



Homes for a Changing Region: City of Lockport Action Plan 2022



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Action Plan:

Executive Summary

February 2023

Homes for a Changing Region is a program supported by the Metropolitan Mayors Caucus and the Chicago Metropolitan Agency for Planning (CMAP) and funded by the Illinois Housing Development Authority (IHDA). Homes helps communities in the greater Chicago region analyze, diagnose, and develop market and evidence-based solutions for the housing challenges each place faces. Over the last six months, the Homes team has studied specific housing trends in the City of Lockport. The Homes team has identified a series of recommendations that will allow the Village to achieve a balanced and healthy housing stock. It also noted four key factors that impact housing conditions in Lockport:

- **Lockport's population has been growing faster than the Chicago metropolitan region.**
- **Lockport's housing stock is mainly comprised of single-family homes.**
- **Most housing units are owner-occupied, but the share of renter-occupied units has grown since 2010.**
- **A majority of Lockport renters pay more than 30% of their income on rent according to data from 2019. Overall, this burden has increased since 2010, though it does not include recent multifamily developments.**

Based on its analysis, the Homes team recommends the following actions for the City to consider to support a balanced and healthy housing stock.

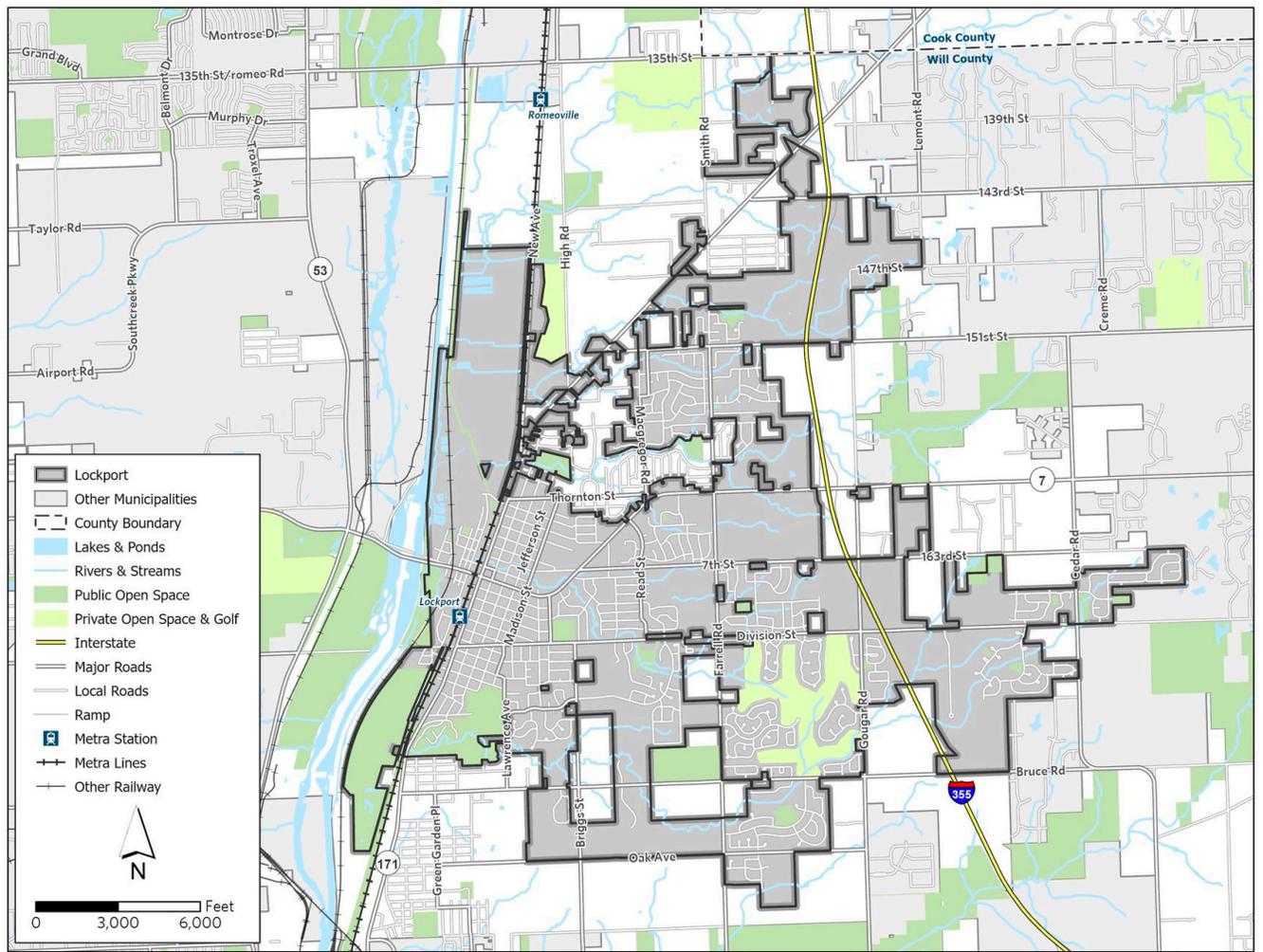
Develop a comprehensive rental framework: The City can build its rental registration framework into a comprehensive, advocacy-oriented approach that includes elements that include legal actions against bad actors, social service referrals, and best practice trainings for landlords.

Incentivize the missing middle of housing: The City can add attainable housing for its working households by encouraging smaller multifamily dwellings through land use and design approaches like a form-based code or pre-approved building types.

Encourage balanced stock with new, affordable housing: The City can fill its existing need for affordable rental housing by attracting a new development financed through programs available at the state and county level.

Community Map

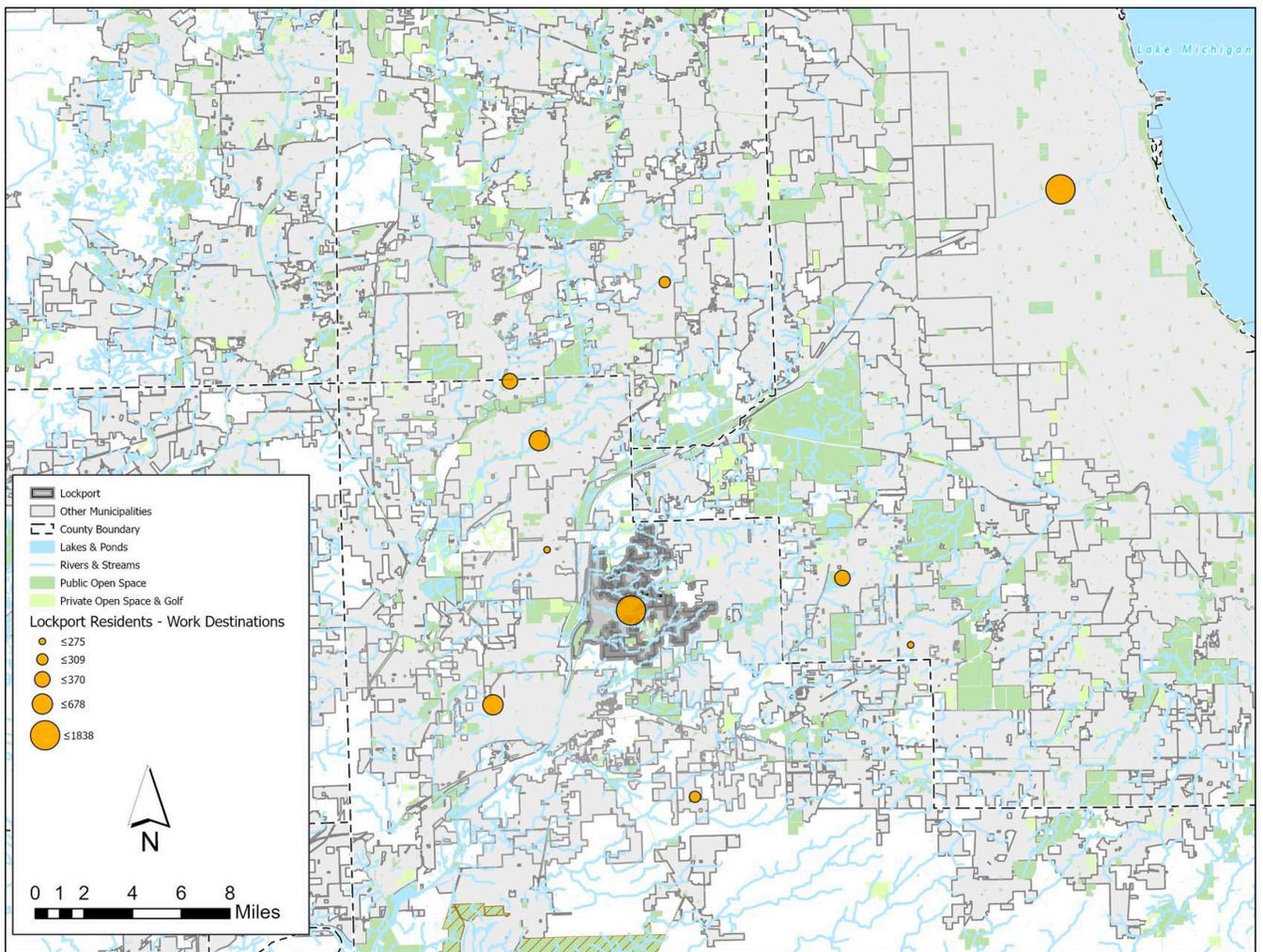
City of Lockport, Illinois



Source: Chicago Metropolitan Agency for Planning, 2021

Work Destinations Map

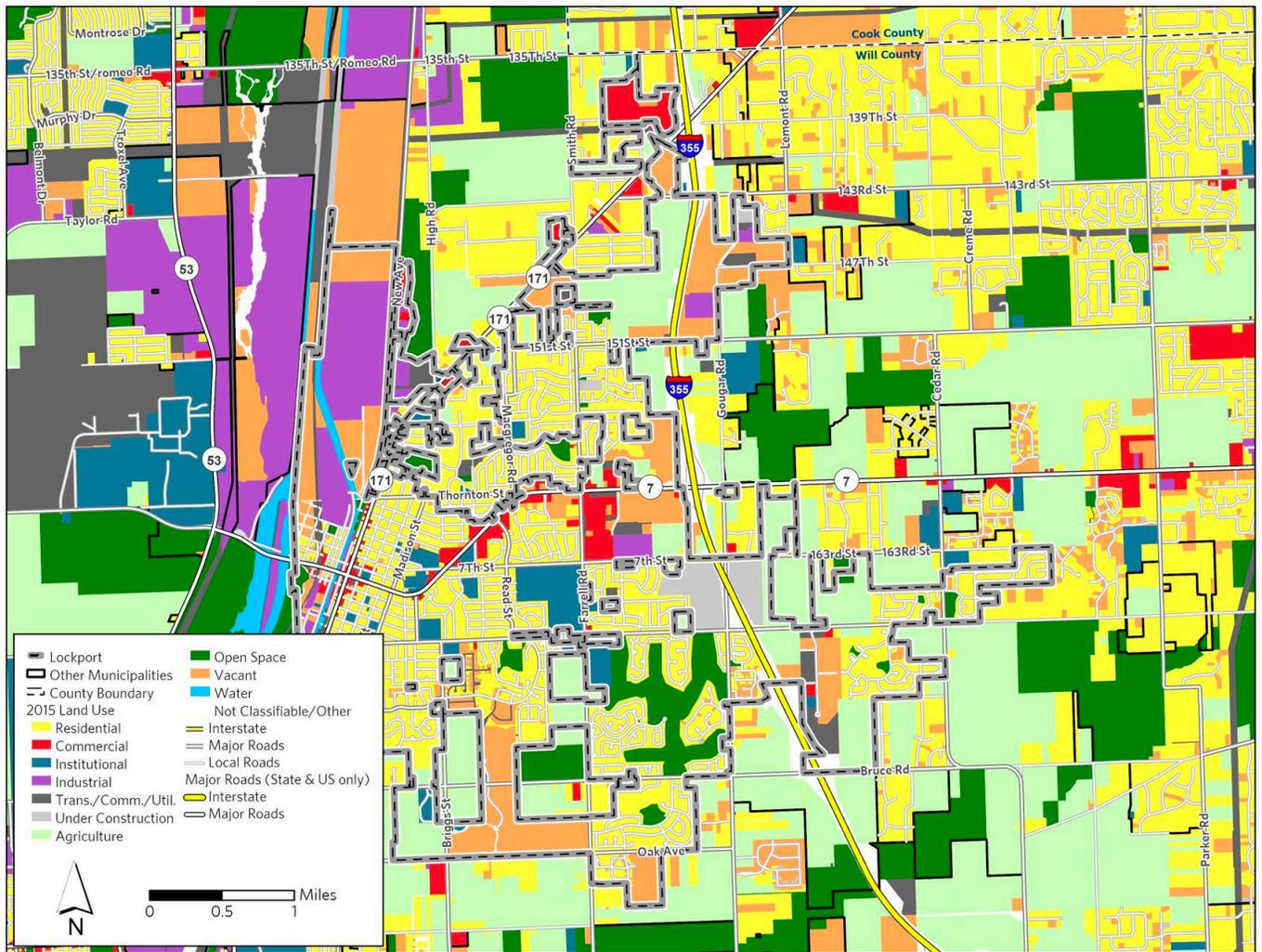
City of Lockport, Illinois



Source: Chicago Metropolitan Agency for Planning, 2021

Land Use Map

City of Lockport, Illinois



Source: Chicago Metropolitan Agency for Planning, 2021

Chapter One:

Introduction

The Homes for a Changing Region program provides technical assistance to help municipal leaders address pressing housing issues. It is funded by Illinois Affordable Housing Trust Fund (“trust fund”) as administered by the Illinois Housing Development Authority (IHDA). Trust Fund resources help create and preserve affordable, decent, and safe housing for low-income households throughout Illinois. The Homes process is designed to help Lockport identify short-term and long-term action steps to deal with local housing challenges.

In April 2022, the Homes project team held a kick-off meeting with Lockport officials and local stakeholders to discuss the City’s housing market conditions and challenges, develop local housing goals, and investigate its most pressing housing issues. Follow up conversations with City officials and selected residents included two panels of outside housing experts in September 2022. The first panel focused on rental regulation and licensing and included William Schroeder and Brandon Allen of the Village of Mount Prospect and Jessica Sivels of the Community Investment Corporation Chicago. The second panel focused on housing types and included Jennifer Settle of Opticos Design, Raul Raymundo of the Resurrection Project, Josh Braun of Kinexx Modular Construction, Ron Metzger of the City of Warrenville, Martha Sojka of Will County, and Clifford Bridgeman of the Illinois Housing Development Authority. The action plan presented in this report reflects in part the knowledge and feedback collected from these meetings.

Chapter Two:

Housing Needs Analysis

This section summarizes the findings. The complete data workup developed by the Homes team can be found in Appendix A.

The City of Lockport is a major transportation hub located 30 miles southwest of Chicago in Will County. Lockport is home to I-355 and U.S. Route 66. It is no surprise that over the last two decades Lockport's population has grown significantly compared to the rest of the CMAP region. Between 2000 and 2020, Lockport's population grew 72% compared to 5% across the region. Lockport experienced rapid growth prior to 2010. The population in Lockport grew from 15,191 in 2000 to 24,839 by 2010. Growth has continued since 2010. By 2020 the population increased to 26,094. Households also grew at approximately the same rate as that of the city's population. Households increased 72% from 5,599 in 2000 to 9,633 in 2020. Its population is 86% White, 9% Hispanic/Latino, 2% Black, 1% Asian, and 2% all other racial/ethnic groups.

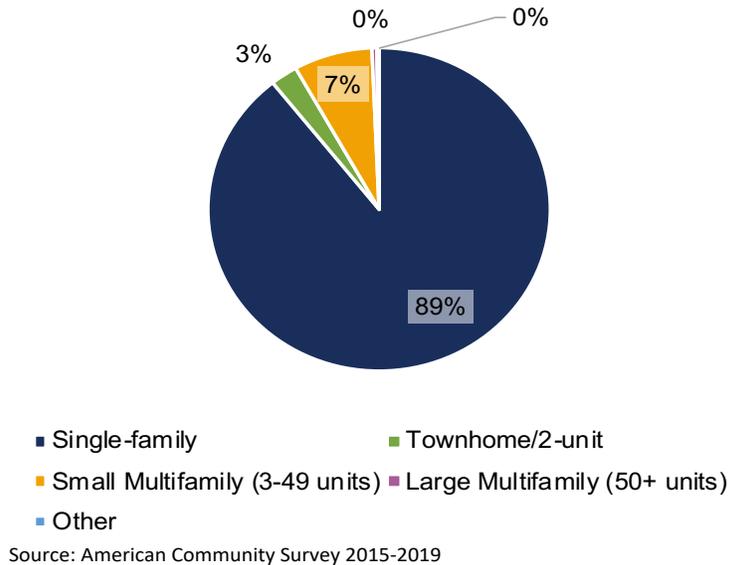
Lockport's median income is significantly higher than of the region. The median household income is \$87,817, approximately 35% more than the regional median of \$65,174. However, the median income for homeowners in Lockport is \$98,975, 58% more than that of renters (\$41,892). While Lockport is a higher income community overall, the overall poverty rate is 7% and about a quarter of households earn less than \$50,000 per year.

Lockport's housing stock is mainly comprised of single-family homes (see Figure 1). As of 2019, 89% of all residential units are single-family homes; 7% are in small multi-family buildings (3-49 units); 3% are townhomes; the remaining 1% are in large multifamily buildings (50+ units) or mobile homes. Overall, housing in Lockport is predominately owner-occupied. Eighty three percent of all residential units are owner-occupied, while only 17% are renter-occupied.

¹ CMAP region: Northeastern Illinois counties of Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will.

Figure 1

Housing Type



According to U.S. Census Bureau data from 2020, the vacancy rate in Lockport was approximately 4%, half of the regionwide vacancy rate of 8%. With such a low vacancy and limited land availability, the City struggles to identify where and what type of housing can be developed in the future. During the April meeting local officials and stakeholders mentioned potential sites for development, although current zoning codes would need to be modified.

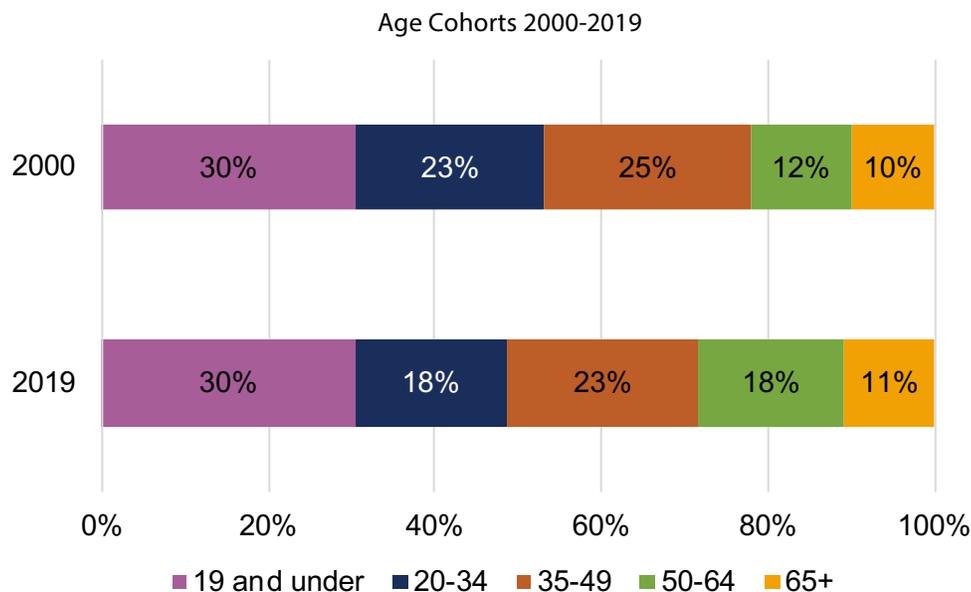
Most of Lockport’s housing stock is relatively new compared to other parts of the region. Most homes were built between 1980 and 2010. Still, the City possesses a number of older structures to the west of its downtown, and stakeholders expressed concerns over aging residents not maintaining their homes due to physical and financial limitations. The City has also identified maintenance as an ongoing need for these properties. The City has recently experienced a building boom of new apartment buildings and single-family homes. The large number of added units will reshape the housing stock within the community.

Beyond the above baseline information, a review of housing data and discussions with local stakeholders has identified the following three key takeaways regarding housing in Lockport.

1. Lockport's population is slowly aging in place

Lockport's population is slowly aging. Figure 2 indicates the shift in population by age cohort. Although the share of the senior population (65+ years) barely grew between 2000 and 2019, the age group approaching senior age (50-64) grew from 12% in 2000 to 18% in 2019. Many of these aging residents are also the city's longtime homeowners. Thirty nine percent of homeowners are now 55 years or older. As homeowners age, the maintenance responsibilities that go along with ownership, such as doing yard work, taking out the garbage, or shoveling snow, can become increasingly difficult. Additionally, some older homeowners may live on fixed incomes and lack the funds needed for repairs, which can cause homes to deteriorate over time. Limited mobility, disability, and/or social isolation can exacerbate these needs over time. It is also worth noting that the median income for householders 65 years and over is 47% less (\$47,627) than the median income of all households in Lockport. At some point, some older residents may need to downsize into a smaller unit out of physical or financial necessity.

Figure 2



Source: American Community Survey 2015-2019

Figure 3

Comparison of Owner Household Incomes with Occupied Units Affordable at Each Income Level



Source: American Community Survey 2015-2019

As a result, community members see a broad need for both senior housing and programs aimed at supporting seniors with upkeep and maintenance of their homes. During the April meeting, stakeholders reiterated the need for affordable, senior housing. Senior developments are either market rate or have a waiting list because of their subsidized component. According to stakeholders, many residents have taken on the responsibility of being the primary caregivers for their aging parents. In Lockport, 78% of households that earn less than \$20,000 a year are seniors. Currently, more than half of Lockport’s households earning less than \$20,000 (400 households) are struggling with housing costs due to the limited availability of affordable housing (see Figure 3).

According to ACS data, Lockport also contains relatively affordable ownership opportunities for households that earn between \$20,000 and \$50,000 per year. More than half of those homeowners, most likely older homeowners, live free and clear without a mortgage. If some of these owners downsize, their homes may free up a purchase opportunity for a younger household. Some of these homes, however, may require rehabilitation. Moreover, with current median sales prices and interest rates, many of these formerly affordable options would not be so to new buyers.

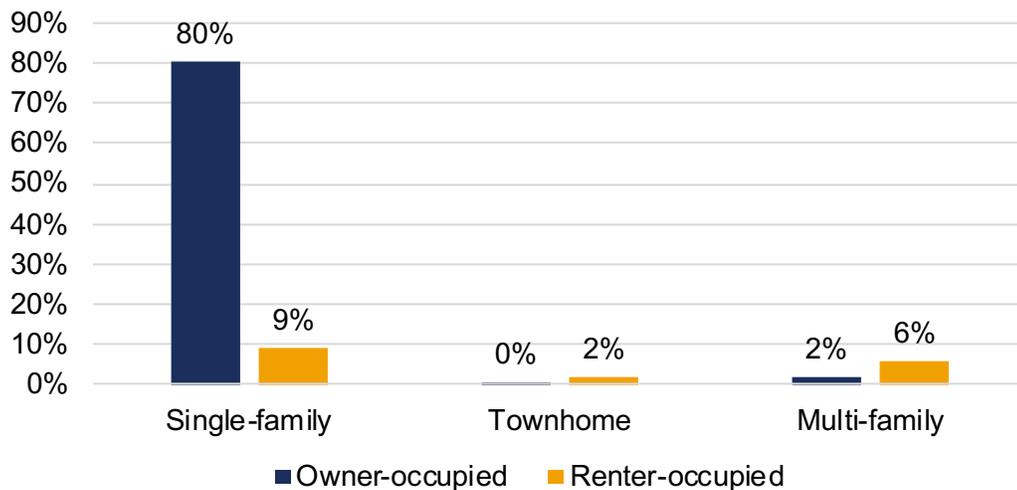
2. Lockport needs more rental units at the lower and upper ends of the market

Overall, Lockport residents tend to live in single-family homes (see Figure 4). The breakdown of housing tenure shows us that the majority of single-family homes are owner-occupied. But it is worth noting that more than half of all renters live in single-family homes. Multi-family housing is mostly renter-occupied with a small share of owner occupancy. On the other hand, smaller multifamily and attached single family homes are only occupied by renters.

Affordable housing costs less than 30% of household income. Unaffordable housing costs between 30 and 50 percent of household income. While severely unaffordable housing costs more than 50% of household income. The percentage of renters in unaffordable housing has increased from 18% in 2010 to 25% in 2019. The share of renters living in severely unaffordable housing or spending more than 50% of their income on rent has increased from 18% in 2010 to 27% in 2019.

Figure 4

Housing Type by Tenure

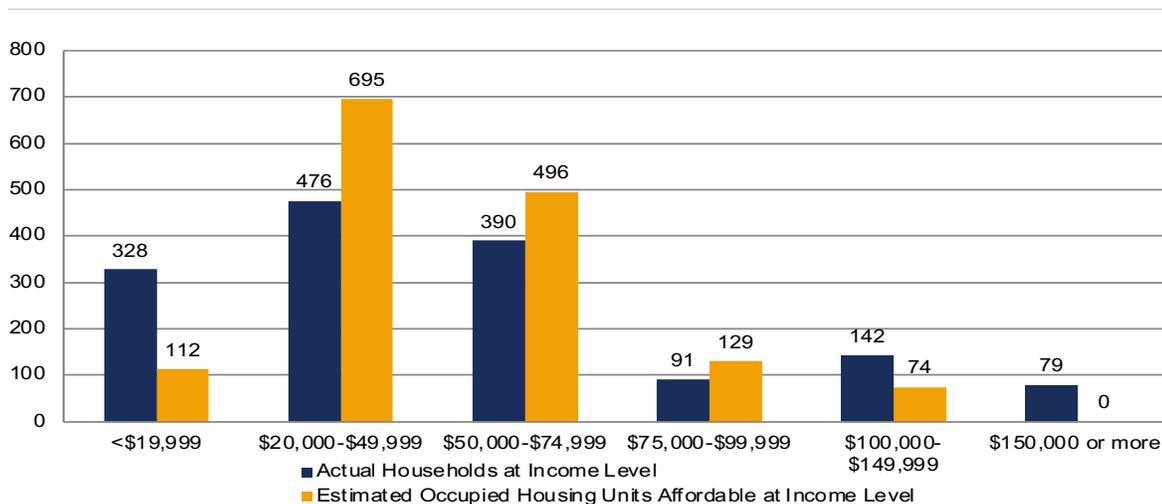


Source: American Community Survey 2015-2019

Those living in severely unaffordable housing, especially the 22% of renter households whose yearly incomes are less than \$20,000 per year, present a real challenge for the City (see Figure 5). With such low incomes, these households can realistically afford to spend a maximum of \$500 per month for rent. Many, of course, pay even more, perhaps \$800-\$1,200 per month, which creates great stress for their families. Without supplemental housing assistance, either from public programs or from friends or family members, these households may need to double up in housing or be forced to leave the community. At present, there is only one attainable housing unit for every three renter households that earn less than \$19,999.

Figure 5

Comparison of Rental Household Incomes with Occupied Units Affordable at Each Income Level



Source: American Community Survey 2015-2019

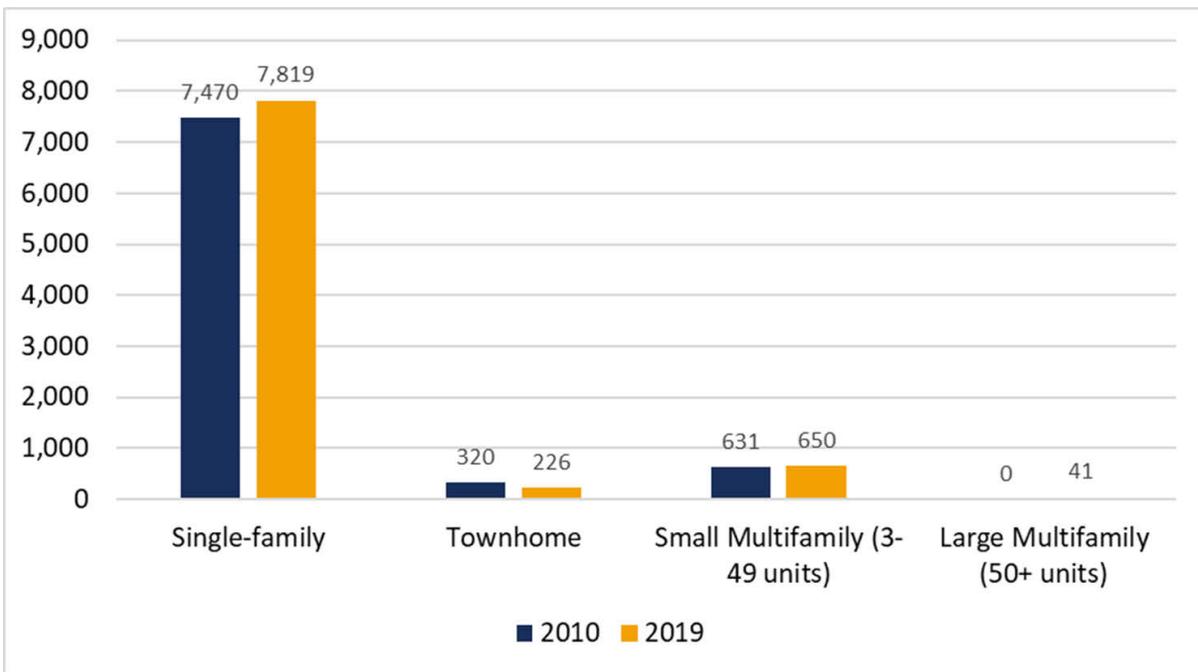
Without a surplus of affordable units, lower income workers may not be able to find a place they can afford in Lockport. That may be one reason why so many live elsewhere. Employment data from the Longitudinal Employer-Household Dynamics (a US Census dataset) indicate that in Lockport only 800 people live and work in the city, while more than 3,700 people commute into Lockport and nearly 12,500 Lockport residents commute out. Workers that do not live in Lockport include teachers, service workers in food and accommodations, and those employed in transportation and logistics. Lockport residents, meanwhile, tend to earn more and commute to jobs in Chicago or suburban office centers. This suggests that the local workforce may not be able to find suitable housing within City boundaries.

3. Lockport is a semi-built out community with limited options for families, especially millennials, to purchase homes

Within the past two decades, Lockport has added single-family and some multi-family units. For most of the 2010s, Lockport primarily added single-family homes. As the chart below shows, Lockport added 470 new single-family detached homes between 2010 and 2019, approximately 80% of the growth over those years. Lockport has seen more multifamily investment recently in the Highland Ridge development, which added 240 new apartments between 2019 and 2021. This is not yet reflected in U.S. Census data.

Figure 6

Housing type 2010 and 2019



Source: U.S. Census 2010 and American Community Survey 2015-2019

Despite adding single- and multifamily options, stakeholders note that the community lacks the supply to keep up with strong price pressures in the community. Based on stakeholder discussions, the demand for homes in Lockport skyrocketed during the start of the global COVID-19 pandemic. Lockport has proximity to major highways, so it has benefited as a homebuying choice for remote and hybrid workers since 2020.

Realtors engaged for this project in 2022 reported that in the last two years, Lockport sellers received dozens of offers above asking price, though this may have slowed with increasing mortgage rates. Stakeholders added that homes in Lockport were selling between \$450,000 and \$750,000 during that period. Duplexes and townhomes were selling for half a million dollars. With an increase in home prices and mortgage rates, Lockport homebuyers have begun to sit out the market and choosing to rent apartments in the community, causing rents to go up even as new apartments come online. Evidently, Lockport needs smaller size ownership opportunities to help the market meet the demand generated by older residents and young families.

CMAP’s Land Use Inventory indicates that roughly 17% of the land in Lockport is vacant, but City staff have reiterated that land is much more limited (see Figure 7). City staff have even considered rezoning agricultural land to residential.

Figure 7

Land Use

Use Type	Acres	Percent
Single-Family Residential	2177.7	30%
Multi-Family Residential	48	1%
Commercial	302.8	4%
Industrial	446.9	6%
Institutional	294.3	4%
Mixed Use	43.4	1%
Transportation	1372.5	19%
Agricultural	718.1	10%
Open Space	688.5	9%
Vacant	1230.3	17%

Source: CMAP Land Use Inventory, 2015

Chapter Three:

Recommendations

In September 2022, the Homes team convened two expert panels to help Lockport address three housing challenges identified during the needs assessment: the launch and administration of a rental registration program, a need to add additional rental housing types, and a need for broader affordable housing options. As a result of these two conversations, this action plan recommends the following strategies to help Lockport support a balanced housing stock:

- Preserve naturally occurring affordable housing through a comprehensive rental registration framework;
- Add new missing middle housing through regulatory and urban design strategies, or pre-approved building typologies; and
- Support new affordable options using financing available through the state and county.

Each recommendation is detailed more thoroughly below.

Strategy 1: Preserve Rental Housing through A Comprehensive Rental Framework

While Lockport is predominantly a single-family ownership community, a significant share of its rental stock is affordable to moderate-income households. Much of the local rental housing stock is in smaller buildings in town: 7% of the residential rental housing stock is in small multifamily buildings (3 to 49 units) and half of all renters live in single-family homes. However, many of these buildings have fallen into disrepair over the last several years. Despite the needed maintenance, these buildings provide much needed and naturally occurring affordable housing for those households earning between \$20,000 and \$50,000 per year.

At the beginning of the Homes engagement, the City had just launched a rental registration framework to encourage better investment in this stock. The City began a rental inspection program for owners that do not register their properties. This program evaluates the life and safety conditions of all rentals in the City and includes a standardized checklist to ensure the livability of each unit. Additionally, the City has started offering continuing education seminars for its building owners to help them adopt better maintenance practices. However, the City has encountered difficulties engaging some absentee landlords and gaining access to inspect units. The City desires enforcement and administrative strategies to incentivize better upkeep.

At the September expert panel, the City heard best practices to regulate rental and improve the livability of units. William Schroeder and Brandon Allen of the Village of Mount Prospect described the Rental Licensing Program, which combines rental registration, inspections, crime-free housing, and landlord-tenant relations into one comprehensive approach. Jessica Sivels of the Community Investment Corporation described its Property Management Training program. Together, they recommended that Lockport adopt an “advocacy-oriented” approach aimed at improving living standards and the conditions of buildings, through four steps:

Charge A Registration Fee, But Justify It As Advocacy. Mount Prospect collects licensing fees of \$40 per unit, which it uses to finance two inspectors and a social worker tasked with inspecting each unit on a yearly basis. If the property shows a track record of high maintenance, the Village will stop inspecting smaller multifamily buildings (fewer than 20 units) and will only inspect 5% of units in larger multifamily buildings. At first, many owner-operators resisted the change and believed that the Village was looking to generate revenue at their expense. Over time, however, support for the program grew as the conditions of buildings improved, rental buildings saw increased investment, and many owner-operators learned of new resources through Village programming.

The Village augments this “advocacy-oriented” approach with resources. The Village provides its tenant-landlord ordinance online in both English and in Spanish. Additionally, the Village proactively provides resources to tenants and landlords about maintenance, renting, and other issues, both online and at its Community Connections Center, located in a facility separate from the Village Hall.

Connect With Other Departments and Social Service Providers. Lockport can augment an advocacy-oriented approach by linking its inspectors to social service providers to help tenants in need of assistance. For example, Mount Prospect makes referrals of tenants in need to other area social services through its staff and its Community Connects Center. Additionally, as Mount Prospect inspectors encountered an increase in hoarding incidents during the COVID-19 stay-at-home orders, it established a municipality-wide Hoarding Task Force to link these tenants with resources. While Lockport lacks a Human Services Department and cannot perform any direct service for tenants in need, it can build active partnerships with other governmental and non-profit providers in the area, such as Senior Services of Will County, and refer tenants to them when needed.

Utilize The Court System. Though they comprise a very small amount of landlords, some property owners can and do refuse to pay fees or participate in the program. Other Villages have successfully addressed this by placing liens on non-compliant properties and pursuing action in the courts. Though the long time in the courts has cost Mount Prospect tens of thousands of dollars in legal fees, the action encouraged the property owner to sell, and the subsequent owner invested significantly in the interior and exterior of the building. The Village believes that it has recouped that investment in property tax revenue from the building, and the increased value of neighboring properties.

Provide Continuing Education With Partner Entities. As part of its existing rental program, the City has begun to offer continuing education to encourage good practices from building owners. Though the City has started providing these classes itself, local government is not always trusted by local property owners. This may be especially true right now since the City has just initiated an enforcement program that has generated suspicion from those paying fees and undergoing inspection for the first time. As a result, it may be helpful for the City to partner with outside entities, like the Community Investment Corporation. CIC's Property Management Training curricula include topics on maintenance practices, budgeting, fair housing, taxes, and landlord-tenant issues. The Homes partnership has worked with CIC's program in the past to provide joint trainings to landlords in northwest and south Cook County, and the curricula could be adapted to fit Will County.

Next Steps

To follow the framework, Lockport should consider the following steps for its rental program:

Establish Program As Advocacy-Oriented: All Lockport materials for its rental program should stress the improvement of life and safety conditions as the primary goal, and include resources on landlord-tenant relations and property maintenance.

Connect With Other Social Service Providers: Lockport should identify and meet with governmental and non-profit service providers, and, over time, establish a referral system between inspectors and these agencies to help better connect tenants in need.

Utilize The Court System: Lockport should put liens on and pursue legal action against properties with deferred maintenance that do not comply.

Provide Continuing Education: The City should partner with CIC to provide third-party landlord classes.

Strategy 2: Encourage Missing Middle Housing in Existing Neighborhoods

Rental demand in Lockport is high. In recent years, Lockport has experienced a building boom of higher priced apartments and these have leased quickly. At the same time that the City has added higher end housing, this building boom has largely produced units with asking rents of \$1,800 and higher. It has not included smaller multifamily buildings, like 2- or 3-flats, which more frequently tend to provide attainable housing to households earning \$50,000 and below. This may be one reason why many moderate-income earners that work in Lockport ultimately live in other communities.

Lockport can meet this need by adding attainable, “missing middle” housing on smaller scattered sites in existing neighborhoods. The “missing middle” is best defined as a range of housing options between single-family homes and larger multifamily campuses. These types of buildings, visualized below, may include duplexes, townhomes, walk-up multifamily buildings, accessory dwelling units, or flexible live/workspaces. Unlike affordable housing, the “missing middle” does not refer to a specific price point for housing. However, these buildings can be more economical to build and maintain, and they potentially serve as a source of attainable housing for households around or below the regional median income of \$73,572 per year.



At the September expert panel, Jennifer Settle of Opticos Design discussed some of the barriers that Lockport faces in adding this type of housing. In many municipalities, outdated building and zoning codes can escalate costs and make smaller-style housing uneconomical to construct. As one example, zoning regulations for lot coverage, setbacks, and/or impermeable surface coverage can make small-scale residential development financially infeasible. However, because Lockport has parcels of many different sizes and configurations, there is no “one size fits all” change to encourage more investment on those properties. As a result, Ms. Settle recommended that the City consider an approach targeted to specific residential areas in Lockport rather than wholesale changes to land use or zoning.

To date, Lockport has taken this approach but with limited results. Lockport allows duplexes in its heritage zoning district. The City has also reduced impact fees for water and sewer connection and facility fees for the school district from a combined \$12,000 to roughly \$6,000. Despite these changes, the City has yet to experience any smaller multifamily proposals. Parking has been a significant barrier, as new developments must add off street parking spaces for each new unit.

Revise On-Street Parking Policies

Lockport's on street parking policies pose a significant barrier in encouraging new duplexes and triplexes in its older neighborhoods. The City does not accommodate on-street, overnight parking, but many Lockport lots have unusual widths. Under current parking standards, a new development must supply all parking spaces off street and on the property because there is no on street location where a resident or guest could park overnight. This could make the development unmarketable. Lockport should identify strategies to relax overnight parking standards to encourage this infill development. The City is understandably concerned about overnight parking to discourage crime and noise in its neighborhoods, but it is possible that it could still regulate parking this by issuing permits to residents in affected neighborhoods. Under this system, overnight parking would only be allowed by an issued permit, either for the vehicle or for the resident of the unit. The City can cap the total number of permits issued, and increase that number when new units are improved in the area. The City of Chicago utilizes this strategy to ensure that new multifamily development does not disproportionately impact the supply of on-street parking.

Pre-Approved Building Types

Given the unique character of Lockport, as well as the configuration of its lots, the City could also develop pre-approved "building sets", based on a successful pilot in South Bend, Indiana. In South Bend, planners carefully developed a catalog of building sets of desired, small-scale multifamily buildings. Each building set conforms to local regulations, lot configurations, and other standards. The sets include detailed architectural plans, and come with pre-approved site development approval and an inspection checklist, all of which create predictability and provide significant cost savings for investors. The sets are available to developers free of charge.

Lockport can build on existing urban design policies with this approach. The City has already removed masonry requirements in its historic neighborhoods so long as new development proposals represent classic architectural styles in and around downtown. The pre-approved building types could also include these details, with some material flexibility to help developers meet design standards at a relatively low cost. Lockport would need a consultant or technical assistance partner for either strategy.

Next Steps

Lockport should continue to advance strategies to incentivize duplexes and other middle housing in its existing neighborhoods, and these could include:

Enabling overnight permitted parking for units within Lockport's older residential neighborhoods; and/or

Creating pre-approved building sets of desired small multifamily housing that conform to existing zoning, building, and parking standards in the City.

Strategy 3: Encourage Balanced Housing Investment Through Low Income Housing Tax Credits

In addition to middle-market housing, Lockport also needs housing attainable to its lower-income residents. Roughly 328 renters earn less than \$20,000 per year, but there are only 112 units in the City that would be affordable to this income bracket. However, given the inflated cost of materials, labor, and development, it will be very difficult for any new market-rate construction to meet this unmet need. Lockport can complement its “missing middle” strategy by encouraging an affordable housing building funded through state and county resources.

At the panel, Clifford Bridgeman of the Illinois Housing Development Authority and Martha Sojka of Will County described financing sources that can help Lockport meet this need. IHDA’s Low Income Housing Tax Credit (LIHTC) program is the primary financing mechanism in Illinois. LIHTC is a primarily developer-driven program; investors secure properties to be developed into affordable housing and apply to IHDA for credits to finance the developments. LIHTC traditionally serves low-income households, defined as earning 60% of the Area Median Income or less, and can serve two different populations: families/working-age adults and seniors. There are two subtypes of the program:

- 9 percent LIHTC credits are allocated to Illinois based on its population and are awarded competitively according to IHDA’s Qualified Allocation Plan. These credits can be used for new construction and are described in more detail below.
- 4 percent LIHTC credits are non-competitive. Developments that utilize state private activity bonds are eligible. These credits could be a source for the rehabilitation and preservation of existing multifamily properties in Lockport.

Additionally, Ms. Sojka described complementary funding sources available through Will County, including HOME, which Will County receives on a formula basis and invests in affordable housing developments across the County. Typically, investors build housing for this market niche through a capital stack of multiple public programs, that can include LIHTC, HOME, the Illinois Low Income Housing Trust Fund, and other sources.

These programs are developer-driven. However, municipalities can proactively ready their community for an investment proposal through the following steps:

- **Identifying Potential Properties:** The City can identify sites that may be ideal for a multifamily property. These could include infill locations near downtown, or the large site discussed by stakeholders in the needs assessment.
- **Educating The Community:** LIHTC projects can meet community pushback. Just as with the missing middle process, it can be helpful to work with the community to identify its housing needs in advance to build support when a development is proposed.
- **Proactively Seeking A Developer:** Municipalities can proactively reach out to developers active in surrounding communities to let them know of their available opportunities. Within Will County, several neighboring jurisdictions have utilized programs like LIHTC or HOME to add new housing investments. These developments are well-constructed with high-quality materials and they are professionally managed and maintained. As a result, they have been valuable additions to their local housing stock. **Shorewood Horizon** in Shorewood provides 51 units of independent living for seniors, with a mix of apartment and villa configurations and affordable and market rate rents. **Prairie Trail at the Landings** in New Lenox includes 25 supportive housing rental units in an infill location. It serves a disabled population and is located near commercial businesses and the Metra station. **Phoenix Development** in Crest Hill is a 5-person group home that seamlessly blends into an existing residential area. It serves people with disabilities.

This action plan recommends that Lockport work with developers to utilize these available resources from IHDA and Will County and add a building to meet this housing need in the City.

Next Steps

Lockport can encourage an affordable housing development by:

Identifying sites for a Low Income Housing Tax Credit development in the City;

Convening and educating residents on potential housing needs; and

Proactively seeking a developer, starting with those that have built successful projects in neighboring communities.

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Affordable Housing Trust Fund Alignment

As stated earlier, this action plan was made possible by a \$305,000 two-year allocation of the Illinois Affordable Housing Trust Fund. An estimated \$41,070 of that allocation was spent on personnel and travel costs on the development of this action plan, which aligns with the objectives of the Trust Fund across all three recommendation areas.

- **Develop A Comprehensive Rental Program:** Lockport currently possesses 695 rental units considered affordable to moderate income households earning between \$20,000 and \$50,000 per year. However, building and unit quality vary, and some landlords are absentee and difficult to reach. A comprehensive, advocacy-oriented rental program helps the City improve communication with these building owners, encourage them to maintain their properties and ensure that their units can remain safe, decent, and affordable for their tenants.
- **Encourage Missing Middle Housing:** Lockport has lost 29% of its units in small multifamily buildings, which provide a naturally occurring source of rental housing for moderate income households earning between \$20,000 and \$50,000 per year. Additionally, a third of the workforce that works in Lockport lives in surrounding communities. Many of these commuters earn less than \$50,000. Additional missing middle housing would help the City retain naturally occurring rental units attainable to its workforce earning moderate and middle income salaries.
- **Add New Affordable Housing:** 328 renters in Lockport earn less than \$20,000 per year, but there are only 112 rental units available at an affordable rent. The City can close this gap through a subsidized, affordable building with financing support from IHDA and Will County.