attractiveness to households at a variety of points in life and situations, requires different types, sizes, configurations, densities, and prices. Providing a broad range of housing is essential for a competitive region.

The COVID-induced surge in home pricing has outpaced the CPI and incomes over the past 4 years, making it difficult for many households to buy. High interest rates make existing and new homes more expensive and are keeping owners with low mortgage rates from selling. Inventory is extremely tight, resulting in higher prices.

High land prices in some parts of the county make it cost prohibitive to build anything but expensive housing, unless some public incentives are available to keep prices and rents affordable to a wider income range.

New rental construction is focusing primarily on the luxury segment, not the middle market. There is a significant shortage of affordable rental housing, especially in the south sub-regions close to job centers.

"Missing Middle" housing refers not just to household incomes, but also to smaller and different types of homes that can keep prices more affordable.

Many communities have historical and current zoning practices that make it difficult to build diverse housing. More flexible zoning that allows more diverse housing is needed to provide enough new units to meet future demand.

Redevelopment of former corporate campuses and shopping centers provides opportunities for infill development throughout the county.

Innovative approaches should be considered to meet demand. For example, Uline donated \$3 million in Kenosha to create new houses in the city center for buyers up to 150% AMI, costing up to \$400,000.

*"Housing is a crucial engine of economic growth, and investments in this important sector pay broader dividends. As the pandemic highlighted, high-quality, stable, and affordable housing is foundational to widespread well-being and, as such, both merits and necessitates greater public attention."*

Harvard Joint Center for Housing Studies  
The State of the Nation's Housing 2023

# Appendix

LAKE COUNTY AND SUB-REGIONS  
POPULATION TRENDS

	2010	2022	2027	2010-22 Change		2022-27 Change	
				#	%	#	%
Lake County	703,444	712,360	708,626	8,916	1.3%	-3,734	-0.5%
Northwest	169,000	169,649	168,349	649	0.4%	-1,300	-0.8%
North Central	82,542	83,394	82,953	852	1.0%	-441	-0.5%
Northeast	141,211	138,078	137,048	-3,133	-2.2%	-1,030	-0.7%
Southwest	107,844	111,693	110,768	3,849	3.6%	-925	-0.8%
South Central	110,762	116,538	116,503	5,776	5.2%	-35	0.0%
Southeast	92,264	93,193	93,191	929	1.0%	-2	0.0%

Source: Esri

LAKE COUNTY AND SUB-REGIONS  
HOUSEHOLD TRENDS

	2010	2022	2027	2010-22 Change		2022-27 Change	
				#	%	#	%
Lake County	241,704	253,885	254,418	12,181	5.0%	533	0.2%
Northwest	59,393	62,153	62,179	2,760	4.6%	26	0.0%
North Central	29,730	31,099	31,192	1,369	4.6%	93	0.3%
Northeast	42,284	44,928	44,904	2,644	6.3%	-24	-0.1%
Southwest	37,612	40,271	40,239	2,659	7.1%	-32	-0.1%
South Central	40,735	42,850	43,156	2,115	5.2%	306	0.7%
Southeast	31,998	32,638	32,801	640	2.0%	163	0.5%

Source: Esri

LAKE COUNTY AND SUB-REGIONS  
RACE AND ETHNICITY, 2022

	Lake County		Northwest		North Central		Northeast		Southwest		South Central		Southeast	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Population	712,360		169,648		83,394		138,078		111,693		116,537		93,192	
White	428,886	60.2%	114,297	67.4%	44,303	53.1%	37,880	27.4%	84,536	75.7%	74,748	64.1%	73,276	78.6%
Black/African American	48,787	6.8%	6,184	3.6%	8,411	10.1%	27,711	20.1%	1,348	1.2%	1,986	1.7%	3,149	3.4%
American Indian/Alaska Native	7,359	1.0%	1,613	1.0%	789	0.9%	3,380	2.4%	534	0.5%	572	0.5%	472	0.5%
Asian	60,224	8.5%	7,574	4.5%	9,433	11.3%	3,590	2.6%	9,052	8.1%	25,249	21.7%	5,333	5.7%
Pacific Islander	438	0.1%	103	0.1%	48	0.1%	142	0.1%	30	0.0%	47	0.0%	67	0.1%
Other	87,767	12.3%	18,398	10.8%	10,572	12.7%	42,696	30.9%	6,427	5.8%	5,528	4.7%	4,151	4.5%
Two or more	78,899	11.1%	21,479	12.7%	9,838	11.8%	22,679	16.4%	9,766	8.7%	8,407	7.2%	6,744	7.2%
Hispanic	173,820	24.4%	41,702	24.6%	21,211	25.4%	73,597	53.3%	15,060	13.5%	12,490	10.7%	9,780	10.5%
Non-Hispanic	538,540	75.6%	127,946	75.4%	62,183	74.6%	64,481	46.7%	96,633	86.5%	104,048	89.3%	83,413	89.5%
Diversity Index	75		70		79		88		55		62		49	

Source: Esri; Kretchmer Associates



# Appendix

**LAKE COUNTY AND SUB-REGIONS  
MEDIAN HOUSEHOLD INCOME, 2022**

	Lake County	Northwest	North Central	Northeast	Southwest	South Central	Southeast
Median Household Income	\$102,827	\$92,549	\$98,217	\$56,884	\$129,243	\$134,927	\$156,399
Median Income Age 15-24	\$44,179	\$52,757	\$45,574	\$34,973	\$56,328	\$53,951	\$42,263
Median Income Age 25-34	\$89,282	\$89,115	\$88,013	\$61,540	\$114,059	\$111,792	\$113,054
Median Income Age 35-44	\$111,217	\$105,812	\$107,113	\$63,260	\$142,250	\$151,155	\$180,399
Median Income Age 45-54	\$130,658	\$110,792	\$121,817	\$66,992	\$166,830	\$179,175	\$200,001
Median Income Age 55-64	\$124,149	\$101,714	\$115,780	\$61,638	\$156,327	\$172,440	\$200,001
Median Income Age 65-74	\$86,302	\$70,011	\$78,771	\$47,628	\$103,992	\$106,236	\$127,733
Median Income Age 75+	\$52,358	\$42,837	\$48,267	\$32,291	\$58,897	\$62,089	\$74,239

Source: Esri

**4-PERSON AREA MEDIAN INCOME IN  
LAKE COUNTY, 2019-23**

Year	60% AMI	100% AMI
2019	\$53,460	\$89,100
2020	\$54,600	\$91,000
2021	\$55,920	\$93,200
2022	\$62,520	\$104,200
2023	\$66,180	\$110,300
\$ Change	\$12,720	\$21,200
% Change	23.8%	23.8%

Source: IHDA

**LAKE AND OTHER COUNTIES  
MEDIAN HOUSEHOLD INCOME, 2022**

	Lake	Cook	DuPage	Kenosha	McHenry
Total Median Household Income	\$102,827	\$77,539	\$104,581	\$95,855	\$70,657
Median Income Age 15-24	44,179	44,679	51,240	52,052	41,651
Median Income Age 25-34	89,282	82,198	97,068	89,758	71,648
Median Income Age 35-44	111,217	94,063	115,835	109,918	85,279
Median Income Age 45-54	130,658	96,404	130,687	117,693	89,826
Median Income Age 55-64	124,149	86,280	122,650	104,553	78,595
Median Income Age 65-74	86,302	62,033	86,958	76,627	59,724
Median Income Age 75+	52,358	38,980	52,356	48,213	38,746

Source: Esri

**2023 Maximum Incomes by Household Size in Lake County**

	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
<b>120%</b>	\$92,760	\$105,960	\$119,160	\$132,360	\$143,040	\$153,600	\$164,160	\$174,720
<b>80%</b>	\$61,800	\$70,600	\$79,450	\$88,250	\$95,350	\$102,400	\$109,450	\$116,500
<b>70%</b>	\$54,110	\$61,810	\$69,510	\$77,210	\$83,440	\$89,600	\$95,760	\$101,920
<b>60%</b>	\$46,380	\$52,980	\$59,580	\$66,180	\$71,520	\$76,800	\$82,080	\$87,360
<b>50%</b>	\$38,650	\$44,150	\$49,650	\$55,150	\$59,600	\$64,000	\$68,400	\$72,800
<b>40%</b>	\$30,920	\$35,320	\$39,720	\$44,120	\$47,680	\$51,200	\$54,720	\$58,240
<b>30%</b>	\$23,190	\$26,490	\$29,790	\$33,090	\$35,760	\$38,400	\$41,040	\$43,680
<b>20%</b>	\$15,460	\$17,660	\$19,860	\$22,060	\$23,840	\$25,600	\$27,360	\$29,120
<b>10%</b>	\$7,730	\$8,830	\$9,930	\$11,030	\$11,920	\$12,800	\$13,680	\$14,560

# Appendix

LAKE COUNTY  
HOUSEHOLDS BY AGE AND INCOME, 2022 AND 2027

	2022		2027		Change	
	Number	Percent	Number	Percent	Number	Percent
<u>Age &lt; 35</u>	39,690		39,108		-582	-1.5%
< \$50,000	11,799	29.7%	9,148	23.4%	-2,651	-22.5%
\$50,000-\$74,999	6,091	15.3%	5,410	13.8%	-681	-11.2%
\$75,000-\$99,999	5,653	14.2%	5,235	13.4%	-418	-7.4%
\$100,000-\$149,999	8,234	20.7%	9,381	24.0%	1,147	13.9%
\$150,000-\$199,999	4,194	10.6%	5,306	13.6%	1,112	26.5%
\$200,000+	3,719	9.4%	4,628	11.8%	909	24.4%
<u>Age 35-64</u>	149,199		141,642		-7,557	-5.1%
< \$50,000	24,062	16.1%	16,799	11.9%	-7,263	-30.2%
\$50,000-\$74,999	16,297	10.9%	12,468	8.8%	-3,829	-23.5%
\$75,000-\$99,999	17,361	11.6%	14,943	10.5%	-2,418	-13.9%
\$100,000-\$149,999	31,616	21.2%	32,043	22.6%	427	1.4%
\$150,000-\$199,999	22,360	15.0%	25,263	17.8%	2,903	13.0%
\$200,000+	37,503	25.1%	40,126	28.3%	2,623	7.0%
<u>Age 65+</u>	64,992		73,664		8,672	13.3%
< \$50,000	22,674	34.9%	19,985	27.1%	-2,689	-11.9%
\$50,000-\$74,999	10,878	16.7%	10,669	14.5%	-209	-1.9%
\$75,000-\$99,999	7,904	12.2%	8,523	11.6%	619	7.8%
\$100,000-\$149,999	9,815	15.1%	12,980	17.6%	3,165	32.2%
\$150,000-\$199,999	5,453	8.4%	8,686	11.8%	3,233	59.3%
\$200,000+	8,268	12.7%	12,821	17.4%	4,553	55.1%

Source: Esri

LAKE COUNTY AND SUB-REGIONS  
WORKING AGE POPULATION - 2022 AND 2027

	2022		2027		Net Change	
	#	%	#	%	#	%
<b>Lake County</b>						
Total Population	712,360		708,626		-3,734	-0.5%
Age 18-64	433,087	60.8%	418,340	59.0%	-14,747	-3.4%
<b>Northwest</b>						
Total Population	169,649		168,349		-1,300	-0.8%
Age 18-64	105,173	62.0%	101,272	60.2%	-3,901	-3.7%
<b>North Central</b>						
Total Population	83,394		82,953		-441	-0.5%
Age 18-64	51,815	62.1%	50,198	60.5%	-1,617	-3.1%
<b>Northeast</b>						
Total Population	138,078		137,048		-1,030	-0.7%
Age 18-64	86,457	62.6%	84,175	61.4%	-2,282	-2.6%
<b>Southwest</b>						
Total Population	111,693		110,768		-925	-0.8%
Age 18-64	66,298	59.4%	63,113	57.0%	-3,185	-4.8%
<b>South Central</b>						
Total Population	116,538		116,503		-35	0.0%
Age 18-64	69,810	59.9%	67,209	57.7%	-2,601	-3.7%
<b>Southeast</b>						
Total Population	93,193		93,191		-2	0.0%
Age 18-64	53,571	57.5%	52,413	56.2%	-1,158	-2.2%

Source: Esri



# Appendix

LAKE COUNTY AND SUB-REGIONS  
OWNER AND RENTER HOUSING COSTS AS % OF INCOME, 2017-2021

	Lake County	Northwest	North Central	Northeast	Southwest	South Central	Southeast
<u>Owner-Occupied Housing Units</u>							
Affordable - <30% of income	141,884	36,757	16,881	18,534	26,380	24,194	19,164
Unaffordable - 30%+ of income	43,649	10,523	4,851	5,982	8,106	6,968	7,233
Not computed	<u>1,009</u>	<u>274</u>	<u>121</u>	<u>90</u>	<u>242</u>	<u>96</u>	<u>186</u>
Total	186,542	47,554	21,853	24,606	34,728	31,258	26,583
<u>Renter-Occupied Housing Units</u>							
Affordable - <30% of income	33,291	7,021	4,729	9,977	2,468	5,718	3,382
Unaffordable - 30%+ of income	28,636	5,348	3,905	9,491	2,283	3,822	3,789
Not computed	<u>4,262</u>	<u>783</u>	<u>311</u>	<u>1,045</u>	<u>369</u>	<u>1,023</u>	<u>732</u>
Total	66,189	13,153	8,946	20,509	5,123	10,563	7,903
<u>All Occupied Housing Units</u>							
Owner-Occupied	186,542	47,554	21,853	24,606	34,728	31,258	26,583
Renter-Occupied	<u>66,189</u>	<u>13,153</u>	<u>8,946</u>	<u>20,509</u>	<u>5,123</u>	<u>10,563</u>	<u>7,903</u>
Total	252,731	60,707	30,799	45,115	39,851	41,821	34,486

Source: US Census, American Community Survey, 2017-2021; Esri; Kretchmer Associates

LAKE COUNTY AND SUB-REGIONS  
OWNER AND RENTER HOUSING COSTS AS % OF INCOME, 2017-2021

	Lake County	Northwest	North Central	Northeast	Southwest	South Central	Southeast
<u>Owner-Occupied Housing Units</u>							
Owner Affordable - <30% of income	76.1%	77.3%	77.2%	75.3%	76.0%	77.4%	72.1%
Owner Unaffordable - 30%+ of income	23.4%	22.1%	22.2%	24.3%	23.3%	22.3%	27.2%
Not computed	0.5%	0.6%	0.6%	0.4%	0.7%	0.3%	0.7%
<u>Renter-Occupied Housing Units</u>							
Renter Affordable - <30% of income	50.3%	53.4%	52.9%	48.6%	48.2%	54.1%	42.8%
Renter Unaffordable - 30%+ of income	43.3%	40.7%	43.7%	46.3%	44.6%	36.2%	47.9%
Not computed	6.4%	6.0%	3.5%	5.1%	7.2%	9.7%	9.3%
<u>All Occupied Housing Units</u>							
Owner-Occupied Share	73.8%	78.3%	71.0%	54.5%	87.1%	74.7%	77.1%
Renter-Occupied Share	26.2%	21.7%	29.0%	45.5%	12.9%	25.3%	22.9%

Source: US Census, American Community Survey, 2017-2021; Esri; Kretchmer Associates

# Appendix

LAKE COUNTY AND SUB-REGIONS  
OWNER MONTHLY HOUSING COST, AS % OF INCOME, 2016-2020

Lake County						
	Number		Percent			
Total Owner-Occupied Housing Units	186,542					
Under 25%	125,814		67.4%			
25-29.9%	16,070		8.6%			
30-34.9%	9,765		5.2%			
35-49.9%	15,719		8.4%			
50% and above	18,165		9.7%			
Not computed	1,009		0.5%			
Median Owner Housing Cost	\$1,766					
Sub-Regions						
	Northwest		North Central		Northeast	
	Number	Percent	Number	Percent	Number	Percent
Total Owner-Occupied Housing Units	47,554		21,853		24,606	
Under 25%	32,363	68.1%	14,937	68.4%	16,203	65.8%
25-29.9%	4,394	9.2%	1,944	8.9%	2,331	9.5%
30-34.9%	2,273	4.8%	1,130	5.2%	1,265	5.1%
35-49.9%	4,044	8.5%	1,926	8.8%	2,222	9.0%
50% and above	4,206	8.8%	1,795	8.2%	2,495	10.1%
Not computed	274	0.6%	121	0.6%	90	0.4%
Median Owner Housing Cost	\$1,554		\$1,656		\$1,027	
Sub-Regions						
	Southwest		South Central		Southeast	
	Number	Percent	Number	Percent	Number	Percent
Total Owner-Occupied Housing Units	34,728		31,258		26,583	
Under 25%	23,168	66.7%	21,591	69.1%	17,576	66.1%
25-29.9%	3,212	9.2%	2,603	8.3%	1,588	6.0%
30-34.9%	1,688	4.9%	1,875	6.0%	1,538	5.8%
35-49.9%	3,204	9.2%	1,964	6.3%	2,365	8.9%
50% and above	3,214	9.3%	3,129	10.0%	3,330	12.5%
Not computed	242	0.7%	96	0.3%	186	0.7%
Median Owner Housing Cost	\$2,211		\$2,268		\$2,690	

Source: US Census, American Community Survey, 2016-2020; Esri

LAKE COUNTY  
GROSS RENT - 2017-2021

	Number	Percent
Total Renter-Occupied Housing Units	66,189	
Gross Rent		
Less than \$250	1,092	1.6%
\$250-\$499	2,387	3.6%
\$500-\$749	3,271	4.9%
\$750-\$999	11,630	17.6%
\$1,000-\$1,249	12,005	18.1%
\$1,250-\$1,499	10,057	15.2%
\$1,500-\$1,999	14,160	21.4%
\$2,000-\$2,999	6,609	10.0%
\$3,000+	2,445	3.7%
No Cash Rent	2,533	3.8%
Median Gross Rent	\$1,286	0.0%
Gross Rent as Percent of Income		
Under 25%	26,605	40.2%
25-29.9%	6,686	10.1%
30-34.9%	5,296	8.0%
35-49.9%	9,177	13.9%
50% and above	14,163	21.4%
Not computed	4,262	6.4%
30% and above	28,636	46.2%

Source: US Census, American Community Survey, 2017-2021; Esri

# Appendix

## NORTH SUB-REGIONS GROSS RENT - 2017-2021

	Northwest		North Central		Northeast	
	Number	Percent	Number	Percent	Number	Percent
Total Renter-Occupied Housing Units	13,153		8,946		20,509	
Gross Rent						
Less than \$250	253	1.9%	157	1.8%	513	2.5%
\$250-\$499	714	5.4%	221	2.5%	1,006	4.9%
\$500-\$749	581	4.4%	358	4.0%	2,087	10.2%
\$750-\$999	1,799	13.7%	1,649	18.4%	6,300	30.7%
\$1,000-\$1,249	2,791	21.2%	2,056	23.0%	4,567	22.3%
\$1,250-\$1,499	2,129	16.2%	1,367	15.3%	2,889	14.1%
\$1,500-\$1,999	2,987	22.7%	2,410	26.9%	2,465	12.0%
\$2,000-\$2,999	1,184	9.0%	512	5.7%	184	0.9%
\$3,000+	134	1.0%	98	1.1%	12	0.1%
No Cash Rent	581	4.4%	118	1.3%	486	2.4%
Median Gross Rent	\$1,267		\$1,247		\$1,006	
Gross Rent as Percent of Income						
Under 25%	5,488	41.7%	3,712	41.5%	8,184	39.9%
25-29.9%	1,533	11.7%	1,017	11.4%	1,793	8.7%
30-34.9%	1,156	8.8%	876	9.8%	1,724	8.4%
35-49.9%	1,633	12.4%	1,188	13.3%	3,188	15.5%
50% and above	2,559	19.5%	1,841	20.6%	4,579	22.3%
Not computed	783	6.0%	311	3.5%	1,045	5.1%
30% and above	5,348	43.2%	3,905	45.2%	9,491	48.8%

Source: US Census, American Community Survey, 2017-2021; Esri; Kretchmer Associates

## SOUTH SUB-REGIONS GROSS RENT - 2017-2021

	Southwest		South Central		Southeast	
	Number	Percent	Number	Percent	Number	Percent
Total Renter-Occupied Housing Units	5,123		10,563		7,903	
Gross Rent						
Less than \$250	3	0.1%	125	1.2%	41	0.5%
\$250-\$499	167	3.3%	196	1.9%	83	1.1%
\$500-\$749	80	1.6%	73	0.7%	92	1.2%
\$750-\$999	621	12.1%	401	3.8%	861	10.9%
\$1,000-\$1,249	650	12.7%	1,279	12.1%	663	8.4%
\$1,250-\$1,499	871	17.0%	1,546	14.6%	1,256	15.9%
\$1,500-\$1,999	1,175	22.9%	2,951	27.9%	2,175	27.5%
\$2,000-\$2,999	861	16.8%	2,361	22.4%	1,508	19.1%
\$3,000+	412	8.0%	943	8.9%	846	10.7%
No Cash Rent	283	5.5%	688	6.5%	378	4.8%
Median Gross Rent	\$1,512		\$1,723		\$1,676	
Gross Rent as Percent of Income						
Under 25%	1,931	37.7%	4,686	44.4%	2,608	33.0%
25-29.9%	537	10.5%	1,032	9.8%	774	9.8%
30-34.9%	511	10.0%	601	5.7%	428	5.4%
35-49.9%	730	14.3%	975	9.2%	1,464	18.5%
50% and above	1,042	20.4%	2,246	21.3%	1,897	24.0%
Not computed	369	7.2%	1,023	9.7%	732	9.3%
30% and above	2,283	48.1%	3,822	40.1%	3,789	52.8%

Source: US Census, American Community Survey, 2017-2021; Esri; Kretchmer Associates

# Appendix

LAKE COUNTY AND SUB-REGIONS  
HOME VALUES, 2017-2021

Lake County						
	Number		Percent			
Total Number of Homes	186,542					
Median Home Value	\$279,500					
Under \$300,000	100,634		53.9%			
\$300,000-\$499,999	47,445		25.4%			
\$500,000-\$749,000	23,783		12.7%			
\$750,000+	14,680		7.9%			
Northwest		North Central		Northeast		
	Number	Percent	Number	Percent	Number	Percent
Total Number of Homes	47,556		21,853		24,606	
Median Home Value	\$206,175		\$252,972		\$146,332	
Under \$300,000	39,052	82.1%	13,514	61.8%	23,553	95.7%
\$300,000-\$499,999	7,280	15.3%	6,756	30.9%	745	3.0%
\$500,000-\$749,000	936	2.0%	1,086	5.0%	166	0.7%
\$750,000+	288	0.6%	497	2.3%	142	0.6%
Southwest		South Central		Southeast		
	Number	Percent	Number	Percent	Number	Percent
Total Number of Homes	34,728		31,260		26,578	
Median Home Value	\$365,321		\$397,936		\$576,853	
Under \$300,000	12,444	35.8%	8,701	27.8%	3,393	12.8%
\$300,000-\$499,999	12,774	36.8%	12,197	39.0%	7,710	29.0%
\$500,000-\$749,000	6,963	20.1%	7,521	24.1%	7,111	26.8%
\$750,000+	2,547	7.3%	2,841	9.1%	8,364	31.5%

Source: US Census, American Community Survey, 2017-2021; Esri; Kretchmer Associates

LAKE COUNTY SINGLE-FAMILY DETACHED HOME SALES BY PRICE  
2019-2022

Price Range	2019		2022		Change	
	#	% of Total	#	% of Total	#	%
Under \$250,000	3,386	44%	1,893	24%	-1,493	-44%
\$250,000-399,999	2,199	28%	2,328	30%	129	6%
\$400,000-499,999	747	10%	989	13%	242	32%
\$500,000-699,999	843	11%	1,188	15%	345	41%
\$700,000-999,999	399	5%	857	11%	458	115%
\$1,000,000+	189	2%	570	7%	381	202%
Total	7,763		7,825		62	1%

Source: Midwest Real Estate Data; Kretchmer Associates

LAKE COUNTY AND SUB-REGIONS  
TOTAL HOUSING UNITS PERMITTED, 2018-2022

	1	2-4	5+	Total
Lake County	3,157	292	2,770	6,219
Northwest	584	74	241	899
North Central	36	0	0	36
Northeast	74	0	388	462
Southwest	630	121	155	906
South Central	1,166	31	1,210	2,407
Southeast	347	66	776	1,189
Unincorporated*	320	0	0	320

\* Unable to allocate to sub-regions

Note: Data includes units that seem not to be included in the Census data, but based on additional research.

Source: U.S. Census, Lake County municipal websites, Kretchmer Associates

# Appendix

**LAKE COUNTY AND SUB-REGIONS  
MEDIAN SINGLE-FAMILY DETACHED AND ATTACHED HOME SALES PRICES, 2019-22**

Type	Lake County	Northwest	North Central	Northeast	Southwest	South Central	Southeast
<u>Single-Family Detached</u>							
Median Sales Price							
2019	\$275,000	\$215,000	\$285,000	\$142,000	\$360,000	\$425,000	\$550,000
2020	\$305,000	\$229,900	\$291,000	\$154,400	\$385,000	\$435,000	\$600,000
2021	\$355,000	\$260,000	\$339,000	\$178,000	\$450,000	\$499,000	\$675,000
2022	\$376,500	\$286,300	\$360,000	\$195,000	\$489,000	\$550,000	\$752,000
\$ Change, 2019-2022	\$101,500	\$71,300	\$75,000	\$53,000	\$129,000	\$125,000	\$202,000
% Change, 2019-2022	37%	33%	26%	37%	36%	29%	37%
Type	Lake County	Northwest	North Central	Northeast	Southwest	South Central	Southeast
<u>Single-Family Attached</u>							
Median Sales Price							
2019	\$175,000	\$149,000	\$150,500	\$82,600	\$218,500	\$228,500	\$278,300
2020	\$180,500	\$156,000	\$158,900	\$106,500	\$227,000	\$240,000	\$314,000
2021	\$207,000	\$177,500	\$173,800	\$108,500	\$259,000	\$259,900	\$300,000
2022	\$227,000	\$198,000	\$195,000	\$150,000	\$294,900	\$275,100	\$322,000
\$ Change, 2019-2022	\$52,000	\$49,000	\$44,500	\$67,400	\$76,400	\$46,600	\$43,700
% Change, 2019-2022	30%	33%	30%	82%	35%	20%	16%

Source: Midwest Real Estate Data; Kretchmer Associates

# Appendix

**LAKE COUNTY AND SUB-REGIONS  
SINGLE-FAMILY DETACHED AND ATTACHED HOME SALES, 2022**

Type	Lake County	Northwest	North Central	Northeast	Southwest	South Central	Southeast
<u>Single-Family Detached</u>							
Number of Sales	7,825	2,076	817	1,083	1,417	1,184	1,253
Median Sales Price	\$376,500	\$286,300	\$360,000	\$195,000	\$489,000	\$550,000	\$752,000
Percent < \$300,000	34.7%	53.3%	30.5%	93.5%	17.5%	6.0%	2.2%
Percent \$300,000-499,999	31.9%	43.0%	52.9%	21.1%	33.9%	33.3%	18.5%
Percent \$500,000-699,999	15.2%	2.8%	10.2%	0.2%	26.0%	32.7%	23.1%
Percent \$700,000+	18.2%	0.9%	6.5%	0.0%	4.7%	28.0%	56.2%
<u>Single-Family Attached</u>							
Number of Sales	2,513	748	338	31	354	728	319
Median Sales Price	\$227,000	\$198,000	\$195,000	\$150,000	\$294,903	\$275,050	\$322,000
Percent < \$300,000	72.1%	98.5%	92.3%	100.0%	51.1%	56.0%	44.8%
Percent \$300,000-499,999	21.8%	1.5%	7.7%	0.0%	43.5%	36.8%	29.8%
Percent \$500,000-699,999	4.5%	0.0%	0.0%	0.0%	5.4%	7.0%	13.5%
Percent \$700,000+	1.6%	0.0%	0.0%	0.0%	0.0%	0.1%	11.9%

Source: Midwest Real Estate Data; Kretchmer Associates

# Appendix

**EAST AND WEST LAKE COUNTY ASKING RENT TRENDS  
2019-2022**

	East Lake County		West Lake County	
	All	Class A	All	Class A
2019	\$1,299	\$1,685	\$1,351	\$1,595
2020	1,318	1,692	1,355	1,608
2021	1,420	1,802	1,486	1,749
2022	1,572	2,099	1,597	1,733
Change	273 21%	414 25%	246 18%	138 9%

Source: Moody's Analytics

**QUALITY OF LIFE INDEX SCORES  
LAKE COUNTY AND SUB-REGIONS**

Sub-Region	Median Score	# of Tracts with Score of 7 or Higher	% of Tracts with Score of 7 or Higher
Lake County	7	93	58%
Northwest	6	15	44%
North Central	7	12	75%
Northeast	5	4	11%
Southwest	8	21	88%
South Central	8	23	88%
Southeast	7	18	75%

Note: Scores for individual Census tracts from 1-10 based on data on education, prosperity, health, housing and connectivity, as calculated by the Illinois Housing Development Authority.

Source: IHDA; Kretchmer Associates

# Appendix

## LAKE COUNTY MARKET CAPTURE AND PENETRATION

	2022	2027
<b>Households with Householder 65+</b>	64,992	73,664
Total with Income < \$50,000	22,674	19,985
<b>Affordable Senior Market Penetration</b>		
Existing and Approved Affordable Senior Units	3,564	3,773
Affordable Senior Units' Market Penetration Rate of Households Age 65+ with Incomes Under \$50,000	15.7%	18.9%
<b>Households with Householder Under 65</b>	188,889	180,750
Total with Income < \$75,000	58,249	43,825
<b>Affordable Family Market Penetration</b>		
Existing and Approved Affordable Family Units	4,273	4,298
Affordable Family Units' Market Penetration Rate of Households Under Age 65 with Incomes Under \$75,000	7.3%	9.8%

Source: Kretchmer Associates based on estimates & projections from ESRI

## TOTAL EXISTING AND APPROVED AFFORDABLE UNITS BY SUB-REGION

Sub-Region	Family	Senior	Total	% of Total
Lake County	4,298	3,773	8,071	
Northwest	348	1,169	1,517	19%
North Central	687	480	1,167	14%
Northeast	2,926	1,165	4,091	51%
Southwest	154	271	425	5%
South Central	129	455	584	7%
Southeast	54	233	287	4%

Source: Kretchmer Associates based on data from HUD, IHDA and Lake County Housing Authority



# Appendix

## LAKE COUNTY AFFORDABLE FAMILY PROPERTIES

Affordable Family Properties	Total	Sub-Region
Brookstone at Coles Park	170	Northeast
Prairie View	219	Northeast
Manchester Knolls Coop	36	Northeast
Cinnamon Lake Towers	274	Northeast
Hickory Road Manor	120	Northeast
Lakeside Tower	150	Northeast
Bluffs at South Sheridan (Formerly Barwell Manor)	120	Northeast
Armory Terrace RAD	50	Northeast
Whispering Oaks	405	Northeast
Horizon Village	145	Northeast
Hebron Townhomes	62	Northeast
Palermo Manor	4	Northeast
1437-1445 Greenfield Ave.	6	Northeast
Karcher Artspace Lofts	32	Northeast
Buckingham Place	141	Northeast
Green Bay Manor	75	Northeast
Kings Court	168	Northeast
Niles Terrace	139	Northeast
Brookstone	160	Northeast
Village Park	113	Northeast
Woodstone Village	264	Northeast
1933 Dickey Ave.	1	Northeast
Waukegan Apts.	72	Northeast

Affordable Family Properties	Total	Sub-Region
Oakridge Village	90	Northwest
Cedar Villas Round Lake Beach	90	Northwest
Rosewood Apartments	168	Northwest
Brookhaven Apartments	181	North Central
Grand Oaks Apartments	60	North Central
Northlake Farms Apartments	206	North Central
Colonial Park	240	North Central
Lakewood Village	84	Southwest
Liberty Lake Apartments	70	Southwest
Pebbleshire Apartments II	58	South Central
Brainerd Avenue Apts.	7	South Central
Fairhaven Crossing	40	South Central
Emerald Pointe Apts. FKA Pebbleshire I	24	South Central
Ravinia Housing	17	Southeast
Walnut Place	12	Southeast
<b>Total</b>	<b>4,273</b>	
Approved Affordable Family Properties	Total	Sub-Region
Zion Woods - Deerfield	25	Southeast

# Appendix

## LAKE COUNTY AFFORDABLE SENIOR PROPERTIES

Affordable Senior Properties	Total	Sub-Region
Millview Manor	25	Northwest
Orchard Manor	25	Northwest
Beach Haven	98	Northwest
Hawley Manor	50	Northwest
Lakeland Apartments	104	Northwest
Cedar Village	80	Northwest
Tiffany Senior Apartments	38	Northwest
Thomas Place Fox Lake	100	Northwest
Lilac Apartments	105	Northwest
Grayslake Senior Housing	70	Northwest
Library Lane Senior Residences	148	Northwest
Lakewood Tower	80	Northwest
Oak Hill Supportive Living Facility	94	Northwest
Cedar Villas Round Lake Beach	112	Northwest
Assisi Homes of Gurnee	60	North Central
Thomas Place Gurnee	100	North Central
Gurnee Meadows I	93	North Central
Gurnee Meadows II	93	North Central
Heritage Woods of Gurnee SLF	84	North Central
Warren Manor	50	North Central

Affordable Senior Properties	Total	Sub-Region
Shiloh Towers	60	Northeast
Kukla Towers	100	Northeast
Thompson Manor	50	Northeast
Ravine Terrace	98	Northeast
Poe Manor	155	Northeast
Regency at Coles Park	50	Northeast
Lilac Ledge Apartments	202	Northeast
B. J. Gaston Bethesda Village	39	Northeast
Carmel House	80	Northeast
The Residences of Fountain Square	71	Northeast
Chapel Gardens	22	Northeast
Barton Senior Residences SLF	117	Northeast
Zion Senior Cottages	84	Northeast
Kuester Manor	25	Southwest
Liberty Arms Senior Apartments	119	Southwest
Zurich Meadows	75	Southwest
Liberty Towers	120	South Central
Lake Manor Apartments	24	South Central
Victory Center of Vernon Hills Senior	111	South Central
Victory Center of Vernon Hills SLF	120	South Central
One Deerfield Place	98	Southeast
Frank B. Peers Sr HSG	67	Southeast
Parkside Place FKA Sunset Woods	12	Southeast
Walnut Place	56	Southeast
<b>Total Senior</b>	<b>3,564</b>	

Approved Affordable Senior Properties	Total	Sub-Region
Starling - Lake Villa	40	Northwest
Lake Plain Senior Residences - Beach Park	37	Northeast
Beech St Senior Lofts- Island Lake	52	Southwest
Mundelein Senior Apts - Mundelein	46	South Central
Eve B Lee's Place - Libertyville	34	South Central
<b>Total Approved Senior</b>	<b>209</b>	

## MEMORANDUM

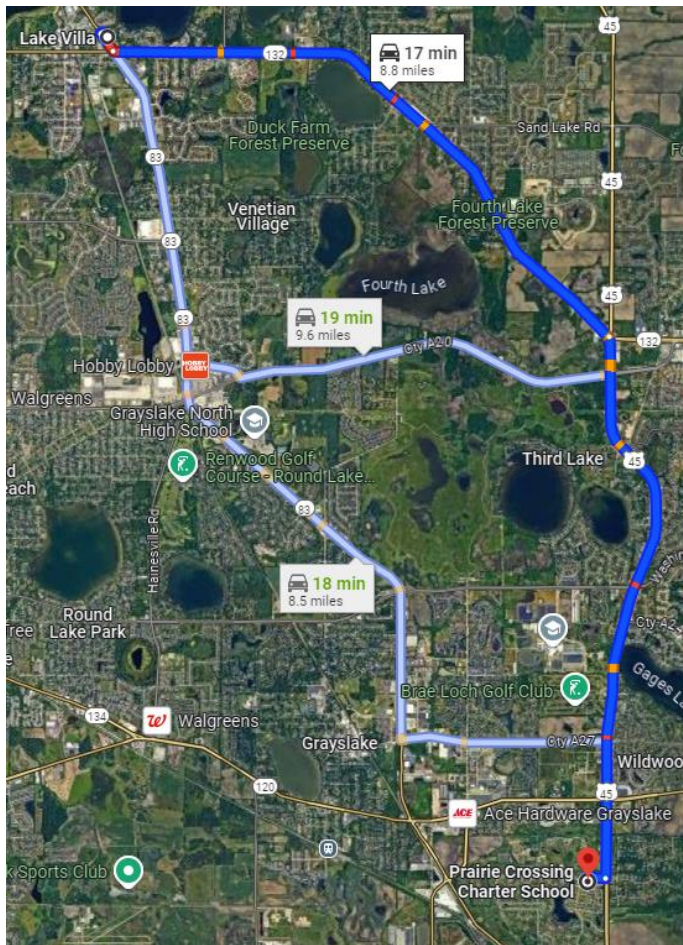
**To:** Michael Strong, Village Administrator  
**From:** Scott Goldstein, FAICP LEED AP, President, Teska Associates, Inc.  
**Subject:** Site Tour  
**Date:** October 21, 2024

The purpose of this tour is for the ZBA/PC to look at different types of housing and mixed-use development – from conservation style and cluster single family, to different size lot single family, small condominium projects and townhomes. Take note of the different site layouts, and the difference between gross density (the total land area divided by the number of units) and net density (the

### 1. Prairie Crossing, Grayslake

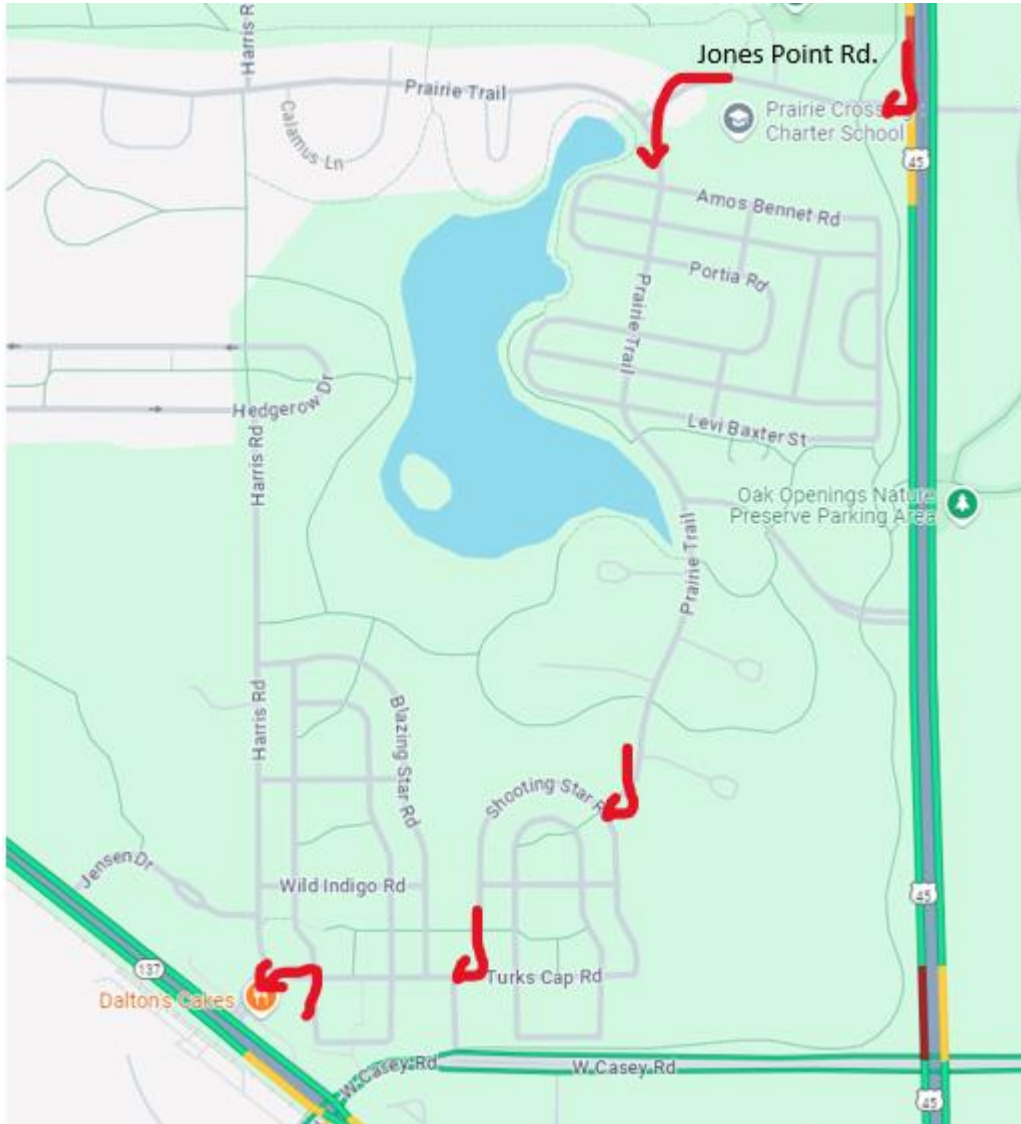
Starting Address: Prairie Crossing Charter School (1531 Jones Point Road, Grayslake)

Prairie Crossing was one of the first conservation style developments built in the Chicago suburbs. It includes a variety of smaller lots around common large open prairie, and a small Transit Oriented Development area near the Metra Station at the southern end of the development. Travel East along 132 to south (right) on Route 45 to west (right) on Jones Point Rd.



Once you are in the development, go south (right) on Prairie Trail. Turn west (south) on Shooting Star Rd. and then west (left) on Harris Rd. Turn left into commercial center and out to Route 137.

You will drive through a loose grid area around a central open space at the north part of the development, cluster homes in the center of the development along Prairie Drive, and small lot homes and a TOD mixed use development with condominiums and two small commercial centers near the Metra station.



# 1. Prairie Crossing



**29 Acres, 60 total dwellings = 2 du/acre**

**21,000 SF Gross Density per Lot**

**6,000 SF lots**

Comments:



**Cluster Homes (per pod)**

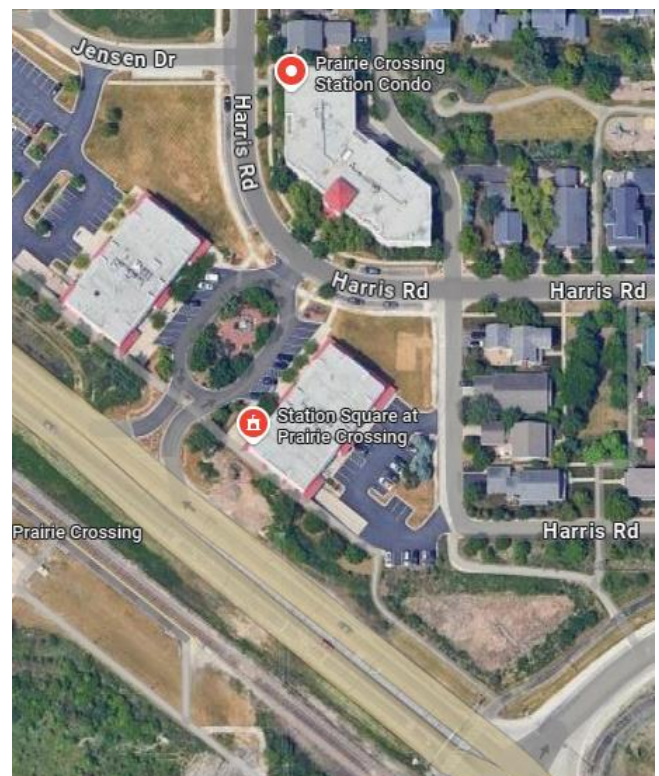
**4.2 Acres, 8 homes**

**1.9 du/acre**

**22,875 Gross Density per Lot**

**5,500 SF lots**

Comments:



**TOD - Prairie Crossing Condo and Mixed-Use Buildings**

**3-Story Condo Building +**

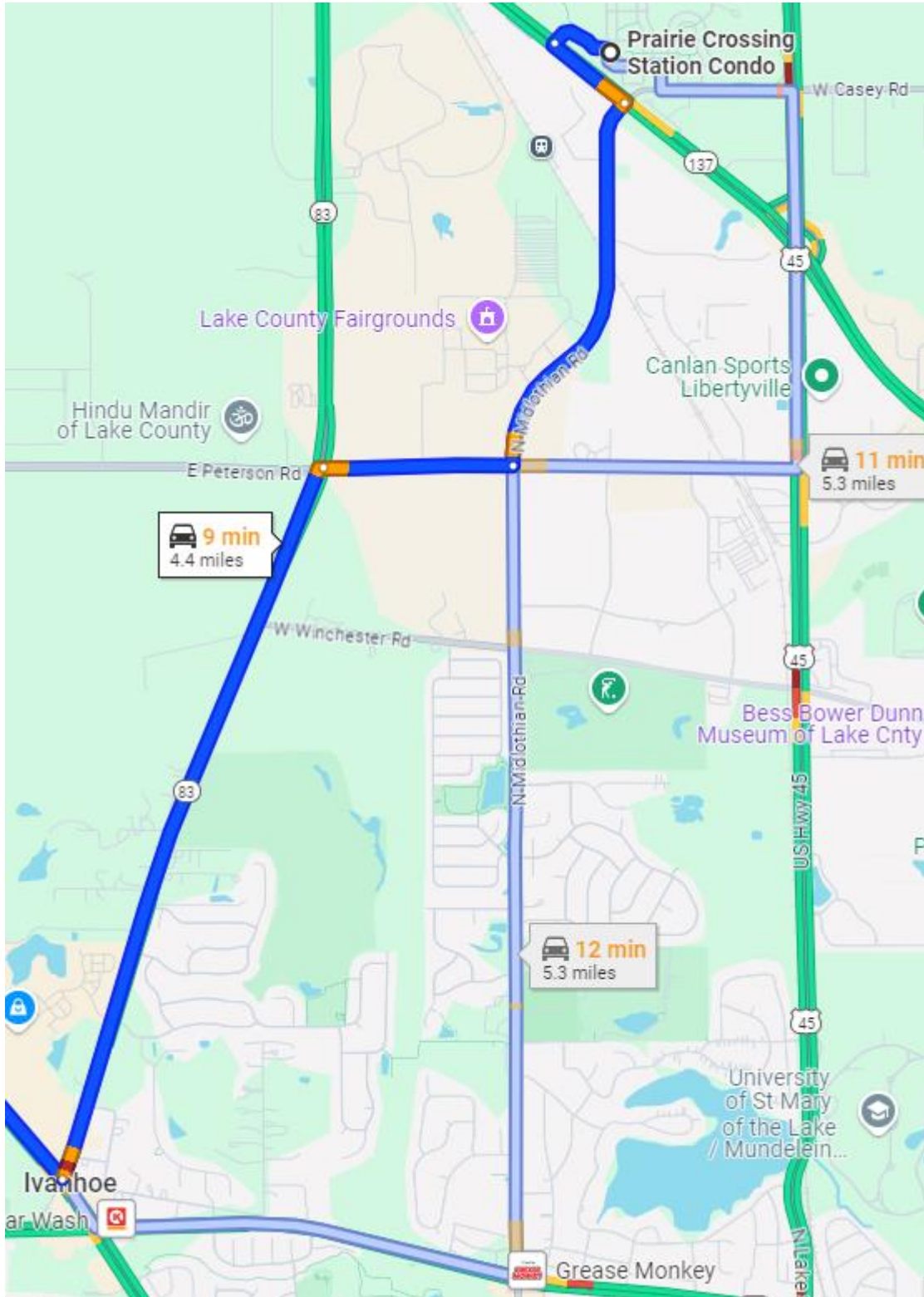
**2 Mixed Use Buildings (2 stories residential over 1 story commercial base)**

Comments:

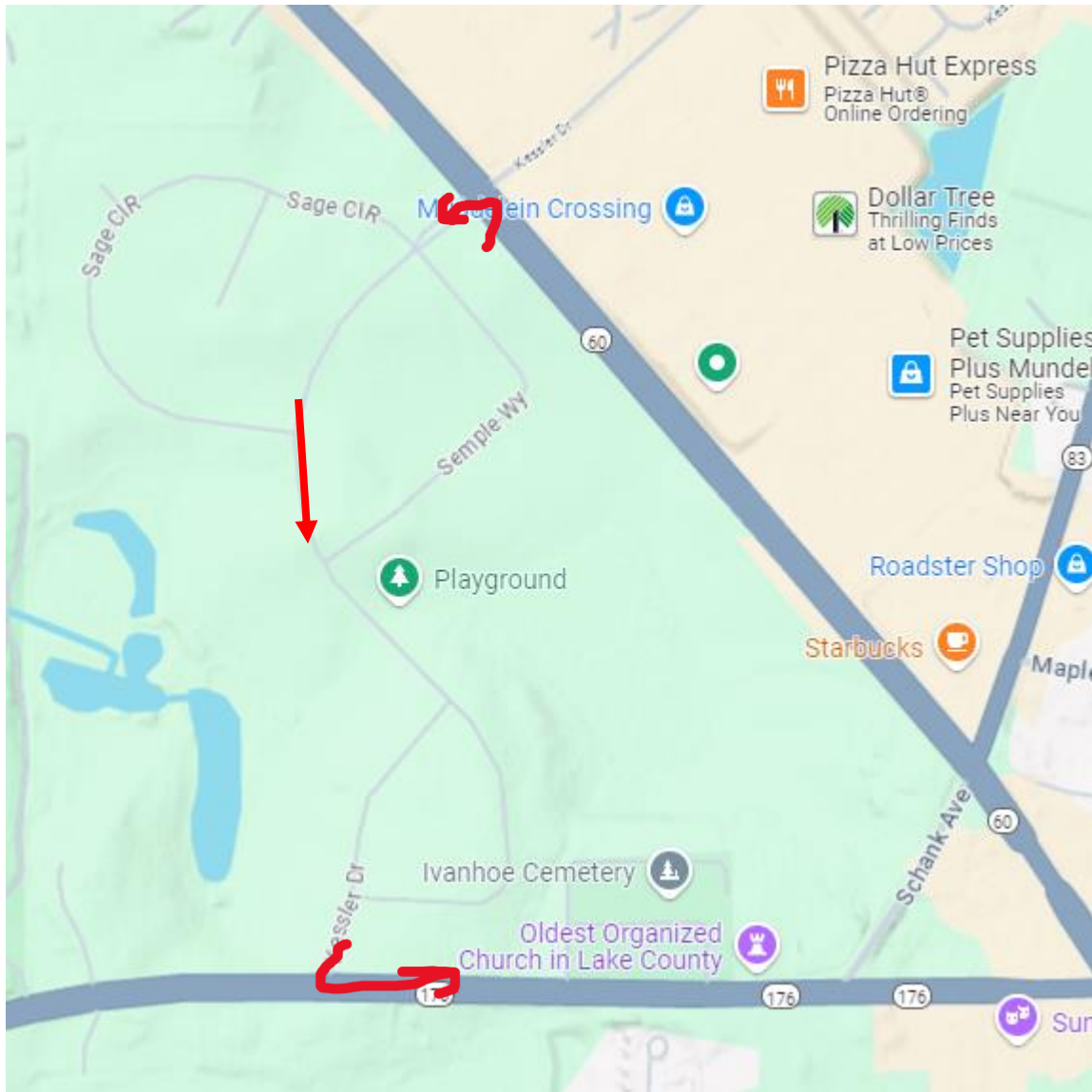
## 2. Sheldon Woods, Mundelein

Address: 3170 Semple Way, Mundelein

The next stop is a large residential development by Pulte. It is located at Kessler Drive and Route 60 across from Mundelein Crossing. (8 minutes from Prairie Crossing)



Once you enter Sheldon Woods, follow the curves to west (right) on Harris Road and south (left) left through oval between two small commercial buildings to exit on Buckley road Route 137.

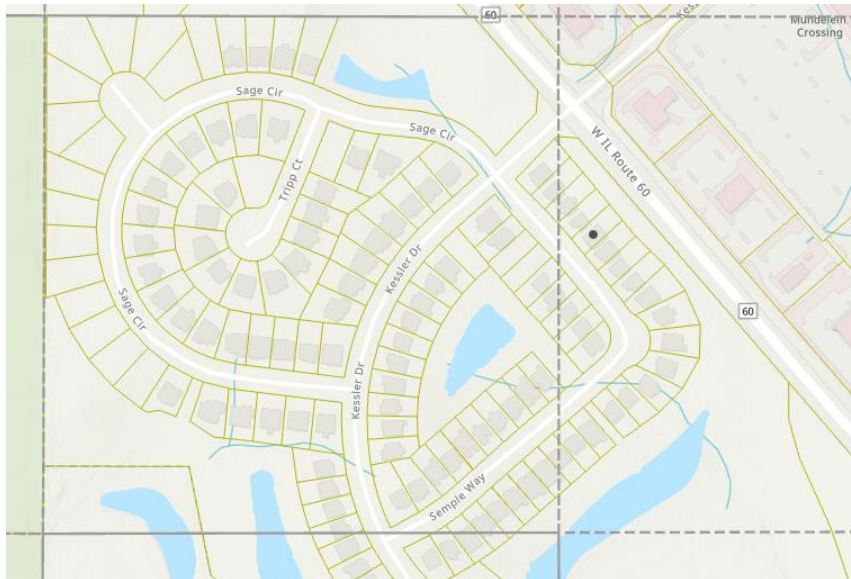


## 2. Sheldon Woods, Mundelein

Small lot single-family



60 Acres, 192 total dwellings = 3.2 du/acre  
127 units, 7,500 SF lots  
65 units, 10,000 SF Lots



Comments:

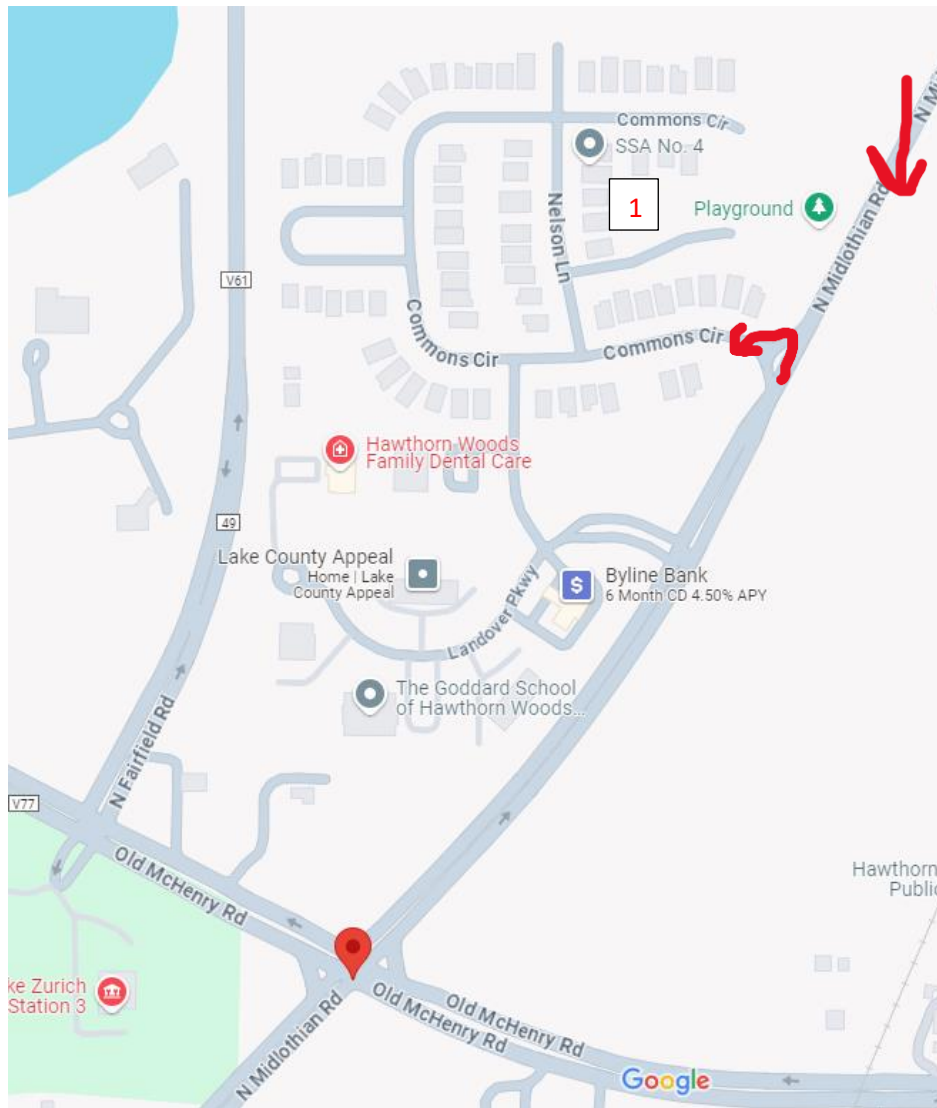




### 3. The Villas at the Commons, Hawthorn Woods

Address: 4 Commons Circle, Mundelein

This next stop is to look at single-family homes on smaller lots. The Villas at the Commons is located off of N. Midlothian Road in Hawthorn Woods. It has a simple circulation pattern, a small playground, sidewalks, a mix of materials, and different patterns of homes. (12 minutes from Sheldon Woods) This is also an example of locating residential near commercial uses to the south, but in a different development.



### 3. Villas at the Commons, Hawthorn Woods

Small lot single-family homes



Comments:



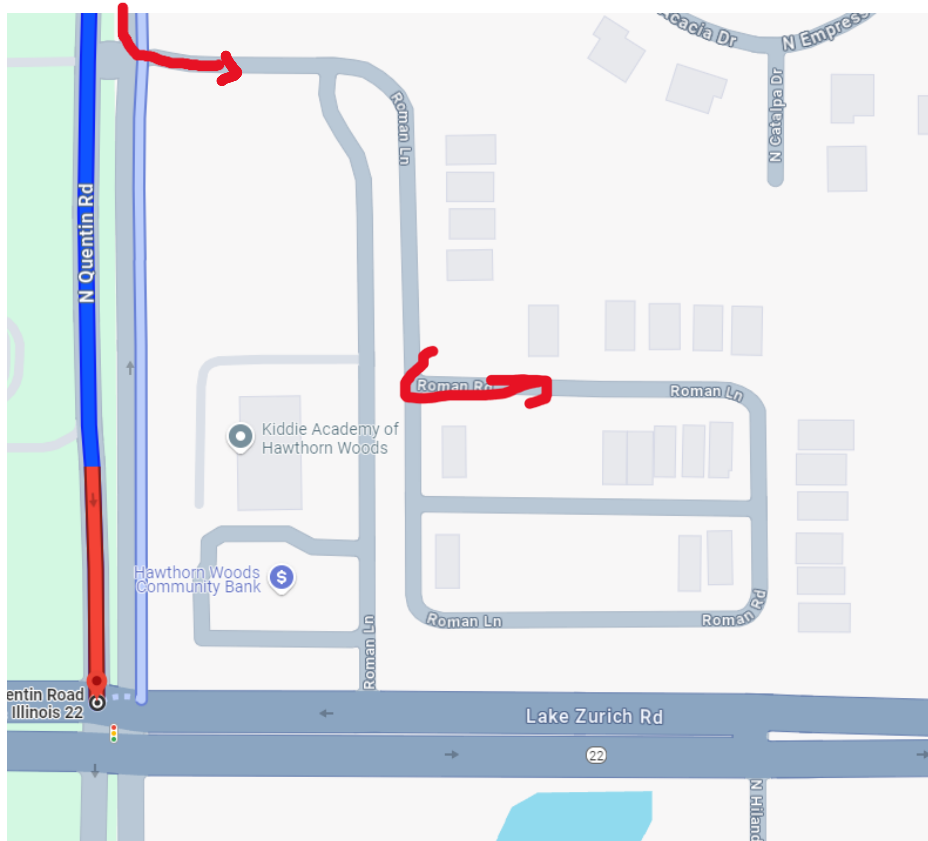
Comments:

**21.4 Acres, 73 total dwellings = 3.4 du/acre**  
**73 single-family homes**  
**12,767 gross density per unit**  
**5,000 SF lots**

#### 4. Route 22 and Quinton, Hawthorn Woods

Address: 102 Ronan Lane, Hawthorn Woods

Travel southeast along Old McHenry Road to Quinton Road. Turn right (south) to Roman Lane where you will take a left and then travel around Roman Road the Roman Lane Circle. This development of small lot single family homes is nestled behind commercial development off of a busy road. Take a look at the site planning, particularly having the garages in the back off of a lane which allows the front of the homes to face the sidewalk and street. (3 minutes from The Villas at the Commons)



## 4. Route 22 and Quinton

Small lot single-family with garages in rear off of a service lane



**5 Acres, 27 total dwellings = 5.4 du/acre**

**10 units, 3,200 SF lots**

**17 units, 5,500 SF Lots**



Comments:

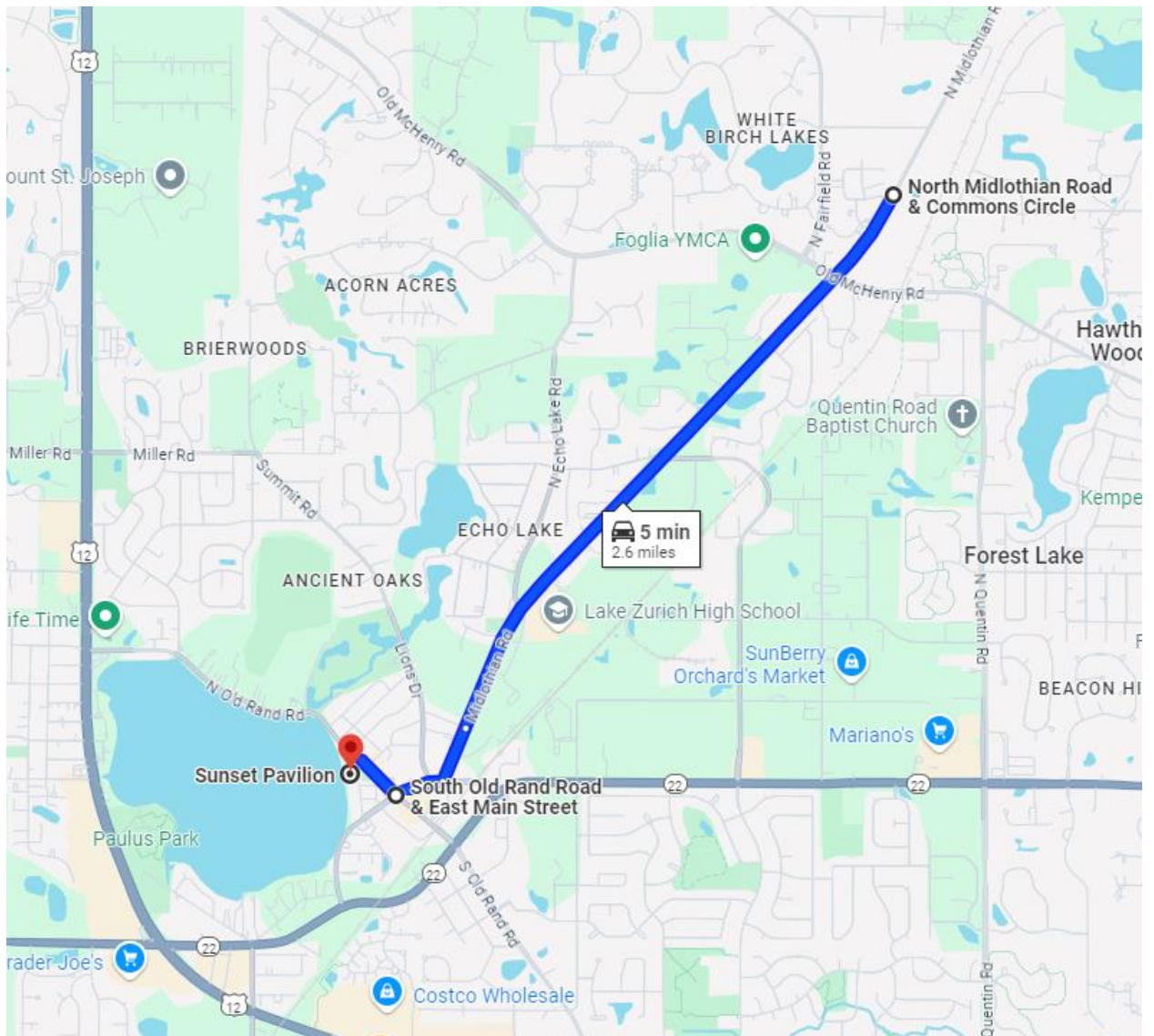


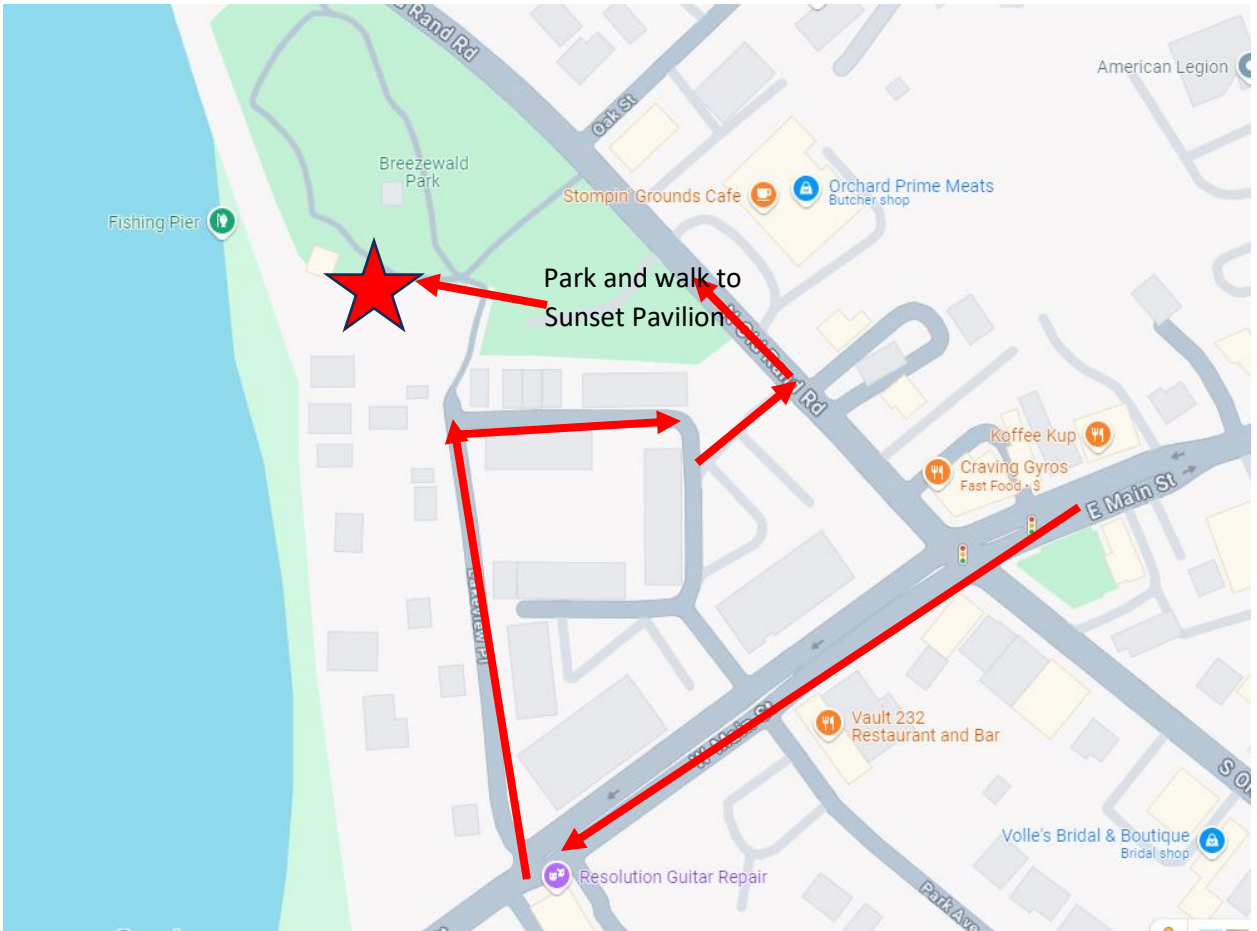
Comments:

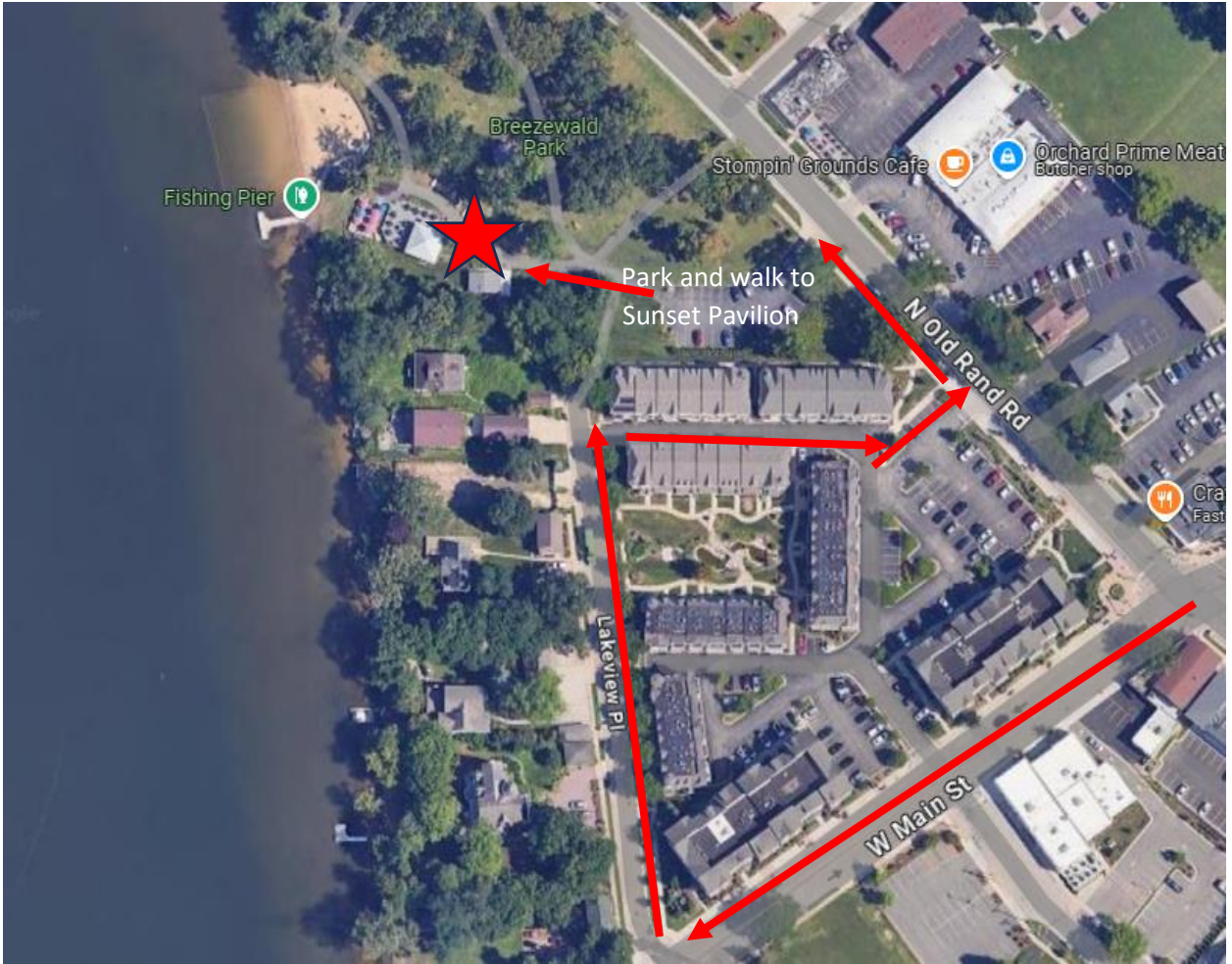
## 5. Lakeview Place and Sunset Pavilion, Lake Zurich

Address: 18 Lakeview Place, Lake Zurich (Lakeview Place Townhomes) and continue to visit: 125 N. Old Rand Road (Sunset Pavilion)

Travel southwest along Midlothian Road to Lakeview Place and Sunset Pavilion. There are two things to see. First a townhome development along Lakeview Place and Main Street. The townhomes are built around a courtyard. Parking is “tucked under” the homes in the rear of each unit in order to have open space courtyard in the middle. Circle around the development and then head north on Old Plank Road. Park in the parking lot to go to Sunset Pavilion. This mix of townhomes and park on the lake could serve as an idea for the development and open space potential at Sherwood Park along Cedar Lake in Lake Villa.







Fishing Pier

Breezewald Park

Stompin' Grounds Cafe

Orchard Prime Meat Butcher Shop

Park and walk to Sunset Pavilion

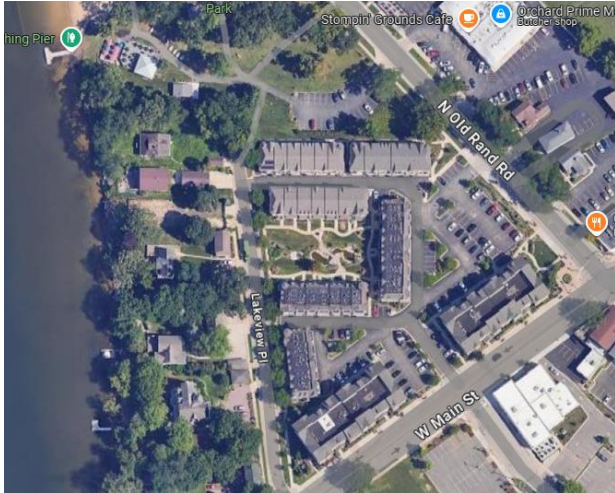
N Old Rand Rd

Cra Fast

Lakeview Pl

W Main St

# 5. Lakeview Place Townhomes and Sunset Pavilion, Lake Zurich



**4 Acres, 33 total dwellings = 8.25 du/acre**  
**5,240 SF per unit gross density**  
**1,200 SF lots plus common open space and parking**



Townhome  
Comments:



Sunset Pavilion  
Comments:



## 4. LAND USE – COMMUNITY GROWTH AND DEVELOPMENT

Lake Villa, home to 8,741 residents, is in the north central portion of Lake County at the crossroads of Milwaukee Ave. (Rte. 83) and Grand Ave. (Rte. 132). The community blends a traditional suburban residential setting with a historic downtown with a Metra NCS station and lakefront access at Lehmann Park. The unusual blend of suburban and rural, with excellent transportation access, provides a small-town setting with access to amenities across Lake County, the Chicago region and nearby southeastern Wisconsin.

The Village aims to take advantage of its small town feeling while expanding its economic base to provide high quality services without burdening residential taxpayers. The comprehensive plan provides a roadmap to achieve this vision through planning and development policies, programs and services that will enhance the quality-of-life of residents while providing a welcoming environment for economic development, recreational activities, and access to open space.

### FINDINGS

**Finding 1. The Village is centered by a historic downtown that has potential for more development, investment and a wider variety of restaurants, business services and retail.**

Downtown Lake Villa is bounded by Milwaukee Ave. (Rte. 83), Grand Ave. (Rte. 132), and Cedar Ave. The traditional downtown “Main Street” is located along Cedar Ave., where Village Hall and a series of one and two-story commercial buildings and storefronts exist. The Downtown has begun to attract new businesses since the establishment of a TIF District, a Business District, and new streetscaping. This has included the opening of a new restaurant at Grand Ave. (Rte. 132) and Cedar Ave. with work already begun on opening two microbreweries.

There is plenty of room for growth in the downtown by redeveloping properties along Cedar Ave., between the Metra tracks and Milwaukee Ave. (Rte. 83). Older industrial and commercial buildings as well as the strip center can be revived and redeveloped to promote more in-town residential, local commercial, and service businesses. In addition, there is a large tract of land just west of Cedar Ave. along Grand Ave. (Rte. 132) with lakefront views and access to the north.

**Finding 2: Lake Villa can leverage its access to recreation, lakes, and open space.**

Lake Villa's historic roots were based on a rural escape to estates and manors, including Lehmann Mansion, which is used for various events such as weddings and conferences. The Village now owns the building which is operated by a private contractor.

Although the community has changed over the years with the development of suburban neighborhoods and retail districts, the Village still retains access to natural resources and open spaces. Sometimes known as the gateway to the Chain 'O Lakes, Lake Villa is home to its own recreational lakes and open spaces that are quiet, serene due to no wake

rules. The downtown is adjacent to Cedar Lake where Lehmann Park provides lake access and hosts events such as Celebration of Summer, Egg Hunt, Celebration of Fall and Dining in the Park. Residential development surrounds Deep Lake located east of Milwaukee Ave. (Rte.83). Sun Lake is in the Sun Lake Forest Preserve just north of Deep Lake. In addition, Frank M. Loffredo Park, Lehmann Park, and Lake Villa Township Park all provide access to open space, recreational activities, and natural areas.

### **Finding 3: Lake Villa's land use patterns follow the transportation network**

Lake Villa initially developed due to its rail access and destination for summer homes and resorts. Over time, development spread out along regional arterials including Grand Ave. (Rte. 132) and Milwaukee Ave. (Rte. 83).

More recently was the restoration of commuter rail service through the North Central Service (NCS) Metra line. In 1996, the station restored rail service to the Village since its closure in 1965 and demolition of the station in 1974. Today, the station is a replica of the original 1886 station. The reestablished amenity allows residents and visitors to travel to O'Hare International Airport, downtown Chicago, and other nearby municipalities.

As part of the transportation access, rail infrastructure also allows freight service to conduct business. State highways include Milwaukee Ave. (Rte. 83), Grand Ave. (Rte. 132), Illinois 59 to the west, and Interstate 94 to the east.

The Village has worked hard to implement pedestrian amenities such as bike paths, walkability, and transit access, along with proposing new mixed-use development, attracting new industries, housing, and identifying opportunity sites for new construction.

## EXISTING LAND USE

The land use pattern in Lake Villa has developed due to shifts in land use, transportation, and types of development over the past 120 years.

The downtown developed based on rail access – including access to commercial businesses along Cedar St., nearby homes for workers, summer home availability, and as a starting point to serve the estates and private resorts around the Village.

During the 1970s and 1980s, the downtown expanded, and residential subdivisions were built. This was also the same period when no commuter rail service existed and all transportation was auto based, with less need to go downtown.

Now, over a century after its incorporation, Lake Villa has the potential to take advantage of the assets in each part of the community, building on the strengths of local parks, schools, commercial districts, and business park.

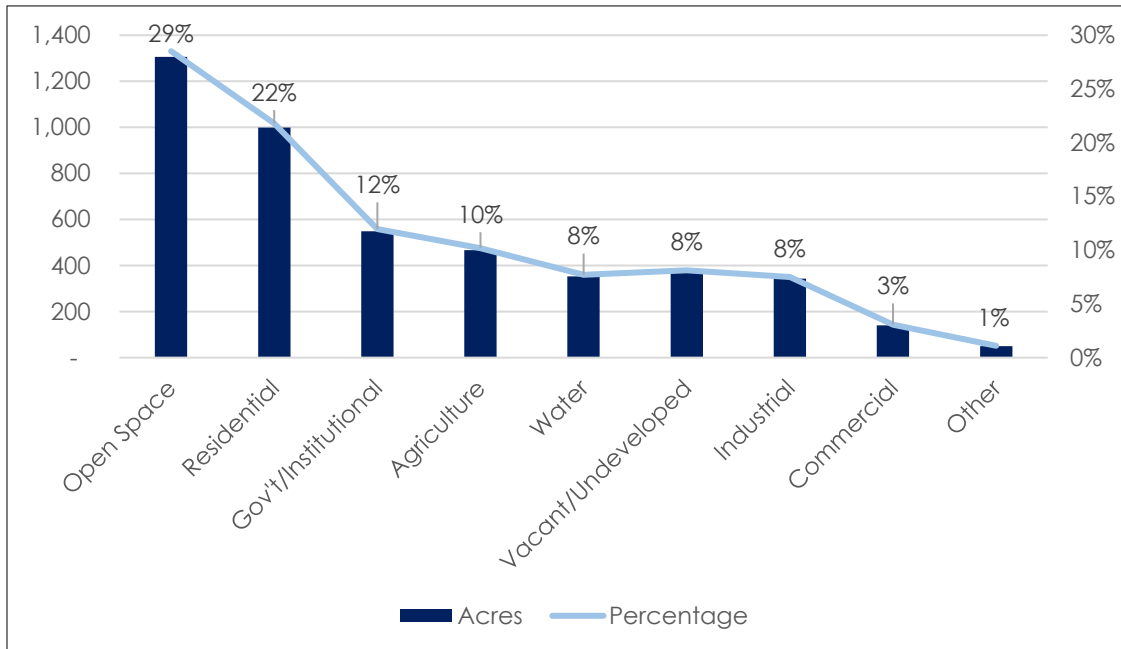
### General Land Uses

Table 4.1 and Figure 4.1 show the total land use acres and percentage of land for each general land use. The largest category of land use is open space (28%), followed by residential uses (22%) and government/institutional (12%). The large open spaces, forest preserves, and lakes provide a setting that has attracted residents and visitors for decades. But this also means, much of the land area in the Village is not taxable, putting additional burden on residential taxpayers.

**Table 4.1: General Land Uses - Acres & Percentage of Total Land Area**

General Land Use	Acres	Percentage
Open Space	1,306	28%
Residential	998	22%
Gov't/Institutional	549	12%
Agriculture	467	10%
Water	353	8%
Vacant/Undeveloped	372	8%
Industrial	344	7%
Commercial	140	3%
Other	52	1%
<b>Total</b>	<b>4,581</b>	<b>100%</b>

**Figure 4.1: General Land Use Acres & Percentage of Total Land Area**

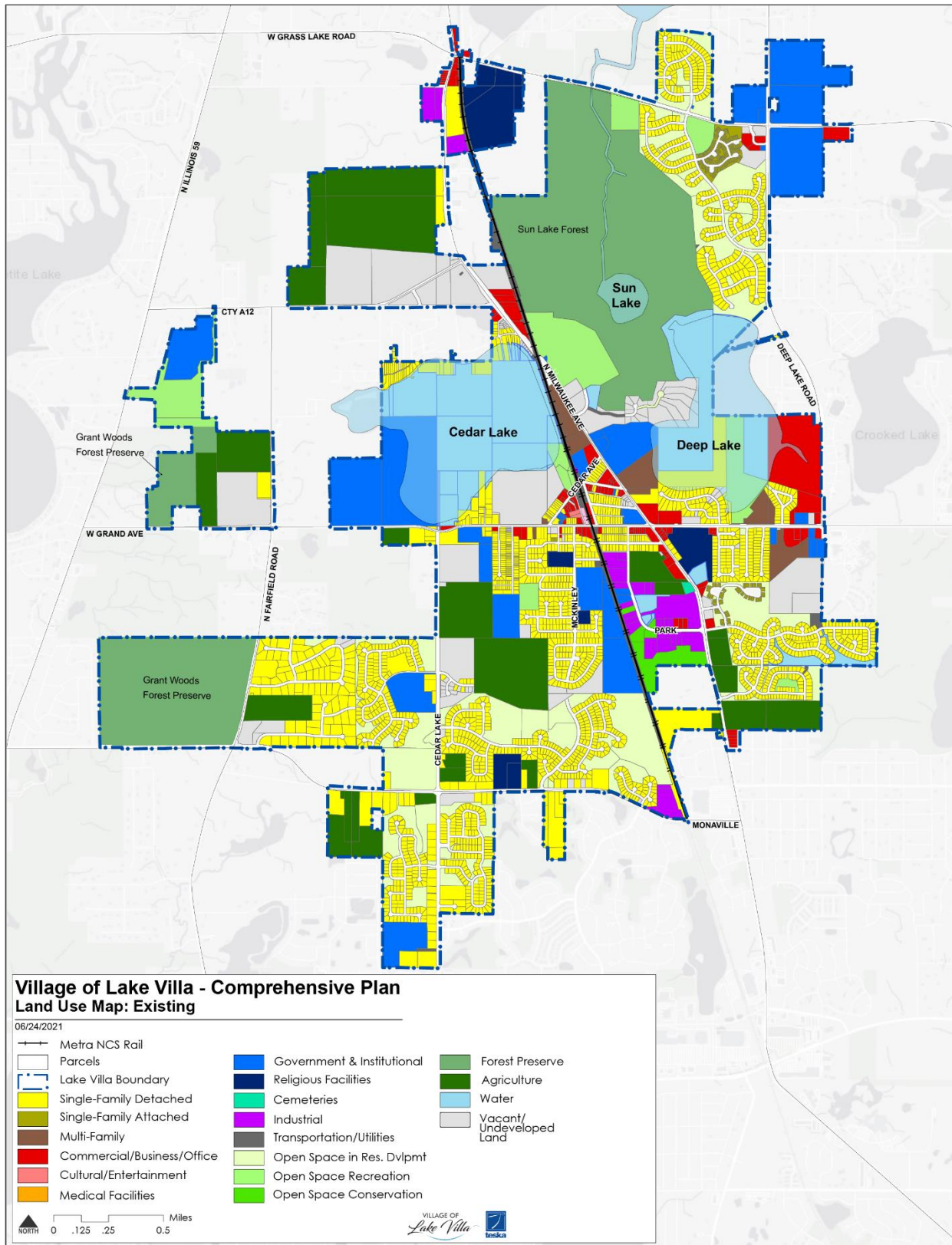


**Detailed Land Uses and Land Use Map**

The Existing Land Use Map, Figure 4.2, details the use of property throughout Lake Villa in distinct categories. The map represents current land use, not necessarily how the land is zoned. Most land uses match zoning, but there are exceptions within the Village.

The land use pattern has developed over time as the Village has become built-out, with residential areas near a historic downtown, along with suburban subdivisions, commercial corridors, and estate homes. There continues to be available vacant/undeveloped land, and property, currently used for agriculture, that can be developed over time. Several of these tracts are in, or near, the downtown.

Figure 4.2: Existing Land Use Map



**Land use designations include:**

**Single-Family Detached:** One housing unit per free-standing residential structure. This use can include undeveloped residential properties when adjacent to a developed property with the same owner.

**Single-Family Attached:** Townhomes, duplexes, and other multi-unit structures whose units do not share a common entryway.

**Multi-Family:** Multiple-unit residential buildings with a common entryway. Includes retirement complexes (except nursing homes), two & three-flats, and condominiums. High-rise apartment buildings with street level commercial are coded as multi-family.

**Open Space in Residential Development:** Common areas within a residential development; may be managed by homeowners' association (HOA).

**Commercial/Business/Office:** This category includes smaller retail trade and services, urban mix with residential component, office buildings (including stand-alone, complexes, and corporate campuses).

**Culture/Entertainment:** Cultural sites, historic sites, public amphitheaters, Drive-ins, fairgrounds, miniature golf, go-cart tracks, tennis courts, bowling, swimming pools, recreation centers

**Medical Facilities:** Includes hospitals as well as nursing homes and other long-term care facilities.

**Government & Institutional:** Includes executive, legislative, & judicial functions, police, fire, postal services, public libraries, public works facilities, public and private schools identified by Illinois State Board of Education, Moose, Elks, VFW, and similar service organizations, other tax-exempt social service organizations providing aid for people.

**Religious Facilities:** Houses of worship, along with associated structures and property.

**Cemeteries:** Includes associated chapels and mausoleums.

**Industrial:** Includes smaller-scale manufacturing and warehousing operations and properties where the manufacturing of goods is the sole on-site activity.

**Transportation/Utilities:**

**Rail ROW:** Linear parcels owned by a rail transportation company.

**Roadway:** Linear parcel dominated by roadway.

**Parking:** Non-residential off-street parking, municipal lots (including lots associated with an adjacent land use particular to that use).

**Other Utility/Waste:** Electric generation plants and substations, natural gas production plants & storage tanks, water pipelines, water towers & accompanying land, refuse, garbage plants, and incinerators.

**Non-Parcel Areas:** Areas not represented by a parcel due to water, road right-of-way, or other circumstance.

**Agriculture:** Land classified by the county assessor as agricultural, where the parcel is dominated by row crops, field crops & fallow field farms & pasture, horse, dairy, livestock or identified by aerials as agricultural use.

**Open Space, Recreation:** Public land (federal, state parks, & conservation areas, local parks primarily in a natural state), state-dedicated nature preserves (regardless of ownership status), and privately-run conservation facilities. Recreational open space with greater than 50% combined impervious surface and manicured turf, botanical gardens, and arboreta are included within this category.

**Open Space, Conservation:** Open space in a natural state (less than 50% combined impervious surface/manicured turf) and protected open spaces such as wetlands and protected open spaces managed by homeowners' associations.

**Forest Preserve:** Owned by the Lake County Forest Preserve District. It consists of a range of land types, such as wetlands, floodplains, forests, savannas, and prairies, provide crucial ecosystem services, habitat, and recreational amenities to the region.

**Golf Course:** Public golf courses, country clubs and driving ranges; including associated buildings and parking.

**Vacant /Undeveloped Land:** Land in an undeveloped state, with no agricultural activities nor protection as open space.

**Water:** Parcel is riparian and predominantly water. In Lake Villa, many of these are private riparian lots with a portion or all the land area covered by lakes.

Table 3.2 provides the acreage and percentage of total land area for each of these land use categories and which general land uses they represent. Using these detailed categories, the top land uses are:

- Single-Family Detached 20%
- Forest Preservation 17%
- Government & Institutional 10%
- Agriculture 10%

**Table 4.2: Detailed Existing Land Use Table**

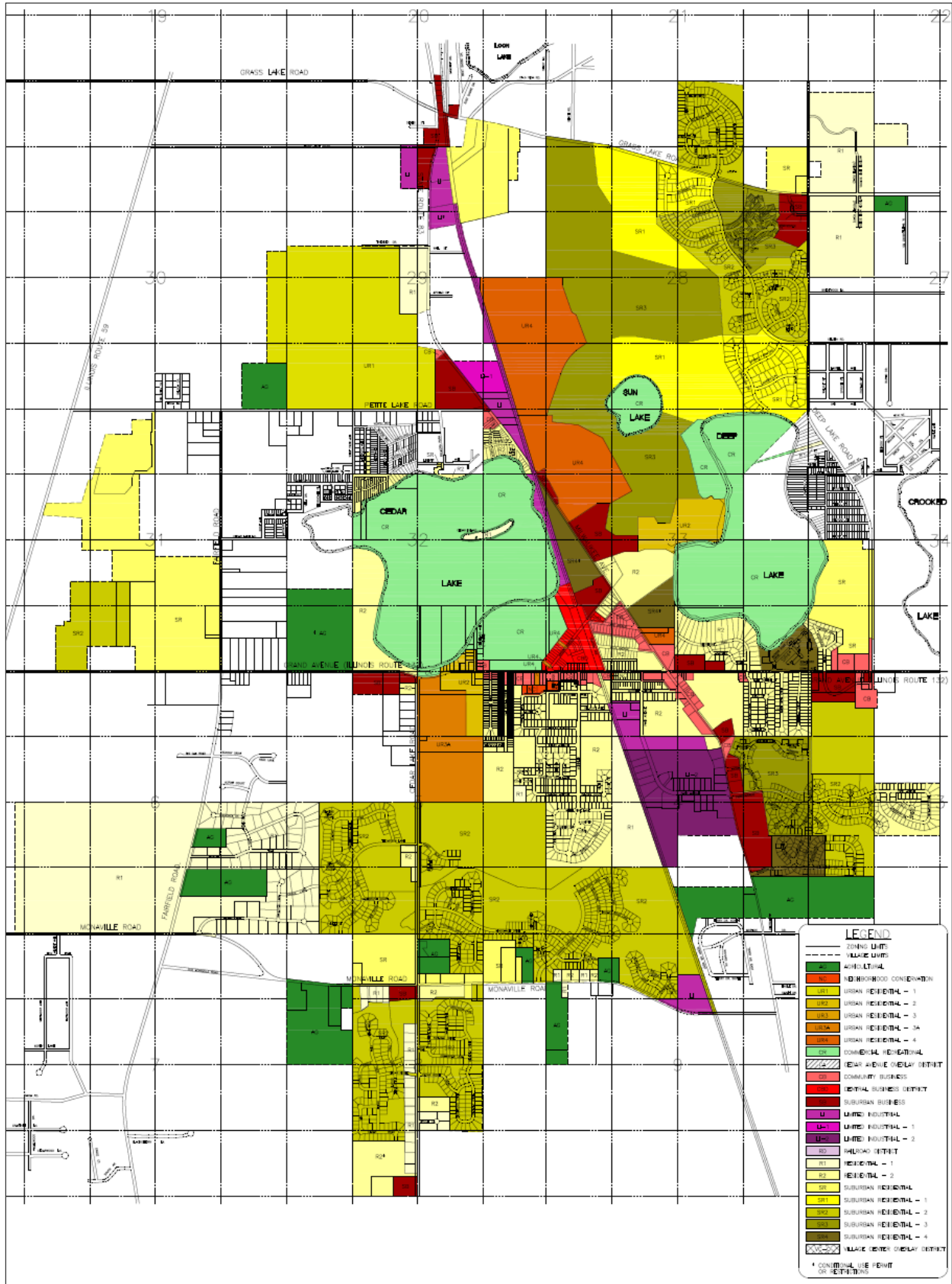
Land Use	Acreage	Percentage	General Land Use
Single-Fam Detached	923.62	20%	Residential
Single Fam Attached	22.33	0.49%	Residential
Multi-Family	52.5	1.15%	Residential
Open Space, Res. Develop.	340.75	7%	Open Space
Commercial/Business/Office	139.26	3%	Commercial
Culture/Entertainment	1.16	0.03%	Commercial
Medical Facilities	0.01	0.0002%	Commercial
Government & Institutional	454.82	10%	Gov't/Institutional
Religious Facilities	93.8	2.05%	Gov't/Institutional
Cemetery	1.45	0.03%	Open Space
Industrial	343.58	7%	Industrial
Transportation/Utilities	49.86	1.09%	Other
Rail ROW	42.2	0.92%	Other
Roadway	2.46	0.05%	Other
Parking	0.8	0.02%	Other
Other Utility/Waste	4.4	0.10%	Other
Agriculture	466.76	10%	Agriculture
Open Space, Recreation	170.96	4%	Open Space
Open Space, Conservation	25.02	1%	Open Space
Forest Preservation	769.46	17%	Open Space
Golf Course	0.03	.001%	Open Space
Vacant /Undeveloped Land	372.45	8%	Vacant
Water	352.85	8%	Water
Non-Parcel Areas	0.56	0.01%	Other
<b>Total</b>	<b>4,581.23</b>	<b>100%</b>	

### Zoning Map

The zoning map, shown in Figure 4.3, depicts what type of usage is permitted for each parcel of land. As mentioned above, in most cases the current use is consistent with permitted zoning. But land that is vacant, for example, may be zoned for residential, commercial, industrial or another use. Similarly, schools (whose land use category is government/institutional) are typically permitted in residential zones. For a more comprehensive look at the zoning map and any updates that have been made after the publication of this plan, please visit the Village website [www.lake-villa.org](http://www.lake-villa.org)



Figure 4.3: Existing Zoning Map



## 1.5 MILE PLANNING AREA

Figure 4.4 maps existing land uses in the Village along with showing a 1.5 mile planning area boundary. Under Illinois statute, (65 ILCS 5/11-12-5 from Ch. 24, par. 11-12-5), municipalities may plan for future development or redevelopment within their corporate limits and plan for land use in unincorporated areas within 1.5 miles of their municipal boundary. The county ultimately has jurisdiction in these areas, although municipalities may pursue annexation and/or provide government services such as water supply.

The 1.5 mile planning area boundary, in red, encompasses a portion of several villages. Each of these municipalities can also plan for the unincorporated areas within their own planning area.

As part of the comprehensive planning process, Lake Villa will propose land uses in unincorporated portions of its planning areas. To inform this process, a review of neighboring jurisdictions' future land use plans has been conducted. A summary of these proposed land uses include:

Antioch overlaps with the northern portion of Lake Villa's planning area. Antioch envisions a combination of open space, low-medium & medium residential density, countryside estate, neighborhood commercial, and corporate park in the unincorporated areas. Additional walking trails would also be included in the proposed open space land use type.

Lindenhurst overlaps with the eastern portion of the planning area. Their future land use map proposes recreational open space, suburban single-family residential, and estate single-family residential district in these unincorporated areas.

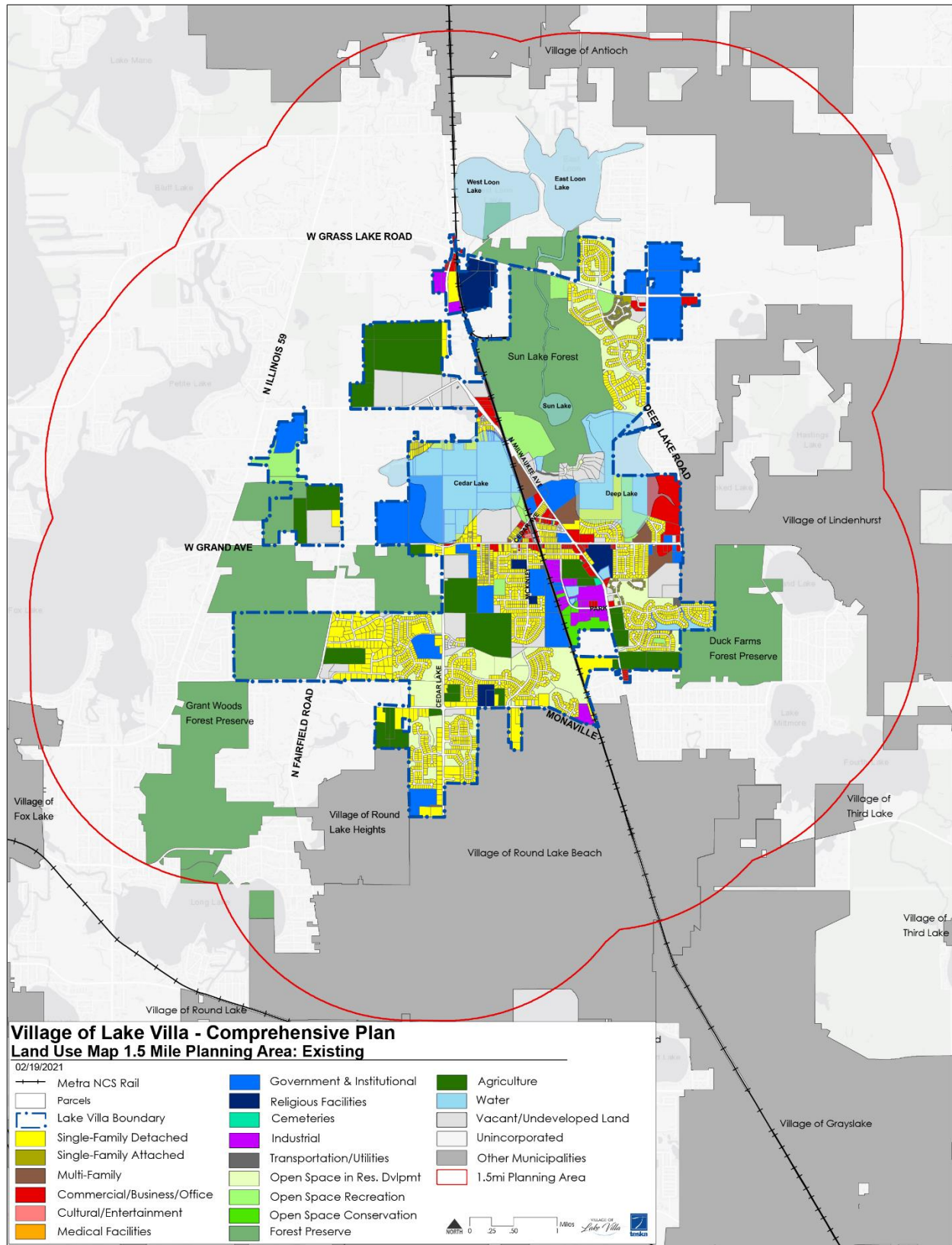
Grayslake overlaps with the northeastern portion of Lake Villa's planning area. Potential land uses that are proposed by Grayslake include commercial, parks/open space, and single-family residential.

Round Lake Beach overlaps the southwest and southeast portion of the planning area. Their proposed land uses include low, medium & high density residential, commercial, and parks & open space.

Round Lakes Heights overlaps with the southern portion of Lake Villa's planning area. Future land uses include open space, agriculture, residential, quasi-public lands, and commercial.

Fox Lake overlaps with the west portion of Lake Villa's planning area. Fox Lake's proposed land uses include low density residential, government/institutional, commercial, parks & recreation, and natural areas.

Figure 4.4: Lake Villa Existing Land Use and 1.5 Mile Planning Area



## LAND USE GOALS AND STRATEGIES

### **1. Preserve the Village's history and character while also responding to the current economic conditions.**

1.1 Preserve the character of existing neighborhoods while allowing for redevelopment and reinvestment that enhances the vitality of the community.

1.2 Promote the reinvestment and repairs to older homes while allowing additions and modernization of homes to meet current needs.

1.2 Investigate creation of a historic district in the downtown that would enable eligibility for National Historic Tax Credits, and a historic building ordinance for individual buildings that lie outside a historic district.

### **2. Enhance the tax base and reduce the tax burden on residents by supporting fiscally sound growth and development.**

2.1 Promote new development on vacant land within the Village that is fiscally sound and provides benefits to the local economy and tax base.

2.2 Consider strategic annexations that will bring vitality to the Village without undue strain on public services and infrastructure.

2.3 Promote commercial and mixed-use development along Milwaukee Ave. (Rte. 83) and Grand Ave. (Rte. 132) that enhances the character of each corridor and provides needed commercial space to serve residents and prevent retail leakage to other communities.

2.4 Encourage the completion of Lake Villa Business Park and plan for an additional business park to attract light industry, health-care related businesses, and related development.

### **3. Add appropriately to the housing stock and provide housing options to attract families, professionals and allow seniors to stay in the community.**

3.1 Promote homeownership through single-family, townhome and multi-family condominiums that can serve the demand for housing at different stages of life.

3.2 Plan for quality rental development that can meet the demand for housing while being a transition to homeownership for many younger households.

3.3 Plan for a range of quality housing options for seniors, from active adult to age-restricted housing so that residents can stay in the community.

#### **4. Pursue development and redevelopment projects that in the aggregate will support vital services including quality public schools.**

4.1 Implement the Lake Villa Downtown Plan to reinvest in the downtown by focusing on Cedar Ave., redevelopment of underutilized commercial and industrial properties between the Metra Station and Milwaukee Ave. (Rte. 83), and transition properties along Grand Ave. (Rte. 132) to commercial or mixed-use.

4.2 Promote upgrades or redevelopment of commercial centers that are outdated and are experiencing vacancy.

4.3 Ensure that new development creates connections for bicycles and pedestrians to enhance transportation options.

4.4 Encourage new development to conserve natural resources, create open spaces, and enhance recreational opportunities in the Village.

## FUTURE LAND USE MAPS

The Future Land Use Map is a long-term blueprint to guide the Village in making informed decisions to guide growth and development, enhance the tax base, and provide quality services. The intent is to elevate the Village as a competitive area, continue to be a prosperous place to do business and quality place to live, and attract additional investment.

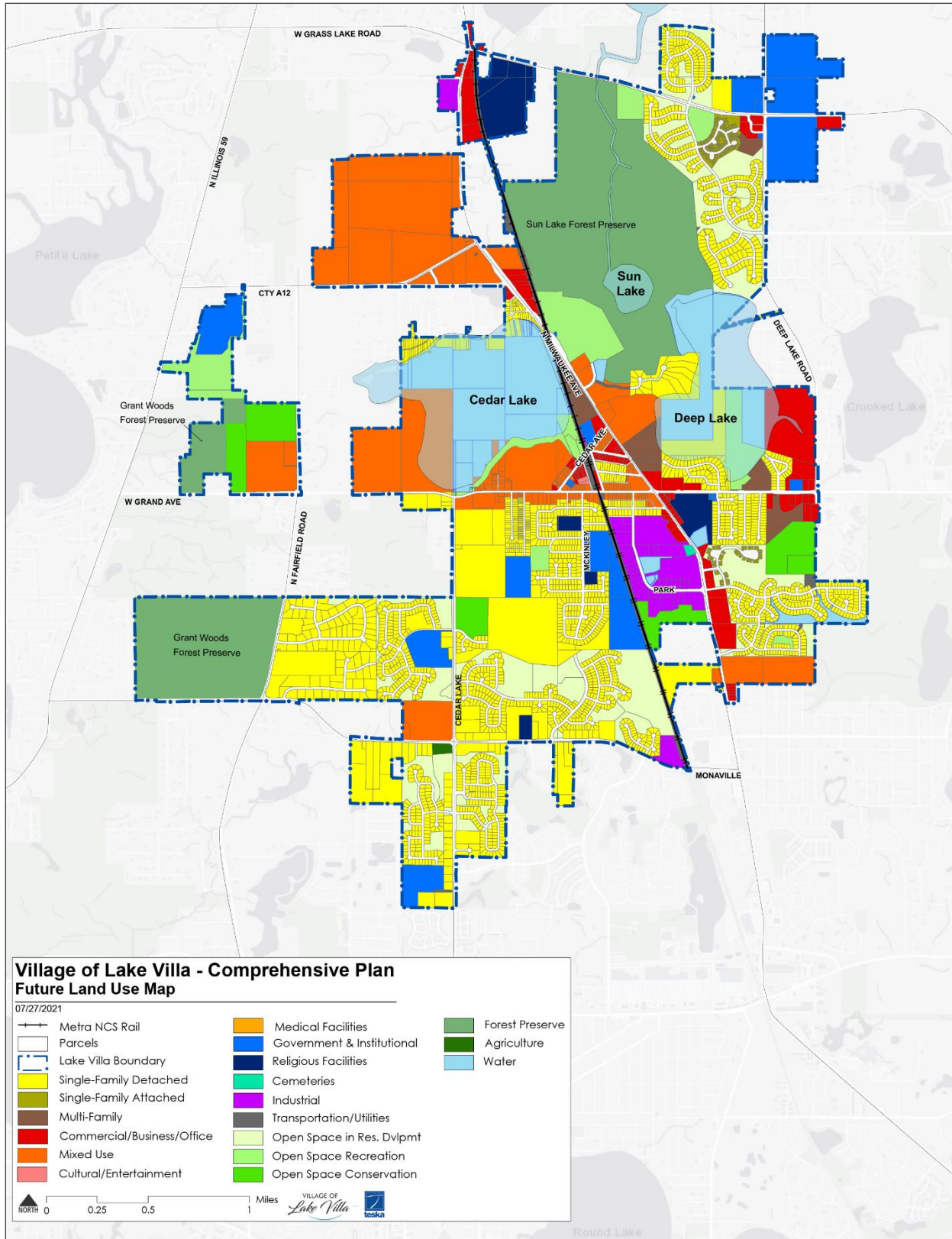
The Future Land Use Map is not a zoning map. It is a guide for the future that provides policy direction, not regulation. Future decisions regarding proposed development may be guided by the Future Land Use Map and require zoning changes or planned development approvals to enable new development.

The map is intended to further the four land use goals identified early in this chapter, as well as additional goals throughout the comprehensive plan. These goals include:

1. Preserve the Village's history and character while also responding to the current economic conditions.
2. Enhance the tax base and reduce the tax burden on residents by supporting fiscally sound growth and development.
3. Add appropriately to the housing stock and provide housing options to attract families, professionals and allow seniors to stay in the community.
4. Pursue development and redevelopment projects that in the aggregate will support vital services including quality public schools.

Figure 4.5 is the Future Land Use Map for the Village of Lake Villa while Figure 4.6 is the Future Land Use Map and 1.5 Mile Planning Area surrounding the Village's boundary. This figure can help guide growth of the Village as well as comment on development proposals in unincorporated areas that are located within the Planning Area.

Figure 4.5: Future Land Use Map – Village of Lake Villa







## OPPORTUNITY AREAS

The following section provides information regarding opportunity sites that have been identified on the Future Land Use Map. Opportunity areas signify land in which changes may be anticipated in the future – whether that is a change in land use and a greater intensity of use on a given piece of land, typically driven by property owners. Each site is labeled on Figure 4.7.

Potential opportunity areas include:

a. Longwood Center (Milwaukee Ave. [Rte. 83] and Squire Rd.)

The Longwood Center property, which includes a north and south section, are located along Milwaukee Ave. (Rte.83). The north side of this parcel is envisioned to offer amenities to complement Loffredo Park to the north and serve as a gateway to Lehmann Mansion. This could include restaurants, cafes or other commercial or recreational uses. The design should include open space, walking paths, and possibly outdoor eating. There should be a clear pedestrian connection to Loffredo Park, Sun Lake Forest Preserve and the Lehmann Mansion grounds.

The Longwood Center southern section is recommended as mixed-use that could include commercial and/or residential uses that transition toward single-family estate housing sites approaching Deep Lake to the east of the site.

b. One Hope United (Milwaukee Ave. [Rte. 83])

One Hope United has been a member of the Lake Villa community for many years. Its campus setting, views and access to Deep Lake and frontage along Milwaukee Ave. (Rte. 83) offers possibilities to either consolidate the campus to allow for new development on a portion of the site or redeveloping the site at some point in the future. In planning for future uses, commercial development along Milwaukee Ave. (Rte. 83) could be combined with either merging institutional uses in a smaller area or redeveloping the lakefront-facing site for residential uses. This also includes utilizing Deep Lake as a recreational asset for both uses and creating a pedestrian connection to the Longwood sites and northward toward Loffredo Park and Sun Lake Forest Preserve.

c. Area East of Lakes Community High School (Grass Lake Rd. near Deep Lake Rd.)

Undeveloped land east of Lakes Community High School along Grass Lake Rd. is appropriate for single-family detached housing. Property could be annexed to Lake Villa for service, water, and sewer infrastructure access.

d. Milwaukee Ave. (Rte. 83), South of Park Ave., North of Hampton Dr.

This site is most appropriate for office, medical or commercial development that could complement the nearby business park. An opportunity exists for providing pedestrian access from Park Ave. to Hampton Dr.

e. Milwaukee Ave. (Rte. 83), South of Hampton, and Charlton

Within the area bounded by Rte. 83, Hampton Dr., Charlton Rd., and the village limits to the east and south, these properties can evolve to include mixed-use development, with commercial along Milwaukee Ave. (Rte. 83) and potential townhome residential or similar attached housing types. Beyond the incorporated boundary, single-family use with smaller lot sizes, park opportunities, and road & pedestrian access to Amherst Dr. would be compatible with surrounding uses.

f. Monaville/Fairfield Rd. North Side

The Northeast portion of the intersection of Monaville Rd. and N Fairfield Rd. would be appropriate for residential development including single-family and attached housing. This area, along with property on the south, east, and west, is adjacent to Grant Woods Forest Preserve and single-family detached housing.

g. MonavilleFairfield Rd. South Side

The south side of the intersection, both east and west of Fairfield Rd. are appropriate for single-family detached use, that complement nearby open space, wetlands, and single-family residential development. This area is currently unincorporated but could be annexed to the Village.

h. Grand Ave. (Rte. 132) Properties (North side east of railroad and South side between German Aid Society and Cedar Ave.)

Grand Ave. (Rte. 132) is currently a mixed-use corridor designated as residential and commercial. A walkable and bikeable area to downtown, it is also a heavily used road with auto and truck use. As a primary gateway to Lake Villa, the corridor character is important to the identity and health of the community. New uses should transition the corridor to take advantage of its excellent transportation access while providing high-quality design and amenities for the community. Uses such as retail development, high-end multi-family housing, and residential over commercial are appropriate for Grand Ave. (Rte.132). Sidewalks should be available on both sides of the road with improved crosswalks for walkability and having proximity to downtown.

i. Grand Ave. (Rte. 132) at Milwaukee Ave. (Rte. 83) - Northeast

The existing gas station at Grand Ave. (Rte. 83) and Milwaukee Ave. (Rte. 83) can be expanded with nearby vacant land and provide additional retail development such a bank, small shops, or restaurants. The area is a highly visible crossroads.

j. Milwaukee Ave. (Rte. 83) and Grand Ave. (Rte. 132): Former Pleviak School

The site housing former Pleviak School is currently leased by another school district, but long-term plans could allow redevelopment of the site for commercial and/or mixed-uses. As one of the most visible sites in the Village, there is an opportunity for new development that takes advantage of strong traffic counts at the intersection while still being walkable to downtown, Lehmann Park, and Metra Station.

k. Cedar Lake Road (Cedar Lake Rd. and Grand Ave. [Rte. 132])

The site is proposed as single-family detached housing and attached residential, along with possible mixed-use development along the south side of Grand Ave. (Rte. 132) with restaurants that would overlook Cedar Lake.

l. Former Lake Villa District Library Site (Sanctuary Dr., south of Grand Ave. [Rte. 132])

As the Lake Villa Library District moved the library to Munn, the former site remains available for reuse or redevelopment. The former building could be utilized as medical, fitness or institutional uses, thus expanding the Village's healthcare services. This location is already served by commercial such as Windy City Indian Motorcycle, Three Amigos, and Cozy and is adjacent to Vista Medical Center in Lindenhurst. Alternatively, the site could be redeveloped for senior or other age-targeted housing.

m. Sherwood Park (Grand Ave. (Rte. 132), west of Cedar Ave.)

With an approximate 42-acre site along Grand Ave. (Rte. 132) just west of Cedar Ave., the Village foresees the site evolving into mixed-use development with commercial along Grand Ave. (Rte. 132) with residential and open space along Cedar Lake. The site is located immediately west of Downtown Lake Villa and the Metra Station. The goal is to incorporate commercial development along the Grand Ave. (Rte. 132) frontage to commercial or retail uses, with attached or multi-family housing between the commercial development and a new linear park along Cedar Lake. The linear park would be an extension of Lehmann Park located just to the east. This would be easily walkable to both park lands, downtown, and Metra Station.

n. West Side of Milwaukee Ave. (Rte. 83) and Town Line Rd.

This site of undeveloped land can be developed into Lake Villa's second business park to expand jobs, grow the local tax base, and create a home for additional commercial and industrial businesses. In addition, the park could be expanded northward in the future into unincorporated land north of Town Line Rd. on the west side of Milwaukee Ave. (Rte 83).

Figure 4.7: Future Land Use Map -1.5 Mile Planning Area with Labels

