Meeting Local Housing Market Conditions with Local Solutions

Northern Illinois Land Bank Authority

MEETING LOCAL HOUSING MARKET CONDITIONS WITH LOCAL SOLUTIONS

	Purpose	Funding	Community Benefits	Integration
as Land Bank Authority	IGA – Combatting community deterioration by returning property to productive use and providing regional open space, housing, industry, and employment	Grant Funded	Acquires properties before demo and finds the best or highest use for each property	Integrates land planning efforts, ensuring revitalization plans are implemented
as Trustee Agent	IGA – Collecting delinquent taxes or acquiring real-estate as required by IL State Statute	Interest on delinquent property tax payments and sales	Reduces blight and raises property values	Markets properties to public and measures economic impact of new developments
as GIS	IGA – Creating and managing a county-wide Geographic Information System	Membership Fees	Provides partners with accurate GIS data to better serve the public	Community revitalization efforts merge with technical GIS data
as Brownfield Program	Grant – Identifying and prioritizing brownfield sites for redevelopment	US EPA Grant	Increases local tax base, facilitates job growth, and improves the environment	Utilizes grant funds to compliment planning and Land Bank efforts
as MPO	Designated by Governor – Planning and coordinating decisions regarding the Rockford Metropolitan Planning Area’s (MPA) surface transportation system	FHWA, FTA, IDOT, Local Funding	Involves the public in continuing, cooperative, and comprehensive transportation planning	Integrates housing and land use planning with traditional transportation planning
as EDD	Federal Designation – Fostering regional prosperity by planning for, funding, and implementing infrastructure that catalyzes economic development and job creation	Economic Development Administration within the US Department of Commerce	Provides access to federal grants for infrastructure necessary to advance economic development and create jobs	Provides funding for infrastructure, transportation, housing, and community health planning
as Mental Health Board Program Operator	Committee/Council – Planning and implementing a system of mental health and substance use services	Half cent sales tax for mental health (Winnebago County)	Assesses community mental health needs, plans for improvement, and distributes funding accordingly	Addresses supported housing needs of community for mental health sector

HOUSING STAFF

Eric Setter

Director of Community Revitalization

Michael Dunn

Presiding Officer

Joel Freudenberg

Community Development Associate

→ NILBA & Trustee Operations
→ State of the Trails
→ Parking Reimagined

Megan Devine

Community Development Associate

→ NILBA & Trustee Operations
→ Livable Communities Initiative
→ Youth Engagement in Planning

April O'Brien-Mitchell

Community Development Associate

→ Property Inspection & Rehab Assessments
→ Regional Blight Reduction
→ NILBA Success Story Map

Ellie Sander

Housing Planner

→ Housing Coordination Plan
→ EPA Brownfield Community Health Assessment
→ Food & Transportation Study

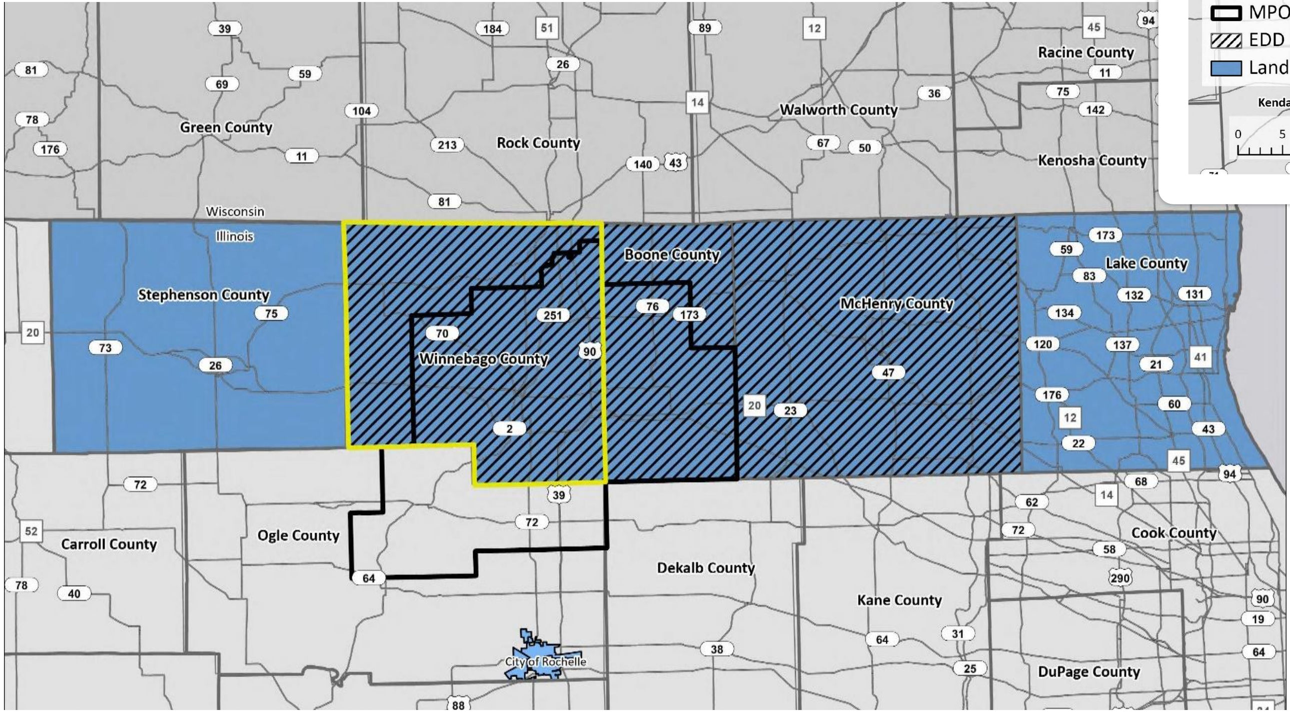
Jimmy Westenberg

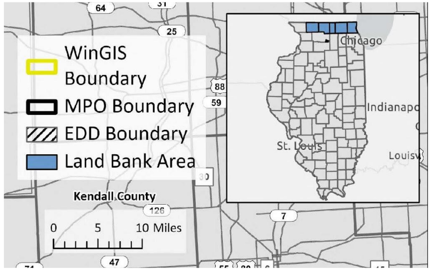
Housing Counselor

→ Housing Counseling and Client Empowerment
→ Program Development and Partnership Cultivation

REGION 1 PLANNING COUNCIL

SERVICE AREA MAP





REGION 1 PLANNING COUNCIL AS

NORTHERN ILLINOIS LAND BANK AUTHORITY (NILBA)

Established in 2019

Population Served

→ 1,417,445

Sales

→ $1.9 million

→ **Homes Sold:** 57

REGION 1 PLANNING COUNCIL AS

TRUSTEE AGENT

Established in 2019

Population Served

→ 338,798 (Winnebago & Boone Counties)

Sales

→ $2.8 million

→ **Parcels Sold:** 998

NILBA SALES

AS OF OCTOBER 8, 2025

Sales	$1,900,608	57 Properties
Winnebago County	$1,695,283	38 Properties
Boone County	$134,885	4 Properties
Stephenson County	$67,940	6 Properties
Ogle County	$2,500	1 Property

TRUSTEE SALES

AS OF OCTOBER 8, 2025

Sales	$2,812,169	998 Properties
Winnebago County	$2,787,078	974 Properties
Boone County	$25,091	24 Properties

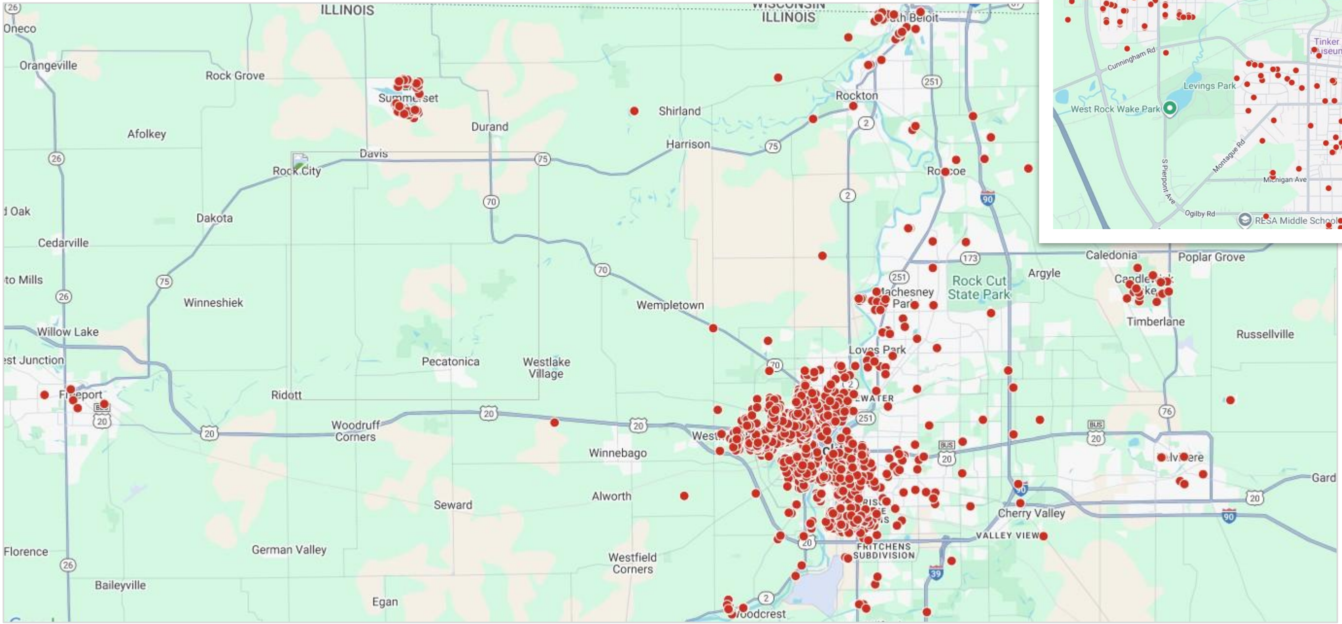
ECONOMIC IMPACT

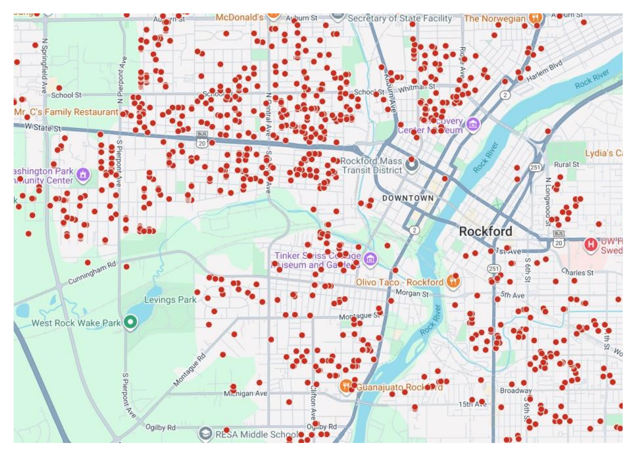
ESTIMATED FAIR MARKET VALUE OF PROPERTIES SOLD

TOTAL	**$20,381,826**
NILBA	$7,458,078
Trustee	$12,923,748

https://www.redfin.com/

ALL DISPOSED PROPERTIES





HABITAT FOR HUMANITY

11 OF 30 LOTS COMPLETE

Habitat for Humanity®

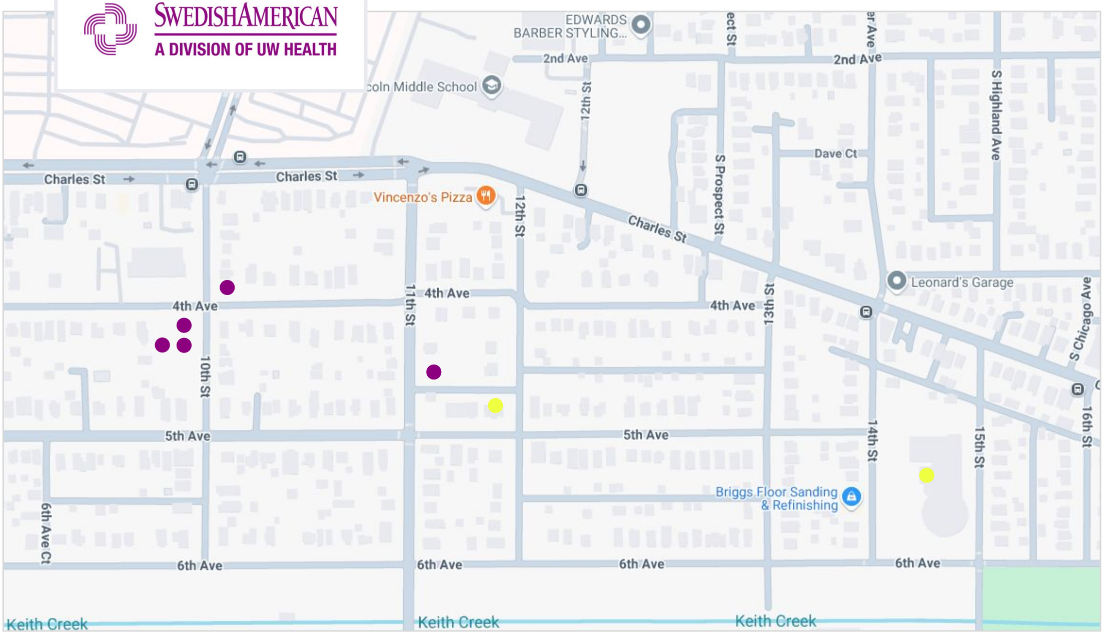
RPC | REGION 1 PLANNING COUNCIL

R1

NILBA VACANT LOT INVENTORY

- SwedishAmerican Donations
  - *518 11th St*
  - *430 10th St*
  - *507 10th St*
  - *1351 4th Ave*
  - *1359 4th Ave*
- Other
  - *1520 5th Ave*
  - *602 14th St*
    (former Nelson School)
  - 4400 Auburn St
  - 1306 S Court St
    (former King School)

SwedishAmerican
A DIVISION OF UW HEALTH



NILBA VACANT LOT INVENTORY

4400 Auburn St, Rockford 61101

1306 S Court St, Rockford 61102
(former King School)

730 LINCOLN PARK BLVD, ROCK

FORMER DENNIS SCHOOL

- Sold April 2024
- Waste Diversion
  - Curbside Composting
  - Food Scraps to Healthy Soil
- Land Stewardship
  - *Rockford Park District* Work Days
    - Removing Invasive Honeysuckle
    - Trash Cleanup
  - Sod Cutting, Flower Planting
  - Food Forest

NETTLE CURBSIDE COMPOST
WORKER OWNED COLLECTIVE

RPC | REGION 1 PLANNING COUNCIL
R1

602 14TH ST, ROCKFORD

FORMER NELSON SCHOOL

- Keith Creek Livable Communities Initiative (LCI) Proposal
  - Quality of life enhancements
  - Middle neighborhoods
  - Community development
- Vacant lot
- Floodplain
- LCI community meeting in August

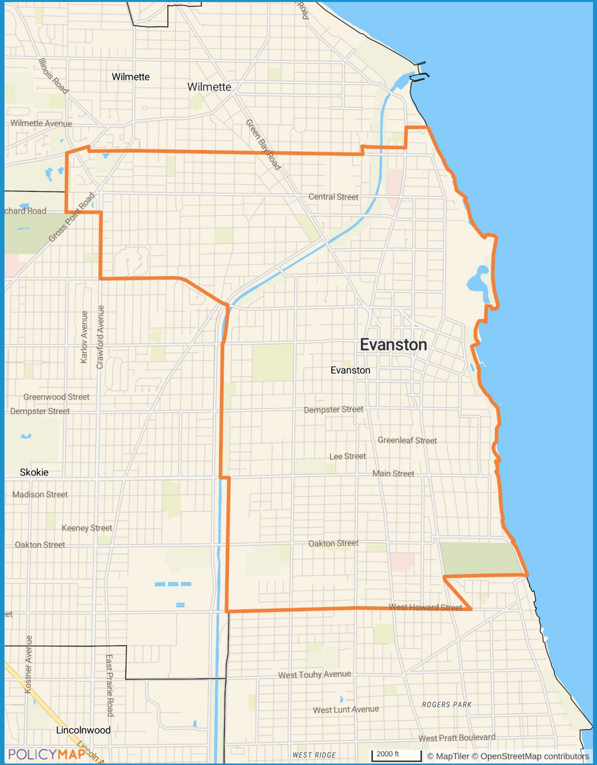
HUD HOUSING COUNSELING

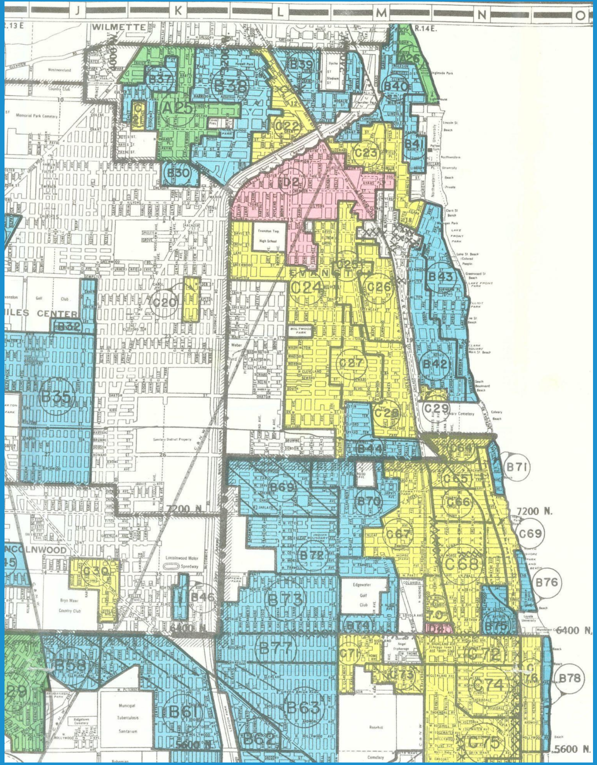
- IHDA Housing Counseling Resource Program
  - **$100,000** Awarded to R1
- HUD Certification In Process
- Housing Counseling Began in July 2025.

City of Evanston: Inclusionary Housing

Meeting Local Housing Market Conditions with Local Solutions

Regional Context



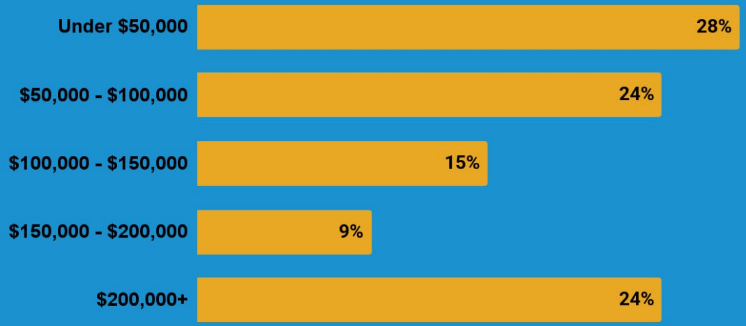


Demographics

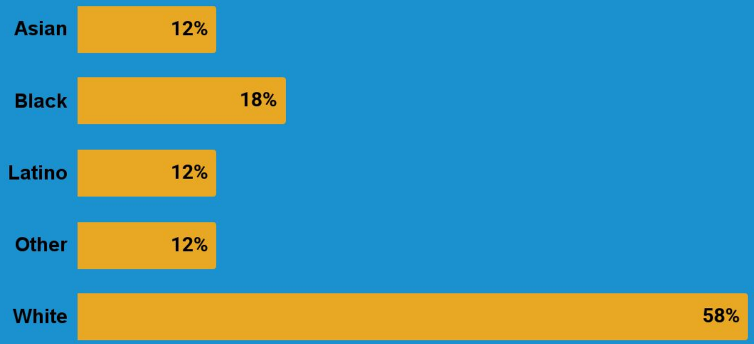
Population 76,552

Median Age 38

Income



Race



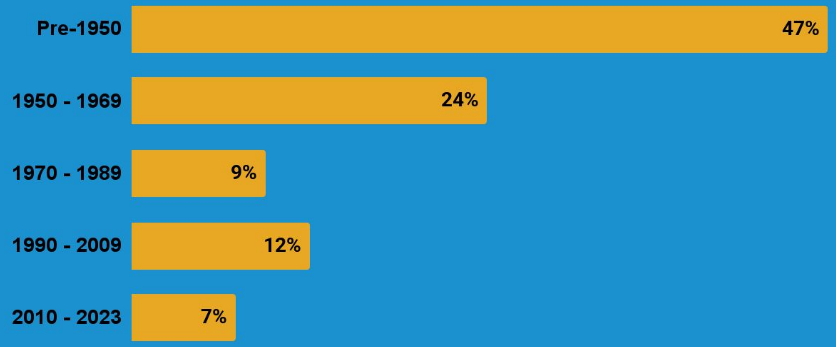
Source: 2019-2023 American Community Survey, U.S. Census.

Housing

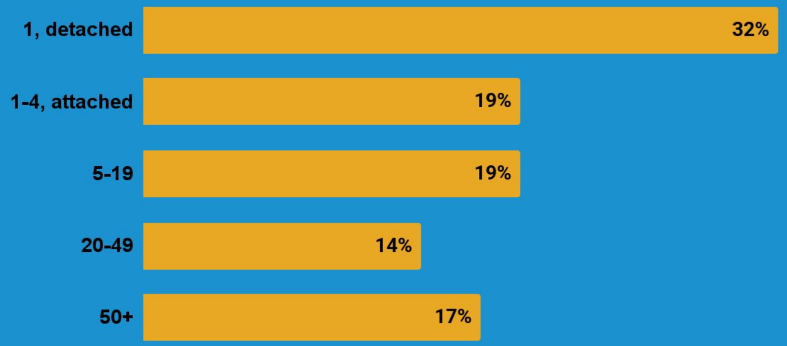
Renter 44%

Owner 56%

Year Built



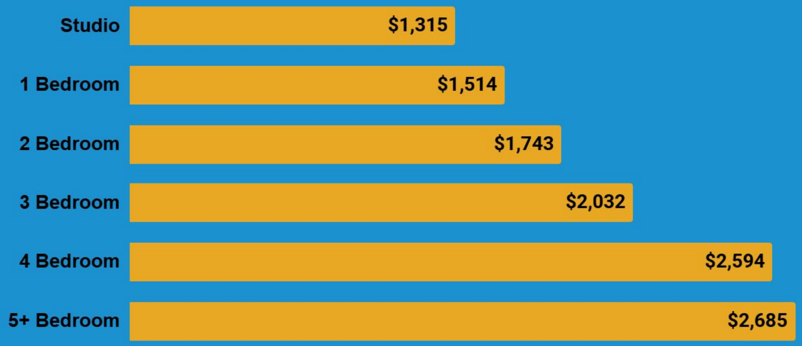
Unit Type



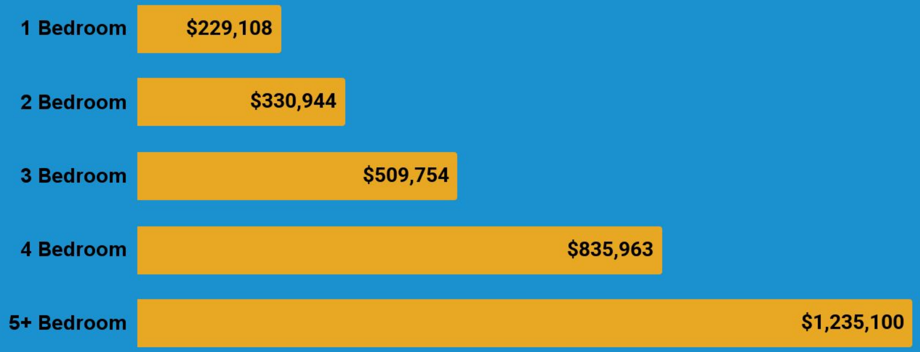
Source: 2019-2023 American Community Survey, U.S. Census.

Housing Costs

Median Rent



Home Value (ZHVI)

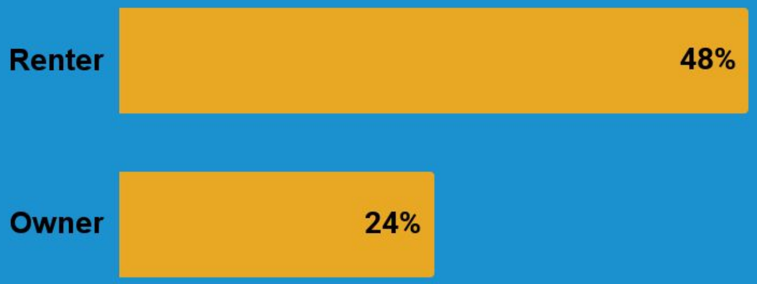


Source: 2019-2023 American Community Survey, U.S. Census; ZHVI 08.25.

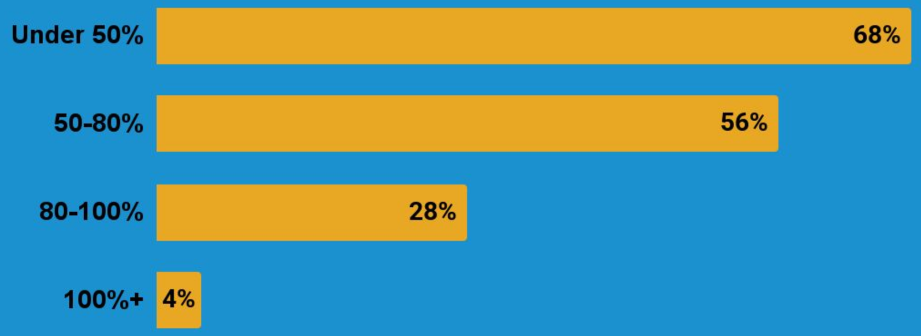
Cost Burden

Overall 35% of Households

By Tenure



By Income

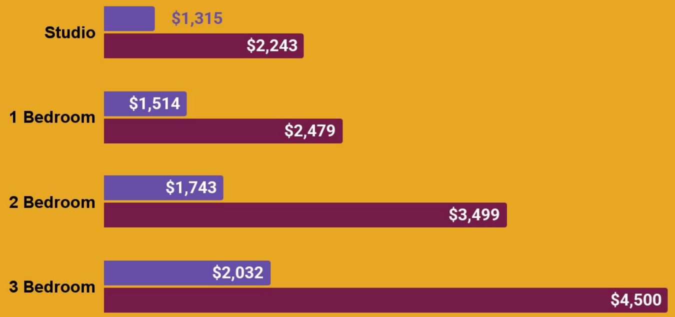


Source: Housing Gap Analysis, Development Planning Partners, 2025.

Trying to Address

Primary

- Limited development opportunities
- New units command high rents
- **More affordable units are needed**



Secondary

- Combat exclusionary zoning
- Desegregate high-resourced areas
- Create mixed-income buildings

Source: 2019-2023 American Community Survey, U.S. Census; 2024 City of Evanston.

Inclusionary Housing 101

Traditional Model	A% of B developments will be affordable to households with incomes below $C for D years.
Incentives	Zoning relief, Parking reduction, Expedited processing, Fee waivers / deferment
Alternatives	In-lieu fees, Off-site units, Land dedication
Impact Fee Model	Affordable housing fees generated per square foot of commercial and/or residential development
IL Jurisdictions List incomplete? Let me know!	Arlington Heights, Chicago, Evanston, Highland Park, Lake Forest, Northbrook, Oak Park, Skokie, St. Charles

2025 Update

<u>A</u>% of <u>B</u> developments will be affordable to households with incomes below $<u>C</u> for <u>D</u> years.

Rationale

- Increase affordable units in each development (↑A)
- Better align with community goals (↓C, ↑ bedrooms)
- Increase developer flexibility and predictability
- Close unintended loopholes

Research

- Local Interviews: Developers, lawyers, property managers
- Best Practice Interviews:
- Comparisons: National and regional policy scan

Policy Evolution

A% of B developments will be affordable to households with incomes below $C for D years.

		2007	2016	2019	2025
Requirement (A)	Effective: Policy:	NA 10%	7.5% 10%	7.5% 10%	15% 15%
Rental Developments (B)		✘	✔	✔	✔
Min Units (B)		25	5 - 10	5	7
Max Household Income (C) *weighted average	Rental: For Sale:	NA 80 - 100%	50 - 80% 80 - 120%	60% 100%	40 - 60%* 80 - 100%
Affordability Period (D) *exploring potential increase	Rental: For Sale:	NA Perpetuity	25 Years Perpetuity	30 Years Perpetuity	30 Years* Perpetuity
↓AMI, ↑Beds Optionality		✘	✘	✘	✔
In-Lieu Fee, per unit		$40k	$75 - 100k	$150 - 263k	$405k - $1.4mil

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Initial Success

Developer Response	**Mostly neutral / supportive**
Proposal A: 30 units	**3 affordable units, 1, 2, 3 bedrooms, 40% AMI** (2019 Min: 2 affordable units, 1, 2, bedrooms, 60% AMI)
Proposal B: 38 units	**4 affordable units, all 3 bedrooms, 40% AMI** (2019 Min: 3 affordable units, all 3 bedrooms, 60% AMI)
Overall Impact	**?????**

Inclusionary Housing Questions?

Uri Pachter
Senior Housing Planner
upachter@cityofevanston.org

Webpage

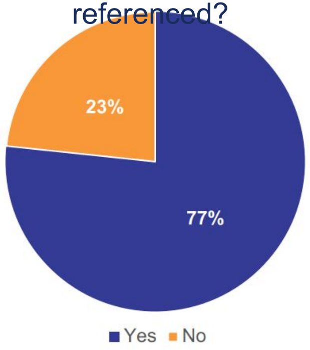
Summary

Ordinance

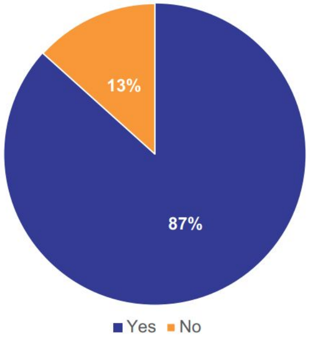
Homes for a Changing Region

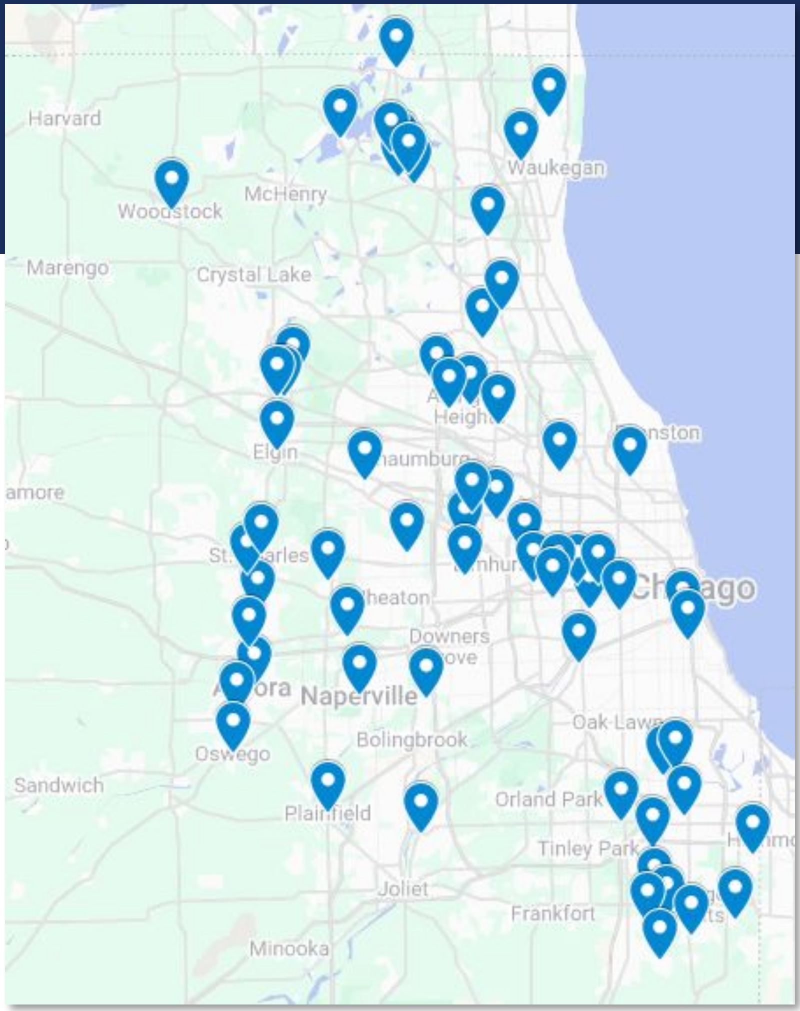
- Created in 2007
- Partnered with 65+ municipalities to develop housing action plans

Is your community's Homes for a Changing Region plan still referenced?



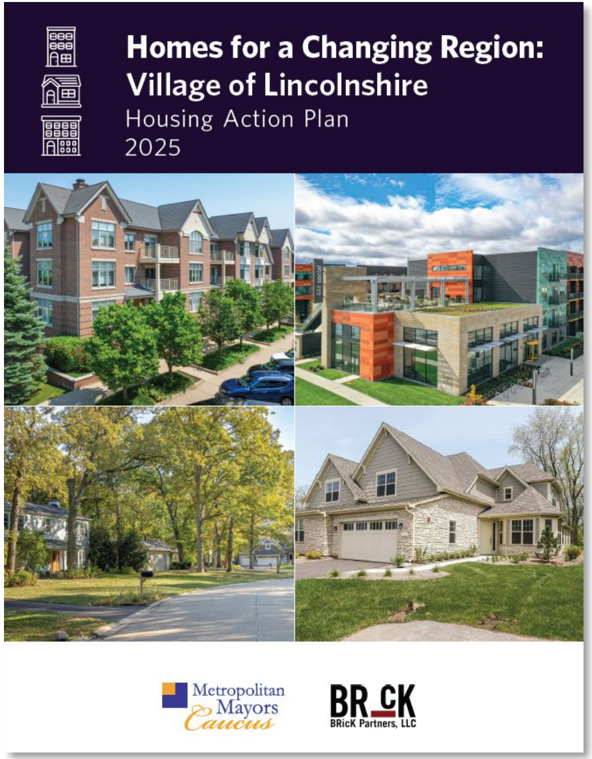
Has your community implemented recommended strategies from its Homes for a Changing Region plan?





Homes for a Changing Region municipalities

Homes for a Changing Region



Range of potential strategies

Community Land Trusts

Highland Park, $225,000

Middle Housing

Fourplex, West Dundee

Rental Inspection

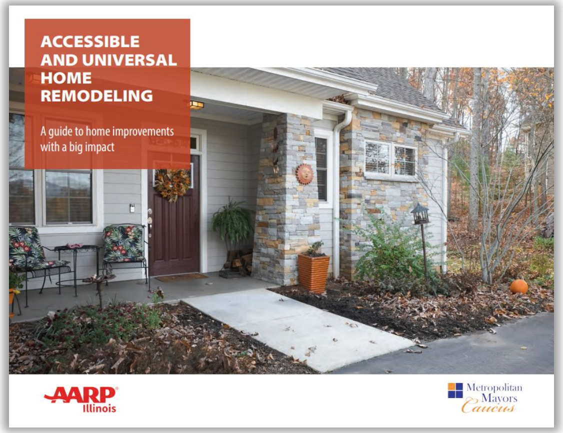
Village of Bensenville

Attracting Affordable Development

Cleland Place, Wilmette

+ handyman or home repair programs, preservation of naturally affordable housing, and many more options

Get Connected



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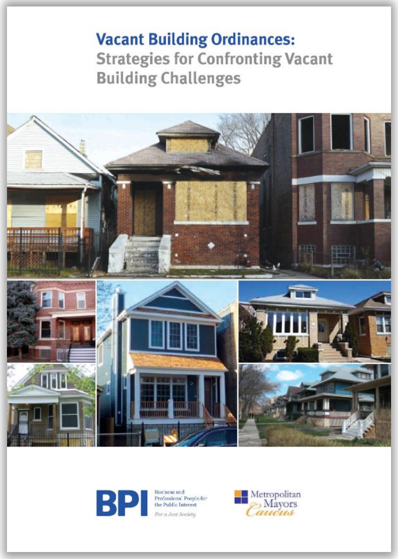

https://bit.ly/VacantBuildingOrdinances

Homes for a Changing Region

https://bit.ly/MMCHousingPlanning

Ben Schnelle,
bschnelle@mayorscaucus.org

Questions and Discussion