

# **PATHWAYS TO AFFORDABILITY: MUNICIPAL STRATEGIES TO INCREASE AFFORDABLE HOUSING SUPPLY IN ILLINOIS**

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*This study evaluates trends in affordable housing throughout the state and explores municipal strategies that have helped to increase the supply of such housing. Although it is clear that no single policy can close the persistent gap between the cost of housing and what people can afford to pay for it, the study shows how two strategies—inclusionary zoning and allowances of living in accessory dwelling units—have gained heightened attention throughout Illinois. Case study examples show the potential for these strategies to resolve housing affordability problems in municipalities with different sociodemographic qualities and built environments.*

## **INTRODUCTION**

Unlike federal affordable housing policies, which rely on public subsidy and federal oversight, the strategies explored in this article are largely motivated, developed, implemented, and enforced by municipalities in coordination with private developers and homeowners. As a result, the policies tend to be tactical, cross-sectoral, and variable in design. Although these local approaches are not altogether new, they have gained momentum over the past decade as communities increasingly turn to them to respond to shifts in citywide demographics, regional demand, and statewide affordable housing mandates.

We begin this article with a brief background on affordable housing in the United States, drawing from recent reports and scholarly research on the topic. Here, we introduce key concepts and general trends concerning affordable housing at the national level, as well as a couple of notable approaches communities have taken to address affordability gaps. The latest population and housing data suggest that although economic conditions have improved in some respects in recent years, more than one-third of U.S. households continue spending more than 30% of their income on housing, with housing burden being more

pronounced within low- to moderate-income groups residing within higher end, high-growth, and predominantly urban housing markets. However, it is in these higher cost areas of the country where innovations in affordable housing policy are also most evident, with municipalities oftentimes encouraged by statewide initiatives that enable and, in some cases, mandate such planning.

Shifting to Illinois, we discuss the state's Affordable Housing Planning and Appeal Act (AHPAA) adopted in 2003, which established a process for identifying communities that are experiencing acute shortages of local affordable housing stock. Using the procedure outlined in the act, we calculate the number of renter- and owner-occupied affordable units by municipality across the state between 2010 and 2017 using the American Community Survey (ACS) 5-year estimates as our primary data source. A series of diversity indices were also created and compared with the housing data to examine both trends in affordable housing units over time by community type and the different steps taken by communities to close housing affordability gaps in specific contexts.

Building on the above analyses, we summarize and contrast the housing policies adopted by six municipalities located in northeastern Illinois (i.e., Bull Valley, Evanston, Highland Park, Oak Park, Park Forest, and St. Charles). These case studies highlight the unique ways in which localities have sought to increase lower cost housing options. Special attention is paid to two categories of affordable housing policies: i) inclusionary zoning, which provides incentives for the production of affordable housing as part of market rate housing development; and ii) accessory dwelling unit (ADU)-related ordinances, which concern the permitting of separate accommodations typically in single-family zones. We conclude by distilling these various context-specific examples into four insights that shed light on how Illinois regions and communities may work to reduce inequalities in housing and improve access to socioeconomic opportunities for their increasingly diverse residents.

## **NATIONWIDE AFFORDABLE HOUSING CONDITIONS AND TRENDS**

According to the latest *State of the Nation's Housing* report, there is a continuing shortfall of affordable housing supply in the country, with about 37.8 million cost-burdened households in the United States unable to afford the housing in which they currently live (i.e., about one-third of U.S. households spent more than 30% of their income on housing in 2018; Harvard University, 2019). Although the national homeownership rate, after having fallen for more

than a decade, edged upward between 2017 and 2018, to 64.4%, the rebound came amid worsening affordability. After adjusting for inflation, the monthly payment on the median-priced home grew from \$1,176 in 2012 to \$1,775 in 2018, which is within 17% of its 2006 peak (Harvard University, 2019). Recent income gains among households helped to counter this increase, growing more than 10% in real terms between 2013 and 2017, yet these gains were not distributed evenly geographically and were also preceded by nearly three decades of wage stagnation (Acolin & Wachter, 2017).

The recent rise in income has also been met with a shortfall of new home construction, which puts pressure on house prices and rents, further eroding affordability. This housing gap is especially evident among modest-income renter households given that most housing development is targeted toward higher end, homeowner markets, which typically offer greater profit potential. In addition to the rising prices of labor, land, and materials driving up construction costs, local zoning ordinances and other regulatory constraints restrict the supply of land available for both higher density and more affordable housing in the low- to middle-income housing markets (Congress for the New Urbanism, 2015; Jacobus, 2015; Rohe, 2017). Such exclusionary zoning practices have served to keep housing prices artificially high in many cities across the country, especially for renters. On average, households earning under \$15,000 have the highest cost burden of any other income group, with 83% of renter households in this category spending more than 30% of their income on housing and 72% spending more than 50% (Harvard University, 2019). Having service-based workers—including food service employees, teachers, police, or those in other lower wage occupations—priced out of the jurisdictions near their employer is becoming an increasingly common phenomenon, a spatial mismatch that can lead to both workplace stress and environmental inefficiencies (Schweitzer & Valenzuela, 2004).

Indeed, the failure to provide affordable housing can result in a wide range of negative social, economic, and public health outcomes including overcrowding, social isolation, economic segregation, gentrification, and underemployment—dynamics that have been well identified in the literature (Kasarda & Ting, 1996; Massey & Denton, 1993; Wilson, 1996). Due to the growing importance of higher skill jobs in the expanding knowledge-based economy, the nation's persistent failure to supply affordable housing raises questions concerning whether lower skilled workers, residents of lower income households, and others who are housing unstable (e.g., returning veterans, people experiencing

disability, and older populations) will continue to have marginal access to transportation, education, social opportunities, and the broader labor market for years to come (Acolin & Wachter, 2017).

In addition to experiencing these multifaceted social and economic consequences, municipalities can be subject to legal exposure for failing to plan for and provide affordable housing. In *Southern Burlington County N.A.A.C.P. v. Mount Laurel Township* 67 N.J. 151 (1975) and *Southern Burlington County N.A.A.C.P. v. Mount Laurel Township* 456 N.J. A.2d 390 (1983; commonly called Mount Laurel I and II, respectively), the New Jersey Supreme Court declared unconstitutional municipal land use regulations that prevent the development of affordable housing for lower income households. Although the decision did not require local municipalities to adopt specific housing policies or programs, the “fair share” requirement has prompted state, regional, and local governments throughout the country to include affordable housing in their planning (Chicago Metropolitan Agency for Planning [CMAP], 2008; Lai, 1988).

The combination of wage stagnation, socioeconomic disparity, soaring housing prices, and legal exposure among cities and regions across the United States is prompting local governments to design and adopt housing-related laws and regulations aimed at reducing inequalities, improving access to economic opportunity, and providing accommodation to an aging population. The types of strategies a municipality adopts, however, are likely to depend on demographic, political, and economic factors. What is clear from the affordable housing literature is that no single or uniform solution likely exists for all municipalities; indeed, there is tremendous variation in the design and implementation even within specific categories of affordable housing policy.

## TRENDS IN INCLUSIONARY ZONING

Inclusionary zoning—or programs and policies that require or offer incentives for the creation of affordable housing when new development occurs—aims to reduce the housing cost burden for low-income households residing in moderate- to high-income communities and remove regulatory barriers in communities with low supplies of affordable housing. The inclusionary approach gained prominence in the mid-1970s in the wake of fair and open housing law rulings that required communities to amend zoning rules to require a fixed percentage of housing units to be priced affordably (Nirider, 2008; Schwartz, Ecola, Leuschner, & Kofner, 2012). The policy experienced a resurgence in the

late 1990s and early 2000s as an increasing number of localities adopted such programs to leverage the growing momentum in housing markets across the country at that time.

A 2017 comprehensive report on inclusionary zoning inventoried and compared various inclusionary housing policies around the country and found that 886 jurisdictions located in 25 states had adopted such programs, with more than 70% of local inclusionary laws and policies adopted after 2000 (Thaden & Wang, 2017). Still far from common, the vast majority of these programs have been adopted by localities in New Jersey, Massachusetts, and California, where statewide policies enable and encourage their use.

Inclusionary zoning is distinct from other affordable housing programs in multiple respects. First, it largely depends on private sector development and therefore does not necessitate a direct government subsidy. Also, by integrating affordable units directly into market-rate developments, inclusionary zoning tends to disperse households of different income levels throughout the municipality, instead of concentrating affordable housing in a single area. Because it is the result of market production, inclusionary zoning produces more for-sale units than conventional affordable housing programs, thereby targeting households at the moderate to higher end of the low-income spectrum (CMAP, 2008).

The structure of inclusionary zoning policies can also vary considerably in design and application. For example, such policies can: i) be either mandatory or voluntary; ii) require different shares of affordable housing per development (these set aside amounts typically range between 10% and 20%); iii) apply to rental and/or for sale properties; iv) vary in terms of occupant eligibility (e.g., typically determined by household income); v) have different term limits (e.g., typically affordable owner-occupied units must remain so for 30 years or longer); vi) apply to an entire jurisdiction or to specific housing types or locations; vii) allow developers to opt out of constructing on-site units by providing in lieu payments or off-site units; and viii) offer development incentives including density bonuses (Ramakrishnan, Treskon, & Greene, 2019).

The strategy has generated much scrutiny and criticism over the years, most directed toward the effects such programs have on local housing markets and whether the policies can facilitate greater racial and economic diversity. For example, some argue that inclusionary zoning policies harm the functioning of housing markets by reducing the developer's ability to fully profit from a new

development, which could unintentionally reduce construction and investment in municipalities. The National Association of Home Builders (NAHB), for example, expressed opposition to the use of mandatory inclusionary zoning, in part because such restrictive practices can shift the added cost of building and maintaining subsidized units to market-rate housing, severely limiting the marketability, development, and resale of such units (NAHB, 2010). By effectively limiting the production of new housing, critics also argue that inclusionary zoning can inflate prices, stifling both housing affordability and social and economic integration, more generally (Powell & Stringham, 2005). Proponents of inclusionary zoning, on the other hand, maintain that, rather than limiting housing markets, applying local control over the regulation of land use through inclusionary policies can actually encourage developers to produce less conventional, lower priced homes, thereby expanding emerging segments of the housing market (Hickey, Sturtevant, & Thaden, 2014).

Overall, studies examining the effectiveness of inclusionary zoning have concluded that the evidence is mixed and often complicated by the effects of broader population and market dynamics (Ramakrishnan et al., 2019). Some have pointed out that inclusionary policies may be best evaluated from a local perspective with an understanding of the various motives that prompted jurisdictions to adopt the given policy in the first place (Schuetz, Meltzer, & Been, 2011). Most appear to agree, however, that inclusionary zoning is a complex market intervention requiring sophisticated administration by local governments via carefully designed legal mechanisms that manage not only the initial development of affordable housing but also its post-development stewardship practices. Hickey *et al.* (2014) pointed out that “strategic partnerships are important for ensuring that inclusionary properties continue to be sold or rented at affordable prices, and are not lost due to illegal sales, foreclosure, or lax rental management practices” (p. ii).

## TRENDS IN ACCESSORY DWELLING UNITS

In recent years, municipalities have explored growing their affordable housing supply by adding accessory dwelling units (ADU). An ADU is a second dwelling unit located on a single-family property. These separate living spaces can be located within the primary residence (such as a basement apartment), attached to the primary residence (such as a garage apartment), or detached from the primary residence (such as a cottage). In each case, the ADU is a self-contained residential unit equipped with a kitchen, bathroom, and sleeping

area. They are typically discreetly located and designed to coordinate with the principal dwelling (Figure 1).

The ADU itself is not a new concept. Homes have included an additional unit or suite for centuries. For example, Chicago has numerous rear alley structures known locally as “coach houses.” Communities on the North Shore have carriage houses originally constructed for transportation purposes and converted into housing units. ADUs have numerous other names, including the “granny flat,” “in-law suite,” or “accessory apartment.” ADUs fell out of fashion with the rise of the single-family home after World War II, and most municipalities restricted or tightly regulated accessory units in their zoning and building ordinances.

More recently, ADUs have received local and national attention as a strategy to increase the supply of housing in submarkets with sharply rising costs. Some municipalities in Illinois, including Oak Park, Evanston, Bull Valley, and Park Forest, have relaxed their regulation of ADUs or allowed them in the last three years. The City of Chicago does not allow the construction of new ADUs in most situations, although there has been policy discussion of this possibility. Regulations on ADUs vary significantly, and municipalities typically consider factors such as occupancy, attached or detached units, parking, and unit size.

When a municipality proposes an ADU ordinance, residents and elected officials frequently express concern that the unit will not be cared for or that an absentee landlord will rent out both units. Alternatively, the municipality may express support for ADUs to support intergenerational or senior living, with reservations about what happens to the unit when an aging family member passes or an adult-age child moves away. Research from Portland, Oregon, suggests these are uncommon scenarios, as approximately 80% of ADUs are owner-occupied. Nonetheless, it is common for ADU ordinances in Illinois and nationwide to require that the primary unit remain owner-occupied. For example, Wilmette requires owner occupancy within either the primary or accessory unit. Homer Glen requires that occupants be family members and apply for an occupancy permit each year.

Communities may specify whether an accessory unit is attached or detached in an effort to fit in the character of existing homes. This specification may also impact the outcome of the ordinance across different types of land uses. For example, communities with deep lots or alleys, such as Chicago or Evanston, may allow homeowners to add a freestanding unit or convert a detached garage.

The lot depth in these communities means a property with a garage will still adhere to floor area ratio requirements. In suburban and exurban communities, however, the cost of utility hookups and concerns about emergency access mean that an in-unit ADU will be a more economical choice.

## FIGURE 1

### ACCESSORY DWELLING UNIT IN OAK PARK, ILLINOIS



*Detached accessory dwelling unit over garage (right) with primary dwelling (left) on corner lot with alleyway (far right) in Oak Park, Illinois. The village's code allows homeowners with properties zoned single-family residential with lot sizes of 6,500 square feet or larger to add a coach house or accessory dwelling unit above a garage. According to one estimate, more than 3,000 properties in Oak Park would be eligible to build such a unit (Vance 2018). Photo source: C. Scott Smith.*

Municipalities express concern about the size of newly constructed detached accessory units. Most ADUs are 800 square feet or less. When communities allow ADUs, they can limit the size and massing of new detached units by regulating either total square footage or the coverage of lot area. For an attached unit, communities can limit the total square footage or percentage of interior space. Communities can also set the maximum number of bedrooms within the ADU. These regulations vary depending on the density, lot sizes, and sizes of homes and residential buildings within the municipality.

By setting requirements for development regulations and plan mandates, state governments can play a major role in shaping the availability of affordable housing at the municipal level, essentially requiring communities to consider one or more of the strategies discussed above to help narrow the affordability gap. Of note, some affordable housing programs—such as inclusionary zoning—are increasingly subject to state preemption. The Urban Law Center found that as of 2017, at least 11 states had enacted laws preempting local authority to issue inclusionary zoning ordinances or requirements for private developers to include affordable housing units in their projects, with the most recent being Arizona in 2015 (Fowler & Witt, 2019).

## **STATEWIDE AFFORDABLE HOUSING INITIATIVES**

Similar to other states across the country, Illinois has struggled to keep pace with the demand for affordable housing. In 2017, housing costs comprised at least 30% of total household income for nearly 33% of Illinois households, which translates into about 1.4 million families across the state spending more on housing than they can reasonably afford. Fortunately, this share of cost-burdened households has steadily declined over time, with a four percentage point drop since 2010 (Figure 2). Such incremental gains in affordability may be attributed to a couple of key initiatives adopted by the state in the early 2000s.

In the late 1990s, members of the Illinois legislature expressed concern that municipalities lacked the institutional capacity to meet regional housing demand through planning, zoning, and related programming, in part because the state does not require local governments to engage in comprehensive planning (Hoch, 2007). To encourage and facilitate such activity, Illinois adopted the 2002 Local Planning Technical Assistance Act to fund and develop model ordinances relating to land use, housing, and other elements conventionally included in general plans (Hoch, 2007; Ramsey-Musolf, 2017). The act provided funding for a range of initiatives including the Chicago Metropolitan Agency for Planning's (CMAP) *Homes for a Changing Region* program, which assisted more than 40 communities in crafting context-specific housing policy plans. The CMAP program also developed guidelines and toolkits for other municipalities to do the same (CMAP, 2015).

Perhaps the most widespread and influential policy in Illinois concerning affordable housing is the Affordable Housing Planning and Appeal Act

(AHPAA), which was passed by the Illinois General Assembly in 2003 to address the lack of moderately priced housing in many Illinois communities. The legislation requires local governments with a population of at least 1,000 to prepare and adopt an affordable housing plan if less than 10% of its housing stock is classified as affordable. The AHPAA defines an affordable unit as housing that can be purchased with 80% of the regional or area median household income (AMI) for homebuyers and 60% of the AMI for renters, with AMI derived from the county or metropolitan area in which the municipality is primarily located (Illinois Housing Development Authority [IHDA], 2018).<sup>1</sup>

Since adoption of the AHPAA, identification of so-called “nonexempt” local governments (i.e., communities with year-round housing stock below the 10% affordable threshold) has been carried out three times by the IHDA, in 2004, 2013, and 2018.<sup>2</sup> Municipalities on this nonexempt list are asked to adopt and submit an affordable housing plan to the IHDA, and if previously identified as nonexempt, the community is expected to update its plan, adopt the updated version, and submit it again to the agency. The nonexempt list was first published in 2004 (using 2000 decennial data) and again in 2013 and 2018, using the 2007–2011 and 2012–2016 American Community Survey (ACS) five-year estimates as the primary datasets, respectively. According to the IHDA, the number of communities that fell under the 10% threshold numbered 48 in 2000, 68 in 2011, and 46 in the latest count (2016).

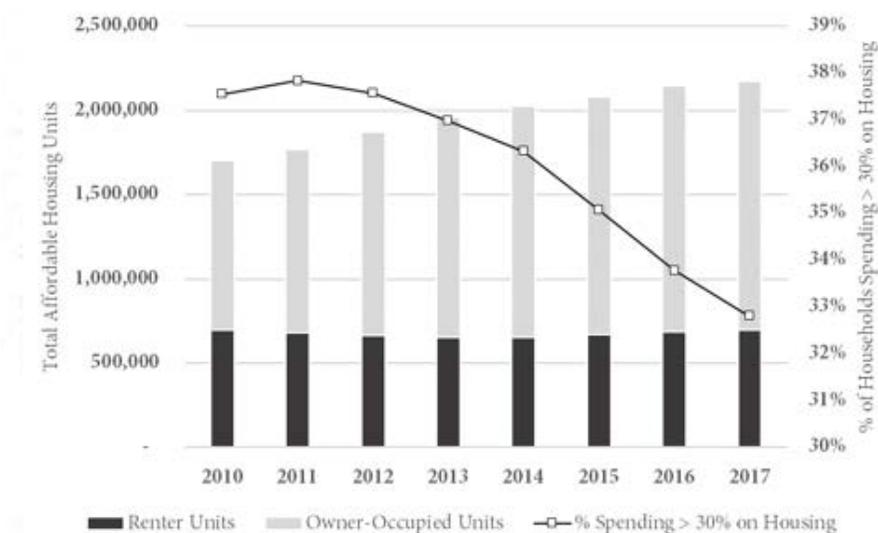
To track trends in the supply of affordable housing units across Illinois on an annual basis, we developed a refined procedure consistent with that carried out by the IHDA in previous years. Using ACS data, we calculated the annual supply of affordable housing by Illinois municipalities between 2010 and 2017.<sup>3</sup> Similar to the IHDA methodology, we began the estimation by associating each place (i.e., including both incorporated and unincorporated entities) in the state with populations exceeding 1,000 ( $N = 712$  in 2017) with its corresponding core-based statistical area or county (if located outside a metro area). These counties and areas were used as reference geographies for identifying the AMI. Home values, average mortgage rates, and community-specific property tax information were utilized to determine how many of the owner-occupied housing units in a given local jurisdiction were affordable to potential homebuyers at 80% of the AMI. Due to limitations in the ACS data, utility costs were not part of the calculation, nor were for-sale units included in the estimates. Units occupied by renters not paying rent were also not utilized

in the calculation because the Census Bureau does not collect information on the costs of occupancy for these units.

Our estimates suggest that the net supply of affordable units has grown steadily across the 712 regulated municipalities over time, increasing from about 1.7 million in 2010 to 2.2 million in 2017, a 30% gain, while total occupied units grew by less than 1.3% and population by 1.6% over the same period (Figure 2). The number of places classified as nonexempt under the Act also decreased over time, from 95 in 2010 to 48 in 2017, although this share has leveled out in recent years (Figure 3). Most communities experiencing difficulties in growing their affordable housing stock are located in northeast Illinois—or, more specifically, the Chicago–Naperville–Elgin metro area—which, in 2017, hosted more than 93% (45) of the 48 communities with less than 10% of their housing stock affordable (Figure 4). Communities with more abundant supplies of affordable housing tend to be located in places with lower household income, either in predominantly white rural areas or urban and suburban jurisdictions with relatively high racial and ethnic segregation.

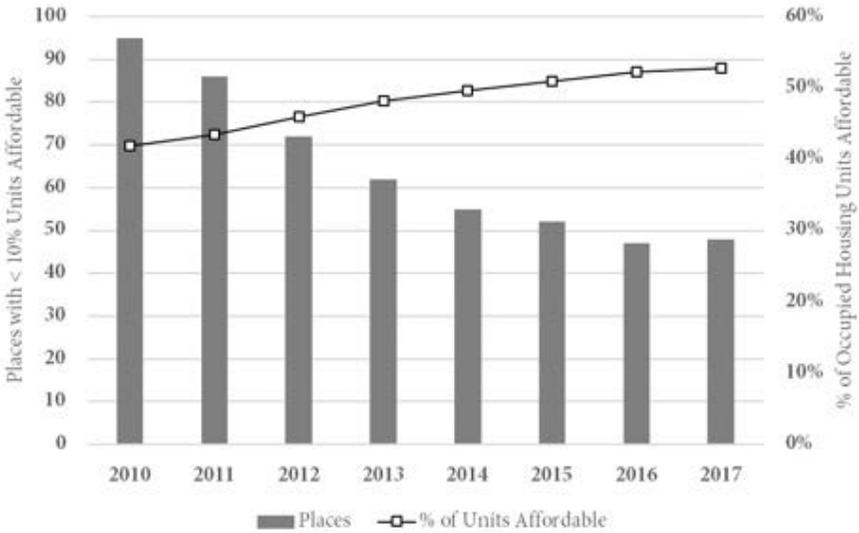
## FIGURE 2

ESTIMATES OF AFFORDABLE RENTER- AND OWNER-OCCUPIED UNITS AND SHARE OF HOUSEHOLDS SPENDING 30% OR MORE OF HOUSEHOLD INCOME ON HOUSING IN ILLINOIS, 2010–2017



**FIGURE 3**

NUMBER OF PLACES WITH LESS THAN 10% OF AFFORDABLE HOUSING STOCK AND PERCENT OF TOTAL OCCUPIED AFFORDABLE HOUSING UNITS IN ILLINOIS, 2010–2017

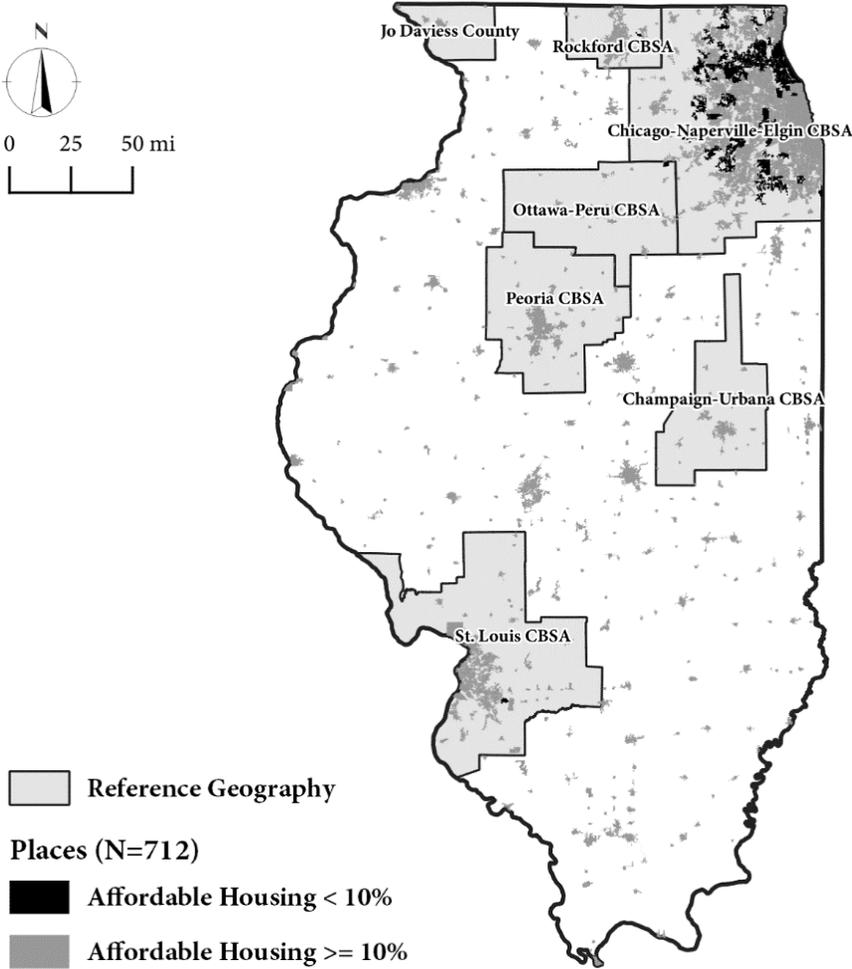


Estimations presented in Figures 2 and 3 are for places in Illinois with 2017 populations of 1,000 or more (N = 712). The U.S. Census Bureau’s ACS five-year estimates served as the primary data source for our calculations. For details of our methods, see endnote 4.

Much of the academic literature and scholarly reporting on affordable housing suggests that issues concerning affordability are intertwined with aspects of community diversity, such that affordable housing goals often coincide or align with goals concerning racial/ethnic integration, economic opportunity, and even housing stock diversity (Fainstein, 2005; Talen, 2006b). Therefore, in this article, we calculated trends in diversity at the municipal level throughout the state to better contextualize communities with respect to their social and built characteristics over time. Drawing from the work of Emily Talen, we developed three measures of diversity that range from 0 to 1 (Equation 1). These indices reflect deviations from area-wide shares in housing stock, race/ethnicity, and household income, such that greater deviations from the area average result in lower diversity values (Talen, 2006a, 2010)

**FIGURE 4**

**DISTRIBUTION OF PLACES WITH LESS THAN 10% AFFORDABLE HOUSING STOCK AND REFERENCE GEOGRAPHY, 2010–2017**



*The reference geography is the Core-Based Statistical Area (CBSA) or county (if not in metro area) in which each Illinois place is located. Only reference geographies hosting one or more places with year-round housing stock less than the 10% affordability threshold are displayed on the map. Only places with populations greater than 1,000 are represented on the map (N = 712).*

**EQUATION 1**      $PD = 1 - (|R_a - P_a| + |R_b - P_b| + |R_c - P_c| + |R_d - P_d|)$

Place diversity (PD) is equal to the sum of the absolute values of differences between the area-wide share (R refers to the reference geography, which is either the host metro area or county [if the place is not located in a metro area, as defined by the U.S. Census Bureau]) and the place (P) share of a given racial/ethnic, household income, or housing stock category (categories a, b, c, d, for example, refer to different categories within each of the topic-specific diversity groups).

Average diversity levels for communities across the state are presented in Table 1. Here we see that as a whole, communities in Illinois are gradually becoming more diverse. Their respective shares of racial/ethnic, household income, and housing stock categories are becoming more consistent with similar shares in their reference geography (i.e., county or core-based statistical area), although at a relatively slow rate. The slow improvements in diversity can be attributed to a variety of factors, including segregation in housing and labor markets, as well as the persistence of restrictive residential development policies and accompanying settlement patterns. Overall, municipalities tend to be most diverse with regard to race (0.792 in 2017) and least diverse with respect to housing stock (0.605) when compared to their respective metro area or county. While both housing stock and racial diversity steadily improved between 2011 and 2017, income diversity remained relatively stable (0.622).

**TABLE 1**  
 AVERAGE DIVERSITY INDICES (AND STANDARD DEVIATIONS) FOR PLACES IN ILLINOIS, 2010–2017

<b>DIVERSITY INDEX</b>	<b>2010</b>	<b>2012</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>
Housing Stock	0.595 (0.23)	0.599 (0.23)	0.603 (0.23)	0.603 (0.23)	0.604 (0.22)	0.605 (0.22)
Income	0.614 (0.17)	0.622 (0.16)	0.622 (0.16)	0.622 (0.16)	0.622 (0.16)	0.621 (0.16)
Race/Ethnicity	0.774 (0.25)	0.784 (0.27)	0.776 (0.27)	0.779 (0.28)	0.787 (0.29)	0.792 (0.27)

*Only places with 2017 populations greater than 1,000 were used in the analysis (N = 712).*

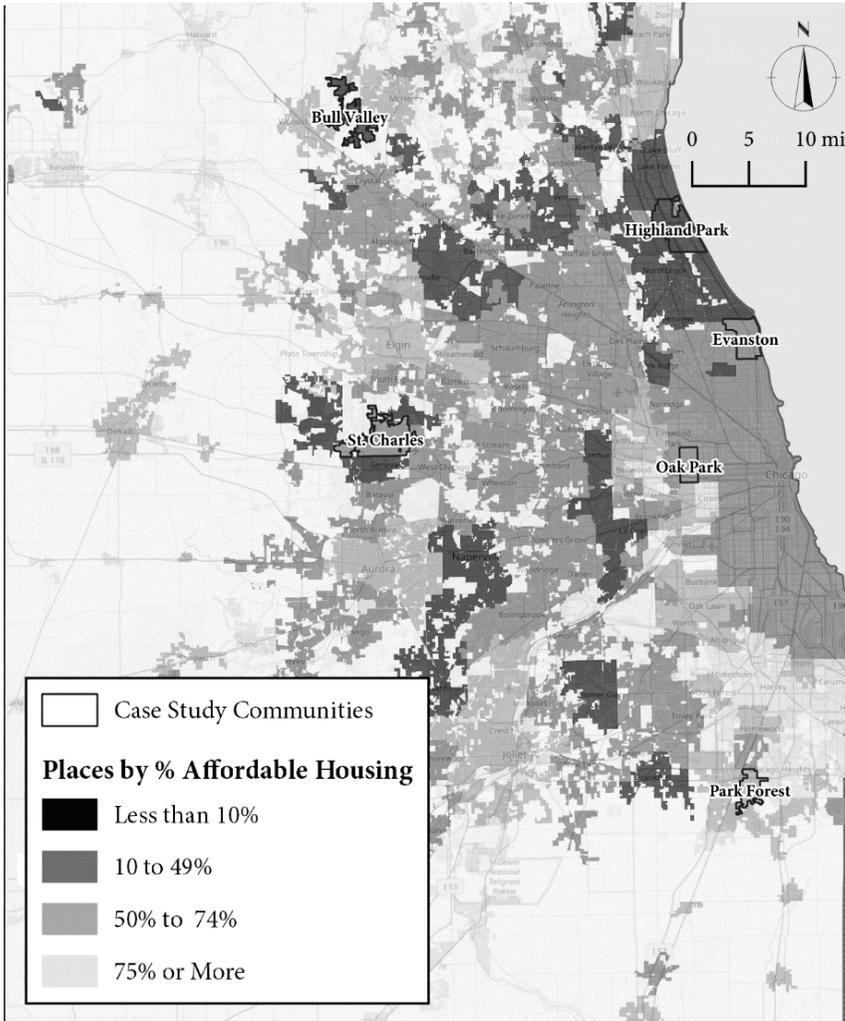
## **MUNICIPAL PERFORMANCE AND INNOVATIONS**

In this section, we convey stories of six Illinois municipalities and how they grappled with affordable housing supply over time. These six communities were selected because of their leadership in housing, as well as their unique characteristics in terms of location, demographics, housing stock, and performance with regard to providing affordable housing (Figure 5). We examined three case study communities—Highland Park, Oak Park, and St. Charles—through the lens of inclusionary zoning in which local governments require builders to set aside units in new residential developments for low- and moderate-income households. The remaining three examples—Bull Valley, Evanston, and Park Forest—are summarized in terms of their ADU ordinances, all of which were adopted within the past five years.

While the AHPAA requires nonexempt communities to develop and adopt affordable housing plans, it does not mandate municipalities to adopt any specific policy. This is perhaps one reason only a handful of communities have adopted inclusionary zoning and ADU ordinances in the state. To our knowledge, at the time of this writing, the communities of Oak Park (2018), Chicago (2015), St. Charles (2008), Evanston (2007 amended 2016 and 2018), Park Forest (2005), and Highland Park (2003) are the only municipalities in Illinois to have adopted inclusionary zoning ordinances. Also, it should be noted that many of the referenced communities and associated programs have been highlighted elsewhere in policy and media reports. The affordable housing programs in Oak Park and Highland Park, for example, have been the central subjects in scholarly journal articles (McKenzie & Ruby, 2002; Nirider, 2008). The following discussion is not meant to provide comprehensive assessments of these six communities but rather to offer brief summaries highlighting the various forms particular policies have taken within unique contexts. Table 2 provides summary characteristics of the six communities, including when their respective housing policies were adopted, and Figure 6 charts how the select municipalities have performed with regard to the various diversity indices.

**FIGURE 5**

LOCATIONS OF CASE STUDY COMMUNITIES AND PLACES BY SHARE OF AFFORDABLE HOUSING UNITS, 2017



Share of affordable housing was calculated using a variety of data sources, including: i) the ACS, 2017 five-year estimates; ii) the Federal Housing Finance Agency’s (FHFA) Monthly Interest Rate Survey (MIRS) to estimate average mortgage rates for a 30-year loan (FHFA, 2019); and iii) the U.S. Bureau of Labor Statistics (BLS) Consumer Price Index (CPI) for standardizing dollar amounts across multiple years (BLS, 2019).

**TABLE 2**

## CHARACTERISTICS OF CASE STUDY COMMUNITIES, 2017

	INCLUSIONARY ZONING COMMUNITIES			ACCESSORY UNIT DWELLINGS COMMUNITIES		
	Highland Park	St. Charles	Oak Park	Bull Valley	Evanston	Park Forest
<b>Housing policy adopted (updated/amended)</b>	2003	2008 (2016; 2018)	2019	2015	2018	2017
<b>Affordable housing units<sup>1</sup></b>						
Affordable rental units	308	1230	3,520	11	2,437	1,325
Affordable owner units	126	990	1,141	28	2,403	4,972
Percent affordable units	3.8	17.6	21.8	7.2	17.0	75.0
Change, 2010–17 (%)	-1.8	7.4	2.3	-2.1	3.4	-5.1
<b>Population</b>						
Total	29,796	32,730	52,229	1,483	75,557	21,672
Change, 2010–17 (%)	-284	338	803	327	1,677	-658
Density (persons/mi <sup>2</sup> )	2,427	2,183	11,113	159	9,685	4,368
Median age population	46.3	43.3	39	49.8	36	38.7
Over 55 (%)	34.3	27.3	23.1	39.7	24.1	23.9
White, not Latino (%)	85.9	83.2	63.4	80.2	58.6	25.7
Black, not Latino (%)	1.4	1.8	19.4	2.8	16.6	64.4
Asian, not Latino (%)	2.7	4.0	4.4	0.9	9.6	0.04
Latino (%)	8.4	9.3	7.7	15.2	11.5	6.2

<b>Housing</b>						
Occupied housing units	11,494	12,679	21,529	543	28,727	8,471
Change in units, 2010–17	-231	153	-409	99	-379	-297
Single-family	81.7	75.2	44.2	97.8	36.6	80.5
2 to 4-plexes	3.3	9.1	11.6	0.0	13.3	4.5
5 or more units	14.9	15.6	43.8	2.2	50.0	14.6
Median age housing units	1965	1981	1939	1990	1943	1957
Median gross rent	\$1,659	\$1,165	\$1,102	\$1,195	\$1,296	\$1,091
Median home value	\$574,100	\$286,600	\$370,400	\$404,700	\$367,300	\$69,400
Median property taxes	\$10,000	\$7,143	\$9,688	\$10,000	\$7,305	\$2,846
<b>Socioeconomic</b>						
Median HH income	\$137,450	\$90,883	\$87,271	\$120,313	\$74,901	\$50,343
Housing to income ratio	4.2	3.2	4.2	3.4	4.9	1.4
Housing > 30% (%)	33.1	31.0	32.6	43.5	40.9	38.5
<b>Diversity<sup>2</sup></b>						
Housing stock	0.458	0.690	0.622	0.105	0.487	0.586
Race/ethnicity	0.351	0.405	0.680	0.469	0.792	0.014
Income	0.365	0.706	0.718	0.359	0.777	0.638

Unless specified otherwise, all statistics are derived from ACS, 2017 five-year estimates.

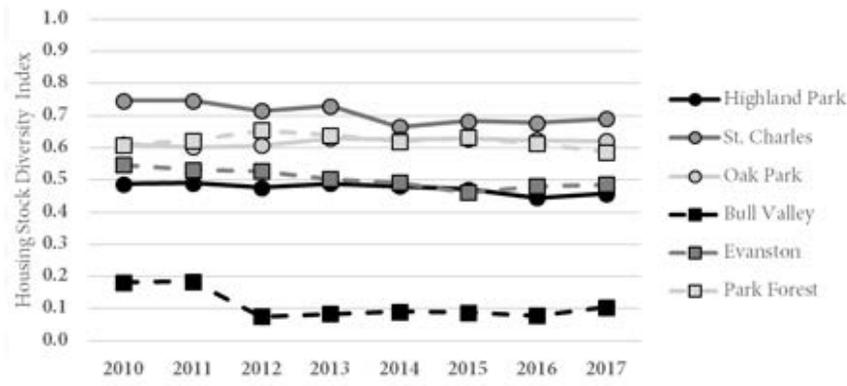
(1) Affordability housing estimates calculated using methodology established as part of the AHPAA with two modifications noted earlier. The FHFA’s MIRS data was used to estimate average mortgage rates for a 30-year loan (FHFA, 2019) and the BLS CPI was used to standardize dollar amounts across multiple years (BLS, 2019).

(2) Diversity values—which range from 0 to 1—reflect deviations from area-wide shares in housing stock, race/ethnicity, and household income, such that greater deviations from the area average result in lower diversity.

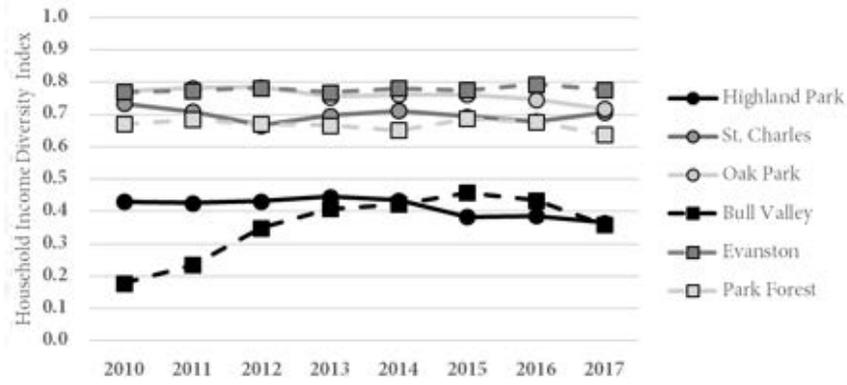
**FIGURE 6**

DIVERSITY INDICES FOR CASE STUDY COMMUNITIES, 2010–2017

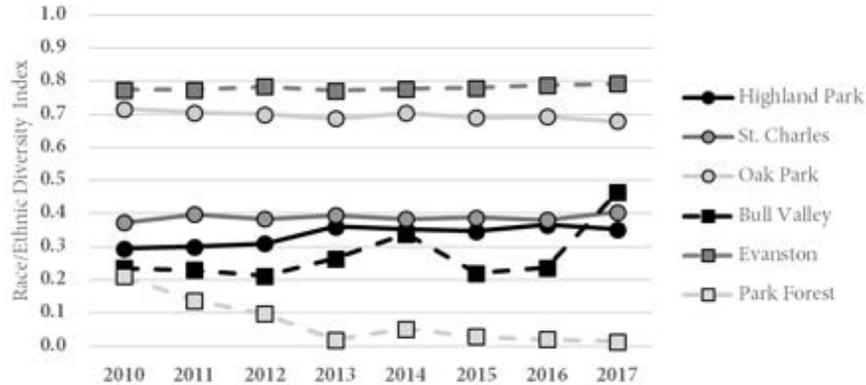
Housing Stock Diversity



Household Income Diversity



Race/Ethnic Diversity



## VILLAGE OF HIGHLAND PARK

Our first case study is the Village of Highland Park, a predominantly white (85.9%), low density (2,427 persons per square mile) suburb located along Lake Michigan about 20 miles north of Chicago's northern boundary. The village's residents earn relatively high salaries; in 2017, the median household income was \$137,450, more than double the amount reported for households within the associated metropolitan area and considerably higher than the other five communities highlighted here. At 46.3 years, the median age of village residents is on the higher end compared to other case study communities, as is its share of 55 and older population (34.3%). Both median age and the percentage older than 55 have increased over the past several years, which suggests that a considerable number of Highland Park residents are preferring to age in place.

Established in 1869, Highland Park is both landlocked and built out, with the majority of its housing stock dating back several decades. The median year of construction for Highland Park's housing units is 1965, which suggests that residential development occurring in Highland Park typically involves the removal or rehabilitation of existing structures, as opposed to new construction on previously undeveloped property. Perhaps because of the higher costs associated with construction, the number of housing units has remained relatively stable over time. Between 2010 and 2017, the housing stock in the village actually decreased by 231 units, according to U.S. Census Bureau estimates.

Such constraints on housing supply has put pressure on the village's housing market, elevating both renter and homeowner costs and reducing the likelihood that affordable housing units are built in the village. According to our estimates, the Village of Highland Park had just 655 (5.6%) affordable housing units in 2010, which dropped to 433 (3.8%) in 2017; a drop due to a combination of relatively high property taxes—a median of nearly \$11,000 per year in 2017—less affordable rental rates and an area median income that grew only modestly over the study period. Along with Bull Valley, Highland Park has appeared on the IHDA nonexempt list all three of the reporting years.

The village has sought to improve affordable housing over time. In 1973, the village established its first municipal housing commission and three years later, created its first master plan, which led to the development of some low- to moderate-income housing under the Section 8 program. Through the 1990s, as economic development and housing prices gained momentum, the village

became an increasingly difficult place for some people to both work and reside. In response, the village worked closely with local developers to identify new ways to increase its affordable housing supply.

In August 2003, prior to the passage of Illinois' AHPAA, the Highland Park Village Council adopted its inclusionary zoning ordinance with little controversy and with approval by the development community. The ordinance established a new zoning requirement that prompted 20% of all residential developments (including new construction, renovations, and conversions) with five or more units being sold at affordable prices. Under the policy's terms, rental units are designated to stay affordable for at least 25 years, while owner-occupied units are to remain affordable in perpetuity or for as long as is legally permissible.

The ordinance also specified various design and location guidelines, requiring developers to make affordable units available throughout the development and appear similar to market-rate units. In some cases, builders whose developments contain 19 or fewer units, may avoid constructing affordable units by making in-lieu payments to the village's Affordable Housing Trust Fund. Like other inclusionary ordinances, Highland Park's program provides incentives, such as waivers of development-related taxes, fees, and costs, as well as a density bonus of up to one and one-half market-rate units for each affordable housing unit constructed.

The number of affordable units generated in any particular year because of the ordinance is expected to be relatively modest—creating an average of two or three additional units per year. A 2008 article that evaluated the effectiveness of the ordinance's impact on rates of residential development found that, although there were some initial slowdowns in market activity, the rate of construction recovered quickly (Nirider, 2008). Our estimates show, although the community has not gained ground in improving household income or housing-stock diversity, the racial character of the village has become increasingly diverse over the study period, largely due to gains in the Latino population, which grew from 4.8% of the total population in 2010 to 8.4% in 2017.

## CITY OF ST. CHARLES

The City of St. Charles (population 32,730 in 2017) is located in the Fox River Valley more than 30 miles west of Chicago's central business district. The city has a racial and ethnic composition (83.2% White, not Latino) similar to Highland Park and also a relatively high housing-cost burden; more than one-

third of its households paid more than 30% of their incomes on housing in 2017. The community was spurred to take steps toward improving its share of affordable units to both improve workforce housing and also remain in compliance with the AHPAA. Our estimates suggest that just more than 10% of the city's housing stock in 2010 was affordable to owners and renters.

Beginning in the early 2000s, the city worked closely with real estate analysts and the broader development and stakeholder communities to design an inclusionary ordinance. In spring 2008, the city joined Highland Park, Park Forest, and Chicago to become the fourth municipality in the state to adopt such a program. However, unlike Highland Park and other more conventional inclusionary ordinances that offer uniform set-aside rates for all categories of housing, the St. Charles ordinance is tiered, requiring new developments of different sizes to allocate distinct shares of housing as affordable.

This approach, which includes requirements for both single- and multi-family units, allows the city to more closely align its policy to the housing market and have greater sensitivity to how set-aside rates, in-lieu fees, and incentives collectively affect the costs and profits for developers. The flexibility of this design allows the city to change set-aside rates and in-lieu fees by housing type over time. In 2016, for example, the number of housing categories were reduced from three (developments with [a] 1–10 units; [b] 11–50 units; and [c] more than 50 housing units) to two (developments with [a] 1–15 units and [b] more than 15 housing units); in 2018, a uniform in-lieu fee of \$36,410 per noncompliant unit was established, regardless of the type of development, to replace a more complicated fee structure that was less popular with developers (Quetsch, 2018).

According to our estimates, St. Charles had 2,219 affordable housing units in 2017 or about 14.7% of its year-round housing stock, which is considerably greater than its 2010 share (10.2%). It should be noted that these gains were achieved at the same time that the proportion of single-family housing units increased in the city from 71.1% in 2010 to 75.2% in 2017—the diversity of housing stock actually declined over this period. Further, we found that, although income diversity remained rather consistent over time, racial and ethnic diversity—largely due to population gains among Asian residents—grew slightly.

## VILLAGE OF OAK PARK

The Village of Oak Park is a relatively dense (11,113 persons per square mile) inner-ring suburb, located along an “L” line, about eight miles from downtown Chicago. It is one of the more affluent of the Cook County suburbs with a highly educated population and high median household income (more than \$90,000 in 2017). Founded in the 1850s, most of its housing stock is considerably old, with more than half of its units having been built prior to 1939, likely an effect of the village’s strict historic preservation requirements that drastically reduce the tear downs of existing structures.

Oak Park is also an incredibly diverse community in terms of socioeconomic status, race and ethnicity, and housing stock. Only 44.2% of Oak Park’s housing in 2017 were single-family units, which is considerably lower compared to other highlighted communities. Its social diversity is, perhaps, not surprising given the community’s long history of designing and adopting policies, programs, and institutions that have actively encouraged and maintained integration, especially for African Americans. One of the most important programs, designed in the mid- to late-1960s as part of the broader civil rights open and fair housing movements, regulates the racial and income composition of the village via a complex set of ordinances, practices, departments, and programs, some of which are administered by private nonprofit agencies. In 1979 and again in 2002, researchers systematically reviewed and critiqued these collective housing integration maintenance efforts known as “the Oak Park Strategy” (Goodwin, 1979; McKenzie & Ruby, 2002). McKenzie and Ruby (2002) conclude that, overall, the policies have produced “a higher level of integration than would otherwise exist” in the village (p. 32).

Yet, although Oak Park has adopted a wide range of progressive reforms over the past several years, it is a relative newcomer to inclusionary zoning, having passed its ordinance in 2019 after spending several months crafting the legislation. Different from the two previous cases, the village board approved its inclusionary housing zoning program together with a Transit-Oriented Development (TOD) ordinance. Collectively, these policies direct both the scope and location of new affordable units throughout the community. Specifically, the ordinances require developments of 25 or more rental or townhome housing units designated TOD areas—essentially areas proximate to Metra and CTA train stations—to make 10% of their housing units affordable. The ordinance also provides a density bonus allowing an additional market rate unit for each on-site affordable unit and allows for in-lieu fees such that developers

are allowed to contribute \$100,000 per unit to the village's affordable housing fund. Similar to most municipalities that have passed inclusionary legislation, prior to these ordinances, municipal staff would negotiate affordable housing requirements or contributions on an individual basis with developers.

## VILLAGE OF BULL VALLEY

We focus now on communities that have implemented accessory dwelling unit ordinances, beginning with the relatively small (population 1,483 in 2017) Village of Bull Valley located in central McHenry County about 50 miles northwest of downtown Chicago. In 2017, this low-density and largely residential community—more than 98% of housing units in the jurisdiction are large lot, single-family—had just 39 affordable housing units, comprising about 7% of its year-round housing supply. Similar to McHenry County generally, Bull Valley's population has grown both in number (growing 28% between 2010 and 2018) and with respect to racial and ethnic diversity during the past eight years, as the share of the Latino population in the village has nearly tripled during the study period (comprising more than 15% of the population in 2018). Despite these trends, the village ranks relatively low with respect to housing stock (0.105) and income (0.359) diversity overall. The age composition in Bull Valley is skewed toward older populations, with a median age of nearly 50 years and 40% of its population older than 55. Median household income is more than double that of the region, and, at 43.5%, the share of households spending more than 30% of their incomes on housing is larger than any other of our six case study communities.

In 2010, the state of Illinois required the village to develop an affordable housing plan because it fell short of the state's affordable housing requirements. The village did not want to seek a larger rental housing development, which would be out of character with the community. Instead, the village encouraged the use of individual accessory apartments as rental units in its plan. The village passed its ADU ordinance in 2015. After the ordinance passed, it soon became apparent that accessory units could help the village's large percentage of older adults remain in their homes and age in place.

## CITY OF EVANSTON

The largest city we examined in our analysis was Evanston, which, in 2017, had a population of 75,557 and 28,727 housing units, more than half of which were renter-occupied and built prior to 1943. The rather densely populated

city (9,685 persons per square mile) located along the northern boundary of Chicago is the most diverse of the six case study communities in terms of race and ethnicity (0.792), as well as income (0.777). Household income in 2017 was less than \$10,000 above the area median. Evanston is also a relatively young community (median age of 36) with a high Asian population (9.6%), owing, in part, to Northwestern University being located there. According to our estimates, between 2010 and 2017, the city grew its number of affordable housing supply by more than 900 units or 3.4 percentage points. In 2017, more than 17% of its year-round housing units were affordable.

The city has been pursuing a number of options to encourage ADUs in response to increasing demand and prices for housing in the community. The city housing stock includes a number of carriage houses, many of them constructed during the primary phase of development in the 1920s. Over time, the municipal zoning code restricted the development of new attached or detached ADUs and the ability to lease those units as rentals. Evanston has taken steps to ease restrictions on existing ADUs and to allow the development of new ones. In 2018, the city amended its zoning code to allow for the rental of existing ADUs to nonfamily members. The city has also allowed the construction of new ADUs through a variance. To rent an ADU, homeowners must register with the city, have a property inspection, and pay a \$200 fee.

## VILLAGE OF PARK FOREST

Our final case study is the suburb of Park Forest, which, unlike the other communities explored in this article, is located south of the City of Chicago. The village's racial and ethnic diversity is extremely low (.014) because of its high share of African American population (64%), which is nearly four times larger than the regional share of 17%. Home value (\$69,400) and household income (\$50,343) are both far below the regional medians, which account for the high share of affordable housing in the community (75% or 6,297 units in 2017). Park Forest is a medium-density residential community (4,368 persons per square mile) with single-family units accounting for about 80% of both its housing stock and its total supply of affordable housing units.

In the mid-2000s, the village agreed to permit ADUs in a planned unit development of a former department store located in the village downtown. Five new homes included ADUs, which were constructed with back entrances to ensure compatibility with the neighboring single-family residences. The accessory and main units share two-car garages, which met the parking

requirements of the village at that time. The properties also have deed restrictions that require homeowners to live in either the primary residence or the ADU. In 2017, the village completely overhauled its development regulations and chose to allow ADUs across the village. Park Forest does not require parking for new ADUs but does require owner occupancy of one of the two units.

## **DISCUSSION AND CONCLUSION**

The relative scarcity of affordable housing throughout the country and in Illinois is a longstanding problem without a simple fix. People living in areas with considerable economic hardship and housing pressure continue to face difficulty finding affordable places to reside in safe neighborhoods offering greater educational and job opportunities, an issue extensively studied by the Institute for Housing Studies at DePaul University (IHS; 2018). In this article, we summarized various trends and policies at the federal, state, and local levels, highlighting two approaches, inclusionary zoning and accessory dwelling unit ordinances. We conclude with a brief discussion of four key insights.

### **ILLINOIS IS STEADILY INCREASING ITS AFFORDABLE HOUSING SUPPLY PARTIALLY DUE TO FACTORS UNRELATED TO AFFORDABLE HOUSING POLICY**

We found that the affordable housing supply has indeed grown across the state in recent years, especially with respect to owner-occupied units, which is clearly displayed in Figure 2. However, we suspect that this growth in the estimated supply of affordable for-sale units has more to do with market forces than affordable housing policy. Embedded in our calculations of affordable housing supply are broader market forces implicit in the average interest rates of a 30-year mortgage (which dropped from 5.70% to 3.93% between 2010 and 2017),<sup>5</sup> median home values (which fluctuated more than median rental rates in Illinois over the study period; a 32% percentage point difference versus 10% for rentals), and property taxes, which, together, are likely to have influenced our estimates of affordable owner-occupied housing more than the strategies adopted by cities to increase supply.

In addition, despite there being 48 or more municipalities represented in the nonexempt list in each of the mandated AHPAA reporting years, a considerable number of these localities failed to submit affordable housing plans to the IHDA due to the fact that many home rule municipalities claim that the law does not apply to them (Hoch, 2007). Although we did not explore this further, it is reasonable to assume that these communities did not submit plans because

they had not adopted affordable housing policies. In response to the IHDA's 2013 report, for example, only 33 of the 68 communities represented on the nonexempt list actually submitted affordable housing plans to the agency. A detailed analysis of the content of the plans submitted in response to the 2004 nonexempt list also found that only a few of the submitted documents actually proposed specific remedies to increase affordable housing supply (Hoch, 2007). Future analyses should examine the content of community-based affordability plans more thoroughly to better understand the relationship between municipal housing policy and associated supply.

### COMMUNITIES ACHIEVING THE GREATEST GAINS IN AFFORDABLE HOUSING ARE LARGELY IN AREAS WITH LITTLE ECONOMIC OPPORTUNITY

One of the key goals for adopting housing affordability policies is to create opportunities for historically marginalized groups to reside in areas with greater economic and educational opportunity. The aforementioned Mt. Laurel Supreme Court cases—and we could add to this list the Kerner, Kaiser, and Douglas (1968) commission reports and Chicago's own Gautreaux program—made visible the unyielding pattern of residential segregation in the United States and how wealthy and predominantly white communities particularly need to work toward reducing racial and economic polarization by designing and adopting policies that increase their supply of affordable housing (Polikoff & Page, 2006). However, our estimates show that a vast majority of the growth in affordable housing units throughout the state took place in communities that are majority-minority (i.e., in places where 50% or more of the resident population is non-white, non-Latino) and fall within the lower quintile in terms of median household income. Excluding Chicago, we estimate that more than 25% of the net growth in affordable housing units between 2010 and 2017 occurred within 20 such majority-minority, lower-income municipalities. The challenge remains for municipal governments to divine ways to adequately address housing inequities that have persisted now for decades, with higher income localities leading the way.

### MUNICIPALITIES MUST TAKE A VARIETY OF APPROACHES TO INCREASE AFFORDABLE HOUSING

It is evident that localities leading the way in improving diversity tend to adopt and implement more than one policy or strategy to stimulate the development of affordable housing. The Village of Oak Park, for instance, has not only

adopted an inclusionary zoning policy but also a by-right accessory dwelling unit ordinance. Both strategies are implemented alongside longstanding workforce housing, diversity assurance low-interest loan and security assurance, community education, and neighborhood building programs that collectively facilitate and promote racial and economic integration (McKenzie & Ruby, 2002). Such a holistic approach relies on activating nonprofit groups, providing novel development opportunities for residents, and requiring developers to work collaboratively to address the multivariate aspects underlying the supply, as well as the underlying logistics associated with expanding housing opportunities to households across the income and racial spectra.

### MORE CONSISTENT CALCULATION AND REPORTING OF AFFORDABLE HOUSING COULD BETTER INFORM PLANNING AND POLICYMAKERS

A final consideration we emphasize concerns the value of having access to timely and relevant information to help mediate housing-related decision making. We feel that policymakers, analysts, residents, and others could benefit with a more regular and transparent assessment of the affordable housing supply throughout the state. Presently, the AHPAA only requires the IHDA publish information for nonexempt communities or those localities that are estimated to have less than 10% of their housing stock affordable. We believe that publishing affordability for all regulated 712 municipalities in the state is needed to help individuals and organizations track progress toward affordability within their communities of interest. Further, given that the ACS five-year estimates are published on an annual basis, it would be straightforward to update community-specific affordable housing supply each year—as opposed to every five years—to regularly draw attention to the issue of housing affordability. Given that the ACS data are based on sample data, any list of community performance should also report caveats related to the reported estimates including, but not limited to, margins of error that are included with the ACS estimates. Lastly, all of the input data—including mortgage rates and local property taxes—used for estimations of affordable units should be made transparent and available to the public to allow for better understanding and evaluation of the assumptions and patterns underlying the associated data. Practicing a more open and adaptive model of governance in this regard could potentially lead to a more informed and engaged citizenry that assists municipalities to achieve their affordability goals.

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## ENDNOTES

<sup>1</sup> Hereafter, “affordable housing” refers to this AHPAA definition.

<sup>2</sup> The 2004 nonexempt list was calculated using 2000 decennial census data, whereas the 2013 and 2018 lists were calculated using the 2011 and 2016 ACS five-year estimates, respectively. No calculation was carried out between 2004 and 2013 due to data limitations (IHDA, 2018). The AHPAA states that beginning in 2013, the list must be updated at least once every five years. Therefore, the next list will likely be published in 2023.

<sup>3</sup> We used the methodology outlined in the AHPAA to estimate the number of affordable units with two modifications, which we feel improved the accuracy of estimates. The AHPAA methodology used only seven categories of gross rent and eight categories of home value to arrive at the affordable rental and home values, whereas we used 24 and 26 categories, respectively. The additional categories helped reduce improper assignment error in the estimations. The second modification concerned assumptions underlying the local property taxes used in estimating the quantity of owner-occupied affordable units. Similar to the AHPAA, we used the community-level median property tax paid when available in the ACS for a particular year. Also similar to the AHPAA, if the community-level value was not available for any year in the study period, 2010–2017, we employed the area median property tax paid for the local estimate. However, if property tax was specified at the local level for any one of the study years, we utilized this local property tax estimate for other years, standardizing monetary amounts in constant terms and adjusting for inflation. Note also that the U.S. Census Bureau recommends against comparing year-to-year estimates using the 5-year data, yet meaningful comparisons can be made between periods when estimates do not overlap. For example, the 2006–2010 estimate can be meaningfully compared with 2011–2015 and the 2007–2011 estimates with the 2012–2016 estimates. At the time of this writing, no reliable future comparison can be made to the 2009–2013 reporting year.

<sup>4</sup> When comparing ACS five-year data over time, the U.S. Census Bureau recommends comparing estimates with non-overlapping years. Therefore, the 2006–2010 estimates (labeled “2010” in the above figures) can be meaningfully compared with 2011–2015 (2015) estimates and the 2007–2011 (2011) estimates with those from 2012–2016 (2016). At the time of this writing, no reliable future comparison can be made with the 2009–2013 (2013) estimates.

<sup>5</sup> Note that, following the IHDA guidelines, mortgage rates were calculated using a moving five-year average, such that the average rate for 2010 was calculated using annual means between 2006 and 2010.

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