

Village of Mount Prospect

Analysis of Impediments

Prepared by the Community Development Department
2012

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EXECUTIVE SUMMARY

BACKGROUND

The Village of Mount Prospect is the lead agency in conducting the Analysis of Impediments to Fair Housing Choice. Similarly, as an Entitlement Community, the Village of Mount Prospect was the lead agency in conducting the 2010-2014 Consolidated Plan required by the U.S. Department of Housing and Urban Development (HUD) for all entitlement communities. The Village must certify that it will “affirmatively further fair housing” by specifically following the responsibilities listed below:

- Conduct an Analysis of Impediments (AI) to Fair Housing Choice
- Develop actions to overcome the effects of identified impediments to fair housing, and
- Maintain records to support the Village’s initiatives to affirmatively further fair housing

HUD has identified an impediment to fair housing to be any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. Policies, practices or procedures that appear neutral on their face but which operate to deny or adversely affect the provision of housing to persons of a particular race, color, religion, sex, disability, familial status, or national origin may constitute such impediments. In Illinois, protection under state fair housing law is extended to include discrimination based on ancestry, age, marital status, military status, sexual orientation, or unfavorable discharge from military service.

An AI is a review of impediments to fair housing choice in the public and private sector. The sources used in this study result from information provided by the census data, federal, state, and local housing complaint data, surveys provided to the public and interviews conducted with various local government, real estate, financial and housing agencies.

By analyzing these sources of information the Village has determined that factors affecting fair housing include:

- Lack of Education and Awareness
- Lack of Available Sites for New Housing Developments
- Limited Affordable Housing Locations

To address these findings, a Fair Housing Action Plan was developed with strategies that range from educating each resident to combining efforts with neighboring municipalities and addressing the housing issues collaboratively. The Fair Housing Action Plan includes the following goals:

- Provide and Promote Education and Awareness
- Support Affordable Housing and Housing Developments throughout the Village
- Continue the Village's Crime Free Housing Program
- Provide Translated Fair Housing Documents in More Languages
- Continue to Support the Community Relations Commission
- Initiate Regional Housing Efforts

These goals will be implemented and monitored in order to promote fair housing choices within our community.

INTRODUCTION

PURPOSE

The practice of Fair Housing Planning is implemented in communities to eliminate discriminatory practices in housing. The Village of Mount Prospect is committed to affirmatively further fair housing through fair housing provisions, Village fair housing ordinances and housing and community development programs. The Village has prepared an AI to Fair Housing Choice in response to the efforts needed to determine impediments facing the Village and develop an action plan to combat these impediments.

The AI is a requirement for all entitlement communities that receive Community Development Block Grant (CDBG) funds from HUD. The Village is required to:

- Examine and attempt to alleviate housing discrimination within their jurisdiction
- Promote fair housing choice for all persons
- Provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status, or national origin
- Promote housing that is accessible to and usable by persons with disabilities; and
- Comply with the non-discrimination requirements of the Fair Housing Act

Through this analysis, the Village will:

- Examine all census data concerning population, housing, household and income characteristics by protected classes
- Examine all policies listed in the public and private sectors and their impacts on fair housing
- Determine impediments to fair housing in the Village; and,
- Create an action plan for the listed impediments

FEDERAL FAIR HOUSING ACT

The following information was taken from HUD's "Fair Housing - Equal Opportunity for All" guide.

THE FAIR HOUSING ACT

The AI is protected by the Federal Fair Housing Act and serves as a basis for fair housing planning and provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates. The Fair Housing Act (as stated by HUD) prohibits discrimination in housing because of:

- Race or color
- National origin
- Religion
- Gender
- Familial status (including children under 18 living with parents or legal custodians; pregnant women and people securing custody of children under 18)
- Disability

What housing is covered?

The Fair Housing Act covers most housing. In some circumstances, the Act exempts owner-occupied buildings with no more than four units, single-family housing sold or rented without the use of a broker and housing operated by organizations and private clubs that limit occupancy to members. The Fair Housing Act also prohibits certain actions in regards to the sale or rental of a property and mortgage lending.

What does the Fair Housing Act prohibit?

In the sale and rental of housing, no person(s) may take any of the following actions based on race, color, national origin, religion, gender, familial status, or handicap (disability):

- Refuse to rent or sell housing
- Refuse to negotiate for housing
- Make housing unavailable
- Deny a dwelling
- Set different terms, conditions or privileges for sale or rental of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental
- For profit, persuade owners to sell or rent (blockbusting) or
- Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing

In Mortgage Lending

In mortgage lending, no person(s) may take any of the following actions based on race, color, national origin, religion, gender, familial status or handicap (disability):

- Refuse to make a mortgage loan
- Refuse to provide information regarding loans
- Impose different terms or conditions on a loan, such as different interest rates, points, or fees
- Discriminate in appraising property
- Refuse to purchase a loan; or,
- Set different terms or conditions for purchasing a loan

Other Prohibitions

In addition, it is illegal for any person(s) to:

- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others who exercise that right
- Advertise or make any statement that indicates a limitation or preference based on race, color, national origin, religion, gender, familial status or handicap (disability). This prohibition against discriminatory advertising applies to single-family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Additional Protections for Persons with Disabilities

The act also offers additional protection for persons with disabilities. The following protects persons with: (1) a physical or mental disability (including hearing, mobility and visual impairments, cancer, chronic mental illness, AIDS, AIDS Related Complex and mental retardation) that substantially limits one or more major life activities; (2) have a record of such disability; (3) or are regarded as having such a disability that the persons' landlord may not:

- Refuse to allow reasonable modifications to dwelling or common use areas, at one's own expense, if necessary for the disabled person to use the housing. (Where reasonable, the landlord may permit changes only if the person agrees to restore the property to its original condition prior to moving out.)
- Refuse to make reasonable accommodations in rules, policies, practices or services if necessary for the disabled person to use housing .

For instance, an impaired person has the right to own a guide dog in all buildings and a landlord may not deny a person based on that factor. Guide dogs, when needed for impaired persons,

are allowed. Additionally, a person has the right to request a reserved space near the apartment building when necessary to assure access into the building.

Requirements for New Buildings

For all new buildings that are ready for occupancy after March 13, 1991 and have an elevator or four or more units:

- Public and common areas must be accessible to persons with disabilities
- Doors and hallways must be wide enough for wheelchairs
- All units must have:
 - An accessible route into and through the unit
 - Accessible light switches, electrical outlets, thermostats and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bars; and,
 - Kitchen and bathrooms that can be used by people in wheelchairs

If a building with four or more units has no elevator and will be ready for first occupancy after March 13, 1991, the standards apply to ground floor units. The above referenced requirements for new buildings do not replace any more stringent standards in State or local law.

Housing Opportunities for Families

Unless a building or community qualifies as housing for older persons, it may not discriminate based on familial status. That is, it may not discriminate against families in which one or more children under 18 live with:

- A parent
- A person who has legal custody of the child or children or
- The designee of the parent or legal custodian, with the parent or custodian's written permission

Familial status protection also applies to pregnant women and anyone securing legal custody of a child under 18.

However, there is an exemption regarding housing for older persons that is exempt from the prohibition against familial status discrimination if:

- The HUD Secretary has determined that it is specifically designed for and occupied by elderly persons under a Federal, State or local government program or
- It is occupied solely by persons who are 62 or older or
- It houses at least one person who is 55 or older in at least 80 percent of the occupied units, and adheres to a policy that demonstrates an intent to house persons who are 55 or older

A transition period permits residents on or before September 13, 1988 to continue living in the housing, regardless of their age, without interfering with the exemption.

If Fair Housing Rights Have Been Violated

If any person is subject to a violation of their fair housing rights, HUD can be contacted to assess the complaint. HUD offers all persons an opportunity to write a letter or telephone in the case that discrimination has occurred. While all complaints should be filed as soon as possible, HUD will accept complaints for up to one year after the incident occurred.

HUD requests the following when writing a letter of complaint:

- Name and address
- The name and address of the person your complaint is against (the respondent)
- The address or other identification of the housing involved
- A short description of the alleged violation (the event that caused you to believe your rights were violated)
- The date(s) of the alleged violation

Complaints should be filed with the nearest fair housing office, or by calling the fair housing office directly.

Chicago Regional Office
U.S. Department of Housing and Urban Development Midwest Office
Ralph H. Metcalfe Federal Building
77 West Jackson Boulevard, Room 2101
Chicago, Illinois 60604-3507
Telephone: (312) 353-7776
Fax: (312) 886-2837

ILLINOIS DEPARTMENT OF HUMAN RIGHTS

The Illinois Department of Human Rights (IDHR) promotes Equal Housing Opportunities in accordance with the Illinois Human Rights Act. Under the Illinois Human Rights Act, "...it prohibits discrimination with respect to employment, financial credit, public accommodations and real estate transactions on the bases of race, color, religion, sex (including sexual harassment), national origin, ancestry, military status, age (40 and over), order of protection status, marital status, sexual orientation (including gender-related identify), unfavorable military discharge and physical and mental disability." With further regards to Fair Housing and real estate transactions, "it is unlawful to discriminate in the sale or rental of

residential or commercial property. The following are a list of examples of prohibited activity provided by under the Illinois Human Rights Act by the IDHR:

- Refusing to engage in a real estate transaction (including sale or rental)
- Altering the terms, conditions or privileges of a real estate transaction
- Discriminating in the furnishing of facilities or connected services
- Refusing to receive or transmit a bona fide offer to engage in a transaction
- Refusing to negotiate, misrepresenting that a property is not available, or failing to disclose property listings
- Refusing to permit disabled persons to reasonably modify existing premises
- Refusing to rent to, or sell to or alter the terms, conditions or privileges for blind, hearing impaired, or disabled persons who use guide, hearing or support dogs or requiring an extra charge for persons who keep or use guide dogs other than for actual damage done to the premises by such animals
- Requiring that prospective tenant not have children under the age of 18 or limiting the number of children
- Altering mortgage or lending practices for financial institutions

Authorized by the Illinois Human Rights Act, the Illinois Human Rights Commission, consisting of mediators and conciliators, takes a neutral stance when determining whether or not a discriminatory act has taken place. The goal of the commission is to address and assist in resolving any potential acts of discrimination that may or has already occurred. If any person feels that their rights have been violated or need further information regarding fair housing, the IDHR can be reached at (312) 814-6227 or (800) 662-3942. Any persons may also access their website at www.state.il.us/dhr.

FAIR HOUSING ENFORCEMENT IN MOUNT PROSPECT

The Village of Mount Prospect has collaborated with federal, state, and local agencies to manage fair housing discrimination complaints. The federal, state, and local agencies have been able to assess the complaint, provide advice for their next steps of action, and determine if an act of discrimination has occurred. Mount Prospect's local commission, the Community Relations Commission, receives, investigates and hears complaints of unlawful real estate practices according to Chapter 23, Article XII (Fair Housing) of the Village Code. Please see Appendix A (or Village Code 5.708 - available through the Village's website www.mountprospect.org) for complete filing procedure through the Community Relations Commission.

METHODOLOGY

The methodology used in compiling the AI consisted of extensive review of primary and secondary sources. The primary sources included: detailed surveys offered to all residents through the Village's website, interviews with local government personnel, financial institutions and housing agencies. The secondary sources included: a review of HUD's Fair Housing Planning Guide, research of the Village's Fair Housing Planning practice, the Village's 2010-2014 Consolidated Plan, United States Census Bureau data, data collected from outside institutions/organizations, and other documents and studies.

PRIMARY SOURCES

Community Survey

On Wednesday, July 20, 2011, the Village of Mount Prospect published a Fair Housing Survey (See Appendix: A.1.) on the Village's website. A notification and link to the village's website section regarding fair housing was also sent out via email to those who receive electronic updates from the Village. The survey asked residents questions regarding their experience and knowledge of fair housing choice and fair housing rights. The goals of the survey included:

- Collect data to maintain records for fair housing concerns/issues
- Gather important data for analysis and completion of AI
- Provide an anonymous complaint source for residents
- Gather feedback from residents

The Village received a total of 41 responses and the following is a summary of the responses:

- The majority of those who participated in the survey did not have a solid understanding of fair housing; many answered "Somewhat knowledgeable" or "Not knowledgeable" in regards to what they knew about fair housing
- Respondents only knew someone who experienced housing discrimination, never experienced it personally
- Most acts of housing discrimination occurred through real estate professionals
- Most acts of housing discrimination involved "Individual housing units for sale"
- A majority of the acts of housing discrimination were based on the person's race
- Insufficient income was the most common answer in regards to what people saw as current impediments to fair housing choice
- Most respondents did not feel as if their housing choices were geographically limited to certain areas

- However, many respondents felt that certain geographic areas or neighborhoods were more desirable than others
- Overall, respondents felt that Mount Prospect offered an adequate supply of affordable housing to all residents (including persons with disabilities, senior citizens, and persons with children)
- Respondents are most likely to contact the Village Hall offices, local housing organization, or an elected municipal representative concerning acts of housing discrimination
- A majority of the respondents are unaware/unfamiliar with the fair housing and housing counseling referrals available through the Village
- A majority of the respondents have not seen or heard any information regarding fair housing programs, laws, or enforcement
- Respondents feel the most effective way to inform residents about their fair housing rights is to provide information on the Village website as well as producing fair housing literature/information at the Village Hall and the Mount Prospect Public Library
- See attached survey results in the Appendix

Interviews

Beginning Thursday, June 23, 2011, a series of interviews were conducted with local governmental staff and housing, real estate and financial institutions to gather information regarding fair housing in Mount Prospect. HUD, the federal agency in charge of assessing the AI, encourages communities to build relationships among the separate local groups. The Village also feels it is important to obtain input and information based on residents' knowledge and understanding of the topic.

The interviews asked a series of questions to fully assess topics that not only included fair housing knowledge, but the housing market in Mount Prospect and individual concerns or suggestions regarding fair housing and the community. Emphasis was placed on the interviewees' experiences with fair housing, knowledge and suggestions for actions to be taken through the Village to better educate the community.

A summary of the interviews in regards to fair housing laws found:

- Interviewees were "Knowledgeable" or "Very knowledgeable" about Fair Housing Laws
- Residents have a basic knowledge of fair housing, but lack an understanding of specific protected classes and rights
- The Village could expand its role in educational programs/seminars to provide residents with a better understanding of their rights

A summary of the interviews in regards to Mount Prospect's housing market found:

- Mount Prospect offers more affordable housing opportunities than surrounding communities
- Perception of affordable housing is limited to certain geographical areas
- The diversity is fairly consistent (geographically) throughout Mount Prospect

A summary of the interviews in regards to acts of discrimination in Mount Prospect found:

- Mount Prospect is a tolerant and diverse community
- No formal complaints have been filed with or against any interviewee

SECONDARY SOURCES

HUD's Fair Housing Planning Guide

The purpose of the Fair Housing Planning Guide is to offer State and Entitlement jurisdictions the guidance needed to comply with the required Consolidated Plan's certification standards. As stated in the Guide, it provides State and Entitlement jurisdictions with:

- Suggested sources of relevant demographic information data
- Suggested sources of authoritative studies of housing discrimination, lending, and other fair housing issues
- Methods for obtaining diverse citizen participation in the development, implementation, and evaluation of fair housing
- A suggested outline, methodology, and format for a plan to evaluate fair housing
- Specific questions geared to focusing the AI to relevant issues/concerns
- Potential sources of assistance for developing the AI and sample remedies, corrective actions, and solutions
- Examples of measurable results
- Examples of actions taken by State and Entitlement jurisdictions that affirmatively further fair housing
- Suggestions for complying with fair housing requirements for person with disabilities

HUD is committed to affirmatively furthering fair housing and it is their responsibility and desire to provide State and Entitlement jurisdictions with the necessary provisions needed to do so as well. In the Fair Housing Review Criteria developed in 1988, HUD assumes that if State and Entitlement jurisdictions have successfully completed an Analysis of Impediments and addressed found impediments with an action plan, that jurisdictions had completed what was needed to affirmatively further fair housing.

Other Secondary Sources

The following sources were also used in conjunction with those previously stated:

- Village of Mount Prospect's 2000 Analysis of Impediments
- Village of Mount Prospect's 2010-2014 Consolidated Plan
- Village of Mount Prospect's 2007 Comprehensive Plan
- Village of Mount Prospect's Municipal Code

- Village of Mount Prospect’s 2010 Consolidated Annual Performance and Evaluation Reports (CAPER)
- Village of Mount Prospect’s 2009 Public Transportation Study
- Regional Transit Asset Management System (RTAMS) – 2006

FUNDING

The Village of Mount Prospect’s Community Development Department staff was responsible for the preparation of the Analysis of Impediments to Fair Housing Choice.

SOCIO-ECONOMIC PROFILE

BACKGROUND

Since being incorporated in 1917, the Village of Mount Prospect has developed a diverse population of approximately 54,000 residents. While the Village of Mount Prospect is a northwest suburb of Chicago, it maintains a small town charm. Known as a place where “Friendliness is a Way of Life,” Mount Prospect takes pride in being named “The Best Place to Raise Your Kids” in 2008 by Businessweek.com and named one of the “Top 100 Places to Live” in 2009 by Money Magazine.

Throughout its history, Mount Prospect has consistently sought a good balance between residential neighborhoods, business centers (Kensington Business Park) and commercial areas – including the newly developed Randhurst Village Shopping Center. Mount Prospect is home to a myriad of businesses ranging from Fortune 500 companies to family-owned establishments. Mount Prospect has created a vibrant community with a strong base of both retail and professional businesses. Kensington Business Center attracts numerous high profile corporations and has earned its distinction as a premiere business and industrial center.

With a prime location only 24 miles northwest of downtown Chicago and six miles northwest of O’Hare International Airport, Mount Prospect offers residents excellent access to air, rail, bus and road transportation. The commuter rail station, where nearly 1,590 Mount Prospect area residents commute each morning and evening, is a well-known focal point (Regional Transit Asset Management System – RTAMS 2006 data). In addition, Mount Prospect’s downtown is a pleasant and bustling area that has experienced significant private and public investment over the past several years. The transformation of Mount Prospect’s downtown has allowed it to complete its vision of a mixed-use environment by

offering residents a variety of townhomes and condominiums as well as convenience retail stores that are interspersed with banks, government services, restaurants, and other service establishments.

The wide range of well-maintained housing has been reflected in strong property values throughout the Village. Mount Prospect is a well-designed community which has been developed through insightful and prudent planning. Mount Prospect has been able to retain its charm while maintaining its quality of life and financially sound economic base. In 2003 the Village was named by Money Magazine as having one of the top ten fastest appreciating property values in the Chicago area. While this trend has ceased and property values have decreased over the last five years (31%) due to the recession, this decrease is below the Chicago regional experience for similarly priced homes (35%) (Source: Chicago Metropolitan Agency for Planning - 2012)

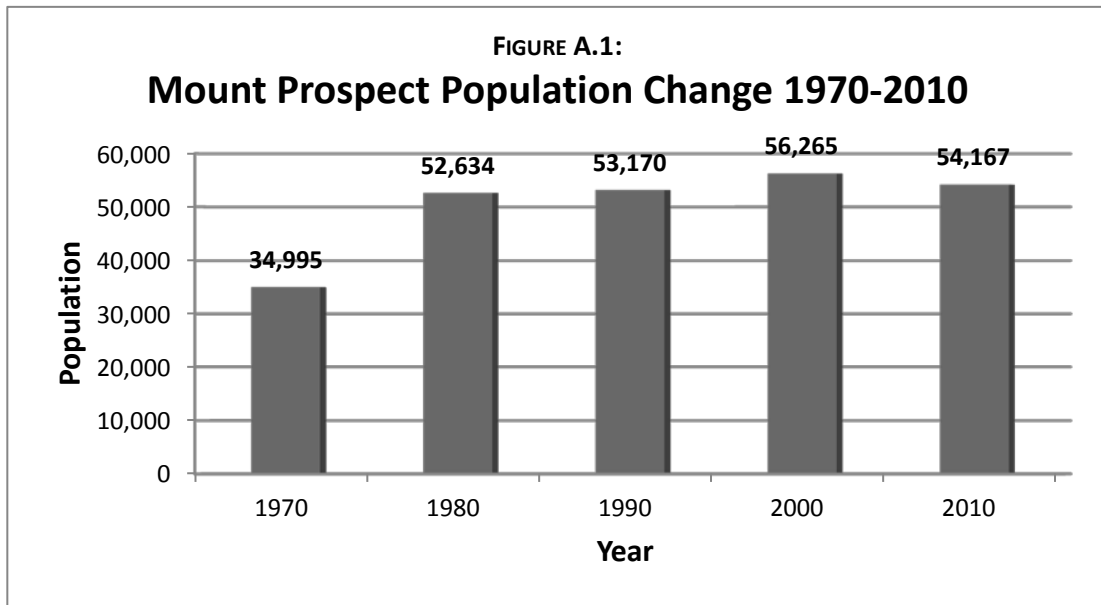
Today, Mount Prospect can proudly claim itself to be a strong community with award-winning schools, churches, local commerce, shopping and business centers, several park districts, a library, and highly rated fire and police departments.

DEMOGRAPHIC PROFILE

An Analysis of Impediments (AI) is often misinterpreted and understood as an analysis based on a person's income. However, fair housing planning is used to address actions that restrict housing choices based on race, color, religion, sex, national origin, familial status, and/or disability that are otherwise known as the protected classes. The analysis disregards fair housing issues based on a person's income. In circumstances where the protected classes tend to have lower incomes, the fair housing issue is regarded to as affordable housing. Affordable housing is defined as housing costs that do not exceed 30 percent of a family household income. Therefore, the demographic profile has produced results based on the affordable housing concept and not a person's income. For more information, please refer to the Village's 2010-2014 Consolidated Plan, which has a complete market study and housing demand analysis.

POPULATION CHARACTERISTICS

The following demographic analysis of the Village of Mount Prospect concentrates on the magnitude and composition of the population and changes that have occurred over the past 50 years. The information presented comes from the United States Bureau of Census 1990, 2000 and 2010 censuses. Figure A.1 displays the overall population change in Mount Prospect since 1970. The current population of Mount Prospect has decreased by approximately 3.73 percent from its population in 2000 of 56,265 persons to its current population of 54,167 persons.



*Source: U.S. Census Bureau, Census 1990 (STF-1), Census 2000 (SF-1) and Census 2010 (SF: DP1); Village of Mount Prospect 2000 Analysis of Impediments

Race and Ethnic Characteristics

The Village experienced increases in population through 2000; however, there was a decrease in overall population by 2010. Diversity in Mount Prospect has been on the rise with an increase in Asian and Hispanic persons moving into the Village while the overall White population has steadily decreased since 1990.

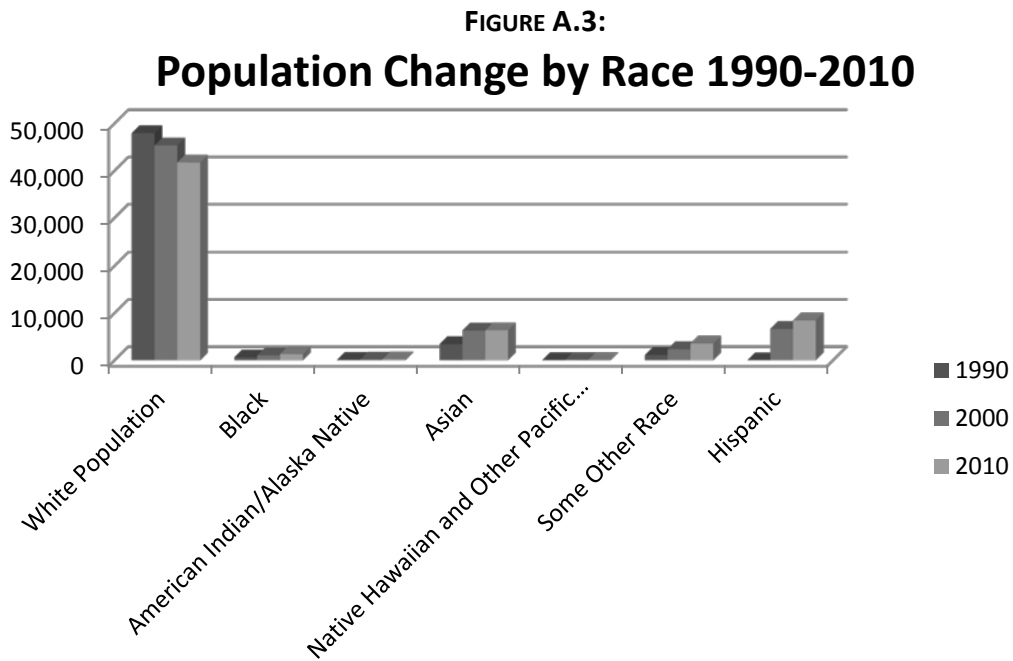
Currently, Mount Prospect is approximately 77 percent white, 15.5 percent Hispanic, 11.7 percent Asian, and all other races (Black, American Indian/Alaska Native, Native Hawaiian and Other Pacific Islander, and some other race) have below 10 percentage of the total population.

Figure A.2 Total Population by Race						
	1990		2000		2010	
	Number	Percentage	Number	Percentage	Number	Percentage
Race						
White Population	47,953	90.2	45,338	80.6	41,715	77.0
Black	606	0.1	1,026	1.8	1,282	2.4
American Indian/Alaska Native	73	0.0	110	0.2	196	0.4

Asian	3,408	6.4	6,292	11.2	6,339	11.7
Native Hawaiian and Other Pacific Islander	9	0.0	28	0	16	0.0
Some Other Race	1,121	2.1	2,332	4.1	3,533	6.5
Ethnicity						
Hispanic/Latino	-	-	6,620	11.8	8,408	15.5
Not Hispanic/Latino	-	-	49,645	88.2	45,759	84.5

*Source: U.S. Census Bureau, 1990 Census, 2000 Census, 2010 Census

*Source: U.S. Census Bureau, Census 1990 (STF-1), Census 2000 (SF-1) and Census 2010 (SF: DP1)

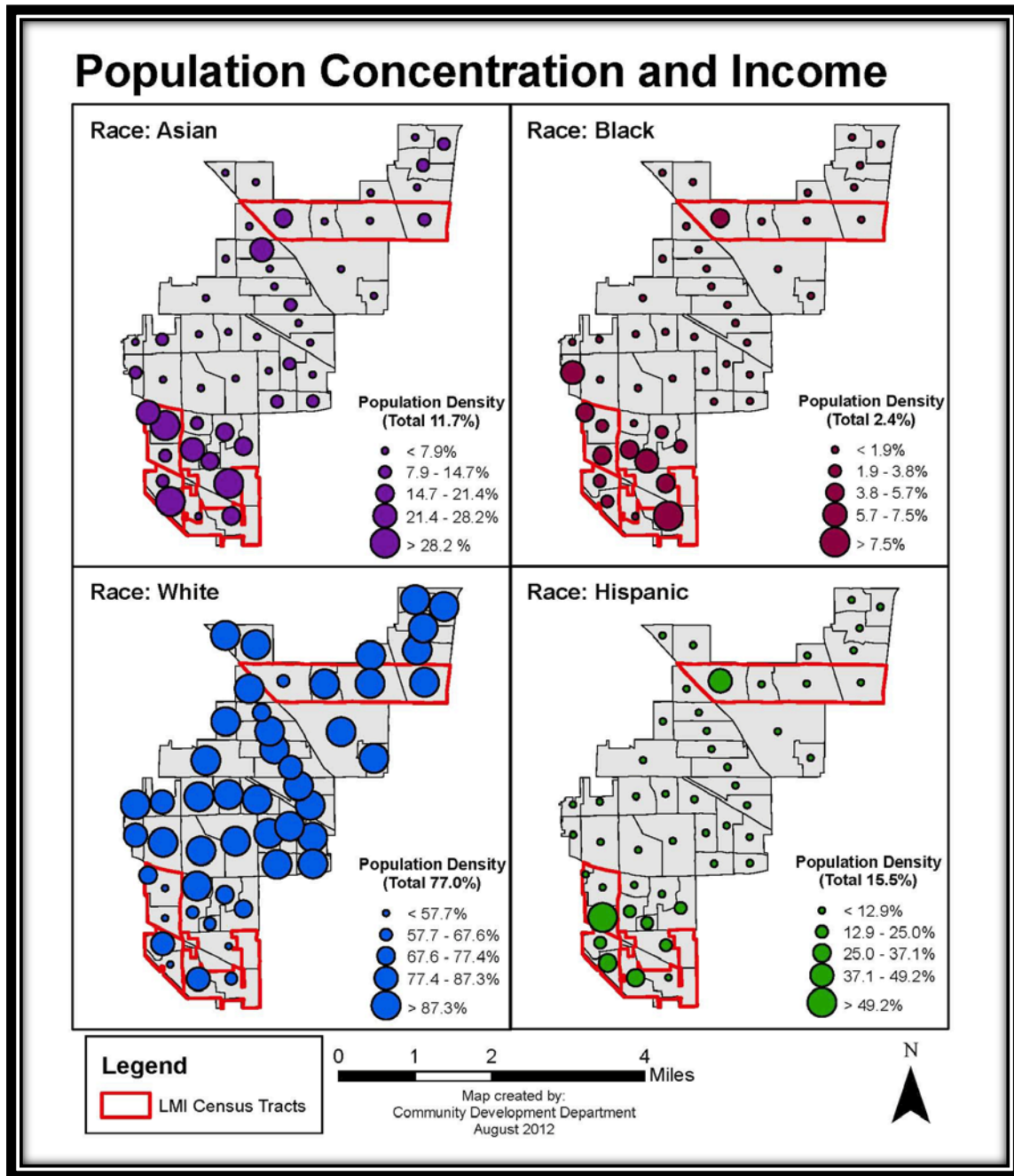


*Source: U.S. Census Bureau, Census 1990 (STF-1), Census 2000 (SF-1) and Census 2010 (SF: DP1)

In order to determine areas that have racial or ethnic minority concentration, HUD defines these geographical areas as places where a specific ethnic group is 10 or more percentage points higher than the overall Village percentage. For example, in Mount Prospect the Hispanic population accounted for 15.5 percent; therefore, a geographical area of minority or racial concentration would be any census tract that contains 25.5 percent or more Hispanic residents.

According to the 2000 census tracts, four census tracts met the criteria for low and moderate income. These 2000 census tracts included: 8051.07, 8051.08, 8051.11 and 8027.01. Based on the 2010 census, in census tract 8051.07, there was a Hispanic population consisting of almost 34 percent; and, in census

tract 8051.08, Hispanic residents accounted for almost 32 percent of the tract's total population. While the map below does not show individual census tract data, it highlights areas of racial or ethnic minority.



From 2000 to 2009, Median Household Incomes have seen, for the most part, an increase in value among White, Black, and Asian persons. However, the increase in values has also led to a larger gap in the median family incomes between racial/ethnic minorities (such as "Some other race," "Two or more

race,” and “Hispanic/Latino”) and the previously listed persons. The analysis of a person’s household income is an important factor in the determination of person’s eligibility for a home mortgage loan.

The following charts (Chart A.4 and A.5) exhibit the similarities between the lag in earnings by race and the population below the poverty level by race. As shown, Blacks followed closely behind Whites with a median household income of \$62,569 (in 2009) and a low percentage of persons below the poverty level with less than 1 percent. However, Hispanics and Latinos had a significantly lower median household income than Whites with \$49,016 and the second highest population below the poverty level at 27.21 percent. Other correlations include other races with the second-lowest median household income at \$42,267 and a large population below the poverty level at 15.48 percent.

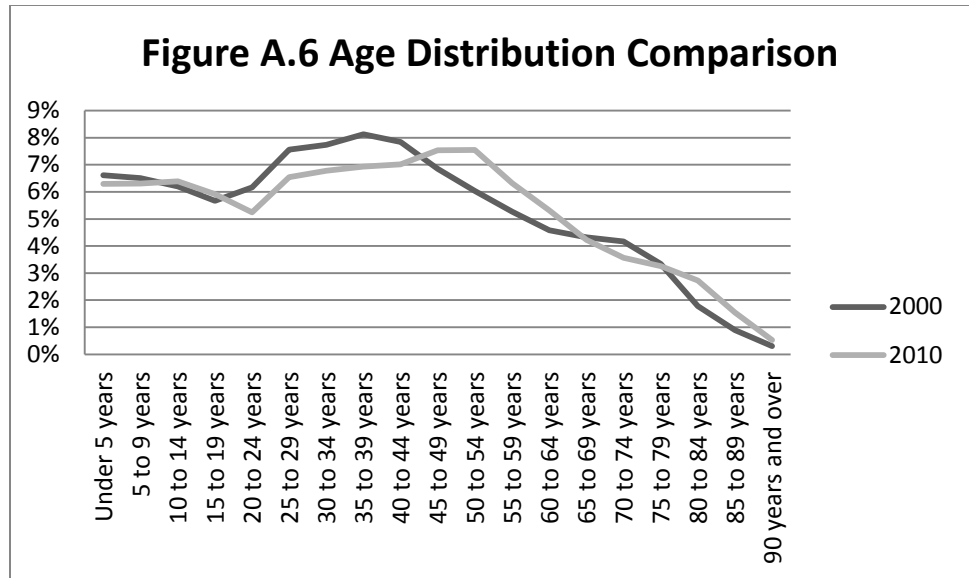
Chart A.4			
Median Household Income by Race			
2000*		2009**	
Race	Median Household Income*	Race	Median Household Income
One Race		One Race	
White	\$58,041	White	\$71,548
Black/African American	\$41,592	Black/African American	\$62,569
Asian	\$59,258	Asian	\$62,850
Some other race	\$46,731	Some other race	\$42,267
Two or more race	\$52,969	Two or more races	\$38,942
Hispanic/Latino	\$51,699	Hispanic/Latino	\$49,016
White alone, not Hispanic or Latino		White alone, not Hispanic or Latino	\$89,136
*Source: U.S. Census Bureau, 2000 Census		** Source: 2007-2009 American Community Survey 3-Years Estimates	

Since 2000, many of the racial and ethnic minorities that experienced lower median household incomes and higher populations below the poverty level also experienced a decrease in their median household income. With the second largest number of people below the poverty level, Hispanics and Latinos decreased from a median household income in 2000 of \$51,699 to a median household income in 2009 of \$49,016. Other races and races of two or more also saw significant changes in income levels from 2000 to 2009.

Figure A.5 Poverty Status by Race 2009		
Race	Number	Percentage
One Race		
White	1889	31.59%
Black/African American	55	0.92%
American Indian/Alaska Native	0	0.00%
Asian	259	4.33%
Native Hawaiian and Other Pacific Islander	0	0.00%
Some other race	926	15.48%
Two or more races	36	0.60%
Hispanic/Latino	1188	19.87%
White alone, not Hispanic/Latino	1627	27.21%
Total	5980	100%
Source: 2005-2009 American Community Survey 5-Year Estimates		

Age and Gender Characteristics

Age, a protected class by the Illinois Human Rights Act, and gender a protected class by both the Federal Fair Housing Act and the Illinois Human Rights Act, are important factors in determining the dynamics of the Village's demographics. The change in the median age of Mount Prospect reflects the changes in housing that is needed to accommodate all needs. For example, if Mount Prospect's population is trending older, then the need for senior housing or assisted-living housing could become an important factor. In Figure A.6, the peak of the 2000 data occurs to the left or "younger" than the 2010 distribution line. The largest population categories in the 2000 Census were "35-39 years" and "40 to 44 years." In 2010, the largest categories were "45 to 49 years" and "50 to 54 years."



Since 2000, the median age of male, female, and combined male and female populations indicates an aging population. The male population has increased from a median age of 35.5 years in 2000 to 38.0 years over the past decade. The female median age increased from 38.9 in 2000 to 41.6 in 2010. The combined gender totals have increased in median age from 37.2 in 2000 to 39.7 in 2010.

Figure A.7 Median Age of Population		
	2000	2010
	Years	Years
Male	35.5	38.0
Female	38.9	41.6
Both	37.2	39.7

*Source: U.S. Census Bureau, 2000 Census and 2010 Census (SF-1)

Familial Status Characteristics

According to the United State Census Bureau, families are considered households that either include a married couple with or without children, single-parents families, or related family members living together. Of the total family households in Mount Prospect, the majority of them are married-couple families.

Figure A.8 Household Types		
	2000*	2009**
Family Households Total	15,163	13,730
Married-couple families	12,887	10,886
With own children	5,695	4,609
No own children	7,192	6,277
Other Family Total	2,276	2,844
Male householder (no wife present)	713	993
With own children	230	502
No own children	483	491
Female householder (no husband present)	1,563	1,851
With own children	662	867
No own children	901	984
*Source: U.S. Census Bureau, 2000 Census		
**Source: 2007-2009 American Community Survey, 3-Year Estimates		

Disability Characteristics

According to the United States Census Bureau, a disability is “a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.” According to the most recent American Community Survey data there were 5,313 persons¹ (10.2 percent) with a disability living in Mount Prospect in 2007.

Figure A.9 Persons with Disabilities by Age 2007		
Age	Number	Percentage
5-15 years	270	5.08%
16-64 years	2,512	47.28%
65 and older	2,531	47.64%
Total	5,313	100%
*Source: Village of Mount Prospect 2010-2014 Consolidated Plan; American Community Survey 2005-2007, 3 Year Estimates		

¹ Persons who were 5 years of age and older – Source: American Community Survey 2005-2007, 2 Year Estimates

The age group with the highest instance of disabilities is 65 and older. With only 210 persons with a disability below the poverty level and a large number of older residents with disabilities and lower median incomes, the need for affordable senior and disability housing is an important factor.

Family Characteristics

In 2010, there were a total of 20,564 total households in the Village of Mount Prospect. The average household size was 2.63 persons with an average family size of 3.15 persons. The majority of the households were considered family households (14,544) that consisted of husband-wife families (11,989) to single male- or female-headed households with children (2010 Census). In 2009, family households consisting of a married couple were the most likely to live in a 1-unit structure (or single-family home) compared to a male headed household with no wife and a female headed household with no husband.

Figure A.10 Household Types by Units in Structure 2009*	
	Number
Family Households	13,730
Married-couple family	10,886
1-unit structures	8,477
2-or-more-unit structures	2,282
Mobile homes and all other types	127
Other Family	2,844
Male householders, no wife	993
1-unit structures	529
2-or-more-unit structures	464
Mobile homes and all other types	0
Female householder, no husband	1,851
1-unit structures	1,259
2-or-more-unit structures	573
Mobile homes and all other types	19
Non-family households	6,330
1-unit structures	2,358
2-or-more-unit structures	3,892
Mobile homes and all other types	80
Total	20,060
*Source: 2007-2009 American Community Survey 3-Years Estimates	

HOUSING DATA

The housing market in the Village of Mount Prospect has seen an overall decrease in all areas including the number of homes sold each year to median sale price of a detached single-family home. However, Mount Prospect continues to have a competitive housing market with prevailing prices for single-family homes. The average sale price of a detached single-family home in Mount Prospect is \$300,000.

Figure A.11
2010 Mount Prospect Home Sales Statistics
Detached - Single-family homes - Year to Year

	2003	2004	2005	2006	2007	2008	2009	2010
Total Homes Sold	479	471	461	321	303	221	282	298
Average Sale Price	\$309,709	\$348,263	\$384,252	\$397,449	\$390,023	\$347,179	\$305,981	\$284,244
% change over previous year	N/A	(+)12.45%	(+)10.33%	(+)3.43%	(-)1.87%	(-)10.98%	(-)11.87%	(-)7.10%
Median Sale Price	N/A	\$325,750	\$360,000	\$380,000	\$370,000	\$317,500	\$290,000	\$276,050
% change over previous year	N/A	N/A	(+)10.51%	(+)5.55%	(-)2.63%	(-)14.32%	(-)8.66%	(-)4.81%
Low Sale Price	\$ 197,500	\$ 187,000	\$ 232,000	\$ 215,000	\$ 183,500	\$ 165,000	\$ 120,000	\$ 105,000
High Sale Price	\$ 720,000	\$ 850,000	\$ 1,426,700	\$ 850,000	\$ 1,000,000	\$ 830,000	\$ 900,000	\$ 600,000
% of List Price	97.00%	97.30%	97.96%	96.72%	95.32%	93.53%	93.60%	94.41%
% of Original List Price	96.01%	96.40%	97.11%	95.22%	92.83%	89.70%	88.55%	89.36%
Average Days on Market	29	35	43	44	75	89	90	80
Ave. Adjusted* Days on Mkt.	N/A	59	58	63	125	152	171	138

Source: Midwest Real Estate Data (MRED),

* Adjusted days on market reflects the number of days since the property first came on the market regardless of the number of times the property was cancelled and relisted or changed Realty companies.

Figure A.12
Detached - Single-family homes - Year to Year

Homes Sales by Month**	2003	2004	2005	2006	2007	2008	2009	2010
January	N/A	33	27	22	28	13	6	16
February	N/A	30	31	19	29	19	16	32
March	N/A	48	51	29	30	22	34	46
April	N/A	50	53	41	37	14	29	38
May	N/A	42	43	38	27	18	27	26
June	N/A	52	49	32	30	26	35	20
July	N/A	51	40	24	32	31	31	18
August	N/A	50	48	34	19	23	22	21
September	N/A	36	39	14	18	16	25	23
October	N/A	31	35	21	19	15	31	21
November	N/A	26	24	27	17	13	10	12

December	N/A	21	22	14	10	15	1	3
Total	N/A	470	462	315	296	225	267	276
**These numbers may differ from the home sales above because they track when the homes went under contract, not when they closed.								

Based on data provided from realtor-assisted home sales in Mount Prospect, the charts A.11-A.13 provide a review of sales trends in detached single-family home and attached condo and townhome housing prices since 2003. Since 2006, when both the median and average sale price of a detached single-family home was at its highest, the current median and average sale prices have dropped by almost \$100,000. The average sale price of attached condos and townhomes has seen a similar trend. Many of the homes are also selling for much less than the original price listed. In 2005, homes, on average, sold for 97 percent of their original listing price; whereas in 2010, homes sold for only an average of 89 percent of their original listing price.

Figure A.13								
2010 Mount Prospect Home Sales Statistics								
Attached - Condos & Townhomes - Year to Year								
	2003	2004	2005	2006	2007	2008	2009	2010
Total Units Sold	274	302	319	363	180	103	140	164
Condos	202	218	216	294	133	70	99	117
Townhomes	71	80	101	69	47	33	40	47
Other	1	3	2	0	0	0	1	0
Average Sale Price - ALL	\$178,858	\$190,309	\$202,705	\$184,244	\$222,759	\$212,708	\$151,545	\$122,299
% change over previous year	N/A	(+)6.40%	(+)6.51%	(-)9.11%	(+)20.9%	(-)4.51%	(-)28.75%	(-)19.30%
% of List Price	97.20%	97.45%	97.64%	98.17%	96.35%	93.99%	91.84%	94.14%
% of Original List Price	96.32%	96.72%	96.79%	97.19%	94.49%	90.47%	84.98%	86.17%
Average Days on Market	29	35	43	61	87	106	106	89
Ave. Adjusted* Days on Mkt.	N/A	59	58	82	137	191	200	169
Data provided by: Picket Fence Realty								

Figure A.14								
Attached - Condos & Townhomes - Year to Year								
	2003	2004	2005	2006	2007	2008	2009	2010
Average Condo Sale Price	\$160,884	\$176,607	\$178,817	\$166,951	\$201,406	\$162,574	\$132,804	\$104,465
Median Condo Sale Price	\$152,625	\$161,000	\$167,250	\$155,900	\$190,000	\$152,250	\$125,000	\$89,000
Low Condo Sale Price	\$86,000	\$93,750	\$89,900	\$79,900	\$79,000	\$58,000	\$31,500	\$32,000
High Condo Sale Price	\$372,500	\$448,200	\$455,000	\$168,000	\$461,700	\$417,000	\$303,000	\$300,000
Average Townhome Sale Price	\$228,035	\$223,376	\$254,266	\$257,928	\$283,185	\$319,054	\$197,466	\$166,693
Median Townhome Sale Price	\$234,000	\$193,000	\$254,500	\$243,000	\$248,750	\$257,109	\$206,000	\$150,000
Low Townhome Sale Price	\$135,000	\$140,000	\$159,000	\$165,200	\$170,000	\$157,000	\$55,000	\$51,010
High Townhome Sale Price	\$359,000	\$507,500	\$522,500	\$512,500	\$489,000	\$945,000	\$375,000	\$415,000
Data provided by: Picket Fence Realty								

Existing Housing Inventory

The Village of Mount Prospect has a diverse housing market with homes ranging in age and type: from single-family to multi-family to condominium developments. With over ten square miles of total land area, Mount Prospect is relatively limited in developable land.

In 2000, the U.S. Census Bureau recorded 21,952 total housing units in Mount Prospect. However, the 2010 Census indicated there were 21,836 total housing units in Mount Prospect. Between 2000 and 2006, there were a total of 346 new housing units. Mount Prospect is predominately a residential community with over 70 percent resulting in housing units. Of the 21,836 total occupied housing units, 72.4 percent (14,893) are owner occupied and 27.6 percent (5,671) are renter occupied. Almost 95 percent of the total housing units are occupied, while only 5.8 percent are vacant units (2010 Census).

Types of Housing Units

While Mount Prospect offers mostly ranch single-story style single-family homes (over 50 percent), the Village also offers a variety of other housing options such as split-level, multiple-story, and multi-family homes. In 2009, the majority of the housing units in Mount Prospect were single-family units (13,072). The most common multi-family units had over 20 or more units (3,624) or 5 to 9 units (2,007).

Figure A.15 Total Housing Units by Type				
	2000*		2009**	
	Number	Percent	Number	Percent
Single-family	13,541		13,072	
1-unit, detached	12,382	56.10%	11826	90.47%
1-unit, attached	1,159	5.20%	1246	9.53%
Multi-family units	8,248		7,833	
2 units	238	1.10%	185	2.36%
3 to 4 units	489	2.20%	448	5.72%
5 to 9 units	2,052	9.30%	2007	25.62%
10 to 19 units	1,592	7.20%	1569	20.03%
20 or more units	3,877	17.60%	3624	46.27%
Other	282		246	
Mobile home	282	1.30%	246	100.00%
Boat, RV, van, etc.	0	0.00%	0	0.00%
Total	22,081		21,151	
*Source: U.S. Census Bureau, 2000 Census				
**Source: 2007-2009 American Community Survey, 3-Year Estimates				

Vacancy Status

In 2000, the Village had a total of 367 vacant housing units. Of the 367 vacant units, only 84 were for sale, while 160 units were for rent. Others that were neither for sale nor for rent were unoccupied or used for seasonal and recreational purposes (U.S. Census Bureau, 2000 Census). By 2010, there were 1,272 (5.8 percent) housing units that were vacant. Of the 1,272 vacant units, 682 were for rent while only 246 were for sale. Other vacant structures were unoccupied or used for seasonal or recreational purposes (U.S. Census Bureau, 2010 Census).

Funding provided by the Chicago Community Trust and CMAP has enabled the Village and four neighboring communities to recently hire a housing coordinator. The surge of foreclosed condominiums and single family residences is currently under review. Through this regional collaborative, foreclosure issues will be identified and strategies will be developed to address those issues.

Relationship between Protected Class Status and Homeownership

Although it is often more beneficial to pay a monthly mortgage compared to paying a monthly rent, most often minorities have significantly low homeownership rates. Most commonly a mortgage will increase in value; however, homeownership is highest among Whites only.

The above statement is also true for Mount Prospect. Homeownership rates are most common among Whites and Non-Hispanics and Non-Latinos; while Hispanics, Blacks, and persons of two or more races or some other race have higher renter occupied levels and very low owner occupied levels. Only 80 Black families or persons own and occupy a housing unit and less than half of the Hispanic/Latino population own and occupy a housing unit as well. Whites, with over 13,000 families and persons, have an overwhelming high level of home ownership compared to the other minority and racial groups listed.

Figure A.16
Owner Occupied vs. Renter Occupied Housing
2009

	Owner Occupied	Renter Occupied
White alone	13,208	3,066
Black/African American	80	409
American Indian/Alaska Native	0	0
Asian	1,228	748
Native Hawaiian/Other Pacific Islander	0	0
Some other race	271	1,067
Two or more races	78	114
Not Hispanic/Latino	12,811	2,626
Hispanic/Latino	668	1,492

EVALUATION OF PUBLIC AND PRIVATE SECTOR POLICIES

The evaluation of the public and private sectors are an important part of the AI completion. The public sector portion of the analysis will evaluate those public policies and actions that affect or impact fair housing choice in Mount Prospect. The listed public policies and actions in Mount Prospect can allow more housing choices for residents.

PUBLIC SECTOR

Investment of Federal Entitlement Grants

Mount Prospect is an entitlement community; therefore, it receives an annual allocation of Community Development Block Grant (CDBG) funds from the Department of Housing and Urban Development. CDBG funds, along with Recovery Act funding and the Energy Efficiency Community Block Grant funding have provided opportunities to keep housing in Mount Prospect affordable. HOME funds through the Illinois Housing Development Authority have provided forgivable loans for down payment assistance and closing costs to eligible applicants, which are often the biggest constraint for a prospective buyer. The First Time homebuyer Program has been beneficial not only for financial support, but for the required housing counseling to ensure homebuyers are aware of signs of predatory lending, the process of home buying, and what to expect as a homeowner.

Through the affordable housing allocations, Mount Prospect invested/re-invested in the existing housing stock and provided funds for housing rehab programs, supportive services, outreach and education. Some of the programs administered are the Single-Family Rehabilitation Loan Program, Emergency Repair Program, Home Weatherization Grant Program, and Energy Efficiency Rebate Program. The Village's focus on energy efficiency and conservation is a way to encourage reinvestment in the housing stock while offering residents a way to lower their monthly energy bills; thus, lowering their total housing costs and housing cost burden. The rehab programs offer low- and moderate-income households a way to make necessary repairs, correct building and fire code violations, address deferred maintenance issues and make energy efficient improvements, allowing residents to stay in their homes longer while improving the condition of their home.

CDBG funds are also allocated to organizations offering housing with supportive services. For example, Search Inc. owns and operates four group homes in Mount Prospect which provide safe and comfortable housing for persons with disabilities. Resources for Community Living (RCL) offers affordable housing options and individualized skill support services for adults with developmental and/or physical disabilities. The purpose of these services is to allow persons with disabilities the opportunity to live independently in homes or apartments throughout the community, reducing potential homelessness and unnecessary institutionalization.

The Village places a high priority on providing basic shelter to homeless or persons at-risk of becoming homeless and supports organizations such as WINGS, CEDA, Life Span and Journeys from PADS to HOPE. These organizations provide emergency housing, transitional housing and supportive services. The Village Newsletter, a local cable channel, the Village's Human Service Department and the Community Connection Center are all used as means of outreach and education, informing residents of opportunities, programs and services that are available.

Other priorities identified in our 2010-2014 Consolidate Plan that are addressed through CDBG funding include Neighborhood Safety, Youth Programs, Economic Development and other Public Service Needs. However, with the recent decline in federal funding opportunities made available through programs such as CDBG, the allocation of staff and financial support could present a challenge of providing housing aid to those in need.

Accessibility and Quality of Residential Dwelling Units

Under the Village's Community Development Department, the Planning Division and Building Division are responsible for administering zoning and development codes to ensure orderly development and redevelopment within the Village. Through these divisions, the department works to promote and protect the health and well being of all residents by reviewing plans, issuing permits and performing the necessary inspections to ensure adherence to proper construction and design codes. The Environmental Health Division inspects housing structures to ensure ongoing maintenance and safety. Regulated zoning and development code procedures control the scope and concentration of housing opportunities within the Village.

Additionally, the Planning Division is responsible for the extent of which land use is measured and controlled through plan reviews and production of local village codes. Under the Village's Building Division, the standards for housing are monitored and enforced through the adopted building codes and inspection requirements. The Environmental Health Division has the Systematic Inspection Program, which is a program to inspect 20% of all rental housing units annually.

Private Housing Stock

The Building Division monitors and enforces the standards for housing through adopted building codes and inspection requirements. The Division issues building and construction related permits and contracts a professional building code consultants firm to handle the necessary site inspections of all construction projects throughout certain stages of development, and Environmental Health conducts routine property maintenance inspections of all rental units located in the Village as well as single family homes as required.

Through Mount Prospect's Building Division, a number of state, national, and international codes are used to regulate the construction performance standards. Within the Village Code, standards include International Code Council Codes from the 2006 and 2009 editions, the 2005 National Electric Code, and the 2004 Illinois State Plumbing Code. The following building codes are effective as of August 26, 2009:

- *2006 International Building Code (IBC) with local amendments*
- *2006 International Residential Code (IRC) with local amendments*
- *2009 International Energy Code (IEC) with local amendments*
- *2006 International Mechanical Code (IMC) with local amendments*
- *2006 International Fuel Gas Code (IFGC) with local amendments*
- *2005 National Electric Code with local amendments*
- *2004 Illinois State Plumbing Code*

The Community Development Department is responsible for administering building permits. A building permit grants legal permission to begin construction of a building project and is necessary to verify that local building and fire code standards are met. Once a building permit is complete by identifying information regarding the project, the submittal of any drawings or plans for review, and a fee is paid, the Building and Planning Divisions will begin the review process.

Appointed Citizen Boards, Commissions, and Programs

Citizen boards, commissions and programs play an important role in the community and public involvement. The quality of representation by the board or commission will play a crucial role in the community's responsiveness to new or emerging policies.

Planning and Zoning Commission

The Planning and Zoning Commission has the authority and duties described below:

- To hear petitions for certain variations, conditional use permits, map and text amendments and prepare recommendations to the village board regarding such petitions;
- To hear and decide as final administrative authority, all petitions for fence variations and variations which do not exceed twenty five percent (25%) of any zoning requirement, except for minor variations as described in Chapter 14 of the Village Code; and,
- To hear appeals from any order, requirements, decision, determination made by the Director of Community Development

The commission holds regularly scheduled meetings (typically the 4th Thursday of the month) for a public review of zoning requests. The public meetings allow all interested parties who desire to express their

opinion in regards to the petition with an opportunity to do so. Once all persons have been heard and the application has been reviewed in its entirety, the Planning and Zoning Commission will vote to approve or deny requests regarding fence variations and variations which do not exceed twenty five percent (25%) of any requirement; for all other requests, the commission will make a recommendation to the Village Board. The vote will be determined based on the majority of the membership. Depending on the outcome, the Applicant may choose to appeal the Planning and Zoning Commission's decision by writing a letter to the Director of Community Development within five (5) days of the final decision to be referred to the Board of Trustees for their consideration.

The Planning and Zoning Commission could be served by seven (7) regular members, including a chairperson who is "deliberative" and acts as a voting member, and one associate member who is also "deliberative" and can replace a regular member as a voting member when absent. All members are appointed by the Village President with the consent of the Board of Trustees. However, the commission currently has seven (7) regular members. The alternate position is currently vacant. There is one minority member serving on the commission.

Community Relations Commission

The Community Relations Committee was established in February 2002 with the intent to serve the Village as:

- An advisory capacity to the Mayor and the Board of Trustees
- Assist residents in discovering opportunities to gather, contribute, volunteer and participate in neighborhood and community events and services
- Cooperate with and enlist the aid of other commissions, organizations, schools, religious institutions and neighborhood and civic groups in actively promoting goodwill and understanding among the people of the community
- Receive, hear and investigate non-criminal complaints or charges of practices of discrimination or acts or prejudice or intolerance against any person or group because of race, color, religion, ancestry, national origin, gender, sexual orientation, age, or disability by a Village official and to make recommendations for the resolution of such matter.
- Initiate or conduct educational or informational programs if the Commissions believes that acts of intolerance are occurring within the community or if the Commission believes that programs will further the purpose for which it was established
- Receive, investigate and hear complaints of unlawful real estate practices, according to Chapter 23, Article XII of the Village Code
- Coordinate the amicable settlement of disputes between or among residents through mediation and conciliation services

- Render an annual written report to the Village Mayor and Board of Trustees and issue such special reports concerning its work and investigations as it and the Mayor and Board of Trustees may consider desirable
- Perform such other duties and exercise such other powers as the Mayor and Board of Trustees may assign to it
- Community Development Block Grant Funds
 - 1. Conduct public hearings as required by law
 - 2. Review requests for funding from non-Village agencies and make recommendations with respect to such requests

Currently, the Community Relations Commission has five serving commissioners. The group includes one female and two minority members.

Crime Free Housing Program

In effect on Tuesday, March 6, 2007, ordinance 5619 known as the Crime Free Housing Program was expanded and enacted by and for the Village of Mount Prospect. A goal of the Crime Free Housing Program is to provide owners/landlords with an understanding of fair housing laws and the rights guaranteed to buyers to help prevent any criminal activity while improving living conditions for all people.

With the newly expanded program, any building or dwelling unit owner that makes the units or homes for rent must obtain a residential operator's license as well as successfully complete a Crime Free seminar offered by the Village. The seminar must be completed within sixty days; and the failure to do so, could result in fines and loss of residential operator's license.

Other Related Programs

The Tips for Tenants is a brochure offered to all renters to address frequent questions for concerns that a renter may have before signing a lease. It encourages renters to inspect everything from the window locks to the closets in the building or apartment before signing a lease. It further guides renters on what to do once the lease has been signed, during their stay in the building or apartment, when moving out and what they can do to stay safe during their time as a renter.

Other programs and services offered through the Village include: (1) Tenant/Landlord Rights; (2) Guide to Care and Maintenance of Your Apartment; (3) and, a Guide to Rental Property Maintenance Inspection.

Immigrants and Persons with LEP

Immigrants and persons with Limited English Proficiency are often victims of housing discrimination due to their lack of ability to speak, read, write and/or understand English. Barriers are formed both culturally and verbally and as a result, their presence and rights to fair housing often go unnoticed. It is important for communities to realize and address the potential acts of discrimination that may be occurring and what can be done to assist those in need.

The Chicago Community Trust funded the planning of an outreach center in 2007. As a result, the Village of Mount Prospect opened the Community Connections Center in 2009, which is located in south Mount Prospect. With its location in south Mount Prospect, the higher concentrations of low to moderate income families and minority residents are better able to access the facility and its resources. The center serves as the area's "go-to" place for immigrants and persons with LEP because of its pathway to information regarding Village services such as social services, personal safety, library services, quality education and many other services as well.

Figure B.1 Language Spoken at Home		
2009*		
Population*	Number	Percentage
English only	30,001	60.50%
Language other than English	19,559	39.50%
Speak English less than "very well"	11,009	22.20%
Spanish	6,100	12.30%
Speak English less than "very well"	4,347	8.80%

*Source: 2007-2009 American Community Survey 3-Years Estimates

In addition, the Village makes many of its documents available in both English and Spanish. These documents include: Tips for Tenants, Tenants / Landlord Rights, and Guide to Care and Maintenance of Your Apartment. The Village can also offer language assistance in several languages.

The Community Connections Center is led by the Village with partnerships with the Library and several community organizations. The Center has bilingual and bicultural staff and materials in many languages. The Center provides a connection to local language resources in and around Mount Prospect.

Comprehensive Plan

With a strong history of community planning, the Village of Mount Prospect has undertaken seven major comprehensive plans since the early 1960's that have guided the planning and development

policy for the Village. The plans consist of goals and objectives pertaining to existing and future development and the necessary steps that are needed to achieve these goals in the Village.

The most recent Comprehensive Plan was adopted in June 2007. The visions, goals and objectives of the 2007 plan are divided into four separate components that each encompasses a list of goals and objectives. The four components include: Housing and Residential Areas, Economic Development, Transportation and Infrastructure, and Community Facilities, Parks, and Open Space.

The goal of the Housing and Residential Areas element was “to provide a diverse housing inventory and attractive living environment that supports the local population and accommodates a reasonable level of growth and change.”

In order to achieve this goal, the Village has adopted six objectives, two of which specifically address affordable housing needs and financial institutions and supportive services for residents with disabilities. The six objectives are listed below:

- A.1 Maintain the attractive quality of all residential neighborhoods.
- A.2 Protect residential areas from encroachment by land uses which are incompatible or which may create adverse impacts.
- A.3 Promote the improvement and rehabilitation of deteriorating residential properties.
- A.4 Encourage “infill” residential development which will provide a range of housing types, while maintaining appropriate transitions and compatibility in density and character with surrounding existing development.
- A.5 Support the affordable housing needs of low and moderate-income residents of the Village.
- A.6 Continue to promote and encourage developments, financial assistance programs, and supportive services throughout the Village for residents with disabilities (physical, development, or mental illness) and our seniors.

Through the Comprehensive Plan, the Village of Mount Prospect is committed to responding to the needs, values, and desires of its residents by addressing and providing strategies for implementation.

Zoning

The Village of Mount Prospect also seeks to promote the “...health, safety, comfort, convenience and general welfare of residents of the Village,” through the objectives listed in the Mount Prospect Zoning Ordinance. First adopted in 1923 and updated as needed to meet changing conditions, the Mount Prospect Zoning Ordinance was furthered reviewed to determine any potential impediments to fair housing choice. Based on the possible actions to be taken listed in HUD’s Fair Housing Planning Guide, the analysis was conducted on topics such as the ones listed below:

- Consider specific changes that should be made in zoning and building occupancy ordinances or regulations to foster inclusion of lower-income housing, including housing accessible to persons with disabilities and families with children in developments intended for households with higher incomes
- Consider specific changes that should be made in policies and procedures, other than those relating to zoning and building occupancy, to promote greater variation in the location of lower-income housing in neighborhoods

Residential Zoning Districts

The Village’s desire to provide the community with diverse housing opportunities is evident through its initiative to provide a range of zoning districts that offer different permitted land uses, lots sizes, and housing types. With a larger number of zoning districts, the Village can promote and offer a housing stock that can meet the needs of a wide range of income levels. The Village has a total of four single-family districts, one low-density residence district, and one multi-family district. These include:

- R-X, Single-Family Residence District
- R-1, Single-Family Residence District
- R-A, Single-Family Residence District
- R-2, Single Family Residence District
- R-3, Low Density Residence District
- R-4, Multi-Family Residence District

The Village does allow limited types of dwellings units in the following non-residential districts:

- B-5, Central Commercial District
- B-5C, Core Central Commercial District

The following chart exhibits the total area in square feet and acres as well as the total percentage of area of the listed residential zoning districts.

Zoning	Area (SF)	Area (Acres)	Percentage (Area/TG)
B5 (Central Commercial)	1,489,439.05	34.19	0.67%
B5C (Central Commercial Core)	986,395.09	22.64	0.44%
R1 (Single Family Residential)	92,619,639.05	2,126.25	41.66%
R2 (Attached Single Family Residential)	2,255,339.83	51.78	1.01%
R3 (Low Density Residential)	78,192.42	1.80	0.04%
R4 (Multi-Family Development)	236,684.12	5.43	0.11%
R5 (Senior Citizen Residence)	96,152.01	2.21	0.04%
RA (Single Family Residential)	36,746,911.31	843.59	16.53%
RX (Single Family Residential)	15,317,378.43	351.64	6.89%

Permitted Residential Lot Size and Types

The analysis of zoning districts is important to identify whether there is a sufficient amount of affordable housing available based on housing choice availability. Members of low income households often coincide with being a member of the protected classes; therefore, affordable housing developments may be limited based on the Village's zoning districts and factors such as minimum lot size. Zoning districts should aim to offer a variety of smaller and larger minimum lots sizes to balance the types of housing that is built. While the zoning of land might limit the amount of affordable housing available for development, the cost of the land can also prohibit the development of new affordable housing units.

The Illinois Affordable Housing Act was created in 2003 in response to the found shortage of affordable housing in the State of Illinois. Its purpose is to assess the affordable housing needs and develop public and private resources needed. It further encourages all communities to have more than 10 percent of affordable housing²; communities that have less than 10 percent affordable housing (along with other criteria requirements) are not exempt from the act. Mount Prospect is considered to be an exempt community.

Opportunities for housing areas will continue to be studied through the Village's comprehensive planning process.

Mount Prospect has very few parcels of vacant land; thus, the Village has limited opportunities available to develop new structures. In circumstances where housing development is available, the smallest lot that a single-family home can be constructed on is Single-Family District R-A in which the minimum lot size is 6,000 square feet. Single-family homes can be constructed in other zoning districts such as Single

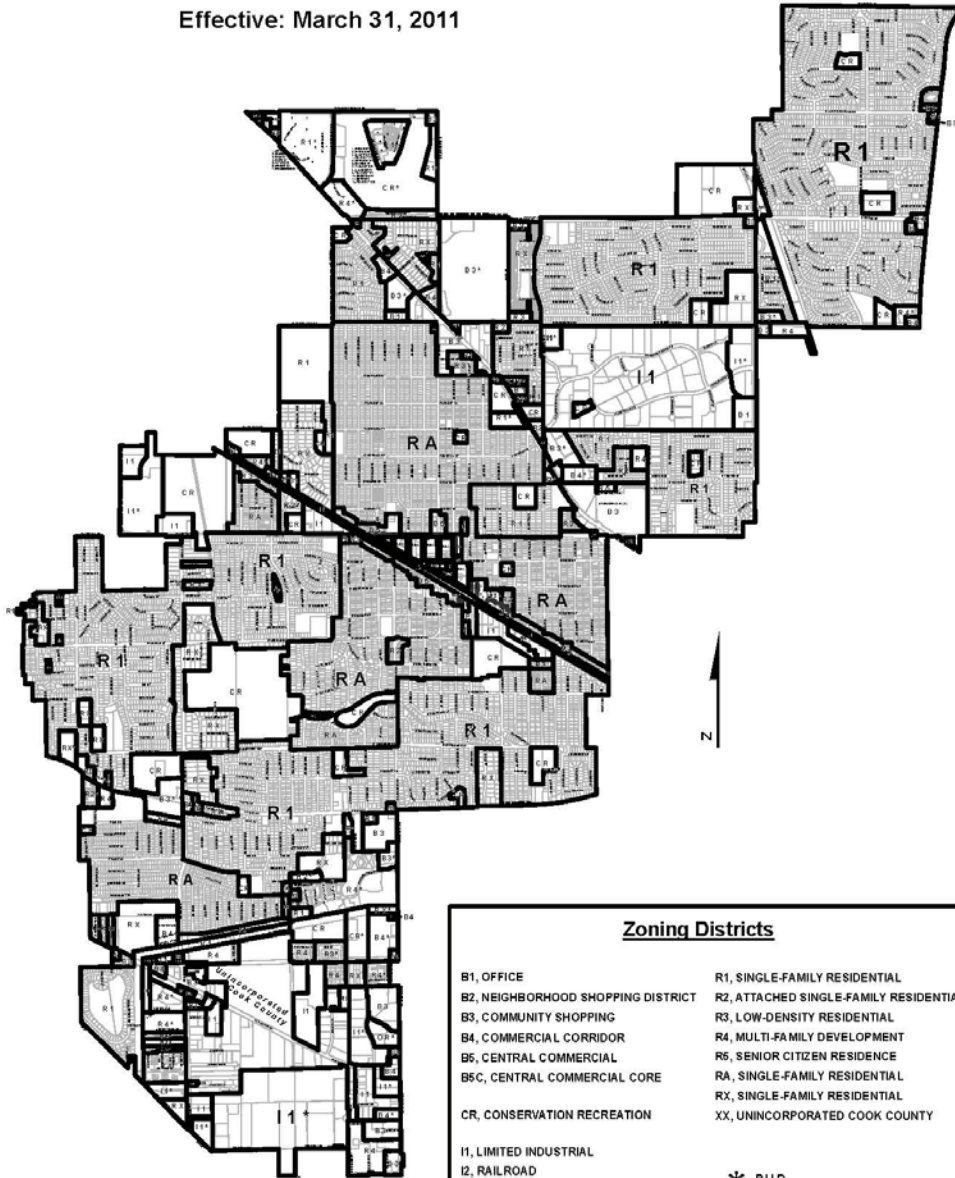
² Affordable housing is defined as a sale price or rental amount within a household's means and that no mortgage, amortization, taxes, insurance, and condominium or association fees constitute more than 30 percent of the gross annual household income for a household (Illinois Housing Development Authority)

–Family District R-1 with minimum lot sizes ranging from 8,000 square feet to Single-Family District R-X in which it is the largest minimum lot size is 17,500 square feet.

Multi-family districts, compared to single-family districts, have smaller, more accommodating minimum lot size requirements. In Multi-Family District R-4, multi-family dwellings are permitted to be constructed on lots as small as 2,700 square feet and 3,220 square feet in Low Density District R-3. In 2011, two multi-family affordable and supportive housing developments were proposed to the Village. The Village looked favorably on the proposals and continues to support the developer through the funding process.

VILLAGE OF MOUNT PROSPECT OFFICIAL ZONING MAP

Effective: March 31, 2011



Housing for Persons with Disabilities

Local agencies such as Resources for Community Living (RCL) and Search Developmental Center have received funding for various projects through the Village's CDBG funds. RCL provides affordable housing opportunities and individualized skill support services for adults with developmental and/or physical disabilities. These services promote the independent living of persons with disabilities within the community while making an effort to combat homelessness and unnecessary institutionalization. Currently (13) thirteen group homes are operating within the Village, offering a safe place for person with developmental disabilities.

Housing for the Homeless

Persons with disabilities, persons who are victims of domestic violence, persons who suffer addictions and those who have lost employment are the majority of Mount Prospect's homeless population. In collaboration with Mount Prospect and other various communities, Journeys from PADS to HOPE is a program that provides 19 emergency shelters at churches throughout the area. Mount Prospect is home to three shelters.

Section 8 Housing

Under the compliance and operation of the Housing Authority of Cook County, there are two types of programs regarding Section 8 Housing opportunities in the Village of Mount Prospect: a project-based rental assistance program and a tenant-based rental assistance program. The project-based Section 8 program provides affordable housing for entire buildings. The tenant-based rental assistance program, on the other hand, allows the tenant to choose any existing Section 8 Housing unit to live. Once they have found a unit that is Section 8 Housing, they, like the project-based rental assistance program, pay a portion of the rent while the Federal government provides the difference.

In Mount Prospect, there are two (2) project-based assistance programs located at Huntington Towers on West Huntington Commons Road and Centennial Apartments on Ardyce Lane. The tenant-based assistance program varies throughout the Village and exact locations are confidentially held by the Housing Authority of Cook County.

Public Transit

Public transportation provides people with a variety of means of access to communities' resources and opportunities available. Not only does it serve those in need, it benefits those who choose to ride it.

Figure B.3 Means of Transportation to Work 2007-2009*		
	Total	Percentage
Car, truck or van	22,101	84.17%
Drove alone	19,928	90.17%
Carpooled	2,173	9.83%
Public Transportation	1,770	6.74%
Bus or trolley	107	0.41%
Subway or elevated	203	0.77%
Railroad	1,433	5.46%
Ferryboat	23	0.09%
Taxicab	95	0.36%
Motorcycle	26	0.10%
Bicycle	216	0.82%
Walked	676	2.57%
Other Means	430	1.64%
Worked at home	945	3.60%
Total	26,259	

*Source: 2007-2009 American Community Survey 3-Years Estimates

PACE

Within in Mount Prospect, there are nine Pace Suburban Bus routes. Pace is considered a premier bus service with routes that cover 3,500 square miles throughout 220 communities in six counties. The nine routes in Mount Prospect offer service to the north, downtown and south Mount Prospect with many employment centers, shopping centers, and other attractions concentrated along the designated stops. However, with most weekday routes running from 6 a.m. until 9 p.m. users who depend on the service are limited in the range of hours they can work. Also, with most Saturday routes only running from 8 a.m. until 8 p.m. and very limited Sunday routes, users are once again limited.

The following routes service Mount Prospect:

- Route 208 Golf Road
- Route 221 Wolf Road
- Route 223 Elk Grove – Rosemont CTA Station

- Route 226 Oakton Street
- Route 230 South Des Plaines
- Route 234 Wheeling Des Plaines
- Route 606 Northwest Limited
- Route 694 Central Road – Mount Prospect Station
- Route 696 Woodfield – Arlington Heights – Randhurst

Metra

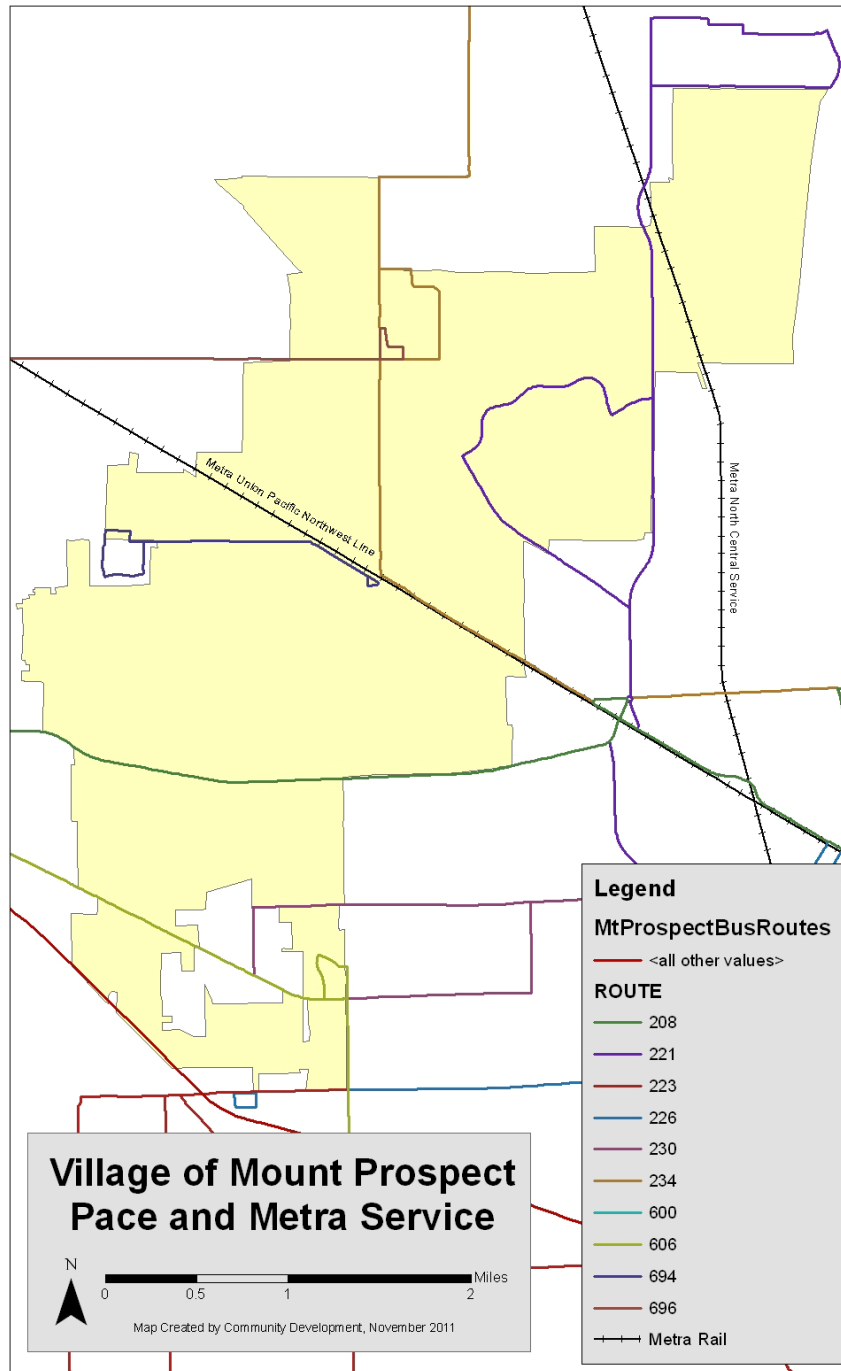
Chicago’s commuter rail system, Metra, serves over 3,700 square miles with 240 stations in six counties of northeastern Illinois. Mount Prospect is served by Union Pacific Northwest Line (UP-NW) that also serves communities as far west as Harvard and as far east as Ogilvie Transportation Center located in Chicago’s downtown.

Metra services operate seven days a week on the UP-NW Line. In Mount Prospect, inbound weekday services are available from approximately 5:23 a.m. with the last train to leave Chicago’s Ogilvie Transportation Center at approximately 12:30 a.m.

Figure B.4 Number of Union-Pacific Northwest Line Trips			
	Weekday	Saturday	Sunday
Inbound	23	12	7
Outbound	26	12	8
Source: Metra Office of Planning and Analysis			

***Source: Metra Office of Planning and Analysis**

Map of Metra and PACE Service



Real Estate Practices

This section uses information derived from the various interviews with the local financial, real estate, and housing agencies. Our analysis of the information provided through the interviews has described Mount Prospect as a well-established community with many young professionals as well as a safe, neighborhood community that draws in many families with kids.

Today, real estate agents must undergo more stringent testing procedures in order to achieve their license. In addition, real estate agents must complete a continuing education requirement every two years and follow fair housing components to ensure that they are not committing acts such as redlining, blockbusting and/or steering. Fair housing complaints are critical to the statuses of all realtors; however, with the increase in educational requirements required and an overall better understanding of fair housing rights and laws, real estate agents are less likely to commit acts of housing discrimination.

Advertisement

Fair housing choice is further protected under federal laws relating to advertisements. Housing advertisements are prohibited from listing any advertisements that state discriminatory preference or limitation in regards to any protected class. Using terms such as “white neighborhood only” or “no Irish allowed” are not allowed and can create liability issues; whereas, terms that are facially neutral such as “large master bedroom” or “great location” are not considered discriminatory acts of advertisement.

The real estate section of the *Daily Herald* (that serves Mount Prospect and surrounding communities) on Friday, August 5, 2011, Saturday, August 6, 2011 and Wednesday, August 10, 2011 was reviewed to identify impediments to fair housing choice. Under the listed “Apartments and Condos for Rent,” there was only one or two listings for Mount Prospect. None of the listed rentals used any forms of discriminatory preferences or limitations.

Private Financial Institutions

Enacted in 1975 by Congress, the Home Mortgage Disclosure Act (HMDA), under the terms of the Federal Reserve Bank, provides records of residential loan activity. Commercial lending institutions that make five or more home mortgage loans are required to report their activity. The regulation applies to financial institutions including: banks, savings associations, credit unions, and other mortgage lending institutions. Once the data has been collected, this regulation can provide public loan data to assist:

- In determining whether financial institutions are serving the housing needs of their communities;
- Public officials in distributing public-sector investments so as to attract private investment to areas where it is needed; and
- In identifying possible discriminatory lending patterns

EVALUATION OF FAIR HOUSING PROFILE

OVERVIEW

This section provides an overview of past and present fair housing programs in Mount Prospect. It addresses any concerns regarding fair housing complaints; whether the complaint and compliance review is understood or it is known how many complaints the Village has identified against them.

While fair housing complaints may be filed less often in certain areas than others, the lack of complaints does not mean that impediments to fair housing do not exist. The act of discrimination can be subtle and those affected may not understand that discrimination is against the law and that their rights have been encroached. Others who could have been affected may have chosen to avoid going through the process that involved filing a complaint because they feared further acts of discrimination or they simply didn't see it as their first priority. In such circumstances, it is especially important to make information and education available to residents and future residents regarding fair housing and their rights.

FAIR HOUSING COMPLAINT AND COMPLIANCE REVIEW

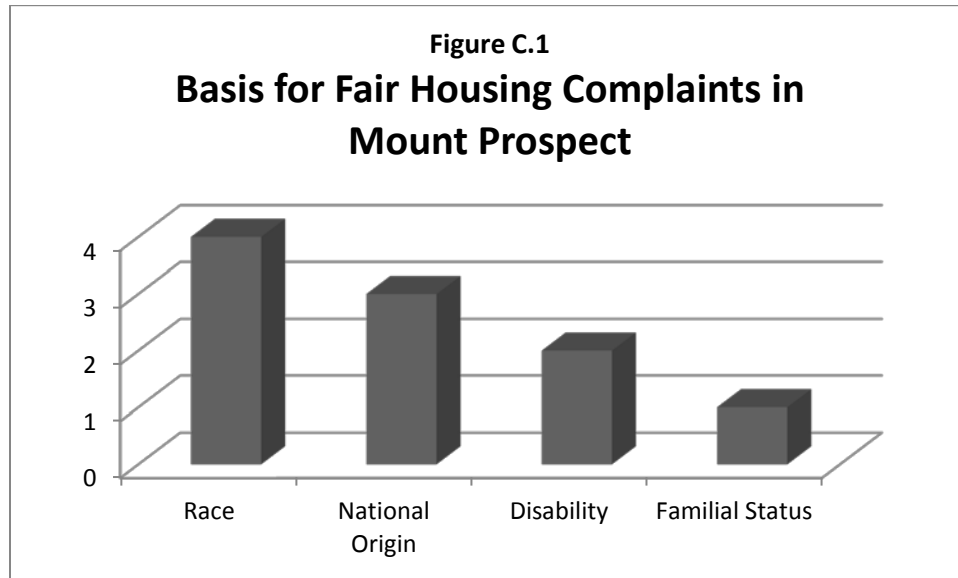
The following organizations contain the Village's most accessible and accurate records of fair housing complaints. The organizations are equipped with the resources to assist any persons who feel that their housing rights have been discriminated against.

United States Department of Housing and Urban Development

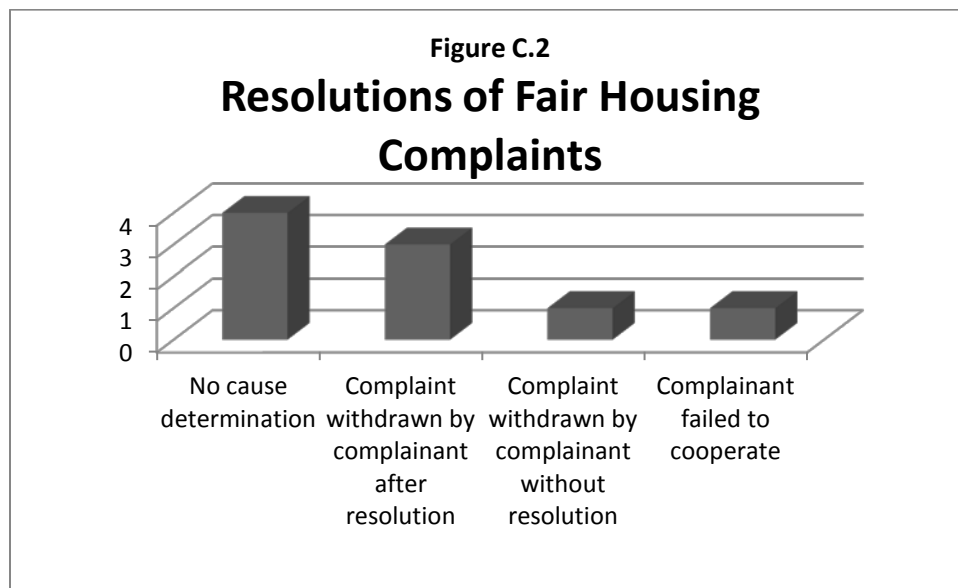
In communication with HUD, a report listing nine filed and closed complaints between August 31, 2005 and July 19, 2011 were provided to the Village of Mount Prospect. A summary of the reports is included below.

The report listed nine cases with a total of ten allegations. In each individual case, the complainant can file more than one allegation of discrimination. For example, a complainant can file an act of

discrimination alleging that their race and gender were both the basis of discrimination. All but one case was filed because of discrimination in rental transactions with 44 percent of the allegations relating to the complainant’s race.



In response to the cases filed, no case was found to be violation of the complainant’s fair housing rights. The resolutions of the fair housing complaints found that four (4) cases were closed due to a “No cause determination,” three (3) cases were closed due to the complaint being withdrawn by the complainant after a resolution was found, one (1) case was closed due to the complaint being withdrawn without a resolution found, and one (1) case was closed due to the complainant failure to cooperate.



Once HUD receives a fair housing complaint, they are assigned to an intake analyst who determines the basis of the alleged discriminatory act. If the complaint is jurisdictional, then it is then referred to the Illinois Department of Human Rights; if the complaint is jurisdictional under a HUD enforced authority (i.e., Section 504 of the Rehabilitation Act, Title VI of the Civil Rights Act of 1964, etc.) further investigation is taken by HUD.

Nationally, HUD has found that approximately 70 percent of complaints filed relate to rental transactions and half of all complainants are based on disability discrimination. While the basis for the majority of complaints in Mount Prospect was race, HUD has predicted that complaints based on disability discrimination will continue to surpass those based on racial discrimination.

Illinois Department of Human Rights

The Illinois Department of Human Rights has presented information to landlords and property managers in conjunction with the Village's Crime Free Housing Program.

Between 2005 and 2012, three (3) complaints have been filed regarding property in the Village of Mount Prospect with the Illinois Department of Human Rights. All of the changes involved rental property and were resolved without the involvement of the Village.

Mount Prospect Community Relations Commission

Since its establishment in February 2002, the Community Relations Commission has not received any complaints filed against the Village of Mount Prospect.

Other Concerns

The Village of Mount Prospect is not aware of any other legal concerns pertaining to the Village of Mount Prospect.

Frequency of Complaints and Cases

As previously mentioned, there have been a total of nine fair housing complaints filed against the Village of Mount Prospect (through HUD). In 2009, there were approximately 10,000 complaints filed nationally through HUD. The Village of Mount Prospect has experienced a significantly low number of complaints since 2005 with no more than three complaints filed a year. However, the Village does not

assume that there is a lack of housing discrimination and seeks to determine any other impediments to fair housing.

ASSESSMENT OF FAIR HOUSING ACTIVITIES

2000 ANALYSIS OF IMPEDIMENTS

The most up-to-date Analysis of Impediments for the Village of Mount Prospect was completed in 2000. In the previous Analysis of Impediments, the following impediments were listed:

- Limited number of remaining parcels to building low to moderate-income housing
- Older suburb with an older housing stock has led to the need of rehabilitation programs due to deteriorating conditions and the cost of housing available
- Youth in lower income areas of Mount Prospect are faced with economic and social problems that affect self-esteem, academic performance, and place them in situations where they are susceptible to gang, drug, and criminal activity.
- Need for transitional and emergency housing and support programs for the homeless and near homeless.
- Need for more federally subsidized housing developments for low-income seniors and disabled persons

In response to these impediments, a number of proposed actions were suggested to be implemented as the Village's effort to eliminate housing discrimination in Mount Prospect. The Village's progress is reported annually in the annual Consolidated Annual Performance and Evaluation Reports (CAPER) required by and submitted to HUD. Actions which address these impediments have included:

Continue to provide affordable housing programs. In 1982 the Village initiated a zero percent Interest Loan Program, 50 percent Subsidy Weatherization Program and an Emergency Repair Program with the help of CDBG funding. These programs have provided low to moderate-income households the opportunity to make energy efficient improvements, address deferred maintenance issues and correct building/fire code violations in their homes. These improvements allow residents to stay in their homes longer and improve the condition of their home. Over 300 homes have been rehabbed through the programs.

Continue to Support Youth and Public Service Programs. Programs such as the Village's Mentor Program and Summer Adventure Camps run by the Greater Wheeling Area Youth Organization have offered enrichment opportunities to youth, their families, and their communities. Mount Prospect youth have been given viable alternatives to negative and unproductive activities. Funding has been provided for these and other youth programs which implement fair housing planning in low to moderate-income neighborhoods by promoting safe living environments and in turn promotes good and safe housing.

Continue to provide funding to organizations that provide housing and support to the homeless, near homeless and residents with special needs. The Village has continued to support agencies such as CEDA NW and Journeys from PADS to HOPE that provide emergency and transitional housing and comprehensive services to families in their efforts to become self-sufficient. Additional funding was given to Search Inc. and Resources for Community Living which provides affordable housing and individualized support services for adults with developmental and/or physical disabilities.

Continue to address the need for senior housing and housing with supportive services. The Village has two subsidized senior housing developments. The Single Family Rehabilitation Programs have helped to decrease the cost burdens that repairs may cause elderly homeowners. Mount Prospect has continued to support public service agencies that provide housing and supportive services to the elderly and residents with special needs.

SUMMARY OF FINDINGS

The Village of Mount Prospect is committed to affirmatively furthering fair housing in both the public and private sector. The Village will maintain a proactive approach and continue to explore new opportunities that eliminate the obstacles and promote inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin.

IMPEDIMENTS TO FAIR HOUSING CHOICE - 2012

Through a long-term analysis of multiple factors affecting fair housing, the Village of Mount Prospect has been able to identify the following impediments to fair housing choice:

1. *Lack of Education and Awareness*

Based on the response from the community survey regarding the public's knowledge of the existing fair housing laws and rights, residents may not understand when their rights are being violated or what rights they are guaranteed. For this reason, the lack of knowledge may lead to acts of housing discrimination.

2. *Lack of Available Sites for New Housing Developments*

Due to Mount Prospect's location, the space available for new housing development is limited. Most of the existing vacant space is zoned commercial or industrial which makes it hard to accommodate the need for new housing developments. Most new residential development is small-parcel infill development. The lack of vacant land makes it difficult to accommodate for the changing demographics, such as minorities looking for affordable multi-family units.

3. Limited Affordable Housing Locations

Mount Prospect is considered to be exempt by the Illinois Affordable Housing Act meaning more than 10% of its housing stock is considered as affordable to its residents. However affordable housing tends to be concentrated in a number of geographical areas of the Village, and not evenly distributed throughout the Village.

FAIR HOUSING ACTION PLAN

In response to the previously listed impediments, the Village of Mount Prospect has further identified a series of actions that will be taken in order to combat the problems facing fair housing.

1. Provide and Promote Education and Awareness

The Village of Mount Prospect seeks to enhance residents' understanding of fair housing through various means of educational and awareness material. The best way to enhance residents' understanding is by making materials available.

Through the Village's website, a section regarding Fair Housing Choice will be added. This section will explain fair housing, fair housing laws, examples of fair housing, rights in regards to fair housing and any changes that have been made. For residents who do not have access to the internet, printed material will be provided through the Village's Community Development Department and through Mount Prospect Public Library. Upon request, a resident may have further fair housing information mailed to their home.

Other forms of educational and awareness material may include articles in the Village Newsletter, holding fair housing seminars locally, providing fair housing presentations to those who request it and distributing fair housing pamphlets to the community.

If updates are necessary to the 2012 Analysis of Impediments to Fair Housing Choice, the Village will post the updated AI to the website and provide printed copies at Village Hall.

Village staff responsible for taking outside calls should be trained to refer callers with fair housing questions and complaints to a designated individual well-versed in fair housing law and practices.

2. Support Affordable Housing and Housing Developments throughout the Village

The Village will continue to support two proposed housing developments that offer affordable living options with supportive services. These new developments are in different areas of the

Village where redevelopment is occurring. Both developments have been approved through the Village's zoning process, but are awaiting funding approvals from other governmental sources.

In existing areas of the Village, Community Development Block Grant funding will continue to be used for low- to moderate-income rehabilitation programs, enabling the homeowners to stay in their homes longer and improve the condition of their home.

3. Continue the Village's Crime Free Housing Program

The Village's Crime Free Housing Program is a proactive approach to fair housing choice. Since 2006, the Village has required all landlords to attend a seminar that includes fair housing training, which includes current fair housing laws, regulations, protected classes and any other concerns involving fair housing choice. This class trains landlords how to avoid housing discrimination practices. Because the Village is actively promoting fair housing through these seminars, there may be an opportunity to invite residents to learn about fair housing at these events.

4. Provide Translated Fair Housing Documents in More Languages

Currently, the Village offers documents, such as the Landlord-Tenant Rights Ordinance, in both English and Spanish. However, the Village changing demographics have shown an increase in minority and ethnic groups. Therefore, the Village will seek to accommodate all minority groups by offering their documents in more languages. The translated documents would also provide residents with the available materials needed to understand their Fair Housing Rights.

5. Continue to Support the Community Relations Commission

The CRC is the Village's commission for addressing discriminatory complaints. The commission is responsible for maintaining accurate records and providing evidence of Fair Housing Planning. This commission is familiar with the housing needs and demands in Mount Prospect because of their knowledge of the Community Development Block Grant program. The Village should continue to support this commission and update the Commission members on fair housing law and practices.

6. Initiate Regional Housing Efforts

Mount Prospect understands that it shares similar housing issues, such as affordability, property maintenance, and foreclosures, with neighboring municipalities. The Village is

working on a Northwest Housing Collaborative with Arlington Heights, Buffalo Grove, Rolling Meadows and Palatine to develop strategies to improve and expand housing options collaboratively. This group is assessing housing on a sub-regional level and developing an action plan for inter-jurisdictional housing strategies. The group will develop a sub-regional housing study with Chicago Metropolitan Agency for Planning (CMAP) to understand the housing gaps and demands. The group has also hired a housing coordinator. Funding has been provided by the Chicago Community Trust and CMAP. Additional grant sources are being investigated.

CONCLUSION

The Village of Mount Prospect realizes that affirmatively furthering fair housing is an on-going commitment. This Analysis of Impediments to Fair Housing Choice is an aid in identifying impediments to fair housing and a tool for developing strategies that may address those impediments. These strategies may help to alleviate the obstacles that exist and ensure that housing is available to all residents who chose to live in our community.

Appendix A: Community Relations Commission Filing Procedures

Filing Procedures For Complaints Of Discriminatory Conduct:

1. Filing A Complaint Of Discriminatory Conduct: The following procedures shall be employed by individuals seeking to file a complaint through the commission for alleged discriminatory conduct by a village official:
 - a. Eligibility For Filing: Any person claiming to be aggrieved by discriminatory conduct of a village official while that official was acting within the scope of his or her authority may file a complaint.
 - b. Complaint Form: A person wishing to file a complaint must submit the particulars of his or her complaint on a standardized complaint form provided by the office of the village manager. Anonymous complaints will not be considered.
 - c. Place Of Filing: The complainant shall return the complaint either by regular mail, facsimile or in person to the address designated on the complaint.
 - d. Time Of Filing: A complaint must be filed no later than sixty (60) days from the date of the last occurrence of the alleged discriminatory conduct.
 - e. Response To Filing: Subject to section [5.709](#) of this article, within thirty (30) days of receiving a fully executed and completed complaint, the secretary to the commission shall:
 - (1) Schedule a commission hearing on the complaint in accordance with provisions of the Illinois open meetings act, on a date not later than sixty (60) days after receiving the fully executed and completed complaint, unless automatically postponed pursuant subsection A1f of this section or waived by the complainant pursuant to subsection A1g of this section; and
 - (2) Deliver a copy of the complaint to the parties listed below, along with a written notice of the time and place of the hearing (unless waived by the complainant):
 - (A) The complainant;
 - (B) The chair and the other members of the commission;
 - (C) The supervisor (if a complaint is lodged against employee);
 - (D) The village manager; and
 - (E) The village board.
7. The notice to the supervisor shall advise the supervisor that the respondent, or the supervisor, or both, may attend the hearing and present testimony to the commission on the scheduled date. It shall be the responsibility of the supervisor to notify the respondent of the complaint.

- f. Automatic Postponement For Pending Litigation: Notwithstanding anything in these rules to the contrary, no hearing shall be scheduled or conducted with respect to a complaint that is related to, or concerns, a matter that is the subject of any pending litigation in a court of law until a date that is at least thirty (30) days after the final disposition and adjudication of such litigation.
 - g. Waiver: A complainant may waive his or her right to a hearing. In such event, the commission shall base its report and findings, and any recommendation, on the complaint and the written answer, if any, provided by the supervisor or the respondent.
2. Answering A Complaint: The supervisor and the respondent shall have the right, but not the obligation, to respond to the complaint. Any such response shall be in accordance with the following:
- a. Place Of Filing: The answer may be filed by the supervisor or the respondent by regular mail, facsimile, or in person to the secretary c/o the office of the village manager at the village hall.
 - b. Content Of The Answer: The answer shall contain the full name of the respondent, and if represented by an attorney, the name and address of the attorney. The answer may contain a denial, a rebuttal or an admission of the complaint, in part or in whole, as well as documentary evidence to indicate the verity of such denial.
 - c. Time Of Filing: The answer shall be filed within fourteen (14) days from the date of service of the complaint upon the supervisor.

Commission And Subcommittee Procedures For Complaint Hearings:

- 1. Hearings By A Quorum: No hearing shall take place unless a quorum is present.
- 2. Standards Of Decorum: All commission members and all others attending hearings of the commission shall conduct themselves in a manner that shall not disrupt the business of the commission. The use of cellular phones in the meeting room is prohibited. The chair may indicate that persons who become personally abusive or in other ways violate ordinary standards of decorum will be ruled out of order and if the violation persists, be required to leave the meeting room.
- 3. Introduction By The Chair:
 - a. General: The chair shall begin each hearing by announcing the name of the complainant and the title of the complaint. The chair shall explain the procedures for conducting the hearing.
 - b. Swearing In Witnesses: The chair shall administer an oath to all persons intending to testify during the course of the hearing, whether for the complainant, the supervisor or for the respondent.
 - c. Counsel: Parties to the complaint will be permitted to attend the hearing accompanied by attorneys, but such attorneys will be allowed to participate in the hearing only as advisors to their clients. Such attorneys shall refrain from speaking on behalf of their clients or cross examining other parties.

- d. Time Limits: Prior to the start of the hearing or meeting, the chair, in conjunction with appropriate village staff, shall establish reasonable time limits for the oral presentation of the complaint by the complainant, for the answer by the supervisor and, or the respondent, if attending, and for the testimony of witnesses, if any.
4. Chair's Summary Of Complaint: The chair or his or her designee shall explain, in summary form, the basic facts of, and relief requested in, the complaint.
5. Complainant's Presentation: The complainant shall present the complaint in such form and with testimony of witnesses and other evidence as the complainant deems desirable. In general, the commission shall allow the complainant to make this presentation without interruption, except for those questions allowed by the chair that may be immediately necessary to aid the commission in understanding the material being presented.
6. Supervisor's And Respondent's Presentation: If in attendance, the supervisor, based on his or her internal investigation, and the respondent, on his or her own behalf, may answer the complaint in such form and with testimony of witnesses and other evidence as he or she deems desirable. In general, the commission shall allow the supervisor and, or the respondent to make this presentation without interruption, except for those questions allowed by the chair that may be immediately necessary to aid the commission in understanding the material being presented.
7. Prohibition Of Cross Examination: No party shall be entitled or permitted to cross examine or ask questions of any other party. All questions and comments shall be directed to the commission.
8. Questions By The Community Relations Commission: At the conclusion of each presentation, the commission members may ask such questions of the complainant, the supervisor, the respondent or the witnesses as may be necessary to clarify the material presented.
9. Commission Statements: Members of the commission may read statements related to the complaint into the hearing record.
10. Commission Discussion And Deliberation: Following testimony, the commission may close the hearing and discuss, in an orderly fashion, the complaint and all material presented. During this discussion, members of the commission may ask the chair to direct additional questions to the complainant, the supervisor, the respondent or witnesses during this portion of the meeting.
11. Report And Findings: At the conclusion of any hearing, subject to section [5.709](#) of this article, a written draft report and findings shall be prepared by the commission in the manner it deems appropriate. The draft report and findings shall be distributed to the commission members for review at the next scheduled meeting.

The report and findings shall be based solely on the statements, documents and other evidence provided at the hearing by the complainant, the supervisor and the respondent. It shall include:

- a. Brief statement of the complaint;
- b. The solutions sought by the complainant;
- c. The recommended solution of the supervisor and/or the respondent;
- d. Findings of fact;
- e. A determination of whether the complaint has merit; and

- f. The proposed recommendations of the commission.
12. Commission Action: Upon receipt and review of the report and findings, the commission shall, by resolution duly adopted, either: a) approve the report and findings in the form as drafted, or b) approve the report and findings with designated modifications. Although the commission shall have the right to make recommendations, it shall have no obligation to do so in the final resolution.
 13. Transmittal Of Commission Action Documents: The secretary shall, within fourteen (14) days after the conclusion of the meeting at which the commission approved a report and findings, transmit the same along with any minority reports to the village manager. The village manager will then provide copies of the report to the village board, the complainant, the supervisor and the respondent. The village manager will also notify the village board of any change in administrative procedures or any disciplinary action that has been or will be taken with respect to any employee.
 14. Continuances: Any complainant, supervisor or respondent, may request, and shall be granted, one continuance, without cause, of a hearing on a complaint. If a complainant fails to appear at a scheduled hearing without giving prior written notice to the secretary and has not previously used a continuance, the hearing shall be continued. Any further requests for a continuance by the complainant, supervisor or respondent, shall be subject to the approval of the commission for good cause shown.
 15. Withdrawal Of Complaint: If the complainant chooses to withdraw his or her complaint, then the proceeding may be deemed complete and the commission shall have no obligation to transmit a report and findings to the village board. However, if the complainant alleges that he or she withdraw his or her complaint because he or she was the subject of overt acts of retaliation, harassment or threats committed by an official of the village, then the complainant may renew his or her prior complaint within sixty (60) days of the alleged overt retaliatory, harassing or threatening act in conformity with these rules. (Ord. 5228, 12-18-2001)

Appendix B: VILLAGE OF MOUNT PROSPECT - FAIR HOUSING SURVEY

Currently the Village of Mount Prospect’s Community Development Department is producing an Analysis of Impediments to Fair Housing Choice. Therefore, we are interested in hearing from the public on their experiences with fair housing in Mount Prospect. Impediments to fair housing are any actions, omission, or decisions taken because of race, color, religion, sex, disability, or national origin that restrict housing choices or the availability of housing choices in the community. The Department of Housing and Urban Development (HUD) is the federal agency in charge of assessing Analysis of Impediments conducted, and they encourage engagement with our residents to better understand some of the housing problems that are potentially affecting Mount Prospect. Based on the review of other Analysis of Impediments, the most common impediments discussed were racial concentration, affordable housing concentration/availability, minorities’ access to credit, discrimination and lack of awareness. Your responses will be kept confidential and be used solely for the purpose of the analysis. There will be no part of the interview published in the analysis. If there are any questions you are unsure about or do not feel comfortable answering, please feel do not feel obligated to answer. If you have any questions regarding the survey, please contact Katie Romack with the Mount Prospect Community Development Department at (847) 818-5374. We appreciate your participation.

1. How much do you know about Fair Housing Laws, including State of Illinois Fair Housing Law?
 - Very knowledgeable
 - Somewhat knowledgeable
 - Not knowledgeable

2. Have you or anyone you know ever experienced housing discrimination?
 - Yes, I have
 - Yes, a person I know has
 - No (please skip to question #6)

3. If yes, which of the following best describes the person or organization that discriminated against you or the person you know?
 - Rental property manager/owner
 - Seller of a housing unit
 - Condominium or homeowner’s association
 - Real estate professional
 - Loan officer or mortgage broker
 - Municipal employee
 - Other (please list) _____

4. What best describes the location where the discrimination occurred?
 - Rental apartment complex
 - Individual housing unit for rent
 - Individual housing unit for sale
 - Condominium for sale
 - Real estate office
 - Lending institution
 - Public Housing Authority
 - Village office
 - Other (please list) _____

5. What do you believe was the basis for the discrimination you or the person you know experienced?

- Race
- Color
- Religion
- Sex
- Disability/Handicap
- Family Status
- National Origin
- Age
- Sexual Orientation
- Poor English language skills
- Citizenship status
- Level of income
- Source of income (public assistance)
- Other (please list) _____

6. What do you see as current impediments to fair housing choice?
- Race
 - Color
 - Ethnicity
 - National Origin
 - Sex
 - Sexual Orientation
 - Family Status
 - Disability
 - Age
 - Insufficient Income
 - Lack of sufficient quality affordable housing
 - Insufficient public transportation
 - Municipal codes, ordinances, or regulations
 - Other (please list) _____

7. Do you feel your housing choices are geographically limited to certain areas or neighborhoods?
- Yes
 - No

8. If yes, on what basis? (please select from list above at questions #5 and/or #6)
- _____

9. Do you think affordable housing options are located throughout your village, or are they concentrated in certain areas/neighborhoods?
- Spread throughout the village
 - Concentrated in certain areas/neighborhoods, such as:
- _____

10. Do you perceive certain geographic areas or neighborhoods within our village to be desirable?
- Yes
 - No
- If yes, please identify:
- _____

11. Do you feel that there is an adequate supply of affordable housing³ that is available to all residents?
- Yes
 - No
- Why/why not?
- _____

12. Do you feel that there is an adequate supply of affordable housing that is available to residents with disabilities?
- Yes
 - No

³ Affordable housing is paying no more than 30 percent of your household income on housing.

Why/why not?

13. Do you feel there is an adequate supply of affordable housing that is available to residents with senior citizen residents?

Yes No

Why/why not?

14. Do you feel there is an adequate supply of affordable housing that is available to residents with children?

Yes No

Why/why not?

15. What would you do, or did you do, if you were discriminated against in housing choice? (Check all that apply)

- Nothing
 - I wouldn't know what to do
 - Complain to the individual/organization that discriminated against me
 - Contact Village offices
 - Contact my elected municipal representative
 - Contact a local fair housing organization
 - Contact HUD
 - Contact a private attorney
 - Contact the Village attorney
 - Contact the State Attorney General
 - Other (please identify)
- _____

16. Are you familiar with the fair housing or housing counseling services provided by our Village?

Yes No

If yes, please list the services you are familiar with. (Examples: Crime Free Housing, Community Connections Center)

17. Have you seen or heard information regarding the fair housing programs, laws, or enforcement?

Yes No (please skip to question #20)

If yes, where have you seen the information? (Examples: Village Hall, Real Estate Agencies, Banks)

18. If you answered yes to question #17, what information have you seen/heard? (Check all that apply)

- Fair housing flyers or pamphlets
- Fair housing handbook
- Fair housing public service announcement on the radio
- Fair housing public service announcement on the television
- Other (please list) _____

19. Do you think that adequate fair housing information is available in other language translations?
 Yes No

20. In your opinion, how effective are the current fair housing laws, programs, and enforcement mechanisms?
 Very Effective
 Somewhat Effective
 Not Effective

21. What do you feel would be the most effect way to inform the residents about their fair housing rights and/or responsibilities? (check all that apply)
 Public meeting(s)
 Fair housing literature/information in public libraries and Village Hall
 Television advertisements/announcements
 Information on the Village website
 Other (please describe) _____

22. Do you have any suggestions for changes to fair housing laws and practices that would increase fair housing choice and/or remove impediments to fair housing choice? If yes, please list:

Please list below any additional actions you feel the Village could take to address impediments and improve fair housing choice for all residents:

23. What is your gender?

- Male Female

24. What is your age?

- 18-24 25-34 35-44 45-64 65 and up

25. What is your race?

- White
- African American/Black
- American Indian/Alaskan Native
- Asian/Oriental/Pacific Islander

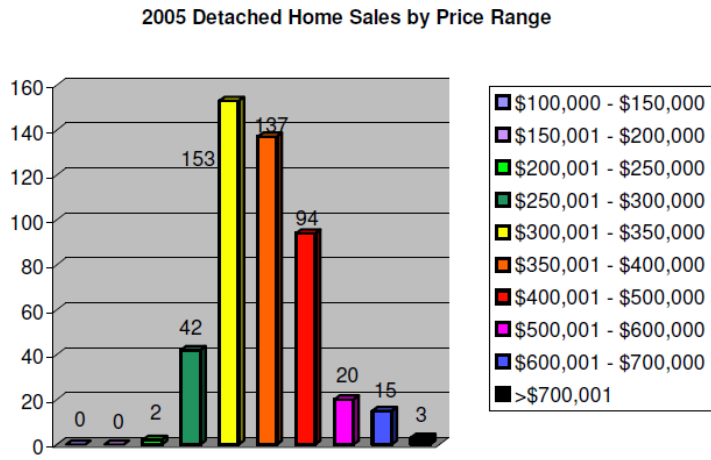
- Multi-racial
- Other

26. What is your ethnicity?

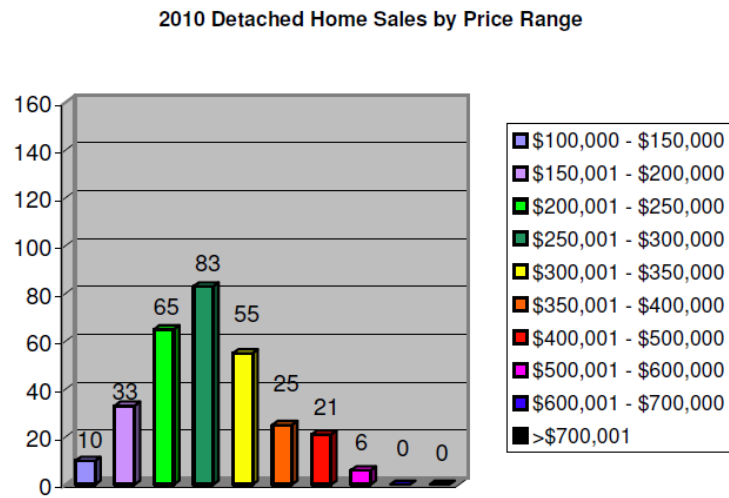
- Hispanic/Latino
- Not Hispanic/Latino

Appendix C: Additional Housing Data




C1. 2005 Detached Home Sales by Price Range





C2. 2010 Detached Homes Sales by Price Range





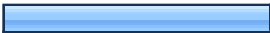


1. How much do you know about Fair Housing Laws, including State of Illinois Fair Housing Law?

		Response Percent	Response Count
Very knowledgeable		4.9%	2
Somewhat knowledgeable		53.7%	22
Not knowledgeable		41.5%	17
answered question			41
skipped question			1






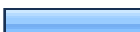
2. Have you or anyone you know ever experienced housing discrimination?

		Response Percent	Response Count
Yes, I have		0.0%	0
Yes, a person I know has		12.5%	5
No (please skip to question #6)		87.5%	35
answered question			40
skipped question			2

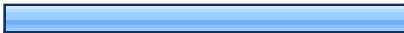






3. If yes, which of the following best describes the person or organization that discriminated against you or the person you know?

		Response Percent	Response Count
Rental property manager/owner		40.0%	2
Seller of a housing unit		40.0%	2
Condominium or homeowner's association		40.0%	2
Real estate professional		60.0%	3
Loan officer or mortgage broker		40.0%	2
Municipal employee		0.0%	0
Other (please specify)		0.0%	0
		answered question	5
		skipped question	37

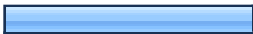













4. What best describes the location where the discrimination occurred?

		Response Percent	Response Count
Rental apartment complex		40.0%	2
Individual housing unit for rent		20.0%	1
Individual housing unit for sale		80.0%	4
Condominium for sale		20.0%	1
Real estate office		20.0%	1
Lending institution		20.0%	1
Public Housing Authority		0.0%	0
Village office		0.0%	0
Other (please specify)		0.0%	0
		answered question	5
		skipped question	37

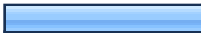

5. What do you believe was the basis for the discrimination you or the person you know experienced?

		Response Percent	Response Count
Race		60.0%	3
Color		20.0%	1
Religion		0.0%	0
Sex		0.0%	0
Disability/Handicap		0.0%	0
Family status		40.0%	2
National origin		0.0%	0
Age		0.0%	0
Sexual orientation		0.0%	0
Poor English language skills		40.0%	2
Citizenship status		20.0%	1
Source of income (public assistance)		20.0%	1
Other (please specify)		20.0%	1
answered question			5
skipped question			37

6. What do you see as current impediments to fair housing choice?

		Response Percent	Response Count
Race		37.1%	13
Color		25.7%	9
Ethnicity		28.6%	10
National origin		11.4%	4
Sex		2.9%	1
Sexual orientation		22.9%	8
Family status		11.4%	4
Disability/Handicap		20.0%	7
Age		11.4%	4
Insufficient income		57.1%	20
Lack of sufficient quality affordable housing		31.4%	11
Insufficient public transportation		37.1%	13
Municipal codes, ordinances, or regulations		17.1%	6
Other (please specify)		20.0%	7
		answered question	35
		skipped question	7



7. Do you feel your housing choices are geographically limited to certain areas or neighborhoods?

		Response Percent	Response Count
Yes		29.3%	12
No		70.7%	29
answered question			41
skipped question			1



8. If yes, on what basis? (please select from list above at questions #5 and #6)

	Response Count
	12
answered question	12
skipped question	30

9. Do you think affordable housing options are located throughout the Village, or are they concentrated in certain areas/neighborhoods?

		Response Percent	Response Count
Spread throughout the Village		50.0%	19
Concentrated in certain areas/neighborhoods, such as:		50.0%	19
answered question			38
skipped question			4



10. Do you perceive certain geographic areas or neighborhoods within our Village to be desirable?

		Response Percent	Response Count
Yes		89.2%	33
No		10.8%	4

If yes, please identify: 30

answered question	37
skipped question	5



11. Do you feel that there is an adequate supply of affordable housing that is available to all residents?

		Response Percent	Response Count
Yes		64.9%	24
No		35.1%	13



Why/why not? 18

answered question	37
skipped question	5



12. Do you feel that there is an adequate supply of affordable housing that is available to residents with disabilities?

		Response Percent	Response Count
Yes		59.4%	19
No		40.6%	13
	Why/why not?		17
answered question			32
skipped question			10












13. Do you feel there is an adequate supply of affordable housing that is available to residents with senior citizen residents?

		Response Percent	Response Count
Yes		61.1%	22
No		38.9%	14
	Why/why not?		18
answered question			36
skipped question			6



14. Do you feel there is an adequate supply of affordable housing that is available to residents with children?

		Response Percent	Response Count
Yes		85.7%	30
No		14.3%	5
	Why/why not?		12
answered question			35
skipped question			7

**15. What would you do, or did you do, if you were discriminated against in housing choice?
(Check all that apply)**

		Response Percent	Response Count
Nothing		11.1%	4
I wouldn't know what to do		16.7%	6
Complain to the individual/organization that discriminated against me		30.6%	11
Contact Village offices		50.0%	18
Contact my elected municipal representative		33.3%	12
Contact a local fair housing organization		41.7%	15
Contact HUD (Department of Housing and Urban Development)		30.6%	11
Contact a private attorney		25.0%	9
Contact the Village attorney		13.9%	5
Contact the State Attorney General		19.4%	7
Other (please specify)		8.3%	3
		answered question	36
		skipped question	6



16. Are you familiar with the fair housing or housing counseling services provided by our Village?

		Response Percent	Response Count
Yes		7.5%	3
No		92.5%	37

If yes, please list the services you are familiar with. (Examples: Crime Free Housing, Community Connections Center) 5

answered question	40
skipped question	2





17. Have you seen or heard information regarding the fair housing programs, laws, or enforcement?

		Response Percent	Response Count
Yes		26.3%	10
No (If no, please skip to question #20)		73.7%	28



If yes, where have you seen the information? (Examples: Village Hall, real estate agencies, banks) 7

answered question	38
skipped question	4

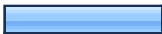


18. If you answered yes to question #17, what information have you seen/heard? (Check all that apply)

		Response Percent	Response Count
Fair housing flyers or pamphlets		55.6%	5
Fair housing handbook		22.2%	2
Fair housing public service announcement on the radio		33.3%	3
Fair housing public service announcement on the television		0.0%	0
Other (please specify)		11.1%	1
		answered question	9
		skipped question	33






19. Do you think that adequate fair housing information is available in other language translations?

		Response Percent	Response Count
Yes		86.7%	13
No		13.3%	2
		answered question	15
		skipped question	27

20. In your opinion, how effective are the current fair housing laws, programs, and enforcement mechanisms?

		Response Percent	Response Count
Very effective		23.5%	8
Somewhat effective		58.8%	20
Not effective		17.6%	6
answered question			34
skipped question			8

21. What do you feel would be the most effective way to inform the residents about their fair housing rights and/or responsibilities? (Check all that apply)

		Response Percent	Response Count
Public meeting(s)		28.2%	11
Fair housing literature/information in public libraries and Village Hall		61.5%	24
Television advertisements/announcements		28.2%	11
Information on the Village website		71.8%	28
Other (please specify)		35.9%	14
answered question			39
skipped question			3



22. Do you have any suggestions for changes to fair housing laws and practices that would increase fair housing choice and/or remove impediments to fair housing choice? If yes, please list:

	Response Count
	11
answered question	11
skipped question	31



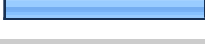

23. Please list below any additional actions you feel that Village could take to address impediments and improve fair housing choice for all residents:

	Response Count
	7
answered question	7
skipped question	35





24. What is your gender?

		Response Percent	Response Count
Male		38.5%	15
Female		61.5%	24
	answered question		39
	skipped question		3



25. What is your age?

		Response Percent	Response Count
18-24		0.0%	0
25-34		8.1%	3
35-44		37.8%	14
45-64		29.7%	11
65 and up		24.3%	9
answered question			37
skipped question			5

26. What is your race?

		Response Percent	Response Count
White		86.5%	32
African American/Black		0.0%	0
American Indian/Alaskan Native		0.0%	0
Asian		2.7%	1
Native Hawaiian and Other		0.0%	0
Some Other Race		8.1%	3
Two or More Races		2.7%	1
answered question			37
skipped question			5

27. What is your ethnicity?

		Response Percent	Response Count
Hispanic/Latino		11.1%	4
Not Hispanic/Latino		88.9%	32
answered question			36
skipped question			6

RESOLUTION NO. 38-12

A RESOLUTION APPROVING THE
COMMUNITY DEVELOPMENT BLOCK GRANT
ENTITLEMENT PROGRAM
ANALYSIS OF IMPEDIMENTS (AI) TO FAIR HOUSING

WHEREAS, the Village of Mount Prospect is an entitlement community, receiving an annual allocation from the United States Department of Housing and Urban Development (HUD) for the Village of Mount Prospect Community Block Grant (CDBG) Program; and

WHEREAS, the Village has used its Community Development Block Grant entitlement to implement various projects to address the community development and housing needs of low and moderate-income and elderly residents, to reduce and prevent the occurrence of deterioration in the Village, to increase accessibility for the handicapped, and to address other community needs in conformance with the objectives of the Community Development Block Grant Program; and

WHEREAS, as an entitlement community, the Village must certify it will "affirmatively further fair housing" by; 1) conducting an Analysis of Impediments (AI) to Fair Housing Choice, 2) developing the effects of identified impediments to fair housing and 3) maintaining records to support the Village's initiative to affirmatively further fair housing; and

WHEREAS, the Village of Mount Prospect Community Development Department has prepared the Analysis of Impediments (AI) for submittal to the Department of Housing and Urban Development; and

WHEREAS, the President and Board of Trustees have determined the Analysis of Impediments is of benefit in providing for residents' health, safety and welfare and in meeting the community and housing needs of its citizens.

NOW THEREFORE, BE IT RESOLVED BY THE PRESIDENT AND BOARD OF TRUSTEES OF THE VILLAGE OF MOUNT PROSPECT, COOK COUNTY, ILLINOIS ACTING IN THE EXERCISE OF THEIR HOME RULE POWERS:

SECTION ONE: The President and Board of Trustees of the Village of Mount Prospect hereby approve the Analysis of Impediments (AI) attached to and made part of this resolution as Exhibit "A."

SECTION TWO: The President and Board of Trustees of the Village of Mount Prospect hereby authorize the Village Manager to submit the Village of Mount Prospect Analysis of Impediments (AI) to the United States Department of Urban Housing and Development.

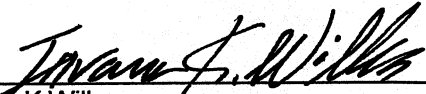
SECTION THREE: This Resolution shall be in full force and effect from and after its passage and approval in the manner provided by law.

AYES: Hoefert, Juracek, Matuszak, Polit

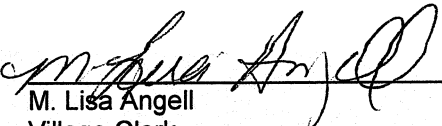
NAYS: None

ABSENT: Korn, Zadel

PASSED and APPROVED this 16th day of October 2012.


Irvana K. Wilks
Mayor

ATTEST:


M. Lisa Angell
Village Clerk