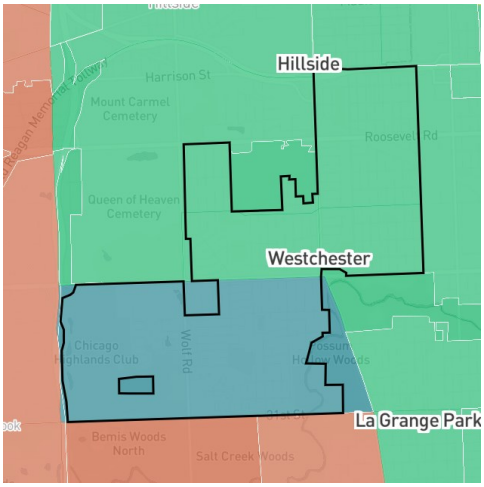
REGIONAL HOUSING SOLUTIONS

Westchester

https://www.regionalhousingsolutions.org/municipality/westchester

Submarkets (What is a submarket?)



57% of Westchester is in Submarket 4.
Suburban post-war housing stock, moderate- and middle-income, lower cost stock

43% of Westchester is in Submarket 8.
Suburban 1980-99 housing stock, high/middle income, suburban, aging

Areas with a similar combination of these submarkets:

Ashburn
Avalon Park
Bedford Park
Bellwood
Berkeley
Broadview
Brookfield
Burbank
Calumet Heights
Coal City
Dunning
Elmwood Park
Evergreen Park
Forest View
Franklin Park
Garfield Ridge
Hegewisch
Hillside
Hometown
Jefferson Park
La Grange Park
McCullom Lake
Morgan Park
Morton Grove
Mount Greenwood
Norridge
North Park
North Riverside
Northlake
Norwood Park
Rockdale
Skokie
South Deering
Stickney
Villa Park
Washington Heights
West Elsdon
West Lawn
Wilmington

Want to find housing data for your community? Download U.S. Census housing data and use the Homes for a Changing Region data guide to analyze it.

Issues + strategies

Most communities have multiple submarkets within their boundaries. The issues facing each submarket as well as strategies tailored to address them are outlined below.

	Submarkets with primary focus	
Issue	**4**	**8**
"Setting the table" for development	✓	

Submarket 4

Communities should take steps to prepare for and attract private market real estate investment. Although communities in Submarket 4 have older housing stock and moderate-value homes, they still have many assets on which to build. However, Submarket 4 communities may not be prepared to leverage these assets because, in some cases, they have not taken strategic steps such as addressing troubled properties, improving streetscapes, updating development regulations, or assessing market conditions to prepare for development.

Strategies

Maintaining distressed properties

Communities can take steps to secure and conceal vacant or abandoned properties.

Communities can take steps to secure and conceal vacant or abandoned properties. Reducing the visible signs of distress on a block, such as the negative effects of foreclosures or short sales, can help maintain nearby property values. Illinois law allows for priority liens for securing and maintaining abandoned residential property, and covers the removal of weeds, trees, bushes, grass, garbage, debris, or graffiti, and securing or enclosing the property. Under this law, municipalities recover their expenses after taxes are paid but before the mortgage is recovered. Thus, municipalities will recover even when the value of the property is less than the value of the mortgage. If municipalities are maintaining vacant property in their community, they should be sure to go through the necessary steps to file a high priority lien on the property. The Metropolitan Mayors Caucus and BPI's publication on Vacant Building Ordinances provides detailed information and step-by-step guidance on this process. Learn more about strategies to deal with vacant property.

Make visible investments

Investments in the public-facing streets and façades of the community can help signal a positive investment climate to private developers and improve quality of life for residents.

Investments in the public-facing streets and façades of the community can help signal a positive investment climate to private developers and improve quality of life for residents. Façade and streetscape improvements may be funded by establishing a local Business Improvement District (BID), Special Service Area (SSA), or Tax Increment Financing (TIF) district. These mechanisms use property taxes to gather financial resources for improvements. The City of Chicago's TIF-Neighborhood Improvement Program (TIF-NIP) is a good example of how to structure a program to encourage exterior repairs and improvements.

Review regulations affecting real estate development

To better compete for private market real estate investments, communities can preemptively inventory and update development regulations.

To better compete for private market real estate investments, communities can preemptively inventory and update development regulations. Development regulations protect community health, character, and safety, but can also sometimes be outdated or create unintended barriers to private investment. Some

	Submarkets with primary focus	
Issue	**4**	**8**

regulations are especially onerous and limit developer interest in investment, while others prohibit forms of development the community may wish to allow. For instance, density limitations may prohibit condo buildings in communities' historic downtowns. Large minimum lot sizes may prevent the development of starter homes or housing for older community residents. Similarly, point-of-sale requirements may excessively extend home sale transaction timelines. Communities should audit and potentially refresh existing regulations to ensure that they are not creating unintended or unnecessary barriers to development. Assistance may be available through the Urban Land Institute or local associations of realtors to help evaluate perceptions among private market actors of the difficulty of working in the community.

Value of housing planning

Municipalities should invest in planning to help define community character and long-term goals.

Municipalities should invest in planning to help define community character and long-term goals. In order to determine which strategies to pursue most actively, Submarket 4 communities must establish a market-feasible vision for future development. There are multiple avenues for evaluating alternatives and setting goals for the community, including hiring a market consultant, engaging in comprehensive planning, or undertaking a local housing plan, such as those provided by Homes for a Changing Region.

Accessibility and visitability		✓

Submarket 8

Improving accessibility and visitability can prepare communities for a growing senior population. A growing senior population raises concerns about whether submarket 8 communities are prepared as accessible and visitable places to live. As new housing is built or current housing is rehabilitated, attention should be given to make sure that housing will address the present and future needs of this population. Some submarket 8 neighborhoods were built without important pedestrian infrastructure, like sidewalks and crosswalks. Figuring out how to retrofit such infrastructure into existing neighborhoods would also improve accessibility, as well as position communities to remain attractive as market preferences change.

Strategies

Age-friendly neighborhoods

Communities should create local amenities that will appeal to people of all ages, from young families to seniors.

Communities should create local amenities that will appeal to people of all ages, from young families to seniors. A community can best meet its social and economic demands by having a healthy balance of people from all age groups. Nevertheless, municipalities need to plan for amenities that can attract and retain residents. Neighborhood parks, public spaces and community art spaces such as Karcher Artspace Lofts in Waukegan and those created by Batavia, are only a few of the central elements of an age-friendly community. For seniors that want to live independently in the community, having access to services is vital. Municipalities should think about the development of senior housing/services complexes strategically, and ideally should locate them near transit stations and commercial areas. Such developments can be helped by specific transit oriented development ordinances like Chicago's,

	Submarkets with primary focus	
Issue	**4**	**8**

which allow increased residential density and reduced parking requirements. Sunset Woods in Highland Park and Thomas Place in Glenview are great examples of developments that came to fruition because of strong collaboration between developers and municipalities. The Northwest Suburban Housing Collaborative's Handyman Program is an innovative senior service program that connects seniors to low-cost maintenance services and helps them to live independently in their homes. Read more about age-friendly policies.

Value of housing planning

Municipalities should invest in long-term planning to identify policies and tools that prepare its housing stock for the future.

Municipalities should invest in long-term planning to identify policies and tools that prepare its housing stock for the future. Via planning tools like the Homes for a Changing Region Toolkit, municipalities can better understand current and future housing needs in their communities and develop strategies to move toward a more "balanced" housing stock. Around the region, communities have been drawing on the principles of accessibility and sustainability to create healthier and safer housing. Plainfield's experience in housing development is instructive as well as its density bonus program, which provides an increase in residential density above a base level if a given development meets one or more of 15 village objectives. Community "buy in" regarding balanced housing is more likely to occur if a community creates a housing committee similar to those created by Highland Park and Lake Forest. Municipalities that are interested in incorporating greater accessibility/visitability standards into new development or rehab of existing single-family homes should review Bolingbrook's accessibility/visitability requirements.

Attracting younger families		✓

Submarket 8

Communities have an opportunity to attract younger families by striking the right balance between affordable homes and amenities. Younger families generally need affordable starter home price points in order to become new homebuyers. Additionally, providing amenities such as walkable neighborhoods, parks, and open spaces can help meet the preferences of younger generations, such as increased interest in biking and walking and more compact home environments.

Strategies

Age-friendly neighborhoods

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	Submarkets with primary focus	
Issue	**4**	**8**
Placemaking and marketing strategies Communities should develop strategies to create greater neighborhood identity in order to encourage additional private sector investment. *Communities should develop strategies to create greater neighborhood identity in order to encourage additional private sector investment.* Municipalities can make a concerted effort to enhance neighborhood character in Submarket 8 through strategic public investments such as neighborhood branding/signage, streetlights, sidewalks, etc. As noted before, adding pedestrian infrastructure to these existing neighborhoods will be particularly valuable. Public sector investment will likely signal to the private market a commitment to an area and make it more attractive for additional resources. Learn more about placemaking strategies. **Repurpose and redevelop property** Communities should evaluate existing zoning and take stock of existing infrastructure when making decisions about redevelopment. *Communities should evaluate existing zoning and take stock of existing infrastructure when making decisions about redevelopment.* Overdeveloped and vacant retail areas can be rezoned for mixed-use developments or housing. When adding multi-family units near transit, municipalities should consider lower parking requirements to relieve congestion and encourage walkability. Mundelein's Downtown Design Guidelines, Glenview's Downtown Development Code, and Libertyville's payment in lieu of required parking policy are all great examples of how to create a more efficient built environment.		
Form matches current demand	✓	

Submarket 4

These walkable, higher density communities with access to rail transit may be attractive to current consumers. Due to their age, many Submarket 4 communities are close to the City of Chicago, or within older subregional job centers like Aurora or Waukegan, with strong access to public transit resources. Many of these older communities also have architecturally notable smaller homes on smaller lots, which may be an asset considering changing consumer preferences. Combined with walkable, moderate-density town centers, these assets have the potential to attract investment, especially as family formation continues among millennials.

Strategies

Placemaking and marketing strategies

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"Why Berwyn?" campaign provides a good example of an asset-based approach to community marketing. **Value of housing planning** Municipalities should invest in planning to help define community character and long-term goals. *Municipalities should invest in planning to help define community character and long-term goals.* In order to determine which strategies to pursue most actively, Submarket 4 communities must establish a market-feasible vision for future development. There are multiple avenues for evaluating alternatives and setting goals for the community, including hiring a market consultant, engaging in comprehensive planning, or undertaking a local housing plan, such as those provided by Homes for a Changing Region.		
Moderate cost but rising levels of cost burden	✓	

Submarket 4

Although housing costs are relatively low, community members may still struggle with housing payments. Many residents benefit from the moderate costs associated with living in Submarket 4 communities. However, due to stagnant or declining incomes, some owners and renters are now paying more than they can afford on rent or mortgage and utilities. As the share of households struggling with housing costs rise, it becomes less likely that homeowners will have resources to maintain or improve their homes, and some residents may be vulnerable to homelessness.

Strategies

Housing counseling

Programs to help homeowners affordably purchase homes and avoid foreclosure can increase community stability.

Programs to help homeowners affordably purchase homes and avoid foreclosure can increase community stability. Although Submarket 4 communities were not the most severely affected by the 2008 housing crisis, effects of the crisis—in terms of foreclosures, distressed sales, and cash sales—still remain. To help owners confronting foreclosure and make sure new owners are taking out affordable, sustainable loans, Submarket 4 communities should strengthen connections with their local HUD-certified housing counseling agencies and encourage residents to seek counseling. Housing Action Illinois, the statewide housing counseling intermediary, can help communities identify appropriate counseling resources.

Preservation and expansion of affordable housing

Supporting residents with affordable housing can help meet cost burden challenges.

Supporting residents with affordable housing can help meet cost burden challenges. Since the share of community members in Submarket 4 struggling to pay for housing is growing, municipalities should seek non-profit partners to develop permanent affordable housing options within their boundaries. In Submarket 4 communities, affordable ownership and apartment programs could both be valuable. Affordable homeownership programs help moderate-income residents purchase homes through grants and low-cost loans. Affordable apartments, on the other hand, create lower-rent options that consume a sustainable portion of low-income households' income.

	Submarkets with primary focus	
Issue	**4**	**8**
Need for more diverse housing options		✓

Submarket 8

The housing stock of communities should accommodate households of various sizes and income levels. Housing stock that is uniform in both its size and type can result in missed opportunities for communities to attract new residents and jobs. While most of the submarket's housing stock consists of newer single-family homes, communities have an opportunity to increase the diversification of their housing stock through new development or retrofitting existing stock. An increase in the mix of housing types can appeal to a wider buyer pool and allow submarket 8 communities to remain competitive as market conditions change.

Strategies

Value of housing planning

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Rehabilitation challenges	✓	

Submarket 4

The age and condition of homes may be a barrier to redevelopment, despite other advantages. Moderate home values in Submarket 4 have an effect on resources available to renovate properties both for existing homeowners and potential in-movers. If the value of a renovated home at sale is lower than the investment required to perform desired renovations, bank capital for rehabilitation may be limited. Public sector partners can help bridge this gap with low-cost loans and grants for rehabilitation. However, even where available, these programs are not always widely used when the cost of renovations greatly exceeds the amount of individual assistance available.

Strategies

	Submarkets with primary focus	
Issue	**4**	**8**

Approach to rehabilitation

Municipal rehab programs can help certain residents address issues of deferred property maintenance.

Municipal rehab programs can help certain residents address issues of deferred property maintenance. Municipalities in Submarket 4 may consider developing rehab grant or loan programs for certain income-qualified homeowners. Many municipalities around the region have developed these programs, some with the support of federal Community Development Block Grant (CDBG) funding (Oak Park, Evanston) and others through their own municipal sources (East Dundee). Neighborhood Lending Services, Inc. (NLS) offers fixed-rate home improvement loans in certain areas of the region and municipalities in these areas should assist NLS with marketing to residents. Municipalities may also want to consider partnering with local banks to explore the development of a rehab financing product for their residents. Read more about the many different models of rehabilitation programs in the region.

Meeting the needs of aging residents

As the region ages, it is critical for communities to address the housing needs of older adults.

As the region ages, it is critical for communities to address the housing needs of older adults. Many homeowners in Submarket 4 are aging and in need of high-quality housing options that fit their current stage in life. Submarket 4 communities may want to explore grant programs for aging-in-place that provide updates like bathroom grab bars that help older home owners stay in their homes. In addition, federally subsidized apartment buildings limited to seniors can provide important options for older residents on a fixed income. Finally, allowing higher-density residential development in Submarket 4 downtowns can help provide apartment and condo options for downsizing seniors to remain in the community.

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