Homes for a Changing Region: Village of Downers Grove

Attainable Housing Study

August 2026









Metropolitan Mayors Caucus

BRICK Partners, LLC

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Cover images from the Village of Downers Grove.

Executive Summary

Over the last five months, the Homes for a Changing Region ("*Homes")* team has studied specific housing trends in Downers Grove through quantitative analysis, meetings with local stakeholders, and a community survey. Through this process, the Homes team identified four key housing needs in Downers Grove:

1) **Downers Grove seniors need more downsizing options in order to remain in the community.**
2) **Downers Grove has a shrinking supply of starter homes for first-time homebuyers.**
3) **Many renters in Downers Grove face challenges affording their housing.**
4) **Cost of living in nearby communities impacts local workers and key employers.**

Based on this analysis, the *Homes* team presents the following strategies for the Village to encourage a balanced housing stock that meets the needs of various residents:

Recommendation #1: Further cultivate housing leadership, civic engagement, outreach, and education.

- *Strategy 1.1: Establish a Housing Commission to support the Village Council.*
- *Strategy 1.2: Convene employers, faith-based organizations, multifamily property owners, and nonprofits to engage their support of this Attainable Housing Study.*

Recommendation #2: Maximize and leverage resources to improve and support existing Downers Grove properties and residents.

- *Strategy 2.1: Connect property owners with nonprofit programs to maintain the affordability, accessibility and quality of Downers Grove's existing housing stock.*
- *Strategy 2.2: Coordinate with DuPage County, DuPage Housing Authority, and the Illinois Housing Development Authority on public sector funding opportunities.*
- *Strategy 2.3: Consider whether a rental inspection program is needed.*
- *Strategy 2.4: Establish a demolition tax to discourage teardowns and generate income for local housing priorities.*

Recommendation #3: Implement recommendations from the Guiding DG Comprehensive Plan that provide for additional housing opportunities.

- *Strategy 3.1: Allow for multifamily and mixed-use development in transit corridors and select commercial districts.*
- *Strategy 3.2: Update regulations for accessory dwelling units.*
- *Strategy 3.3: Allow for development of missing middle housing in select areas.*
- *Strategy 3.4: Explore an Inclusionary Housing Ordinance to leverage private sector activity and generate new housing at a mix of price points.*

Project Overview

Homes for a Changing Region Program

Homes for a Changing Region ("*Homes*") is a program provided by the Metropolitan Mayors Caucus and BRicK Partners. *Homes* is designed to help municipalities in the greater Chicago region analyze, diagnose, and develop market and evidence-based solutions for the housing challenges each community faces. Since 2005, the *Homes* program has partnered with over 65 municipalities to help them develop a balanced and healthy housing stock that serves the needs of multiple generations of residents and workers.

Over the last five months, the *Homes* team has studied specific housing trends in Downers Grove, identified key challenges and opportunities within Downers Grove's housing market, and developed an Attainable Housing Study with recommendations that the Village can pursue to achieve a balanced and healthy housing stock that reflects the Village's needs.

Kickoff Meeting

In April of 2026, the Downers Grove *Homes* process began with a kickoff meeting between the *Homes* team and the Planning and Zoning Commission, who served as the advisory group to the Attainable Housing Study. At the kickoff meeting, the *Homes* team facilitated a presentation and discussion about local demographic, housing, and workforce trends and data. The Planning and Zoning Commission largely corroborated this baseline information, filling in gaps in information where necessary and sharing what they saw as the most pressing housing issues in Downers Grove. The commission identified seniors and first-time homebuyers as priority populations needing more housing options, noting that seniors are faced with limited downsizing options and first-time homebuyers are faced with a rapidly heightening barrier of entry. The commission also expressed concerns regarding the demolition of the Downers Grove's older, smaller homes and their replacement with large, expensive homes, as well as a general lack of housing types for those that do not need or cannot afford a single-family home.

Focus Group Meetings

In May of 2026, the *Homes* team facilitated two focus group meetings that included key stakeholders from various sectors of the community. A total of 17 individuals participated across two meetings, with representation from local school districts, faith-based organizations, employers, real estate developers, realtors, and nonprofit service providers. These meetings provided unique insight into Downers Grove's shifting demographics and their corresponding housing needs, surfacing concerns regarding a lack of housing types that meet the needs of residents throughout the lifespan, heightened barriers of entry to homeownership, local development challenges, declining school enrollment trends, and the human costs of housing insecurity, such as homelessness and hunger.

Project Overview

Community Survey

Between April and June 2026, Downers Grove residents and local workers were encouraged to complete a survey that was crafted to gauge the community's thoughts on local housing needs and challenges. The survey was widely promoted via:

- The Village's newsletter, reaching mailboxes across the community, and multiple rounds of promotion via social media.
- Promotion through various community and faith-based organizations.
- Survey flyer drop-offs at 14 apartment complexes throughout Downers Grove.
- Survey flyer drop-offs at 30+ businesses throughout Downers Grove including coffee shops, retail storefronts, laundromats, gyms, convenience stores, and grocery stores.
- Promotion at a Coffee with the Council event.

The survey received over 980 responses. While housing attainability, stated generally, was by far the top concern that emerged from the survey, more specific concerns also emerged, including a lack of downsizing options for seniors, a lack of affordable rentals for young households and local workers, a heightened barrier of entry to homeownership, and the loss of starter homes to demolition. Detailed survey responses can be found in Appendix C.

Expert Panel

On July 9, 2026, after identifying Downers Grove's top housing needs and challenges through data analysis, the kickoff meeting, focus groups, and the community survey, the *Homes* team convened a panel of housing experts to introduce the Planning and Zoning Commission to strategies that the Village could consider implementing to address those housing needs and challenges. Presentations and discussions focused on:

- How local municipalities have utilized housing commissions, Inclusionary Housing Ordinances, and Housing Trust Funds (presenters: Ellen Johnson, Senior Planner for the City of St. Charles, and Nora Boyer, retired Housing Planner for the Village of Arlington Heights).
- Missing Middle Housing (presenter: Dylan Rumsey, Opticos Design).
- Policy-setting for affordable housing development (presenter: Richard Koenig, Housing Opportunity Development Corporation).

Attainable Housing Study

The process concluded with the creation of the Downers Grove Attainable Housing Study. The study analyzes Downers Grove's housing market data, demographic trends, and community input, outlining the community's top housing needs and providing recommended strategies that the Village can consider implementing to address them. On August 18, 2026, the Downers Grove Attainable Housing Study was presented to the Village Council.

Background on Downers Grove

The following section provides background context on Downers Grove's growth, housing stock, and workforce.

Population and Households

Located about 20 miles west of Chicago, the Village of Downers Grove is a suburban community in DuPage County.

Downers Grove has experienced stable population and household growth in recent decades. Downers Grove grew from 48,637 residents in 2000 to 50,247 residents in 2020 – an average annual growth rate of 0.17% per year. This represents a slightly slower pace than the Chicago region overall, which grew by 0.26% per year during the same period.

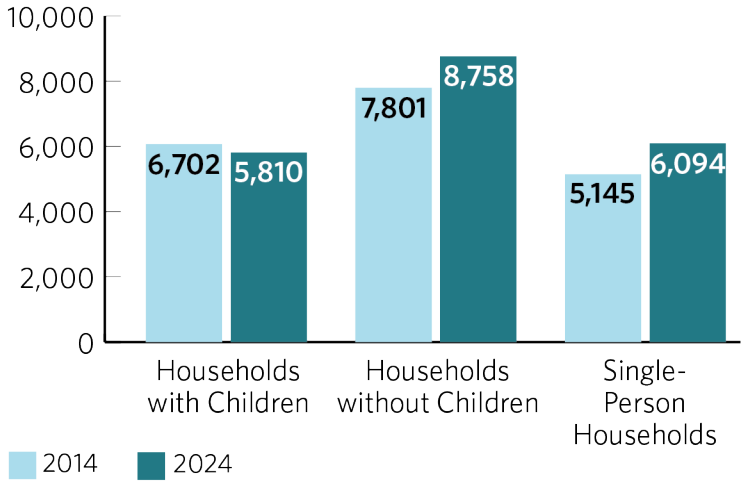
Household types in Downers Grove have shifted over the past decade. According to U.S. Census Bureau estimates, households without children – including both empty nesters and couples without children – have become the most common household type in Downers Grove. The Village gained nearly 1,000 households without children and almost 1,000 single-person households over the past decade, while the number of households with children decreased.

Housing Stock

Approximately 63% of homes in Downers Grove are single-family homes, 7% are townhomes, 13% are located in small multifamily buildings with fewer than 20 units, and 16% are in larger multifamily buildings with 20 or more units.

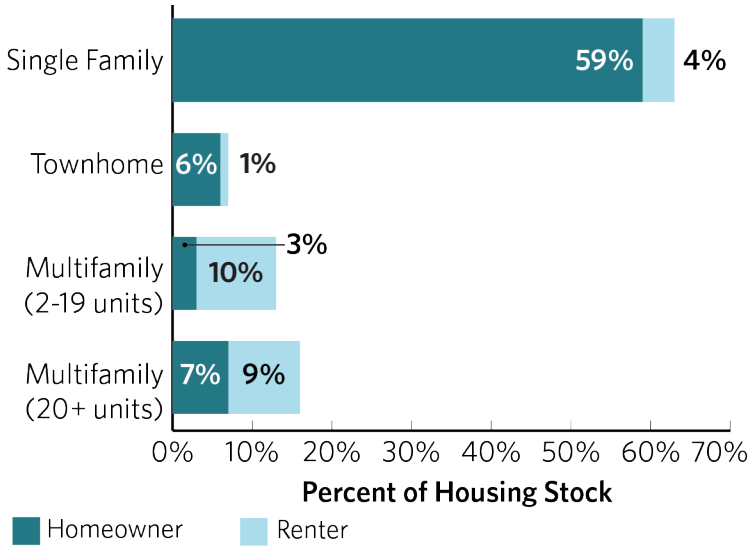
Approximately 76% of homes in Downers Grove are owner-occupied, while 24% are renter occupied.

Figure 1: Households in Downers Grove by Household Type.



Sources: U.S. Census Bureau American Community Survey, 2010-2014 and 2020-2024 5-Year Estimates.

Figure 2: Housing Units by Type of Housing and Ownership.



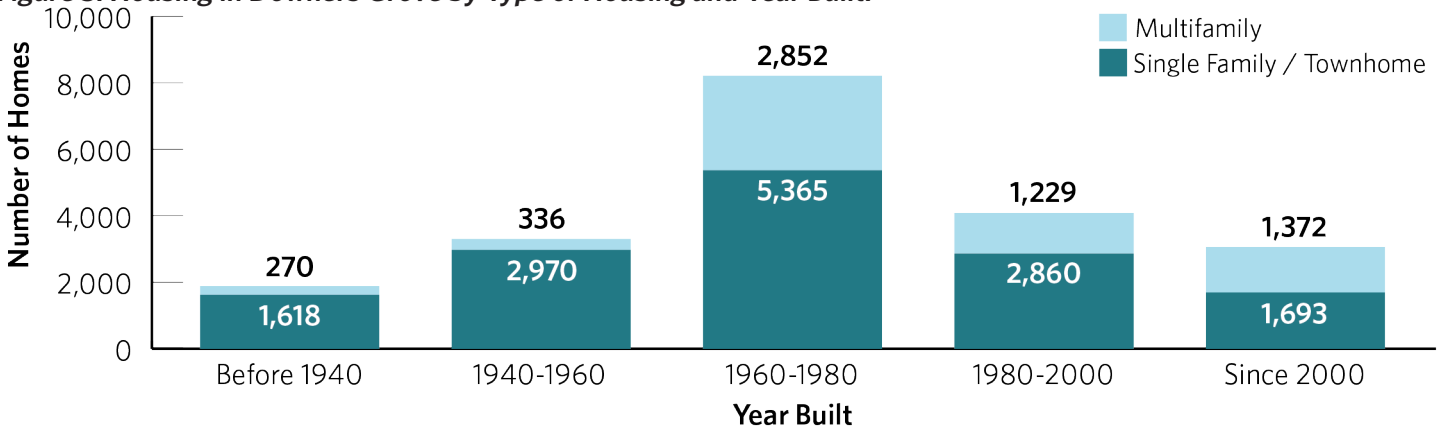
Source: U.S. Census Bureau American Community Survey, 2020-2024 5-Year Estimate.

Background on Downers Grove

About 88% of homes built in Downers Grove prior to 1960 are single-family homes and townhomes. During the 1960s and 1970s, Downers Grove experienced tremendous housing growth – 40% of all homes in Downers Grove today were built during this period – and began to diversify its housing stock. About one-third of homes built in Downers Grove since 1960 are in multifamily buildings.

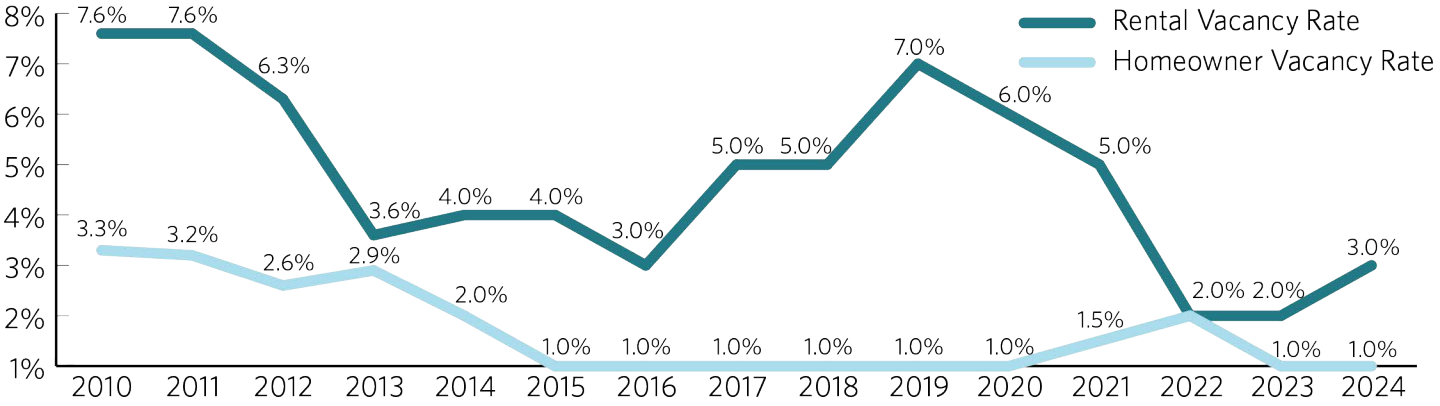
Vacancy rates - which are measurements that compare the number of homes for sale or rent to the total supply of homes - demonstrate that Downers Grove has a highly competitive housing market. Generally, a healthy or stable homeowner vacancy rate is 1-2%, while a healthy or stable rental vacancy rate is 5-8%. Shown in Figure 4, Downers Grove's homeowner vacancy rate has been at 1% in most years since 2015. The rental vacancy rate in Downers Grove fell below 5% in 2021 and has remained below this threshold since. Shown in Figures 26 and 27 in Appendix D, Downers Grove's homeowner vacancy rate is nearly the same as both the Chicago region and DuPage County, but Downers Grove's rental vacancy rate is lower than the Chicago region and nearly half that of DuPage County.

Figure 3: Housing in Downers Grove by Type of Housing and Year Built.



Sources: U.S. Census Bureau American Community Survey, 5-Year Estimate, 2020-2024.

Figure 4: Homeowner and Rental Vacancy Rate in Downers Grove, 2010-2024.



Sources: U.S. Census Bureau American Community Survey, 5-Year Estimates.

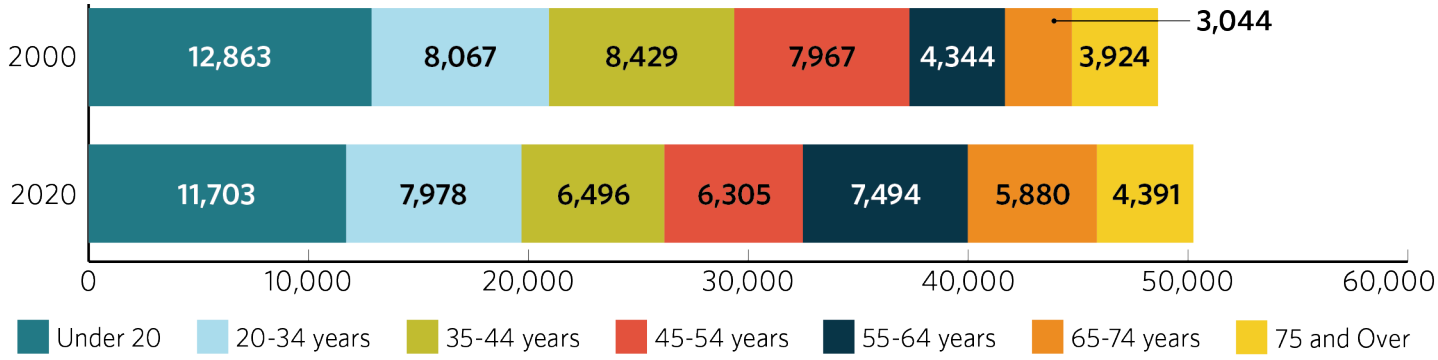
Housing Needs Assessment

The following section summarizes four key housing issues facing Downers Grove, identified through analysis of housing market trends, meetings with stakeholders, and a community survey.

Seniors Need More Downsizing Options in Order to Remain in Downers Grove.

Over the past two decades, seniors in Downers Grove – defined here as residents age 65 years or older – have steadily accounted for a greater share of the community. Between 2000 and 2020, Downers Grove gained approximately 3,303 senior residents while simultaneously losing population in all age groups under 55 years old. Today, approximately 21% of all Downers Grove residents are age 65 years or older. Shown in Figure 32 in Appendix D, these aging trends are not unique to Downers Grove but are also seen at the county and regional levels.

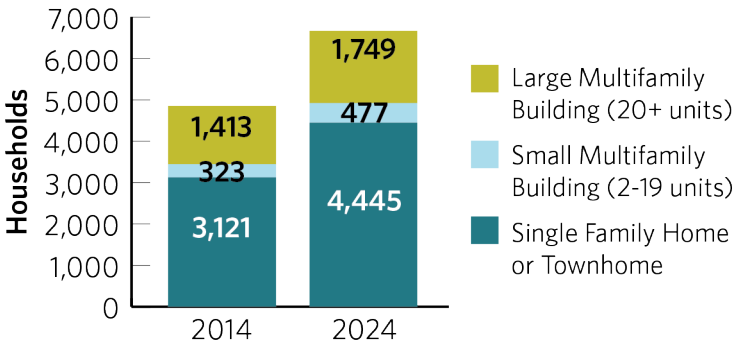
Figure 5: Population in Downers Grove by Age, 2000 and 2020.



Source: U.S. Census Bureau Decennial Census.

Most seniors in Downers Grove – about 4,500 households, or 67% of all senior households – live in single-family homes or townhomes, "aging-in-place" in their longtime homes. This number is up considerably from just a decade prior when 3,100 senior households lived in single-family homes or townhomes. Additionally, household types in Downers Grove are changing, with significantly more smaller households today than in years past that might prefer alternatives to single-family homes. Seen in Figure 1, since 2014 Downers Grove has gained approximately 1,000 households without children and approximately 1,000 single-person households.

Figure 6:
Senior Households by Housing Type, 2014 and 2024.



Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2010-2014 and 2020-2024.

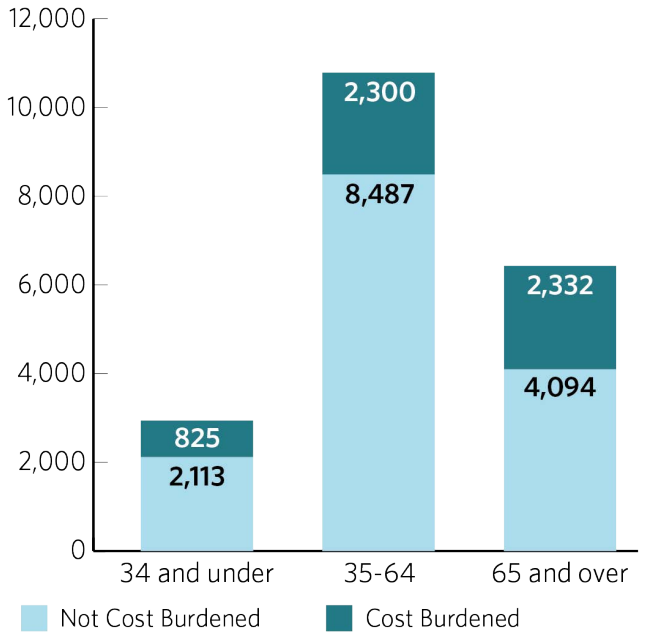
Housing Needs Assessment

While many senior households in Downers Grove can afford and prefer to remain in their single-family homes as they age, many also wish to downsize but are unable to find adequate options in Downers Grove. This was evident in the community survey, where "limited options for seniors to downsize" was the #4 most common response to a question about Downers Grove's housing challenges, and "more housing options for seniors" was the #4 most common response to a question about what housing changes are desired.

As senior residents account for an increasingly greater share of Downers Grove but are faced with limited options to downsize within the community, several housing challenges arise both for seniors and the community as a whole.

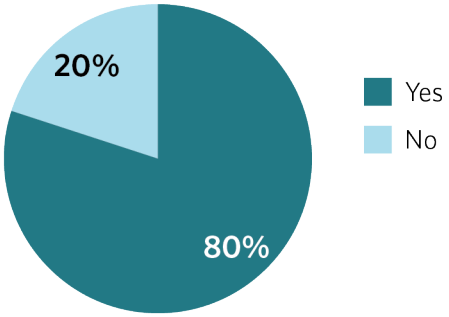
One challenge is affordability. Often living on fixed incomes, seniors are the most likely age group to struggle with the cost of housing. Approximately 36% of all senior households in Downers Grove are "housing cost burdened," meaning they spend more than 30% of their monthly income on the cost of housing. Of senior homeowners, 30% are cost burdened, and of senior renters, 68% are cost burdened. When a household spends an outsized amount of their income on the cost of housing, they are forced to make the difficult decision of cutting back on other necessary expenditures like groceries, healthcare, and transportation. The struggle of Downers Grove seniors to afford housing was clear in the community survey, where 20% of the 241 respondents age 65 years or older said that their current home will not meet their future needs, with homeownership costs being the most commonly cited reason. This was also evident in focus groups, where participants noted that there's currently a 3-5 year waiting list at affordable senior housing buildings in Downers Grove.

Figure 7: Housing Cost Burden by Household Age in Downers Grove, 2024.



Sources: U.S. Census Bureau American Community Survey 5-Year Estimates, 2020-2024.

Figure 8: Responses from Downers Grove residents age 65 or older to the question "Do you believe the home you currently live in will meet your future needs?"



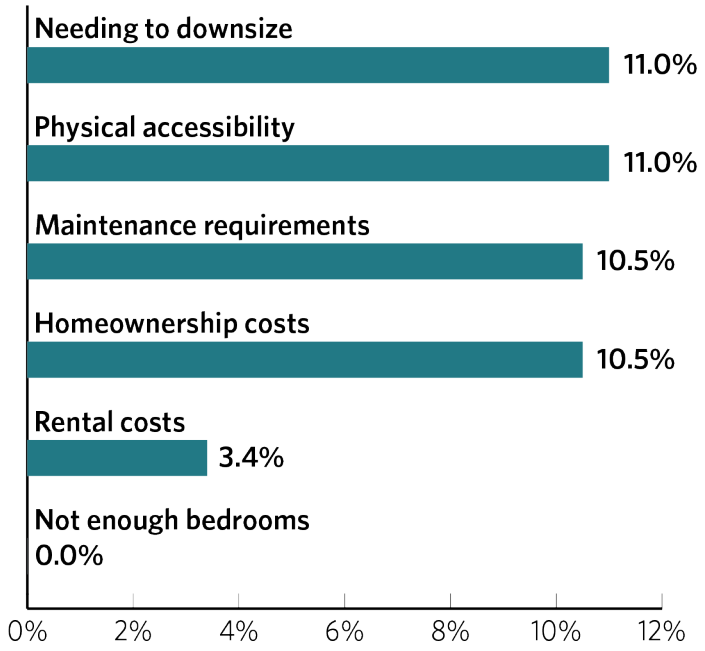
Source: Homes for a Changing Region Downers Grove community survey, April-June, 2026.

Housing Needs Assessment

Another challenge is physical accessibility. Single-family homes often require daily use of stairs, lack hallways and doorways wide enough for wheelchairs or walkers, and require physically and financially significant maintenance. These factors pose potential health concerns as risk of fall becomes considerable and home conditions are more likely to regress as aging residents become less able to perform necessary upkeep. Additionally, participants in focus groups noted that as maintenance is deferred by aging residents, the cost of maintenance is either passed on to the next buyer, or the home becomes a more likely candidate for demolition. Many Downers Grove seniors would prefer housing that is more accessible and requires less maintenance but cannot find it without leaving the community. Of the community survey respondents age 65 years or older that said their current home would not meet their future needs, maintenance and physical accessibility were two of the most cited reasons.

To address the various housing challenges associated with Downers Grove's growing senior population, the Village could explore ways to expand housing options that meet the affordability and physical accessibility needs of its seniors.

Figure 9: Responses from Downers Grove residents age 65 or older to the question "In what way(s) does the home you currently live in not meet your future needs?"



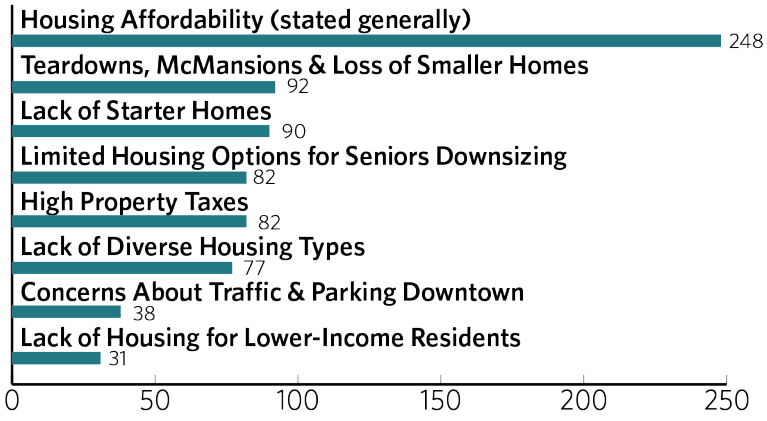
Source: Homes for a Changing Region Downers Grove community survey, April-June, 2026.

Housing Needs Assessment

Downers Grove Has a Shrinking Supply of Starter Homes for First-time Homebuyers.

Although rising home values in Downers Grove have been a benefit to many throughout the community, the heightened barrier of entry for first-time homebuyers is a top housing concern of residents. Noted by many in the community survey and focus groups, fast rising home values over the past decade have prevented new young families from pursuing homeownership in Downers Grove. Parents who raised children in Downers Grove remarked that much higher incomes are required to purchase a home in the Village today than when they did in decades past, and many are concerned that their children will not be able to raise their own families in the community.

Figure 10: Responses from Downers Grove Residents to the Question "Please describe any challenges you see related to housing in Downers Grove."

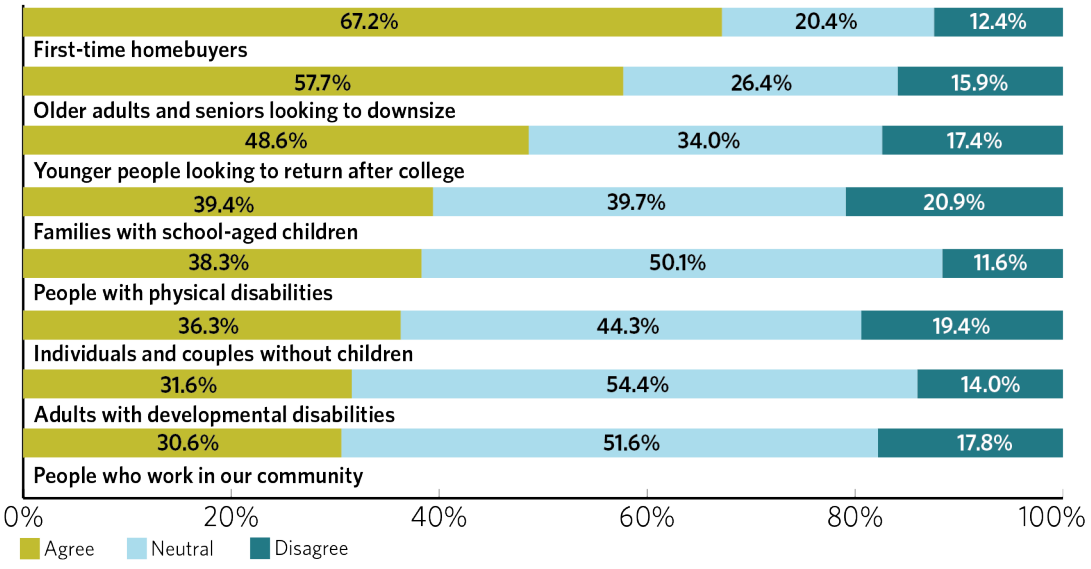


Source: Homes for a Changing Region Downers Grove community survey, April-June, 2026.

The need for housing options for first-time homebuyers was the most agreed upon need in the community survey, with 67% of respondents agreeing that Downers Grove has this need. In the open-ended response sections, "lack of starter homes" was the third most cited housing challenge, with 90 responses, and "more starter homes and attainable homeownership" was the second most desired housing-related change, with 116 responses.

Figure 11: Responses from Downers Grove Residents to the Question "Do you agree that Downers Grove has a need for more housing for..."""

Source: Homes for a Changing Region Downers Grove community survey, April-June, 2026.



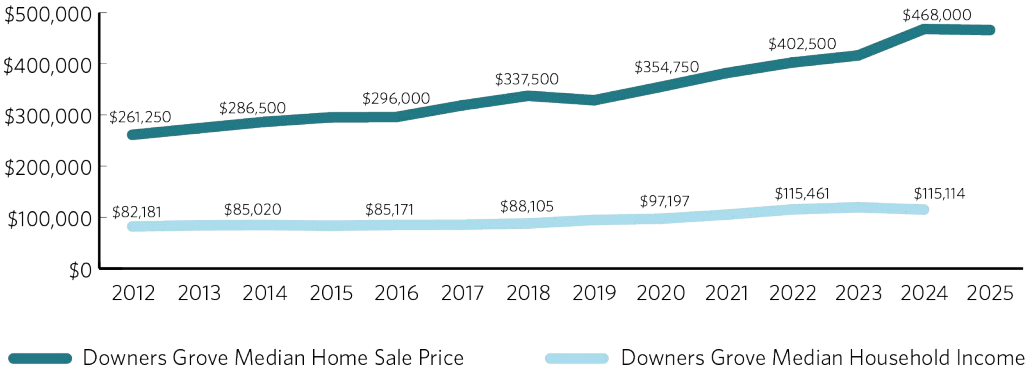
Housing Needs Assessment

Between 2012 and 2025, the median home sale price in Downers Grove increased from $261,250 to $466,000, or 6% per year, far outpacing rates of inflation and wage increases. To afford the median-priced home in Downers Grove today, a household needs an income of approximately $155,000. In decades past, homeownership was more attainable to the average Downers Grove resident than it is today. As a general rule of thumb, a household can typically afford a home that costs three times their annual income. In 2012, the ratio between the median household income and median home sale price in Downers Grove was roughly 3:1; today, that ratio is roughly 4:1. As shown in Figure 31 Appendix D, Downers Grove is not unique in this trend. Home sale prices in both DuPage County and the Chicago region have outpaced incomes at a similar rate.

For prospective first-time homebuyers, this hurdle is even greater. As the median household income of those age 25-44 years old in the seven-county Chicago region is approximately $100,000, there is a significant gap between the incomes of potential first-time homebuyers and the cost to own a home in Downers Grove.

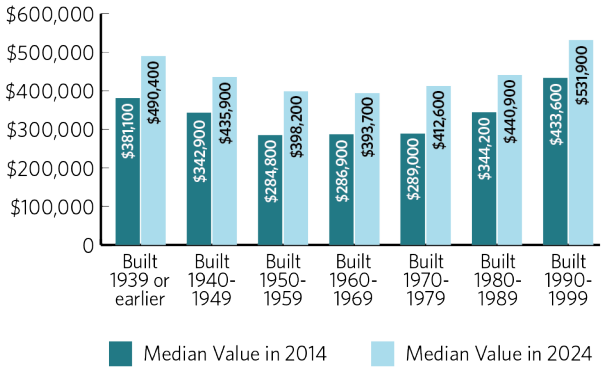
Figure 12: Median Home Sale Price in Downers Grove and Median Household Income in Downers Grove, 2012-2025.

Sources: RedFin Data Center; U.S. Census Bureau American Community Survey 5-Year Estimates. Note: The most recent data on median incomes is available through 2024.



The fast rise in home values is not only driven by new construction at the top of the market. Shown in Figure 13, homes built between 1950 and 1980 – which are typically smaller in size and have historically served as entry-level options – have seen the steepest increases in value over the past decade. Homes built in the 1950s increased by 3.98% per year, homes built in the 1960s increased by 3.72% per year, and homes built in the 1970s increased by 4.28% per year. At the same time, homes built in the 1980s increased by 2.81% per year and homes built in the 1990s increased by 2.27% per year. This suggests a strong demand for smaller, more attainable homeownership options in Downers Grove. As this demand has grown while supply has decreased, those homes have become less attainably priced.

Figure 13: Median Home Value by Year Structure was Built.



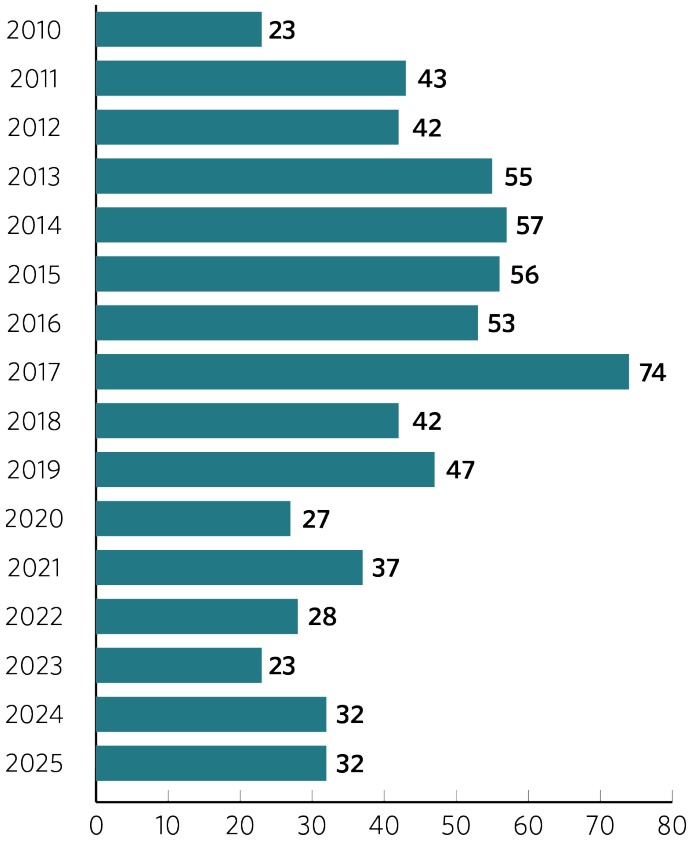
Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2020-2024.

Housing Needs Assessment

While fast rising home values are largely a result of Downers Grove's desirability and high quality of life, there are also factors related to the overall supply of housing that influence rising home values. As discussed above, the aging population of the community has resulted in seniors occupying a larger share of the single-family housing stock, leading to a short supply amid high demand. Shown in Figure 4, vacancy rates in Downers Grove's homeownership market have fallen below healthy levels, averaging just 1% since 2015.

Another factor contributing to the loss of Downers Grove's starter homes is demolition. Since 2010, 671 homes have been demolished in Downers Grove, an average of 42 per year. Community survey results and focus group participation revealed that most of the demolitions are of older, smaller homes that are replaced with large, expensive homes. Available data supports these anecdotes; since 2010, the number of 2–3-bedroom owner-occupied homes in Downers Grove declined by approximately 791 while the number of 5+ bedroom owner-occupied homes increased by a similar amount. This trend is of particular concern as demand for smaller, more attainably priced homes, as discussed above, is critical amidst Downers Grove's aging population and shifting household types.

Figure 14: Residential Demolitions in Downers Grove Since 2010.



Source: Village of Downers Grove.

Seen as central to the issue of attainable homeownership, concerns with residential demolition were highly prevalent in the community survey. Shown in Appendix C, "teardowns and the loss of smaller homes" was the second most cited housing challenge with 92 responses, and "preserving smaller homes and reducing teardowns" was the third most desired housing-related change, with 113 responses. While the rate of demolitions in Downers Grove has decreased since 2020, the continued demolition of starter homes in Downers Grove remains a cause for concern among residents who see these demolitions as a loss of a critical part of the local housing stock.

To address local demand for starter homes, Downers Grove can consider a variety of strategies that have helped other Chicagoland municipalities to both preserve and add options for first-time homebuyers.

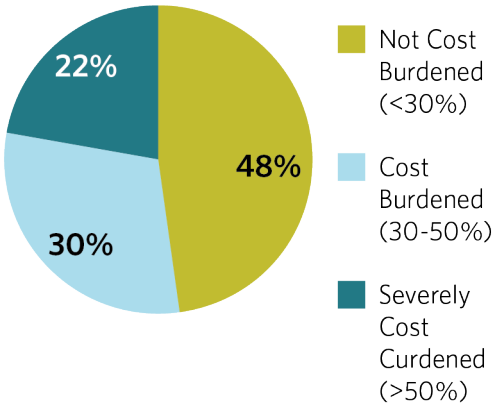
Housing Needs Assessment

Many Renters in Downers Grove Face Challenges Affording Their Housing.

Over half of renter households in Downers Grove – approximately 2,462 households – are housing cost burdened, meaning they pay more than 30% of their income on housing costs. This measurement is a time-tested standard used for decades by groups including the federal government and U.S. Census Bureau. Residents who are housing cost burdened must cut back on essential expenses such as groceries, healthcare, or education. High rates of housing cost burden also have an economic impact on local communities, since housing cost burdened households have less expendable income to spend at local businesses such as restaurants or services.

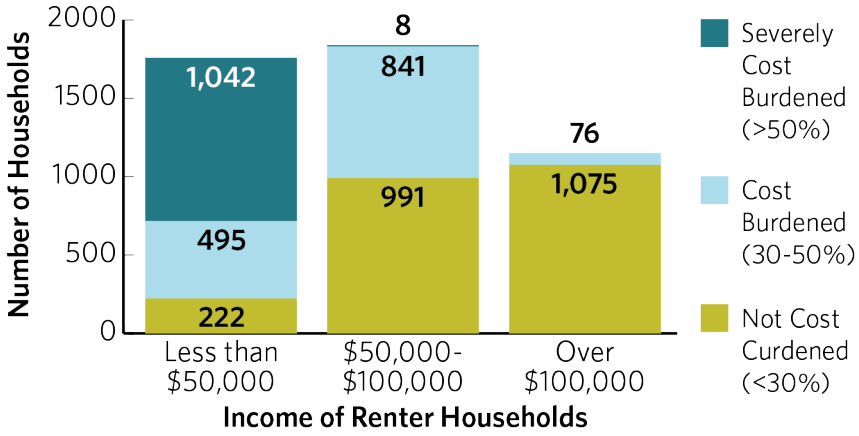
Senior renters are most likely to struggle affording the cost of rent in Downers Grove, as 68% of senior (65+) renters are cost burdened, compared to 52% of middle-aged (35-64) and younger (under 35) renter households. About 22% of all renter households – approximately 1,050 households – are severely housing cost burdened, meaning they pay more than 50% of their income on housing costs. Shown in Figure 16, the majority of renter households with incomes below $50,000 are severely cost burdened. These residents are at greater risk of losing their housing if they experience a disruption to their income or a significant unexpected expense. Shown in Figure 28 in Appendix D, renter households in Downers Grove experience higher rates of cost burden than in both DuPage County and the Chicago region.

Figure 15: Housing Cost Burden Among Renter Households in Downers Grove, 2024.



Source: U.S. Census Bureau American Community Survey, 2020-2024 5-Year Estimate.

Figure 16: Housing Cost Burden Among Renter Households in Downers Grove by Household Income, 2024.



Source: U.S. Census Bureau American Community Survey, 2020-2024 5-Year Estimate.

Housing Needs Assessment

Community survey input from renters confirms this issue. Over 30% of renters who filled out the survey indicated that their home does not meet their current needs, and 70% said their home will not meet their future needs. In both cases, the vast majority cited high rental costs as the primary issue. In an open-ended question asking respondents what housing-related changes they would like to see in Downers Grove, the #1 response from renters was for more affordable rental options.

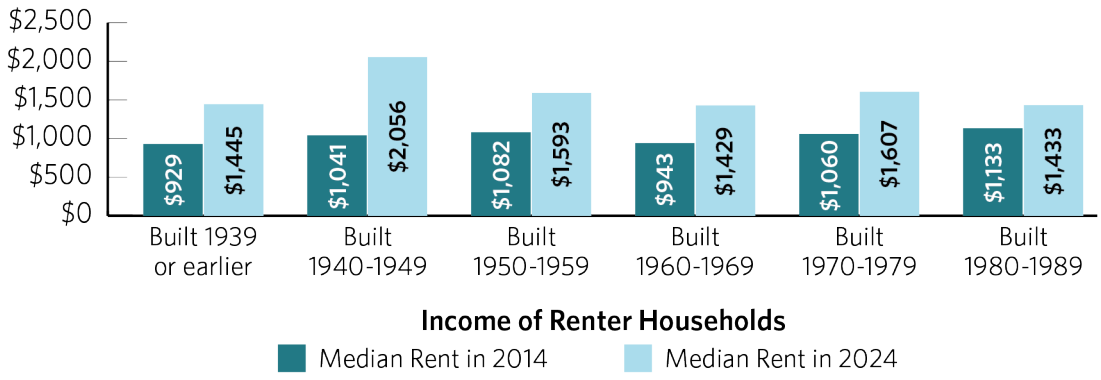
The level of rental affordability challenges in Downers Grove has not always been this severe. In 2010, roughly one-third of renter households were housing cost burdened, compared to more than half today. A key factor driving this change is increased competition for a limited supply of rental housing, which has put upward pressure on rents.

As shown in Figure 4, Downers Grove's rental vacancy rate fell below 5% in 2021 – a threshold below the 5–8% range generally considered healthy or stable – and has remained below that level since. Survey respondents and focus group participants noted that more households are renting out of necessity because homeownership has become less attainable, while others, particularly older adults looking to downsize, are renting by choice.

As demand for rental options continues to outpace supply, older rental buildings have experienced some of the greatest pressure, as many middle-income households compete for these comparatively more affordable units. As shown in Figure 17, median rents in buildings constructed before 1980 have increased substantially, with each age category experiencing average annual rent growth of at least 5% over the past decade. Shown in Figure 33 Appendix D, rental costs in older buildings are increasing at a faster pace in Downers Grove than in both DuPage County and the Chicago region.

Figure 17: Median Rent by Year Structure Was Built, Downers Grove, 2014 and 2024.

Source: U.S. Census Bureau American Community Survey, 5-Year Estimates, 2010-2024 and 2020-2024.



Housing Needs Assessment

Focus group participants noted that rising rents in older apartment buildings complicate the efforts of local nonprofit organizations. DuPagePads Interim Housing Center, located in Downers Grove, provides a safe place to sleep along with food and social services for approximately 300 people each night. Compared to traditional approaches, the program's hotel-to-emergency housing conversion model has produced significant results, including a 75% reduction in health incidents such as influenza and respiratory illness and a fivefold increase in the use of supportive services at the nearby DuPagePads Empowerment Center. However, even with this successful model and wraparound services, focus group participants involved in this work noted that many families with steady employment still struggle to transition into permanent housing because even the most affordable rental options often exceed the limits of available rental assistance programs.

Together, these trends highlight the need for a two-pronged approach: increasing the overall supply of rental housing to better meet growing demand while preserving and expanding the community's stock of more attainable rental options so that households across a range of incomes can continue to find stable housing in Downers Grove.

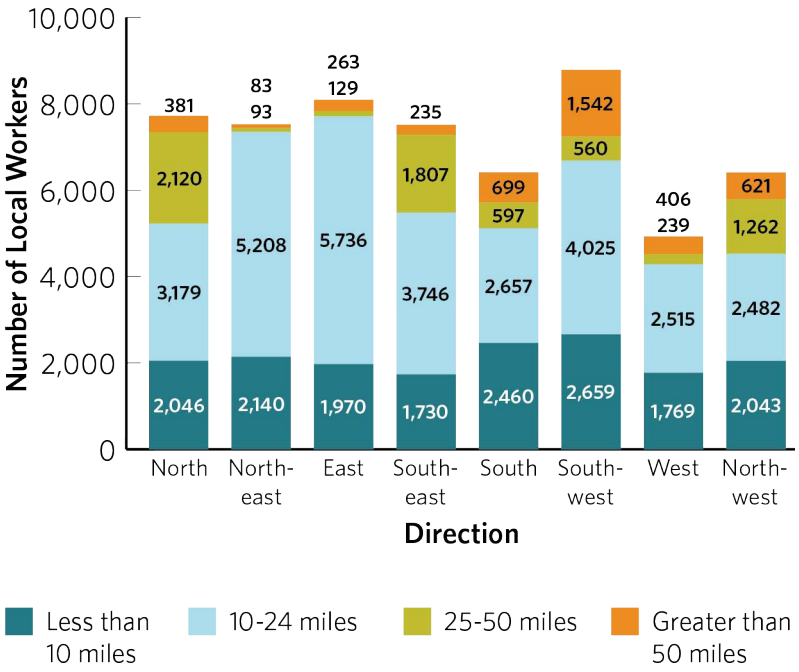
Housing Needs Assessment

Cost of Living in Nearby Communities Impacts Local Workers and Key Employers.

Downers Grove has a robust employment base with approximately 57,402 jobs located within the Village. The number of jobs in Downers Grove is particularly significant considering that the total population of Downers Grove is approximately 50,000. This workforce plays a critical role in supporting the local economy and sustaining businesses across a range of industries.

Approximately 54,651 workers – or 95% of all people employed in Downers Grove – commute from other communities. As discussed during employer focus groups, businesses are generally less concerned about employees residing in Downers Grove than they are about employees having access to attainable housing within a reasonable commuting distance. When affordable housing options are unavailable nearby, longer commutes can make it more difficult to recruit and retain workers.

Figure 18: Where Downers Grove's Workforce Commutes From.



Source: U.S. Census Bureau, Longitudinal Employer- Household Dynamics, 2023.

As shown in Figure 18, approximately 29% of workers commute fewer than 10 miles each way, 52% travel between 10 and 25 miles, and the remaining 19% commute more than 25 miles to work in Downers Grove. Shown in Figure 30 in Appendix D, this is comparable to other large suburban employment centers like Oak Brook, Naperville, Elmhurst, and Arlington Heights, where the share of local workers commuting at least 25 miles are all around 20%.

Many workers commuting more than 25 miles each way travel from the north, northwest, southwest, and southeast. As seen in Figure 25 in Appendix D, the most common residences of these workers are in northern Lake County, McHenry County, and southern Cook County – areas that offer more attainable housing prices than Downers Grove and many nearby communities.

This pattern is noteworthy because many of Downers Grove's jobs provide middle-income or more modest wages. As shown in Figure 19 on the following page, healthcare and social assistance accounts for 27% of all local employment, followed by food services and accommodation (8%), manufacturing (7%), and retail (7%). Educational services (7%), wholesale trade (6%), and construction (4%) also make up a sizeable number of local jobs.

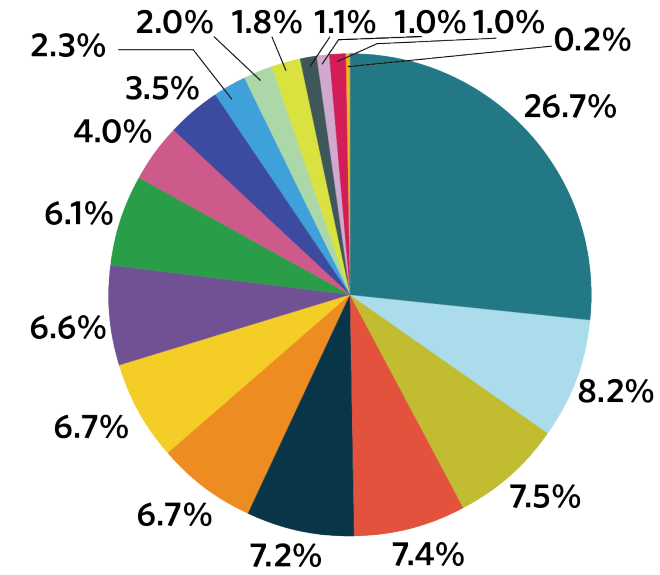
Housing Needs Assessment

Employers that participated in focus groups identified recruitment – and especially retention – of front-line healthcare workers and manufacturing employees as significant challenges, citing housing costs and long commutes as driving factors.

These concerns are reflected in the data. As shown in Figure 20, occupations such as nursing assistants and other healthcare support positions, food service workers, retail employees, and transportation workers typically earn less than what is needed to afford the median rent in Downers Grove or many surrounding communities. Likewise, single-income households employed in many middle-income occupations – including teachers, construction workers, and manufacturing employees – cannot afford the median-priced home in the local housing market.

These findings reinforce or overlap with several of the housing needs identified throughout this study, including the need for more affordable rental options for existing residents and the community's interest in more attainable homeownership opportunities for middle-income households.

Figure 19: Employment Industries of Downers Grove's Workforce.



- Health Care and Social Assistance **26.7%**
- Accomodation and Food Services **8.2%**
- Professional, Scientific, and Technical Services **7.5%**
- Manufacturing **7.4%**
- Administration and Support **7.2%**
- Retail Trade **6.7%**
- Finance and Insurance **6.7%**
- Educational Services **6.6%**
- Wholesale Trade **6.1%**
- Construction **4.0%**
- Other Services **3.5%**
- Management **2.3%**
- Transportation and Warehousing **2.0%**
- Information **1.8%**
- Real Estate and Rental and Leasing **1.1%**
- Arts, Entertainment, and Recreation **1.0%**
- Public Administration **1.0%**
- Utilities **0.2%**
- Agriculture, Forestry, Fishing, and Hunting **0.0%**
- Mining, Quarrying, and Oil and Gas Extraction **0.0%**

Source: U.S. Census Bureau, Longitudinal Employer- Household Dynamics, 2023.

Housing Needs Assessment

Figure 20: Which Employees Can Afford the Median Rent or Home Value in Nearby Communities?

Employee	Median Income	Downers Grove	West-mont	Oak Brook	Darien	Wood-ridge	Lisle	Lombard	Clar-endon Hills	Hinsdale	Glen Ellyn	Naper-ville
Food Preparation and Serving Related Occupations	$35,087	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither
Retail Sales Worker	$36,077	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither
Healthcare Support Occupations	$39,753	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither
Buildings, Grounds, and Maintenance Occupations	$39,128	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Neither
Transportation and Material Moving Occupations	$43,769	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Rent	Neither	Neither	Neither
Nurse's Assistant	$47,503	Neither	Neither	Neither	Neither	Neither	Neither	Neither	Rent	Neither	Neither	Neither
Educational Instructional and Library Occupations	$62,200	Rent	Rent	Neither	Neither	Rent	Rent	Neither	Rent	Neither	Rent	Neither
Business and Financial Operations Occupations	$82,285	Rent	Rent	Neither	Rent	Rent	Rent	Rent	Rent	Rent	Rent	Rent
Healthcare Practitioners	$87,017	Rent	Rent	Neither	Rent	Rent	Rent	Rent	Rent	Rent	Rent	Rent
Construction and Extraction Occupations	$91,856	Rent	Rent	Neither	Rent	Rent	Rent	Rent	Rent	Rent	Rent	Rent
Nurse's Assistant + Chef	$124,922	Rent	Rent	Rent	Rent	Own	Rent	Own	Rent	Rent	Rent	Rent
HR Manager	$141,269	Rent	Own	Rent	Rent	Own	Own	Own	Rent	Rent	Rent	Rent
Lawyer	$153,191	Rent	Own	Rent	Own	Own	Own	Own	Rent	Rent	Rent	Rent
Elementary School Teacher + Electrician	$191,006	Own	Own	Rent	Own	Own	Own	Own	Rent	Rent	Own	Rent
Median Rent		$1,656	$1,533	$2,590	$1,875	$1,494	$1,658	$1,948	$1,142	$1,924	$1,433	$1,913
Median Home Value		$468,000	$399,500	$1,080,502	$428,500	$367,250	$392,500	$350,000	$721,500	$1,324,625	$538,750	$590,750
Income Needed to Afford Median Rent		$59,616	$55,188	$93,240	$66,852	$53,784	$59,688	$70,128	$41,112	$69,264	$51,588	$68,868
Income Needed to Afford Median Home Value		$156,000	$133,167	$360,167	$142,833	$122,417	$130,833	$116,667	$240,500	$441,542	$179,583	$193,067

Income Source: Occupational Employment and Wages - Illinois Department of Employment Security, DuPage County, 2024; Rent Source: US Census Bureau American Community Survey, 2020-2024 5-Year Estimates; Home Value Source: Redfin Monthly Housing Market Data, 2024. Note that rows with a "+" sign indicate a dual income household.

Recommended Strategies

This report has identified four housing needs in the Village of Downers Grove:

- **Seniors need more downsizing options in order to remain in Downers Grove.**
- **Downers Grove has a shrinking supply of starter homes for first-time homebuyers.**
- **Many renters in Downers Grove face challenges affording their housing.**
- **Cost of living in nearby communities impacts local workers and key employers.**

On July 9, 2026 the *Homes* team convened an expert panel to discuss with Downers Grove stakeholders how various strategies can assist the Village in addressing its housing needs. Discussions focused on how local municipalities have utilized Housing Commissions, Inclusionary Housing Ordinances, and Housing Trust Funds to generate a mix of price points in new housing development; how Missing Middle Housing development can meet needs of seniors and first-time homebuyers; and how local policies and partnerships can assist with attainable housing development.

As a follow-up to this conversation, this report recommends the following strategies for the Village to encourage a balanced housing stock that meets the needs of various residents:

Recommendation #1: Further cultivate housing leadership, civic engagement, outreach, and education.

- Strategy 1.1: Establish a Housing Commission to support the Village Council.
- Strategy 1.2: Convene employers, faith-based organizations, multifamily property owners, and nonprofits to engage their support of this Attainable Housing Study.

Recommendation #2: Maximize and leverage resources to improve and support existing Downers Grove properties and residents.

- Strategy 2.1: Connect property owners with nonprofit programs to maintain the affordability, accessibility, and quality of Downers Grove's existing housing stock.
- Strategy 2.2: Coordinate with DuPage County, DuPage Housing Authority, and the Illinois Housing Development Authority on public sector funding opportunities.
- Strategy 2.3: Consider whether a rental inspection program is needed.
- Strategy 2.4: Establish a demolition tax to discourage teardowns and generate income for local housing priorities.

Recommendation #3: Implement recommendations from the Guiding DG Comprehensive Plan that provide for additional housing opportunities.

- Strategy 3.1: Allow for multifamily and mixed-use development in transit corridors and select commercial districts.
- Strategy 3.2: Update regulations for Accessory Dwelling Units.
- Strategy 3.3: Allow for development of Missing Middle Housing in select areas.
- Strategy 3.4: Explore an Inclusionary Housing Ordinance to leverage private sector activity and generate new housing at a mix of price points.

Each strategy is detailed more thoroughly below.

Recommended Strategies

Recommendation #1:
Further Cultivate Housing Leadership, Civic Engagement, Outreach, and Education.

To ensure that progress is made in advancing the strategies outlined in this study and to guide their alignment with the objectives identified in the housing chapter of the Guiding DG Comprehensive Plan, it is important for the Village to build on the work of the Village Council, continuously monitoring local housing needs and challenges, and engaging the community. What this means in practice is creating a scaffolding for housing-related discussions, facilitating dialogue with local stakeholder groups, and identifying potential partnerships. Accordingly, the Village could take several next steps, including establishing a Housing Commission and convening employers and faith-based organizations for a conversation on housing.

Strategy 1.1: Establish A Housing Commission to Support the Village Council

Successfully implementing local housing strategies requires consistent attention, coordination, and oversight. One way that several Chicagoland communities have accomplished this is through the utilization of a Housing Commission. As the Village already has several commissions with many responsibilities, the creation of a Housing Commission would be a simple, impactful, and low-cost way to provide the additional capacity and oversight necessary for the Village to successfully advance strategies recommended in this study. This would also be a strong show of leadership among peer communities, as no municipality in DuPage County currently utilizes a Housing Commission.

Chicagoland Communities with Housing Commissions

Arlington Heights
St. Charles
Wilmette
Oak Park
Evanston
Highland Park
Lake Forest

How It Works

Housing Commissions are comprised of mayoral-appointed, volunteer community members with expertise in professional fields related to housing. Often, commissioners are architects, real estate agents, builders, lawyers, finance specialists, and urban planners. A commission might also include leadership from local faith-based organizations, employers, school districts, and non-profit organizations. The commission can serve any number of purposes and can meet as often as needed or desired, but is generally charged with undertaking research, facilitating community input, and providing elected officials with recommendations related to housing programs and policies.

Recommended Strategies

As was presented during the Downers Grove Expert Panel, both Arlington Heights and St. Charles use their Housing Commissions to similar ends but with aspects unique to each community. Nora Boyer, who served nearly 30 years as Housing Planner of Arlington Heights, explained that in Arlington Heights – where a Housing Commission has operated since 1972 – the commission meets monthly and is tasked with:

- Playing a key advisory role in the use of Arlington Heights' Affordable Housing Trust Fund and the governance of its Inclusionary Housing Ordinance.
- Recommending and monitoring Community Development Block Grant funded developments.
- Acting as the Village's Fair Housing Review Board.

In St. Charles, as explained by Senior Planner Ellen Johnson, the Housing Commission meets as needed and, like Arlington Heights, plays a key advisory role in the use of the City's Affordable Housing Trust Fund and the governance of its Inclusionary Housing Ordinance. St. Charles' Housing Commission is given strong channels of communication to the City Council, as one city councilmember serves on the commission and an annual joint meeting is held between the commission and City Council. The Housing Commission also works with staff each year to create a brief annual report on housing affordability trends in that year, including an analysis of:

- The supply and share of affordable homeownership units, using township assessor data on home values.
- The supply and share of affordable rental units, based on collected rents and unit sizes from local rental properties.
- Trends in median housing prices and rental costs over time.

Applying to Downers Grove

In whatever model the Village believes to be the best fit, a Housing Commission would provide critical support in advancing the Village's housing goals. If a Housing Commission is established in Downers Grove, it could start by guiding the next steps included in this study, outlined below.

It should be noted that most municipalities within the Chicago region that have a Housing Commission, listed above, have deemed it necessary to have a dedicated staff person to facilitate the Housing Commission and provide the capacity needed to properly design, implement, and monitor various housing policies and strategies. If the Village establishes a Housing Commission, the Village should consider expanding staff capacity to support its work.

Potential Tasks that Could Be Completed in a Housing Commission's First Year

- **Explore the feasibility of an Inclusionary Housing Ordinance and/or a housing trust fund.**
- **Identify potential non-profit housing service providers that could assist with various housing needs.**
- **Host a convening of employers and faith-based organizations.**
- **Consider whether the Village should implement a rental inspection program.**
- **Finalize work plan and create Commission webpage, to keep community informed of goals and progress.**

Recommended Strategies

Next Steps:

- **Establish a Housing Commission that would help advise and track the progress of the strategies recommended in this study.**
- **Use a Housing Commission to keep the community educated, informed, and engaged on housing strategies being considered and implemented.**

Recommended Strategies

Strategy 1.2: Convene Employers, Faith-Based Organizations, Multifamily Property Owners, and Nonprofits to Engage Their Support of this Attainable Housing Study

Downers Grove is home to one of DuPage County's most significant employment bases with approximately 57,402 local workers, of which approximately 54,651 do not live in the Village, and approximately 11,000 commute at least 25 miles into work. Among the community's working residents, approximately 18,500 commute out of the Village for work. Considering these numbers together, Downers Grove sees a net population increase of over 30,000 during workdays.

In focus groups, several local employers expressed that many local workers would prefer to live in Downers Grove but are faced with cost barriers, and that many employers have trouble attracting and retaining talent due to high housing costs in the area. As housing costs continue to rise while wage growth has stagnated, workers with modest incomes have been forced to find housing further from Downers Grove, which puts the competitive stature of the local business community at risk. Being responsive and proactive to the housing needs of the community's workforce is thus crucial for the long-term health of the local economy. Employers are uniquely positioned to assist the Village in addressing local housing needs, often possessing capital and land that could be donated for the development of housing in exchange for federal or state tax credits. A good first step in understanding both the housing needs of local workers and the appetite of local employers to play a role in housing solutions can be in hosting an initial conversation with interested local employers.

Faith-Based Organization Partnerships

During Downers Grove's Expert Panel, Richard Koenig, Executive Director of the Housing Opportunity Development Corporation (HODC), described a unique partnership in Deerfield, Illinois. Zion Evangelical Lutheran Church donated an undeveloped plot of land adjacent to their church building for the development of affordable housing. Zion Woods Apartments now provides 25 apartments that are affordable to households with modest-incomes, half of which are accessibly designed and reserved for individuals with disabilities to live independently.



Photo Courtesy of Darris Lee Harris Photography

Recommended Strategies

Downers Grove is also home to 19 faith-based organizations, many of which offer unique perspectives of local housing challenges and have mission-centered interest in local housing needs. During focus groups, several faith leaders expressed their concern over the harm caused by rising housing costs in the area, including health risks, hunger, and homelessness. These leaders also expressed a desire to be part of the solution, and, like local employers, are often equipped with capital and land that could be donated for the development of housing.

Several nonprofit organizations and multifamily property owners are already providing services and housing to the community's residents with modest incomes or other special needs; these stakeholders could be further engaged in advancing coordinated solutions to local housing challenges. If the Village establishes a Housing Commission, it could host meetings of these constituents, separately, to discuss the Study and identify fruitful partnerships.

Next Step:

- **Identify local employers, faith-based organizations, key nonprofits, and multifamily property owners to engage in addressing challenges identified in this study.**

Recommended Strategies

Recommendation #2:
Maximize and Leverage Resources to Improve and Support Existing Downers Grove Properties and Residents.

Community input revealed both a strong desire to preserve Downers Grove's existing housing stock and growing concern about the challenges facing homeowners and renters:

- In the community survey, one in four respondents indicated that their current home will not meet their future needs, most often citing housing costs and maintenance requirements.
- Affordability emerged as the top housing challenge identified in the survey, while concerns about teardowns, "Mc-Mansions," and the loss of smaller homes ranked second.
- Downers Grove's older rental housing has become increasingly less affordable, with median rents in apartment buildings built before 1980 increasing by more than 5% annually over the past decade.

Together, these trends underscore the importance of preserving and investing in Downers Grove's existing housing stock to ensure proper maintenance, affordability, and sustainability over the long term. Preserving and upgrading Downers Grove's existing properties is a sustainable strategy, both economically and environmentally. Together, the strategies below can assist with renovations necessary to help seniors age in place, property owners to modernize their apartment buildings without driving up prices, and everything in between.

Strategy 2.1: Connect Property Owners With Nonprofit Programs to Maintain the Affordability, Accessibility, and Quality Of Downers Grove's Existing Housing Stock

During Downers Grove's Expert Panel, Nora Boyer and Ellen Johnson described a variety of housing programs that Arlington Heights and St. Charles have utilized to support income-eligible residents to upgrade or otherwise modify their properties. Many of these programs, shown below, are immediately available for Downers Grove residents.

Ms. Boyer highlighted the North West Housing Partnership's Senior Handyman Program, which partners with municipalities to provide older adults with trusted handymen who complete a variety of small home repairs – such as plumbing, carpentry, etc. – and accessibility improvements – such as installing grab bars, handrails, and other safety modifications – at little or no cost. While DuPage County offers a similar program, focus group attendees noted that the one handyman available for the whole county is oversubscribed. By partnering with the North West Housing Partnership to expand its Senior Handyman Program into Downers Grove, the Village could help fill this gap at a modest cost while providing invaluable assistance to older adults seeking to age safely and independently in their homes.

Recommended Strategies

Figure 21: Resources Available from Area Housing Nonprofits.

Program	Organization	Program Description	Potential Role for the Village
First Time Homebuyer Program	H.O.M.E. DuPage	H.O.M.E. DuPage provides HUD-approved homebuyer education and one-on-one counseling to help first-time homebuyers and households needing to refinance to preserve their homeownership. Regional matching grants can also be leveraged for eligible households.	To support first time homebuyers and other income-eligible households, the Village can market this program and develop partnerships.
Home Repair and Accessibility Program (HRAP)	DuPage Habitat for Humanity North West Housing Partnership	Funded by the Illinois Housing Development Authority and administered via nonprofit organizations, HRAP can provide funding to single-family homeowners for health and safety repairs (up to $50,000), accessibility improvements (up to $50,000), and roof repairs (up to $25,000). Assistance is provided via a 3–5-year forgivable loan. Household income, property value limits, and other eligibility criteria apply.	Contact nonprofit organizations to understand program rollout and timing, then provide information through Village communications (newsletter, social media, utility bills, etc.) and code enforcement.
Senior Handyman Program	North West Housing Partnership	Connects seniors with trusted handymen for small repairs and accessibility improvements around the home at no cost or on a sliding scale based on household income. First started in Palatine, Wheeling, and Oak Park Townships, the program has expanded to other areas such as Streamwood and Carpentersville after receiving municipal funding support.	Contact the North West Housing Partnership to discuss what local funding would be needed for the organization to provide the program in Downers Grove or start their own.
Older Adult Home Modification Program (OAHMP)	North West Housing Partnership	Provides simple, low-cost home modifications and repairs for income-eligible senior homeowners to help them age in place. The OAHMP incorporates an occupational therapist and registered nurse and provides all materials, equipment, and services at no cost to eligible applicants. OAHMP is currently available for DuPage County residents.	Promote through Village communications (newsletter, social media, utility bills, etc.), and through the Human Services Commission and Township Senior Advisory Committee.
Rental Property Renovation and Property Management Support	Community Investment Corporation (CIC)	CIC offers a range of products to multifamily apartment building owners. For example, CIC's Opportunity Investment Fund, available for buildings of 5 or more units, provides below-market financing for owners who lease a portion of rentals to lower-income residents. Participating owners typically lease to residents in rental assistance programs, meaning they retain market-rate rents and the same bottom line. CIC also offers Property Management Training to equip local property owners with knowledge to better market, manage, and maintain their buildings.	Initiate discussions with CIC to explore its range of programs and strategies it offers, then introduce and encourage the use of those resources through written outreach and a local convening.
Multifamily Energy Savers Program	Collaboration between the Community Investment Corporation (CIC) and Elevate Energy	Offers a free energy assessment, access to utility incentives and rebates, low-cost financing, and assistance with equipment maintenance. Energy Savers has provided $25 million in loans and grants.	Provide information through direct outreach to property owners via Village communications (newsletter, social media, etc.), code enforcement, and potential convenings of property owners.

Recommended Strategies

Additionally, the Community Investment Corporation (CIC) has long partnered with multifamily property owners by providing below-market financing, property management training, and energy efficiency resources that help preserve affordable rental housing while improving building quality and operations. As CIC expands its work into more communities, the Village is well positioned to connect property owners of Downers Grove's older apartment buildings with these resources. Again, the Village's role would be minimal – facilitating introductions, sharing information, and encouraging participation – but the financial incentives, operational improvements, and long-term cost savings for property owners could be substantial.

Next Steps:

- **Promote housing resources available via H.O.M.E. DuPage, Habitat for Humanity, and the North West Housing Partnership through the Village's newsletter, social media, utility bills, and other outreach efforts, and consider hosting a convening for multifamily property owners to meet with staff from the Community Investment Corporation.**
- **Contact the North West Housing Partnership to discuss what local funding would be needed for the organization to provide its Senior Handyman Program in Downers Grove.**

Recommended Strategies

Strategy 2.2: Coordinate with DuPage County, DuPage Housing Authority, and the Illinois Housing Development Authority on Public Sector Funding Opportunities

Both expert panelists Nora Boyer and Ellen Johnson shared examples of County programs and resources that they leveraged in Arlington Heights and St. Charles, respectively, to address local priorities. They acknowledged the potential administrative burdens involved with managing municipal programs independently, and emphasized the value of County assistance and collaboration.

Ms. Boyer further stressed the importance of the Village's recent eligibility to be an Entitlement Community, since the U.S. Department of Housing and Urban Development (HUD) allows municipalities with more than 50,000 people to have independent authority over their federal housing and community development resources. The Village is still a joint recipient with DuPage County for Community Development Block Grant (CDBG) dollars and a member of DuPage County's HOME Consortium with other municipalities. Ms. Boyer urged the Village not to underestimate its ability to inform, influence, and access the use of federal dollars allocated through DuPage County to advance housing priorities such as those identified in this study.

During Downers Grove's Expert Panel, nonprofit developer Richard Koenig also shared an example of an Arlington Heights property that not only leveraged competitive financing from the Illinois Housing Development Authority (IHDA) for its capital development, but also operating subsidies administered through the Cook County Housing Authority to serve residents with special needs. Similarly, the Village is well-positioned to attract development partners to compete for key IHDA funding opportunities and coordinate with DuPage County and the DuPage Housing Authority to layer additional funding and rental assistance into future housing developments. If established, a Housing Commission could also work with Village staff to monitor the full range of evolving resources available through IHDA, DuPage County, and other public partners for homeowners, renters, seniors, and people with disabilities or other special needs.



Leveraging County and State Resources

Heart's Place, a supportive housing development with 18 apartments for people with disabilities. Located in Arlington Heights, the development utilized competitive financing from the Illinois Housing Development Authority and Cook County Housing Authority.

Photo courtesy of Housing Opportunity Development Corporation.

Next Step:

- **Meet with DuPage County staff to explore how best to ensure the County's allocation of federal dollars for the Village can help advance strategies recommended within this study.**
- **Meet with the DuPage Housing Authority to understand how their organization's funding assistance could be layered into future housing developments.**
- **Monitor funding resources available through the Illinois Housing Development Authority.**

Recommended Strategies

Strategy 2.3: Consider Whether a Rental Inspection Program is Needed

Approximately 5,000 renter households call Downers Grove home, representing roughly 24% of the Village. The majority of renter households live in multifamily apartment buildings. These numbers are similar to those in DuPage County as a whole (28%) and peer communities like Wheaton (28%) and Elmhurst (22%).

In the community survey and during focus groups, several participants shared concerning anecdotes about the conditions in several local apartment buildings. Poorly maintained rental properties not only affect residents' health, safety, and well-being, but can also contribute to the loss of naturally occurring affordable housing when deferred maintenance ultimately leads to major rehabilitation, redevelopment, or demolition. To help improve the quality and preserve the affordability of Downers Grove's existing multifamily housing, it is important to ensure that these properties are properly maintained by their owners.

One way that some Chicagoland communities have achieved this is through a rental inspection program. In Addison, for example, where approximately one-third of households rent, a rental license and inspection program has operated since the 1980s. Funded with the collection of annual licensing fees of $75 per dwelling unit and inspection-related fines, the program requires periodic inspections of rental properties. The license fee includes the cost of Village inspection, in which Village inspectors grade the condition of all rental properties between "Very Good", "Satisfactory", and "Unsatisfactory". As an incentive, properties that are graded "Very Good" are exempted from the licensing fee and inspection process the following year. Those that are graded "Satisfactory" are encouraged to rectify code violations and are required to apply for a license the following year. Properties that are graded "Unsatisfactory" are required to undergo a semi-annual reinspection process in which they are responsible for all costs of the inspection.

Today, roughly 50% of Addison's rental properties receive inspection grades of "Very Good", up from 25% when the program was first created, and the number of "Unsatisfactory" grades has decreased by more than 10%. While rental housing in Addison accounts for a greater share of the housing stock than in Downers Grove, Downers Grove has more total renter households and multifamily housing units and could benefit from ensuring their safe conditions. To determine if such a program should be created in Downers Grove, Village staff could meet with staff from Addison and other communities that administer rental inspection programs to better understand their costs, staffing needs, outcomes, and best practices, then present this information to a Housing Commission.

If determined that such a program would benefit Downers Grove, the Housing Commission could make an official recommendation to the Village Council. Additional staffing capacity would be needed for inspections, with the level of staffing determined by how often inspections occur. Should the Village move forward, the program could be introduced alongside the property management training, low-cost rehabilitation financing, and energy efficiency resources described in Strategy 2.1.

Recommended Strategies

Next Steps:

- **Engage the Village of Addison and/or other communities with rental inspection programs to learn more about their program's design, costs, and benefits.**
- **Consider whether the Village should establish a similar program.**

Recommended Strategies

Strategy 2.4: Establish a Demolition Tax to Discourage Teardowns and Generate Income for Local Housing Priorities

The Village currently assesses a residential demolition fee of $780, with the revenue deposited into the Village's General Fund. Given the community's concern over the continued loss of smaller, more attainable homes, the Village should consider establishing a demolition tax and dedicating the revenue to a municipal Housing Trust Fund.

A handful of suburban municipalities with housing markets similar to Downers Grove have utilized a demolition tax or fee. Northbrook, Lake Forest, and Highland Park charge $10,000 per demolition of a single-family home, while Evanston charges $20,000.

Starting with a modest demolition tax of $5,000 could still generate a significant amount of funding. Considering that Downers Grove has averaged 42 residential demolitions per year since 2010, a $5,000 demolition tax could generate over $200,000 per year.

What is a Housing Trust Fund?

A Housing Trust Fund is a locally controlled source of funding dedicated exclusively to housing initiatives. Funds can support a wide range of housing priorities including home repair programs, preserving the affordability and quality of existing rental housing, land acquisition, or gap financing for new development. Eligible uses, funding priorities, a funding application process, and evaluation criteria are established and codified through a local ordinance.

Housing Trust Funds have been utilized by various municipalities including St. Charles, Arlington Heights, Highland Park, Lake Forest, Oak Park, and Evanston.

Generally, a Housing Commission monitors a Housing Trust Fund, reviews applications, and makes recommendations to the Village Board or Council which holds final decision making power on funding decisions.

Next Step:

- **Consider establishing a demolition tax to discourage teardowns and generate income for local housing priorities.**

Recommended Strategies

Recommendation #3:
Implement Recommendations from the Guiding DG Comprehensive Plan that Provide for Additional Housing Opportunities.

The Guiding DG Comprehensive Plan was developed over 20 months and included extensive community input that surfaced the topic of housing as a top-of-mind concern for many Downers Grove residents. As such, the Guiding DG Comprehensive Plan includes a "Housing and Neighborhoods" chapter with the stated goal to "encourage and facilitate high-quality housing and neighborhoods for residents in all stages of life and all incomes, maintaining and expanding the Downers Grove reputation as an attractive place to live". Several specific recommendations are made to achieve this goal, including recommendations to "embrace mixed-use and multifamily where appropriate," and "promote transit-oriented development and walkability." The Guiding DG Comprehensive Plan also includes a Focus Areas section that identifies key opportunity sites in the Village that could thoughtfully incorporate mixed-use and multifamily development, highlighting opportunities near the Belmont Metra station, The Grove shopping center, and the Ogden Avenue and Butterfield Road corridors.

The benefits of embracing mixed-use and multifamily development and promoting transit-oriented development and walkability are corroborated in this attainable housing study. As an established and built-out community with shifting demographics and housing challenges, it is important for the Village to creatively and thoughtfully consider altering existing land use patterns to strategically add housing options, including the consideration of allowing mixed-use and multifamily development in opportunity areas that are currently zoned for other uses. Identifying and re-imagining key areas in the Village with suboptimal land uses and leveraging existing infrastructure to attract mixed-use and multifamily development would not only help achieve the housing goals of the Guiding DG Comprehensive Plan but also would help address all of the housing needs identified in this study:

- Transit-oriented and walkable housing is attractive to young adults and families who do not yet need a single-family home or cannot yet afford homeownership and could provide rental options for young adults who grew up in Downers Grove to live independently in the Village as they start their careers.
- Increasing the supply of mixed-use and multifamily housing would help meet the soaring demand for this type of housing from Downers Grove's growing population of seniors and empty nesters, which could in turn make available some entry-level single-family homes for first-time homebuyers.
- Additional housing would also help ease current competition for the Downers Grove's older, more affordable rental housing, allowing those options to remain available and affordable to households of modest incomes.

As these recommendations are the result of extensive community input and have been corroborated in this Attainable Housing Study, and as they would help address the housing needs identified in this study, the Village could move forward with actionable next steps outlined below that implement the Guiding DG Comprehensive Plan's recommendations and encourage the development of a variety of housing types in targeted areas.

Recommended Strategies

3.1: Allow for Multifamily and Mixed-Use Development in Transit Corridors and Select Commercial Districts

As were identified in the Guiding DG Comprehensive Plan's Future Land Use Map and Focus Area sections, the areas surrounding the Fairview and Belmont Metra stations, The Grove shopping center, and the Ogden Avenue and Butterfield Road corridors represent parts of the Village with the potential to attract mixed-use and multifamily development, all of which this study recommends the Village to consider.

Fairview Station Area

While the area surrounding the Fairview Metra station does include some multifamily housing, it is primarily made up of industrial sites, auto-oriented storefronts, and single-family neighborhoods. Recognizing that existing land-uses surrounding the Fairview Metra station fail to maximize the potential of its commuter access, the Village has already completed a significant amount of planning for this area, including a 2017 Fairview Focus Area Plan that identified several opportunity sites and made recommendations for how the Village could encourage mixed-use and multifamily development in the area. The Village's Guiding DG Comprehensive Plan and Long-Range Plan built on this vision by recommending actions that the Village could take to facilitate redevelopment, including creating a Fairview TIF district (completed in 2026) and partnering with Metra to redevelop Village-owned Parking Lot I into mixed-use or multifamily housing. The Village has taken several other important steps to increase housing options around the Fairview station, including creating new zoning districts for the area that allow for more multifamily development, offering built-in incentives to developments that include affordable units in all Fairview districts, and allowing Accessory Dwelling Units in the Fairview Transition zoning district. To further support a mix of housing types and the Village's vision for a transit-oriented district, the Village could consider the following zoning changes. These modifications would increase development predictability while reducing the time and cost of the entitlement process.

Zoning District	Where It Is Applied	Current Uses Allowed	Potential Change
Fairview Core	Closest to the Fairview Metra station.	Mixed-use development is allowed with special use approval.	Allow mixed-use development by right rather than requiring special use approval.
Fairview Business	West of Douglas Road and along Rogers Street.	Multifamily development is allowed with special use approval.	Allow multifamily development by right rather than requiring special use approval.
Fairview Transition	Between the business district core and surrounding lower-density neighborhoods.	Townhomes, duplexes, and Accessory Dwelling Units are allowed by right. Multifamily development is allowed with special use approval.	Expand by-right housing options to include additional Missing Middle Housing (e.g., triplexes, fourplexes, cottage courts, and small multiplexes), rather than limiting by-right development to townhomes and duplexes.

Recommended Strategies

Belmont Station Area

As was identified in the Focus Areas chapter of the Guiding DG Comprehensive Plan, there are several underutilized sites around the Belmont Metra station that could be redeveloped into mixed-use or multifamily housing. This vision differs from current zoning regulations, as these properties are currently zoned as follows:

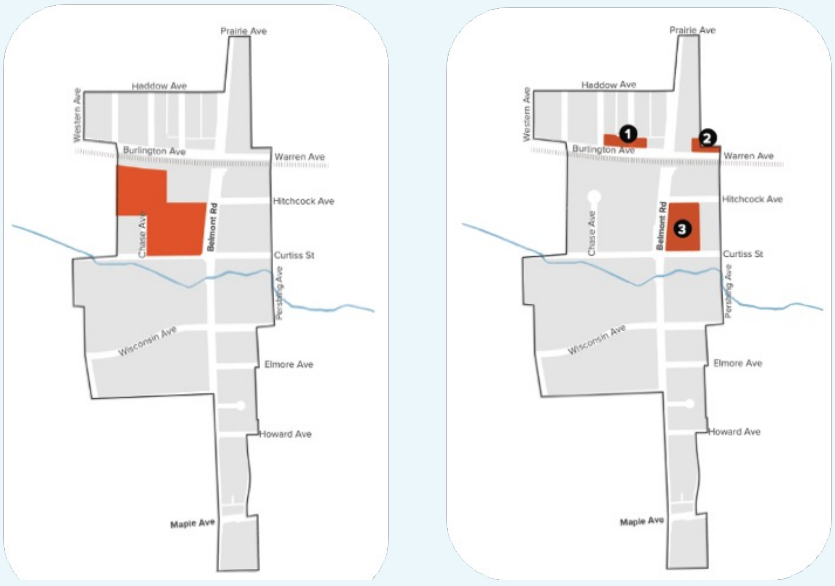
- M-1 Light Manufacturing: Does not permit residential development.
- B-2 General Retail Business: Permits apartments and condominiums by right.

The Village could consider creating new zoning districts for the Belmont Station area, similar to those adopted for Fairview Station, to better align zoning regulations with the land use vision established in the Comprehensive Plan.

The Grove

Located on Downers Grove's southern edge at the corner of 75th Street and Lemont Road, The Grove shopping center is the largest retail center in the Village. Built in 1986 as a semi-enclosed mall and converted into an open strip mall in 2002, The Grove now suffers from severe underutilization amid high vacancy rates. Comprised of approximately

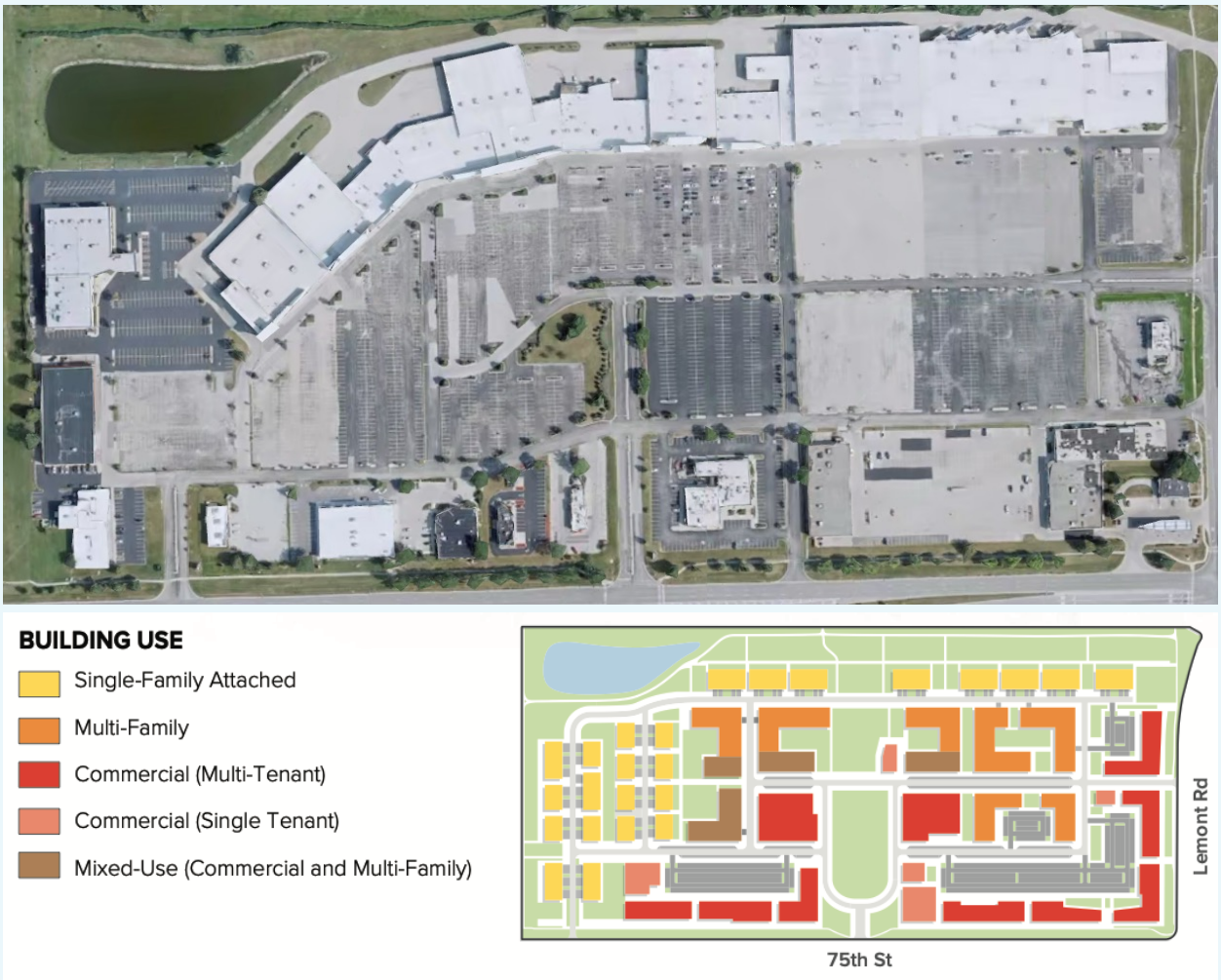
Opportunity Sites in the Belmont Station Area with Potential for Mixed-Use or Multifamily Development



Source: Guiding DG Comprehensive Plan

Recommended Strategies

Existing Conditions and Potential Redevelopment of The Grove



Source: Guiding DG Comprehensive Plan

74 acres, redevelopment of The Grove represents one of the Village's most significant opportunities to leverage existing infrastructure to help address local housing needs.

Taking the steps necessary to pursue this opportunity would not only bring a significant amount of underutilized land back into productive use but also would help address several of Downers Grove's most pressing housing needs. Located within walking distance to an array of shopping and parks, adding a range of new housing types to The Grove

Recommended Strategies

could provide attractive downsizing options for seniors and empty nesters, more affordably priced rentals for local workers, and apartment options attractive to young professionals. Also located on PACE bus route 834, new housing at The Grove would offer future residents excellent transportation access, connecting them to downtown Downers Grove and the Main Street Metra station, Good Samaritan Hospital, Yorktown mall, Midwestern University, Lewis University, among other important destinations.

As described during the Downers Grove Expert Panel by St. Charles Senior Planner Ellen Johnson, St. Charles recently set out on the redevelopment of a site similar to The Grove, where the long-vacant 27-acre site of the former St. Charles mall was redeveloped into a mixed-use residential neighborhood with 670 housing units. Ms. Johnson described the City's role in the site's redevelopment, including the facilitation of the mall's demolition in 2002. Ms. Johnson also described the City's successful leveraging of an Inclusionary Housing Ordinance, where at least 10% of the housing units created were required to be provided as affordable. As the developer was not experienced in financing or managing affordable housing, the City allowed flexibility with its affordability requirements, ultimately amending the requirement that affordable units must be dispersed among market-rate units and allowing instead for all required affordable units to be constructed in one standalone building.

Providing flexibility was necessary for the developer to construct affordable units on-site, as opposed to paying a fee in-lieu of their construction. The resulting development – Anthony Place – is a 75-unit affordable independent-living senior community that has remained 100% occupied since its opening.

St. Charles' Prairie Centre



Part of the Prairie Centre development, Anthony Place offers 75 affordable apartments for seniors.



Prairie Centre includes a mix of commercial, mixed-use, and multifamily buildings.

Photos are courtesy of Apartments.com and Anthony Place at Prairie Centre. Development Corporation.

For the Village to successfully influence the redevelopment of The Grove, there are several important next steps to be taken, including an exploration of zoning code updates to the site. The entirety of The Grove is zoned *B-2 General Retail Business/Planned Unit Development #9*, which permits apartments and condominiums by right. However, the district's maximum FAR of 0.75 substantially limits the scale of redevelopment, as illustrated in Figure 22 below.

Recommended Strategies

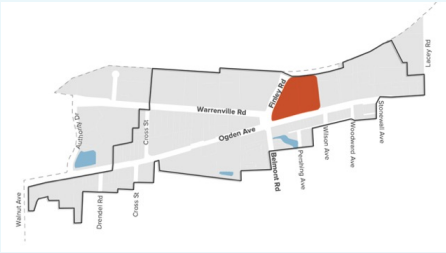
To facilitate the type of redevelopment envisioned in the Guiding DG Comprehensive Plan, the Village should follow the recommendations identified in the Guiding DG Comprehensive Plan found on p. 96 and summarized below:

- **Engagement with Stakeholders**
- **Conduct a Suitability Analysis**
- **Offer Zoning Incentives**
- **Leverage Excess Parking for New Uses**
- **Zoning Updates to Encourage Mixed-Use Development**
- **Conduct a Gap Analysis**
- **Consider Local Incentives**
- **Consider Other Incentives and Related Practices**
- **Consider State and Federal Programs**

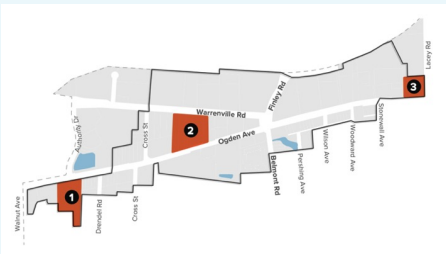
Ogden Avenue and Butterfield Road Corridors

Other opportunities for the Village to leverage existing infrastructure to add mixed-use and multifamily development are found along the Ogden Avenue and Butterfield Road corridors. Both corridors are currently utilized primarily by auto-centered commercial storefronts and office buildings, but opportunities for redevelopment exist at several key sites. Though these areas do not have the level of public transportation access of the Belmont and Fairview Metra Stations or The Grove, they are near shopping, parks, and employment, as well as having excellent connection to expressways. Like the opportunities around the Metra stations and The Grove, adding housing at key sites along the Ogden Avenue and

Opportunity Sites Along Ogden Avenue and Butterfield Road with Potential for Mixed-Use or Multifamily Development



Ogden Avenue and Finley Road Opportunity Site.





University Plaza on Butterfield Road.

Source: Guiding DG Comprehensive Plan

Recommended Strategies

Butterfield Road corridors has the potential to provide attractive downsizing options for seniors and empty nesters, more affordably priced rentals for local workers, and apartment options attractive to young professionals. Shown below, the Focus Areas chapter of the Guiding DG Comprehensive Plan identifies several sites in both corridors that could be redeveloped with mixed-use or multifamily housing.

The *B-3 General Services and Highway Business* zoning district is applied to nearly all properties along Ogden Avenue and most properties surrounding Butterfield Road. While the district allows apartments, condominiums, and townhomes with special use approval, it does not permit mixed-use development. The Village could consider the following adjustments to the *B-3 General Services and Highway Business* zoning district to allow for increased housing supply in scenarios that would both address local housing needs and strengthen these business districts.

- **Updating Uses Allowed:** Permit mixed-use and multifamily housing development by right. The Guiding DG Comprehensive Plan identifies multiple areas along Ogden Avenue and Butterfield Road that could be suitable for either mixed-use or multifamily development. If mixed-use development is preferred, the Village could offer incentives such as expedited permitting or density bonuses.
- **Removing Floor Area Ratio (FAR) Regulation:** The B-3 district regulates building form through maximum height and minimum front, side, and rear setbacks. It also imposes a maximum FAR of 0.75, which significantly limits potential development. Several peer communities, including Elmhurst and Northbrook, have eliminated FAR requirements after determining they add unnecessary complexity when building height and setbacks are already regulated.

Figure 22: Illustration of Floor Area Ratio (FAR) Scenarios

Lot Coverage	Building Height	Resulting FAR
50%	2 stories	1
	3 stories	1.5
	4 stories	2

Lot coverage of 50% is shown for hypothetical purposes.

Next Steps:

- **Use the Village's Planning and Zoning Commission to consider zoning amendments to implement the Guiding DG Comprehensive Plan:**
  - **Modify zoning districts for the Fairview Station area to enable desired housing types by right rather than with special use approval.**
  - **Create new zoning districts for the Belmont Station area, similar to those created for the Fairview Station area.**
  - **Implement the strategies recommended by the Guiding DG Comprehensive Plan for The Grove to facilitate redevelopment.**
  - **Consider adjustments to the *B-3 General Services and Highway Business* zoning district, which is applied along Ogden Avenue and Butterfield Road, to allow for increased housing supply in a manner that addresses local needs and strengthens these business districts.**

Recommended Strategies

Strategy 3.2: Update Regulations for Accessory Dwelling Units

Downers Grove has a large need for downsizing options to accommodate its growing senior population:

- Between 2000 and 2020, the community gained approximately 3,300 residents age 65 and older.
- Approximately 21% of all Downers Grove residents are age 65 years or older.
- Approximately 20% of community survey respondents said their current home will not meet their future needs, most often citing homeownership costs and maintenance requirements.

Downers Grove also has unmet demand for more rental options for younger people. Many survey respondents said their adult children would like to return but cannot afford to rent or buy in the community. Accessory Dwelling Units (ADUs) can respond to both needs, either by providing multigenerational housing for a grandparent or an adult child, or a new source of rental income for the home's owner.

Background on Accessory Dwelling Units

ADUs are a second, smaller home located on the same property as a single-family home. ADUs can take many forms, and may be located within the primary home, attached as an addition, or constructed as a detached building elsewhere on the property. In each form, ADUs have their own entrance, kitchen, bedroom, bathroom, and living area. ADUs are allowed in a growing number of municipalities throughout the region, including Woodridge, South Elgin, Geneva, Northbrook, Oak Park, Evanston, Woodstock, Bull Valley, Lake Bluff, Wilmette, Park Forest, and Homewood.

The Many Forms and Uses of ADUs



An internal ADU, with a side entrance, that made use of an underutilized main-floor bedroom.





Two coach house ADUs, a type of ADU located above a rear garage, with design features that complement the single-family home.

A detached ADU with a zero-step entry built for an aging parent who sold the primary house to his son.



Photos and stories are courtesy of The ABCs of ADUs, a publication of AARP.

Recommended Strategies

A major strength of ADUs is their flexibility. They can respond to different housing needs over time as a household's circumstances change, as seen in the following examples:

- An aging resident who no longer needs a large house can build an ADU, move into it, and open the primary home for their adult children to raise a family.
- A middle-aged couple raising children can build an ADU for a family member, perhaps an aging parent, aunt or uncle, or another relative who would benefit from living nearby while maintaining their own independent living space.
- A homeowner can also build an ADU and offer it as a long-term rental, bringing in monthly income that helps pay for unexpected expenses, pay down a mortgage faster, or save for retirement.

Current ADU Regulations in Downers Grove

ADUs are allowed in Downers Grove's single-family zoning districts if they meet the following conditions:

- **Form:** Only internal ADUs, located within a single-family home, are allowed. Other forms of ADUs such as detached or coach house ADUs are not permitted.
- **Occupancy:** The ADU must be occupied by a family member. Either the single-family home or the ADU must be occupied by someone age 62 or older or by a person with a disability.
- **Special Use Requirement:** The Village allows these ADUs as a special use, meaning property owners must complete a more lengthy and costly approval process. When a property is sold, the special use approval is rescinded unless the new owner also meets all of the above requirements.
- **Annual Inspection:** The Village requires an annual inspection to ensure the occupancy requirements continue to be met.

The Village also allows ADUs by right within the *Fairview Transition* zoning district, with more flexible guidelines:

- **Form:** ADUs may be located either within a single-family home or as a detached ADU.
- **Occupancy:** The ADU must be occupied by a family member, but it is not required that the single-family home or the ADU be occupied by someone age 62 or older or by a person with a disability.

The upfront investment to build an ADU is significant. ADUs built within the region in recent years often cost between $150,000 and $200,000 to construct. Given these costs, homeowners can be reluctant to make such a significant investment, even if it would address a short-term need within their family, if local regulations restrict the potential for subsequent property owners to utilize an ADU. If there is no guarantee that the ADU could be utilized by a future buyer of the property, or if the occupancy restrictions reduce the pool of potential buyers, the investment becomes more difficult to justify.

Recommended Updates to ADU Regulations

Per the recommendations of the Guiding DG Comprehensive Plan, the Village has begun a Zoning Ordinance update project which includes consideration of changes to its Accessory Dwelling Unit regulations. Considering the Guiding DG Comprehensive Plan recommendations and the factors listed above, there are several alterations to ADU regulations, shown in the table below, that the Village could consider.

Recommended Strategies

At their July 21, 2026 meeting, the Village Council provided initial input to staff in regard to amendments to the Zoning Ordinance to further expand the zoning regulations to allow ADUs. The recommendations provided below should be considered as the Village continues to review changes to the existing zoning regulations regarding ADUs.

Recommended Changes to ADU Regulations

Recommendation	Rationale
Allow other forms of ADUs, including detached and coach house ADUs.	Coach house ADUs are the most common type of ADU built in suburban municipalities within the Chicago region. Because they are typically constructed above an existing detached garage, they do not increase the property's impervious footprint and help preserve yard space. They are also often the only feasible option for properties where the primary home and garage are already near the maximum lot coverage allowed. Detached ADUs may also be a better fit for homeowners who wish to rent the ADU on the open market.
Remove occupancy requirements related to family relation, age, or physical ability.	These restrictions greatly reduce the flexibility of ADUs and make homeowners less confident that constructing one would be a worthwhile long-term investment. ADUs can also meet other community housing needs, such as providing rental opportunities for young adults who cannot afford newer luxury apartment buildings. The Village currently requires that either the single-family home or the ADU be occupied by the property owner. Maintaining this requirement helps ensure a level of ongoing involvement in the property and prevents a scenario where an investor purchases a single-family home, constructs an ADU, and rents both units as absentee-managed properties.
Allow ADUs by right rather than as a special use.	The special use process is intended for land uses that vary widely in their characteristics and require case-by-case review. It lengthens the approval process, creates uncertainty for property owners, and increases costs. When ADU regulations are properly crafted, resulting ADUs are consistent in their design and compatible with existing neighborhoods, reducing the need for discretionary review.
Consider an approach that does not require additional off-street parking for ADUs.	ADUs typically generate lower parking demand than traditional apartments, particularly when occupied by family members or located near transit. Suburban municipalities in our region that have experienced the greatest success with ADUs do not require an additional off-street parking space. This approach provides flexibility for homeowners whose ADU does not generate additional parking demand while still allowing property owners to voluntarily add parking if needed.

Local leaders should recognize that ADU construction is typically incremental, even in communities with strong housing demand that allow many forms of ADUs and flexibility in how they may be used. For example, 17 ADUs have been built in Oak Park since its ordinance was updated in 2017, while 14 ADUs have been built in Evanston since its ordinance was updated in 2020. Although the number of ADUs constructed is likely to remain modest, each one represents an opportunity to meet a housing need that may otherwise go unmet.

Next Steps:

- **Utilize the Village's Planning and Zoning Commission to consider, and recommend to the Village Council, updates to ADU regulations to:**
  - **Allow greater flexibility in their form and use.**
  - **Ensure compatibility in size, height, and design.**
  - **Offer more predictability through a by-right allowance rather than special use approval.**
  - **Recognize the lower demand for off-street parking for ADUs.**

Recommended Strategies

Strategy 3.3: Allow for Development of Missing Middle Housing in Select Areas

Community input revealed both a strong desire for more starter homes and attainable homeownership opportunities and an increasing need to respond to the widening gap between household incomes and home prices:

- Between 2012 and 2025, the median home sale price in Downers Grove increased from $261,250 to $466,000, or 6% a year, outpacing incomes in Downers Grove which grew by 3% per year.
- As a rule of thumb, a household can typically afford a home that costs three times their annual income. In 2012, the ratio between the median household income and median home sale price in Downers Grove was roughly 3:1; today, that ratio is roughly 4:1.
- As shown in Figure 20, many neighboring communities are seeing the income needed to buy homes in their community rise beyond what middle-income households – households with incomes between $75,000 and $125,000 – can afford.

In response to the desire for more attainable homeownership opportunities, some municipalities are beginning to pilot approaches to building Missing Middle Housing in select areas.

Background on Missing Middle Housing

During the Downers Grove Expert Panel, Dylan Rumsey of Opticos Design described Missing Middle Housing and how it can respond to the housing needs of Downers Grove residents. Missing Middle Housing refers to house-scale buildings with multiple homes in walkable neighborhoods. As shown in the diagram below, this includes many different types of buildings, each of which is middle in scale between single-family homes and mid-rise apartment buildings.

These buildings share several important physical characteristics. They are compatible in scale and height with single-family homes, ranging from 2.5 to 3 stories in height. They provide well-designed homes that meet the needs of a variety of households and feature building frontages that engage the street.

Compared to single-family homes, Missing Middle Housing is generally more attainable to middle-income households. By producing multiple homes within a single building, each home is smaller in square footage and therefore can be more attainably priced. Missing Middle Housing also helps reduce the effect of high land costs by spreading those costs across multiple homes.



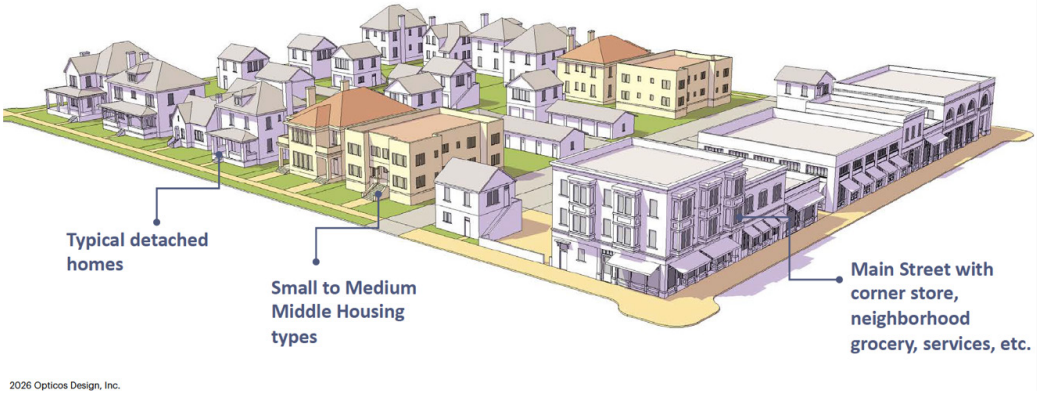
Recommended Strategies

An important point communicated by Mr. Rumsey during the Downers Grove Expert Panel is that there is no one-size-fits-all approach. Some types of Missing Middle Housing are a better fit for certain areas than others.

Small Missing Middle Housing types can be blended into existing neighborhoods. This includes duplexes, townhomes, cottage courts, and, depending on the scale of the surrounding homes, triplexes and fourplexes.



Medium Missing Middle Housing types are better fit for transition zones: blocks between single-family neighborhoods and commercial corridors. This includes multiplexes with five to ten units.



Large or "Upper" Missing Middle Housing, such as courtyard apartments or three-story multiplexes, are generally not suitable within existing single-family neighborhoods but can be beneficial along busier corridors.



Recommended Strategies

Considering Missing Middle Housing in Downers Grove

The concept of Missing Middle Housing is not entirely new to Downers Grove. Older Missing Middle Housing types already exist in areas near the historic downtown and along the railroad corridor. The Guiding DG Comprehensive Plan, recognizing shifts in housing demand, encourages the Village to "support incremental increases in Missing Middle Housing such as duplexes and small-scale multi-family development to address the need for diverse housing options."

A key consideration for Missing Middle Housing is where to allow it. Mr. Rumsey described that Missing Middle Housing is most often focused in and near walkable neighborhoods, close to public transportation or areas with a mix of uses that support daily needs such as shops, restaurants, and services. In Downers Grove, several areas stand out as potential opportunities:

- **Areas Near Downtown:** Neighborhoods within walking distance of downtown could be prime locations for Missing Middle Housing. In both focus groups and community survey input, many Downers Grove seniors shared that they would like to downsize to a townhome or smaller home near downtown but that too few of these options are available. This housing could also allow young couples to purchase a smaller home and later move to a larger house after building equity.
- **Areas Near Belmont and Fairview Metra Stations:** Missing Middle Housing near the Belmont and Fairview Metra stations could support the continued revitalization of these areas, adding residents to support local businesses, while also allowing more people to live within walking distance of transit.
- **Areas Near Main Street and Ogden Avenue:** Downers Grove is served by multiple Pace bus routes along Main Street and Ogden Avenue that connect residents to downtown Downers Grove, Jewel-Osco, and nearby destinations such as Yorktown Center, Good Samaritan Hospital, and nearby communities. Missing Middle Housing near these bus routes could create an ideal housing option for many types of households, including seniors who wish to become less reliant on driving over time.

In each of these areas, Missing Middle Housing could serve as a transition between higher density transit-oriented development at the core of these districts and surrounding lower density residential areas.

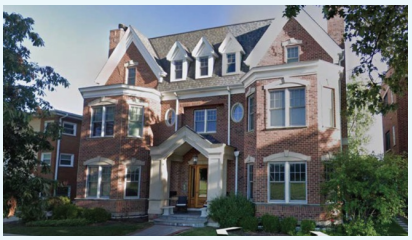
Missing Middle Housing Examples



Duplex in Geneva



Fourplex in West Dundee



Fourplex in LaGrange

More examples are found in the Missing Middle Housing Toolkit for the Chicago Region, created by Opticos Design as part of its work with a peer network of 18 municipalities convened by the Metropolitan Mayors Caucus.

Recommended Strategies

Regulating Missing Middle Housing Development

If the Village determines that some or all of these areas would be suitable for Missing Middle Housing, the next step would be to update zoning regulations for these areas. The Village could either:

- Create a new zoning district for Missing Middle Housing – an approach used in both Geneva and Warrenville – and apply this zoning district to suitable areas.
- Rezone suitable areas to the Village's *R-6 Residential Apartment/Condo* zoning district, which allows detached houses, townhomes, duplexes, apartments, and condominiums by right.
- Amend selected existing zoning districts to permit different types of Missing Middle Housing.

If the Village chooses to use its *R-6 Residential Apartment/Condo* zoning district for Missing Middle Housing, it would need to first update key regulations within the zoning district to ensure that any Missing Middle Housing developed is compatible with surrounding single-family homes.

Zoning Standard	Current R-6 Requirement	Considerations for Missing Middle Housing
Minimum lot width	50 feet for single-family homes or townhomes; 80 feet for duplexes, apartments, and condominiums.	The 80-foot minimum for duplexes, apartments, and condominiums often requires multiple lots to be assembled before development can occur, making Missing Middle Housing developments larger and less compatible with surrounding homes. Applying the same minimum lot width as single-family homes would allow Missing Middle Housing to blend more naturally into existing neighborhoods.
Minimum side setback	Generally, 10% of lot width or 5 feet, whichever is greater. For apartments and condominiums adjacent to R-1 through R-4 districts, 20 feet plus additional setback based on building height.	While intended to provide a buffer, the larger setback requirement significantly limits the feasibility of Missing Middle Housing on sites adjacent to single-family zoning districts.

Recommended Strategies

Beyond zoning regulations, there are several other important considerations for the Village. Additional information on each topic can be found in the *Missing Middle Housing Toolkit* for the Chicago Region, created by Opticos Design in response to its work with 18 municipalities that participated in the Metropolitan Mayors Caucus' Missing Middle Housing Peer Network.

- **Community awareness.** Missing Middle Housing is still a relatively new term, and residents can sometimes perceive any discussion of multifamily housing to refer to larger 4- or 5-story buildings. When discussing Missing Middle Housing, it is important to emphasize its house-scale character and use visual examples of the different building types.
- **Influence on school enrollment.** Concerns may be raised about the impacts of Missing Middle Housing on infrastructure and school enrollment. Because Missing Middle Housing frequently serves empty nesters, single-person households, and couples without children, it tends to have an inverse effect on school capacity by generating additional taxes without adding enrollment.
- **Impacts on infrastructure.** Because Missing Middle Housing is designed to be house-scale with lot coverage comparable to single-family homes, it generally generates similar stormwater runoff and places similar demands on public infrastructure such as water and sewer.
- **Parking.** Requiring too much parking can make Missing Middle Housing financially infeasible, restricting new housing development to larger buildings that incorporate a floor or multiple floors of parking. The Village currently requires two parking spaces per apartment or condo, or 1.4 spaces in the Downtown and Fairview areas. Based on years of research and implementation experience, Opticos Design recommends requiring no more than one off-street parking space per unit to enable most Missing Middle Housing types. While Illinois' People Over Parking Act, enacted in 2025, prohibits municipalities from imposing minimum parking requirements for qualifying developments within one-half mile of a public transit hub (such as a Metra station) or one-eighth mile of a high-frequency bus corridor, the Village's minimum parking standards remain applicable elsewhere and should be considered as part of any Missing Middle Housing strategy.

As a closing takeaway, Mr. Rumsey encouraged the Village to consider a process called "test fitting." This involves looking at a typical lot in Downers Grove and evaluating how various zoning regulations would enable or prevent different types of Missing Middle Housing from being built. Test fitting allows the Village to visualize the point at which requirements – such as off-street parking or setbacks – make certain Missing Middle Housing types no longer feasible on a standard lot. This is an exercise that the Village's Planning and Zoning Commission, with support from staff, would be well positioned to undertake as it evaluates potential zoning amendments.

Recommended Strategies

Next Steps:

- **Review zoning regulations in municipalities that allow Missing Middle Housing in select areas, including Northbrook, Geneva, Warrenville, Bensenville, and Oak Forest.**
- **As part of the ongoing Zoning Ordinance update, use the Village's Planning and Zoning Commission to consider:**
  - **Where in the community would be most suitable to allow Missing Middle Housing.**
  - **What types of Missing Middle Housing could be allowed in those areas.**
  - **Whether to create a new zoning district for Missing Middle Housing, update the Village's *R-6 Residential Apartment/Condo* zoning district, or amend selected existing zoning districts to permit different types of Missing Middle Housing.**
  - **How "test fits" can evaluate whether various regulations such as parking requirements would enable or prevent development of various Missing Middle Housing types.**

Recommended Strategies

Strategy 3.4: Explore an Inclusionary Housing Ordinance to Leverage Private Sector Activity and Generate New Housing at a Mix of Price Points

Multifamily and mixed-use rental development remains active in Downers Grove, with hundreds of new rentals and condos being added in and around the downtown area in recent years.

Survey respondents and focus group participants verified the high demand for attainably priced condos and rental options. Of Downers Grove survey respondents age 65+:

- 40% said they would prefer less home maintenance.
- 38% said they would prefer lower housing costs.

Given that Downers Grove's senior population grew by 3,300 since the year 2000 while the rest of the population (55 and under) shrunk by 3,600 during this same period, this represents a significant market share.

Similarly, over 1,000 local renters pay over one-third of their income on the cost of housing, and about a quarter of all renters spend at least half of their income on housing. Primarily citing rental costs, 30% of renters who filled out the community survey said their home does not meet their current needs and 70% said their home will not meet their future needs.

In addition to seniors and renters, a third demographic that could benefit from more attainably priced multifamily housing is the local workforce:

- Focus group participants cited specific challenges with recruiting – and even larger challenges with retaining – frontline healthcare workers and manufacturing workers.
- The community's job base includes many moderate-paying roles in fields of health care & social assistance (27% of all local jobs), food services & accommodations (8%), manufacturing (8%), and retail (7%).
- Nurse assistants and other healthcare support roles, food service occupations, retail worker, and transportation oc-cupations all have typical salaries below the cost of median rents in Downers Grove or surrounding communities.

The continued pace of multifamily development presents an opportunity for the Village to capture some of that market activity and translate it into long-term attainable housing – addressing needs of seniors, local renters, and the local workforce - through an Inclusionary Housing Ordinance.

Recommended Strategies

Background on Inclusionary Housing Ordinances

An Inclusionary Housing Ordinance is a local policy that requires or encourages a share of homes in new residential developments to be affordable to households with lower or moderate incomes. Inclusionary Housing Ordinances help communities expand affordable housing opportunities while leveraging private development. While this policy aims to generate affordable homes within market-rate developments, developers generally have the option to pay a fee in-lieu of each affordable home or comply with the ordinance through other means such as donating a portion of a site for affordable housing development.

During the Downers Grove Expert Panel, Ellen Johnson described St. Charles' recognition, when it created its Housing Commission, that the City's profitable housing market was not accommodating existing residents, workers, and former St. Charles youth who wanted to return as young adults. This motivated the Housing Commission to consider how to harness the momentum of the private market and leverage a portion of its profits through an Inclusionary Housing Ordinance.

Since its adoption in 2008, St. Charles' Inclusionary Housing Ordinance has led to the creation of Anthony Place, a 75-unit affordable senior housing development that is part of the larger 27-acre Prairie Centre mall redevelopment. Still fully occupied with a long waitlist, Ms. Johnson pointed out that Anthony Place looks like market rate housing and remains an asset in the community. St. Charles' Inclusionary Housing Ordinance has also generated roughly $2 million through in-lieu fees for the City's Housing Trust Fund, which can be used for a range of initiatives including home repair, down payment assistance, and gap funding for new affordable developments.

During Downers Grove's Expert Panel, Nora Boyer described how the Village of Arlington Heights – despite decades of successfully promoting affordable housing – recognized that the demand for affordable and workforce housing continued to far outpace supply. In response, the Village adopted an Inclusionary Housing Ordinance in 2020. While officials and staff anticipated the policy might temporarily slow multifamily development, permit applications for multifamily housing instead increased following its adoption.

Expert panelist and developer Richard Koenig, who had just celebrated the opening of a special needs housing development made possible through Northbrook's Inclusionary Housing Ordinance, said Arlington Heights' experience did not surprise him. In his experience, both nonprofit and for-profit developers are drawn to communities that provide predictability and clear leadership, and a well-crafted Inclusionary Housing Ordinance can provide both.

Recommended Strategies

Inclusionary Housing Examples within the Chicago Region



Prairie Center, St. Charles

595 market-rate apartments and 75 affordable senior apartments.



555 Roger Williams Ave, Highland Park

30-unit mixed use building with 5 affordable.



1st Street Development, St. Charles

5 mixed-use buildings, including 16 affordable apartments.



Albion at Highland Park, Highland Park

161 apartments, 17 of which are affordable.

Considerations for Downers Grove

Given Downers Grove's potential to add multifamily and mixed-use housing in both downtown and other business districts in years to come, an Inclusionary Housing Ordinance is a tool that could help ensure a portion of that new development includes homes affordable to households with lower and moderate incomes.

During Downers Grove's Expert Panel, both Ms. Boyer and Ms. Johnson emphasized the importance of taking a thoughtful approach to create a fine-tuned and tailored Inclusionary Housing Ordinance. To be successful, Inclusionary Housing Ordinances should reflect local market conditions, incorporating both affordability requirements with incentives, to achieve its goals and preserve the financial feasibility of new development. A well-designed Inclusionary Housing Ordinance requires careful consideration of many details:

- What size of multifamily and mixed-use developments should the ordinance apply to?
- What percentage of a new development would be required to be affordable, and at what income level(s)?
- What incentives – such as density bonuses, fee waivers, or expedited permitting – would be offered to help offset the costs of including affordable homes and ensure development remains financially feasible?
- What level of in-lieu fee is appropriate?
- How long should affordable units remain affordable?
- How will the ordinance be monitored and enforced over time?

Recommended Strategies

In the Chicago region, suburban municipalities with Inclusionary Housing Ordinances include Arlington Heights, Evanston, Highland Park, Lake Forest, Northbrook, Oak Park, St. Charles, Morton Grove, and Skokie. The table below illustrates the range of ways an Inclusionary Housing Ordinance can be deployed.

Figure 23: A Sampling of Inclusionary Housing Ordinances in the Chicago Region

	St. Charles	Arlington Heights	Highland Park	Northbrook
Year adopted	2008	2020	2000	2020
Applies to:	Most new residential developments subject to the ordinance	Multifamily developments of 10 or more dwelling units	Residential developments of 5 or more dwelling units	Residential developments of 6 or more dwelling units
Percentage of units required to be affordable	5% in developments of 1–15 units; 10% in 16+ unit developments.	Rental: 5–10% depending on zoning district; For-sale developments pay a fee in lieu	20%	15%
Income thresholds served by affordable units	Rental: up to 60% of the Area Median Income (AMI); For-sale: up to 80% AMI	Up to 60% AMI	Rental: 50%, 80%, and 120% AMI; For-sale: 65% and 100% AMI	Rental: 50%, 80%, and 100% AMI; For-sale: 80% and 120% AMI
Cost offsets and incentives offered	Density bonus of 1 market rate home for each affordable home provided; fee waivers for each affordable home provided	Density bonus of 1 market rate home for each affordable home provided; fee waivers for each affordable home provided	Density bonus of 1.5 market rate homes for each affordable home provided; fee waivers for each affordable home provided	Density bonus of 1 market rate home for each affordable home provided; fee waivers for each affordable home provided; design flexibility
In-lieu fee amount	$52,454 for multifamily, $36,718 for townhome, $15,866 for single-family	$31,113 per affordable unit in downtown, $93,337 per affordable unit in all other zoning districts	$185,400 per required affordable unit	$125,000 per required affordable unit

Next Steps:

- **Arrange for Commissioners and Village Council members to tour sites created through Inclusionary Housing Ordinances.**
- **Engage a consultant to shape and introduce an Inclusionary Housing Ordinance that is tailored to Downers Grove and facilitate a transparent process with the community.**

Appendix A: Table of Next Steps

Recommendation #1: Further Cultivate Housing Leadership, Civic Engagement, Outreach, and Education	
Strategy	**Next Steps**
1.1: Establish A Housing Commission to Support the Village Council	Establish a Housing Commission that would help advise and track the progress of the strategies recommended in this study.
	Use a Housing Commission to keep the community educated, informed, and engaged on housing strategies being considered and implemented.
1.2: Convene Employers, Faith-Based Organizations, Multifamily Property Owners, and Nonprofits to Engage Their Support of this Attainable Housing Study	Identify local employers, faith-based organizations, key nonprofits, and multifamily property owners to engage in addressing challenges identified in this study.

Recommendation #2: Maximize and Leverage Resources to Improve and Support Existing Downers Grove Properties and Residents	
Strategy	**Next Steps**
2.1: Connect Property Owners With Nonprofit Programs to Maintain the Affordability, Accessibility, And Quality Of Downers Grove's Existing Housing Stock	Promote housing resources available via H.O.M.E. DuPage, Habitat for Humanity, and the North West Housing Partnership through the Village's newsletter, social media, utility bills, and other outreach efforts, and consider hosting a convening for multifamily property owners to meet with staff from the Community Investment Corporation.
	Contact the North West Housing Partnership to discuss what local funding would be needed for the organization to provide its Senior Handyman Program in Downers Grove.
2.2: Coordinate with DuPage County, DuPage Housing Authority, and the Illinois Housing Development Authority on Public Sector Funding Opportunities	Meet with DuPage County staff to explore how best to ensure the County's allocation of federal dollars for Downers Grove can help advance strategies recommended within this study.
	Meet with the DuPage Housing Authority to understand how their organization's funding assistance could be layered into future housing developments.
	Monitor funding resources available through the Illinois Housing Development Authority.
2.3: Consider Whether a Rental Inspection Program is Needed	Engage the Village of Addison and/or other communities with rental inspection programs to learn more about their program's design, costs, and benefits.
	Consider whether the Village should establish a similar program.
2.4: Establish a Demolition Tax to Discourage Teardowns and Generate Income for Local Housing Priorities	Consider establishing a demolition tax to discourage teardowns and generate income for local housing priorities.

Appendix A: Table of Next Steps

Recommendation #3: Implement Recommendations from the Guiding DG Comprehensive Plan that Provide for Additional Housing Opportunities	
Strategy	**Next Steps**
3.1: Allow for Multifamily and Mixed-Use Development in Transit Corridors and Select Commercial Districts	Use the Village's Planning and Zoning Commission to consider zoning amendments to implement the Guiding DG Comprehensive Plan: • Modify zoning districts for the Fairview Station area to enable desired housing types by right rather than with special use approval. • Create new zoning districts for the Belmont Station area, similar to those created for the Fairview Station area. • Implement strategies recommended by the Guiding DG Comprehensive Plan for The Grove to facilitate redevelopment. • Consider adjustments to the B-3 General Services and Highway Business zoning district, which is applied along Ogden Avenue and Butterfield Road, to allow for increased housing supply in a manner that addresses local needs and strengthens these business districts.
3.2: Update Regulations for Accessory Dwelling Units	Utilize the Village's Planning and Zoning Commission to consider, and recommend to the Village Council, updates to ADU regulations to: • Allow greater flexibility in their form and use. • Ensure compatibility in size, height, and design. • Offer more predictability through a by-right allowance rather than special use approval. • Recognize the lower demand for off-street parking for ADUs.
3.3: Allow for Development of Missing Middle Housing in Select Areas	Review zoning regulations in municipalities that allow Missing Middle Housing in select areas, including Northbrook, Geneva, Warrenville, Bensenville, and Oak Forest.
	Utilize the Village's Planning and Zoning Commission to consider: • Where in the community would be most suitable to allow Missing Middle Housing. • What types of Missing Middle Housing could be allowed in those areas. • Whether to create a new zoning district for Missing Middle Housing, update the Village's R-6 Residential Apartment/Condo zoning district, or amend selected existing zoning districts to permit different types of Missing Middle Housing. • How "test fits" can evaluate whether various regulations such as parking requirements would enable or prevent development of various Missing Middle Housing types.
3.4: Explore an Inclusionary Housing Ordinance to Leverage Private Sector Activity and Generate New Housing at a Mix of Price Points	Arrange for Commissioners and Village Council members to tour sites created through Inclusionary Housing Ordinances.
	Engage a consultant to shape and introduce an Inclusionary Housing Ordinance that is tailored to Downers Grove and facilitate a transparent process with the community.

Appendix B: Metrics for Tracking Progress and Changes to Local Housing Needs

Tracking Progress on Addressing Local Housing Needs

Recommendation	Metric
#1 Further Cultivate Housing Leadership, Civic Engagement, Outreach, and Education	Tracking the number of potential partners (employers, faith-based organizations, housing nonprofits, etc.) engaged via a Housing Commission or Village staff
#2 Maximize and Leverage Resources to Improve and Support Downers Grove's Existing Housing Stock	Tracking the number of times that programs from area housing nonprofits (H.O.M.E DuPage, North West Housing Partnership, DuPage Habitat for Humanity) are promoted to residents Tracking the number of times that rental property owners are successfully engaged to learn about available programs (e.g., low-cost loans, property management training, and energy efficiency funding provided by the Community Investment Corporation)
#3 Implement Recommendations from the Guiding DG Comprehensive Plan that Provide for Additional Housing Opportunities	Tracking the number of new apartments or condos constructed in business districts (Downtown, The Grove, Belmont Station, Fairview Station, Ogden Avenue, and Butterfield Road, etc.) Tracking the number of Accessory Dwelling Units constructed Tracking the number of homes in Missing Middle Housing buildings constructed Tracking the number affordable homes constructed via an Inclusionary Housing Ordinance Tracking the amount of in-lieu fees generated via an Inclusionary Housing Ordinance

Appendix B: Metrics for Tracking Progress and Changes to Local Housing Needs

Tracking Progress on Addressing Local Housing Needs

Recommendation	Metric
Vacancy Rate in Downers Grove's Homeowner and Rental Markets	Measuring the extent that housing demand outstrips housing supply. A healthy or stable homeowner vacancy rate is 1-2%, while a healthy or stable rental vacancy rate is 5-8%.
Households in Downers Grove by Household Type	Assessing whether Downers Grove continues to see an increase in single individuals and households without children and decrease in households with children.
Population in Downers Grove by Age	Measuring the extent that Downers Grove's senior population continues to grow and whether the recent decline in residents age 20-54 continues.
Housing Cost Burden by Household Age	Assessing the extent that senior households in Downers Grove are housing cost burdened and how this compares to younger and middle-aged households.
Ratio of Median Home Sale Price in Downers Grove to Median Household Income in Downers Grove	Measuring homeownership attainability. As a general rule of thumb, a household can typically afford a home that costs three times their annual income.
Housing Cost Burden Among Renter Households in Downers Grove	Tracking the number of Downers Grove renter households who are housing cost burdened, spending over 30% of their income on housing, or severely housing cost burdened, spending over 50% of their income on housing.
Housing Cost Burden Among Homeowner Households in Downers Grove	Tracking the number of Downers Grove homeowner households who are housing cost burdened, spending over 30% of their income on housing, or severely housing cost burdened, spending over 50% of their income on housing.
Distance that Downers Grove's Local Workforce Commutes From	Assessing the percentage of local workers who make long commutes over 25 miles into Downers Grove and how this compares to previous years.

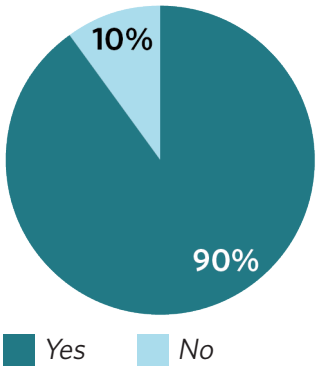
Appendix C: Summary of Community Input

Community Survey Summary

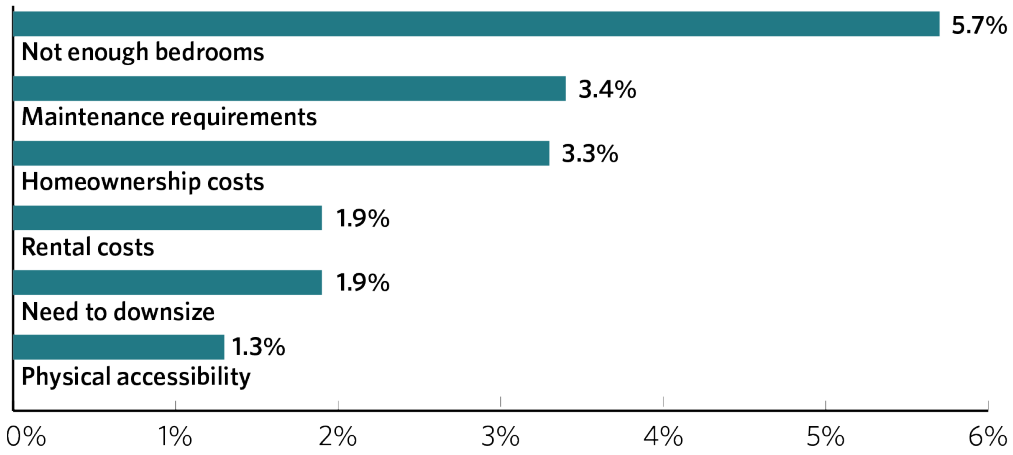
952 residents and 30 local workers completed the Downers Grove Homes for a Changing Region community survey between April and June 2026.

Personal Experience

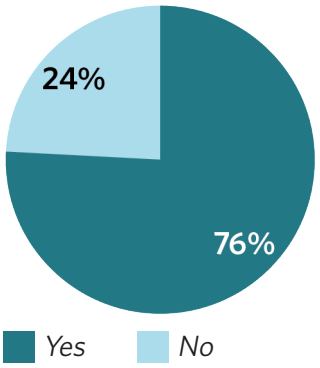
Question 1: Does the home you live in meet your current needs?



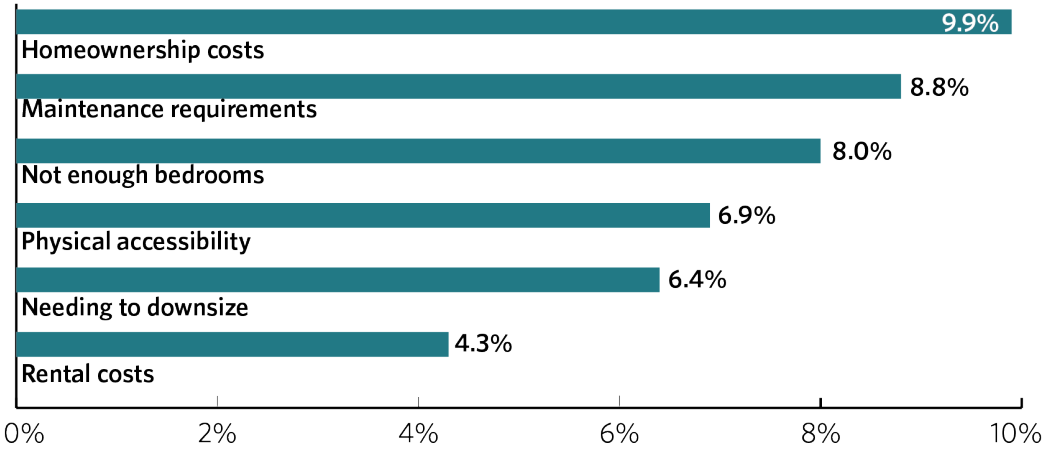
Question 2: In what way(s) does the home you live in not meet your current needs?



Question 3: Do you believe the home you currently live in will meet your future needs?

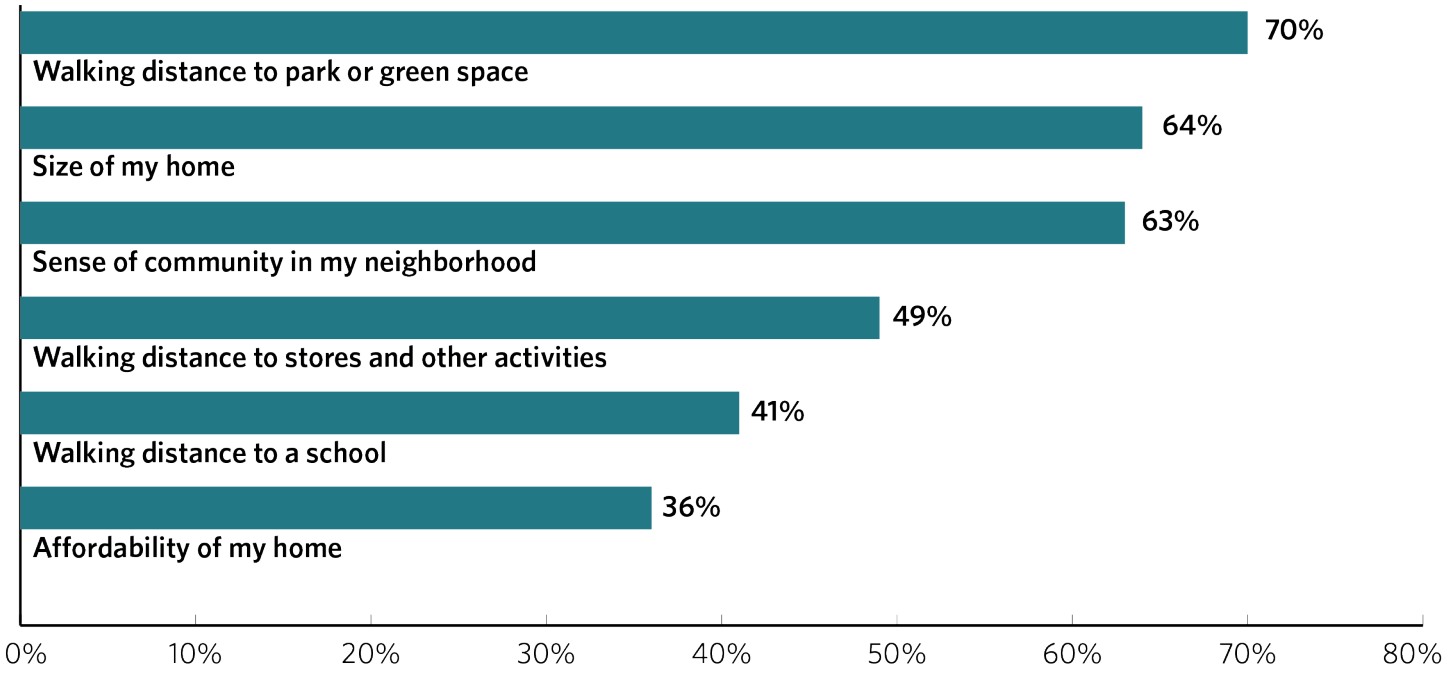


Question 4: In what way(s) does the home you currently live in not meet your future needs?

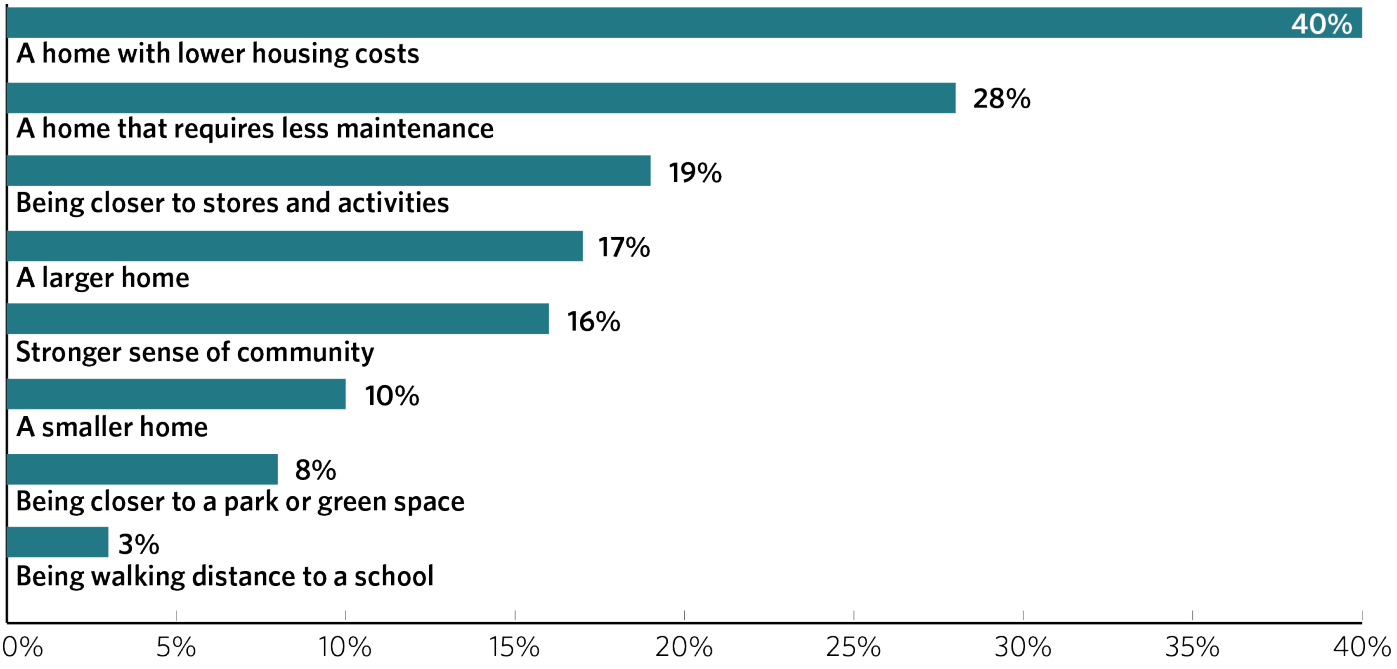


Appendix C: Summary of Community Input

Question 5: What do you like most about your current home?



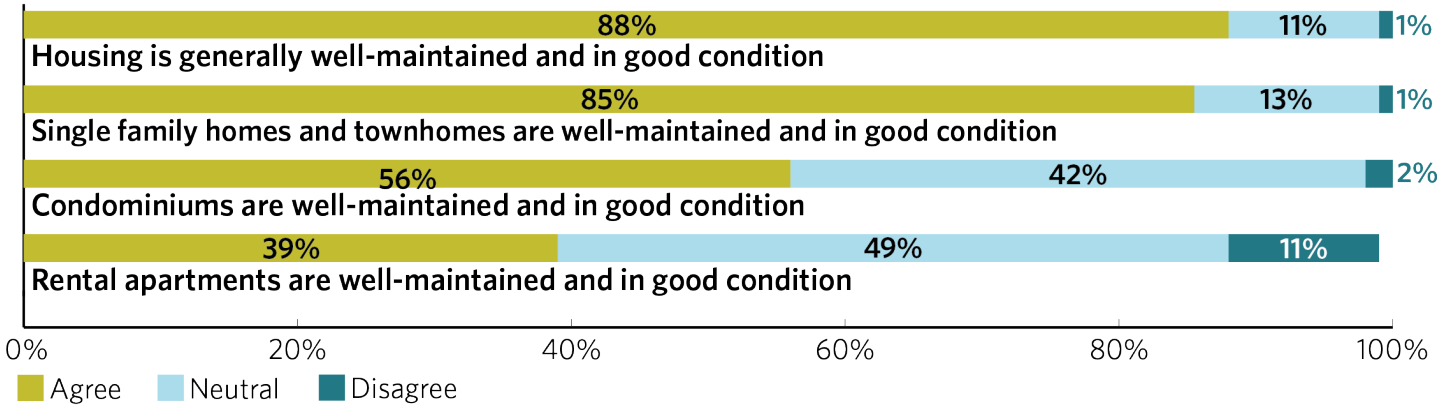
Question 6: What improvements or changes would you like to see in your current housing situation?



Appendix C: Summary of Community Input

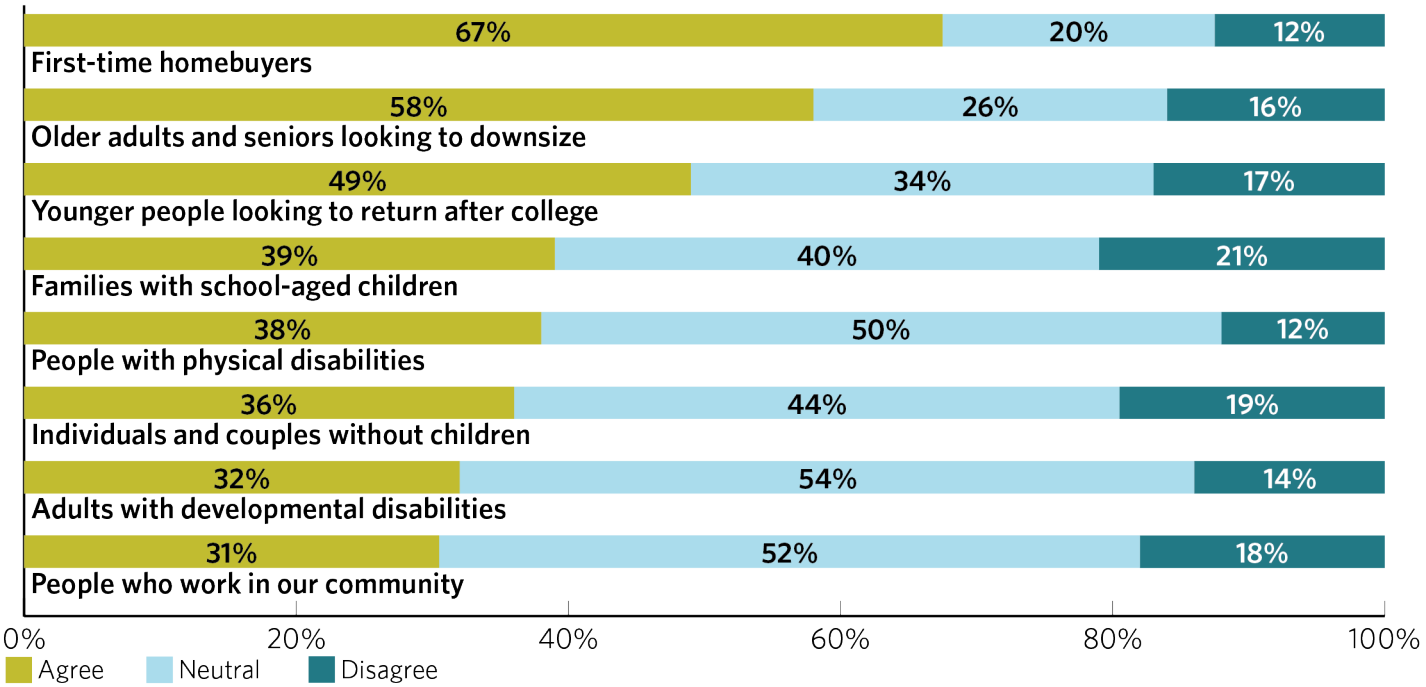
Housing Conditions

Question 7: Please answer the following prompts about the housing in Downers Grove:



Housing Needs

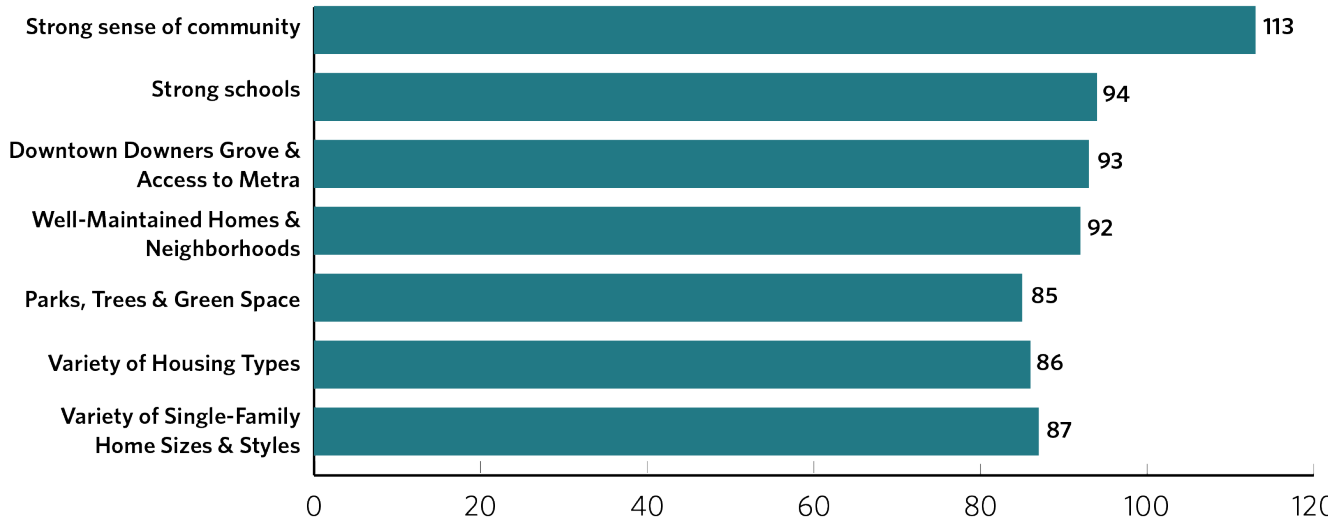
Question 8: Downers Grove has a need for more housing options for...



Appendix C: Summary of Community Input

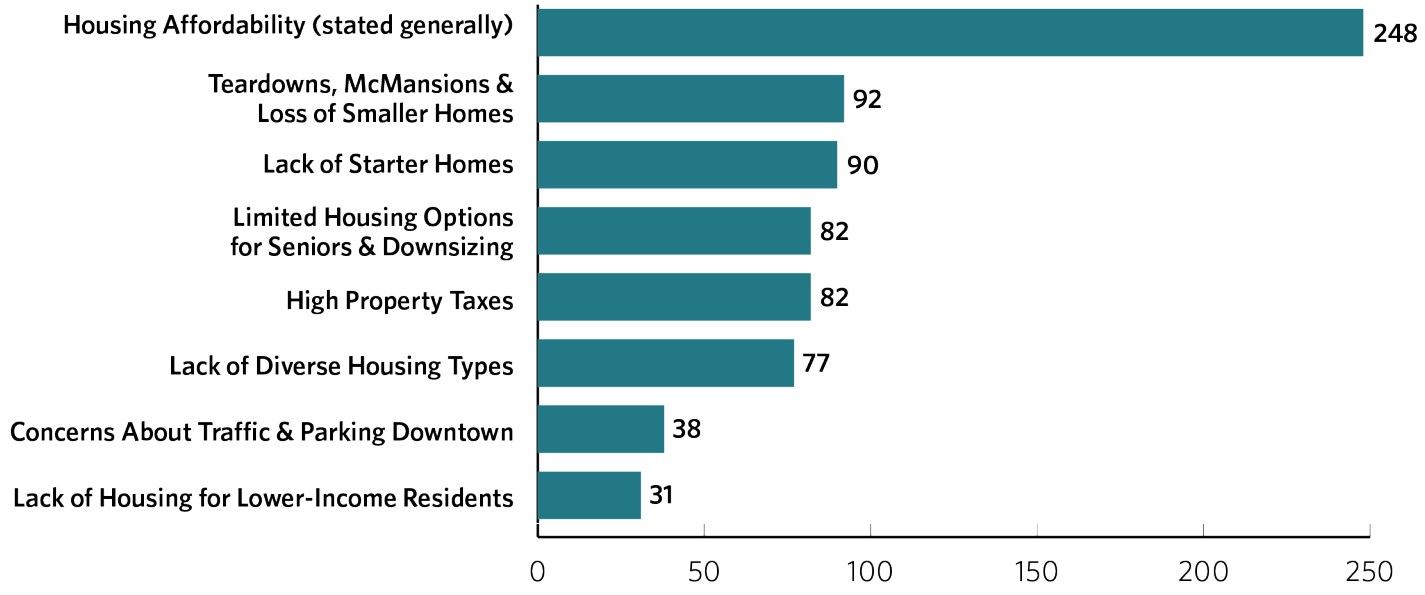
Open-Ended Questions

Question 9: What are the major strengths of housing in Downers Grove?



Question 9 received a total of 529 responses.

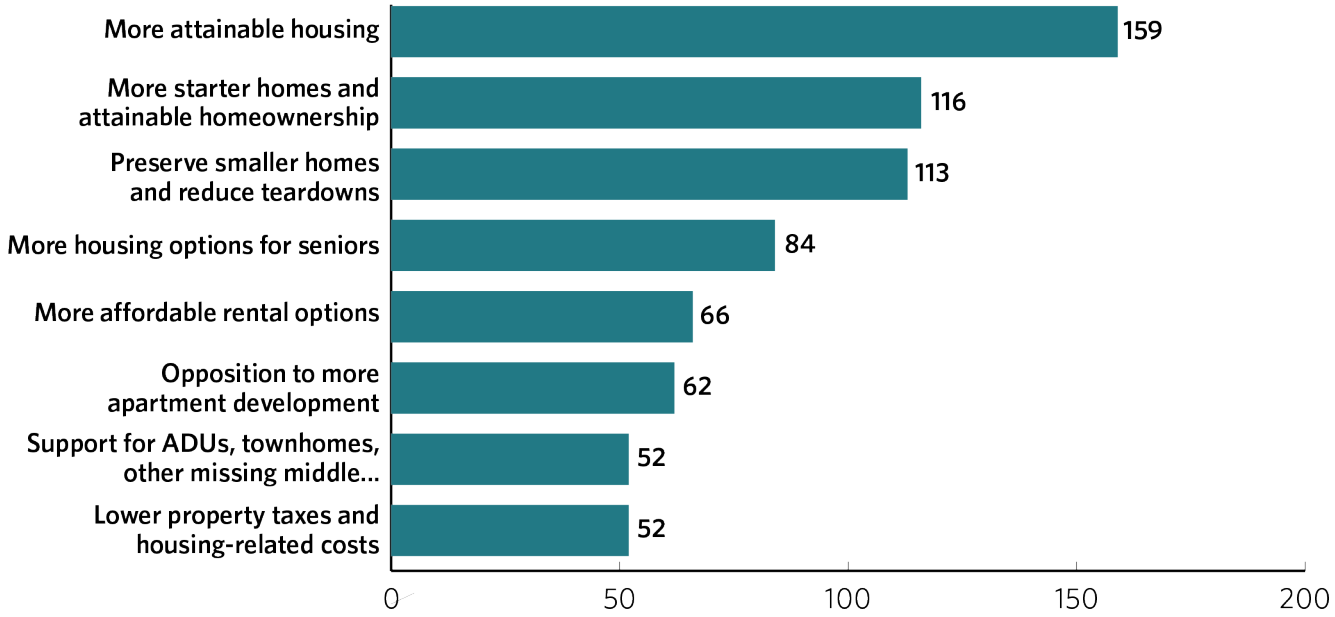
Question 10: Please describe any challenges you see related to housing in Downers Grove.



Question 10 received a total of 579 responses.

Appendix C: Summary of Community Input

Question 11: What housing-related changes would you like to see in Downers Grove?



Question 11 received a total of 520 responses.

Appendix C: Summary of Community Input

Representative Quotes from the Housing Strengths Section

> Well maintained homes. Options of single-family homes, condos, and apartments.

> Location to transportation, downtown and green spaces. Relatively lower costs compared to some neighboring communities.

> It's an older, established community with mature trees and the majority of neighborhoods have variation in housing styles.

> Well maintained houses in a desirable area located near Chicago with good schools.

> Strong sense of community, highly varied housing stock, good schools and amenities.

> It's nice that there are both luxury homes and a willingness to have a homeless shelter in the village. It shows real community spirit.

> Different sizes and types of homes, excellent neighborhoods and sense of community, people care about each other and their neighbors.

> Healthy mix of older and newer homes. Highly desirable communities. People generally keep up their properties. Vibrant downtown.

> In the past, there has been a great mix of home sizes. This contributed to neighborhoods that were less homogeneous- a college professor might live next door to someone who worked in a factory; retired residents lived next door to young couples who had just purchased their first home. Now, we have a lot of huge, expensive homes and expensive apartments.

> Most houses are beautiful and well taken care of.

> Downers Grove has a wide range of price options, a strong community, great schools and a good local economy.

> Beautiful old homes and many styles of architecture.

> It's generally a beautiful neighborhood no matter what part of town. People are friendly and there are lots of dining, shopping and entertainment options. I love the library, free concerts, farmers market and train downtown.

> Great schools, general walkability and train access.

> Variety of dwelling types and styles; proximity to stores, businesses, transportation, and schools.

> Downers Grove has a good amount of neighborhoods and downtown residential areas that have a proper neighborhood feel. As commuters, Downers Grove has the best express train access and ample parking for train commuters.

Appendix C: Summary of Community Input

Representative Quotes from the Housing Challenges Section

> Home taxes are high and it's hard to find something affordable and nice for our older parents hoping to move to be closer to their grandkids. We loved living in a place with a lot of mixed sizes of homes but seems lately that many are knocking down smaller homes and building huge homes. We ourselves decided to renovate to keep our location and because it was actually more cost effective than moving.

> Way too many condos and high rises being built downtown. It is adding congestion, increasing speed of traffic on residential roads which is dangerous to us with small children. Speed mitigation petitions do nothing.

> Buying a home for the first time in the current climate seems impossible. Barely any affordable homes and high interest. We will be pushed out.

> It just keeps getting more expensive. It's very difficult for young people to buy in. We no longer seem to have starter homes. There's a lack of availability of homes for those with physical and developmental disabilities.

> Apartment rent is outrageous.

> Persons with lower income levels have difficulty finding housing in Downers Grove. Teachers, pastors, public safety personnel, etc. frequently must find housing in other communities. Also, (not to be overlooked) Downers Grove has a significant number of residents and families, some with school-aged children, who are unhoused due to low incomes, mental health issues, disabilities and other reasons. We need to address these needs also. Nearby communities including Elgin and Glen Ellyn have begun to provide solutions. DuPage PADS, DuPage United, and other groups can assist.

> Affordable options for seniors that want to downsize.

> Housing is often unaffordable for many of the people who work in Downers Grove as educators or in service positions, unless someone in the household earns well above 200K/year.

> Lovely, well-maintained small-medium sized houses are frequently torn down to build $1 Million + houses that tower over neighbors and eat away at options for first-time homebuyers and those looking for an affordable option.

> Property taxes are too high and unsustainable.

> People are being priced out of homes as smaller houses are being knocked down and huge, expensive, cookie cutter homes are going up in their place.

> Downers needs more ranch style homes for people with disabilities and/or elderly seniors. I hear many people saying they are looking to downsize and stay in Downers but there aren't many options.

> Cost and a lack of midsize housing. There are options for small apartments and condos, or large family homes, but not much in the 3-bedroom, 1200-1500 square foot range of any housing type.

> There is little affordable housing for those starting out. I know of many families whose adult kids are living at home because of the lack of affordability of housing in the area.

Appendix C: Summary of Community Input

Representative Quotes from the Desired Housing Changes Section

> I'd like to see students and young adults who grew up in our community and schools have an opportunity to afford living in their hometown. It's out of reach for the majority due to expense.

> More single floor housing to accommodate senior citizens or persons with disabilities. This could be accomplished by building single family homes "ranch style", townhomes or duplexes.

> We need to expand options for affordable, attainable and supportive housing for lower income residents of Downers Grove. We have been successful in providing high-end housing, now it is time to ensure we can welcome ALL who wish to live and/or work in Downers Grove.

> More smaller single-family homes instead of teardowns to build mega homes.

> More affordable rents downtown. Taxes are too high.

> More affordable housing for seniors.

> More mixed sizes of houses and apartments that are affordable and meet the needs of residents - older adults, young families, and those with disabilities. Explore Accessory Dwelling Units (ADUs).

> More moderate priced housing that caters to all ages. Less apartment structures downtown which adds to congestion and gridlock. New builds should be smaller in size.

> Tastefully designed multifamily housing units with green space. We are currently on the wrong track with oversized buildings with minimal green space. Fairview Avenue near the train tracks is a blight currently, tasteful changes are appropriate.

> More affordable housing. More inventory for people looking for something besides a huge house for a big family.

> More affordable rental property for lower income folks so that those who work the more blue-collar jobs in town can afford to live in our town.

> More small and medium-sized homes, at lower costs. More homes that are physically accessible to aging adults and to disabled individuals of all ages. More variety in price-points and size of homes.

> More emphasis on starter homes with prices more accessible for new families and first-time buyers. Restrictions on tear downs and limiting size increases. Consideration given to incentives for multi-generational housing, demand for which is growing nationally.

> More housing for average and low-income families. More smaller homes, especially ranch homes. More duplexes. The ability to put up a small home in the backyard or side yard for parents or disabled family members.

Appendix C: Summary of Community Input

Survey Respondent Demographics

Differences exist between survey respondents and community demographics regarding age, homeownership, income, household size, and race and ethnicity.

	Survey Respondents	Community Demographics
Housing Ownership		
Homeowner	91%	75%
Renter	9%	25%
Tenure		
Single-family home	84%	63%
Townhome	5%	7%
Apartment	6%	19%
Condominium	5%	10%
Household Size		
1	15%	29%
2	40%	37%
3	16%	13%
4 or more	29%	21%
Age		
Under 34	9%	39%
35-44	19%	13%
45-54	18%	13%
55-64	24%	15%
65-74	21%	12%
75 or over	10%	9%
Household Income		
Under $50,000	7%	22%
$50,000-$100,000	21%	23%
$100,000-$150,000	23%	17%
Over $150,000	48%	39%
Race/Ethnicity		
Other	6%	4%
Native American / Indigenous	1%	1%
Asian/Pacific Islander	2%	6%
Black / African-American	2%	4%
Latino / Hispanic	4%	7%
White	85%	80%

Appendix C: Summary of Community Input

Key Themes of Kickoff and Focus Group Meetings

Evolving Housing Needs of Downers Grove's Aging Population

- "I've heard it come up a few times that the older population, when they want to downsize and if they want to stay in town, they're having a hard time finding that housing at a decent price."
- "There's no options here for seniors to move to."
- "Empty nesters have nowhere to go."
- "There's a lot more people looking for smaller houses with less to maintain and those are the majority of what I see being snatched the quickest."
- "When I talk to seniors, they seem to be the ones most cost stressed."
- "We're lacking lower maintenance housing for seniors, which locks up our single-family housing stock."
- "We cannot find anywhere to downsize."
- "There's a 3-5 year waiting list at affordable senior homes in Downers Grove."
- "We've seen that as residents age, managing rent becomes a big challenge."
- "In my neighborhood, we still have 60-70% original owners of homes built in the 1960s and 1970s. When you talk to them, they don't have anywhere to downsize to."
- "We've been welcoming to seniors with high incomes, there are lots of options for that group, but shrinking options for seniors with lower incomes."
- "The inside of some seniors' homes are barely kept up with cleaning and maintenance. Code enforcement has come across a lot of this. The outside might look fine, but the inside is not."
- "There are problems with seniors in multi-level homes; stairs become an issue. I see this all the time."

Appendix C: Summary of Community Input

Significant Demand for More Affordable Rental Options for the Local Workforce, Young Professionals, Empty-Nesters and Seniors

- "When we don't have rental product because we're resistant to transience, we're not adding more housing and we're incubating our homeowners."
- "The headline is that rents are going up."
- "We never have issues recruiting physicians, but for front-line entry-level workers, housing is prohibitive."
- "Only 8 of our 315 employees live in Downers Grove. Affordability is a huge issue, especially rental affordability."
- "We see our employees often commute more than an hour. How do we attract young professionals to Downers Grove?"
- "We had staff that had to move to Oswego because their rent went up $200 per month. Folks are having to move further and further away. Younger folks are really struggling."
- "None of our nurses or auxiliary staff live in Downers Grove. They can't afford it, and these are young professionals."
- "We have no supply coming in and landlords are raising rents because of it, that's the problem."
- "There's been a housing shortage in Downers Grove for years in both the homeowner and rental markets."
- "There's great demand for smaller scale and more attainable housing for both younger and older people."
- "I hear from younger people a lot that the cost of rent or buying is a burden. It's a real thing."
- "The drop in people in their 20's is indicative of unaffordability. Kids want to move back here but can't afford to."
- "Downers Grove has a challenge and responsibility to provide attainable housing."

Appendix C: Summary of Community Input

Lack of Entry-Level Options for First-Time Homebuyers

- "Lots of residents are concerned about the fact that when they moved here, they could afford it, but now their kids can't move here. That's a main concern, a lack of entry level housing."
- "We've created a beautiful community, our homes are fantastic, but there aren't entry-level homes, my kids will never be able to afford to live here. We're pricing ourselves into a different community."
- "Entry-level housing is virtually absent here."
- "Anything under $400k is bought super quick."
- "What goes up [after demolition] is completely unaffordable. Are we losing affordable housing?"
- "Entry level homes of former generations are gone because people are moving into starter homes as their forever homes."
- "Every other house is either demolished or grossly expanded and that's true throughout the village. It's accounted for some wonderful things, but entry-level housing is not being built."
- "I hear from young people that it's almost impossible to transition to homeownership from renting because they can't save while they rent."
- "4,000 square foot houses are replacing 1,200 square foot houses."
- "If you're trying to buy a home here as a young person, it's expensive and needs a ton of work or is in the million-dollar range."
- "Young people can't afford to start families here."
- "The problem is inventory is so low and competition is so high."
- "Unless young families have parents helping them, they can't compete. We're seeing offers come in on properties that they just can't compete with."
- "I've heard from younger people that they don't know if they'll ever be able to afford to own a home."
- "What would help our business with retention is more starter homes."

Appendix D: Additional Data

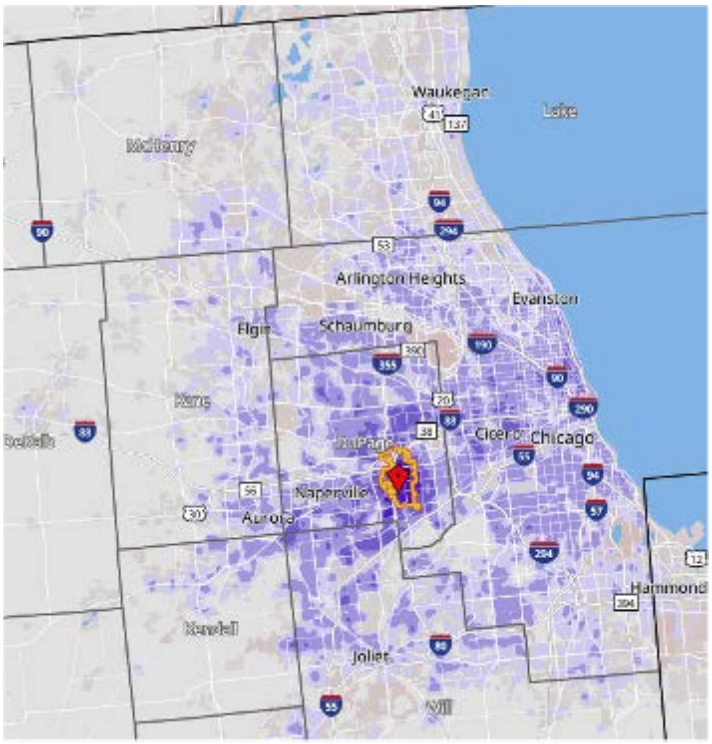


Figure 24: Where Downers Grove's Local Workers Commute From, All Workers.

Source: U.S. Census Bureau Longitudinal Employer-Household Dynamics 2023.

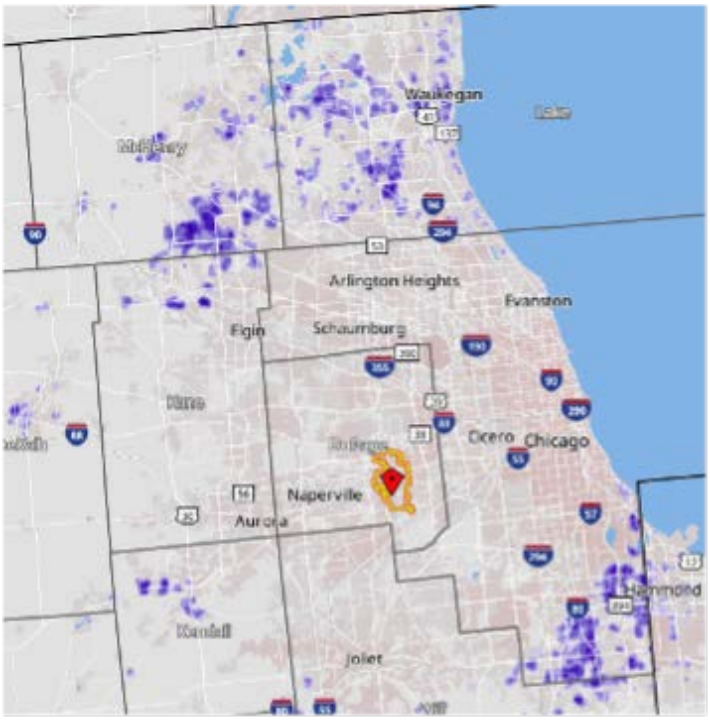
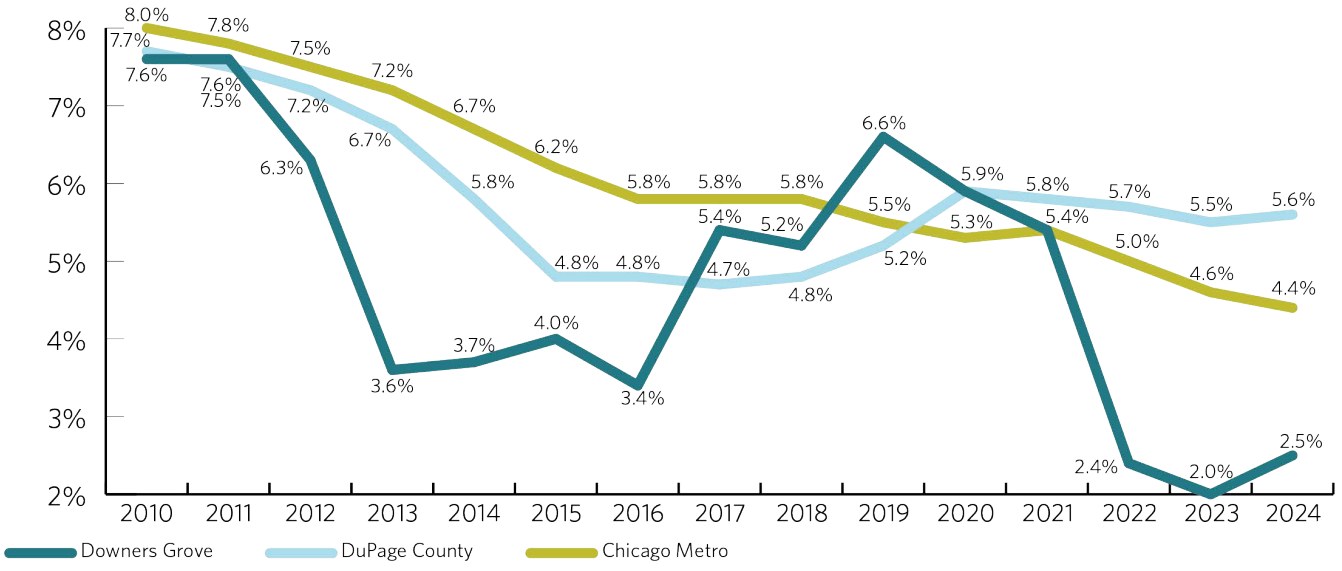


Figure 25: Where Downers Grove's Local Workers Commute From, 25+ Mile Commuters.

Source: U.S. Census Bureau Longitudinal Employer-Household Dynamics 2023.

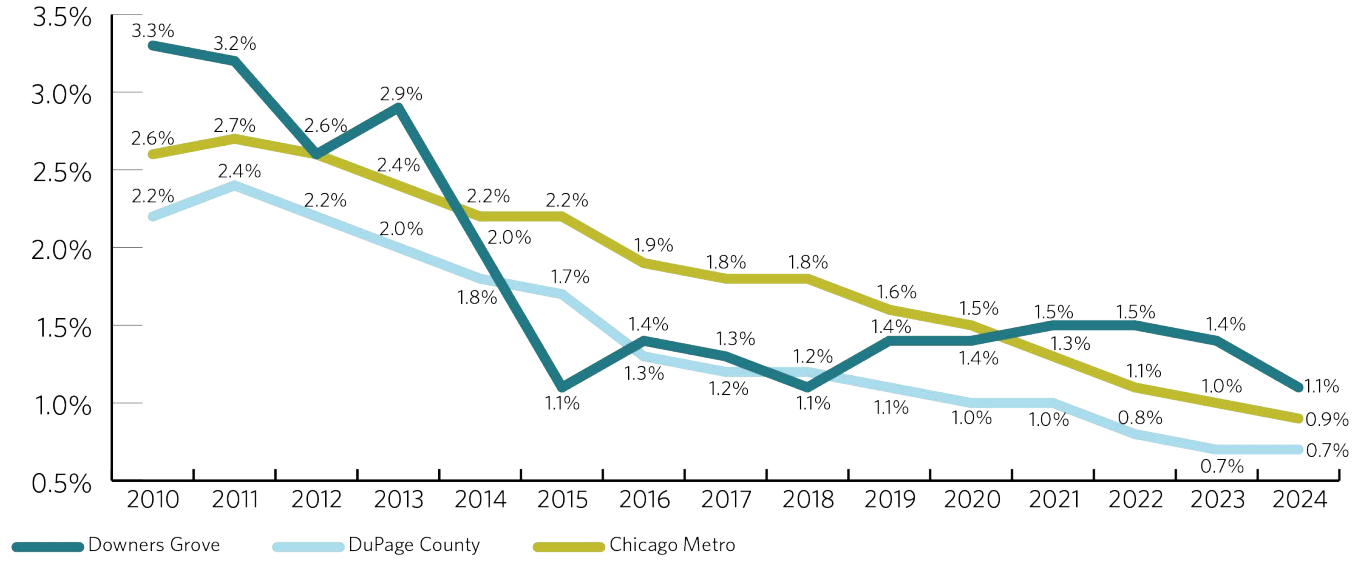
Appendix D: Additional Data

Figure 26: Rental Vacancy Rates in Downers Grove, DuPage County, and the Chicago Metro Region.



Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2024

Figure 27: Homeowner Vacancy Rates in Downers Grove, DuPage County, and the Chicago Metro Region.



Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2024.

Appendix D: Additional Data

Figure 28: Housing Cost Burden Among Renter Households in Downers Grove, DuPage County, and the Chicago region, 2024.

	Downers Grove	DuPage County	Chicago Metro
Not Cost Burdened (<30%)	48%	55%	51%
Cost Burdened (30-50%)	30%	23%	24%
Severely Cost Burdened (>50%)	22%	22%	25%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2024.

Figure 29: Housing Cost Burden Among Homeowner Households in Downers Grove, DuPage County, and the Chicago Region, 2024.

	Downers Grove	DuPage County	Chicago Metro
Not Cost Burdened (<30%)	81%	77%	75%
Cost Burdened (30-50%)	11%	13%	14%
Severely Cost Burdened (>50%)	8%	9%	11%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates, 2024.

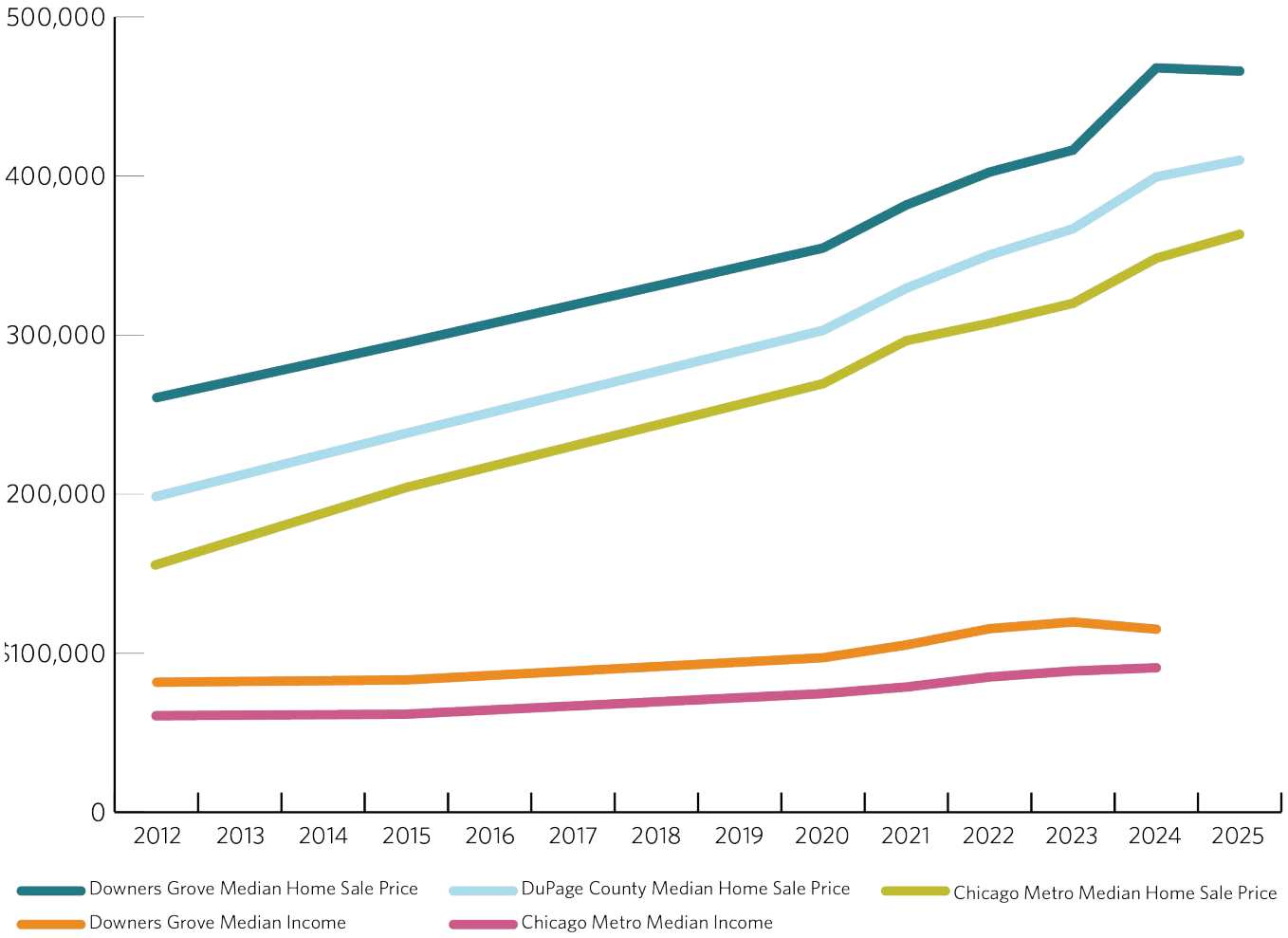
Figure 30: Where the Local Workforce in Downers Grove, Oak Brook, Naperville, Elmhurst, and Arlington Heights Commutes From.

	Downers Grove	Oak Brook	Naperville	Elmhurst	Arlington Heights
Total Jobs	57,402	45,545	88,719	33,276	41,201
< 10 miles	29%	27%	42%	39%	44%
10-24 miles	52%	53%	34%	42%	38%
25-50 miles	12%	11%	17%	11%	13%
>50 miles	7%	9%	7%	7%	6%

Source: U.S. Census Bureau, Longitudinal Employer- Household Dynamics, 2023.

Appendix D: Additional Data

Figure 31: Median Home Sale Prices in Downers Grove, DuPage County, and the Chicago Region, and Median Household Income in Downers Grove and the Chicago Metro Region.



Sources: RedFin Data Center; U.S. Census Bureau American Community Survey 5-Year Estimates.

Appendix D: Additional Data

Figure 32: Population in Downers Grove and DuPage County by Age, 2000 and 2020.

	Downers Grove			DuPage County			Chicago Metro		
	Population in 2000	Population in 2020	% Change in Share of Population	Population in 2000	Population in 2020	% Change in Share of Population	Population in 2000	Population in 2020	% Change in Share of Population
Total	48,638	50,247	-	904,161	932,877	-	9,157,540	9,618,502	-
Under 20	12,863	11,703	-3%	262,938	231,445	-4%	2,715,462	2,381,118	-4%
20 to 34 years	8,067	7,978	-1%	183,109	169,925	-2%	2,020,347	1,996,540	-2%
35 to 44 years	8,429	6,496	-4%	163,639	123,771	-5%	1,489,373	1,291,708	-3%
45 to 54 years	7,967	6,305	-3%	132,007	122,413	-2%	1,194,192	1,240,573	0%
55 to 64 years	4,344	7,494	6%	74,355	131,178	6%	739,702	1,244,860	5%
65 to 74 years	3,044	5,880	6%	45,246	91,603	5%	524,188	871,337	3%
75 and over	3,924	4,391	1%	42,867	62,542	2%	474,276	592,366	1%

Source: U.S. Census Bureau Decennial Census.

Appendix D: Additional Data

Figure 33: Median Rent by Year Structure Was Built, Downers Grove, DuPage County, and the Chicago Region, 2014 and 2024.

	Downers Grove			DuPage County			Chicago Metro		
	Median Rent in 2014	Median Rent in 2024	% Increase / Year	Median Rent in 2014	Median Rent in 2024	% Increase / Year	Median Rent in 2014	Median Rent in 2024	% Increase / Year
Built 1939 or earlier	$929	$1,445	5.55%	$1,047	$1,521	4.53%	$968	$1,373	4.18%
Built 1940 to 1949	$1,041	$2,056	9.75%	$1,013	$1,478	4.59%	$952	$1,332	3.99%
Built 1950 to 1959	$1,082	$1,593	4.72%	$1,197	$1,618	3.52%	$967	$1,352	3.98%
Built 1960 to 1969	$943	$1,429	5.15%	$1,051	$1,471	4.00%	$918	$1,255	3.67%
Built 1970 to 1979	$1,060	$1,607	5.16%	$1,085	$1,577	4.53%	$930	$1,347	4.48%
Built 1980 to 1989	$1,133	$1,433	2.65%	$1,144	$1,669	4.59%	$1,031	$1,452	4.08%
Built 1990 to 1999	$1,345	$1,639	2.19%	$1,230	$1,819	4.79%	$1,105	$1,555	4.07%
Built 2000 to 2009	$1,467	$1,959	3.35%	$1,376	$1,942	4.11%	$1,320	$1,798	3.62%
Built 2010 to 2019	$1,629	$2,152		$1,233	$2,107		$1,251	$2,085	
Built 2020 or later	$-	$2,250		$-	$2,169		$-	$2,270	

Source: U.S. Census Bureau American Community Survey, 5-Year Estimates, 2010-2024 and 2020-2024.