



Chapter five

Housing

Introduction

The housing component of the Comprehensive Plan combines the goals and objectives of the residential land use portion with the specifics of housing types and needs of all people. Crystal Lake's residential neighborhoods are one of the City's assets. Predominantly developed with single-family detached housing, there are also attached multi-family housing options.

Housing variety is important for maintaining the economic and social vitality of the City: children, singles, married couples, empty-nesters and seniors all play an important role in the life of the community. Encouraging a diversity of housing types is one of the objectives of the residential land use category. The City must continue to work with residents, businesses and community groups to ensure that future housing trends support the City's physical, economic and social objectives.

Demographics

The US Census Bureau provides information regarding the different housing types within the City. Figure 5-1 shows the breakdown by housing type. At 67% of the total 14,107 housing units, single family detached housing is the predominant housing type in the City.

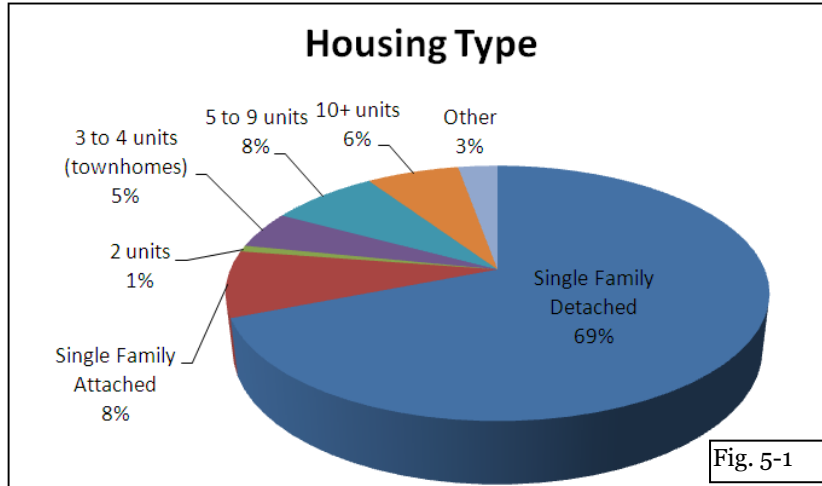


Fig. 5-1

The figure below (Figure 5-2) illustrates when the housing units were constructed by time period. 80% of Crystal Lake’s housing units were constructed within the last 50 years. The greatest percentage of new house construction between 1990 and 1999

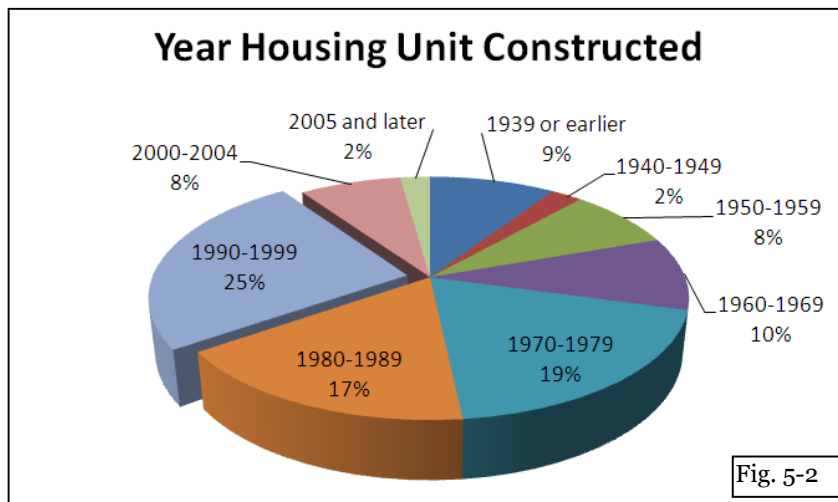


Fig. 5-2

Housing affordability is an indicator of how well a City can recruit and keep job providers. The rule of thumb is that housing should not exceed 30% of the income. Figure 5-3 illustrates the percentage of owner occupied housing units and their relationship to percentage of income.

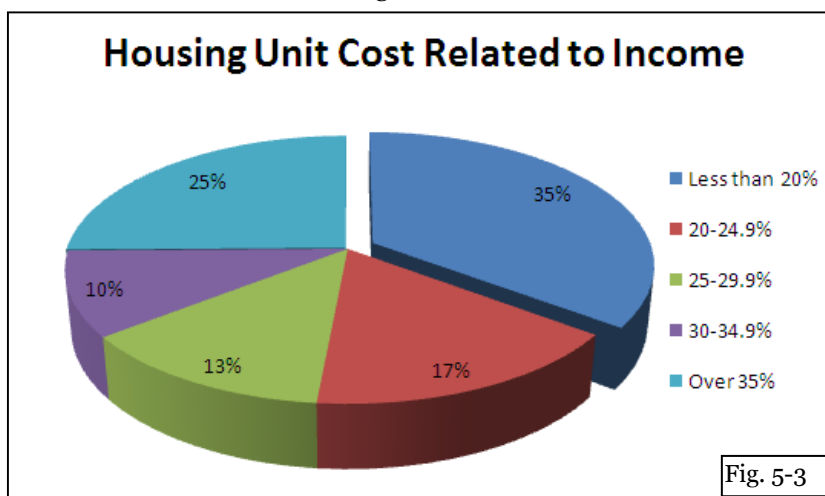


Fig. 5-3

percentage of owner occupied housing units and their relationship to percentage of income. 25% of families pay more than 35% of their income toward housing.

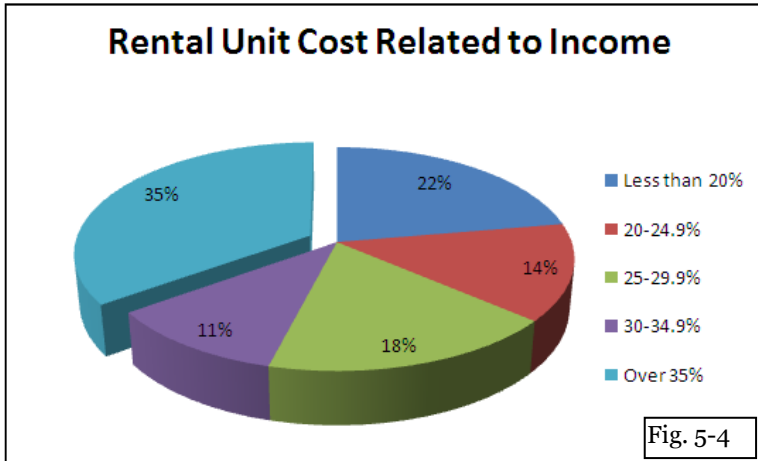


Figure 5-4 illustrates rental properties. 35% of rental units exceed 35% of family income. These last two figures point to the need of affordable housing units, especially rental units in the City.

Residential uses are allowed within the following five land use categories:

Agriculture/Rural Residential

Represents residential uses in conjunction with a working farm. Density is typically 1 unit per 25 acres, though can be as dense as 1 unit per 5 acres.

Estate Residential

Represents large lot development, typically rural in nature, which may or may not be connected to City utilities. Typical density is 1 unit per 3 acres.

Urban Residential

Represents most of the existing single family and low density multi-family residential neighborhoods. The densities vary depending on the zoning district, but range between 1–4 units per acre.

High Density Residential

Represents existing and future multi-family development. Density ranges between 6 to 10 units per acre. Appropriate locations are near City services and mass transit facilities.

Central Urban Residential

Represents existing higher density single family and multi-family located around or within the Downtown Business District. Densities vary depending on the underlying zoning district. The appropriate density range is 4 to 6 dwelling units per acre.

Mixed Use

A mixed-use development provides an integration of retail, office, residential, hospitality, recreation or other functions. It is pedestrian-oriented and contains elements of a live-work-play environment. It maximizes space usage, has amenities and architectural expression and tends to mitigate traffic and sprawl.

Key Elements

This section of the Comprehensive Plan focuses on the following elements:

- 5.1 Single-Family Housing
- 5.2 Multi-Family Housing
- 5.3 Affordable Housing
- 5.4 Green Building

Key Element Goal, Actions and Indicators

5.1 Single Family Housing



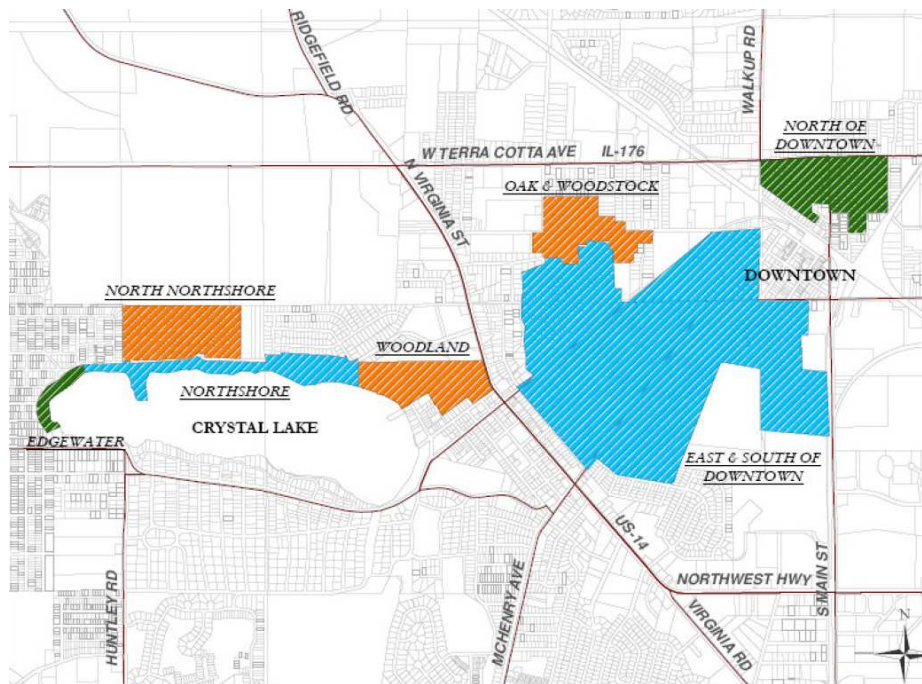
Goal:

Promote strong neighborhoods by preserving their character and historical significance and ensuring that they are well served by a variety of community facilities and services.

Crystal Lake is primarily developed with single family detached homes. Each existing neighborhood or subdivision has a unique character. Existing homes in these neighborhoods need guidelines to protect their unique architectural elements and character. The City has established a Pattern Book, which presents concepts and guidelines for additions to existing homes or infill development of a new home. It highlights the components that positively enhance the character of the neighborhood. Unique neighborhoods are encouraged to select a list of criteria from the Pattern Book and adopt those as standards as part of their neighborhood conservation overlay. The next page displays an example from the Pattern Book. In addition, newer subdivisions are typically governed by Covenants, Conditions and Restrictions enforced by a Home Owners Association. These subdivisions are also likely a Planned Unit Development that has specific housing elevations approved.

Future new development will likely take on different patterns than previous development. Depending on the economy, infill development could be the predominant building practice in the near future. Infill offers cost saving advantages since it takes advantage of existing utility and transportation infrastructure. New subdivisions would need to be planned around natural areas, preserving and utilizing the environment as an amenity. Most vacant land is in the City's north-west sub-area which has a conservation overlay district.

	Supporting Actions	Success Indicators
5.1a	Encourage the development of single family neighborhoods.	Number of new single family permits.
5.1b	Encourage quality subdivision design	The number of new conservation subdivisions. The number of new subdivisions that connect to services and to each other.
5.1c	Preserve the unique character of existing neighborhoods.	Number of Neighborhood Conservation Overlay districts approved.
5.1d	Encourage “green” improvements to homes and yards.	Number of rain gardens, bio-swales and native prairie flowers planted.

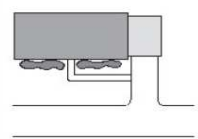


Neighborhoods recommended to adopt a Neighborhood Conservation Overlay

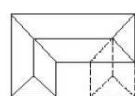
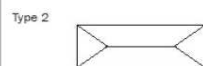
A Pattern Book for Crystal Lake Neighborhoods

Family B
One Story House - Attached Garage

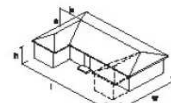
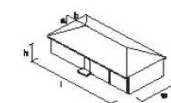
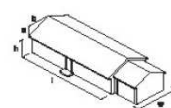
Component Locations



Sub-Types Roof Plan



Massing



Photos



Key Element Goal, Actions and Indicators

5.2 Multi-Family Housing



Goal:

Provide an appropriate mix of multi-family housing to add density to appropriate areas and allow for mixed-use development.

Multi-family housing is duplexes, townhomes, apartment or condominium buildings or units above business uses. Multi-family housing is important because it provides an alternative housing option. The flexibility of multi-family housing makes it ideal to integrate within single family neighborhoods and commercial projects. Multi-family housing can be located closer to business zoned properties allowing residents better access to jobs, services, retail good and transportation options. Multi-family housing developments also increase the density of an area without using up a lot of land.


Mixed-use projects where business services and residential uses are interdependent on each other will become more prevalent in the future as the trend of new urbanism design continues. The City encourages mixed-use projects because of the benefit of nearby services for residents reducing vehicle trips. It also provides a sustainable customer base for the business uses. There are three locations identified on the Comprehensive Land Use Map for mixed-use projects; the old Crystal Court Shopping Center north of Three Oaks Recreation Area, the intersection of Crystal Lake Avenue and Main Street and the Downtown.

	Supporting Actions	Success Indicators
5.2a	Promote the construction of a variety of multi-family housing products.	Number of new multi-family housing permits broken into categories for apartments, townhomes, and condominiums.
5.2b	Encourage development or redevelopment of areas for multi-family or mixed-use development.	Number of redevelopment projects approved for multi-family housing or a mix of uses.
5.2c	Promote well designed unique multi-family communities.	Number of new multi-family subdivisions with open space or connected to services or each other.

Key Element Goal, Actions and Indicators

5.3 Affordable Housing

WE NEED THE PEOPLE
WHO NEED AFFORDABLE HOUSING



AFFORDABLE HOUSING STRENGTHENS COMMUNITIES.
SO, WHEN AFFORDABLE HOUSING IS MENTIONED
WHERE YOU LIVE... SAY YES!

HOUSING ILLINOIS
For more information on
affordable housing, contact:
www.HousingIllinois.org
(312)663-3936

The State of Illinois Is Facing an Affordable Housing Crisis

- **Moderate-Wage Earners Struggle.**
A full-time worker in Illinois must earn **\$15.83 per hour** in order to afford a two-bedroom apartment at fair market rent (\$823). That means a **minimum-wage earner would have to work over 120 per week** to afford the fair market rent.
- **Over 25% of the State's Households (Renters and Owners) Struggle to Find Affordable Housing.**
Over 1 million Illinois households lack affordable housing because they pay more than 30% of their income on rent or mortgage costs—that's more than one-quarter of the state.
- **Getting Much Worse for Owners.**
From 1990 to 2000, the state experienced a **38% increase in the number of "cost burdened" owners** (households paying more than 35% of their income for ownership housing).

All information found online at www.housingillinois.org

Goal:

Provide an appropriate mix of housing needs for all persons regardless of income level, age, physical ability, race or other characteristic.

Affordable housing provides safe housing for persons making 80% or less of the area mean income level. Affordable housing may also be referred to as Workforce Housing because it is necessary to keep employees in the City and close to their jobs. Often, advocates for workforce or affordable housing are teachers, civil servants and blue collar workers. Affordable housing is also important for seniors, persons with a disability or other people who may be on a fixed income.

The inclusion of affordable housing is fundamental to maintaining the City's unique community character. Affordable housing is beneficial to young couples looking for a starter house or senior citizens that desire to stay in the community. In addition, the number of single parents has been slowly rising over the last 20 years. Single income households may need to look at affordable options so the children can remain in the same school.

Providing housing for employees in a variety of jobs is critical to maintaining economic stability. Civil servants including teachers, police and fire personnel just starting out may have a difficult time finding housing in the communities in which they work. Affordable housing is also used by those who work at blue collar jobs. Manufacturing companies sometimes look at the housing options for their employees before deciding to locate within a community. In addition, unskilled labor for many retail and restaurant establishments require affordable housing within close proximity to their employment. Affordable housing options allow people the ability to maintain a balance between housing costs and transportation costs. Including a mix of affordable housing in both single family and multi-family areas will create a stronger community.

	Supporting Actions	Success Indicators
5.3a	Encourage the construction of affordable housing throughout the City.	Number of affordable housing permits approved.
5.3b	Support a variety of affordable housing projects that provide housing options for seniors, young couples, and people making 80% or less of the area median income.	The number of single family affordable housing units. The number of multi-family affordable housing units. The number of assisted living projects approved.
5.3c	Continue to maintain compliance with IHDA’s affordable housing requirement.	Compliance with a minimum of 10% of total available units as affordable.

The Surprising Facts about Affordable Housing

Surprise #1: You’ll never believe who needs affordable housing. Imagine a family: a mom, dad, two kids. Dad works in a printing factory and makes \$15 an hour. This family won’t be able to afford an ordinary two-bedroom apartment anywhere in the Chicago area. Seniors whose only income is Social Security can’t afford apartments in countless communities.

A person needs to make more than \$17 an hour to afford an average two-bedroom apartment. A minimum- wage worker would have to work at 3.5 jobs for 140 hours a week to get that apartment.

Surprise #2: Funny. It doesn’t look like affordable housing. Affordable housing has a new face. Just look at the pictures on these pages. Working with community leaders, architects, and landscape designers, today’s affordable housing is meant to blend in, to be as much a part of the community as the people who live in it.

Surprise #3: Johnny got all A’s and B’s.As the cost of housing goes up, working families on the edge have to move from place to place. That means kids moving from school to school. They suffer. Their education suffers. Affordable housing gives families stability and kids thrive.

Surprise #4: You won’t believe what my house sold for. Some people may think that mixed income housing has a negative effect on property values. But experience all across America has shown that not to be true. In many cases, property values for both houses and apartments have gone up as affordable housing is built.

Surprise #5: Am I the only one who thinks this is a great idea?We asked people all over the Chicago area how they felt about building affordable housing where they lived. Two-thirds of them said they supported more moderate- and low-income housing in their area. Even so, when affordable housing is proposed for a community, the few voices against can be pretty loud. So speak up and say "yes." Affordable housing is worth fighting for.

Key Element Goals, Actions and Indicators

5.4 Green Building Practices



Photo from www.greenspacencr.org

Goal:

Support and encourage green building practices in home and neighborhood design..

The United States Green Building Council (USGBC) has established a set of parameters for green building design called Leadership in Energy and Environmental Design (LEED). To achieve LEED certification, a third party evaluates energy savings, water efficiency, carbon dioxide emission reductions, improved indoor environmental quality and stewardship of resources and sensitivity to their impacts. This standard for building design has also been expanded to LEED – ND for Neighborhood Development. LEED – ND is slightly more complicated as it requires evaluation of the buildings as well as the site. LEED – ND looks at transportation, neighborhood design, green infrastructure, innovation in the design process and regional priority.

The City understands the importance of incorporating these standards into development. Staff has listed several USGBC standards within the UDO under the development standards for the Conservation Overlay. One of the most important features in the Conservation Overlay is to preserve any natural features. These range from oak stands, to native prairie areas to wetlands. Site design within the Conservation Overlay looks at these sites first then plans for buildings and roads. Green building techniques can be incorporated into new and existing sites.

	Supporting Actions	Success Indicators
5.4a	Establish standards for the preservation of natural areas.	Standards adopted.
5.4b	Encourage the use of the USGBC LEED and LEED – ND standards for new development.	Standards adopted.
5.4c	Encourage residents to incorporate green building techniques during their home maintenance or addition.	Number of permits with green technology equipment included.