



Homes for a Changing Region: Village of Oak Park

Phase 1 - Vision for Housing - DRAFT



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Background

Homes for a Changing Region (“Homes”) is a program of the Metropolitan Mayors Caucus. Since 2006, Homes has worked with over 60 municipalities across the greater Chicago region to analyze and develop evidence-based solutions for the housing challenges each community faces.

In 2012, *Homes* developed a [report](#) for the Village of Oak Park that analyzed housing conditions and provided recommendations to update the Village’s comprehensive plan, increase housing options through transit-oriented development, monitor foreclosures and identify service providers, partner with neighboring communities to expand first-time homebuyer assistance, and continue the Village’s housing rehabilitation and condo assistance programs. The Village and its partners have since implemented each recommendation. In addition, the Village has taken further steps to address housing challenges by permitting accessory dwelling units, adopting an Inclusionary Housing Ordinance, utilizing a Housing Trust Fund, and approving several affordable developments.

Recognizing the need for continued efforts, the Village has now partnered with the Metropolitan Mayors Caucus to support Oak Park’s development of a Strategic Vision for Housing. The first phase in this process, documented in this report, is identifying the key housing challenges facing Oak Park and presenting a Vision for Housing - a set of housing goals the Village can pursue over the next 5 to 10 years.

The second phase in the process will be assessing the Village’s current policies, programs, and development outcomes, identifying positive impacts as well as potential gaps where housing challenges and goals can be more fully addressed. The final report, a Strategic Vision for Housing, will bring together all parts of this process and provide recommended strategies that the Village may utilize to work towards housing goals.

The following report should be seen not as a final product but as a status update on the process to date. This report combines community input and data analysis to identify key housing challenges and presents a draft list of potential housing goals. The following report does not provide detail on the role of the Village’s current housing policies, programs, and recent development outcomes or provide recommendations, as this will come out of the next phase of this process.

Summary

Community input received from focus groups with a variety of stakeholders, a community survey, and a public meeting provided insight into key housing challenges facing Oak Park. Throughout each aspect of community input, housing affordability was the top issue raised. Input about affordability focused on both the rental and homeowner markets and was often tied to the importance of Oak Park remaining an intentionally diverse and inclusive community. While affordability was the most discussed topic, stakeholders and residents spoke to many other housing challenges and goals including sustainability, housing options for older adults to age within the community, physical accessibility of housing, property taxes, and housing needs of people who are unhoused. Many stakeholders and residents also raised the importance of other issues such as the housing needs of people with developmental disabilities, barriers faced by some renters that limit housing choices, and challenges experienced by small condo associations.

Based on data analysis and community input, the following key housing challenges were identified:

- Prices for single-family homes and condos in Oak Park have risen faster than incomes over the past decade.
- Oak Park's renter households with incomes below \$50,000 face challenges affording housing.
- The racial homeownership gap remains wide, both in Oak Park and the Chicago region.
- Certain areas of Oak Park are less diverse than the community as a whole.
- Aside from costs, renters face other barriers to renting, ranging from credit and eviction histories, logistical hurdles of the Housing Choice Voucher program, and parking.
- Oak Park's older housing stock is quite diverse, highlighting the importance of the Village's approach to supporting maintenance of a variety of housing types.
- Oak Park's older adults would benefit from additional options to age-in-community.
- Residents cite challenges finding housing that is both physically accessible and affordable.
- The number of families, youth, and individuals who are unhoused in suburban Cook County has risen in recent years.
- Residents cite challenges finding housing options for adults with developmental disabilities.
- Many would benefit from additional Supportive Living Programs in west Cook County.
- Addressing climate change was a top goal cited through community input.

Summary

The challenges listed above are certainly not unique to Oak Park but are present in every community that has a strong housing market and many desirable amenities. However, what makes Oak Park different from many other communities is the community's willingness to confront challenges directly, continually refine its strengths, and make important decisions with the future in mind.

To provide a framework for addressing key housing challenges facing Oak Park, this report concludes with a Vision for Housing - a list of potential housing goals that the Village can pursue over the next 5 to 10 years. This draft list of goals includes the following:

- Further increase the supply of affordable rental housing.
- Minimize future losses of moderately-priced homeowner housing.
- Continue efforts to increase diversity across Oak Park.
- Address racial disparities in access to homeownership.
- Reduce logistical barriers to renting.
- Continue support of housing maintenance for a variety of housing types.
- Further increase housing options for older adults to downsize and age-in-community.
- Further increase the number of physically accessible homes.
- Continue efforts to address shelter and housing needs of unhoused populations.
- Further increase housing options for adults with developmental disabilities.
- Add a Supportive Living Program.
- Progress towards the goals established in Climate Ready Oak Park.

The challenges and goals identified in this report will guide the assessment of the Village's current housing approach, including policies, programs, and development outcomes, in the next phase of this housing study. While currently in draft form, these aspirational goals, once finalized, can be used to track Oak Park's progress in addressing key housing challenges over time, demonstrating positive impacts of the Village's continual innovation in local housing policy.

Baseline Data

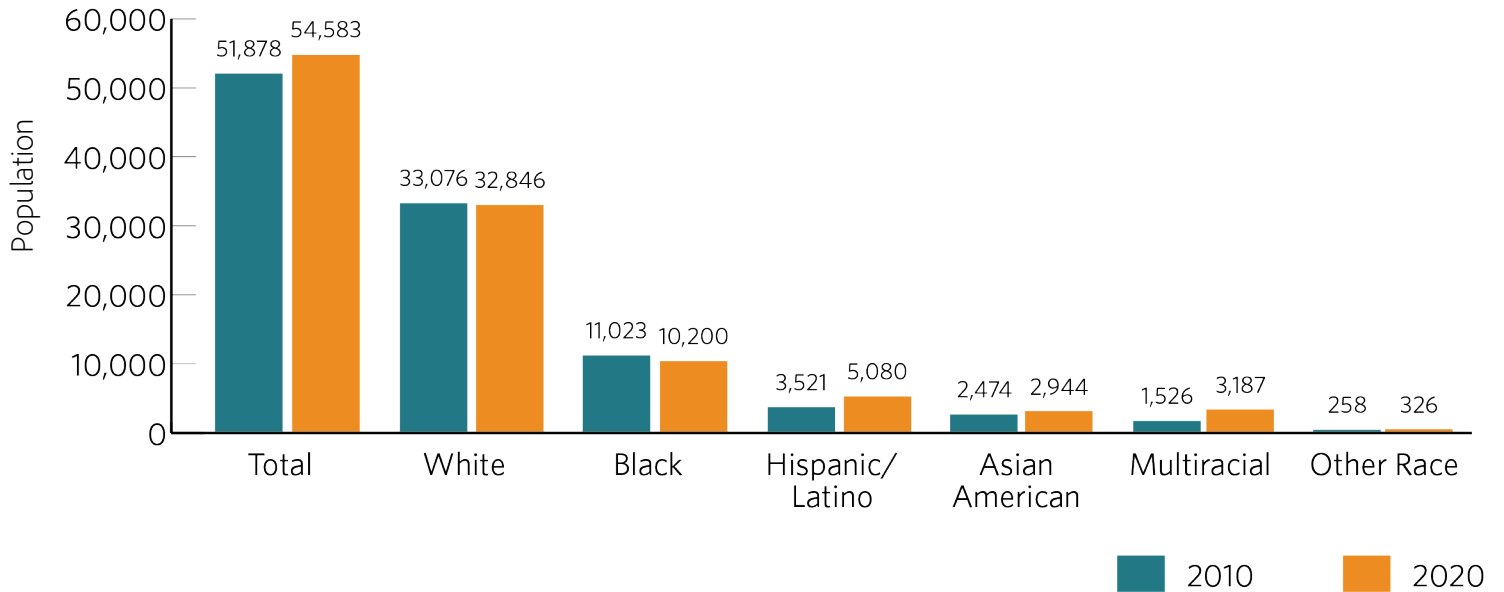


Figure 1.
Oak Park Population by Race and Ethnicity, 2010 and 2020

Source: US Census Bureau, 2010 and 2020.

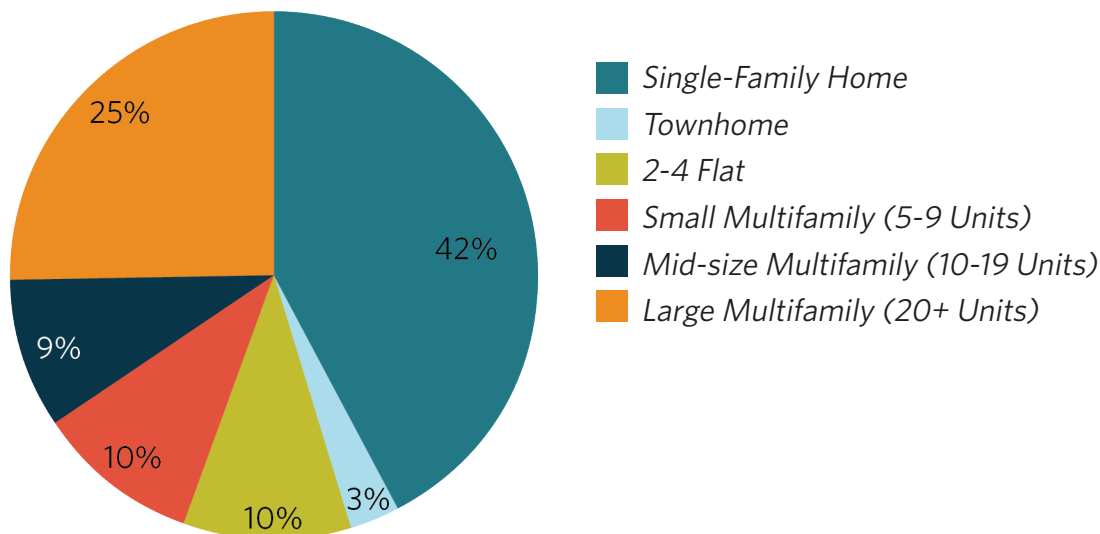


Figure 2.
Housing Units in Oak Park by Type of Housing, 2021

Source: US Census Bureau American Community Survey, 2017-2021 5-year estimate.

Baseline Data

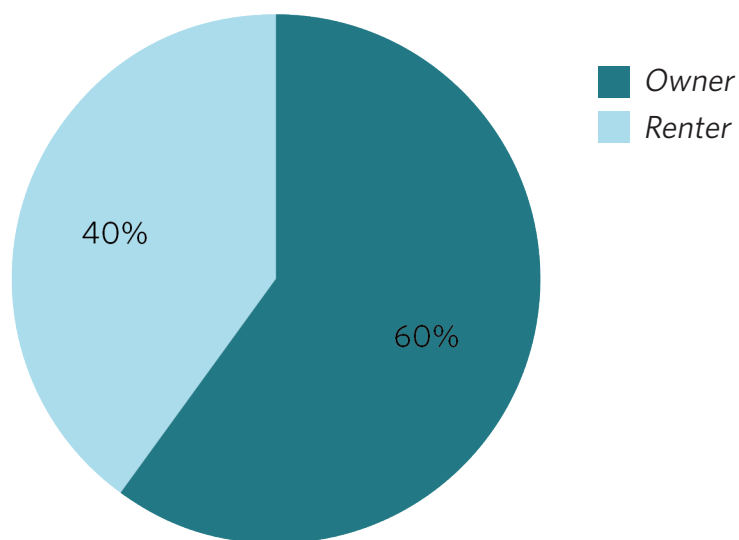


Figure 3.
Housing Tenure in Oak Park, 2021

Source: US Census Bureau American Community Survey, 2017-2021 5-year estimate.

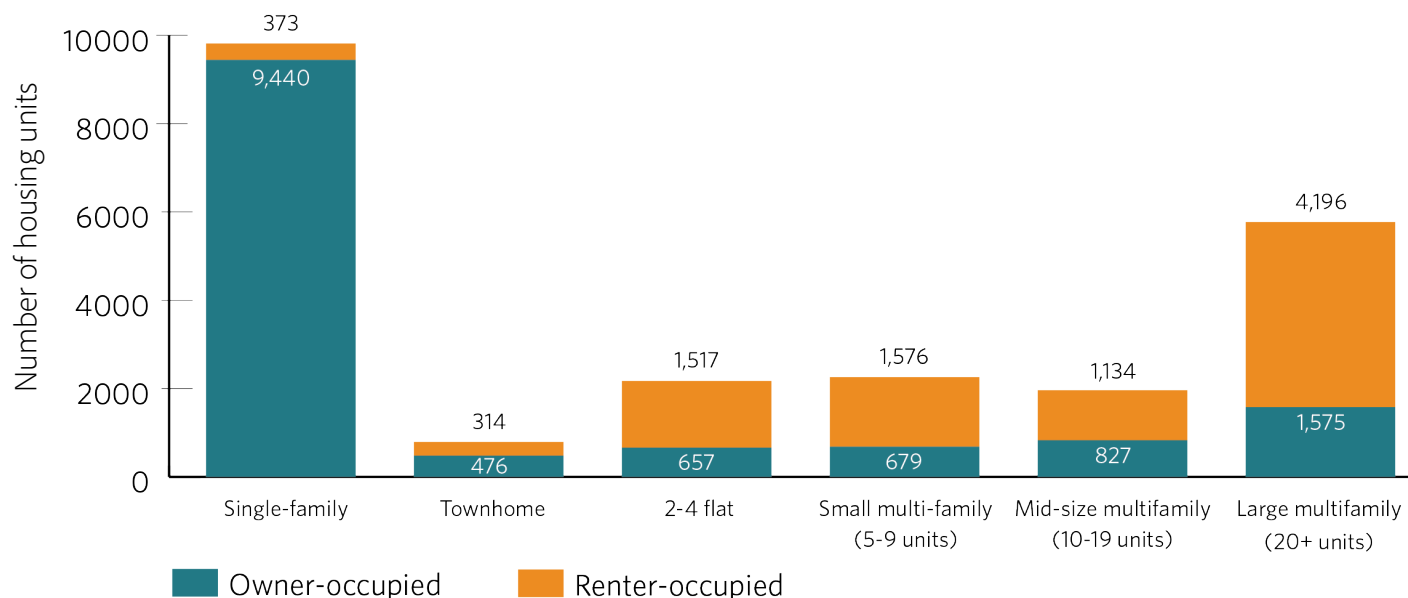


Figure 4.
Housing Units in Oak Park by Tenure and Type of Housing, 2021

Source: US Census Bureau American Community Survey, 2017-2021 5-year estimate.

Summary of Community Input

FOCUS GROUPS

Six focus groups were held to understand the top housing challenges in Oak Park. Organizations who were in attendance are listed in the Acknowledgements. Key takeaways are summarized below.

Housing Nonprofits and Commissions

- **Market-Rate Developments:** Stakeholders expressed frustration with high prices in some new apartment developments and the lack of affordable rental units included.
- **Affordable Developments:** While appreciating recent affordable housing developments, stakeholders stated there are more needed.
- **Barriers To Renting:** Past eviction and credit records, along with the inspection process for those with a Housing Choice Voucher, pose a barrier for some to rent in Oak Park.
- **First-Time Homebuyer Opportunities:** Stakeholders discussed a need for more first-time homebuyer opportunities, stating that housing prices are rising above what moderate-income households can afford.
- **Accessibility:** Stakeholders noted the importance of accessibility and the challenging cost of adding elevators to older apartment and condo buildings.

Aging in Community

- **Community for All Ages:** Housing that serves older adults well – being affordable, accessible, with some homeownership options – also serves younger adults well too.
- **Affordability:** Stakeholders appreciated the recent housing developments for older adults but noted unmet affordability needs for many older adults who rent.
- **Property taxes:** Property taxes impact older adults who want to remain in Oak Park, leading many to move to nearby communities.
- **Accessibility:** Many older apartment or condo buildings lack elevators and other accessibility features.
- **Care After Assistance Living:** Stakeholders stated that there are few nursing care or Supportive Living options nearby compared to what is needed.
- **Livability:** It is important that housing for older adults be in a walkable area, near transit, amenities, and services like healthcare.

Summary of Community Input

FOCUS GROUPS

Oak Park School District, Park District, and Public Library

- **Affordability:** Affordability was the top issue cited. The main barrier for families wanting to access Oak Park's excellent schools remains the cost of housing.
- **Cost Burden:** For many renters who live in Oak Park, housing takes up a large part of a household's monthly budget.
- **Other Barriers To Renting:** Stakeholders cited experiences of families with Housing Choice Vouchers being denied housing based on their amount of personal income, not recognizing the role of the program, or based on credit scores.
- **Other Barriers To Owning A Home:** Stakeholders voiced that the process of purchasing a home is still negatively affected by racial equity issues.
- **Rental Maintenance:** Stakeholders cited experiences of families turning to them for guidance in advocating with landlords in general and about maintenance in particular.

Apartment Owners and Managers

- **Maintaining Affordability:** Stakeholders stated that maintaining affordability of older apartments is a challenge due to large and impending repairs needed and the impact of property taxes.
- **Housing Choice Vouchers:** Despite being legally protected from discrimination, those with Housing Choice Vouchers face logistical hurdles to renting in some apartments. For example, some apartments do not separate rent and utilities, a requirement of the Housing Choice Voucher program.
- **Affordable Housing For Older Adults:** Older adult renters face challenges affording market-rate rental options and are particularly impacted by rising rents.
- **Parking For Renters:** Stakeholders discussed the financial and logistical hurdles renters face related to overnight parking.
- **Location Of Affordable Rentals:** Noting that many affordable rental options are located in east Oak Park, stakeholders discussed a desire for more affordable rental options in other parts of the community.

Summary of Community Input

FOCUS GROUPS

Oak Park Realtors Association

- **Downsizing options:** A lack of downsizing options – smaller homeownership options and affordable rental options for older adults – leads many to leave the community after their children graduate high school.
- **Starter Homes:** Stakeholders voiced that fewer moderately-priced single-family homes are available.
- **Business Districts:** Stakeholders discussed potential for more housing options in various business districts.
- **Condo Market:** Stakeholders voiced that fewer condos have been added to Oak Park over the past decade than what is needed, and many are sold at high price points.
- **2-4 Flats:** Stakeholders discussed the benefits and need for more 2-4 unit buildings, citing that some 2-4 flats have been lost by being converted to a 1-unit single-family home.
- **Historic Preservation:** While recognizing the importance of historic preservation to Oak Park, stakeholders expressed concerns about the impacts of specific requirements upon many homeowners within Oak Park's historic districts.

Village Staff and Commissioners

- **Racial Equity Assessment:** Happening simultaneously, the assessment will explore where Oak Park stands in terms of racial equity issues in housing and other areas.
- **Smaller Single-Family Homes:** A number of Oak Park's smaller single-family "starter homes" have been expanded, flipped, or torn down and rebuilt. Staff noted record numbers of permits for some of these activities in recent years.
- **Vacant Land:** A decade ago, the Village owned vacant land and had more ability to directly control development to meet community needs. Most of these municipally-owned lots have been developed. Few vacant lots or obvious redevelopment sites remain.
- **Housing Programs:** Oak Park's housing programs serve a variety of housing needs including repairs, energy-efficiency, and guidance for small condo associations.

Summary of Community Input

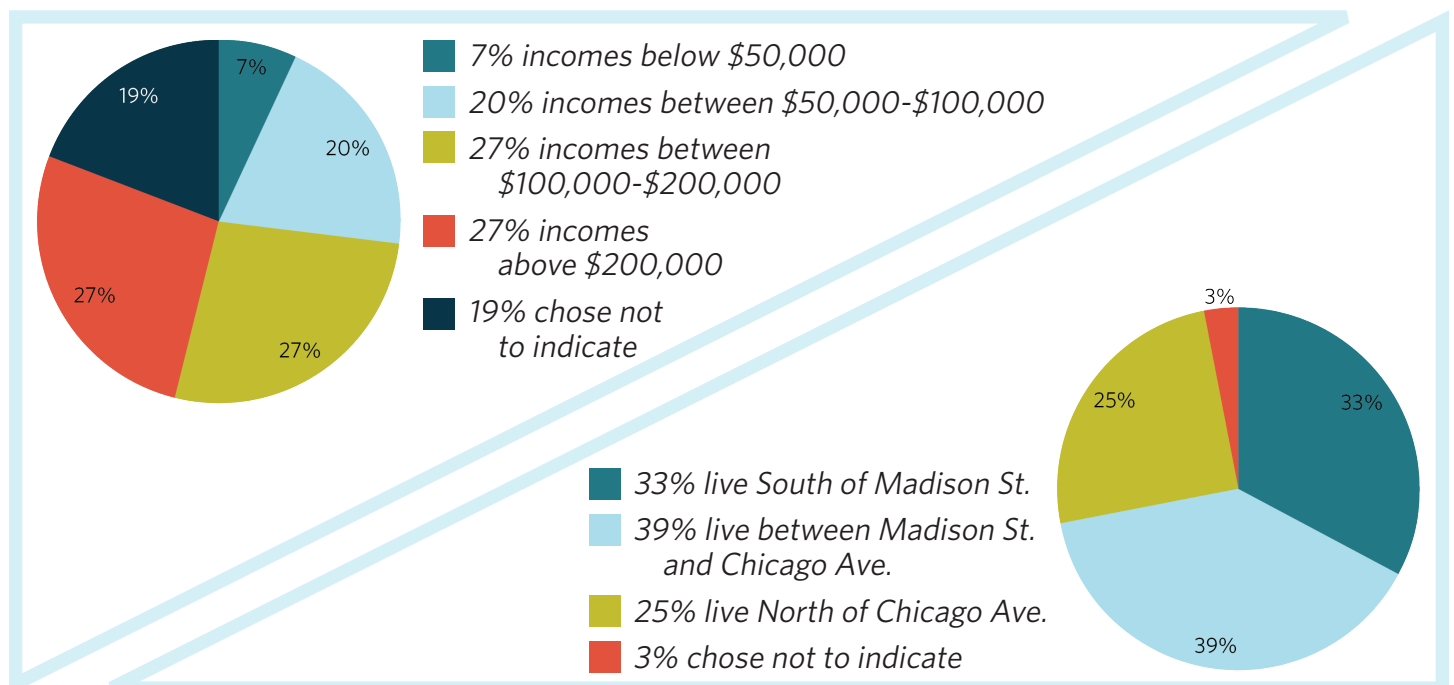
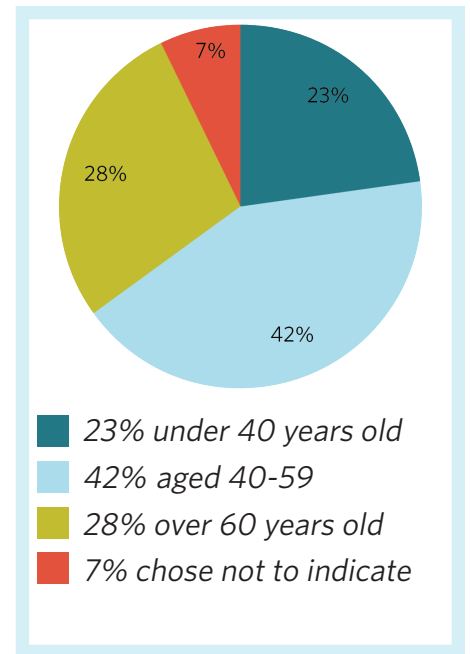
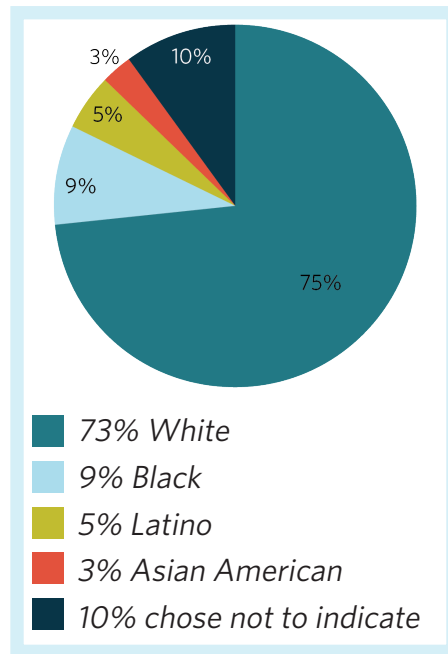
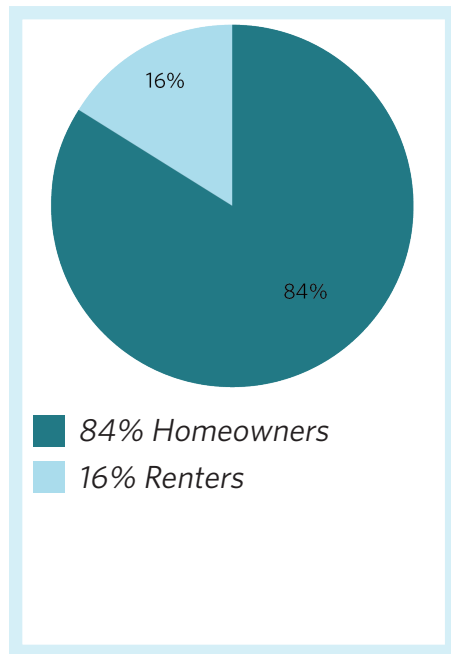
COMMUNITY SURVEY

A community survey, open through the month of September, focused on understanding residents' personal experience with housing in Oak Park, their perspective on top housing challenges facing the community, and goals for the Village to pursue. The survey was completed by 475 respondents through online and paper surveys. Key takeaways are summarized below.

- **Affordability:** The #1 most cited issue was affordability. The #1 most cited goal - referenced twice as much as any other topic - was to increase affordable housing options for both renters and homebuyers.
- **Diversity:** The number #2 most common goal was to sustain and increase diversity. Many cited Oak Park's diversity as a major reason they chose to live in the community.
- **Sustainability:** The #3 most common goal was improving sustainability - both in reducing greenhouse gas emissions and adapting to climate impacts such as increased flooding
- **Property Taxes:** The #4 most cited goal was to minimize property tax increases. Many cited impacts of property taxes on their ability to remain in the community.
- **Aging Population:** The #5 most cited goal was having more housing options, including affordable options, for people to age in the community.
- **Unhoused Population:** While referenced less frequently than other issues, several expressed a need for a more comprehensive strategy and solutions for people who are unhoused.

Summary of Community Input

COMMUNITY SURVEY: Respondent Profile (475 Survey Respondents)



Summary of Community Input

COMMUNITY SURVEY

- **Future Housing Needs:** 30% of respondents said their current home will not meet their anticipated future housing needs. The top issue cited was property taxes, followed by maintenance and accessibility.
- **Apartment Condition Issues:** One in three renters said they have experienced improper maintenance issues. Inadequate heat and air conditioning were the most cited issues.
- **Race and Homeownership:** One of the top-ranked housing priorities was to address racial disparities in access to homeownership.
- **Housing for People With Developmental Disabilities:** Several respondents cited a need for more housing for adults with developmental disabilities.
- **Representation:** Many respondents -including condo owners, renters, and people with disabilities - stated they personally felt underrepresented and had unmet housing needs.
- **New Multifamily Developments:** Several respondents voiced opposition to increased density in general or in specific locations. Others supported new multifamily developments but desired more affordability or improved architectural design.
- **Historic Preservation:** Some saw the commitment to historic preservation as presenting a challenge to efforts to add housing, while others described opportunities for compromise, such as allowing more flexibility for accessory dwelling units.

Summary of Community Input

PUBLIC MEETING

Approximately 45 residents attended a public meeting on September 20th to share their perspectives on top housing challenges and goals for Oak Park. Key takeaways are summarized below.

- **Affordability:** The most frequent issue cited was housing affordability. Residents discussed affordability in terms of both rental and homeowner housing options.
- **Small Condo Associations:** Several in attendance discussed challenges small condo associations face related to maintenance, finances, and coordination of the association.
- **Housing for Adults with Developmental Disabilities:** Multiple residents discussed personal experiences and challenges in finding housing options for themselves or someone they care for who has a developmental disability.
- **Housing Types:** Some expressed that Oak Park should continue to expand its range of housing options through more 2-4 flats, townhomes, and condos.
- **Discrimination:** Attendees cited active and unresolved Fair Housing cases, voicing that discrimination is not an issue of the past.
- **Renters and Policy Decisions:** Multiple residents discussed how renters are typically less considered in policy decisions than homeowners.
- **Climate Change:** Whether adapting to flooding impacts or reducing greenhouse gas emissions, climate action was cited by several as a key housing issue.
- **Aging Population:** With a growing aging population, housing needs will continue to evolve over time.
- **Property Taxes:** Landlords, renters, condo owners, and single-family homeowners all noted the impact property taxes have on affordability.
- **Improving Rental Affordability:** In referencing significant rent increases, residents shared ideas for solutions ranging from an improved Inclusionary Housing Ordinance to having more local landlords and less corporate landlords.

Key Housing Challenges

Guided by both community input received and quantitative analysis, the following section outlines key housing challenges facing Oak Park. Unless otherwise stated, data is provided by the US Census Bureau's American Community Survey.

AFFORDABILITY

Prices for single-family homes and condos in Oak Park have risen faster than incomes over the past decade.

From 2012 to 2023, the median sales price of single family homes in Oak Park rose from around \$350,000 to over \$500,000.

Shown in the Appendix, the median sales price of single-family homes in Oak Park has increased faster than incomes across the region have increased over the past decade. In 2021, a household needed to earn almost twice the area

median income to afford the median sales price of a single-family home in Oak Park.

Condo prices in Oak Park remain in reach for more households. In July of 2023, the median sales price of condos in Oak Park was around \$190,000. However, condo prices have risen quickly in recent years, increasing by about 7% per year since 2012.

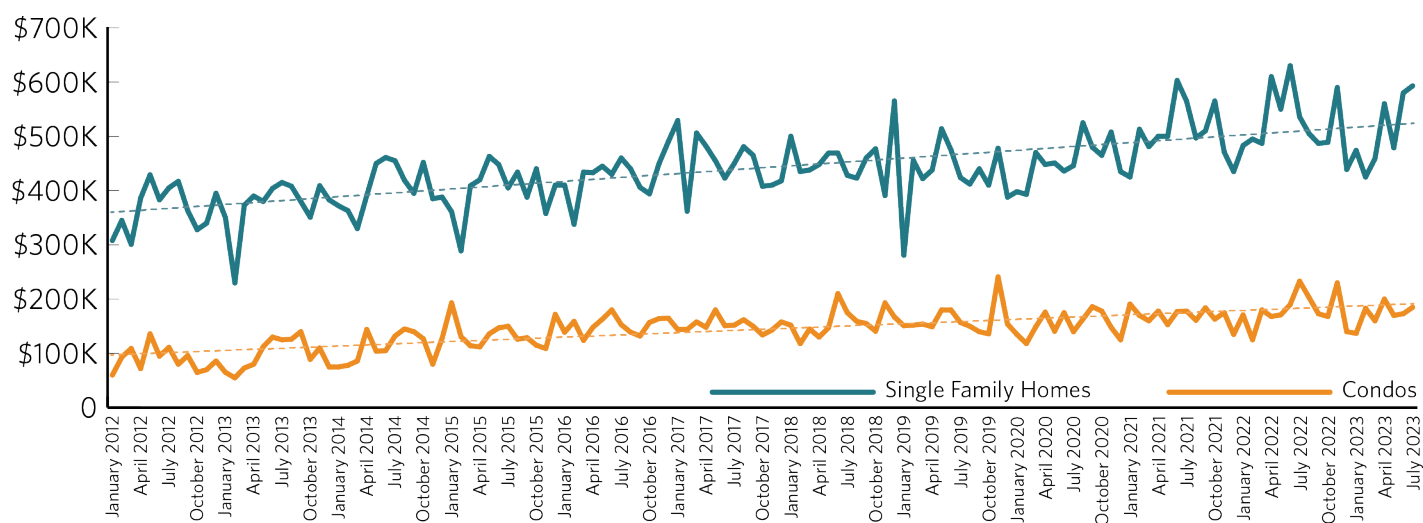


Figure 5. Median Sales Price of Single Family Homes and Condos in Oak Park, 2012-2023

Source: [RedFin Data Center](#).

Key Housing Challenges

A major factor in the quick rise in prices for both single-family homes and condos is the strong demand and limited supply of homeowner options in Oak Park. According to US Census estimates, the homeowner vacancy rate in Oak Park has been below 3% since 2012 and has fallen further to be under 1% since 2020.

In focus groups and the community survey, residents connected trends in house flipping, large additions to homes, tear downs and rebuilds, and short-term rentals to a permanent loss of starter homes and a rise in prices for single-family homes. A loss of moderately-priced homes since the housing market changed in 2020 is not yet shown in data from the US Census Bureau, since their most recent data is an estimate from the years 2017 to 2021. However, this is a trend that can be tracked in future years as more recent data is released.

Compared to addressing affordability in the rental market, addressing affordability in the homeowner market can be more challenging. First, developments of condos are more logistically complicated for developers. Second, there are fewer resources for developers to draw on in building affordable homeowner units. Lastly, developable land in Oak Park is limited.

However, with affordability of homeownership being a top issue cited throughout all aspects of community input, it is worthwhile to explore potential strategies to address the issue in the second phase of this housing study. Considering Oak Park's experience with innovative housing policies and strong nonprofit network, the community is well-positioned to address this challenge.

Key Housing Challenges

Oak Park’s renter households with incomes below \$50,000 face challenges affording housing.

A standard rule of thumb is that households can afford to pay 30% of their monthly income on housing. Households that pay more than 30% of their monthly income on housing are considered “housing cost burdened” and are forced to cut back expenses on healthcare, groceries, education, and other essentials. The issue also impacts the local economy, as these households have fewer resources to utilize for local businesses and services.

Over 40% of renter households in Oak Park are housing cost burdened. Shown in Figure 6, Oak Park’s renter households with incomes below \$50,000 are particularly impacted, with over three-quarters of this group being housing cost burdened.

As voiced in several of the focus groups, many of Oak Park’s renter households with lower incomes may be able to pay for housing but only just barely, putting them in a precarious position and leaving few resources for other necessities.

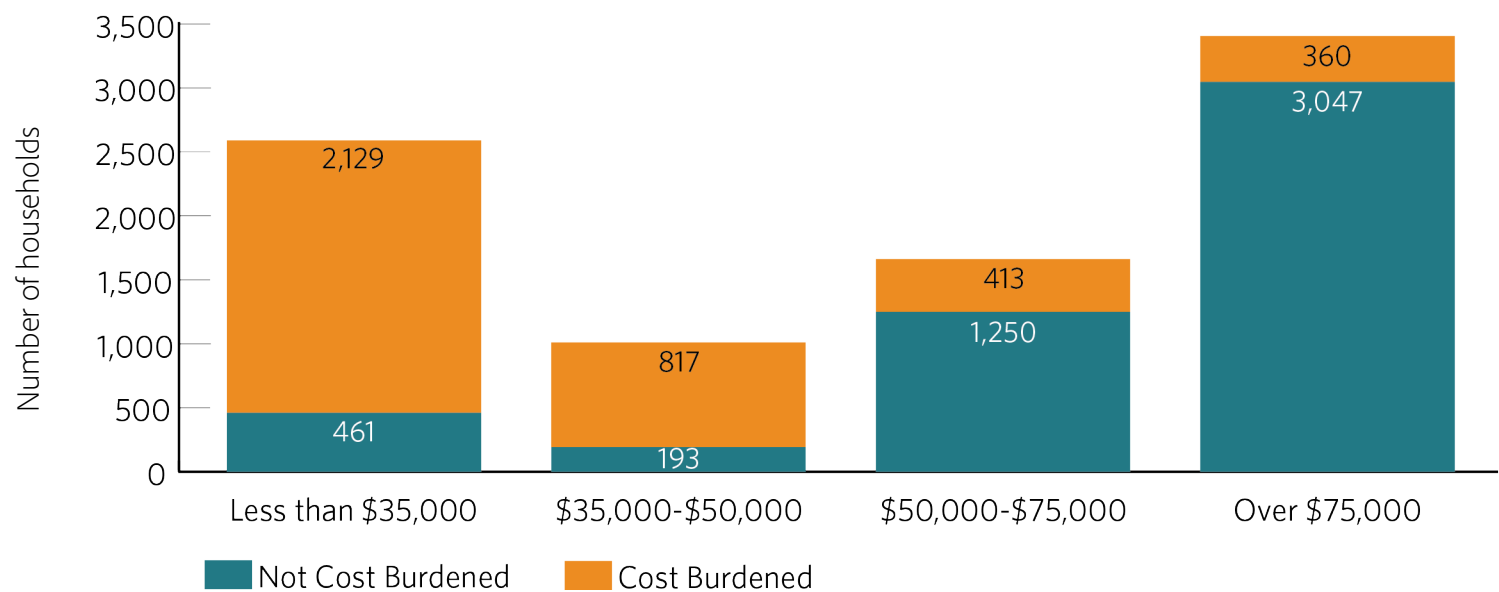


Figure 6.
Housing Cost Burden among Renter Households in Oak Park by Household Income, 2021.

Source: US Census Bureau American Community Survey, 2017-2021 5-year estimate.

Key Housing Challenges

Oak Park’s renter households with incomes below \$50,000 are housing cost burdened because there are fewer affordable housing options available than the number of renter households who live in the community and need them.

Figure 7 below shows the number of rental units in Oak Park compared to the number of renter households in Oak Park, broken down by income. Applying the 30% of monthly income standard, renters with a household annual income of up to \$35,000 can afford rents of up to \$875; those with incomes between \$35,000 and \$50,000 can afford rents between \$875 and \$1,250; those with incomes between \$50,000 and \$75,000 can afford rents between \$1,250 and \$1,875; and those with incomes above \$75,000 can afford rents above \$1,875.

While Oak Park has a number of deeply affordable rental options provided by the Oak Park Housing Authority, Oak Park Residence Corporation, and nonprofit housing providers, Oak Park is still home to more renter households with incomes below \$35,000 than rental units affordable to them.

Figure 7 appears to show a surplus of rental units in the \$875 to \$1,250 price range compared to renter households with incomes between \$35,000 and \$50,000. In reality, however, many renters with higher incomes choose to rent at prices lower than what they could theoretically afford. As a result, as shown in Figure 6, it is Oak Park’s renter households with incomes below \$50,000 who have the greatest difficulty finding housing options that meet their affordability needs, resulting in most being housing cost burdened.

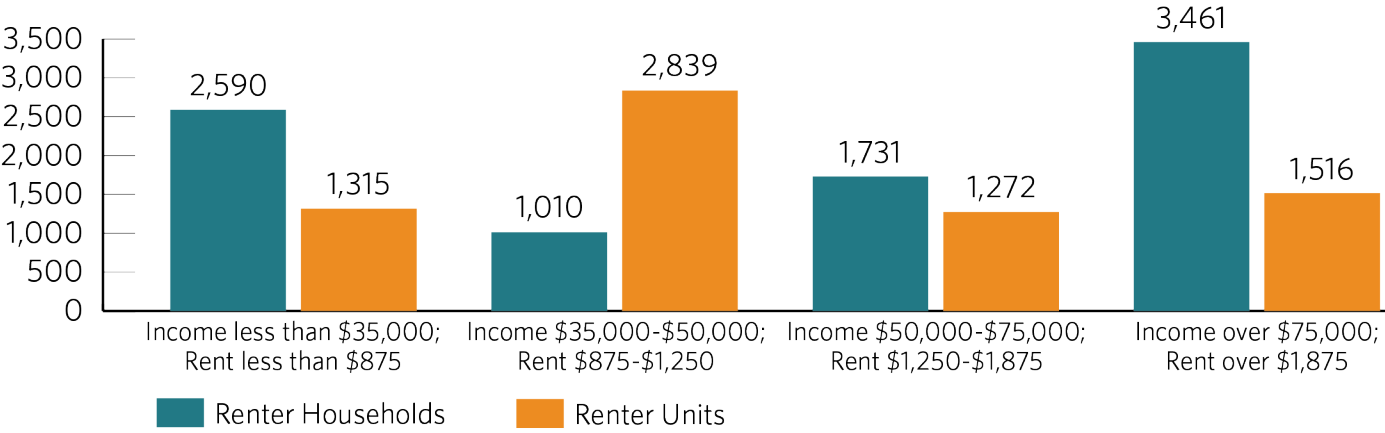


Figure 7.
Supply and Demand of Rental Options in Oak Park by Household Income, 2021

Source: US Census Bureau American Community Survey, 2017-2021 5-year estimate.

Key Housing Challenges

In focus group discussions, apartment owners and nonprofit developers noted several pressures that may reduce the supply of affordable rental options over time. First, Oak Park has a competitive rental market. Even as many rental units have been added over the past decade, the rental vacancy rate has been less than 7% since 2016. Second, older apartment buildings can face significant repair costs which jeopardize the affordability of these rental units.

Oak Park has historically been a leader in providing affordable rental housing, and as voiced in the community survey, public meeting, and focus groups, there is a strong desire from many to continue building upon this legacy by increasing the number of affordable rental options in the community. The second phase of this housing study will assess how the Village's various initiatives, such as the Inclusionary Housing Ordinance and Housing Trust Fund, have helped Oak Park address rental affordability issues.

Key Housing Challenges

EQUITY

The racial homeownership gap remains wide, both in Oak Park and the Chicago region

In Oak Park, 69% of White households own their homes. Meanwhile, the homeownership rate is 39% among Black households; 56% among Latino households; 55% among Asian American households; and 48% among multiracial households. As shown in the Appendix, these figures largely reflect homeownership disparities across the Chicago region.

One of the top-ranked priorities in the community survey was addressing racial disparities in access to homeownership. Several focus group attendees discussed that, while the rental market has played a lead role in Oak Park's intentional integration efforts, the Village could further explore ways that access to homeownership can play a larger role in this effort.

Oak Park has more history than most in terms of efforts to address racial disparities in homeownership, dating back to integration efforts that included straw-buyers and policies to prevent block-busting.

While racial disparities in access to homeownership have proven difficult to tackle in the decades since, efforts have continued. For example, programs such as the West Cook Homeownership Center's housing counseling program have provided assistance and guidance to households going through the homebuying process. The next phase of this housing study will explore how Oak Park's various housing initiatives, as well as potential additional strategies, can help address racial disparities to homeownership.

Key Housing Challenges

Certain areas of Oak Park are less diverse than the community as a whole.

A theme heard throughout community input was that the diversity of Oak Park - defined broadly to include race, age, ability, and many other dimensions of diversity - is one of the community's greatest strengths. Many expressed a desire to expand upon this strength, focusing attention not just on diversity in Oak Park as a whole but also on diversity across the various neighborhoods of Oak Park.

As shown in the Appendix, Black residents of Oak Park are disproportionately overrepresented in census tracts of east Oak Park and underrepresented in census tracts in central Oak Park.

For decades, Oak Park has recognized this issue and actively pursued solutions through the Oak Park Regional Housing Center and the Multifamily Incentives Program. As reflected in Oak Park's Equity, Diversity, and Inclusion Statement, and voiced by many residents and stakeholders, the issue remains an important challenge to address.

The shared value placed on intentional integration, and the many benefits this creates for every resident, places Oak Park in a good position to strengthen its approach to this issue.

Key Housing Challenges

Aside from costs, renters face other barriers to renting in Oak Park.

An issue cited often in focus groups, the public meeting, and community survey was that households face barriers to renting in Oak Park besides rental costs. Many discussed how the practice of evaluating tenants' credit scores or past eviction records limits access for renters and limits the ability for all neighborhoods to be diverse and integrated.

Conversations with apartment owners and the Oak Park Housing Authority revealed that Oak Park renters with Housing Choice Vouchers (HCV) face logistical barriers to renting in some apartments. The HCV program requires renters be billed separately for rent and utilities, but some newer apartment buildings combine these expenses, preventing those with HCVs from accessing these units.

In addition, it can be difficult for residents with HCVs to compete with other renters in applying for rental units since the inspections that accompany the HCV program can take longer than landlords are willing to wait.

Lastly, Oak Park's overnight street parking policy, along with the shortage of parking on most multifamily properties, was a topic raised in every aspect of community input, referenced as an additional "hidden" cost to renting in Oak Park.

Each of these barriers is complex. Some involve multiple parties outside of the Village's control such as inspectors for the HCV landlord program and the billing process of new apartment buildings. Others are influenced by policies set by higher levels of government. For example, the federal Fair Credit Reporting Act allows landlords to review potential tenant's credit reports. The second phase of this housing study will explore strategies that are within the Village's control and can reduce barriers to renting in Oak Park.

Key Housing Challenges

Oak Park’s older housing stock includes a variety of housing types.

About 60% of housing units in Oak Park are in structures built before 1940. This percentage is much higher than that of the Chicago region, where only 21% of housing units are in structures built before 1940. As shown in Figure 8, housing of all types is aging. Single-family homes and 2-4 flats have the highest rates of being built before 1940. However, there are also many units in multifamily buildings built before 1940.

While the older housing stock is often more affordable, this housing comes with its set of maintenance needs. A recurring point raised in focus groups, the public meeting, and community survey was that several older, smaller condo buildings have substantial maintenance needs and limited financial ability or organization to address these needs. In the community survey, renters described heating and air conditioning challenges in older, more affordable apartment buildings, while homeowners of older single-family homes described the high costs of maintenance that they face.

The Village has long supported housing repairs and maintenance through a variety of programs, including: Single-family home repair loans and grants; Small rental rehabilitation loans; Energy-efficiency grants for single-family homes and

small rental buildings; Condominium management program, in partnership with the Oak Park Residence Corporation; Multifamily incentives program; Senior home repair assistance program, in partnership with the Northwest Housing Partnership; Rental inspection program; and Neighborhood walk program.

Oak Park is unique from many other communities in that the Village supports maintenance of not just single-family homes but also multifamily rentals and condos. Considering the number of aging multifamily properties, it will be important for the Village to continue its approach of supporting proper maintenance in all housing types.

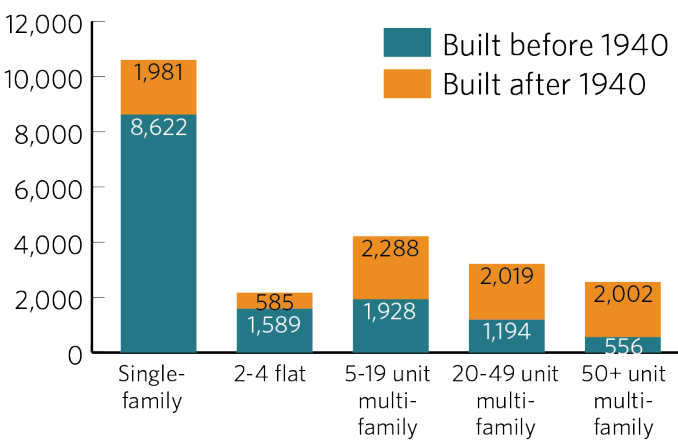


Figure 8.
Housing Units by Year Structure Built, 2021

Source: US Census Bureau American Community Survey, 2017-2021 5-year estimate.

Key Housing Challenges

HOUSING VARIETY

Oak Park’s older adults would benefit from additional options to age-in-community.

Oak Park, like the region, is home to a growing number of older adults. Between 2010 and 2020, the percentage of Oak Park that is 65 years or older increased from 11% to 16%. This trend is likely to increase in future decades.

Even as Oak Park has added housing developments for older adults over the past decade, and has many condos, many older adults live in single-family homes that they own.

About one-third of Oak Park’s homeowner households over 65 years old struggle with housing costs, paying more than 30% of their monthly income on housing. As voiced in the community survey, focus groups, and public meeting, many of

these older adults would benefit from having more options to downsize to homes with lower property taxes and maintenance and improved accessibility. As discussed in focus groups, these housing types would serve younger adults well too, offering first-time homebuyer opportunities.

Older adults who rent have an even greater difficulty affording housing. Two-thirds of Oak Park’s renter households over 65 years old pay more than 30% of their monthly income on housing. These residents would benefit from additional affordable housing options. Increasing affordable rental options for older adults would in turn assist Oak Park’s overarching efforts related to diversity, equity, and inclusion.

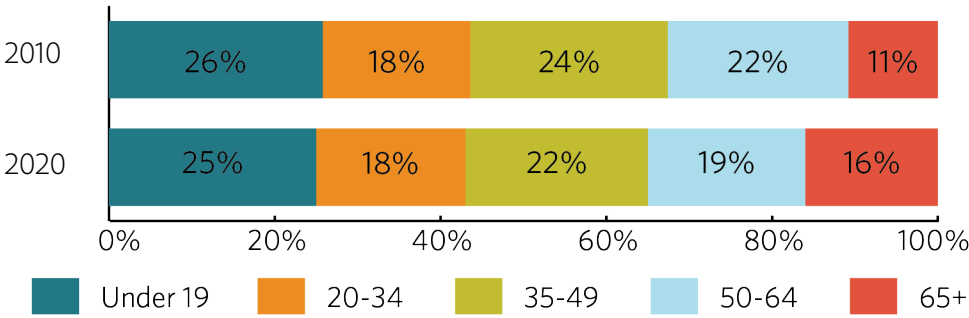


Figure 9.
Age Groups in Oak Park, 2010 and 2020

Source: US Census Bureau, 2010 and 2020.

What housing do Oak Park’s residents over 65 live in?

44% in single-family homes they own

22% in condos they own

34% rent

Key Housing Challenges

Residents cite challenges finding housing that is both physically accessible and affordable.

In the community survey, focus groups, and public meeting, residents voiced a need for more physically accessible housing, noting that this helps meet housing needs of not just older adults but people of all ages. This statement is supported by available data. The US Census estimates that about 5.6% of Oak Park residents, or 2860 people, have a physical disability, and that about a third of those with a physical disability are between 18 and 64 years old.

While data is not available on the number of physically accessible homes in Oak Park, many residents and stakeholders shared their personal experience of great difficulty finding accessible housing, citing the many stair-accessed single-family homes, apartments, and condo buildings in Oak Park. Stakeholders also voiced that the process is particularly difficult for households with low or moderate incomes, since affordable apartments or condos, being older, are less likely to have elevators, and accessibility improvements to single-family homes can be costly.

The age of Oak Park's housing stock contributes to the challenge faced by residents in finding physically accessible housing options. [Federal accessibility requirements](#) for multifamily housing are relatively recent, applying only to buildings with 4+ units that were built after 1991. Over 80% of multifamily units in Oak Park are in buildings that were built before this requirement was in place.

The Village's single-family home repair program provides resources for homeowners to make accessibility improvements to their homes. Focus group discussions also revealed that at least one older multifamily building has added an elevator in recent years. The second phase of this housing study will explore the positive impacts made by the home repair program, along with the role of new housing development, in increasing the number of accessible homes.

Key Housing Challenges

HOUSING NEEDS OF PARTICULAR GROUPS

People experiencing homelessness in suburban Cook County lack shelter and supportive housing options.

The number of suburban Cook County families, youth, and individuals who are unhoused has risen in recent years. Several factors - including rising rents, stagnant incomes, pandemic disruptions to employment, and an end to the statewide eviction moratorium - combined to reverse a decade of downward trends. With some of Cook County's eviction prevention resources, provided by federal pandemic-related funding, expected to diminish over the coming years, and a growing number of asylum-seekers being bussed to the region, providing shelter to the scale it is needed will likely become more challenging and complicated in future years.

While shelters meet immediate safety needs, permanent supportive housing (PSH) better enables a person or family to stabilize and access services. Recognizing this, agencies in suburban Cook County were able to increase the supply of PSH from 364 units in 2010 to 1,490 units in 2022 ⁽¹⁾. While successful in reducing the number of people experiencing homelessness, there are still many with unmet housing needs. Given Oak Park's transit access and proximity to jobs and services, additional PSH in the community would offer significant benefits to families and individuals who need this housing option.

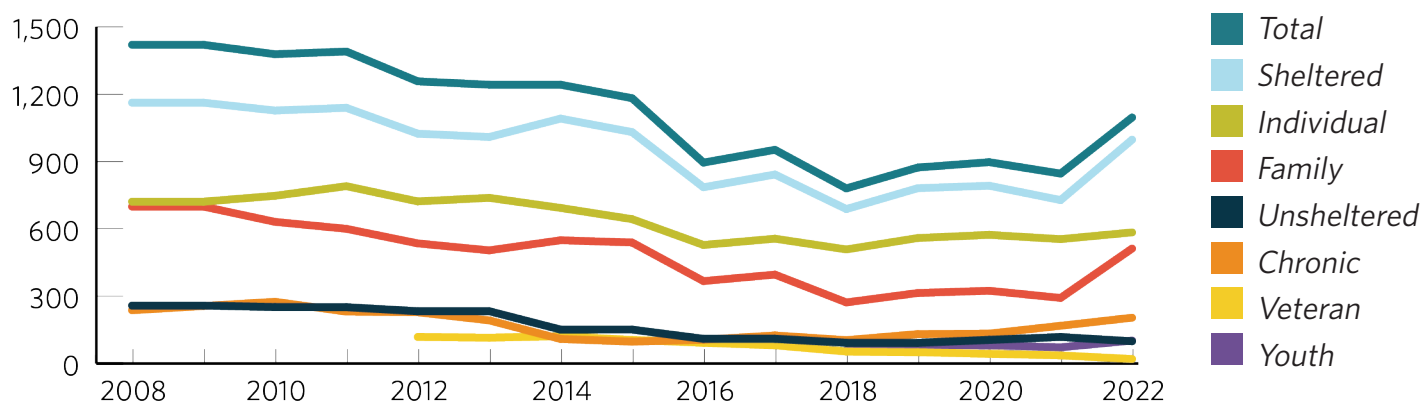


Figure 10. Homelessness in Suburban Cook County, 2008-2022

Source: U.S. Department of Housing and Urban Development, 2022.

Key Housing Challenges

Oak Park residents cite challenges finding housing options for adults with developmental disabilities nearby.

An issue raised in the public meeting and community survey was that, while Oak Park's schools make the community a great place for children with a developmental disability, it can be a challenge finding available housing options that offer these residents a level of independence once they become an adult.

A Community Integrated Living Arrangement (CILA) is a living arrangement for adults in a group home, family home, or apartment where 8 or fewer unrelated adults with developmental disabilities live under supervision of a community developmental services agency. Residents receive personal supportive services and benefit from increased connection to peers and the greater community.

Nearby CILAs include Oak-Leyden Developmental Services in Oak Park, L'Arche Chicago in Forest Park, and United Cerebral Palsy Seguin of Greater Chicago in Cicero.

Since public data is lacking on the number of individuals with developmental disabilities, and abilities vary within this group, it is difficult to quantitatively assess the extent of the shortage of housing options for this group of residents. To better understand the housing needs of adults with developmental disabilities, and availability or shortage of housing supports, the *Homes* team will engage some of these organizations and stakeholders in the next phase of the housing study process.

Key Housing Challenges

There are few Supportive Living Programs available in West Cook County.

The Chicago Metropolitan Agency for Planning estimates that the number of older adults in the region will increase significantly over the next 30 years as people live longer. As these groups, particularly the number of residents above 80, continue to grow, the need for nursing care will likely increase as well. However, many who need this care will be unable to afford it.

Illinois developed the Supportive Living Program as an alternative to nursing home care for low-income older persons and persons with physical disabilities under Medicaid.

As shown in the Appendix, west Cook County has relatively few Supportive Living Programs compared to other parts of Cook County. A Supportive Living Program in Oak Park would help address a local and sub-regional need for affordable nursing care.

While the availability of this housing type is not entirely in the Village’s control – developers can choose whether to provide assisted living, nursing care, or apply for the state’s Supportive Living Program – it is an issue worth including as a key housing challenge facing Oak Park and its neighbors due to the current and future need.

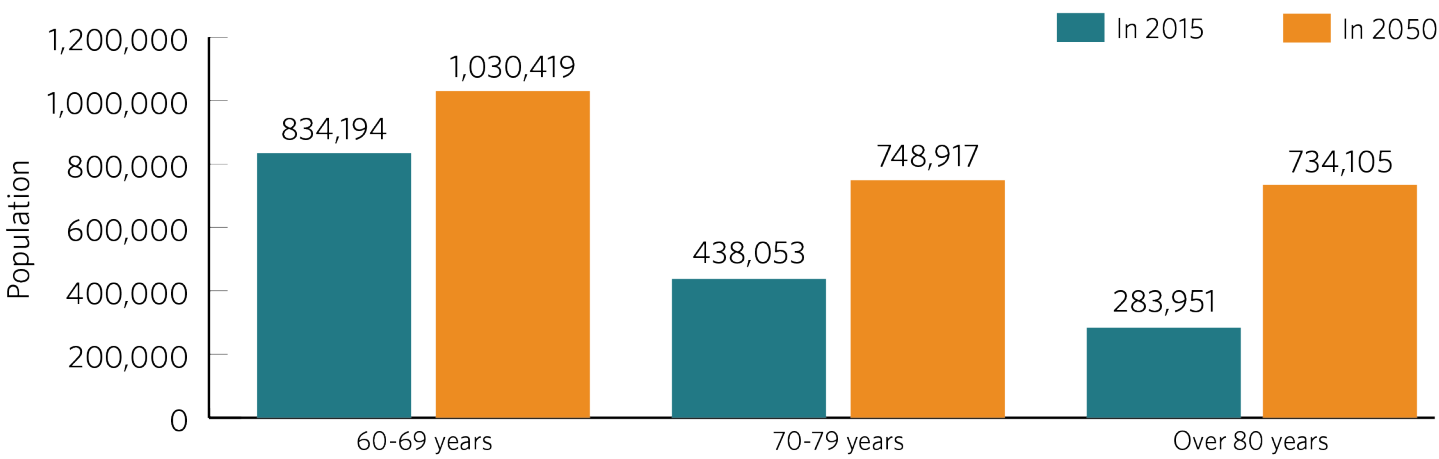


Figure 11.
Projected Increase in the Chicago Region’s Older Adult Populations, 2015 to 2050

Source: Chicago Metropolitan Agency for Planning On To 2050 Plan.

Key Housing Challenges

CLIMATE READY OAK PARK

Addressing climate change was one of the top goals of the community survey and a common theme heard in focus groups and the public meeting.

Oak Park's climate action plan, Climate Ready Oak Park, identified current and future climate change hazards, such as flooding and dangerous heat, that impact residents and housing in Oak Park. The plan also established strategies and commitments to reduce greenhouse gas emissions produced by housing in Oak Park.

Responding to climate change, both through adapting to climate change impacts and reducing greenhouse gas emissions, is a key housing challenge for Oak Park moving forward.

Draft Vision for Housing in Oak Park

The following are aspirational goals, each addressing a key housing challenge outlined above. These aspirational goals can be used to evaluate Village policies and track progress over time.

AFFORDABILITY

Further increase the supply of affordable rental housing.

- As in most communities, the majority of renter households in Oak Park with incomes below \$50,000 face challenges affording housing costs. Rental affordability was one of the top-cited issues and goals throughout community input. The Village should continue to pursue strategies to preserve affordability of existing rental units and continue adding affordable rental units over time.
- Potential metric: Number of rental units in Oak Park affordable to households earning 60% of the area median income (AMI). In 2021, 60% AMI was roughly \$50,000.

Minimize future losses of moderately-priced homeowner housing.

- Sales prices of single-family homes and condos in Oak Park increased faster than incomes across the region over the past decade. While data showing a loss of moderately-priced homes since 2020 is not yet available, stakeholders reported a loss of moderately-priced starter homes in recent years. The Village should explore strategies to preserve affordability of existing homeowner units and add homeowner units over time.
- Potential metric: Number of homeowner units in Oak Park affordable to households earning 120% of the area median income (AMI). 120% AMI is often used as a benchmark for defining a moderate-income household. In 2021, 120% AMI was roughly \$95,000.

Draft Vision for Housing in Oak Park

EQUITY

Continue efforts to increase diversity across all of Oak Park.

- With Oak Park's diversity being one of its greatest strengths, many stakeholders expressed a desire to expand upon this strength, focusing attention not just on Oak Park as a whole but also on diversity across the various parts of Oak Park. While not entirely linked to housing, and an issue partially addressed by other goals related to affordability, housing diversity, and barriers to housing, the frequency of this topic in community input makes it an important goal to continue addressing and evaluating going forward.
- Potential metric: Race and ethnicity demographics by census tract.

Address racial disparities in access to homeownership.

- Black households in particular, and households of color in general, have lower homeownership rates than White households in both Oak Park and the Chicago region. Addressing racial disparities in access to homeownership was a top-ranked priority in the community survey. The Village should continue to explore strategies to address racial disparities in access to homeownership.
- Potential metric: Homeownership rate by race and ethnicity.

Reduce logistical barriers to renting in Oak Park, where possible.

- The issue of barriers to renting was a prevalent theme in each aspect of community input. Barriers cited included background checks on credit and eviction records, logistical barriers faced by renters with Housing Choice Vouchers, and parking. While each barrier is complex and not every barrier can be addressed by the Village, potential strategies can be further explored.
- More difficult to assess, progress can be measured by the number of barriers addressed.

Draft Vision for Housing in Oak Park

EQUITY

Continue support of housing maintenance for a variety of housing types.

- Oak Park's older housing stock includes a variety of housing types, ranging from single-family homes to 2-4 flats to multifamily buildings. It remains important that the Village's support of housing maintenance targets a variety of housing types.
- Potential metric: Maintenance issues identified through rental inspections, code enforcement, and tenant complaints.

HOUSING VARIETY

Further increase housing options for older adults to downsize and age-in-community.

- Oak Park has a growing number of older adults, with many needing more downsizing options or affordable rental options. The Village can continue to pursue strategies to increase the number of appropriate and affordable downsizing options for older adult homeowners and renters.
- Potential metrics: Number of homeowner units in Oak Park affordable to households earning 120% of the area median income; Number of affordable rental units targeted for older adults.

Futher increase the number of physically accessible homes.

- The issue of physical accessibility was frequently mentioned in each aspect of community input. While data on the availability of physically accessible housing is unavailable, many single-family homes are stair-accessed and the majority of Oak Park's multifamily stock was built before federal accessibility standards were in place. The Village should continue to pursue strategies to increase the number of physically accessible homes through new construction and retrofits to existing housing.
- More difficult to assess, a process of surveying the number of physically accessible homes would need to be identified.

Draft Vision for Housing in Oak Park

HOUSING NEEDS OF PARTICULAR GROUPS

Continue and expand efforts to address shelter and housing needs of unhoused populations.

- After a decade of progress in downward trends, the number of individuals, families, and youth who are unhoused in suburban Cook County increased during the pandemic. While the number of permanent supportive housing units increased significantly over the past decade, more are necessary to address the needs of people who are unhoused. The Village and its partners have long been active in addressing this regional issue and should continue progress in this effort.
- Potential metrics: Number of permanent supportive housing units and shelter beds in Oak Park.

Further increase housing options for adults with developmental disabilities.

- Throughout community input, residents cited personal challenges faced in finding housing for adults with developmental disabilities. While some Community Integrated Living Arrangement options are provided by local nonprofits, the Village can continue to allow and explore strategies to encourage more Community Integrated Living Arrangements in Oak Park.
- Potential metric: Number of individuals served through Community Integrated Living Arrangements.

Pursue the establishment of a Supportive Living Program.

- As the region's older adult population grows, needs for Supportive Living Programs – an alternative to nursing home care for low-income older persons – will also increase. While the availability of this housing type is not entirely in the Village's control, it is a goal worth monitoring and pursuing over time.
- Potential metric: Availability of a Supportive Living Program.

Draft Vision for Housing in Oak Park

CLIMATE CHANGE

Progress towards the goals established in Climate Ready Oak Park.

- Addressing climate change was one of the top goals cited in the community survey. The Village's 2022 Climate Ready Oak Park climate action plan identified current and future impacts of climate change and established commitments and strategies to reduce greenhouse gas emissions from housing. The goals within Climate Ready Oak Park should be considered part of this Vision for Housing.
- Goals and metrics are listed in Climate Ready Oak Park.

Acknowledgements

Focus Group Attendees

- **Housing Nonprofits and Commissions:** Rob Breymaier | Athena Williams, Michael Stewart, and Deborah Williams, *Oak Park Regional Housing Center* | Lynda Schueler, *Housing Forward* | Perry Vietti, *Interfaith Housing Development Corporation* | Urmi Sengupta, *Community Development Citizens Advisory Committee* | Frank Sullivan, *Plan Commission* | Jonathan Burch, *Housing Programs Advisory Committee*
- **Aging in Community:** Ed Solan, *Oak Park Residence Corporation* | Charlie Hoch, *Oak Park Commons* | Dan Kane, *Oak Park Arms* | Sandra Sokol, *Arbor West Neighbors* | Marc Blesoff and Barbara Cimaglio, *Aging in Community Commission* | Jason Echols, *Age Options* | Jasmine Morales, *Oak Park Township Senior Services* | Erika Keegan, *Brookdale Oak Park*
- **Oak Park School District, Park District, and Public Library:** Joslyn Bowling Dixon and Camayia Dantzler, *Oak Park Public Library* | Jan Arnold and Maureen McCarty, *Park District of Oak Park* | Lonya Boose, *Oak Park Elementary School District 97*
- **Apartment Owners and Managers:** David Pope, *Oak Park Housing Authority and Oak Park Residence Corporation* | Lataunda Cobb and Ken Southward, *Oak Park Housing Authority* | Bill Planek, *Oak Park Apartments* | Darien Marion-Burton, *Oak Park River Forest Chamber of Commerce* | David Lazano, *Emerson Apartments*
- **Village Staff:** Kevin Jackson, *Village Manager* | Ahmad Zayyad, *Deputy Village Manager* | Jeff Prior, *Neighborhood Programs Manager* | Dr. Danielle Walker, *Diversity, Equity, and Inclusion Director* | Cameron Davis, *Assistant Development Services Director* | Craig Failor, *Village Planner* | Vanessa Matheny, *CDBG Grants Manager* | Marcella Bondie Keenan, *Chief Sustainability Officer* | Paul Stephanides, *Village Attorney* | Dave Jacobson, *Police Department*
- **Oak Park Realtors:** Steve Scheuring, Sharon Halperin, David Gullo, Elissa Palermo, Linda Rooney, Laurel Saltzman, Greer Haseman, Monica Dalton, Jeff O'Connor, Catherine Simon-Vobornik, Stephanie Eiger, *Oak Park Association of Realtors* | Adriann Murawski, *Illinois Realtors Association*

Acknowledgements

Village Staff

This report thanks the many Village staff members who coordinated meetings and the administration of the community survey.

Graphic Design

Kathrine Nichols

Homes for a Changing Region team

Nancy Firfer, Ben Schnelle, *Metropolitan Mayors Caucus*
Brad Winick, *Planning/Aging*

Appendix

Table 1.
Area median income compared to median sales price of single-family homes in Oak Park, 2012-2021.

Year	Area Median Income (Chicago Region)	Median Sales Price of Single-Family Homes in Oak Park	Income Needed to Afford the Median Sales Price of a Single-Family Home in Oak Park
2012	\$61,367	\$366,458	\$107,466
2013	\$61,156	\$372,667	\$109,287
2014	\$61,497	\$404,854	\$118,726
2015	\$61,828	\$401,938	\$117,870
2016	\$63,327	\$427,417	\$125,342
2017	\$65,757	\$448,904	\$131,644
2018	\$68,715	\$458,417	\$134,433
2019	\$71,770	\$428,056	\$125, 530
2020	\$74,621	\$454,458	\$133,273
2021	\$78,790	\$505,271	\$148,174
Increase, 2012 to 2021	28.4%	37.9%	37.9%
Increase per year	3.2%	4.2%	4.2%

Sources: Area median income from US Census Bureau's American Community Survey 2012-2021 5-year estimates.
Median sales price of single-family homes in Oak Park from [RedFin Data Center](#).

Calculation of income needed to afford the median sales price of a single-family home in Oak Park assumes the following factors: 5% interest rate, 10% down payment, 30-year loan term, and annual property tax of 3% of the home price. The calculation also assumes that a household can afford to spend no more than 30% of monthly income on a mortgage payment and property taxes.

Appendix

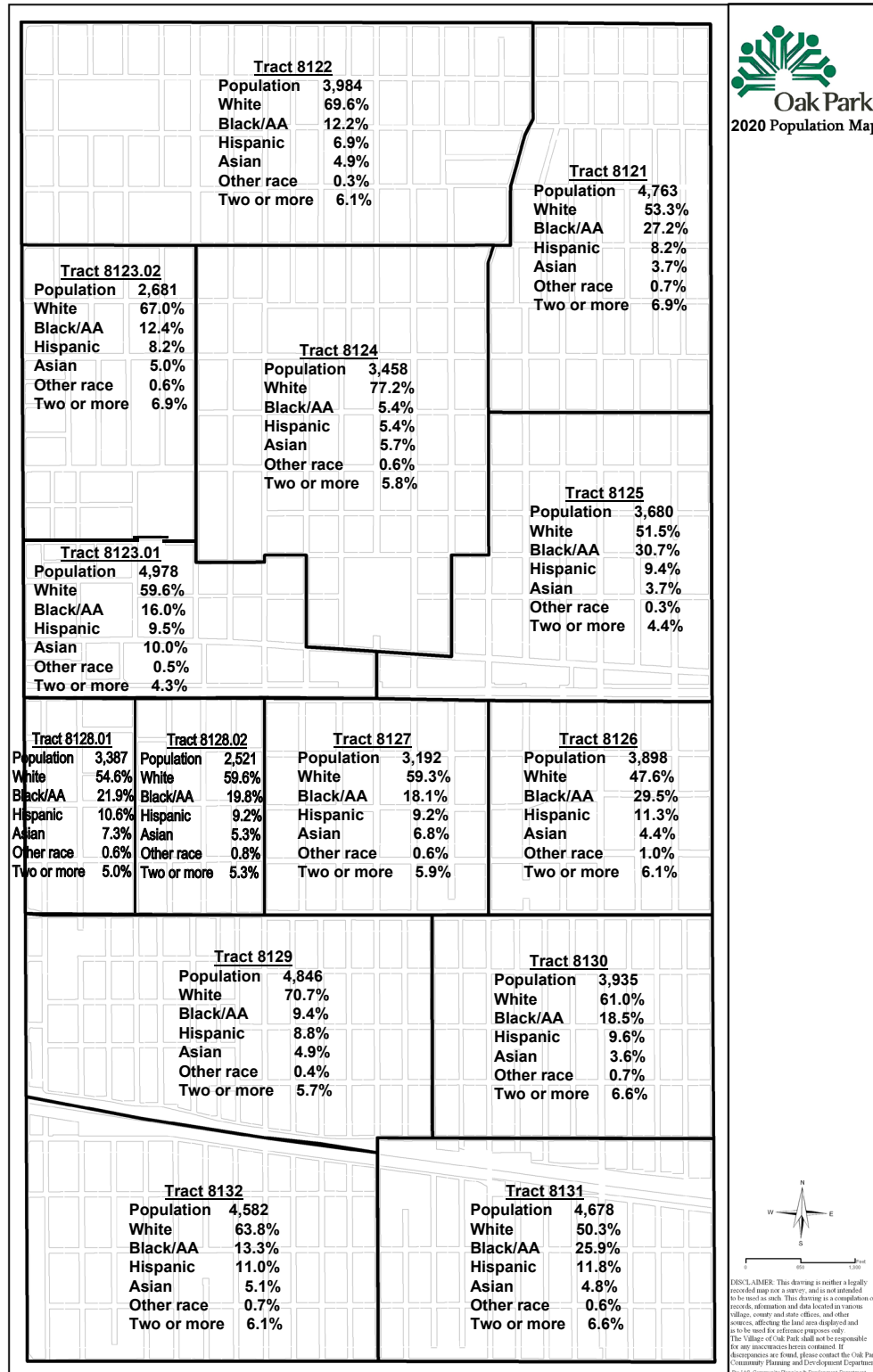
Table 2. Race and Ethnicity by Census Tract in Oak Park.

	Census Tract 8121	Census Tract 8122	Census Tract 8123.01	Census Tract 8123.02	Census Tract 8124	Census Tract 8125	Census Tract 8126	Census Tract 8127	Census Tract 8128.01	Census Tract 8128.02	Census Tract 8129	Census Tract 8130	Census Tract 8131	Census Tract 8132	TOTAL	% of TOTAL
White	2,538	2,772	2,968	1,796	2,669	1,869	1,857	1,894	1,850	1,503	3,428	2,399	2,353	2,923	32,846	60.18%
Black	1,298	487	795	332	185	1,128	1,150	579	741	499	455	727	1,213	611	10,200	18.69%
Hispanic or Latino	389	247	475	220	185	345	440	295	360	232	427	379	553	506	5,080	9.31%
Asian American	175	196	499	133	197	137	173	218	246	133	238	142	224	233	2,944	5.39
Other race	34	13	25	15	21	11	40	18	22	20	20	28	27	32	326	0.60%
Two or more races	329	242	216	185	210	163	238	188	168	134	278	260	308	277	3,187	5.84%
TOTAL	4,763	3,984	4,978	2,681	3,458	3,680	3,898	3,192	3,387	2,521	4,846	3,935	4,678	4,582	54,583	
% White	53.29%	69.58%	59.62%	66.99%	77.18%	51.52%	47.64%	59.34%	54.62%	59.62%	70.74%	60.97%	50.30%	63.79%		
% Black	27.25%	12.22%	15.97%	12.38%	5.35%	30.65%	29.50%	18.14%	21.88%	19.79%	9.39%	18.48%	25.93%	13.33%		
% Hispanic or Latino	8.17%	6.88%	9.54%	8.21%	5.35%	9.38%	11.29%	9.24%	10.63%	9.20%	8.81%	9.63%	11.82%	11.04%		
% Asian American	3.67%	4.92%	10.02%	4.96%	5.70%	3.72%	4.44%	6.83%	7.26%	5.28%	4.91%	3.61%	4.79%	5.09%		
% Other race	0.71%	0.33%	0.50%	0.56%	0.61%	0.30%	1.03%	0.56%	0.65%	0.79%	0.41%	0.71%	0.58%	0.70%		
% Two or more races	6.91%	6.07%	4.34%	6.90%	5.81%	4.43%	6.11%	5.89%	4.96%	5.32%	5.74%	6.61%	6.58%	6.05%		

Source: US Census Bureau, 2020.

Highlighted cells indicate a 10% difference, whether overrepresented or underrepresented, compared to the community as a whole. The 10% difference threshold aligns with the definition of concentration in Oak Park's [2020-2024 Consolidated Plan](#).

Appendix



Appendix

Table 3.
Homeownership Rate by Race and Ethnicity.

Homeownership Rate	Oak Park	Chicago Region
All Households	60%	65%
White Households	69%	73%
Black Households	39%	41%
Hispanic or Latino Households	56%	56%
Asian American Households	55%	63%
Multiracial Households	48%	56%

Source: US Census Bureau American Community Survey, 2017-2021 5-year estimate.

Appendix

Table 4.
Supportive Living Programs in Cook County.

Community	Address	Miles from Oak Park	Area
Maywood	Maywood Supportive Living, 316 Randolph Street, Maywood, IL 60153	4	W Cook
Melrose Park	Victory Centre of River Woods, 1800 Riverwood Drive, Melrose Park, IL 60160	5	W Cook
Northlake	Concord Place, 401 West Lake, Northlake, IL 60164	8	W Cook
Chicago	Beth-Anne Place, 1143 N. Laverne, Chicago, IL 60651	3	W Chicago
Chicago	Victory Centre of Galewood SLF, 2370 North Newcastle Avenue, Chicago, IL 60707	3	W Chicago
Chicago	Bishop Edwin Conway Residence, 1900 N. Karlov, Chicago, IL 60639	5	W Chicago
Chicago	Heritage Woods of Chicago, 2800 West Fulton, Chicago, IL 60612	6	W Chicago
Chicago	Barton Senior Residents of Chicago, 1245 South Wood, Chicago, IL 60608	8	W Chicago
Bridgeview	Moraine Court, 8080 South Harlem Avenue, Bridgeview, IL 60455	10	SW Cook
Chicago	Churchview Supportive Living, 2626 West 63 rd Street, Chicago, IL 60629	19	SW Chicago
Blue Island	Prairie Green at Fay's Point, 1546 West Water Street, Blue Island, IL 60406	26	S Cook
Dolton	Royal Estates, 1515 East 154 th Street, Dolton, IL 60419	29	S Cook
Robbins	Grand Regency of Robbins, 13820 Utica Avenue, Robbins, IL 60472	29	S Cook
Calumet City	Green Oaks of River Oaks, 1370 Ring Road, Calumet City, IL 60409	31	S Cook
Country Club Hills	Victory Centre of Sierra Ridge SLF, 167 th and Crawford, Country Club Hills, IL 60478	34	S Cook
Lansing	St. Anthony of Lansing, 3025 Spring Lake Drive, Lansing, IL 60438	34	S Cook
Chicago Heights	Prairie Green at Dixie Crossing, 1040 Dixie Highway, Chicago Heights, IL, 60411	37	S Cook
Crestwood	(The) Pointe at Kilpatrick, 14230 South Kilpatrick, Crestwood, IL 60445	39	S Cook
Park Forest	Green Oaks of Park Forest, 101 Main Street, Park Forest, IL 60466	42	S Cook
Chicago	Pioneer Gardens, 3800 South Martin Luther King Drive, Chicago, IL 60653	13	S Chicago
Chicago	New City, 4707 South Marshfield, Chicago, IL 60609	15	S Chicago
Chicago	Eden South Shore, 7156 South Dorchester, Chicago, IL 60619	18	S Chicago
Chicago	Grand Regency of South Shore, 7419 South Exchange Street, Chicago, IL 60649	19	S Chicago
Chicago	Victory Centre of Roseland, 10450 South Michigan Avenue, Chicago, IL 60628	21	S Chicago
Chicago	Victory Centre of South Chicago SLF, 3251 East 92 nd Street, Chicago, IL 60617	22	S Chicago
Des Plaines	Asbury Court, 1750 South Elmhurst Road, Des Plaines, IL 60018	15	NW Cook
Elk Grove	Victory Centre of Elk Grove, 975 Martha Street, Elk Grove, IL 60007	19	NW Cook
Rolling Meadows	Plum Creek SLF, 2801 West Algonquin Road, Rolling Meadows, IL 60008	27	NW Cook
Bartlett	Victory Centre of Bartlett Supportive Living Facility, 1101 West Bartlett Road, Bartlett, IL 60103	28	NW Cook
Chicago	Covenant Home of Chicago, 2720 West Foster Avenue, Chicago, IL 60625	11	N Chicago
Chicago	Friedman Place, Maplewood Housing for the Visually Impaired, 5527 North Maplewood, Chicago, IL 60625	12	N Chicago
Chicago	Symphony Residence of Lincoln Park, 2437 North Southport, Chicago, IL 60614	13	N Chicago
Chicago	Greenview Place, 1501 West Melrose, Chicago, IL 60657	14	N Chicago
Chicago	Ravenswood Senior Living, 1922 West Sunnyside Avenue, Chicago, IL 60640	15	N Chicago
Chicago	Eden Supportive Living, 940 West Gordon Terrace, Chicago, IL 60613	17	N Chicago
Chicago	Montclare Supportive Living Community of Lawndale, 4339 West 18 th Street, Chicago, IL 60623	5	W Chicago
Chicago	Grand Regency of Jackson Park, 1448 East 75 th Street, Chicago, IL 60619	19	S Chicago

Source: Illinois Department of Healthcare and Families Services, Illinois Supportive Living Program availability by County, 2023. [Link](#).