



Homes for a Changing Region: Village of Lincolnwood Housing Action Plan 2025



Introduction and Acknowledgements

Homes for a Changing Region Program

Homes for a Changing Region (“Homes”) is a program provided by the Metropolitan Mayors Caucus, supported by BRiCK Partners, and funded by the Illinois Housing Development Authority (IHDA). Since 2005, the *Homes* team has partnered with over 60 municipalities to help them develop a balanced and healthy housing stock that serves the needs of multiple generations of residents and workers.

This report thanks the following policymakers and experts who advised Lincolnwood during its expert panel. The *Homes* team encourages the Village to stay in contact with them to implement this plan’s recommendations.

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- Rob Anthony, Community Partners for Affordable Housing
- Trustee Heather Ross, Village of Northbrook
- Maggie Cassidy, The Preservation Compact

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- Village of Lincolnwood Code Enforcement Staff
- Ner Naftali
- Village of Lincolnwood Social Work Staff
- Food for Thought
- Lincolnwood Chamber of Commerce
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- Century 21 Circle, Lincolnwood

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Executive Summary

Over the last six months, the *Homes* team has engaged key stakeholders and studied housing trends specific to Lincolnwood. The primary purpose of the *Homes* engagement in Lincolnwood was to provide the Village a menu of options to consider for its Affordable Housing Plan. This *Homes* report helps narrow the broad array of affordable housing strategies, identifying a handful of options based on input from key stakeholders and analysis of housing in Lincolnwood. This report can be utilized as a reference document by the Village as it creates an Affordable Housing Plan.

As a first step, the *Homes* team identified key takeaways regarding housing in Lincolnwood:

- **The Village of Lincolnwood needs an Affordable Housing Plan that is tailored to local needs and supports economic development goals.** The Affordable Housing Planning and Appeal Act (AHPAA) requires that Lincolnwood prepare, approve, and submit an Affordable Housing Plan to the State. Lincolnwood should keep in mind the Lincolnwood Town Center as it considers strategies for its Affordable Housing Plan.
- **Many of Lincolnwood's existing residents face challenges with housing costs.** One in three Lincolnwood homeowners are "housing cost burdened," paying more than 30% of their income on housing. Around half of Lincolnwood renters pay more than 50% of their income on housing.
- **Some of Lincolnwood's seniors need options that enable them to downsize and remain in the community.** Lincolnwood has a growing senior population, a portion of which would benefit from additional options to downsize and reduce their housing costs. Approximately 34% of senior homeowners and 78% of senior renters in Lincolnwood are "housing cost burdened."
- **A portion of Lincolnwood's workforce has difficulty finding housing nearby that meets their needs.** Lincolnwood employers greatly benefit from their proximity to Chicago and neighboring communities. However, recruitment and retention efforts of employers in certain sectors, such as retail, food services, or healthcare, may be impacted by costs of housing in Lincolnwood and nearby communities.
- **Lincolnwood is at risk of losing a portion of its affordable housing stock over time.** According to the most recent analysis, 6.7% of housing in Lincolnwood was considered affordable. Over time, strong demand and market pressures may reduce Lincolnwood's supply of lower cost housing options.

Executive Summary

Following these findings, the *Homes* team convened a panel of housing experts to discuss with Village stakeholders how various strategies can assist in addressing Lincolnwood's housing needs. Based on input from the expert panel, the Lincolnwood community, and best practices already implemented in other communities throughout the Chicago region, the *Homes* team recommends the following menu of options for Lincolnwood to consider including in its Affordable Housing Plan:

- **Pursue the passage of an Inclusionary Housing Ordinance tailored to local development opportunities, including the Lincolnwood Town Center.**

An Inclusionary Housing Ordinance is a tool to ensure that new multifamily housing includes a percentage of affordable homes within market-rate developments. Next steps may include a tour of inclusionary developments in Highland Park and St. Charles, community education on how such an ordinance works, and drafting an ordinance tailored to Lincolnwood's needs and context.

- **Create a Housing Trust Fund.**

In communities with an Inclusionary Housing Ordinance, developers may choose to pay a fee in lieu of providing affordable homes. Municipalities use a Housing Trust Fund to collect these "in-lieu fees" and then utilize the fund to provide grants or loans to help finance affordable housing, housing repairs, or other related programs.

- **Explore a Community Land Trust.**

A Community Land Trust is a nonprofit organization, governed by a board of residents and public representatives, that preserves homes to be affordable in perpetuity. If Lincolnwood establishes a Housing Trust Fund, it may utilize these funds to replicate Highland Park's Community Land Trust model and create first-time homebuyer opportunities gradually over time.

- **Work with external partners to preserve naturally occurring affordable housing.**

The Village can inform rental property owners of property management training provided by the Community Investment Corporation, promote resources on home maintenance to homeowners, and maintain contact with the Preservation Compact about strategies for smaller apartment buildings.

- **Consider a Housing Advisory Group.**

A housing advisory group can add capacity to Village Board efforts, provide recommendations on strategies, and utilize residents' expertise on various aspects of housing. A housing advisory group could consist of an ongoing Housing Commission, temporary task force, or Committee of the Village Board.

The Village may choose to include any of these options, which help Lincolnwood create and preserve affordable housing without burdening local taxpayers or dramatically changing the community's physical character, as strategies in its Affordable Housing Plan.

Background on Lincolnwood

The following section provides context on Lincolnwood’s population and households, housing stock, and workforce.

Population and Households

Located on the northwest border of the City of Chicago, the Village of Lincolnwood is an inner-ring suburb in Cook County.

Since 2000, Lincolnwood has grown slowly in population and households. During this time, Lincolnwood grew at a similar rate as the Chicago region as a whole, which saw a 0.4% increase in population during the 2000s and a 0.3% increase during the 2010s.

According to the 2020 Census, 57% of residents identify as White, 2% identify as Black or African American, 31% identify as Asian American, 3% identify as Multiracial, and 7% identify as Latino or Hispanic.

Approximately 34% of households in Lincolnwood are families with children. Approximately 47% are households without children, which may be empty nesters or couples of any age. Single-person households make up approximately 19% of households.

	Population	Households
2000	12,359	4,482
2010	12,590	4,341
2020	13,463	4,425
Annual increase, 2000-2010	0.2%	-0.3%
Annual increase, 2010-2020	0.7%	0.1%

Figure 1: Population and Household Growth in Lincolnwood.

Source: U.S. Census Bureau Decennial Census

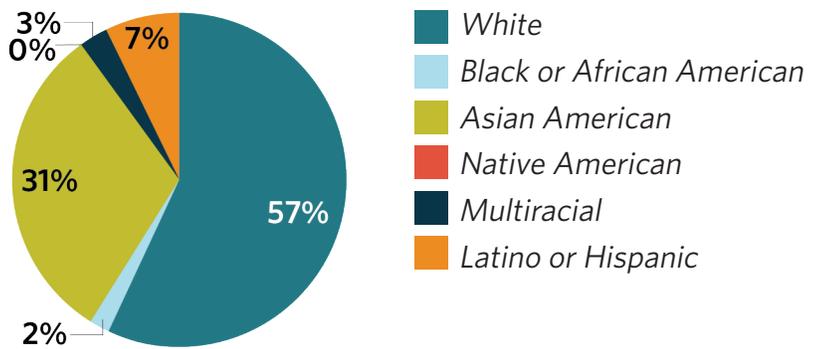


Figure 2: Population by Race and Ethnicity in Lincolnwood.

Source: U.S. Census Bureau 2020 Decennial Census

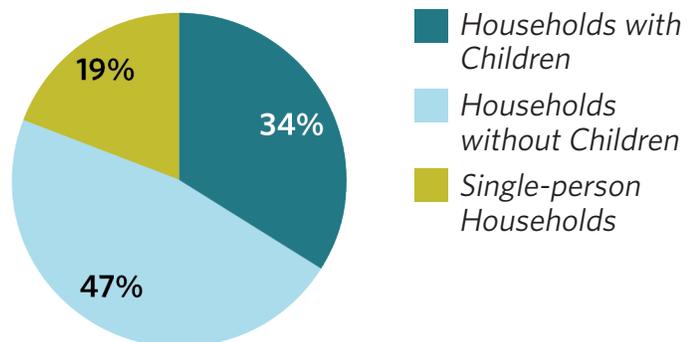


Figure 3: Households by Type.

Source: U.S. Census Bureau American Community Survey 2019-2023 5-Year Estimate

Background on Lincolnwood

Housing Stock

Nearly half of all homes in Lincolnwood were built during the 1940s and 1950s. In comparison to the Chicago region as a whole, Lincolnwood has a slightly older housing stock. Approximately 53% of homes in Lincolnwood were built prior to 1960, while this figure is 38% for the Chicago region.

Approximately 77% of homes in Lincolnwood are single-family homes, 5% are townhomes, 3% are homes in multifamily buildings with 2-9 units, and 16% are homes in multifamily buildings with over 10 units.

Approximately 84% of homes in Lincolnwood are homeowner-occupied, while approximately 16% of homes are renter-occupied.

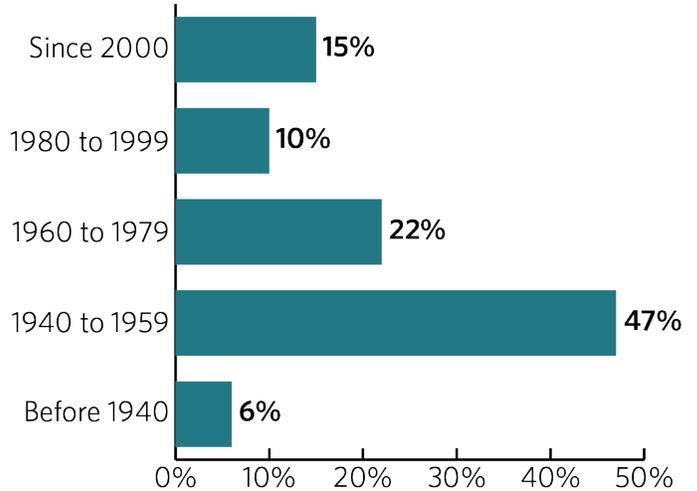


Figure 4: Housing Units in Lincolnwood by Year Built.

Source: U.S. Census Bureau American Community Survey 2019-2023 5-Year Estimate

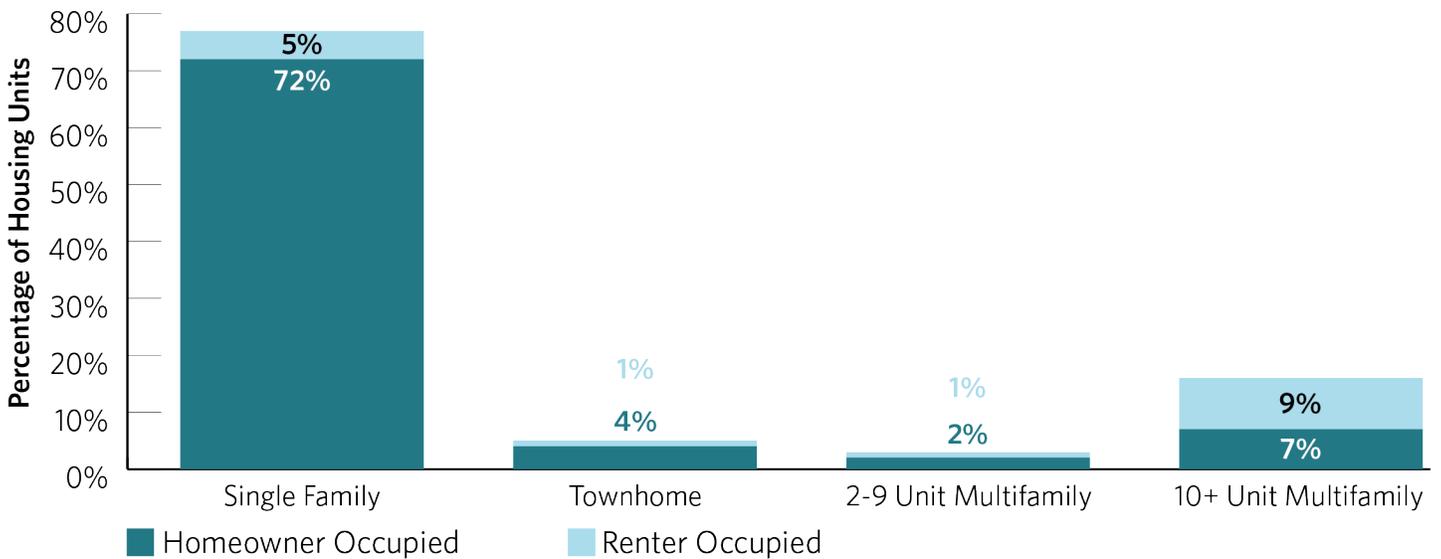


Figure 5: Housing Units in Lincolnwood by Type and Ownership.

Source: U.S. Census Bureau American Community Survey 2019-2023 5-Year Estimate

Background on Lincolnwood

Jobs and Employment

The median household income in Lincolnwood is \$107,950, approximately 21% higher than the Chicago region’s median household income of \$88,850.¹

Jobs in Lincolnwood

Lincolnwood has a large employment base with approximately 11,504 jobs based in the community. The largest employment sector in Lincolnwood is the health care and social assistance field, representing 31% of all jobs. The next largest job sectors are the fields of retail trade (15%), administration, support, and waste management (11%), manufacturing (8%), and accommodation and food services (8%).

Approximately 3.3% of people who work in Lincolnwood also live in Lincolnwood.

Employment of Lincolnwood Residents

Approximately 6,572 Lincolnwood residents are employed, and these individuals work in a broad variety of industries. Approximately 21% of Lincolnwood residents work in the health care and social assistance field. The next largest employment fields of Lincolnwood residents are retail trade (11%), professional-scientific-technical services (10%), educational services (9%), and accommodation and food services (9%).



Figure 6: Employment Industries of Lincolnwood’s Residents and Workforce.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, 2022

¹ Source: U.S. Census Bureau American Community Survey, 2019-2023 5-Year Estimate.

Housing Needs Assessment

The following section summarizes key housing issues facing Lincolnwood, identified through meetings with stakeholders, a community survey, and quantitative analysis.

The Village of Lincolnwood needs an Affordable Housing Plan that is tailored to local needs and supports economic development goals.

In 2003, the Illinois General Assembly passed the Affordable Housing Planning and Appeal Act (AHPAA) to encourage local governments to incorporate affordable housing into their communities. At the time, rising home prices and monthly rental payments were leading to challenges in households finding housing near their places of employment or in strong school districts, and for retirees to continue to reside in their preferred communities. The AHPAA requires that municipalities in which affordable housing represents less than 10% of the local housing stock prepare, approve, and submit an Affordable Housing Plan to the State of Illinois.²

How does the AHPAA define affordable housing?

The AHPAA established a process for identifying communities with the most acute shortage of local housing that is affordable to:

- Homebuyers with incomes at 80% of the regional median household income.
- Renters with incomes at 60% of the regional median household income.

The regional median household income for the Chicago Metropolitan Statistical Area as of this report is \$88,850. Therefore, 80% of the regional median income is \$71,080 and 60% of the regional median income is \$53,310. The AHPAA further defines affordable housing as housing that costs no more than 30% of the monthly income of homebuyers and renters earning these income thresholds.

	Homeowner-Occupied	Renter-Occupied	Total
Affordable Homes	204	114	318
Total Homes	3,818	859	4,766
Percent Affordable			6.7%

Figure 7: IHDA's 2023 Calculation of Lincolnwood's Affordable Housing Percentage.

Source: Illinois Housing Development Authority using sources outlined in the Affordable Housing Planning and Appeal Act

² For more information on the Affordable Housing Planning and Appeal Act, see IHDA's [2023 Handbook for Local Governments](#).

Housing Needs Assessment

The AHPAA tasks the Illinois Housing Development Authority (IHDA) with calculating the availability of affordable housing within each local government every five years. In its most recent calculation in December 2023, IHDA found that 6.7% of Lincolnwood’s homes were affordable. Lincolnwood was 174 affordable homes short of the 10% threshold defined by the AHPAA. The AHPAA states that communities falling short must adopt an Affordable Housing Plan within 18 months of notification, meaning Lincolnwood’s deadline for Affordable Housing Plan adoption is June 14, 2025.

As Lincolnwood crafts its first Affordable Housing Plan, the Village can tailor this plan to address local housing needs and key development opportunities, most notably the potential Lincolnwood Town Center redevelopment. The 31-acre site poses a once-in-a-generation redevelopment opportunity for Lincolnwood. By following the principles outlined by the Village’s 2022 Lincolnwood Town Center Concept Plan, redevelopment would increase and diversify local tax revenue, create local jobs, and bring more customers to local businesses. Redevelopment would also add to the quality of life of Lincolnwood residents. A key takeaway from the *Homes* community survey was that residents desire more development of restaurants and stores, as well as an expansion of the local commercial tax base.



Concept A from the 2022 Lincolnwood Town Center Concept Plan. All three concepts are shown in the Appendix.

Housing Needs Assessment

Recognizing that the site is complex and evolving, and that the future of the Lincolnwood Town Center's many businesses is difficult to predict, the Village's 2022 Lincolnwood Town Center Concept Plan provided several examples of how redevelopment could occur. While each concept varies in its assumption of how much of the mall would remain and the scale of redevelopment, all three concepts share a common vision for an attractive, walkable area that incorporates new mixed-use and multifamily buildings, parks, and open space alongside commercial storefronts. Each concept also includes a "catalyst" land use that attracts businesses, residents, and visitors such as a corporate campus, life science center, entertainment complex, or high-intensity mixed-use core.

In creating its first Affordable Housing Plan, the Village should consider strategies that support and build upon its vision for the Lincolnwood Town Center. At this site, Lincolnwood has an opportunity to not only meet a variety of economic and commercial objectives but also address a variety of local housing needs. The definition of affordable housing, shown in the Appendix, corresponds to various housing needs of Lincolnwood residents and workers.

Housing Needs Assessment

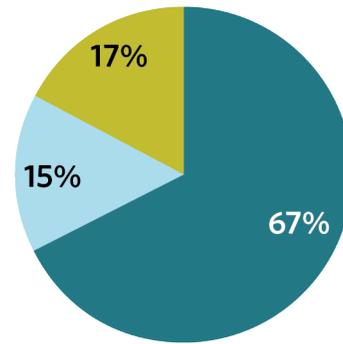
Many of Lincolnwood's existing residents face challenges with housing costs.

The AHPAA calculation is just one measure of local housing need, evaluating the affordability of Lincolnwood's housing stock relative to the region. Another relevant measure speaks to current housing needs of Lincolnwood residents.

When a household pays more than 30% of their monthly income on housing, they are considered "housing cost burdened." This measurement is a time-tested standard reflected in areas ranging from the underwriting standards of private lenders to data from the U.S. Census Bureau. This 30% threshold was chosen because households who spend more on housing generally must cut back expenses on other necessities such as groceries and healthcare.

Approximately one-third of Lincolnwood's homeowner households are housing cost burdened. About 17%, or one in six, are "extremely cost burdened," meaning they pay more than half of their monthly income on housing. Most renter households in Lincolnwood are extremely housing cost burdened, as approximately 52% pay more than half of their monthly income on housing.

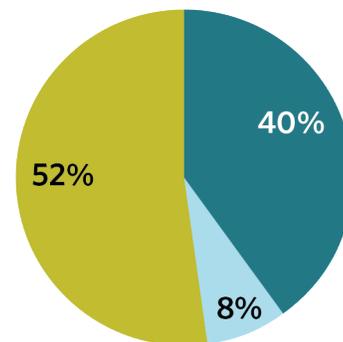
During meetings, stakeholders discussed that in some ways the high rates of cost burden reflect the value that residents see in living in Lincolnwood. On the other hand, the issue can have negative impacts on the Lincolnwood community at large, since cost-burdened residents have less disposable income to support local stores, restaurants, and other businesses.



- Pay less than 30% of income on housing
- Pay 30% to 50% of income on housing
- Pay over 50% of income on housing

Figure 8: Housing Cost Burden Among Lincolnwood's Homeowner Households.

Source: U.S. Census Bureau American Community Survey 2019-2023 5-Year Estimate



- Pay less than 30% of income on housing
- Pay 30% to 50% of income on housing
- Pay over 50% of income on housing

Figure 9: Housing Cost Burden Among Lincolnwood's Renter Households.

Source: U.S. Census Bureau American Community Survey 2019-2023 5-Year Estimate

Housing Needs Assessment

Some of Lincolnwood’s seniors need options that enable them to downsize and remain in the community.

The Village of Lincolnwood, like the Chicago region, has a growing senior population. Shown in Figure 10 below, the number of Lincolnwood residents younger than age 65 largely remained the same between 2010 and 2020, while the number of residents age 65 and over increased by approximately 831. While some of this increase can be attributed to the addition of The Carrington, a 383-home senior living facility that opened in 2017, the number of seniors added outnumbers the number of homes in The Carrington by over 400, suggesting that Lincolnwood has many seniors who are “aging in place” in their current homes. According to the U.S. Census Bureau’s most recent estimate, approximately 63% of Lincolnwood seniors live in single-family homes or townhomes while 37% live in multifamily buildings.

Lincolnwood’s fastest growing age group is also an economically diverse part of the community. According to data from the U.S. Census Bureau, over one in four Lincolnwood senior households have annual incomes below \$50,000 and over half have annual incomes below \$100,000.³

As discussed by Lincolnwood stakeholders, seniors with modest incomes may live in homes they own outright, with a mortgage fully paid off, reducing their expenses. Recognizing this detail, one way of understanding how well seniors’ housing meets their needs is by looking at what percentage of income a household spends on housing.

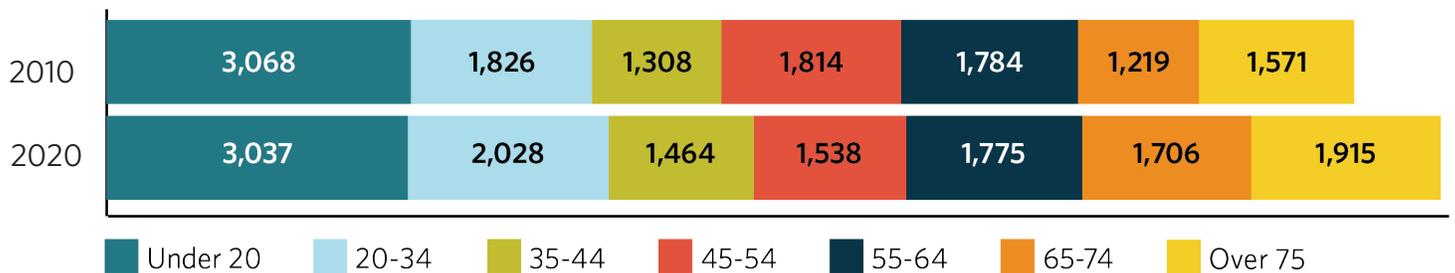


Figure 10: Population in Lincolnwood by Age Group. Source: U.S. Census Bureau Decennial Census, 2010 and 2020

³ Annual income includes income received from wages or salary; Social Security income; retirement income; survivor or disability benefits; and any other sources of income received regularly. Source: U.S. Census Bureau American Community Survey Subject Definitions, 2023.

Housing Needs Assessment

According to the most recent figures, approximately 34% of senior homeowners and 78% of senior renters in Lincolnwood are “housing cost burdened,” paying more than 30% of their income on housing.⁴ Shown in Figure 12, cost burdened seniors make up approximately 850 households, a sizeable portion of the Lincolnwood community.

Aside from finding options that better match their incomes, a subset of seniors may also be interested in housing that fits their physical needs or preferences. When asked in the community survey whether their current home meets their future needs, approximately 85% of respondents answered “yes,” while 15% responded “no.” When asked why their home does not meet their future needs, the most common reasons cited were maintenance requirements (5% of all respondents), physical accessibility (5%), and homeownership costs (5%).

Lincolnwood has already made significant strides to add housing options for seniors through Lincolnwood Place and The Carrington. However, there appears to be an unmet demand for additional downsizing options that enable seniors to remain in the community, particularly those who are cost burdened or have modest incomes and would face challenges affording market-rate senior housing.

⁴ Housing costs for homeowners include their mortgage, insurance, taxes, and utilities. Housing costs for renters include their rent and utilities.

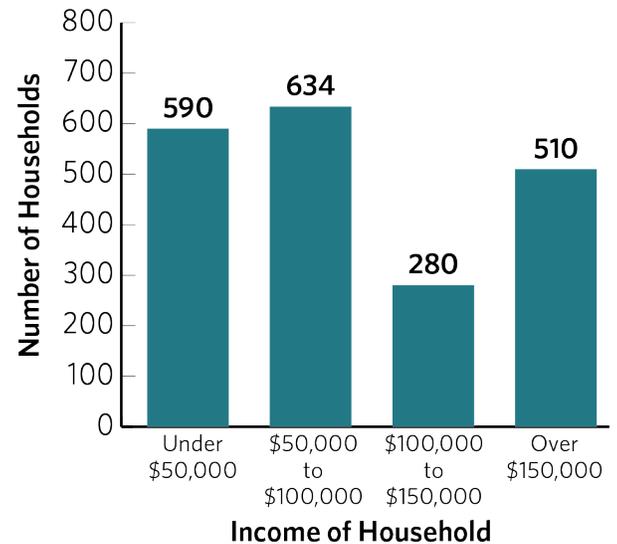


Figure 11: Incomes of Lincolnwood’s Senior Households.

Source: U.S. Census Bureau American Community Survey 2019-2023 5-Year Estimate

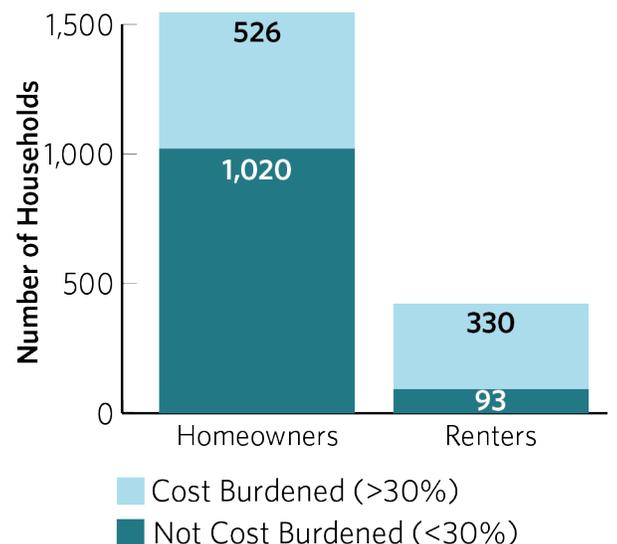


Figure 12: Housing Cost Burden Among Lincolnwood’s Senior Households.

Source: U.S. Census Bureau American Community Survey 2019-2023 5-Year Estimate

Housing Needs Assessment

A portion of Lincolnwood’s workforce has difficulty finding housing nearby that meets their needs.

Lincolnwood’s businesses – ranging from smaller restaurants and offices to those in the Lincolnwood Town Center and the Lincolnwood Business Park – play several important roles in the community, filling needs of residents, bringing in shoppers and commuters each day, and driving economic development. For Lincolnwood’s local economy to thrive, it is important that its local businesses thrive as well, and a central component of this is their ability to successfully recruit and retain employees. In this regard, employers are set up well from Lincolnwood’s location. Being next to the City of Chicago, several neighboring suburbs with large populations, and multiple transit routes, employers have many potential employees in close proximity.

However, recruitment and retention efforts of employers in certain sectors may still be impacted by the costs of housing in Lincolnwood and nearby communities. About 31% of local jobs are in the health care and social assistance fields and another 33% of local jobs are in the retail, administration and support, or accommodation and food service fields. Shown in Figure 13 below, individuals in non-entry level positions such as retail supervisors and nurse assistants cannot afford the median rent in nearby suburban communities.

Employee	Median Income	Lincolnwood	Skokie	Evanston	Niles	Morton Grove
Retail Salesperson	\$35,158	Neither	Neither	Neither	Neither	Neither
Nurse Assistant	\$43,066	Neither	Neither	Neither	Neither	Neither
Retail Supervisor	\$49,549	Neither	Neither	Neither	Neither	Neither
Chef or Head Cook	\$63,374	Neither	Rent	Neither	Rent	Neither
Production Line Supervisor	\$65,769	Neither	Rent	Neither	Rent	Neither
Elementary School Teacher	\$68,002	Neither	Rent	Rent	Rent	Neither
Firefighter	\$99,554	Neither	Rent	Rent	Rent	Rent
Facilities Manager	\$105,173	Neither	Rent	Rent	Rent	Rent
Compliance Manager	\$134,630	Neither	Own or Rent	Rent	Own or Rent	Own or Rent
Facilities Manager + Chef	\$168,547	Own or Rent				

Figure 13: Can Employees Afford the Median Rent and Median Home Value in Nearby Communities?

Sources: U.S. Census Bureau American Community Survey, 2019-2023 5-Year Estimate; Department of Employment Security’s Occupational Employment and Wage Statistics for Cook County, Illinois, 2023. More detail is shown in the Appendix.

Housing Needs Assessment

Individuals working in manufacturing positions such as production line supervisors can afford to rent but not buy a typical home in neighboring suburbs. Shown in the Appendix, when broadening this perspective, workers in retail positions, and certain healthcare positions such as nurse assistants, still find typical rents in many northside Chicago neighborhoods to be higher than they can afford.

In large part due to Lincolnwood’s location, most people who work in Lincolnwood have short commutes. Approximately 51% of local workers travel less than 10 miles each direction, and another 25% have commutes between 10 and 25 miles each direction. About 24% of local workers travel over 25 miles each direction. Shown in Figure 14, the majority of these workers commuting over 25 miles travel from the south or southwest and live in southern Cook County or Will County communities that often offer a lower cost of living. Over time, lengthy commutes can have negative impacts on these workers such as added transportation costs and less time with family, as well as impacts on employers through lower retention rates and increased turnover when employees choose positions closer to home.

During the March focus group meeting, attendees confirmed that service-sector employees commute from a wide variety of communities, often in lower-cost areas, and that recruiting and retaining employees has been a challenge for a number of reasons beyond just housing costs and commutes. Looking forward, Lincolnwood has a built-in demand for housing that enables more of its workers to live close to their work, particularly among service-sector workers, certain healthcare professionals, and workers making long commutes.

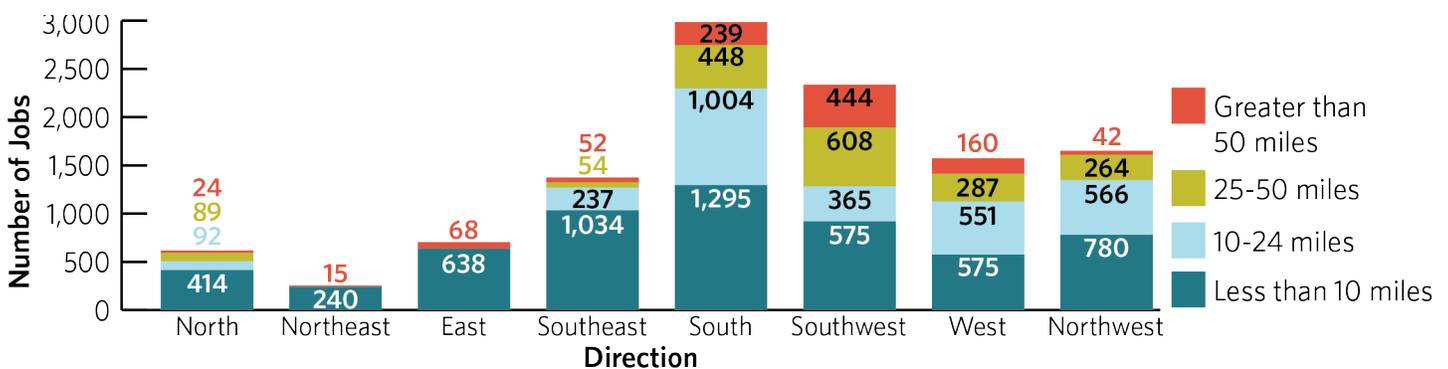


Figure 14: Lincolnwood Job Counts by Distance and Direction of Commutes.

Source: U.S. Census Bureau, Longitudinal Employer-Household Dynamics, 2022

Housing Needs Assessment

Lincolnwood is at risk of losing a portion of its affordable housing stock over time.

Lincolnwood has a supply of homes that offer lower price points due to their age. This housing is often referred to as naturally occurring affordable housing (NOAH) since it is more affordable without being part of a housing subsidy program. Older bungalows and condominiums provide starter home opportunities, while two-flats offer moderate-cost rental options. These options support Lincolnwood’s economic and demographic diversity, addressing several of the housing needs previously mentioned in this report.

Over time, strong demand and market pressures may reduce Lincolnwood’s supply of lower cost housing options. According to the U.S. Census Bureau, Lincolnwood’s homeowner market has had a vacancy rate below 2% since 2010, indicating a tight homeowner market. Lincolnwood has also averaged four residential demolitions per year since 2021.⁵

The addition of District 1860 added supply to the local rental market, easing supply and demand pressures in smaller, older rental buildings. However, smaller, older rental buildings in Lincolnwood and elsewhere are often exposed to several other risks. The properties themselves may present a financial challenge due to needs for significant or unanticipated repairs. Ownership turnover and redevelopment, while addressing repair needs, can contribute to price increases.

Discussed in recommendations to follow, there are external resources that can help property owners make home improvements while preserving affordability over the long term.

⁵ Source: Village of Lincolnwood, December 2024.

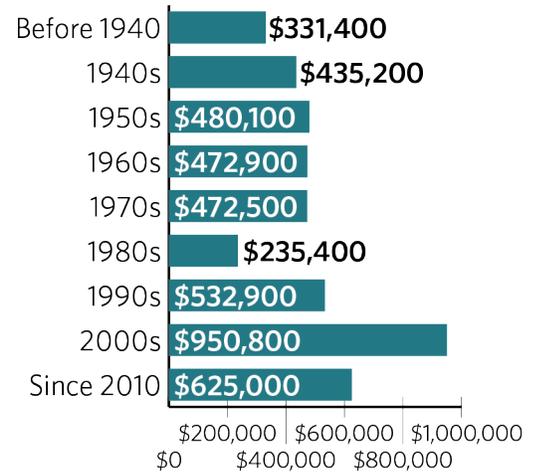


Figure 15: Median Home Value by Year Built in Lincolnwood. Source: U.S. Census Bureau American Community Survey 2019-2023 5-Year Estimate

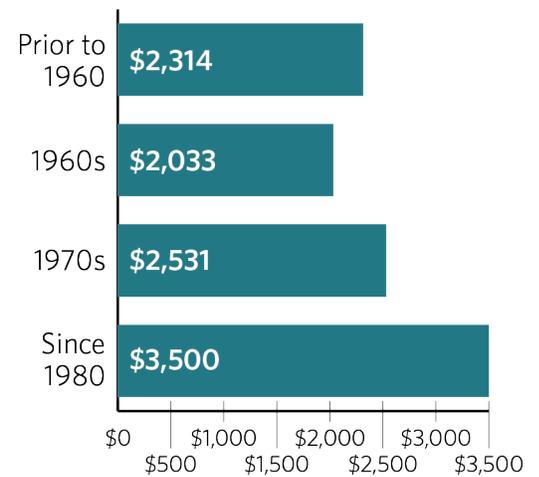


Figure 16: Median Rent by Year Built in Lincolnwood. Source: U.S. Census Bureau American Community Survey 2019-2023 5-Year Estimate

Recommended Strategies

This plan has identified five key housing needs in the Village of Lincolnwood:

- **The Village of Lincolnwood needs an Affordable Housing Plan that is tailored to local needs and supports economic development goals.**
- **Many of Lincolnwood's existing residents face challenges with housing costs.**
- **Some of Lincolnwood's seniors need options that enable them to downsize and remain in the community.**
- **A portion of Lincolnwood's workforce has difficulty finding housing nearby that meets their needs.**
- **Lincolnwood is at risk of losing a portion of its affordable housing stock over time.**

In March of 2025, the *Homes* team convened an expert panel to discuss with Lincolnwood stakeholders how various strategies can assist in addressing local housing needs. As a follow up to this conversation, this action plan recommends the following strategies for Lincolnwood to consider incorporating into its Affordable Housing Plan and implementing in years to come.

- **Pursue the passage of an Inclusionary Housing Ordinance tailored to local development opportunities, including the Lincolnwood Town Center.**
- **Create a Housing Trust Fund.**
- **Explore a Community Land Trust.**
- **Work with external partners to preserve naturally occurring affordable housing.**
- **Consider a Housing Advisory Group.**

Each recommendation is detailed more thoroughly below. Some strategies may be pursued individually, while others are more likely to be coordinated and addressed in tandem.

Recommended Strategies

Strategy #1: Pursue the passage of an Inclusionary Housing Ordinance tailored to local development opportunities, including the Lincolnwood Town Center.

During the Lincolnwood Homes for a Changing Region expert panel, Village Board members heard from two public and private sector leaders – an elected official from the Village of Northbrook and a private market rate developer involved in the City of St. Charles – about their initial experiences with Inclusionary Housing Ordinances. While Northbrook, like Lincolnwood, is a community with less than 10% affordable housing and thus one that must comply with the Affordable Housing and Planning Appeals Act (AHPAA), St. Charles has close to 20% affordable housing, and did not pursue its Inclusionary Housing Ordinance (IHO) because of state law. In both cases, this strategy has proven itself a sustainable approach for advancing municipal housing and economic development policies in collaboration with for-profit developers.

Northbrook's Inclusionary Housing Ordinance

Northbrook Trustee Heather Ross described the process through which she and her Village Board colleagues decided to adopt an IHO. First, Northbrook studied Highland Park's IHO, adopted in 2003, and reviewed its program mechanics and outcomes. Next, Northbrook engaged Community Partners for Affordable Housing (CPAH), a nonprofit that assists Highland Park in implementing its IHO, to help Northbrook think through the various policy aspects of an IHO. After adopting its IHO in 2020, Northbrook partnered with CPAH to help with marketing inclusionary homes, completing income-verification, and managing the waitlist. Throughout, Northbrook benefitted from community education, provided by the local library, that helped ensure the community had accurate information about the topic.

Northbrook's IHO requires that all new housing development with greater than 6 homes either include 15% affordable housing or pay a fee in lieu. The Village offers a density bonus whereby a developer can build an extra market rate home for every affordable home developed.

Recommended Strategies

As of this report, Northbrook's IHO has already produced the following results:

- A 34-townhome development that includes 5 affordable townhomes is currently under construction.
- 48-home affordable multifamily development for families and individuals with disabilities is under construction. The development is part of a site that ultimately anticipates including more than 300 market-rate apartments.

During the expert panel, Trustee Ross also discussed how Northbrook's IHO has played a role in local mall redevelopment efforts. In Northbrook, where Northbrook Court's redevelopment is part of a TIF District, future plans for the site anticipate 2,000 housing options within a mixed-use site including commercial and retail properties. Recognizing this scale, the Village is providing greater flexibility to participating developers in how they meet affordability requirements. Northbrook's IHO generally aims to produce affordable homes within market-rate buildings, allowing alternatives such as fees paid in-lieu of affordable homes provided or land donation for affordable housing on a case-by-case basis. In the case of Northbrook Court, the Village allowed the master plan to include a mix of all three compliance options.

St. Charles' Inclusionary Housing Ordinance

In St. Charles, where Shodeen had a long-term stake and interest in the need to redevelop the Prairie Center Mall, the City's Inclusionary Housing Ordinance gave Shodeen the choice of either providing 10% of the 670 proposed homes as affordable or paying a fee in lieu for each affordable home. Perceiving the cost offsets offered by the City as sufficient, Shodeen chose the former option and appreciated the City's spirit of partnership in this endeavor. Shodeen also identified another developer who could build and manage the affordable component.

Ultimately, the City approved Shodeen's request to structure the affordable component as 75 affordable senior rentals – Anthony Place at Praire Center – one of 15 standalone multifamily and mixed-use properties with quality design that is intentionally consistent with the high quality market rate buildings. While typically St. Charles' IHO encourages the affordability to be integrated within market rate properties, the City accommodated the development team's request to waive this requirement for feasibility reasons related to Shodeen's unfamiliarity with managing senior affordable properties.

Recommended Strategies

During the expert panel, David Patzelt of Shodeen shared that the added residential rooftops are indeed generating new and needed demand for the site's 80,000 to 116,000 sq. ft. of commercial space, and that St. Charles has already been made whole after its TIF investment.

Applicability in Lincolnwood

St. Charles, Northbrook, and Highland Park are just a few of the Chicago region municipalities that have adopted IHOs. Others include Arlington Heights, Evanston, Lake Forest, Morton Grove, Oak Park, and Skokie. Each IHO offers cost offsets, such as a density bonus and fee waivers for affordable homes, that help the inclusion of affordable homes "pencil out" for developers. However, each IHO varies in its goals and requirements, level of cost offsets, and management. Highland Park, for example, has been particularly successful in part due to its higher density bonus, allowing an additional 1.5 market rate unit for each affordable one provided. Other towns well served by transit can offer parking reductions as well.

Lincolnwood has much to be proud of from its District 1860 development. The attractive mixed-use development expanded the variety of housing choices in Lincolnwood while creating over 80,000 square feet of commercial space, including a grocery store.

In tailoring an IHO for Lincolnwood, the Village would need to consider the following key questions:

- What percentage of a new development would be required to be affordable, and at what income level(s)?
- How important is the provision of affordable homes included in new development versus the collection of in-lieu fees?
- What size in-lieu fee is appropriate?
- What level of density bonus and other cost offsets are appropriate to help inclusionary housing developments be financially feasible?
- Would the Village partner with a nonprofit, such as Northbrook and Highland Park's partnership with CPAH, to market inclusionary homes, perform income verification, and manage waitlists?
- How would the community be educated about this potential policy?

As in Northbrook, it may be beneficial to work with an entity such as CPAH to help the Village think through the parameters of an IHO that are best fit for Lincolnwood. For reference, IHO policy details and outcomes for both Northbrook and Highland Park are summarized in the Appendix.

Recommended Strategies

As the only large-scale rental development in Lincolnwood, District 1860 provides insight into rental demand and prices in new construction. Rents at District 1860 start at \$2,045 for studio apartments, \$2,507 for one bedrooms, \$3,384 for two bedrooms, and to \$4,123 for three bedrooms. Without an IHO, future redevelopment would likely replicate these rent levels. The creation of an IHO would guide new development to include a percentage of affordable homes, alongside market-rate homes, that address needs of Lincolnwood's seniors, workforce, and cost-burdened renters.

Given the size and limited land availability in Lincolnwood, the redevelopment of the Lincolnwood Town Center offers the greatest opportunity to address current housing needs in a manner that also generates needed demand for the Lincolnwood Town Center's future and economic vitality. To attract and guide development in this space, as noted by David Patzelt during the expert panel, sophisticated developers will look to the Village for predictability and partnership. The sooner an IHO can pass, the clearer the direction will be for developers. Increased predictability can help developers understand expectations and potential cost offsets provided by an IHO. The Village can also provide added predictability by proactively tailoring mixed-use zoning regulations for the Lincolnwood Town Center. Added predictability, by saving developers time and money, in turn increases their ability to advance the Village's redevelopment goals.

Developments Produced by Inclusionary Housing Ordinances in the Chicago Region



Albion at Renaissance Place, Highland Park

89 apartments, 10 of which are affordable



Anthony Place, St. Charles

75 affordable apartments for seniors



Albion at Highland Park, Highland Park

161 apartments, 17 of which are affordable



Prairie Center, St. Charles

Mixed-use development including 595 market-rate apartments, Anthony Place, and 80,000 to 116,000 square feet of commercial space



555 Roger Williams Ave, Highland Park

30 apartments, 5 of which are affordable, and 5,470 square feet of ground-floor commercial space



1657 Shermer Road, Northbrook

48 affordable homes under construction for families and individuals with disabilities

Recommended Strategies

Next Steps:

- **Exploring an Inclusionary Housing Ordinance:**
 - Consider a process and timeline for drafting an Inclusionary Housing Ordinance.
 - Tour inclusionary developments in Highland Park and St. Charles.
 - Engage needed partners, such as CPAH, to evaluate an Inclusionary Housing Ordinance approach tailored to Lincolnwood, and to help craft a community engagement and education strategy.
- **Working toward passage of an Inclusionary Housing Ordinance:**
 - Familiarize key Village leadership and partners with how Cook County's Affordable Housing Special Assessment Program and IHDA's multifamily financing department can provide resources that bolster the Village's Inclusionary Housing Ordinance goals.
 - Consider a community education component, as in Northbrook, to ensure accuracy of information shared.
 - Formalize an Inclusionary Housing Ordinance for Lincolnwood.
- **Addressing Lincolnwood Town Center redevelopment:**
 - Formalize mixed-use zoning for the Lincolnwood Town Center.

Recommended Strategies

Strategy #2: Create a Housing Trust Fund.

A Housing Trust Fund creates a new pool of money, which grows over time, that the community can use to help finance affordable housing, housing repairs, or other related programs. At the expert panel, Trustee Ross described Northbrook's experience with a Housing Trust Fund, which has already raised nearly a million dollars in just a few years.

Money from a Housing Trust Fund is made available to developers, owners, or operators of housing developments. It may also be used to support other housing programs such as down payment assistance, homebuyer education, or housing repair or accessibility improvements. Housing Trust Funds can play an important role in providing gap financing for new inclusionary or affordable developments. In St. Charles, for example, Anthony Place received funding from St. Charles' Housing Trust Fund.

A major benefit of Housing Trust Funds is their flexibility. The municipality administering the Housing Trust Fund can choose what activities the fund can be utilized for, allowing this tool to be uniquely designed for the community it serves. Similarly, there is flexibility in how the funds can be allocated to meet the Village's priorities, such as grants, forgivable loans, credit guarantees, and more.

The Skokie Home Improvement Program

The Village of Skokie recently began utilizing a portion of its Community Development Block Grant funds to finance up to \$12,000 in repairs and improvements for Skokie homeowners.

The Village partners with the North West Housing Partnership, an area nonprofit, to manage the program. Households earning under 80% AMI who own single family homes, condominiums, or townhomes are eligible for a grant to cover basic structural repairs and expenses related to roofs, doors, windows, electrical, plumbing, heating, and weatherization. Funding may also be used for accessibility improvements. All work is done by licensed and insured contractors known to the North West Housing Partnership.

If Lincolnwood establishes a Housing Trust Fund, the Village could use a portion of funds to create a similar program.

Recommended Strategies

A first step for Lincolnwood would be to determine an approach to funding. If Lincolnwood chooses to adopt an Inclusionary Housing Ordinance with a fee-in-lieu option, a Housing Trust Fund would receive the funds raised. Additionally, a teardown fee is often used to help supply a Housing Trust Fund. Highland Park, Northbrook, Oak Park, and Evanston, for example, direct both in-lieu fees generated by their IHOs and teardown fee revenues to their Housing Trust Funds. During the Lincolnwood expert panel, Trustee Heather Ross shared that Northbrook's \$10,000 teardown fee has already raised \$780,000 for the Housing Trust Fund. Funds raised from a smaller number of demolitions per year would incrementally build up a Housing Trust Fund over time.

Lincolnwood could then evaluate how the Village Board would use a Housing Trust Fund. An initial menu of appropriate options could include:

- Gap financing for new development.
- Acquisition costs for a property to be acquired and placed into a Community Land Trust, described in recommendation #3 to follow.
- Gap financing for the preservation of naturally occurring affordable housing (NOAH), described in recommendation #4 to follow.
- A home repair or handyman program.

Next Steps:

- **Decide how to fund a Housing Trust Fund.**
- **Determine local priorities for a Housing Trust Fund.**
- **Adopt an ordinance to establish guidelines and administration procedures for a Housing Trust Fund.**

Recommended Strategies

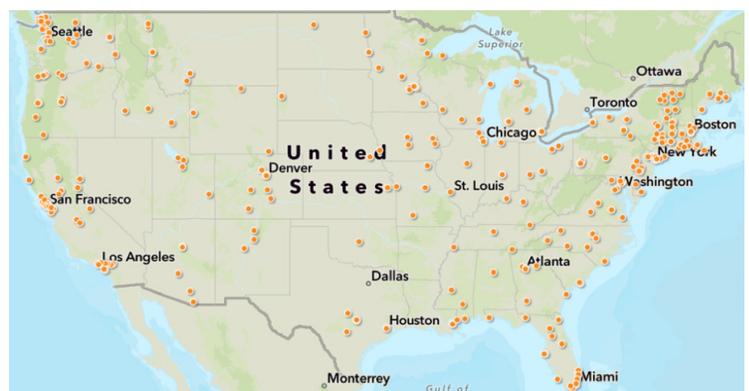
Strategy #3: Explore a Community Land Trust.

In strong markets with historically high housing prices, Community Land Trusts are an effective tool for keeping owner-occupied homes affordable in perpetuity. A Community Land Trust is a non-profit organization, governed by a board of residents and public representatives, that builds new and/or purchases existing properties and then sells the homes at an affordable price while keeping ownership of the land itself. The Lincolnwood expert panel included a presentation from Rob Anthony, President of Community Partners for Affordable Housing (CPAH). CPAH, based in Lake County but working in both Cook and Lake Counties, operates one of the nation's most well-known and effective Community Land Trusts.

At the Expert Panel, Rob described how CPAH's model works to ensure "affordability in perpetuity" for the homes that are part of the Community Land Trust. CPAH utilizes funding from federal, state, and local sources to develop new housing or acquire and rehab existing housing. CPAH then sells the home to low- or moderate-income households⁶, while CPAH retains ownership of the underlying land and leases that land to the homeowner. By doing this, CPAH takes the land value out of the equation and is able to make the home affordable in perpetuity. When the home is sold in the future, whether that be one year later or 20 years later, the Community Land Trust uses a resale formula to ensure that it is sold to another low-or moderate-income household.

An Overview of Community Land Trusts.
A 2022 report found over 300 Community Land Trusts across the country, a 30% increase since 2011. The report also found that 87% of households who purchased Community Land Trust homes were first-time homebuyers.

Source: Grounded Solutions Network



⁶ Homebuyers of Community Land Trust homes generally have incomes at or below 80% of the area median income, or in some cases up to 120% of the area median income. See the Appendix for more detail on how this income threshold translates to real household incomes.

Recommended Strategies

The resale price of a home is calculated in a way that allows homeowners to gain a fair share of appreciation while still preserving the home as affordable for the next homebuyer. This ensures that the original buyer is able to build wealth while still maintaining the home's affordability so that the Community Land Trust investment benefits multiple households over time. The CPAH Community Land Trust currently holds over 100 homes in Highland Park, Evanston, Lake Forest, and Wilmette.

A Community Land Trust in Lincolnwood could start small and build its capacity over time. A key step for Lincolnwood would be identifying funds to support this initiative. Without a Housing Trust Fund (or a similar source of dedicated resources), a Community Land Trust is not able to perform its functions. Community Land Trusts often utilize a combination of local, county, federal, and foundation funding to acquire additional homes over time.

If Lincolnwood creates a Housing Trust Fund, a Community Land Trust would be an efficient use of these resources. As Trustee Ross noted during the expert panel, Northbrook is currently considering utilizing some of its Housing Trust Fund dollars to add Community Land Trust homes. Over the longer term, a Community Land Trust can obtain funds from other county, state, federal, or foundation resources as they become available.

Community Land Trusts are a proven model but complex enough to warrant more education. For initial guidance, Lincolnwood could turn to CPAH and/or the Grounded Solutions Network, a national expert on Community Land Trusts.

Next Steps:

- **Receive a presentation from CPAH about Community Land Trusts for more education.**
- **If a Housing Trust Fund is created, consider using a portion to support the creation of Community Land Trust homes in Lincolnwood.**
- **Engage Cook County to explore its interest in supporting a Community Land Trust through the Community Development Block Grant program.**

Recommended Strategies

Strategy #4: Work with external partners to preserve naturally occurring affordable housing.

Though small, there is an older stock of properties in Lincolnwood that already provide rental options at lower, more affordable prices for residents. Given the high demand driving up price points for any newer rental housing, Lincolnwood’s “naturally occurring affordable housing” (NOAH) may soon be unaffordable to many of the residents currently residing in those properties. Preserving this supply of older, more affordable homes is important because it is more efficient and less expensive to keep what already exists in the community than to create new affordable options. At the Lincolnwood expert panel, Preservation Compact Director Maggie Cassidy shared information about the Preservation Compact and resources available for the preservation of NOAH.

A collaboration of partners committed to preserving affordable rental housing, the Preservation Compact includes all levels of government, for-profit developers, non-profit developers, lenders, civic groups, and tenant advocacy groups. The Preservation Compact drives intentional, coordinated strategies that preserve affordable rental housing. Launched in 2007, the Preservation Compact is housed at Community Investment Corporation (CIC), a non-profit community development financial institution that has financed affordable rental housing for 35 years.

Program	Organization	Detail
Property Management Training	Community Investment Corporation	Property management training to equip local property owners with knowledge to better market, manage, and maintain a residential rental property.
Opportunity Investment Fund	Community Investment Corporation	Below-market financing for property owners who lease a portion of rentals to lower-income residents. Typically, participating property owners lease to residents in rental assistance programs, meaning that property owners retain market-rate rents and the same bottom line.
Affordable Housing Special Assessment Program	Cook County	Created in 2022, the program can reduce property tax assessments for local property owners who make improvements to their properties. The tax reduction is based proportionately to the percentage of homes that remain affordable (15-35%).

Figure 17: Programs To Help Preserve Existing Affordable Rental Housing.

Recommended Strategies

At the panel, Maggie recommended that Lincolnwood support local property owners in accessing resources to preserve the affordability of their properties (see Figure 17). At the moment, the Affordable Housing Special Assessment Program is available for buildings of at least 7 units, and the Opportunity Investment Fund for buildings of 5 or more units. Looking forward, Lincolnwood could remain in contact with the Preservation Compact about strategies for its two-flats and other small rental buildings.

Several other resources exist for Lincolnwood homeowners and property owners to address needed maintenance and accessibility improvements, which in turn help preserve the community’s older housing stock. The Older Adult Home Modification Program and Senior Handyman Program run by the Northwest Housing Partnership are not currently serving Niles Township, however, the organization has expressed interest in expanding into this area.

Program	Organization	Detail
Home Repair and Accessibility Program	Northwest Housing Partnership	Provides up to \$45,000 in 5-year forgivable loans to income-eligible households in owner-occupied single-family homes for essential repairs and accessibility improvements.
Senior Handyman Program	Northwest Housing Partnership	Connects seniors of any income with trusted handymen for small repairs and accessibility improvements around the home on a sliding scale based on household income.
Older Adult Home Modification Program (OAHMP)	Northwest Housing Partnership	Provides simple, low-cost home modifications and repairs for income-eligible senior homeowners to help them age in place. The OAHMP incorporates an occupational therapist and registered nurse at no cost.
Home Energy Savings Program	Chicago Bungalow Association	Provides moderate-income homeowners with free home energy services and improvements aimed at decreasing utility costs.
Single-Family and Multifamily Home Energy Savings Programs	Elevate Energy	Elevate Energy operates a variety of improvement and repair programs for homeowners and property owners in the Chicago region, mostly focused on energy efficiency improvements to lower housing costs.

Figure 18: Programs To Help Homeowners And Property Owners With Maintenance And Improvements.

Recommended Strategies

Next Steps:

- Inform Lincolnwood's rental property owners of property management training provided by the Community Investment Corporation.
- Maintain contact with the Preservation Compact about strategies for smaller apartment buildings.
- Compile and distribute resources on home maintenance to homeowners.

Recommended Strategies

Strategy #5: Consider a Housing Advisory Group.

In the examples discussed during the Lincolnwood expert panel, local leaders in Highland Park, Northbrook, and St. Charles identified ways to ensure ongoing attention to the policy and implementation of their Inclusionary Housing Ordinances, Housing Trust Funds, and other programs and partnerships advancing the municipalities' housing goals. Lincolnwood may find value in creating a housing advisory group to add capacity to Board efforts, provide recommendations on strategies, and utilize residents' expertise on various aspects of housing.

Lincolnwood has several options to choose from if it sees value in a housing advisory group:

- A Housing Commission is utilized on an ongoing basis to guide ongoing programs and policies.
- A Housing Task Force is generally utilized for a specific focus and over a shorter-term, such as 1-3 years.
- A Committee of the Village Board could also serve this role, either as a transitional or a long-term approach.

Communities in the Chicago region that have formed a Housing Commission include St. Charles, Arlington Heights, Lake Forest, Highland Park, Park Forest, Oak Park, and Wilmette. Communities with a Housing Commission often appoint a Board member to the commission as a liaison. Taking a different approach, Northbrook recently created a Committee of the Board to guide its Housing Trust Fund.

While a Village Board has ultimate control and would maintain communication with any new entity created, its leadership in creating an advisory group to report back to it with analysis and recommendations may be a more sustainable model than trying to take on all housing issues at the Village Board level.

If Lincolnwood were to create a housing advisory group, its first tasks could be, for example, to use this report as a starting point and begin addressing the recommendations above, forming partnerships where beneficial and revising recommendations as needed. The housing advisory group could begin the process of thinking about how an Inclusionary Housing Ordinance would work best for Lincolnwood, provide recommendations to the Board on best uses of a Housing Trust Fund, and learn more about the Community Land Trust model.

Recommended Strategies

A housing advisory group could also communicate and coordinate with neighboring municipalities, potentially participating in a sub-regional approach to housing issues such as home preservation and maintenance, as well as affordability.

Some municipalities structure monthly Housing Commission meetings, while others like St. Charles meet “as needed,” generally once per quarter. In communities that have a Housing Commission, the commission provides research and recommendations to the Village Board, which then makes the final decisions. Whatever the model, a local housing advisory group can provide ongoing attention to housing issues and shift resident engagement from reactive to proactive.

It may be particularly useful for a Housing Commission to include employers and faith-based leaders in further discussions about how they can support and be supported by the Village’s housing strategies. Such dialogue would contribute greatly to broader outreach and education efforts, while also providing tangible resources to all involved.

If the Village does not want to pursue an ongoing Housing Commission, it has other options. The Village could create a temporary housing task force for a specific task (i.e. initial research into an Inclusionary Housing Ordinance). The Village could form a Committee of the Village Board, as Northbrook created. Or, the Village can handle decisions at the Board level.

Next Steps:

- **Consider whether a housing advisory group is worth pursuing.**
- **Recruit a diverse group of participants, including groups such as local employers, faith-based leaders, realtors, the local school district, nonprofits, homeowners, and renters.**
- **Create a specific work plan for a housing advisory group.**

Key Contacts

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Appendix A: Required Components of Affordable Housing Plans and Considerations for Lincolnwood

Required Components

According to the State of Illinois' Affordable Housing Planning and Appeal Act (AHPAA), the following components are required within Lincolnwood's Affordable Housing Plan:

1. A statement of the total number of affordable housing units that are necessary to exempt the local government from the operation of the AHPAA.
2. An identification of lands within the jurisdiction that are most appropriate for the construction of affordable housing and of existing structures most appropriate for conversion to, or rehabilitation for, affordable housing, including a consideration of affordable housing for both owner-occupied dwelling units and dwelling units for rent, lands and structures of developers who have expressed a commitment to provide affordable housing, and lands and structures that are publicly or semi-publicly owned.
3. Incentives that local governments may provide for the purpose of attracting affordable housing to their jurisdictions.
4. A description of any housing market conditions, infrastructure limitations, local government ordinances, including zoning and land use ordinances, local government policies or practices that do not affirmatively further fair housing as defined in the federal Fair Housing Act, and other factors that may constrain the local government's ability to create and preserve affordable housing.
5. A plan or potential strategies to eliminate or mitigate the constraints identified in item 4.
6. One or more of the following goals:
 - a. A minimum of 15% of all new development or redevelopment within the local government that would be defined as affordable housing.
 - b. A minimum of a 5% increase in the overall percentage of affordable housing within the jurisdiction.
 - c. Or a minimum of a total of 10% affordable housing within the jurisdiction.
7. Proposed timelines to commence, within the first 24 months after the date upon which the affordable housing plan was adopted, for actions to implement the components of the affordable housing plan.

For more information on the AHPAA, see the Illinois Housing Development Authority's [2023 Handbook for Local Governments](#).

Appendix A: Required Components of Affordable Housing Plans and Considerations for Lincolnwood

Considerations

While the following section helps translate recommendations from Lincolnwood's Homes for a Changing Region housing action plan into components of an Affordable Housing Plan, each decision should be determined by Lincolnwood's Village Board.

1) Calculating the Number of Affordable Homes that Would Exempt Lincolnwood from the AHPAA.

In the Illinois Housing Development Authority's 2023 calculation, 318 of 4,766 homes in Lincolnwood, or 6.7% of the community's housing stock, were considered affordable. To reach the 10% threshold and exempt the municipality from the AHPAA, Lincolnwood would need to add 174 affordable homes. The AHPAA does not stipulate a timeframe by which the 10% threshold needs to be met.

2) Identification of Areas Appropriate for Affordable Housing

To identify areas appropriate for affordable housing, the Village can consider:

- Areas within Lincolnwood's most recent comprehensive plan that are considered appropriate for additional multifamily housing or mixed-use development.
- The Lincolnwood Town Center, given the Lincolnwood Town Center Concept Plan's considerations for multifamily and mixed-use development.
- Areas of Lincolnwood where "naturally occurring affordable housing" may be preserved by a Community Land Trust, if utilized.

3) Incentives that Local Governments May Provide

If Lincolnwood drafts and adopts an Inclusionary Housing Ordinance similar to that of Highland Park and Northbrook, such an ordinance would include the following incentives:

- Waiving of fees imposed by the Village (application, building permit, plan review, inspection, demolition, impact, etc.) for affordable units provided.
- An allowance of additional market-rate units for affordable units provided.

Appendix A: Required Components of Affordable Housing Plans and Considerations for Lincolnwood

The Village may also consider expedited approvals for developments that provide affordable units. While not a regulatory or monetary incentive, the Village could connect market-rate developers with a trusted list of local nonprofit affordable housing developers whose partnership can support the inclusion of affordable units in new private development.

4) Factors that Constrain the Local Government’s Ability to Create and Preserve Affordable Housing

As in other communities subject to the AHPAA, constraining factors in Lincolnwood include:

- Limited availability of undeveloped and municipally-owned land.
- High land values.
- Strong demand and high housing prices for both owner-occupied and renter-occupied housing.
- High construction costs.

5) Potential Strategies to Eliminate or Mitigate Constraints

If implemented, the following actions would help mitigate constraints mentioned above:

- Adoption of an Inclusionary Housing Ordinance that includes incentives for housing development that includes an affordable housing component.
- Utilization of a Housing Trust Fund to provide gap financing for a new housing development that includes an affordable housing component.
- Utilization of a Community Land Trust to preserve the affordability of homes in perpetuity.

6) Selection of One or More Goals

The first goal offered by the AHPAA – 15% of all new development or redevelopment being affordable housing – is the most likely to be achieved. As an example, in a multifamily development the size of District 1860, which has 299 homes, 15% of these homes being affordable would result in 45 new affordable homes and an increase in Lincolnwood’s affordable housing percentage.

15% of New Housing Being Affordable			
	Current Homes	Additional Homes	Sum
Affordable	318	45	363
Total	4,766	299	5,065
% Affordable	6.7%	15.0%	7.2%

Appendix A: Required Components of Affordable Housing Plans and Considerations for Lincolnwood

7) Proposed Timelines to Commence

The AHPAA states that Affordable Housing Plans must include proposed timelines to commence, within the first 24 months after the date upon which the affordable housing plan was adopted, for actions to implement the components of the affordable housing plan.

Timelines for actions should be determined by the Lincolnwood Village Board. The following table serves as an example that can help Lincolnwood think about an order of next steps and how they may set up one another.

Strategy	Next step	General Timeframe
Pursue passage of an Inclusionary Housing Ordinance (IHO)	Tour inclusionary developments in Highland Park and St. Charles.	Short-term
	Familiarize key Village leadership and partners with how Cook County's Affordable Housing Special Assessment Program and IHDA's multifamily financing department can provide resources that bolster the Village's IHO goals.	Short-term
	Evaluate an IHO approach tailored to Lincolnwood.	Mid-term
Create a Housing Trust Fund	Decide how to fund a Housing Trust Fund.	Mid-term
	Determine local priorities for a Housing Trust Fund.	Mid-term
Explore a Community Land Trust	Receive a presentation from Community Partners for Affordable Housing about Community Land Trusts for more education.	Short-term
	If a Housing Trust Fund is created, consider using a portion to support the creation of Community Land Trust homes in Lincolnwood.	Long-term
Work with external partners to preserve naturally occurring affordable housing	Inform Lincolnwood's rental property owners of property management training provided by the Community Investment Corporation.	Ongoing
	Maintain contact with the Preservation Compact about strategies for smaller apartment buildings.	Ongoing
	Compile and distribute resources on home maintenance to homeowners.	Ongoing
Consider a Housing Advisory Group	Consider whether a housing advisory group is worth pursuing.	Short-term

Appendix B: Data Tables

Area Median Income (AMI) Limits for the Chicago Region, 2025.

Household Size	Area Median Income Limits, 2025		
	50%	60%	80%
1	\$42,000	\$50,400	\$67,100
2	\$48,000	\$57,600	\$76,750
3	\$54,000	\$64,800	\$86,350
4	\$59,950	\$71,940	\$95,900
5	\$64,750	\$77,700	\$103,600
6	\$69,550	\$83,460	\$111,125

Income limits are for the Chicago Metropolitan Area and took effect on April 1, 2025.

Source: 2025 Income Limits for the Chicago-Naperville-Joliet IL HUD Metro Area.

The Low-Income Housing Tax Credit (LIHTC) program, which accounts for the majority (approximately 90%) of all affordable rental housing created in the United States today, utilizes the above income thresholds. Developers utilizing the LIHTC program can choose one of three options:

- At least 20% of units serve households up to 50% AMI.
- At least 40% of units serve households up to 60% AMI.
- Affordable units serve households up to 80% AMI, as long as at least 40% of the total units are rent and income restricted and the average income limit for all tax credit units in the project is at or below 60% AMI.

Source: Illinois Housing Development Authority.

Appendix B: Data Tables

Comparing Worker Incomes to Housing Prices in Lincolnwood and Nearby Communities.

Employee	Median Income (2023)	% of Area Median Income (2023)	Lincolnwood	Skokie	Evanston	Niles	Morton Grove
Retail Salesperson	\$35,158	40%	Neither	Neither	Neither	Neither	Neither
Nurse Assistant	\$43,066	48%	Neither	Neither	Neither	Neither	Neither
Retail Supervisor	\$49,549	56%	Neither	Neither	Neither	Neither	Neither
Chef or Head Cook	\$63,374	71%	Neither	Rent	Neither	Rent	Neither
Production Line Supervisor	\$65,769	74%	Neither	Rent	Neither	Rent	Neither
Elementary School Teacher	\$78,729	89%	Neither	Rent	Rent	Rent	Neither
Firefighter	\$99,554	112%	Neither	Rent	Rent	Rent	Rent
Facilities Manager	\$105,173	118%	Neither	Rent	Rent	Rent	Rent
Compliance Manager	\$134,630	152%	Neither	Own or Rent	Rent	Own or Rent	Own or Rent
Facilities Manager + Chef	\$168,547	190%	Own or Rent				

Median Rent (2023)	\$3,500	\$1,491	\$1,698	\$1,247	\$2,210
Median Home Value (2023)	\$475,400	\$368,600	\$472,300	\$350,900	\$377,000

Income to Afford Median Rent	\$140,000	\$59,640	\$67,920	\$49,880	\$88,400
Income to Afford Median Home Value	\$158,467	\$122,867	\$157,433	\$116,967	\$125,667

Employee	Median Income (2023)	% of Area Median Income (2023)	West Ridge (60645)	Rogers Park (60626)	North Park (60659)	Forest Glen (60646)
Retail Salesperson	\$35,158	40%	Neither	Neither	Neither	Neither
Nurse Assistant	\$43,066	48%	Neither	Neither	Neither	Neither
Retail Supervisor	\$49,549	56%	Neither	Neither	Neither	Neither
Chef or Head Cook	\$63,374	71%	Rent	Rent	Rent	Rent
Production Line Supervisor	\$65,769	74%	Rent	Rent	Rent	Rent
Elementary School Teacher	\$78,729	89%	Rent	Rent	Rent	Rent
Firefighter	\$99,554	112%	Rent	Own or Rent	Rent	Rent
Facilities Manager	\$105,173	118%	Own or Rent	Own or Rent	Rent	Rent
Compliance Manager	\$134,630	152%	Own or Rent	Own or Rent	Own or Rent	Rent
Facilities Manager + Chef	\$168,547	190%	Own or Rent	Own or Rent	Own or Rent	Own or Rent

Median Rent (2023)	\$1,424	\$1,265	\$1,391	\$1,241
Median Home Value (2023)	\$308,200	\$269,000	\$358,800	\$493,600

Income to Afford Median Rent	\$56,960	\$50,600	\$55,640	\$49,640
Income to Afford Median Home Value	\$102,733	\$89,667	\$119,600	\$164,533

Appendix B: Data Tables

Comparing Worker Incomes to Housing Prices in Lincolnwood and Nearby Communities (continued).

Employee	Median Income (2023)	% of Area Median Income (2023)	Albany Park/ Lincoln Square (60625)	Edgewater (60660)	Edison Park/ Norwood Park (60631)	Uptown (60640)	Irving Park/ Avondale/ North Center (60618)
Retail Salesperson	\$35,158	40%	Neither	Neither	Neither	Neither	Neither
Nurse Assistant	\$43,066	48%	Neither	Neither	Neither	Neither	Neither
Retail Supervisor	\$49,549	56%	Neither	Neither	Neither	Neither	Neither
Chef or Head Cook	\$63,374	71%	Rent	Rent	Neither	Rent	Rent
Production Line Supervisor	\$65,769	74%	Rent	Rent	Rent	Rent	Rent
Elementary School Teacher	\$78,729	89%	Rent	Rent	Rent	Rent	Rent
Firefighter	\$99,554	112%	Rent	Own or Rent	Rent	Rent	Rent
Facilities Manager	\$105,173	118%	Rent	Own or Rent	Rent	Rent	Rent
Compliance Manager	\$134,630	152%	Own or Rent	Own or Rent	Rent	Own or Rent	Rent
Facilities Manager + Chef	\$168,547	190%	Own or Rent	Own or Rent	Own or Rent	Own or Rent	Rent
Median Rent (2023)			\$1,455	\$1,286	\$1,604	\$1,374	\$1,534
Median Home Value (2023)			\$396,700	\$287,500	\$431,400	\$363,300	\$538,300
Income to Afford Median Rent			\$58,200	\$51,440	\$64,160	\$54,960	\$61,360
Income to Afford Median Home Value			\$132,233	\$95,833	\$143,800	\$121,100	\$179,433

Notes:

AMI refers to the Area Median Income, which is the median household income across a Metropolitan Statistical Area. According to the U.S. Census Bureau American Community Survey, the AMI for the Chicago region was \$88,850 in 2023.

The analysis assumes that renters can afford to pay 30% of their monthly income on housing and assumes that a household can afford to buy a home 3x their annual income.

Sources:

Median Rent and Median Owner-Occupied Home Value are from the U.S. Census Bureau American Community Survey, 2019-2023 5-Year Estimate.

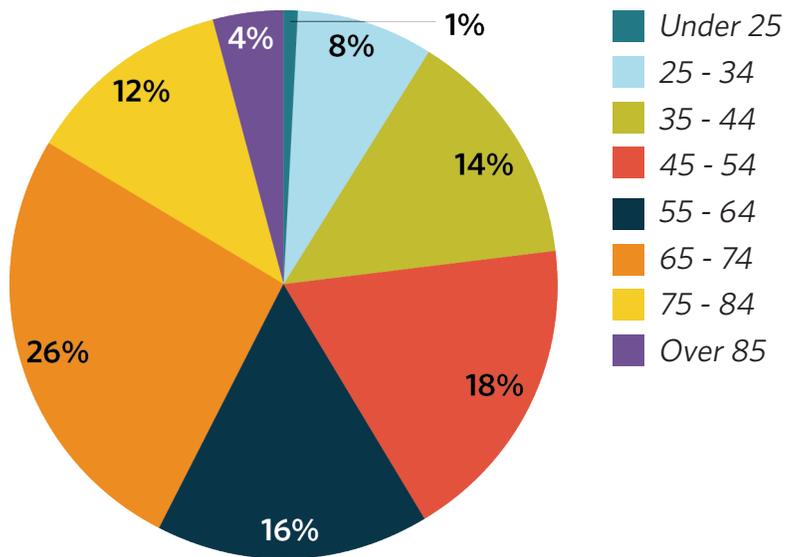
Median Incomes for occupations are from the Illinois Department of Employment Security's Occupational Employment and Wage Statistics for Cook County, Illinois, 2023.

Appendix C: Community Survey Results

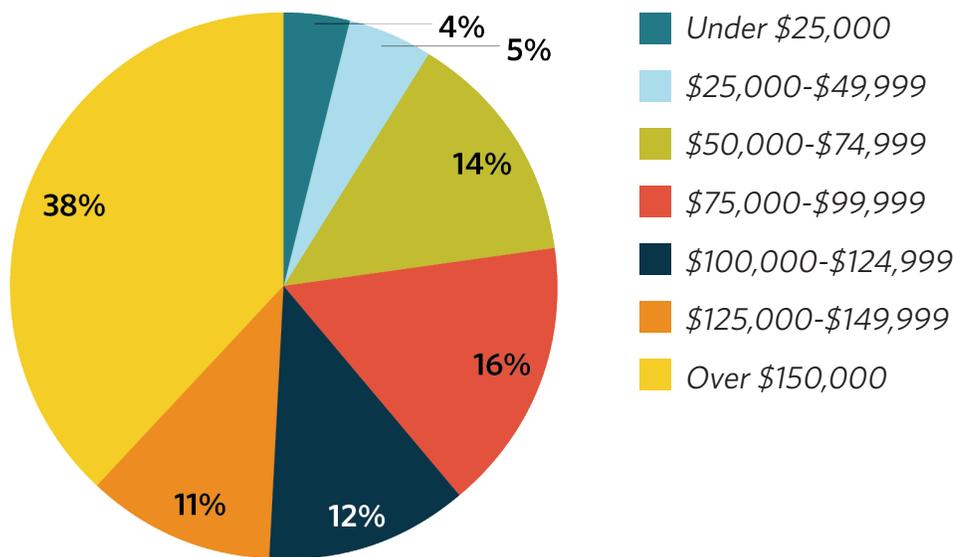
140 residents responded to the Lincolnwood *Homes for a Changing Region* community survey, which was open from January 7, 2025, through March 18, 2025.

Respondent Demographics

What is your age range?

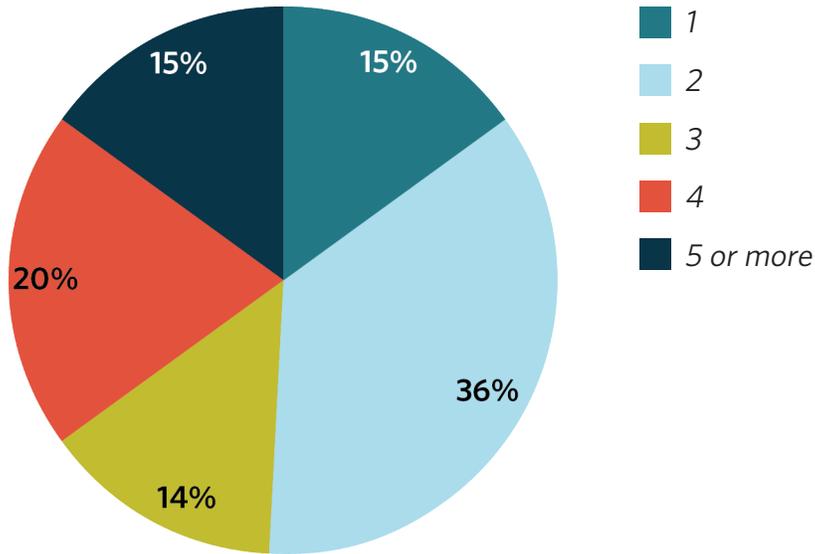


What is your household income range?

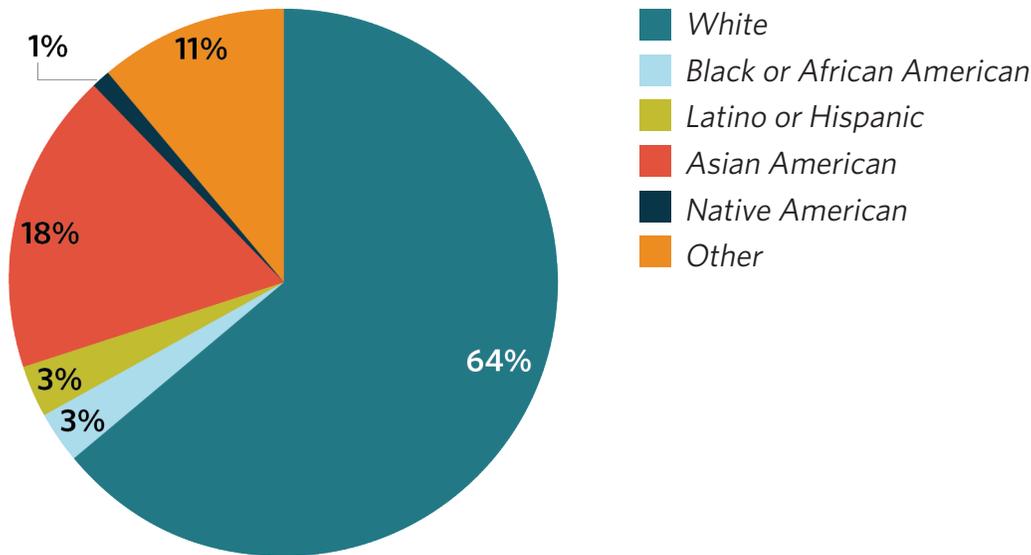


Appendix C: Community Survey Results

How many people are in your household?

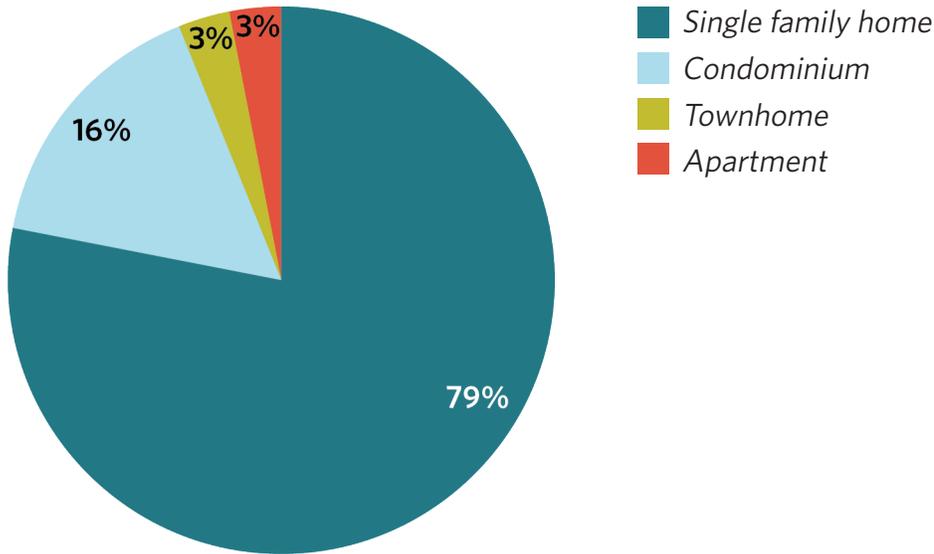


What is your race or ethnicity?

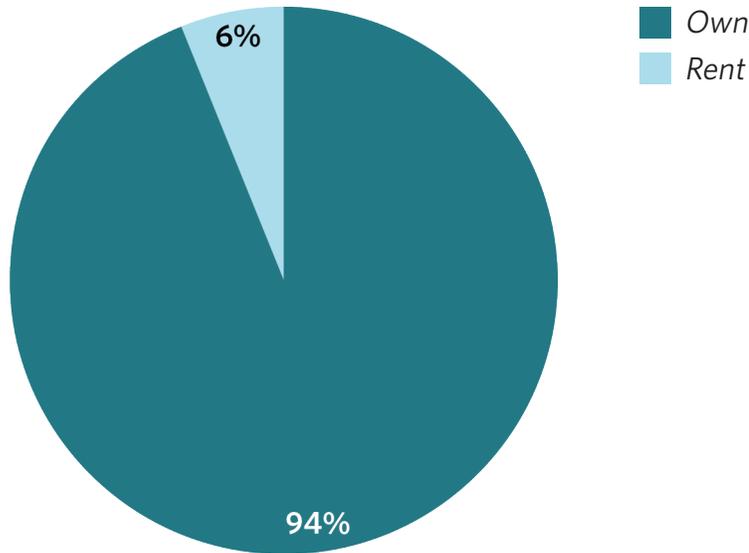


Appendix C: Community Survey Results

What type of housing do you currently live in?

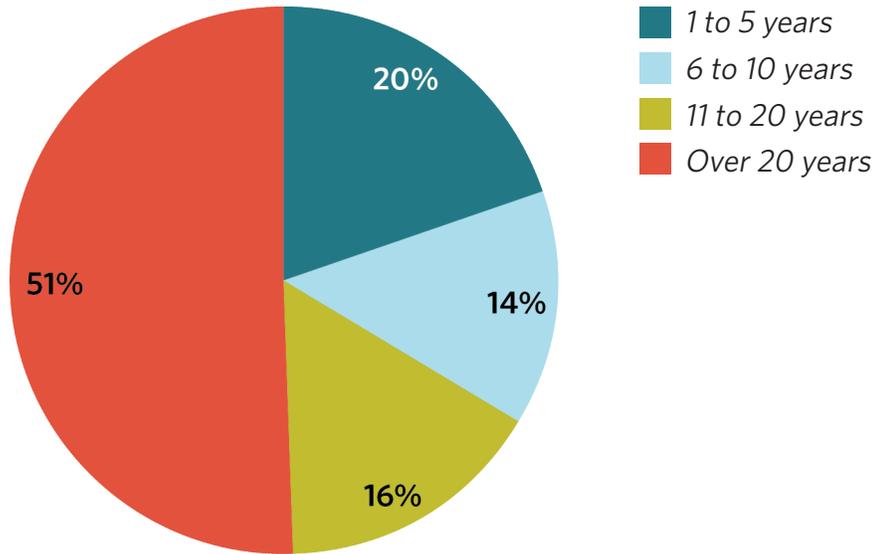


Do you currently own or rent your home?

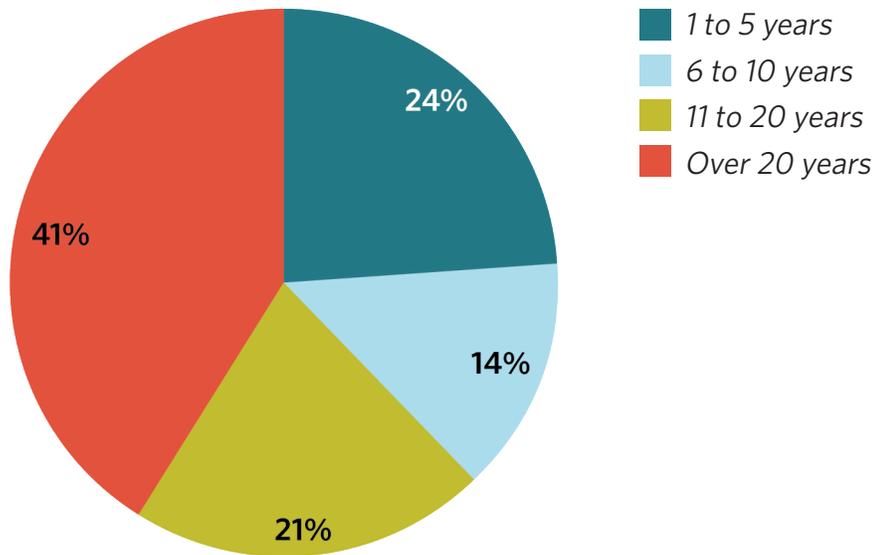


Appendix C: Community Survey Results

How long have you lived in Lincolnwood?



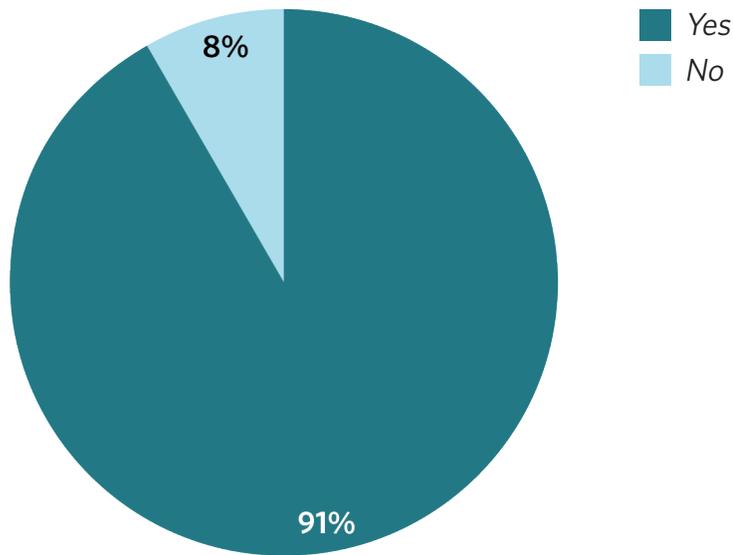
How long have you lived in your current home?



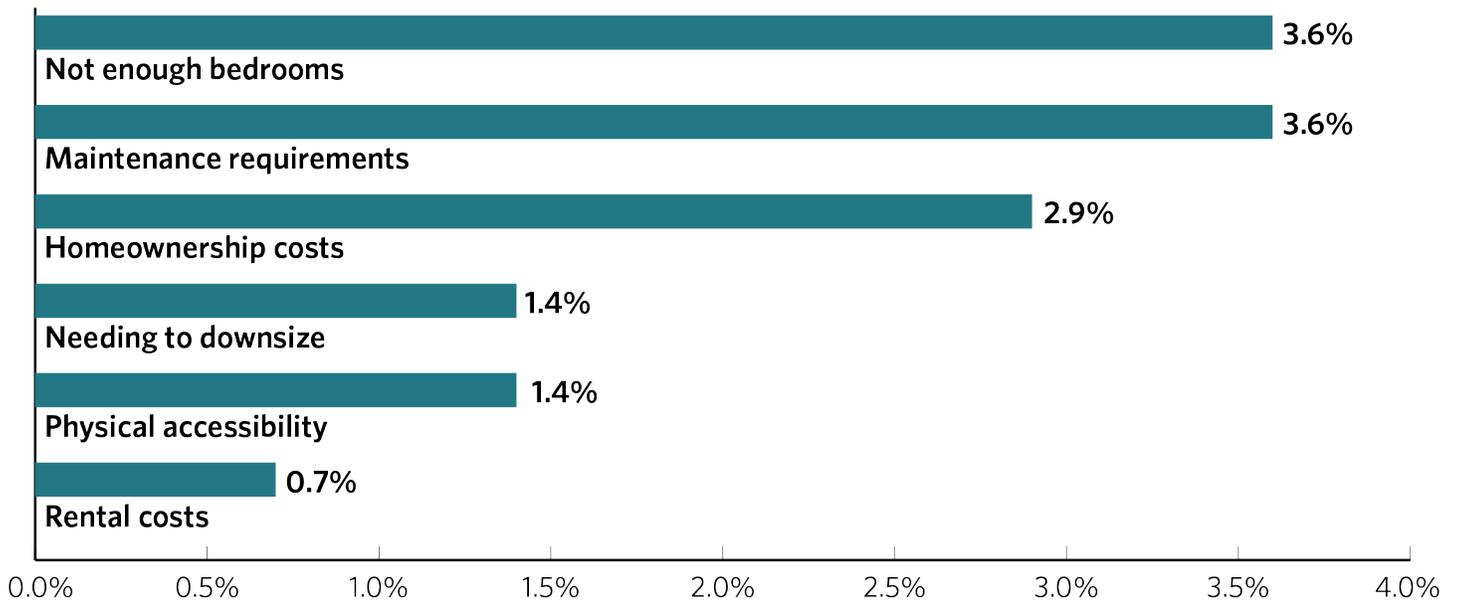
Appendix C: Community Survey Results

Personal Experience Questions

Does the home you live in meet your current needs?

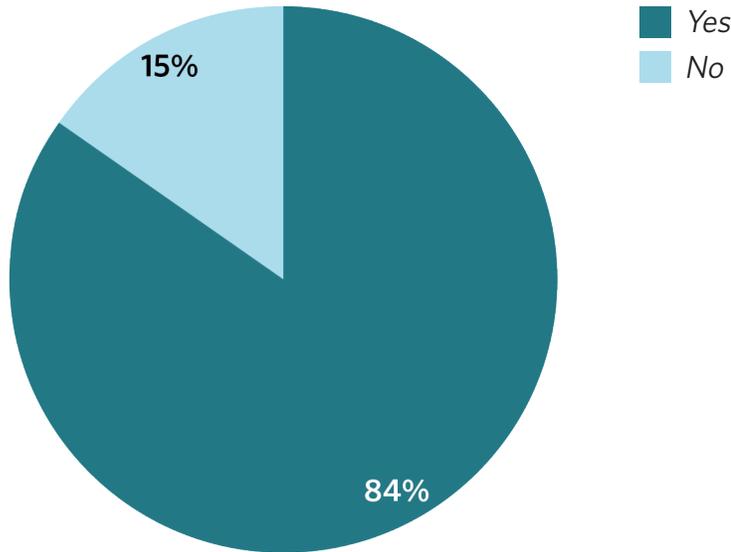


In what ways does the home you live in not meet your current needs?

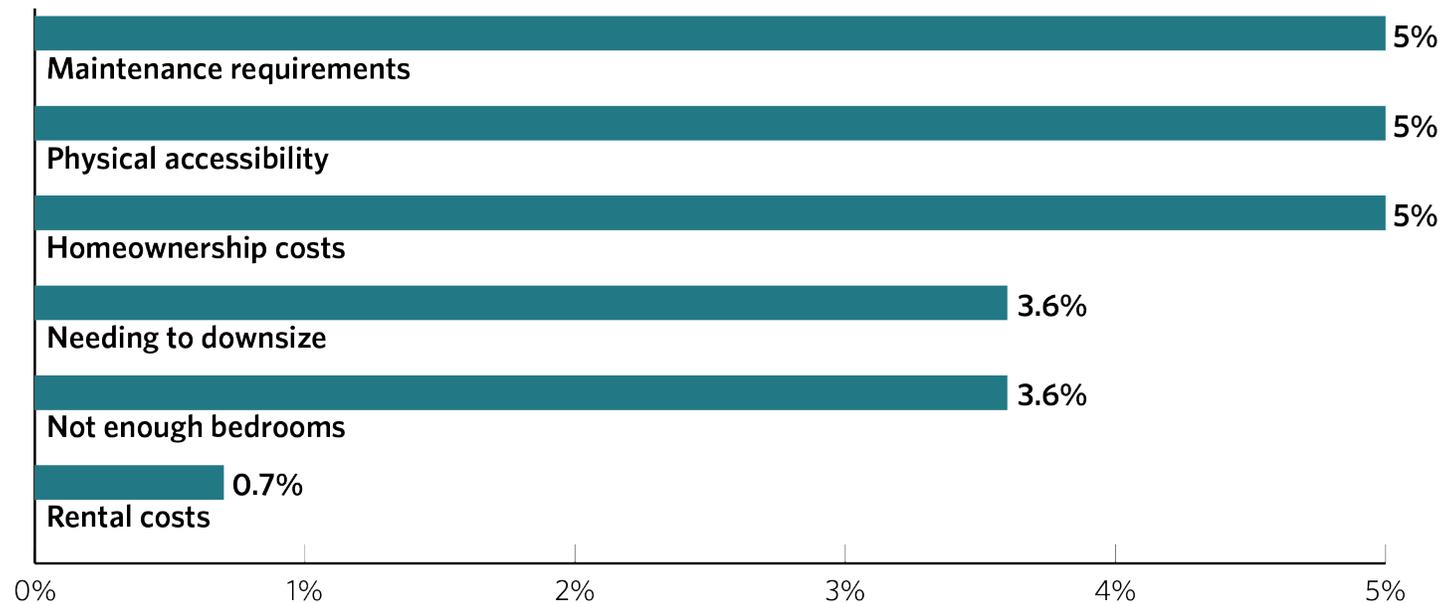


Appendix C: Community Survey Results

Do you believe that the home you currently live in will meet your future needs, allowing you to remain in this home for the foreseeable future?

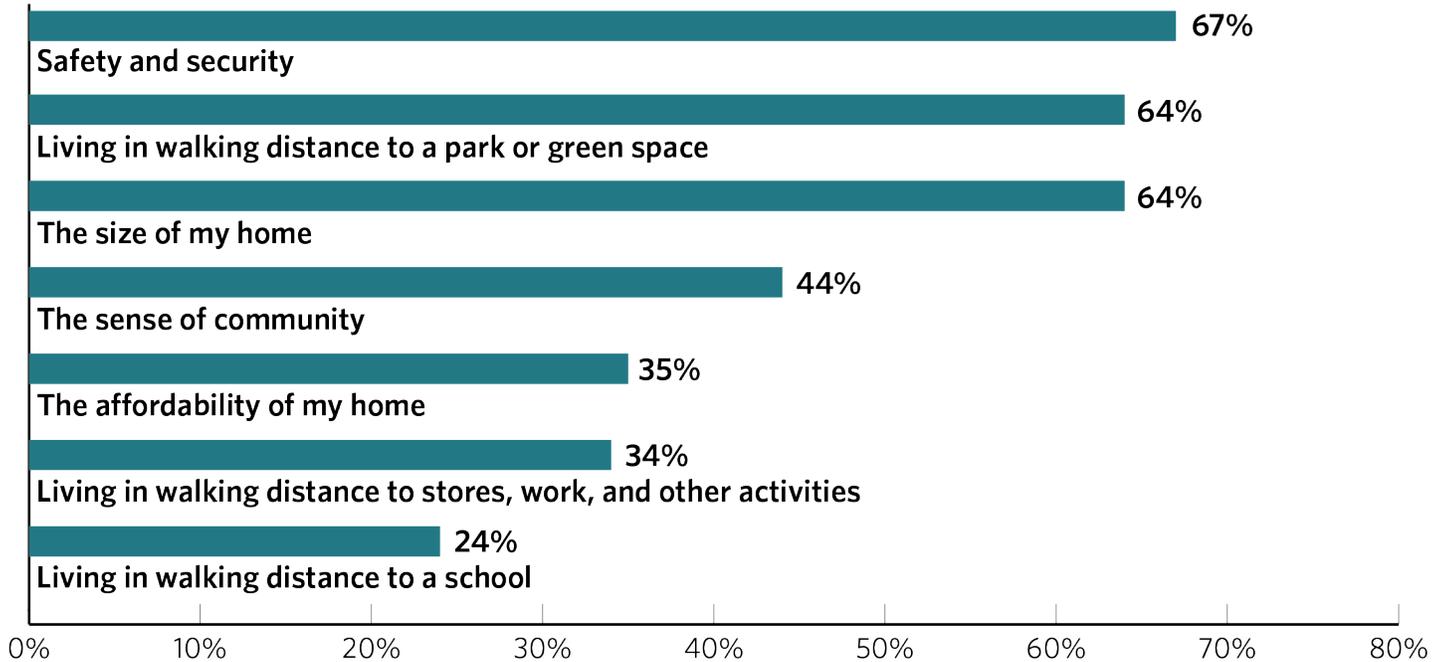


In what ways does the home you currently live in not meet your future needs?

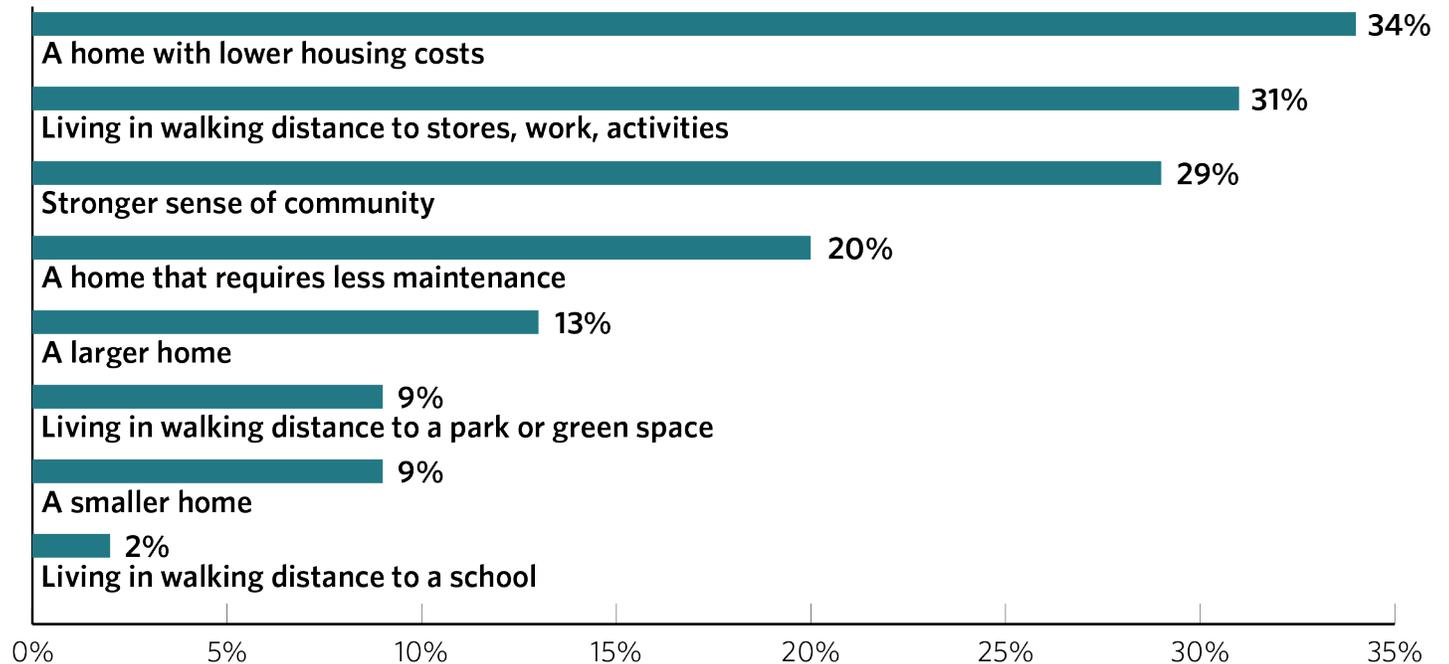


Appendix C: Community Survey Results

What do you like most about your current home and neighborhood?

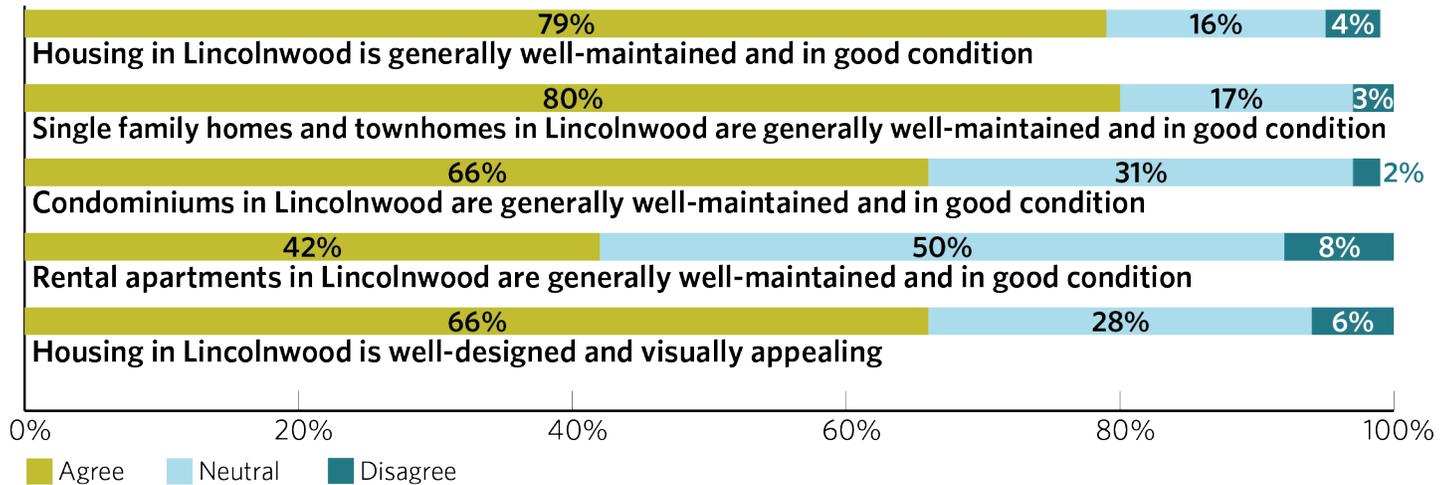


What improvements or changes would you like to see in your housing situation or neighborhood?



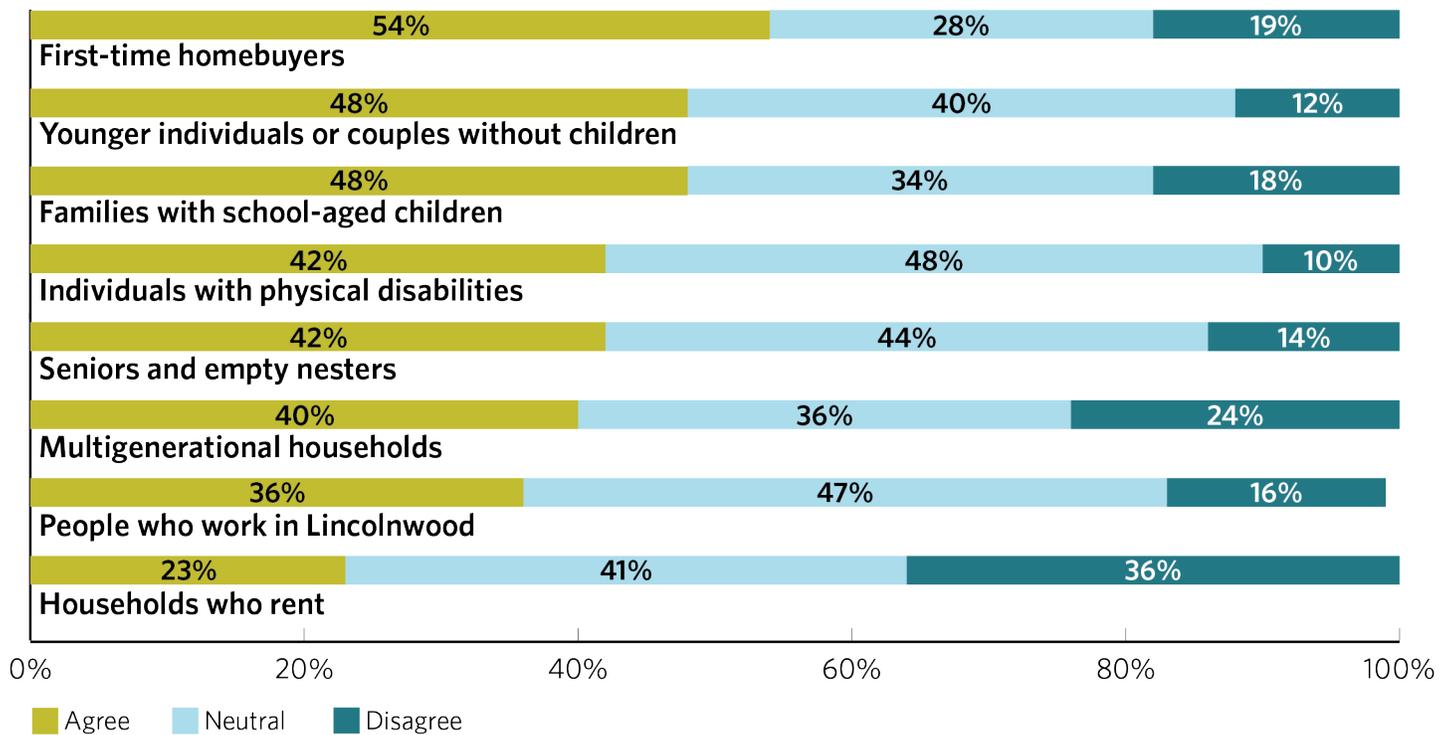
Appendix C: Community Survey Results

Housing Condition Questions



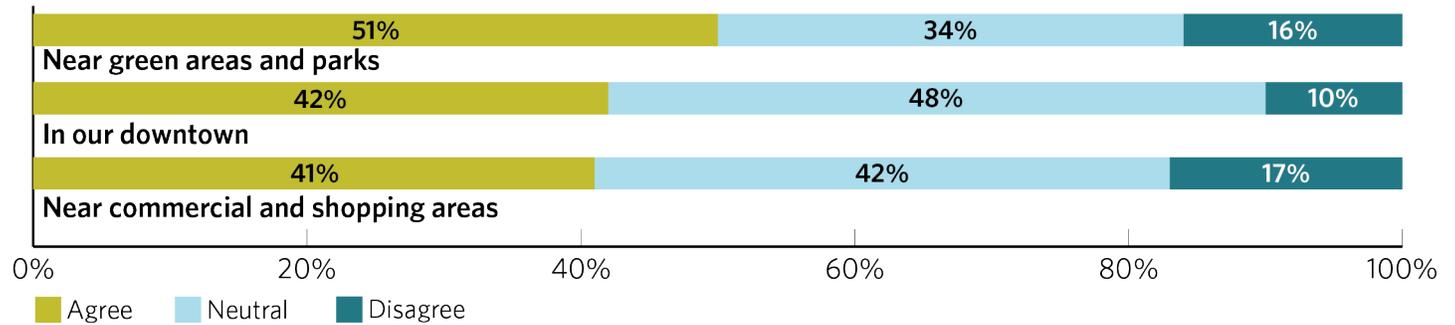
Housing Need Questions

Lincolnwood has a need for more housing options for...



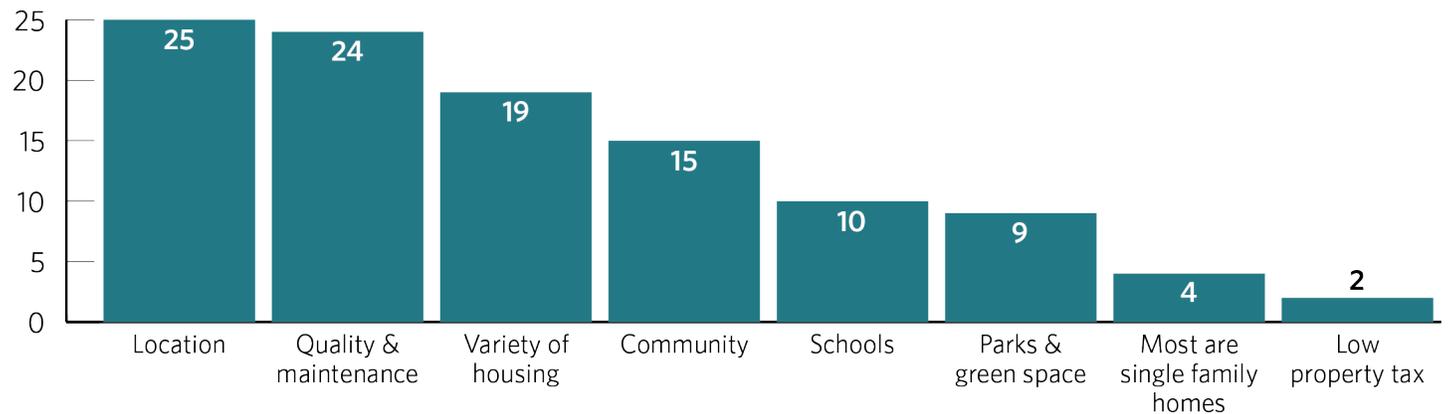
Appendix C: Community Survey Results

Lincolnwood has a need for more housing options...



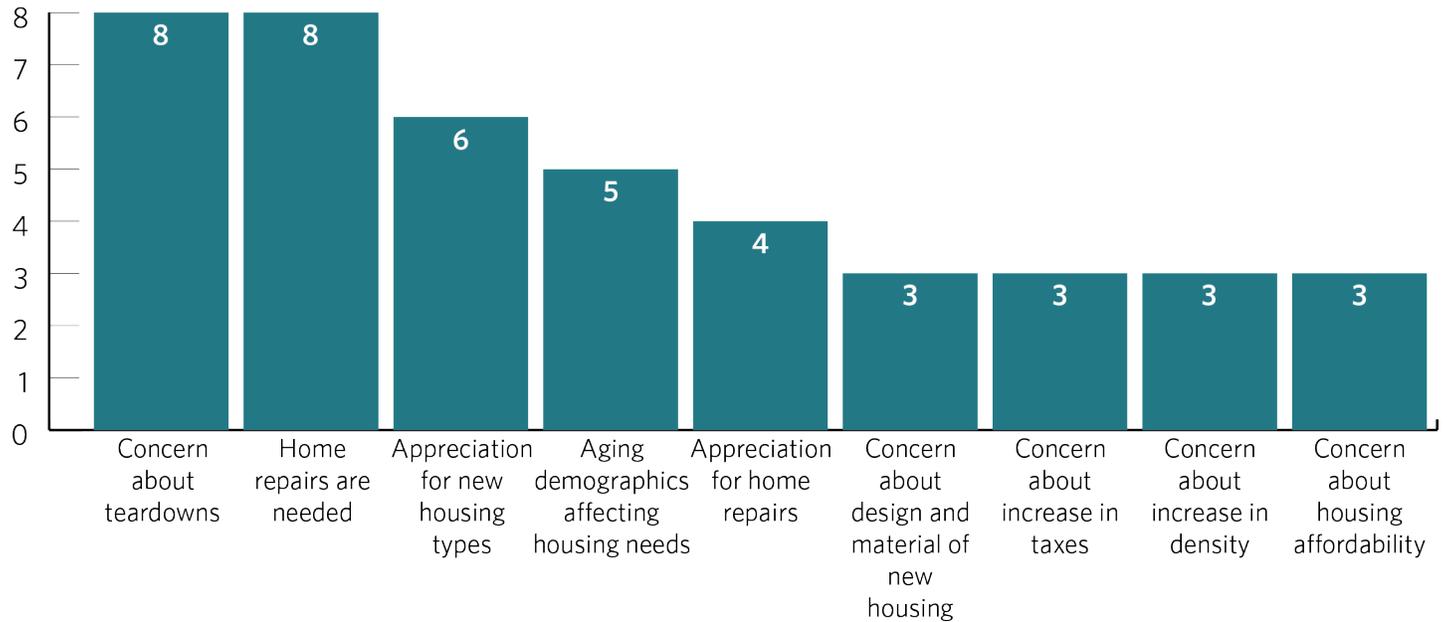
Responses to Open-Ended Questions

What are the major strengths of housing in Lincolnwood?

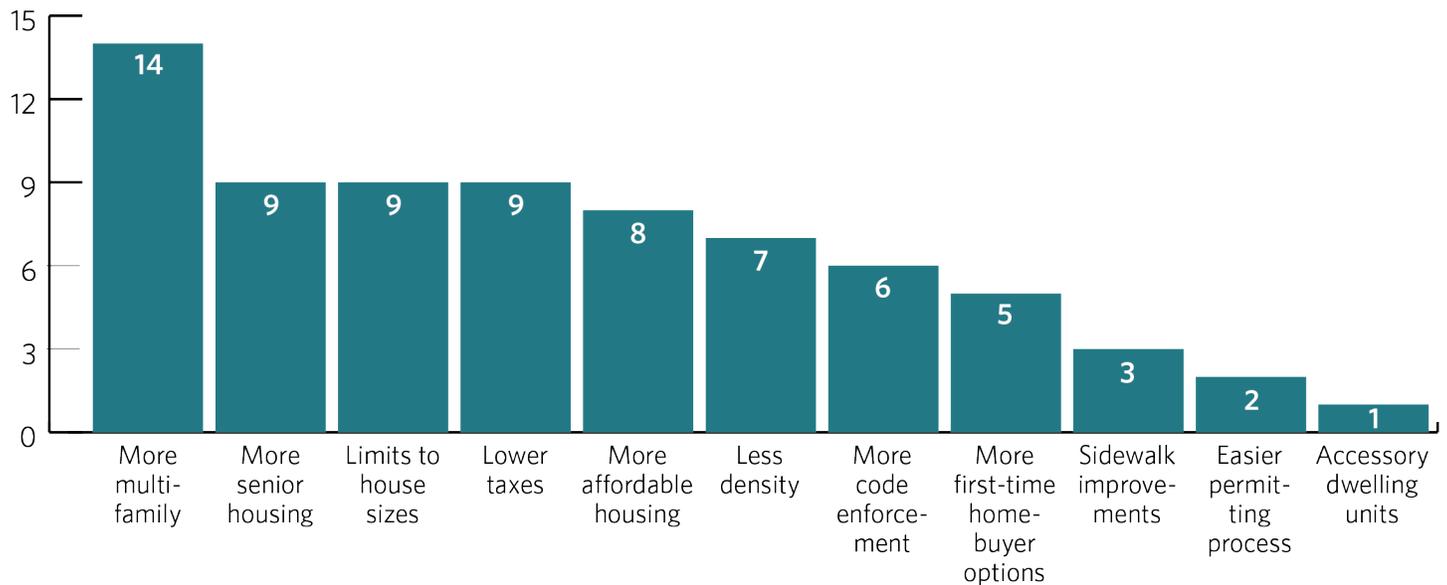


Appendix C: Community Survey Results

Please describe any important trends you see related to housing in Lincolnwood

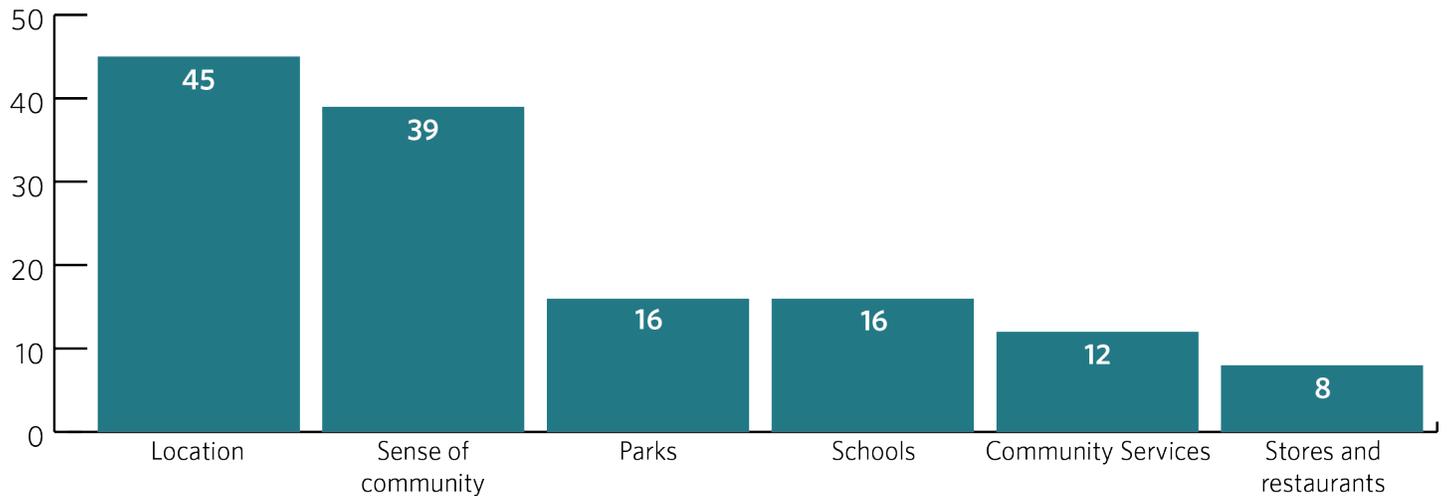


What housing-related changes would you like to see in Lincolnwood?

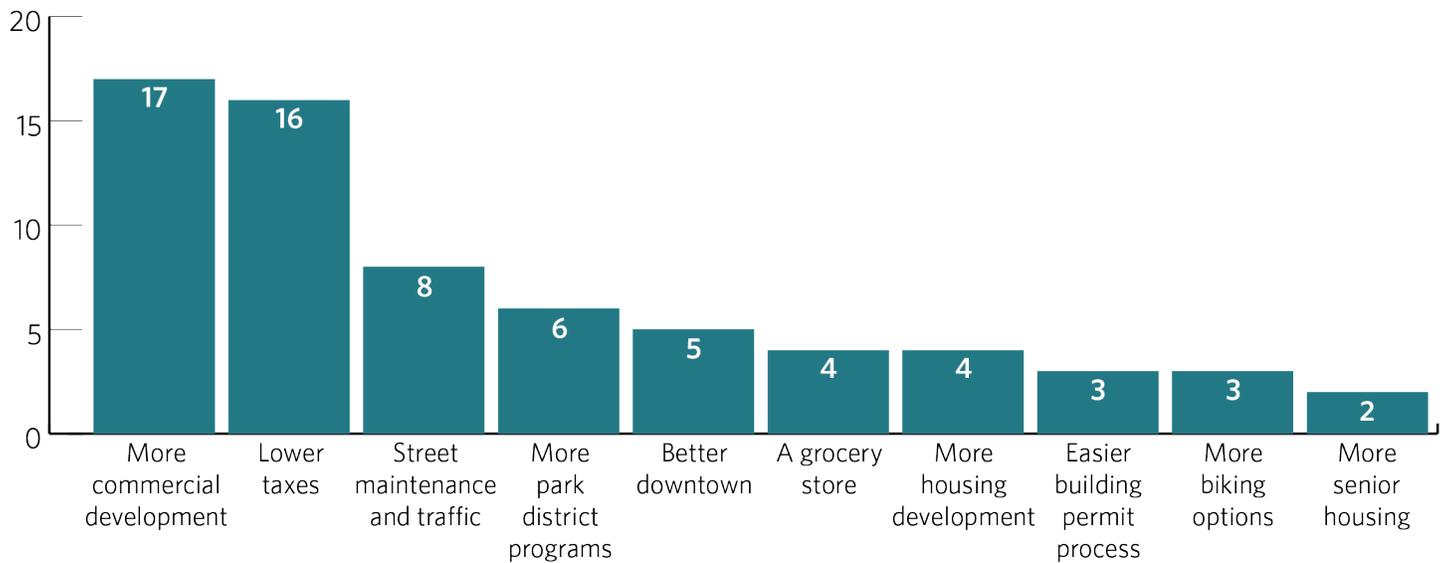


Appendix C: Community Survey Results

Generally speaking, what do you like most about Lincolnwood?

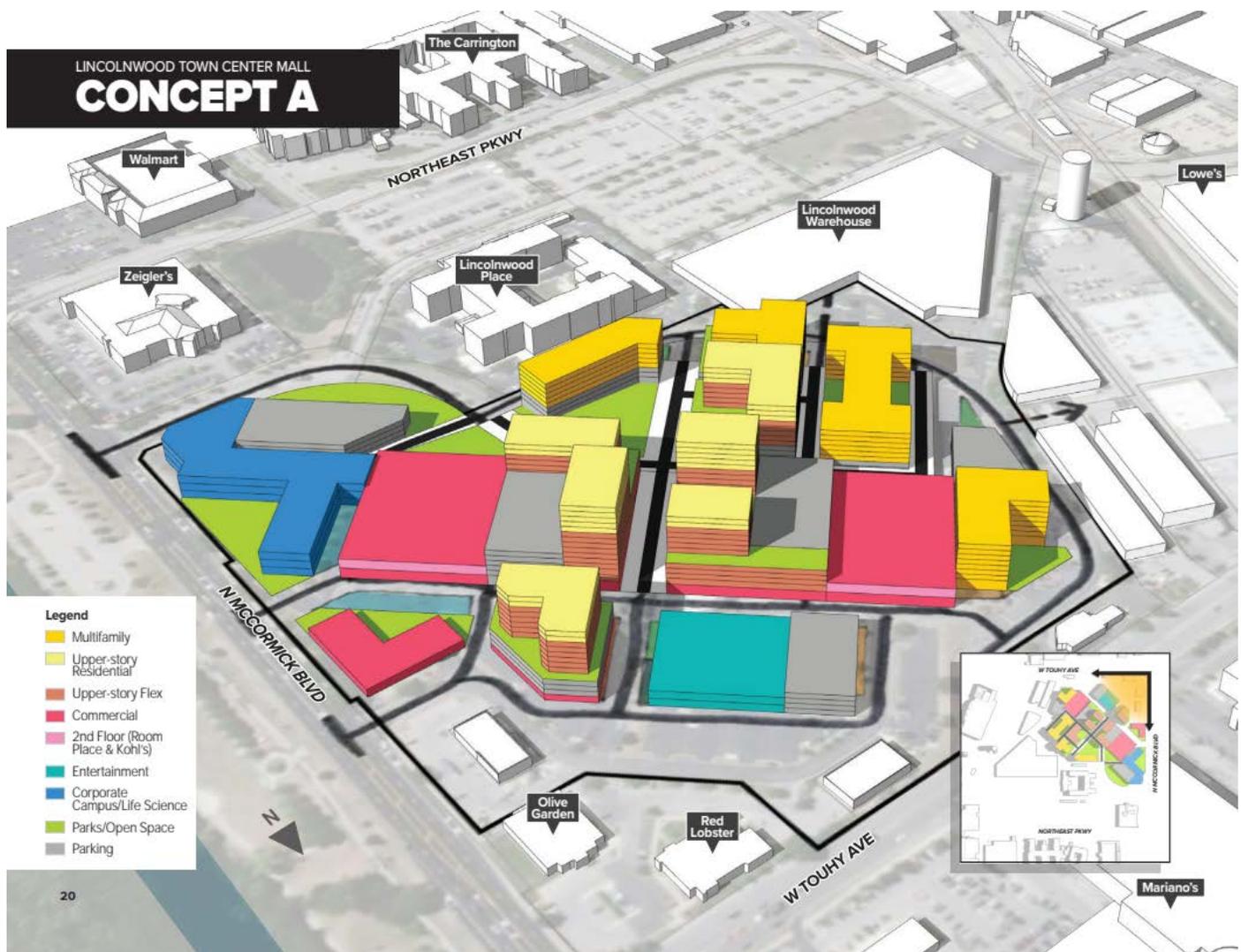


Generally speaking, what changes would you like to see in Lincolnwood?



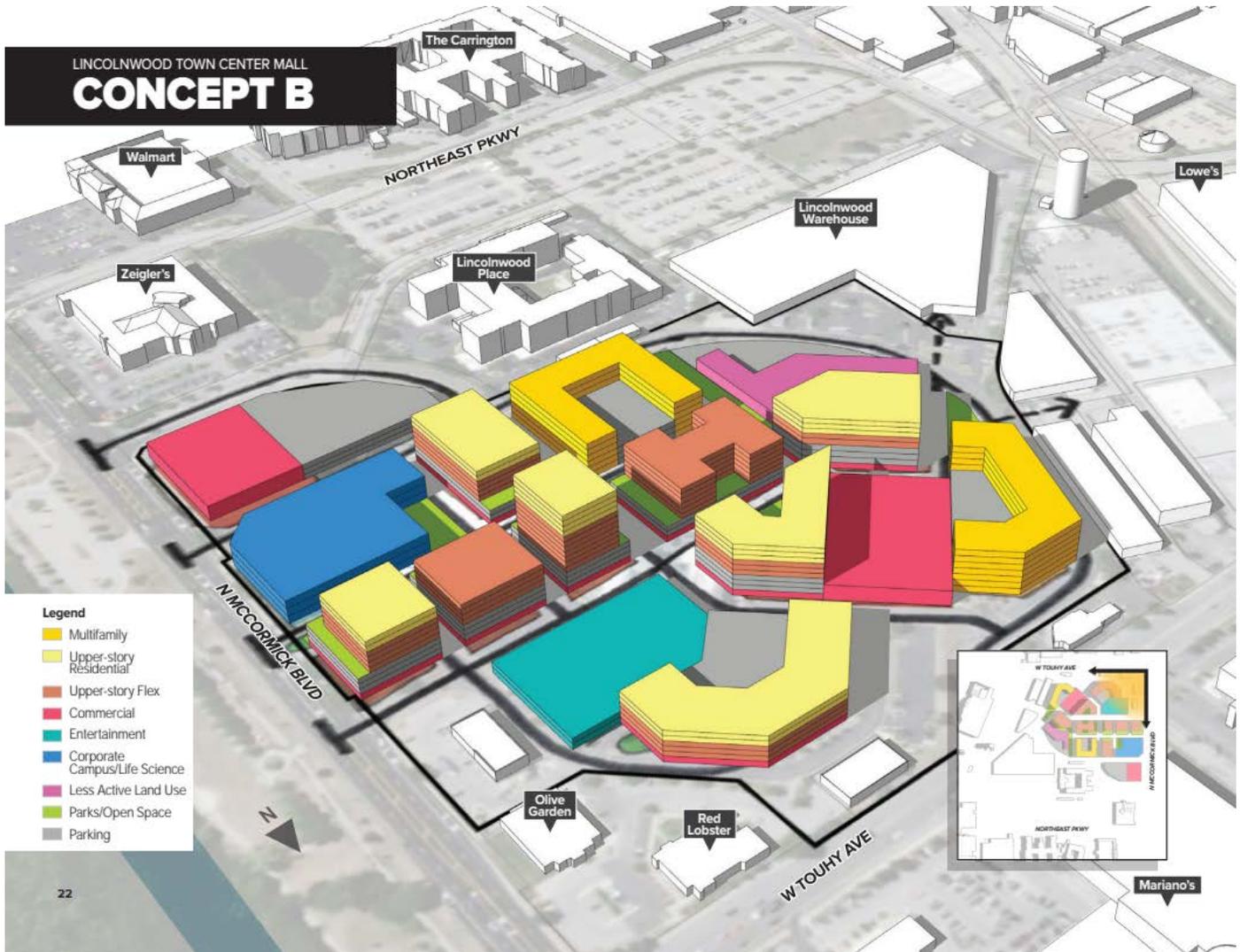
Appendix D: Lincolnwood Town Center Concept Plan Images

The following images show a range of concepts from the Lincolnwood Town Center Concept Plan, adopted by the Village in 2022.



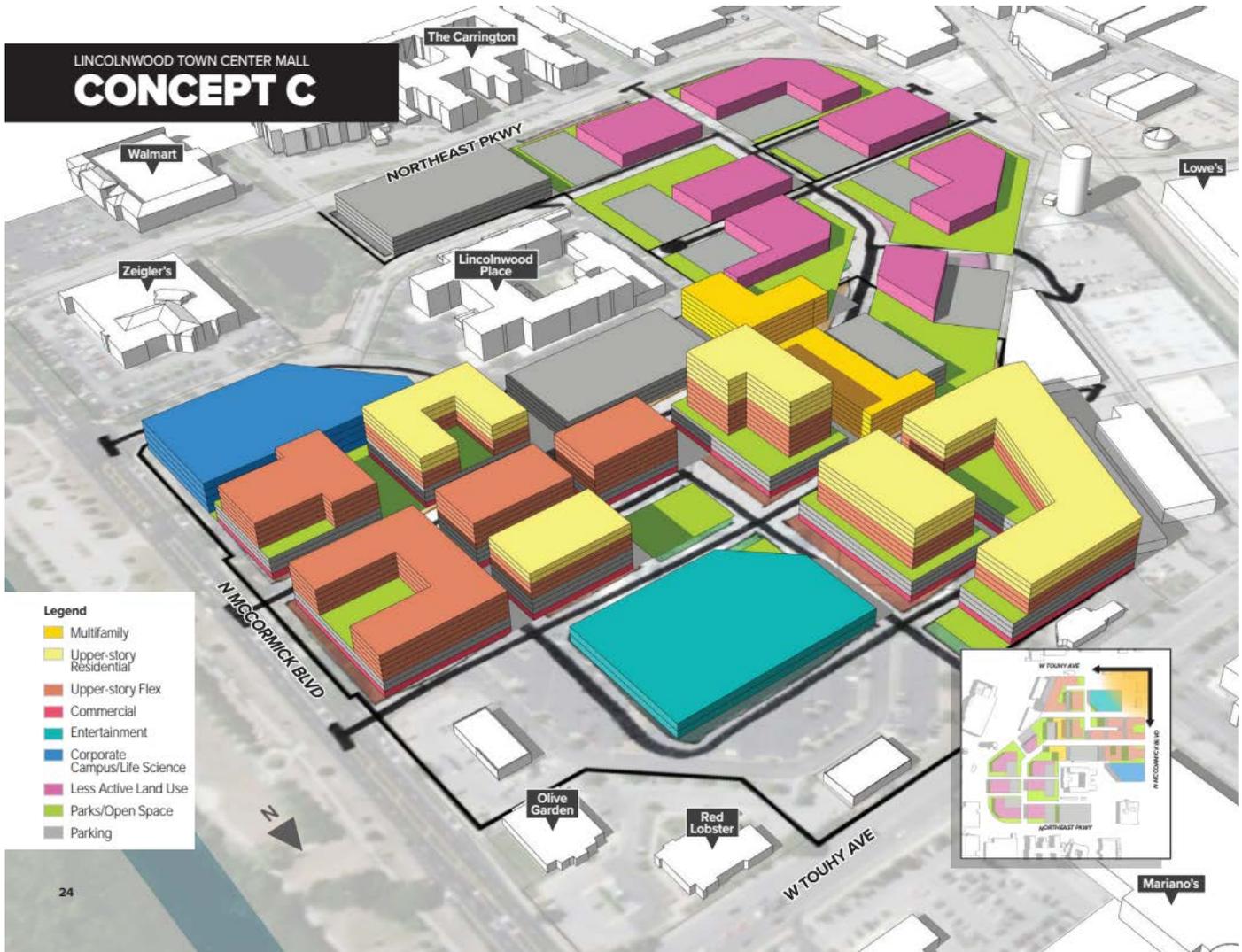
This concept assumes the existing Kohl's and Room Place anchor, in addition to the Lincolnwood Town Center's retaining wall, will remain, while redeveloping the rest of the Lincolnwood Town Center structure. The central area would primarily consist of mixed-use buildings, consisting of either residential units or flex-uses in the upper stories. Parking would be situated within standalone parking decks or within mixed-use buildings. In the long-term future, if Kohl's and Room Place were to relocate, the anchor buildings can either be adaptively reused or redeveloped.

Appendix D: Lincolnwood Town Center Concept Plan Images



Concept B only preserves the Kohl's anchor. Doing so provides an opportunity to create smaller-sized and more walkable blocks that consist of human-scale mixed-use buildings. A large-scale commercial use can be situated between Zeigler's and the corporate campus/life science center. The less active land use is situated by the Lincolnwood Warehouse since it doesn't require much visibility from Touhy Avenue and McCormick Boulevard.

Appendix D: Lincolnwood Town Center Concept Plan Images



This concept assumes the full redevelopment of the Lincolnwood Town Center. This allows the full creation of a grid-like network of smaller-sized blocks that would contribute to a multi-modal and pedestrian oriented environment. Most parking would be fully incorporated within the mixed-use buildings. The upper-story residential and flex uses within mixed-use buildings would be set back, creating room for amenity decks while also easing the buildings massing to provide for a human-scale environment. The less active land uses within the Lincolnwood Warehouse, the two-acre vacant site, and Zeigler's inventory lots are applicable to all three concepts because they may also occur independently, regarding how redevelopment would play out within the Lincolnwood Town Center area.

Appendix E: Overview of Inclusionary Housing Ordinances and Outcomes in Highland Park and Northbrook

Table 1: Affordability Requirements of Inclusionary Housing Ordinances.

	Highland Park	Northbrook
Year ordinance was adopted	2003	2020
To what developments does the ordinance affordability requirements apply?	Developments of 5 or more residential dwelling units.	Developments of 6 or more residential dwelling units.
What % of units in a development must be affordable?	20% of units.	15% of units.
What income thresholds does the ordinance target?	For affordable rental units: at least one-third up to 50% of the area median income (AMI), at least one-third up to 80% AMI, and no more than one-third up to 120% AMI. For affordable homeowner units: half up to 65% AMI and half up to 100% AMI.	For affordable rental units: at least one-third up to 50% AMI, at least one-third up to 80% AMI, and no more than one-third up to 100% AMI. For affordable homeowner units: half up to 80% AMI and half up to 120% AMI.

⁷ To see how income thresholds translate to maximum rent amount charged, see Highland Park’s [Technical Guide on Affordable Unit Pricing](#) or Northbrook’s [Affordable Unit Pricing Schedule](#).

Appendix E: Overview of Inclusionary Housing Ordinances and Outcomes in Highland Park and Northbrook

Table 2: Cost-Offsets and Alternatives to Providing Affordable Units.

	Highland Park	Northbrook
Are there cost-offsets for developers?	Density bonus, fee waivers ⁸ for affordable units provided.	Density bonus, fee waivers ⁹ for affordable units provided. Design flexibility ¹⁰ to accommodate affordable units.
What “density bonus” is allowed?	1.5 additional market rate units for each affordable unit onsite.	1 additional market rate unit for each affordable unit onsite.
Can the developer pay a fee, rather than provide inclusionary units, to meet compliance?	Only with City Council approval in most cases. ¹¹	Only with Village Board approval in most cases. ¹²
What is the current “fee in lieu” payment?	\$185,400 per affordable unit. ¹³	\$125,000 per affordable unit. ¹⁴
Can the developer dedicate land to meet compliance?	Only with City Council approval.	Only with Village Board approval.

⁸ “Application fees, building permit fees, plan review fees, inspection fees, sewer and water tap-on fees, demolition permit fees, the demolition tax, and such other development fees and costs which may be imposed by the City.”

⁹ “Application fees, building permit fees, plan review fees, inspection fees, demolition permit fees, the Village’s demolition tax, impact fees and such other development fees and costs which may be imposed by the Village.”

¹⁰ Includes “expanded choice of housing stock type; reduced setback and lot size requirements; reduced buffering and screening requirements internal to the development; increased building height up to one story or 12’ except in single family residential districts; increased lot and building coverage; increased floor area ratio; reduced off-street parking minimums.”

¹¹ Developments of 19 or fewer single-family detached homes do not need City Council approval to choose compliance through a “fee in lieu” payment.

¹² Same as the prior footnote.

¹³ City of Highland Park’s FY2025 Annual Fee Resolution.

¹⁴ Village of Northbrook’s FY2025 Annual Fee Ordinance.

Appendix E: Overview of Inclusionary Housing Ordinances and Outcomes in Highland Park and Northbrook

Outcomes in Highland Park¹⁵

Homes Developed

Since adopting its Inclusionary Housing Ordinance in 2003, the City of Highland Park has added 522 total housing units subject to the Inclusionary Housing Ordinance. This includes 68 inclusionary units (13% of the total), which are affordable units within market-rate buildings. During this time, Highland Park also gained 81 scattered-site Community Land Trust units which are individual homes, located in various parts of the community, that provide affordable homeownership opportunities. An overview of recent developments in Highland Park can be seen [here](#).

Housing Trust Fund

\$3,4250,000 in in-lieu fees have been paid across 13 developments into the City's Housing Trust Fund. No development has solely paid in-lieu fees as a means of compliance. The Housing Trust Fund is mostly distributed through annual grants to Community Partners for Affordable Housing to find, rehab, and sell homes at an affordable rate to income-qualified residents through its Community Land Trust. Funds are also used for the City's affordable housing properties' renovations, and potential allocations for other housing projects and acquisitions.

Outcomes in Northbrook¹⁶

Homes Developed

Since adopting its Inclusionary Housing Ordinance in 2020, no homes subject to the ordinance have been fully constructed; however, several are at various stages of approval and construction. 175 Pointe Drive, a development of 34 townhomes, including 5 affordable townhomes, is under construction. At 1657 Shermer Road, a 318-unit luxury apartment building, a 48-unit affordable and supportive housing apartment building, and a 6,500 square foot commercial building was approved by the Village Board in January of 2023. A Master Plan for the mixed-use redevelopment of Northbrook Court was approved by the Village Board in October of 2023. An overview of recent developments in Northbrook can be seen [here](#).

Housing Trust Fund

To date, the Village has collected \$143,750 through in-lieu fees. Combined with \$780,000 raised through the Village's demolition tax, the Housing Trust Fund has raised \$923,750. The Village is now working on next steps to participate in a Community Land Trust to fund the ability to add up to four houses as scattered affordable housing sites in the Village.

¹⁵ Information provided by the City of Highland Park in January of 2025.

¹⁶ Information provided by the Village of Northbrook in January of 2025.